Filing at a Glance

Company:	John Hancock Life Insurance Company (USA)
Product Name:	2016 GLTC In force Rate Filing - Post-RS filing
State:	Virginia
TOI:	LTC03G Group Long Term Care
Sub-TOI:	LTC03G.001 Qualified
Filing Type:	Rate
Date Submitted:	03/09/2017
SERFF Tr Num:	MULF-130883085
SERFF Status:	Closed-Approved
State Tr Num:	MULF-130883085
State Status:	Approved
Co Tr Num:	2016 GLTC IN FORCE RATE FILING - POST-RS FILING
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 GLTC In force Rate Increase Filing - Post-RS filing
Status of Filing in Domicile: Authorized

Project Number:
Date Approved in Domicile: 02/13/2017

Requested Filing Mode: Review & Approval
Domicile Status Comments:

Explanation for Combination/Other:
Market Type: Group

Submission Type: New Submission
Group Market Size: Small and Large

Group Market Type: Employer, Association, Trust
Overall Rate Impact: 18.1%

Filing Status Changed: 07/03/2019

State Status Changed: 07/03/2019
Deemer Date: 07/24/2019

Created By: Michelle Fluet
Submitted By: Joanne Witham

Corresponding Filing Tracking Number: MUlf-130883116

State TOI: LTC03G Group Long Term Care
State Sub-TOI: LTC03G.001 Qualified

Filing Description:

State: Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: 2016 GLTC In force Rate Filing - Post-RS filing
Project Name/Number: 2016 GLTC In force Rate Increase Filing - Post-RS filing /

John Hancock is requesting premium rate increases for the policy forms listed below. These rate increases are in response to the results of our most recently completed experience studies, refinements to our modeling approach and correction of certain projections and assumptions in our prior 2010 rate increase filing. A more thorough discussion of each of these elements is found in Appendix 1. In addition, Appendix 1 also addresses how John Hancock assures there is no cross subsidization between states and that past losses are not being recouped.

As a result of the factors noted above and emerging experience since our last filing, 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.

John Hancock Policy SeriesApproval DatesYears Policy Series Available for SaleRate Increase
P-FACE(2002-2), et al.10/28/2002 & 2/2/20122003-201217.1%
P-FACE(2004), et al.1/20/2006& 2/2/20122007-201229.3%

Alternative Options For Insureds
Insureds affected by the premium increase will receive a notice 90 days prior to the policy anniversary. We plan to offer to affected insureds that have purchased the automatic compound inflation feature an opportunity to keep their premium rate neutral by reducing their inflation on a prospective basis (they will keep any coverage that has already inflated). Below, we have included a table that illustrates the reduced automatic compound inflation percentage by policy series that we will offer to allow affected insureds to remain premium rate neutral. There are two tables – one for those currently receiving 5% inflation increase per year, and another table for those who have previously reduced their inflation rate to avoid the prior rate increase.

For insureds that are currently receiving a 5% inflation benefit:

John Hancock Policy SeriesNew Lower Automatic Compound Percentage*
P-FACE(2002-2), et al. 4.4%
P-FACE(2004), et al. 4.2%

For insureds that have previously reduced their inflation rate in order to avoid a rate increase:

John Hancock Policy SeriesCurrent Automatic Compound Percentage*New Lower Automatic Compound Percentage*
P-FACE(2002-2), et al.
•Insureds with less than 10 year Lifetime Maximum Benefit
•Insureds with 10 year or greater Lifetime Maximum Benefit

3.2%

2.3%

2.4%

1.5%
P-FACE(2004), et al. 4.5%3.8%

*Please note these amounts were determined to be actuarially equivalent to the requested rate increases in aggregate.

We will also allow affected insureds to reduce their benefit period, reduce their daily benefit amount, and/or drop optional benefit features.

Policy amendment forms, Certificate amendment forms and policyholder communications will be submitted to your department in separate SERFF filing # MULF-130883116 for review.

In addition, if the requested increase is approved in full, we will make available the 2014 NAIC Model Contingent Nonforfeiture Benefit for all affected certificateholders, even if it is not otherwise required in your State.

Subject to your acceptance, the new premium rates will be applied to all group policies that have been issued in your state. If coverage is issued in your state under group policies issued in another state, then the situs state laws and regulations will govern the premium rates for that coverage. Rates will be applied to group policies issued in your state as soon as practical based upon administrative and case feasibility following acceptance of this submission by your Department.

The following items are included in this submission:
•the submission letter
• Appendix 1.
•all actuarial material.
•all required certifications.

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

Company and Contact

Filing Contact Information

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

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

Filing Company Information

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

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

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

Filing Fees

Fee Required?	No
Retaliatory?	No

State: Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: 2016 GLTC In force Rate Filing - Post-RS filing
Project Name/Number: 2016 GLTC In force Rate Increase Filing - Post-RS filing /

Fee Explanation:

SERFF Tracking #:	MULF-130883085	**State Tracking #:**	MULF-130883085	**Company Tracking #:**	2016 GLTC IN FORCE RATE FILING - POST-RS...

State:	Virginia	**Filing Company:**	John Hancock Life Insurance Company (USA)
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	2016 GLTC In force Rate Filing - Post-RS filing		
Project Name/Number:	2016 GLTC In force Rate Increase Filing - Post-RS filing /		

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	Greg Smith	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	12/26/2018	12/26/2018
Info has been requested from company	Bill Dismore	12/03/2018	12/03/2018
Info has been requested from company	Bill Dismore	10/17/2018	10/17/2018
Disapproved	Janet Houser	03/23/2017	03/24/2017

Response Letters

Responded By	Created On	Date Submitted
Joanne Witham	07/02/2019	07/02/2019
Carol Folsom	04/30/2019	04/30/2019
Carol Folsom	01/03/2019	01/03/2019
Carol Folsom	12/20/2018	12/20/2018
Michelle Fluet	11/20/2018	11/20/2018
Carol Folsom	03/22/2018	03/22/2018

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Rate Tables	Carol Folsom	05/23/2019	05/23/2019
Rate	Rate Tables	Carol Folsom	05/23/2019	05/23/2019
Rate	Rate Tables	Carol Folsom	05/23/2019	05/23/2019
Rate	Rate Tables	Carol Folsom	05/23/2019	05/23/2019
Rate	Rate Tables	Carol Folsom	05/23/2019	05/23/2019
Rate	Rate Tables	Carol Folsom	05/23/2019	05/23/2019
Rate	Rate Tables	Carol Folsom	05/23/2019	05/23/2019
Rate	Rate Tables	Carol Folsom	05/23/2019	05/23/2019
Rate	Rate Tables	Carol Folsom	05/23/2019	05/23/2019

SERFF Tracking #:	*MULF-130883085*	***State Tracking #:***	*MULF-130883085*	***Company Tracking #:***	*2016 GLTC IN FORCE RATE FILING - POST-RS...*

State:	*Virginia*	***Filing Company:***	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03G Group Long Term Care/LTC03G.001 Qualified*		
Product Name:	*2016 GLTC In force Rate Filing - Post-RS filing*		
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Amendments

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Rate	Rate Tables	Carol Folsom	05/23/2019	05/23/2019
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Rate	Rate Tables	Carol Folsom	05/23/2019	05/23/2019
Rate	Rate Tables	Carol Folsom	05/23/2019	05/23/2019
Rate	Rate Tables	Carol Folsom	05/23/2019	05/23/2019
Rate	Rate Tables	Carol Folsom	05/23/2019	05/23/2019

SERFF Tracking #:	*MULF-130883085*	***State Tracking #:***	*MULF-130883085*	***Company Tracking #:***	*2016 GLTC IN FORCE RATE FILING - POST-RS...*

State:	*Virginia*	***Filing Company:***	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03G Group Long Term Care/LTC03G.001 Qualified*		
Product Name:	*2016 GLTC In force Rate Filing - Post-RS filing*		
Project Name/Number:	*2016 GLTC In force Rate Increase Filing - Post-RS filing /*		

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Rate Tables	Carol Folsom	05/23/2019	05/23/2019
Rate	Rate Tables	Carol Folsom	05/23/2019	05/23/2019
Rate	Rate Tables	Carol Folsom	05/23/2019	05/23/2019
Supporting Document	L&H Actuarial Memorandum	Carol Folsom	05/23/2019	05/23/2019
Supporting Document	5/23/2019 Shared Cost Cover Letter	Carol Folsom	05/23/2019	05/23/2019
Supporting Document	Rate Increase Filing Summary	Carol Folsom	07/10/2018	07/10/2018

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Form Approval	Note To Reviewer	Joanne Witham	07/01/2019	07/01/2019
Status/Filing Summary	Note To Reviewer	Carol Folsom	07/10/2018	07/10/2018
Objection Response	Note To Filer	Bobby Toone	03/21/2018	03/21/2018
Actuarial Review - Summary & Final Report	Reviewer Note	Bill Dismore	02/11/2020	
RRS	Reviewer Note	Bill Dismore	09/28/2018	

SERFF Tracking #:	*MULF-130883085*	***State Tracking #:***	*MULF-130883085*	***Company Tracking #:***	*2016 GLTC IN FORCE RATE FILING - POST-RS...*

State:	*Virginia*	***Filing Company:***	*John Hancock Life Insurance Company (USA)*
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Product Name:	*2016 GLTC In force Rate Filing - Post-RS filing*		
Project Name/Number:	*2016 GLTC In force Rate Increase Filing - Post-RS filing /*		

Disposition

Disposition Date: 07/03/2019

Implementation Date:

Status: Approved

Comment: In approving this filing, the Company is reminded that pursuant to 14VAC5-200-153 D, it is required to provide updated experience for the next three years comparing the actual results that the Company projected in justifying the rate increase. We would expect this filing for the post rate stability plans to be made no later than 01/01/2021 and to include updated data through the most recent year end.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
John Hancock Life Insurance Company (USA)	18.100%	18.100%	$865,887	3,456	$4,794,254	29.300%	15.800%

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 (revised)	Long Term Care Insurance Rate Request Summary	Received & Acknowledged	Yes
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	No
Supporting Document	Cover Letter	Received & Acknowledged	Yes
Supporting Document	3/22/2018 response to 3/24/2017 objection letter	Received & Acknowledged	Yes
Supporting Document	Rate Increase Filing Summary	Received & Acknowledged	Yes
Supporting Document	Response to 10/17/18 objection	Received & Acknowledged	Yes
Supporting Document	12/20/2018 response to 12/3/2018 objection	Received & Acknowledged	Yes
Supporting Document	Response to 12/26/2018 objection	Received & Acknowledged	Yes
Supporting Document	5/23/2019 Shared Cost Cover Letter	Received & Acknowledged	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document	Response to 7/2/2019 Objection letter	Received & Acknowledged	Yes
Rate (revised)	Rate Tables	Approved	Yes
Rate (revised)	Rate Tables	Approved	Yes

SERFF Tracking #:	*MULF-130883085*	***State Tracking #:***	*MULF-130883085*	***Company Tracking #:***	*2016 GLTC IN FORCE RATE FILING - POST-RS...*

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Project Name/Number:	*2016 GLTC In force Rate Increase Filing - Post-RS filing /*		

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate (revised)	Rate Tables	Approved	Yes
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Rate (revised)	Rate Tables	Approved	Yes
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Rate (revised)	Rate Tables	Approved	Yes

SERFF Tracking #:	*MULF-130883085*	***State Tracking #:***	*MULF-130883085*	***Company Tracking #:***	*2016 GLTC IN FORCE RATE FILING - POST-RS...*

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Rate (revised)	Rate Tables	Approved	Yes
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Rate (revised)	Rate Tables	Approved	Yes
Rate (revised)	Rate Tables	Approved	Yes
Rate (revised)	Rate Tables w/comparison	Approved	Yes
Rate (revised)	Rate Tables w/comparison	Approved	Yes
Rate	Rate Tables	Withdrawn	No
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SERFF Tracking #:	*MULF-130883085*	***State Tracking #:***	*MULF-130883085*	***Company Tracking #:***	*2016 GLTC IN FORCE RATE FILING - POST-RS...*

State:	*Virginia*	***Filing Company:***	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03G Group Long Term Care/LTC03G.001 Qualified*		
Product Name:	*2016 GLTC In force Rate Filing - Post-RS filing*		
Project Name/Number:	*2016 GLTC In force Rate Increase Filing - Post-RS filing /*		

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	Rate Tables	Withdrawn	No
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SERFF Tracking #:	*MULF-130883085*	***State Tracking #:***	*MULF-130883085*	***Company Tracking #:***	*2016 GLTC IN FORCE RATE FILING - POST-RS...*

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TOI/Sub-TOI:	*LTC03G Group Long Term Care/LTC03G.001 Qualified*		
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Rate	Rate Tables	Withdrawn	No
Rate	Rate Tables w/comparison	Withdrawn	No
Rate	Rate Tables w/comparison	Withdrawn	No

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03G Group Long Term Care/LTC03G.001 Qualified*
Product Name: *2016 GLTC In force Rate Filing - Post-RS filing*
Project Name/Number: *2016 GLTC In force Rate Increase Filing - Post-RS filing /*

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 Carol Folsom,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.

Please respond by the Respond By Date above. If an extension is required, submit your request prior to that date.

Objection 1

- Long Term Care Insurance Rate Request Summary (Supporting Document)
Comments: Please include the narrative in the RRS.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above.

Should you need clarification, please contact me.

Thank you for your courtesy and consideration in this matter.

Greg Smith
Principal Insurance Examiner

Sincerely,
Greg Smith

State: Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: 2016 GLTC In force Rate Filing - Post-RS filing
Project Name/Number: 2016 GLTC In force Rate Increase Filing - Post-RS filing /

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 Carol Folsom,

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: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: 2016 GLTC In force Rate Filing - Post-RS filing
Project Name/Number: 2016 GLTC In force Rate Increase Filing - Post-RS filing /

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	12/26/2018
Submitted Date	12/26/2018
Respond By Date	01/25/2019

Dear Carol Folsom,

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

Comments: Rate/Rule Schedule

Please remove Items 45 and 46 from the Rate/Rule Schedule and place these Rate Tables w/comparison under the Supporting Documentation tab.

Objection 2

- Rate Tables, [P-MS(2004)] (Rate)

Comments: Please review the proposed rates carefully. The Affected Form Number(s) must be listed on the proposed rate sheet exactly as it was approved.

For example, Item 24 of the Rate Tables shows the affected form number as "P-MS(2004)". The proposed rate sheet is titled, "P-FACE(2004).pdf" and the line under John Hancock Life Insurance Company (U.S.A.) shows "P-FACE(2004). The form number "P-MS(2004)" is not indicated anywhere on the proposed rate sheet.

Please review each of the proposed rate sheets and ensure that the exact form number is identified on the proposed rate sheet.

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: *LTC03G Group Long Term Care/LTC03G.001 Qualified*
Product Name: *2016 GLTC In force Rate Filing - Post-RS filing*
Project Name/Number: *2016 GLTC In force Rate Increase Filing - Post-RS filing /*

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	12/03/2018
Submitted Date	12/03/2018
Respond By Date	

Dear Carol Folsom,

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

Comments: Please provide the current rates and the amount of increase requested for each benefit period for all Affected Form Numbers. Please ensure that the Affected Form Number appears on each of the Current Rate sheets as well as the percentage increase to be applied to the current rate to obtain the proposed rate for each benefit period. Provide the SERFF Tracking # for the approved Current Rates.

In comparing P-FACE (2002-2) VA proposed rates with the current rates approved under SERFF # MULF-126977901, we were unable to find where the rates for the ABI Option: (4.4% Compound Inflation) for benefit periods of 2, 3, 4, 5, 6, 10 years and Life; (2.4% Compound Inflation) for benefit periods of 2, 3, 4, 5, 6 years; (1.5% Compound Inflation) for benefit periods 10 years and Life were approved in the prior filing.

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: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: 2016 GLTC In force Rate Filing - Post-RS filing
Project Name/Number: 2016 GLTC In force Rate Increase Filing - Post-RS filing /

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	10/17/2018
Submitted Date	10/17/2018
Respond By Date	11/20/2018

Dear Carol Folsom,

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

- 3/22/2018 response to 3/24/2017 objection letter (Supporting Document)

- L&H Actuarial Memorandum (Supporting Document)

Comments: 1.Please provide the 2016 Rate Increase Filing Summary 03142018.pdf in Excel format and include 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.For both the model refinements and the model corrections, the documentation quantifies the impact versus the 2010 pricing models. To what extent were these modeling deficiencies present in the original pricing models?

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 post-stability block, assumptions should include appropriate 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 14VAC5-200-153.

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 four subsets of the business corresponding to the combinations of (limited/lifetime benefit periods) and (without/with 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 four 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 two distinct product series, please provide the above exhibits separately for each series.

9.Relative value from landing spot election is typically not equivalent 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: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: 2016 GLTC In force Rate Filing - Post-RS filing
Project Name/Number: 2016 GLTC In force Rate Increase Filing - Post-RS filing /

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	03/23/2017
Submitted Date	03/24/2017
Respond By Date	

Dear Carol Folsom,

Introduction:

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

A preliminary review of the submitted filing indicates the following concerns and questions. We'll continue our review of the submitted filing upon receipt of the following information:

Re-state the nationwide experience using Virginia approved rates.

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

Please provide an actual-to-expected analysis on each assumption, with expected on both original and current assumption basis.

Please provide a step-by-step quantification of the impact of the change in each assumption from the original assumptions to the current assumptions.

Please use the average maximum statutory valuation interest rate for each block of business to accumulate and discount cash flows.

Please provide sufficient detail or documentation provided so that any projections can be recreated. Please provide a copy of all projections in Excel with working formulas.

According to item 21 of the memorandum, the Company has stated no state's rate increase approvals will subsidize other states' experience. For review purposes, 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 provide a loss ratio projection reflecting the actual historical experience during the historical experience period and then, utilizing the actual inforce as of the projection date, projecting forward the expected earned premiums and incurred claims using the original pricing assumptions for interest, mortality, morbidity and persistency into the future and assuming the future premiums are paid based on the original premium scale as if no increases had ever been implemented.

Please provide a loss ratio projection (both past and future) which reflects all of the original pricing assumptions for interest, mortality, morbidity, persistency and premium scale, but uses the actual distribution of policies as issued rather than the originally assumed mix of business.

Please provide a detailed explanation of the data sources and actuarial review performed in setting each assumption, including discussion of any adjustments made to reflect the company's unique business.

Please provide the reserve basis and justification for the reserve levels provided.

Please explain what, if any, margins are included in the proposed rates to ensure that future rate increases will not be needed presuming the experience develops as projected including a demonstration that actual and projected costs exceed costs anticipated at the time of initial pricing under moderately adverse experience and that the composite margin is projected to be exhausted.

State: Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: 2016 GLTC In force Rate Filing - Post-RS filing
Project Name/Number: 2016 GLTC In force Rate Increase Filing - Post-RS filing /

How does the company plan to comply with 14VAC5-200-153.G.1.

Conclusion:

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

Thank you for your courtesy and consideration in this matter.

Sincerely,
Janet Houser

SERFF Tracking #:	*MULF-130883085*	***State Tracking #:***	*MULF-130883085*	***Company Tracking #:***	*2016 GLTC IN FORCE RATE FILING - POST-RS...*

State:	*Virginia*	***Filing Company:***	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03G Group Long Term Care/LTC03G.001 Qualified*		
Product Name:	*2016 GLTC In force Rate Filing - Post-RS filing*		
Project Name/Number:	*2016 GLTC In force Rate Increase Filing - Post-RS filing /*		

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 letter and the updated summary in the Supporting Documentation.

Related Objection 1

Applies To:

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

Comments: Please include the narrative in the RRS.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	In addition to Appendix 1 please refer to the Actuarial Memo for details on the rate revisions.
Attachment(s):	GLTC Appendix 1.pdf Post-RS VA Summary.pdf
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	*In addition to Appendix 1 please refer to the Actuarial Memo for details on the rate revisions.*
Attachment(s):	*Post-RS VA Summary.pdf* *GLTC Appendix 1.pdf*

SERFF Tracking #:	*MULF-130883085*	***State Tracking #:***	*MULF-130883085*	***Company Tracking #:***	*2016 GLTC IN FORCE RATE FILING - POST-RS...*

State:	*Virginia*	***Filing Company:***	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03G Group Long Term Care/LTC03G.001 Qualified*		
Product Name:	*2016 GLTC In force Rate Filing - Post-RS filing*		
Project Name/Number:	*2016 GLTC In force Rate Increase Filing - Post-RS filing /*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	In addition to Appendix 1 please refer to the Actuarial Memo for details on the rate revisions.
Attachment(s):	GLTC Appendix 1.pdf Post-RS VA Summary.pdf
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	*In addition to Appendix 1 please refer to the Actuarial Memo for details on the rate revisions.*
Attachment(s):	*Post-RS VA Summary.pdf* *GLTC Appendix 1.pdf*

Satisfied - Item:	Response to 7/2/2019 Objection letter
Comments:	
Attachment(s):	VA 7-2-19 Objection Response GLTC Post 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: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: 2016 GLTC In force Rate Filing - Post-RS filing
Project Name/Number: 2016 GLTC In force Rate Increase Filing - Post-RS filing /

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/30/2019
Submitted Date	04/30/2019

Dear Bill Dismore,

Introduction:

Thank you for your note.

Response 1

Comments:

Thank you for the update.

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:

Thank you for your time and consideration in this matter.

Sincerely,
Carol A. Folsom
Sincerely,
Carol Folsom

SERFF Tracking #:	MULF-130883085	**State Tracking #:**	MULF-130883085	**Company Tracking #:**	2016 GLTC IN FORCE RATE FILING - POST-RS...

State:	Virginia	**Filing Company:**	John Hancock Life Insurance Company (USA)
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	2016 GLTC In force Rate Filing - Post-RS filing		
Project Name/Number:	2016 GLTC In force Rate Increase Filing - Post-RS filing /		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/03/2019
Submitted Date	01/03/2019

Dear Bill Dismore,

Introduction:

Thank you for your note dated 12/26/2018 regarding this submission.

Response 1

Comments:

We have moved these two items to the Supporting Documentation tab.

Related Objection 1

Comments: Rate/Rule Schedule

Please remove Items 45 and 46 from the Rate/Rule Schedule and place these Rate Tables w/comparison under the Supporting Documentation tab.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

Please see our response letter under the Supporting Documentation tab. We have updated the rate tables under the Rate/Rule tab.

Related Objection 2

Applies To:

- *Rate Tables, [P-MS(2004)] (Rate)*

SERFF Tracking #:	*MULF-130883085*	***State Tracking #:***	*MULF-130883085*	***Company Tracking #:***	*2016 GLTC IN FORCE RATE FILING - POST-RS...*

State:	*Virginia*	***Filing Company:***	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03G Group Long Term Care/LTC03G.001 Qualified*		
Product Name:	*2016 GLTC In force Rate Filing - Post-RS filing*		
Project Name/Number:	*2016 GLTC In force Rate Increase Filing - Post-RS filing /*		

Comments: Please review the proposed rates carefully. The Affected Form Number(s) must be listed on the proposed rate sheet exactly as it was approved.

For example, Item 24 of the Rate Tables shows the affected form number as "P-MS(2004)". The proposed rate sheet is titled, "P-FACE(2004).pdf" and the line under John Hancock Life Insurance Company (U.S.A.) shows "P-FACE(2004). The form number "P-MS(2004)" is not indicated anywhere on the proposed rate sheet.

Please review each of the proposed rate sheets and ensure that the exact form number is identified on the proposed rate sheet.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to 12/26/2018 objection
Comments:	
Attachment(s):	2018-12-26 VA Post RS Response.pdf P-FACE(2002-2) VA Rate Tables with Comparison.xlsx P-FACE(2004) Rate Tables with Comparison.xlsx

No Form Schedule items changed.

SERFF Tracking #:	*MULF-130883085*	**State Tracking #:**	*MULF-130883085*	**Company Tracking #:**	*2016 GLTC IN FORCE RATE FILING - POST-RS...*

State:	*Virginia*	**Filing Company:**	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03G Group Long Term Care/LTC03G.001 Qualified*		
Product Name:	*2016 GLTC In force Rate Filing - Post-RS filing*		
Project Name/Number:	*2016 GLTC In force Rate Increase Filing - Post-RS filing /*		

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 Tables w/comparison	P-FACE(2002-2) VA	New			01/03/2019 By: Carol Folsom
Previous Version						
1	*Rate Tables w/comparison*	*P-FACE(2002-2) VA*	*New*		*P-FACE(2002-2) VA Rate Tables with Comparison.xlsx,*	*12/20/2018 By: Carol Folsom*
2	Rate Tables w/comparison	P-FACE(2004)	New			01/03/2019 By: Carol Folsom
Previous Version						
2	*Rate Tables w/comparison*	*P-FACE(2004)*	*New*		*P-FACE(2004) Rate Tables with Comparison.xlsx,*	*12/20/2018 By: Carol Folsom*
3	Rate Tables	P-FACE(2002-2) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,	01/03/2019 By: Carol Folsom
Previous Version						
3	*Rate Tables*	*P-FACE(2002-2) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*
4	Rate Tables	P-TOC(2002-2)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,	01/03/2019 By: Carol Folsom
Previous Version						
4	*Rate Tables*	*P-TOC(2002-2)*	*Revised*	*Previous State Filing Number: MULF-126977901*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*

SERFF Tracking #:	*MULF-130883085*	**State Tracking #:**	*MULF-130883085*	**Company Tracking #:**	*2016 GLTC IN FORCE RATE FILING - POST-RS...*	

State:	*Virginia*	**Filing Company:**	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03G Group Long Term Care/LTC03G.001 Qualified*		
Product Name:	*2016 GLTC In force Rate Filing - Post-RS filing*		
Project Name/Number:	*2016 GLTC In force Rate Increase Filing - Post-RS filing /*		

Rate/Rule Schedule Item Changes

				Percent Rate Change Request: 17.1		
5	Rate Tables	P-MS(2002-2)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,	01/03/2019 By: Carol Folsom
Previous Version						
5	*Rate Tables*	*P-MS(2002-2)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*
6	Rate Tables	P-PREM(2002-2) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,	01/03/2019 By: Carol Folsom
Previous Version						
6	*Rate Tables*	*P-PREM(2002-2) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*
7	Rate Tables	P-MISC(2002-2) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,	01/03/2019 By: Carol Folsom
Previous Version						
7	*Rate Tables*	*P-MISC(2002-2) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*

SERFF Tracking #:	*MULF-130883085*	**State Tracking #:**	*MULF-130883085*	**Company Tracking #:**	*2016 GLTC IN FORCE RATE FILING - POST-RS...*

State:	*Virginia*	**Filing Company:**	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03G Group Long Term Care/LTC03G.001 Qualified*		
Product Name:	*2016 GLTC In force Rate Filing - Post-RS filing*		
Project Name/Number:	*2016 GLTC In force Rate Increase Filing - Post-RS filing /*		

Rate/Rule Schedule Item Changes

8	Rate Tables	C-FACE(2002-2) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,	01/03/2019 By: Carol Folsom
Previous Version						
8	*Rate Tables*	*C-FACE(2002-2) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*
9	Rate Tables	C-SOB(2002-2)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,	01/03/2019 By: Carol Folsom
Previous Version						
9	*Rate Tables*	*C-SOB(2002-2)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*
10	Rate Tables	D-TOC(2002-2)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,	01/03/2019 By: Carol Folsom
Previous Version						
10	*Rate Tables*	*D-TOC(2002-2)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*
11	Rate Tables	D-DEF(2002-2) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change	P-FACE(2002-2) VA.pdf,	01/03/2019 By: Carol Folsom

SERFF Tracking #:	*MULF-130883085*	**State Tracking #:**	*MULF-130883085*	**Company Tracking #:**	*2016 GLTC IN FORCE RATE FILING - POST-RS...*	

State:	*Virginia*	**Filing Company:**	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03G Group Long Term Care/LTC03G.001 Qualified*		
Product Name:	*2016 GLTC In force Rate Filing - Post-RS filing*		
Project Name/Number:	*2016 GLTC In force Rate Increase Filing - Post-RS filing /*		

Rate/Rule Schedule Item Changes

				Request: 17.1		
Previous Version						
11	*Rate Tables*	*D-DEF(2002-2) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*
12	Rate Tables	D-GEN(2002-2)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,	01/03/2019 By: Carol Folsom
Previous Version						
12	*Rate Tables*	*D-GEN(2002-2)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*
13	Rate Tables	D-LTC(2002-2)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,	01/03/2019 By: Carol Folsom
Previous Version						
13	*Rate Tables*	*D-LTC(2002-2)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*
14	Rate Tables	D-EXCL(2002-2)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,	01/03/2019 By: Carol Folsom
Previous Version						

SERFF Tracking #:	MULF-130883085	**State Tracking #:**	MULF-130883085	**Company Tracking #:**	2016 GLTC IN FORCE RATE FILING - POST-RS...

State:	Virginia	**Filing Company:**	John Hancock Life Insurance Company (USA)
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	2016 GLTC In force Rate Filing - Post-RS filing		
Project Name/Number:	2016 GLTC In force Rate Increase Filing - Post-RS filing /		

Rate/Rule Schedule Item Changes

14	*Rate Tables*	*D-EXCL(2002-2)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*
15	Rate Tables	D-LTC-INF(2002-2) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,	01/03/2019 By: Carol Folsom
Previous Version						
15	*Rate Tables*	*D-LTC-INF(2002-2) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*
16	Rate Tables	D-LTC-NF(2002-2)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,	01/03/2019 By: Carol Folsom
Previous Version						
16	*Rate Tables*	*D-LTC-NF(2002-2)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*
17	Rate Tables	D-LTC-CNF(2002-2)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,	01/03/2019 By: Carol Folsom
Previous Version						
17	*Rate Tables*	*D-LTC-CNF(2002-2)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*

SERFF Tracking #:	*MULF-130883085*	**State Tracking #:**	*MULF-130883085*	**Company Tracking #:**	*2016 GLTC IN FORCE RATE FILING - POST-RS...*

State:	*Virginia*	**Filing Company:**	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03G Group Long Term Care/LTC03G.001 Qualified*		
Product Name:	*2016 GLTC In force Rate Filing - Post-RS filing*		
Project Name/Number:	*2016 GLTC In force Rate Increase Filing - Post-RS filing /*		

Rate/Rule Schedule Item Changes

				Request: 17.1		
18	Rate Tables	D-LTC-ROP(2002-2)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,	01/03/2019 By: Carol Folsom
Previous Version						
18	*Rate Tables*	*D-LTC-ROP(2002-2)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*
19	Rate Tables	D-LTC-SHC(2002-2) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,	01/03/2019 By: Carol Folsom
Previous Version						
19	*Rate Tables*	*D-LTC-SHC(2002-2) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*
20	Rate Tables	D-CLAIM(2002-2) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,	01/03/2019 By: Carol Folsom
Previous Version						
20	*Rate Tables*	*D-CLAIM(2002-2) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*
21	Rate Tables	D-COB(2002-2) VA	Revised	Previous State Filing	P-FACE(2002-2)	01/03/2019

Rate/Rule Schedule Item Changes

				Number: MULF-126977901 Percent Rate Change Request: 17.1	VA.pdf,	By: Carol Folsom
Previous Version						
21	*Rate Tables*	*D-COB(2002-2) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*
22	Rate Tables	D-PREM(2002-2) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,	01/03/2019 By: Carol Folsom
Previous Version						
22	*Rate Tables*	*D-PREM(2002-2) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*
23	Rate Tables	D-TERM(2002-2)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,	01/03/2019 By: Carol Folsom
Previous Version						
23	*Rate Tables*	*D-TERM(2002-2)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*
24	Rate Tables	D-MISC(2002-2) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request:	P-FACE(2002-2) VA.pdf,	01/03/2019 By: Carol Folsom

SERFF Tracking #:	MULF-130883085	**State Tracking #:**	MULF-130883085	**Company Tracking #:**	2016 GLTC IN FORCE RATE FILING - POST-RS...	

State:	Virginia	**Filing Company:**	John Hancock Life Insurance Company (USA)
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	2016 GLTC In force Rate Filing - Post-RS filing		
Project Name/Number:	2016 GLTC In force Rate Increase Filing - Post-RS filing /		

Rate/Rule Schedule Item Changes

				17.1		
Previous Version						
24	*Rate Tables*	*D-MISC(2002-2) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*
25	Rate Tables	P-FACE(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,	01/03/2019 By: Carol Folsom
Previous Version						
25	*Rate Tables*	*P-FACE(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*
26	Rate Tables	P-MS(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,	01/03/2019 By: Carol Folsom
Previous Version						
26	*Rate Tables*	*P-MS(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*
27	Rate Tables	P-PREM(2004) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,	01/03/2019 By: Carol Folsom
Previous Version						
27	*Rate Tables*	*P-PREM(2004) VA*	*Revised*	*Previous State Filing*	*P-FACE(2004).pdf,*	*03/09/2017*

SERFF Tracking #:	*MULF-130883085*	**State Tracking #:**	*MULF-130883085*	**Company Tracking #:**	*2016 GLTC IN FORCE RATE FILING - POST-RS...*

State:	*Virginia*	**Filing Company:**	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03G Group Long Term Care/LTC03G.001 Qualified*		
Product Name:	*2016 GLTC In force Rate Filing - Post-RS filing*		
Project Name/Number:	*2016 GLTC In force Rate Increase Filing - Post-RS filing /*		

Rate/Rule Schedule Item Changes

				Number: MULF-126977901 Percent Rate Change Request: 29.3		*By: Joanne Witham*
28	Rate Tables	P-MISC(2004) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,	01/03/2019 By: Carol Folsom
Previous Version						
28	*Rate Tables*	*P-MISC(2004) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*
29	Rate Tables	D-TOC(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,	01/03/2019 By: Carol Folsom
Previous Version						
29	*Rate Tables*	*D-TOC(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*
30	Rate Tables	D-GEN(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,	01/03/2019 By: Carol Folsom
Previous Version						
30	*Rate Tables*	*D-GEN(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request:*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*

SERFF Tracking #:	MULF-130883085	**State Tracking #:**	MULF-130883085	**Company Tracking #:**	2016 GLTC IN FORCE RATE FILING - POST-RS...	

State:	Virginia	**Filing Company:**	John Hancock Life Insurance Company (USA)
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	2016 GLTC In force Rate Filing - Post-RS filing		
Project Name/Number:	2016 GLTC In force Rate Increase Filing - Post-RS filing /		

Rate/Rule Schedule Item Changes

				29.3		
31	Rate Tables	D-LTC(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,	01/03/2019 By: Carol Folsom
Previous Version						
31	*Rate Tables*	*D-LTC(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*
32	Rate Tables	D-EXCL(2004) VA	Other	Previous State Filing Number: MULF-126977901 Rate Action Other Explanation: 29.3	P-FACE(2004).pdf,	01/03/2019 By: Carol Folsom
Previous Version						
32	*Rate Tables*	*D-EXCL(2004) VA*	*Other*	*Previous State Filing Number: MULF-126977901 Rate Action Other Explanation: 29.3*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*
33	Rate Tables	D-LTC-INF(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,	01/03/2019 By: Carol Folsom
Previous Version						
33	*Rate Tables*	*D-LTC-INF(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*
34	Rate Tables	D-LTC-NF(2004)	Revised	Previous State Filing Number:	P-FACE(2004).pdf,	01/03/2019 By: Carol Folsom

SERFF Tracking #:	*MULF-130883085*	**State Tracking #:**	*MULF-130883085*	**Company Tracking #:**	*2016 GLTC IN FORCE RATE FILING - POST-RS...*

State:	*Virginia*	**Filing Company:**	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03G Group Long Term Care/LTC03G.001 Qualified*		
Product Name:	*2016 GLTC In force Rate Filing - Post-RS filing*		
Project Name/Number:	*2016 GLTC In force Rate Increase Filing - Post-RS filing /*		

Rate/Rule Schedule Item Changes

				MULF-126977901 Percent Rate Change Request: 29.3		
Previous Version						
34	*Rate Tables*	*D-LTC-NF(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*
35	Rate Tables	D-LTC-CNF(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,	01/03/2019 By: Carol Folsom
Previous Version						
35	*Rate Tables*	*D-LTC-CNF(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*
36	Rate Tables	D-LTC-ROP(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,	01/03/2019 By: Carol Folsom
Previous Version						
36	*Rate Tables*	*D-LTC-ROP(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*
37	Rate Tables	D-CLAIM(2004) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,	01/03/2019 By: Carol Folsom

SERFF Tracking #:	MULF-130883085	**State Tracking #:**	MULF-130883085	**Company Tracking #:**	2016 GLTC IN FORCE RATE FILING - POST-RS...

State:	Virginia	**Filing Company:**	John Hancock Life Insurance Company (USA)
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	2016 GLTC In force Rate Filing - Post-RS filing		
Project Name/Number:	2016 GLTC In force Rate Increase Filing - Post-RS filing /		

Rate/Rule Schedule Item Changes

Previous Version						
37	*Rate Tables*	*D-CLAIM(2004) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*
38	Rate Tables	D-COB(2004) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,	01/03/2019 By: Carol Folsom
Previous Version						
38	*Rate Tables*	*D-COB(2004) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*
39	Rate Tables	D-PREM(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,	01/03/2019 By: Carol Folsom
Previous Version						
39	*Rate Tables*	*D-PREM(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*
40	Rate Tables	D-TERM(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,	01/03/2019 By: Carol Folsom
Previous Version						
40	*Rate Tables*	*D-TERM(2004)*	*Revised*	*Previous State Filing Number:*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*

SERFF Tracking #:	*MULF-130883085*	**State Tracking #:**	*MULF-130883085*	**Company Tracking #:**	*2016 GLTC IN FORCE RATE FILING - POST-RS...*

State:	*Virginia*	**Filing Company:**	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03G Group Long Term Care/LTC03G.001 Qualified*		
Product Name:	*2016 GLTC In force Rate Filing - Post-RS filing*		
Project Name/Number:	*2016 GLTC In force Rate Increase Filing - Post-RS filing /*		

Rate/Rule Schedule Item Changes

				MULF-126977901 Percent Rate Change Request: 29.3		
41	Rate Tables	D-MISC(2004) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,	01/03/2019 By: Carol Folsom
Previous Version						
41	*Rate Tables*	*D-MISC(2004) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*
42	Rate Tables	C-FACE(2004) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,	01/03/2019 By: Carol Folsom
Previous Version						
42	*Rate Tables*	*C-FACE(2004) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*
43	Rate Tables	C-SOB(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,	01/03/2019 By: Carol Folsom
Previous Version						
43	*Rate Tables*	*C-SOB(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*

SERFF Tracking #:	MULF-130883085	**State Tracking #:**	MULF-130883085	**Company Tracking #:**	2016 GLTC IN FORCE RATE FILING - POST-RS...

State:	Virginia	**Filing Company:**	John Hancock Life Insurance Company (USA)
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	2016 GLTC In force Rate Filing - Post-RS filing		
Project Name/Number:	2016 GLTC In force Rate Increase Filing - Post-RS filing /		

Rate/Rule Schedule Item Changes

44	Rate Tables	P-TOC(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,	01/03/2019 By: Carol Folsom
Previous Version						
44	*Rate Tables*	*P-TOC(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*
45	Rate Tables	D-LTC-SHC(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,	01/03/2019 By: Carol Folsom
Previous Version						
45	*Rate Tables*	*D-LTC-SHC(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*
46	Rate Tables	D-DEF(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,	01/03/2019 By: Carol Folsom
Previous Version						
46	*Rate Tables*	*D-DEF(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*

Conclusion:

SERFF Tracking #:	MULF-130883085	**State Tracking #:**	MULF-130883085	**Company Tracking #:**	2016 GLTC IN FORCE RATE FILING - POST-RS...

State:	Virginia	**Filing Company:**	John Hancock Life Insurance Company (USA)
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	2016 GLTC In force Rate Filing - Post-RS filing		
Project Name/Number:	2016 GLTC In force Rate Increase Filing - Post-RS filing /		

Thank you for your time and consideration in this matter.

Sincerely,
Carol A. Folsom
Sincerely,
Carol Folsom

SERFF Tracking #:	MULF-130883085	**State Tracking #:**	MULF-130883085	**Company Tracking #:**	2016 GLTC IN FORCE RATE FILING - POST-RS...

State:	Virginia	**Filing Company:**	John Hancock Life Insurance Company (USA)
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	2016 GLTC In force Rate Filing - Post-RS filing		
Project Name/Number:	2016 GLTC In force Rate Increase Filing - Post-RS filing /		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/20/2018
Submitted Date	12/20/2018

Dear Bill Dismore,

Introduction:

Thank you for your note dated 12/3/2018 regarding this submission.

Response 1

Comments:

Attached please find our response letter and rate tables with comparison.

Related Objection 1

Comments: Please provide the current rates and the amount of increase requested for each benefit period for all Affected Form Numbers. Please ensure that the Affected Form Number appears on each of the Current Rate sheets as well as the percentage increase to be applied to the current rate to obtain the proposed rate for each benefit period. Provide the SERFF Tracking # for the approved Current Rates.

In comparing P-FACE (2002-2) VA proposed rates with the current rates approved under SERFF # MULF-126977901, we were unable to find where the rates for the ABI Option: (4.4% Compound Inflation) for benefit periods of 2, 3, 4, 5, 6, 10 years and Life; (2.4% Compound Inflation) for benefit periods of 2, 3, 4, 5, 6 years; (1.5% Compound Inflation) for benefit periods 10 years and Life were approved in the prior filing.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	12/20/2018 response to 12/3/2018 objection
Comments:	
Attachment(s):	2018-12-03 VA Post RS Response.pdf

No Form Schedule items changed.

SERFF Tracking #:	*MULF-130883085*	***State Tracking #:***	*MULF-130883085*	***Company Tracking #:***	*2016 GLTC IN FORCE RATE FILING - POST-RS...*

State:	*Virginia*	***Filing Company:***	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03G Group Long Term Care/LTC03G.001 Qualified*		
Product Name:	*2016 GLTC In force Rate Filing - Post-RS filing*		
Project Name/Number:	*2016 GLTC In force Rate Increase Filing - Post-RS filing /*		

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 Tables w/comparison	P-FACE(2002-2) VA	New		P-FACE(2002-2) VA Rate Tables with Comparison.xlsx,	12/20/2018 By: Carol Folsom
2	Rate Tables w/comparison	P-FACE(2004)	New		P-FACE(2004) Rate Tables with Comparison.xlsx,	12/20/2018 By: Carol Folsom

Conclusion:

Thank you for your time and consideration in this matter.

Sincerely,
Carol A. Folsom

Sincerely,
Carol Folsom

SERFF Tracking #:	*MULF-130883085*	***State Tracking #:***	*MULF-130883085*	***Company Tracking #:***	*2016 GLTC IN FORCE RATE FILING - POST-RS...*

State:	*Virginia*	***Filing Company:***	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03G Group Long Term Care/LTC03G.001 Qualified*		
Product Name:	*2016 GLTC In force Rate Filing - Post-RS filing*		
Project Name/Number:	*2016 GLTC In force Rate Increase Filing - Post-RS filing /*		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/20/2018
Submitted Date	11/20/2018

Dear Bill Dismore,

Introduction:

Thank you for you letter.

Response 1

Comments:

Please find our response to your October 17, 2018 objection on the Supporting Documentation tab labeled as "Response to 10/17/18 objection".

Related Objection 1

Applies To:

- *L&H Actuarial Memorandum (Supporting Document)*
- *3/22/2018 response to 3/24/2017 objection letter (Supporting Document)*

SERFF Tracking #:	MULF-130883085	**State Tracking #:**	MULF-130883085	**Company Tracking #:**	2016 GLTC IN FORCE RATE FILING - POST-RS...

State:	Virginia	**Filing Company:**	John Hancock Life Insurance Company (USA)
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	2016 GLTC In force Rate Filing - Post-RS filing		
Project Name/Number:	2016 GLTC In force Rate Increase Filing - Post-RS filing /		

Comments: 1.Please provide the 2016 Rate Increase Filing Summary 03142018.pdf in Excel format and include 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.For both the model refinements and the model corrections, the documentation quantifies the impact versus the 2010 pricing models. To what extent were these modeling deficiencies present in the original pricing models?

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 post-stability block, assumptions should include appropriate 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 14VAC5-200-153.

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 four subsets of the business corresponding to the combinations of (limited/lifetime benefit periods) and (without/with 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 four 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 two distinct product series, please provide the above exhibits separately for each series.

9.Relative value from landing spot election is typically not equivalent 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:	Response to 10/17/18 objection
Comments:	
Attachment(s):	2018-10-17 VA Post RS Response.pdf 2016 Rate Increase Filing Summary_Post RS.xlsx Incurred claims counts_Post RS.xlsx LTCI_Considerations_103118.pdf VA Care Choice Post RS Loss Ratio Exhibit splits.xlsx VA Corporate Choice Loss Ratio Exhibit splits.xlsx Approaches to LTC Rate Increases Final from Pricing Subgroup.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

SERFF Tracking #:	MULF-130883085	**State Tracking #:**	MULF-130883085	**Company Tracking #:**	2016 GLTC IN FORCE RATE FILING - POST-RS...

State:	Virginia	**Filing Company:**	John Hancock Life Insurance Company (USA)
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	2016 GLTC In force Rate Filing - Post-RS filing		
Project Name/Number:	2016 GLTC In force Rate Increase Filing - Post-RS filing /		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/22/2018
Submitted Date	03/22/2018

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 supporting documentation under the Supporting Documentation tab.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	3/22/2018 response to 3/24/2017 objection letter
Comments:	
Attachment(s):	#8 VA CareChoice loss ratio exhibit.pdf #8 VA CorpChoice loss ratio exhibit.pdf #9 VA CareChoice loss ratio exhibit.pdf #9 VA CorpChoice loss ratio exhibit.pdf 2016 Rate Increase Filing Summary 03142018.pdf 2017-3-24 VA Post RS Response.pdf #2 VA CareChoice LRE since inception.pdf #2 VA CorpChoice LRE since inception.pdf #5 VA CareChoice LRE by interest rate.pdf #5 VA CorpChoice LRE by interest rate.pdf 2013 Long Term Care Morbidity Final.pdf Post-RS Demonstration Rate Increase Needed.pdf Understanding_Premium_Rate_Increases_on_Private_ LTCI_Policyholders_060216.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

SERFF Tracking #:	MULF-130883085	**State Tracking #:**	MULF-130883085	**Company Tracking #:**	2016 GLTC IN FORCE RATE FILING - POST-RS...

State:	Virginia	**Filing Company:**	John Hancock Life Insurance Company (USA)
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	2016 GLTC In force Rate Filing - Post-RS filing		
Project Name/Number:	2016 GLTC In force Rate Increase Filing - Post-RS filing /		

Thank you for your time and consideration in this matter.

Sincerely,
Carol A. Folsom
Sincerely,
Carol Folsom

SERFF Tracking #:	*MULF-130883085*	***State Tracking #:***	*MULF-130883085*	***Company Tracking #:***	*2016 GLTC IN FORCE RATE FILING - POST-RS...*

State:	*Virginia*	***Filing Company:***	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03G Group Long Term Care/LTC03G.001 Qualified*		
Product Name:	*2016 GLTC In force Rate Filing - Post-RS filing*		
Project Name/Number:	*2016 GLTC In force Rate Increase Filing - Post-RS filing /*		

Amendment Letter

Submitted Date: 05/23/2019

Comments:

Per the attached 5/23/2019 Cover Letter, we are amending this filing to include the Shared Cost Option, revised rates sheets and actuarial memorandums.

Changed Items:

No Form Schedule Items Changed.

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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 Tables	P-FACE(2002-2) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,	05/23/2019 By:
Previous Version						
1	*Rate Tables*	*P-FACE(2002-2) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA.pdf,*	*01/03/2019 By: Carol Folsom*
Previous Version						
1	*Rate Tables*	*P-FACE(2002-2) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*
2	Rate Tables	P-TOC(2002-2)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,	05/23/2019 By:
Previous Version						
2	*Rate Tables*	*P-TOC(2002-2)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA.pdf,*	*01/03/2019 By: Carol Folsom*
Previous Version						
2	*Rate Tables*	*P-TOC(2002-2)*	*Revised*	*Previous State Filing Number:*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*

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Rate/Rule Schedule Item Changes

				MULF-126977901 Percent Rate Change Request: 17.1		
3	Rate Tables	P-MS(2002-2)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,	05/23/2019 By:
Previous Version						
3	*Rate Tables*	*P-MS(2002-2)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA.pdf,*	*01/03/2019 By: Carol Folsom*
Previous Version						
3	*Rate Tables*	*P-MS(2002-2)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*
4	Rate Tables	P-PREM(2002-2) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,	05/23/2019 By:
Previous Version						
4	*Rate Tables*	*P-PREM(2002-2) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA.pdf,*	*01/03/2019 By: Carol Folsom*
Previous Version						
4	*Rate Tables*	*P-PREM(2002-2) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*

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				Request: 17.1		
5	Rate Tables	P-MISC(2002-2) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,	05/23/2019 By:
Previous Version						
5	*Rate Tables*	*P-MISC(2002-2) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA.pdf,*	*01/03/2019 By: Carol Folsom*
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5	*Rate Tables*	*P-MISC(2002-2) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*
6	Rate Tables	C-FACE(2002-2) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,	05/23/2019 By:
Previous Version						
6	*Rate Tables*	*C-FACE(2002-2) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA.pdf,*	*01/03/2019 By: Carol Folsom*
Previous Version						
6	*Rate Tables*	*C-FACE(2002-2) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*

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Rate/Rule Schedule Item Changes

7	Rate Tables	C-SOB(2002-2)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,	05/23/2019 By:
Previous Version						
7	*Rate Tables*	*C-SOB(2002-2)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA.pdf,*	*01/03/2019 By: Carol Folsom*
Previous Version						
7	*Rate Tables*	*C-SOB(2002-2)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*
8	Rate Tables	D-TOC(2002-2)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,	05/23/2019 By:
Previous Version						
8	*Rate Tables*	*D-TOC(2002-2)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA.pdf,*	*01/03/2019 By: Carol Folsom*
Previous Version						
8	*Rate Tables*	*D-TOC(2002-2)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*
9	Rate Tables	D-DEF(2002-2) VA	Revised	Previous State Filing Number:	P-FACE(2002-2) VA.pdf,	05/23/2019 By:

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Rate/Rule Schedule Item Changes

				MULF-126977901 Percent Rate Change Request: 17.1		
Previous Version						
9	*Rate Tables*	*D-DEF(2002-2) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA.pdf,*	*01/03/2019 By: Carol Folsom*
Previous Version						
9	*Rate Tables*	*D-DEF(2002-2) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*
10	Rate Tables	D-GEN(2002-2)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,	05/23/2019 By:
Previous Version						
10	*Rate Tables*	*D-GEN(2002-2)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA.pdf,*	*01/03/2019 By: Carol Folsom*
Previous Version						
10	*Rate Tables*	*D-GEN(2002-2)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*
11	Rate Tables	D-LTC(2002-2)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change	P-FACE(2002-2) VA.pdf,	05/23/2019 By:

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Rate/Rule Schedule Item Changes

				Request: 17.1		
Previous Version						
11	*Rate Tables*	*D-LTC(2002-2)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA.pdf,*	*01/03/2019 By: Carol Folsom*
Previous Version						
11	*Rate Tables*	*D-LTC(2002-2)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*
12	Rate Tables	D-EXCL(2002-2)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,	05/23/2019 By:
Previous Version						
12	*Rate Tables*	*D-EXCL(2002-2)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA.pdf,*	*01/03/2019 By: Carol Folsom*
Previous Version						
12	*Rate Tables*	*D-EXCL(2002-2)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*
13	Rate Tables	D-LTC-INF(2002-2) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,	05/23/2019 By:

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Rate/Rule Schedule Item Changes

Previous Version						
13	*Rate Tables*	*D-LTC-INF(2002-2) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA.pdf,*	*01/03/2019 By: Carol Folsom*
Previous Version						
13	*Rate Tables*	*D-LTC-INF(2002-2) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*
14	Rate Tables	D-LTC-NF(2002-2)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,	05/23/2019 By:
Previous Version						
14	*Rate Tables*	*D-LTC-NF(2002-2)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA.pdf,*	*01/03/2019 By: Carol Folsom*
Previous Version						
14	*Rate Tables*	*D-LTC-NF(2002-2)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*
15	Rate Tables	D-LTC-CNF(2002-2)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,	05/23/2019 By:
Previous Version						
15	*Rate Tables*	*D-LTC-CNF(2002-2)*	*Revised*	*Previous State Filing*	*P-FACE(2002-2)*	*01/03/2019*

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Rate/Rule Schedule Item Changes

				Number: MULF-126977901 Percent Rate Change Request: 17.1	*VA.pdf,*	*By: Carol Folsom*
Previous Version						
15	*Rate Tables*	*D-LTC-CNF(2002-2)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*
16	Rate Tables	D-LTC-ROP(2002-2)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,	05/23/2019 By:
Previous Version						
16	*Rate Tables*	*D-LTC-ROP(2002-2)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA.pdf,*	*01/03/2019 By: Carol Folsom*
Previous Version						
16	*Rate Tables*	*D-LTC-ROP(2002-2)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*
17	Rate Tables	D-LTC-SHC(2002-2) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,	05/23/2019 By:
Previous Version						
17	*Rate Tables*	*D-LTC-SHC(2002-2) VA*	*Revised*	*Previous State Filing Number: MULF-126977901*	*P-FACE(2002-2) VA.pdf,*	*01/03/2019 By: Carol Folsom*

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Rate/Rule Schedule Item Changes

				Percent Rate Change Request: 17.1		
Previous Version						
17	*Rate Tables*	*D-LTC-SHC(2002-2) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*
18	Rate Tables	D-CLAIM(2002-2) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,	05/23/2019 By:
Previous Version						
18	*Rate Tables*	*D-CLAIM(2002-2) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA.pdf,*	*01/03/2019 By: Carol Folsom*
Previous Version						
18	*Rate Tables*	*D-CLAIM(2002-2) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*
19	Rate Tables	D-COB(2002-2) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,	05/23/2019 By:
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19	*Rate Tables*	*D-COB(2002-2) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request:*	*P-FACE(2002-2) VA.pdf,*	*01/03/2019 By: Carol Folsom*

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19	*Rate Tables*	*D-COB(2002-2) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*
20	Rate Tables	D-PREM(2002-2) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,	05/23/2019 By:
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Previous Version						
20	*Rate Tables*	*D-PREM(2002-2) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*
21	Rate Tables	D-TERM(2002-2)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,	05/23/2019 By:
Previous Version						
21	*Rate Tables*	*D-TERM(2002-2)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA.pdf,*	*01/03/2019 By: Carol Folsom*
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Rate/Rule Schedule Item Changes

21	*Rate Tables*	*D-TERM(2002-2)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*
22	Rate Tables	D-MISC(2002-2) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,	05/23/2019 By:
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22	*Rate Tables*	*D-MISC(2002-2) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA.pdf,*	*01/03/2019 By: Carol Folsom*
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22	*Rate Tables*	*D-MISC(2002-2) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1*	*P-FACE(2002-2) VA - Post-RS.pdf,*	*03/09/2017 By: Joanne Witham*
23	Rate Tables	P-FACE(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,	05/23/2019 By:
Previous Version						
23	*Rate Tables*	*P-FACE(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*01/03/2019 By: Carol Folsom*
Previous Version						
23	*Rate Tables*	*P-FACE(2004)*	*Revised*	*Previous State Filing Number:*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*

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Rate/Rule Schedule Item Changes

				MULF-126977901 Percent Rate Change Request: 29.3		
24	Rate Tables	P-MS(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,	05/23/2019 By:
Previous Version						
24	*Rate Tables*	*P-MS(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*01/03/2019 By: Carol Folsom*
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24	*Rate Tables*	*P-MS(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*
25	Rate Tables	P-PREM(2004) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,	05/23/2019 By:
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25	*Rate Tables*	*P-PREM(2004) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*01/03/2019 By: Carol Folsom*
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25	*Rate Tables*	*P-PREM(2004) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*

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TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: 2016 GLTC In force Rate Filing - Post-RS filing
Project Name/Number: 2016 GLTC In force Rate Increase Filing - Post-RS filing /

Rate/Rule Schedule Item Changes

				Request: 29.3		
26	Rate Tables	P-MISC(2004) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,	05/23/2019 By:
Previous Version						
26	*Rate Tables*	*P-MISC(2004) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*01/03/2019 By: Carol Folsom*
Previous Version						
26	*Rate Tables*	*P-MISC(2004) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*
27	Rate Tables	D-TOC(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,	05/23/2019 By:
Previous Version						
27	*Rate Tables*	*D-TOC(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*01/03/2019 By: Carol Folsom*
Previous Version						
27	*Rate Tables*	*D-TOC(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*

SERFF Tracking #:	*MULF-130883085*	***State Tracking #:***	*MULF-130883085*	***Company Tracking #:***	*2016 GLTC IN FORCE RATE FILING - POST-RS...*

State:	*Virginia*	***Filing Company:***	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03G Group Long Term Care/LTC03G.001 Qualified*		
Product Name:	*2016 GLTC In force Rate Filing - Post-RS filing*		
Project Name/Number:	*2016 GLTC In force Rate Increase Filing - Post-RS filing /*		

Rate/Rule Schedule Item Changes

28	Rate Tables	D-GEN(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,	05/23/2019 By:
Previous Version						
28	*Rate Tables*	*D-GEN(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*01/03/2019 By: Carol Folsom*
Previous Version						
28	*Rate Tables*	*D-GEN(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*
29	Rate Tables	D-LTC(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,	05/23/2019 By:
Previous Version						
29	*Rate Tables*	*D-LTC(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*01/03/2019 By: Carol Folsom*
Previous Version						
29	*Rate Tables*	*D-LTC(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*
30	Rate Tables	D-EXCL(2004) VA	Other	Previous State Filing Number:	P-FACE(2004).pdf,	05/23/2019 By:

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03G Group Long Term Care/LTC03G.001 Qualified*
Product Name: *2016 GLTC In force Rate Filing - Post-RS filing*
Project Name/Number: *2016 GLTC In force Rate Increase Filing - Post-RS filing /*

Rate/Rule Schedule Item Changes

				MULF-126977901 Rate Action Other Explanation: 29.3		
Previous Version						
30	*Rate Tables*	*D-EXCL(2004) VA*	*Other*	*Previous State Filing Number: MULF-126977901 Rate Action Other Explanation: 29.3*	*P-FACE(2004).pdf,*	*01/03/2019 By: Carol Folsom*
Previous Version						
30	*Rate Tables*	*D-EXCL(2004) VA*	*Other*	*Previous State Filing Number: MULF-126977901 Rate Action Other Explanation: 29.3*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*
31	Rate Tables	D-LTC-INF(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,	05/23/2019 By:
Previous Version						
31	*Rate Tables*	*D-LTC-INF(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*01/03/2019 By: Carol Folsom*
Previous Version						
31	*Rate Tables*	*D-LTC-INF(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*
32	Rate Tables	D-LTC-NF(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change	P-FACE(2004).pdf,	05/23/2019 By:

Rate/Rule Schedule Item Changes

				Request: 29.3		
Previous Version						
32	*Rate Tables*	*D-LTC-NF(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*01/03/2019 By: Carol Folsom*
Previous Version						
32	*Rate Tables*	*D-LTC-NF(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*
33	Rate Tables	D-LTC-CNF(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,	05/23/2019 By:
Previous Version						
33	*Rate Tables*	*D-LTC-CNF(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*01/03/2019 By: Carol Folsom*
Previous Version						
33	*Rate Tables*	*D-LTC-CNF(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*
34	Rate Tables	D-LTC-ROP(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,	05/23/2019 By:

SERFF Tracking #:	MULF-130883085	**State Tracking #:**	MULF-130883085	**Company Tracking #:**	2016 GLTC IN FORCE RATE FILING - POST-RS...

State:	Virginia	**Filing Company:**	John Hancock Life Insurance Company (USA)
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	2016 GLTC In force Rate Filing - Post-RS filing		
Project Name/Number:	2016 GLTC In force Rate Increase Filing - Post-RS filing /		

Rate/Rule Schedule Item Changes

Previous Version						
34	*Rate Tables*	*D-LTC-ROP(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*01/03/2019 By: Carol Folsom*
Previous Version						
34	*Rate Tables*	*D-LTC-ROP(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*
35	Rate Tables	D-CLAIM(2004) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,	05/23/2019 By:
Previous Version						
35	*Rate Tables*	*D-CLAIM(2004) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*01/03/2019 By: Carol Folsom*
Previous Version						
35	*Rate Tables*	*D-CLAIM(2004) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*
36	Rate Tables	D-COB(2004) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,	05/23/2019 By:
Previous Version						
36	*Rate Tables*	*D-COB(2004) VA*	*Revised*	*Previous State Filing*	*P-FACE(2004).pdf,*	*01/03/2019*

SERFF Tracking #:	MULF-130883085	**State Tracking #:**	MULF-130883085	**Company Tracking #:**	2016 GLTC IN FORCE RATE FILING - POST-RS...

State:	Virginia	**Filing Company:**	John Hancock Life Insurance Company (USA)
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	2016 GLTC In force Rate Filing - Post-RS filing		
Project Name/Number:	2016 GLTC In force Rate Increase Filing - Post-RS filing /		

Rate/Rule Schedule Item Changes

				Number: MULF-126977901 Percent Rate Change Request: 29.3		*By: Carol Folsom*
Previous Version						
36	*Rate Tables*	*D-COB(2004) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*
37	Rate Tables	D-PREM(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,	05/23/2019 By:
Previous Version						
37	*Rate Tables*	*D-PREM(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*01/03/2019 By: Carol Folsom*
Previous Version						
37	*Rate Tables*	*D-PREM(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*
38	Rate Tables	D-TERM(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,	05/23/2019 By:
Previous Version						
38	*Rate Tables*	*D-TERM(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901*	*P-FACE(2004).pdf,*	*01/03/2019 By: Carol Folsom*

SERFF Tracking #:	*MULF-130883085*	**State Tracking #:**	*MULF-130883085*	**Company Tracking #:**	*2016 GLTC IN FORCE RATE FILING - POST-RS...*	

State:	*Virginia*	**Filing Company:**	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03G Group Long Term Care/LTC03G.001 Qualified*		
Product Name:	*2016 GLTC In force Rate Filing - Post-RS filing*		
Project Name/Number:	*2016 GLTC In force Rate Increase Filing - Post-RS filing /*		

Rate/Rule Schedule Item Changes

				Percent Rate Change Request: 29.3		
Previous Version						
38	*Rate Tables*	*D-TERM(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*
39	Rate Tables	D-MISC(2004) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,	05/23/2019 By:
Previous Version						
39	*Rate Tables*	*D-MISC(2004) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*01/03/2019 By: Carol Folsom*
Previous Version						
39	*Rate Tables*	*D-MISC(2004) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*
40	Rate Tables	C-FACE(2004) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,	05/23/2019 By:
Previous Version						
40	*Rate Tables*	*C-FACE(2004) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request:*	*P-FACE(2004).pdf,*	*01/03/2019 By: Carol Folsom*

SERFF Tracking #:	MULF-130883085	**State Tracking #:**	MULF-130883085	**Company Tracking #:**	2016 GLTC IN FORCE RATE FILING - POST-RS...	

State:	Virginia	**Filing Company:**	John Hancock Life Insurance Company (USA)
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	2016 GLTC In force Rate Filing - Post-RS filing		
Project Name/Number:	2016 GLTC In force Rate Increase Filing - Post-RS filing /		

Rate/Rule Schedule Item Changes

				29.3		
Previous Version						
40	*Rate Tables*	*C-FACE(2004) VA*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*
41	Rate Tables	C-SOB(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,	05/23/2019 By:
Previous Version						
41	*Rate Tables*	*C-SOB(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*01/03/2019 By: Carol Folsom*
Previous Version						
41	*Rate Tables*	*C-SOB(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*
42	Rate Tables	P-TOC(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,	05/23/2019 By:
Previous Version						
42	*Rate Tables*	*P-TOC(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*01/03/2019 By: Carol Folsom*
Previous Version						

SERFF Tracking #:	MULF-130883085	**State Tracking #:**	MULF-130883085	**Company Tracking #:**	2016 GLTC IN FORCE RATE FILING - POST-RS...

State:	Virginia	**Filing Company:**	John Hancock Life Insurance Company (USA)
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	2016 GLTC In force Rate Filing - Post-RS filing		
Project Name/Number:	2016 GLTC In force Rate Increase Filing - Post-RS filing /		

Rate/Rule Schedule Item Changes

42	*Rate Tables*	*P-TOC(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*
43	Rate Tables	D-LTC-SHC(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,	05/23/2019 By:
Previous Version						
43	*Rate Tables*	*D-LTC-SHC(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*01/03/2019 By: Carol Folsom*
Previous Version						
43	*Rate Tables*	*D-LTC-SHC(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*
44	Rate Tables	D-DEF(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,	05/23/2019 By:
Previous Version						
44	*Rate Tables*	*D-DEF(2004)*	*Revised*	*Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3*	*P-FACE(2004).pdf,*	*01/03/2019 By: Carol Folsom*
Previous Version						
44	*Rate Tables*	*D-DEF(2004)*	*Revised*	*Previous State Filing Number:*	*P-FACE(2004).pdf,*	*03/09/2017 By: Joanne Witham*

SERFF Tracking #:	*MULF-130883085*	***State Tracking #:***	*MULF-130883085*	***Company Tracking #:***	*2016 GLTC IN FORCE RATE FILING - POST-RS...*

State:	*Virginia*	***Filing Company:***	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03G Group Long Term Care/LTC03G.001 Qualified*		
Product Name:	*2016 GLTC In force Rate Filing - Post-RS filing*		
Project Name/Number:	*2016 GLTC In force Rate Increase Filing - Post-RS filing /*		

Rate/Rule Schedule Item Changes						
				MULF-126977901 Percent Rate Change Request: 29.3		

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

Satisfied - Item:	5/23/2019 Shared Cost Cover Letter
Comments:	
Attachment(s):	VA 05-22-2019 Shared Cost Cover Letter_Post RS.pdf

SERFF Tracking #:	*MULF-130883085*	***State Tracking #:***	*MULF-130883085*	***Company Tracking #:***	*2016 GLTC IN FORCE RATE FILING - POST-RS...*

State:	*Virginia*	***Filing Company:***	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03G Group Long Term Care/LTC03G.001 Qualified*		
Product Name:	*2016 GLTC In force Rate Filing - Post-RS filing*		
Project Name/Number:	*2016 GLTC In force Rate Increase Filing - Post-RS filing /*		

Amendment Letter

Submitted Date: 07/10/2018

Comments:

We are amending this filing to include a Rate Increase Filing Summary under the Supporting Documentation tab as mentioned in our Note to Reviewer.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Rate Increase Filing Summary
Comments:	
Attachment(s):	2016 Rate Increase Filing Summary_Post-RS.pdf

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03G Group Long Term Care/LTC03G.001 Qualified*
Product Name: *2016 GLTC In force Rate Filing - Post-RS filing*
Project Name/Number: *2016 GLTC In force Rate Increase Filing - Post-RS filing /*

Note To Reviewer

Created By:

Joanne Witham on 07/01/2019 12:52 PM

Last Edited By:

Bill Dismore

Submitted On:

10/24/2019 07:16 AM

Subject:

Form Approval

Comments:

Please note the corresponding forms in SERFF filing #MULF-130883116 were approved by your department 6/28/2019.

State: Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: 2016 GLTC In force Rate Filing - Post-RS filing
Project Name/Number: 2016 GLTC In force Rate Increase Filing - Post-RS filing /

Note To Reviewer

Created By:

Carol Folsom on 07/10/2018 06:29 AM

Last Edited By:

Bill Dismore

Submitted On:

10/24/2019 07:16 AM

Subject:

Status/Filing Summary

Comments:

Please see our attached Note to Reviewer.

John Hancock Financial Services

Long Term Care
601 Congress Street
Boston Massachusetts 02210

(617) 572-7026
JulieKRobinson@jhancock.com

Julie K. Robinson, FSA, MAAA, CFP®
Assistant Actuary, LTC In Force Management

LONG-TERM CARE INSURANCE

July 9, 2018

Janet Houser
Virginia Department of Insurance

Re: John Hancock Life Insurance Company (U.S.A.)
2016 Inforce Rate Increase Filing
SERFF ID: MULF-130883085

Dear Ms. Houser

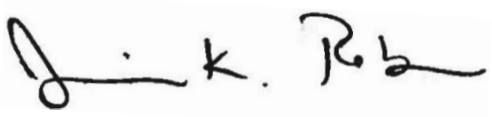
The purpose of this letter is to follow up on the above filing submitted on March 3, 2017, where we responded to an additional request from the Dept on March 22, 2018. We'd like to inquire if any additional information is needed on your end.

Also, we would like to update you on the latest status of our rate increase filings nationwide. Because many states have asked for this information in the past, we wanted to be proactive in an effort to assist in your review of the above filing. As of July 9, 2018, for the products in this filing, we have been granted approval in 28 states of the 36 states where we have filed this plan. 7 of the 28 states have approved a portion of the requested amount (with the understanding that the full amount is actuarially justified and the unapproved balance would be filed for at a later date).

Please see the attached '2016 Rate Increase Filing Summary_Post-RS.pdf' which shows the proposed 2016 rate increases in each state, along with the current status of each filing.

We appreciate your thoughtful analysis and considerable time assessing our rate increase requests thus far and look forward to hearing from you soon. Please do not hesitate to contact me if you have any questions on the above.

Sincerely,



Julie K. Robinson, FSA, MAAA, CFP®

State: Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: 2016 GLTC In force Rate Filing - Post-RS filing
Project Name/Number: 2016 GLTC In force Rate Increase Filing - Post-RS filing /

Note To Filer

Created By:

Bobby Toone on 03/21/2018 12:52 PM

Last Edited By:

Bill Dismore

Submitted On:

10/24/2019 07:16 AM

Subject:

Objection Response

Comments:

Objections were submitted on this filing on 3/24/2017. As of today, 3/21/2018, no response has been received. If a response is not received by 3/26/2018, this filing will be rejected.

State: Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: 2016 GLTC In force Rate Filing - Post-RS filing
Project Name/Number: 2016 GLTC In force Rate Increase Filing - Post-RS filing /

Reviewer Note

Created By:

Bill Dismore on 02/11/2020 01:23 PM

Last Edited By:

Bill Dismore

Submitted On:

02/11/2020 01:24 PM

Subject:

Actuarial Review - Summary & Final Report

Comments:

11/30/2018 - received summary and final report from Shawn Parks, ARC.

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

November 30, 2018

Life and Health Division
Bureau of Insurance
State Corporation Commission
P. O. Box 1157
Richmond, VA 23218

Subject: **Long Term Care Rate Increase Report**
SERFF Tracking #MULF-130883085

At the request of the Virginia SCC Bureau of Insurance (the "Bureau"), I have reviewed the filing for the above captioned submission from **John Hancock Life Insurance Company (USA)** (the "Company"). This is a rate increase filing pursuant to the requirements of 14VAC5-200-150 for the Company's post-stability blocks of group Long Term Care Insurance.

Recommendation

My review of this filing was performed according to the provisions of 14VAC5-200-153. Applicable Actuarial Standards of Practice were considered, including Actuarial Standard of Practice No. 18, "Long-Term Care Insurance" and Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans". After review of the Company's submission, I believe that the Company has demonstrated that the request is in compliance with all applicable regulations and standards. I therefore recommend that the Bureau approve the rate increases as requested.

Historical Background

Since all policies are issued 10/1/2003 or later, they are subject to 14VAC5-200-153. Relevant statistics on these policies as of 12/31/2015 are shown in the chart below:

Series	Previous Increases	# of Policyholders	Requested Increase	Cumulative Increase
P-FACE(2002-2) VA	44.8% (02/2012)	3,219	15.8% to 18.8%; Avg 17.1%	69.6%
P-FACE(2004)	22.5% (02/2012)	237	28.4% to 29.3%; Avg 29.3%	58.4%

Requests were sent to the Company for additional information and the Company's responses clarified issues which arose during the course of my review. The Bureau was involved in all correspondence with the Company.

Methodology

My approach was to a) review the submitted filing materials, b) check the filing contents and assumptions for compliance with all relevant regulations, c) verify the calculations in the supplied exhibits, d) review the projections for reasonableness, and e) analyze the current increase and cumulative increase in Virginia relative to other states.

Assumptions

Morbidity – the morbidity assumptions are derived from Company experience. The following factors are considered in this assumption: attained age, issue age, gender, underwriting, selection/anti-selection and wear-off, benefit period, elimination period, inflation of benefits, calendar year of incurral (captures environmental and other trends), issue year (captures underwriting era difference), and coverage types. The morbidity A/E ratio based on the 2012 assumptions was 100% for the period 6/30/2013 to 6/30/2015, so the Company chose not to update those assumptions for these projections. There have been approximately 3,000 claims on this block.

Voluntary Lapse – the original ultimate lapse rate assumption was 1.75% for P-FACE(2002-2)VA and 0.9% to 1.2% for P-FACE(2004); the revised assumptions for durations 11+ are 0.42%-1.02% varying by issue age and underwriting, averaging 0.62%. The A/E result through 3/31/2012 for durations 11+ was 100%. In addition, shock lapses of 3.3% to 3.9% are assumed due to the increase.

Mortality – 1994 Group Annuitant Mortality Table with 19 years of improvement and adjustment factors which vary by plan, underwriting class, duration and gender, based on past experience. The A/E result for the three year period ending 3/31/2012 was 100 to 101%.

The termination A/E ratio based on the 2012 assumptions was 99% for the period 6/30/2013 to 6/30/2015, so the Company chose not to update those assumptions for these projections.

Projections

Projections

The Company has provided Excel exhibits supporting the nationwide loss ratio calculations. We have summarized those results below.

58/85 Test	Required Claims	Projected Claims	Pass/Fail
P-FACE(2002-2) VA			
Non-Lifetime, No Inflation	2,518,331,408	2,739,170,970	PASS
Non-Lifetime, Compound Inflation	1,652,200,133	1,777,583,990	PASS
Lifetime, No Inflation	83,807,099	118,267,911	PASS
P-FACE(2004)			
Non-Lifetime, No Inflation	52,929,804	52,711,539	FAIL
Non-Lifetime, Compound Inflation	123,417,164	134,456,386	PASS

I believe that the failure above is minimal and do not recommend modifying the request based on this result.

Series	**Original Pricing LR***	**Lifetime Loss Ratio***		**Future Loss Ratio w/ALR***		**From Inception**
		Before Incr	**With Increase**	**Before Incr**	**With Increase**	
P-FACE(2002-2) VA						
Non-Lifetime, No Inflation	76%	93%	84%	103%	87%	74%
Non-Lifetime, Compound Inflation	100%	120%	106%	125%	104%	86%
Lifetime, No Inflation	76%	124%	110%	115%	97%	92%
P-FACE(2004)						
Non-Lifetime, No Inflation	64%	82%	68%	106%	82%	60%
Non-Lifetime, Compound Inflation	111%	144%	119%	173%	131%	104%

* using the average valuation interest rate for discounting

We have analyzed the projections for any indication that the Company is attempting to recoup past losses on the forms. In order to do this, we utilized two methods for this analysis. The first method commonly used by the Bureau for this analysis is to restate the premiums as if the requested premiums had been in effect from inception. In the chart above, a few are slightly below the original loss ratio, but these are significantly higher than we see on most filings. While this analysis is rarely used as the sole reason to deny a rate increase, it is another factor to consider in conjunction with the entire analysis.

The second involves comparing the projected present value of the future loss assuming original pricing assumptions to the future loss using projected assumptions. The results are summarized below:

Series	PV Future Loss (in millions)			
	Original	Before Incr	With Incr	Allowable
P-FACE(2002-2) VA				
Non-Lifetime, No Inflation	-136.9	-267.8	-201.4	full
Non-Lifetime, Compound Inflation	-104.3	-201.9	-169.1	full
Lifetime, No Inflation	-5.7	-16.3	-12.9	full
P-FACE(2004)				
Non-Lifetime, No Inflation	-1.2	-12.5	-1.5	full
Non-Lifetime, Compound Inflation	-38.7	-78.4	-60.3	full

Inflation Landing Spots

The Company is proposing inflation landing spot options in lieu of a rate increase for policyholders who currently have inflation coverage on their policies. They state that the inflation reductions are actuarially equivalent to the rate increase in the aggregate, but we have concerns about the equity on a policyholder level since the aggregate calculation means that some policyholders would be better and some worse than the average. Most policyholders will not be knowledgeable enough to determine whether acceptance of the reduced inflation landing spot would be of equivalent value to an increase in premium. At a minimum, the Bureau should require the Company to provide a prominent disclosure that all options available to the policyholder may not be of equal value. This would still allow for the possibility of inequity, but the policyholder would be warned.

State Rate Equity

Series	Current NW Avg	Requested Increase	VA Cum Increase
P-FACE(2002-2) VA	52%	15.8% to 18.8%; Avg 17.1%	65.9%
P-FACE(2004)	42%	28.4% to 29.3%; Avg 29.3%	58.4%

The proposed cumulative increase in Virginia is in line with the current weighted average rate increase in all other states.

Reliance and Qualifications

I am providing this letter to the Bureau as the sole intended user. The scope of the review relates only to compliance with applicable laws and regulations relating to the actuarial aspects of the filing under consideration, and the intended purpose is to communicate my

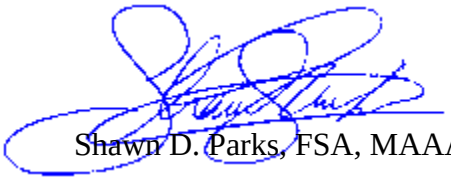
findings regarding this filing. Distribution of this letter to parties other than the Bureau by me or any other party does not constitute advice by me to those parties. The reliance of parties other than the Bureau on any aspect of this work is not authorized by me and is done at their own risk.

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

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

If you have any questions regarding this filing, please contact me for discussion.

Sincerely,



Shawn D. Parks, FSA, MAAA

State: Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: 2016 GLTC In force Rate Filing - Post-RS filing
Project Name/Number: 2016 GLTC In force Rate Increase Filing - Post-RS filing /

Reviewer Note

Created By:

Bill Dismore on 09/28/2018 10:18 AM

Last Edited By:

Bill Dismore

Submitted On:

02/11/2020 01:22 PM

Subject:

RRS

Comments:

Rate Review Summary

Reset Form

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

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

SERFF Tracking Number: MULF-130883085

Effective Date: Upon Approval

(Projected) Number of Insureds Affected: 3456

New Rates

Average Annual Premium Per Member: $1387

Revised Rates

Average Annual Premium Per Member: $1638

Average Requested Percentage Rate Change Per Member: 18.1%

Minimum Requested Percentage Rate Change Per Member: 15.8%

Maximum Requested Percentage Rate Change Per Member: 29.3%

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

Form#	**"Product Name"(if applicable)**
P-FACE(2002-2) VA et al P-FACE(2004)	Care Choice Corporate Choice

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

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

Health Insurance Rate Request Summary

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

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

Our decision to increase premiums is solely related to the future claims anticipated on these policies.

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.

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

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

SERFF Tracking Number: MULF-130883085

Disposition: Approved

Approval Date: 7/03/2019

Revised Rates

Average Annual Premium Per Member: $1,638

Average Requested Percentage Rate Change Per Member: 18.1%

Minimum Requested Percentage Rate Change Per Member:15.8%

Maximum Requested Percentage Rate Change Per Member: 29.3%

Number of Policy Holders Affected: 3,456

John Hancock Life Insurance Company (U.S.A.) (the Company) requested a 18.1% increase for their individual long-term care insurance forms (PFACE (2002-02) VA; P-FACE (2004)). As the forms were issued in Virginia from 2003 through 2012, the experience was reviewed based on the rules in effect at the time of issue. For policies issued October 1, 2003 or later, they were reviewed according to the requirements of 14VAC5-200-153 (post-rate stability).

The Bureau of Insurance's (the Bureau) consulting actuary reviewed the filing and indicated that the rate increase will result in lifetime loss ratios more than the original target for this block (P-FACE (2002-02) 84% vs. 91.7% and P-FACE 2004 93.6% vs. 98.9%). Therefore, the requested rate increase was approved.

This increase will impact approximately 3,456 insureds in Virginia. The primary reasons for the rate increase are that policyholders are living longer and keeping their policies in force longer, which has resulted in more claims being filed than the Company anticipated when the policy was originally priced. The Company determined that a

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

premium increase is necessary to reflect that future claims are expected to be significantly higher on these policies than originally expected or priced and to ensure that sufficient funds are available to pay claims.

Even with this increase, the Company advised that they believe additional increases will be needed on this block unless the actual experience improves.

The Company is offering all policyholders options to reduce the premium increase by reducing their coverage. These reductions could be in the form of lower daily benefits, a shorter benefit period, a longer elimination period, the termination of riders or any combination of these reductions, or a paid-up policy equal to the sum of premiums paid. Specific options are included in the letter sent to all policyholders notifying them of the rate increase and may be discussed directly with the company by calling its customer service department.

The filing can be reviewed on the Bureau's webpage under the Rate/Policy Form Search at: http://www.scc.virginia.gov/boi/SERFFInquiry/default.asp

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

SERFF Tracking #:	*MULF-130883085*	***State Tracking #:***	*MULF-130883085*	***Company Tracking #:***	*2016 GLTC IN FORCE RATE FILING - POST-RS...*

State:	*Virginia*	***Filing Company:***	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03G Group Long Term Care/LTC03G.001 Qualified*		
Product Name:	*2016 GLTC In force Rate Filing - Post-RS filing*		
Project Name/Number:	*2016 GLTC In force Rate Increase Filing - Post-RS filing /*		

Rate Information

Rate data applies to filing.

Filing Method:	Review & Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	43.100%
Effective Date of Last Rate Revision:	02/02/2012
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)	18.100%	18.100%	$865,887	3,456	$4,794,254	29.300%	15.800%

SERFF Tracking #:	*MULF-130883085*	***State Tracking #:***	*MULF-130883085*	***Company Tracking #:***	*2016 GLTC IN FORCE RATE FILING - POST-RS...*

State:	*Virginia*	***Filing Company:***	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03G Group Long Term Care/LTC03G.001 Qualified*		
Product Name:	*2016 GLTC In force Rate Filing - Post-RS filing*		
Project Name/Number:	*2016 GLTC In force Rate Increase Filing - Post-RS filing /*		

Rate/Rule Schedule

SERFF Tracking #:	*MULF-130883085*	***State Tracking #:***	*MULF-130883085*	***Company Tracking #:***	*2016 GLTC IN FORCE RATE FILING - POST-RS...*

State:	*Virginia*	***Filing Company:***	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03G Group Long Term Care/LTC03G.001 Qualified*		
Product Name:	*2016 GLTC In force Rate Filing - Post-RS filing*		
Project Name/Number:	*2016 GLTC In force Rate Increase Filing - Post-RS filing /*		

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	P-FACE(2002-2) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,
2		Rate Tables	P-TOC(2002-2)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,
3		Rate Tables	P-MS(2002-2)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,
4		Rate Tables	P-PREM(2002-2) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,
5		Rate Tables	P-MISC(2002-2) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,
6		Rate Tables	C-FACE(2002-2) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,
7		Rate Tables	C-SOB(2002-2)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,
8		Rate Tables	D-TOC(2002-2)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,
9		Rate Tables	D-DEF(2002-2) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,
10		Rate Tables	D-GEN(2002-2)	Revised	Previous State Filing Number: MULF-126977901	P-FACE(2002-2) VA.pdf,

					Percent Rate Change Request: 17.1	
11		Rate Tables	D-LTC(2002-2)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,
12		Rate Tables	D-EXCL(2002-2)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,
13		Rate Tables	D-LTC-INF(2002-2) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,
14		Rate Tables	D-LTC-NF(2002-2)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,
15		Rate Tables	D-LTC-CNF(2002-2)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,
16		Rate Tables	D-LTC-ROP(2002-2)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,
17		Rate Tables	D-LTC-SHC(2002-2) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,
18		Rate Tables	D-CLAIM(2002-2) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,
19		Rate Tables	D-COB(2002-2) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,
20		Rate Tables	D-PREM(2002-2) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,
21		Rate Tables	D-TERM(2002-2)	Revised	Previous State Filing Number:	P-FACE(2002-2)

					MULF-126977901 Percent Rate Change Request: 17.1	VA.pdf,
22		Rate Tables	D-MISC(2002-2) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 17.1	P-FACE(2002-2) VA.pdf,
23		Rate Tables	P-FACE(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,
24		Rate Tables	P-MS(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,
25		Rate Tables	P-PREM(2004) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,
26		Rate Tables	P-MISC(2004) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,
27		Rate Tables	D-TOC(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,
28		Rate Tables	D-GEN(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,
29		Rate Tables	D-LTC(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,
30		Rate Tables	D-EXCL(2004) VA	Other	Previous State Filing Number: MULF-126977901 Rate Action Other Explanation: 29.3	P-FACE(2004).pdf,
31		Rate Tables	D-LTC-INF(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,

32		Rate Tables	D-LTC-NF(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,
33		Rate Tables	D-LTC-CNF(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,
34		Rate Tables	D-LTC-ROP(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,
35		Rate Tables	D-CLAIM(2004) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,
36		Rate Tables	D-COB(2004) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,
37		Rate Tables	D-PREM(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,
38		Rate Tables	D-TERM(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,
39		Rate Tables	D-MISC(2004) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,
40		Rate Tables	C-FACE(2004) VA	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,
41		Rate Tables	C-SOB(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,
42		Rate Tables	P-TOC(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request:	P-FACE(2004).pdf,

					29.3	
43		Rate Tables	D-LTC-SHC(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,
44		Rate Tables	D-DEF(2004)	Revised	Previous State Filing Number: MULF-126977901 Percent Rate Change Request: 29.3	P-FACE(2004).pdf,
45		Rate Tables w/comparison	P-FACE(2002-2) VA	New		
46		Rate Tables w/comparison	P-FACE(2004)	New		

Appendix B1

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base							ABI Option: (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	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
30	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
31	0.46	0.56	0.62	0.65	0.68	0.96	1.06	2.77	3.05	3.26	3.40	3.56	4.54	4.85
32	0.48	0.58	0.64	0.67	0.71	0.99	1.10	2.85	3.16	3.38	3.52	3.69	4.71	5.03
33	0.49	0.60	0.66	0.70	0.73	1.03	1.15	2.94	3.27	3.50	3.66	3.83	4.89	5.22
34	0.51	0.62	0.69	0.73	0.76	1.07	1.19	3.03	3.38	3.63	3.79	3.98	5.07	5.42
35	0.53	0.65	0.71	0.75	0.79	1.11	1.23	3.13	3.50	3.76	3.94	4.13	5.26	5.62
36	0.55	0.67	0.74	0.78	0.82	1.15	1.28	3.23	3.63	3.90	4.08	4.28	5.46	5.83
37	0.57	0.69	0.77	0.81	0.85	1.19	1.32	3.33	3.75	4.04	4.24	4.44	5.67	6.05
38	0.59	0.72	0.80	0.84	0.88	1.24	1.37	3.43	3.89	4.19	4.40	4.61	5.88	6.28
39	0.62	0.75	0.83	0.87	0.91	1.28	1.42	3.54	4.02	4.35	4.56	4.78	6.10	6.52
40	0.64	0.78	0.86	0.90	0.95	1.33	1.48	3.65	4.17	4.51	4.73	4.96	6.33	6.76
41	0.68	0.82	0.91	0.96	1.00	1.41	1.56	3.71	4.27	4.64	4.88	5.11	6.52	6.97
42	0.72	0.87	0.96	1.01	1.06	1.49	1.66	3.77	4.38	4.77	5.03	5.27	6.72	7.18
43	0.76	0.92	1.02	1.07	1.13	1.58	1.75	3.83	4.50	4.91	5.18	5.43	6.93	7.40
44	0.81	0.98	1.08	1.14	1.19	1.67	1.86	3.90	4.61	5.05	5.34	5.60	7.14	7.63
45	0.85	1.03	1.14	1.20	1.26	1.77	1.97	3.96	4.73	5.20	5.50	5.77	7.36	7.86
46	0.91	1.10	1.22	1.28	1.34	1.88	2.09	4.12	4.91	5.40	5.72	6.00	7.65	8.17
47	0.97	1.17	1.29	1.36	1.43	2.01	2.23	4.28	5.09	5.61	5.95	6.23	7.95	8.50
48	1.03	1.25	1.38	1.45	1.52	2.14	2.37	4.45	5.28	5.82	6.19	6.48	8.27	8.84
49	1.10	1.33	1.47	1.54	1.62	2.27	2.53	4.63	5.48	6.05	6.43	6.74	8.60	9.19
50	1.17	1.41	1.56	1.64	1.73	2.42	2.69	4.81	5.68	6.28	6.69	7.01	8.94	9.55
51	1.25	1.51	1.67	1.76	1.85	2.59	2.88	5.02	5.95	6.58	7.01	7.35	9.37	10.02
52	1.34	1.62	1.79	1.88	1.97	2.77	3.08	5.23	6.22	6.90	7.35	7.71	9.83	10.50
53	1.43	1.73	1.91	2.01	2.11	2.96	3.29	5.46	6.51	7.23	7.71	8.08	10.31	11.02
54	1.53	1.85	2.05	2.15	2.26	3.17	3.52	5.69	6.81	7.58	8.09	8.48	10.81	11.55
55	1.63	1.98	2.19	2.30	2.42	3.39	3.77	5.94	7.13	7.94	8.48	8.89	11.34	12.12
56	1.76	2.13	2.35	2.47	2.60	3.64	4.05	6.36	7.64	8.52	9.11	9.55	12.18	13.02
57	1.89	2.29	2.52	2.66	2.79	3.91	4.34	6.81	8.18	9.15	9.65	9.93	13.09	13.98
58	2.03	2.46	2.71	2.85	3.00	4.20	4.67	7.23	8.76	9.67	9.97	10.26	14.06	15.02
59	2.18	2.64	2.91	3.07	3.22	4.51	5.01	7.47	9.05	9.99	10.31	10.61	14.59	16.05
60	2.34	2.84	3.13	3.29	3.46	4.85	5.39	7.72	9.36	10.33	10.65	10.96	15.08	16.59
61	2.54	3.08	3.40	3.58	3.76	5.27	5.85	8.04	9.74	10.75	11.09	11.42	15.70	17.27
62	2.77	3.35	3.70	3.89	4.08	5.72	6.36	8.38	10.15	11.20	11.55	11.89	16.34	17.98
63	3.01	3.64	4.02	4.23	4.44	6.22	6.91	8.72	10.57	11.66	12.03	12.38	17.02	18.72
64	3.27	3.96	4.37	4.59	4.82	6.76	7.51	9.09	11.00	12.14	12.52	12.89	17.72	19.36
65	3.55	4.30	4.75	4.99	5.24	7.34	8.16	9.46	11.46	12.64	13.04	13.42	18.45	19.86
66	3.87	4.68	5.17	5.44	5.71	8.00	8.89	9.89	11.97	13.21	13.62	14.02	19.27	20.63
67	4.22	5.10	5.63	5.93	6.22	8.71	9.68	10.33	12.50	13.80	14.23	14.65	20.05	21.42
68	4.59	5.56	6.14	6.46	6.78	9.49	10.55	10.79	13.06	14.41	14.86	15.30	20.79	22.21
69	5.01	6.06	6.69	7.03	7.38	10.34	11.49	11.28	13.65	15.06	15.53	15.98	21.54	23.01
70	5.46	6.60	7.29	7.66	8.05	11.26	12.51	11.79	14.26	15.73	16.22	16.70	22.29	23.81
71	6.13	7.42	8.18	8.61	9.04	12.65	14.06	12.67	15.41	17.00	17.53	18.05	23.31	24.90
72	6.89	8.33	9.19	9.67	10.15	14.03	14.99	13.15	16.65	18.37	18.95	19.50	24.35	26.02
73	7.74	9.36	10.32	10.86	11.40	14.91	15.93	13.63	17.37	19.86	20.48	21.08	25.41	27.14
74	8.43	10.51	11.60	12.19	12.80	15.82	16.90	14.11	18.10	20.81	22.13	22.78	26.47	28.28
75	8.88	11.46	13.02	13.70	14.38	16.76	17.90	14.58	18.83	21.65	23.53	24.62	27.54	29.42
76	9.33	12.12	13.94	15.15	15.88	17.73	18.94	15.05	19.56	22.49	24.44	25.62	28.60	30.56
77	9.79	12.80	14.72	16.00	16.76	18.72	20.00	15.50	20.28	23.32	25.34	26.56	29.65	31.68
78	10.25	13.49	15.51	16.86	17.67	19.73	21.07	15.94	20.98	24.13	26.23	27.49	30.69	32.79
79	10.71	14.19	16.31	17.73	18.58	20.75	22.16	16.36	21.67	24.92	27.09	28.39	31.69	33.86
80	11.16	14.89	17.12	18.61	19.50	21.77	23.26	16.75	22.33	25.68	27.91	29.25	32.66	34.89
81	12.28	16.37	18.83	20.47	21.45	23.95	25.58	18.42	24.56	28.25	30.70	32.18	35.92	38.38
82	13.40	17.86	20.54	22.33	23.40	26.12	27.91	20.10	26.79	30.81	33.49	35.10	39.19	41.87
83	14.85	19.80	22.77	24.75	25.94	28.95	30.93	22.27	29.70	34.15	37.12	38.90	43.43	46.40
84	16.30	21.73	24.99	27.17	28.47	31.78	33.96	24.45	32.60	37.49	40.75	42.71	47.68	50.94
85+	19.76	26.35	30.30	32.93	34.52	38.53	41.17	29.64	39.52	45.45	49.40	51.77	57.80	61.75

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (3.2% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.52	1.67	1.79	1.86	1.95
30	1.52	1.67	1.79	1.86	1.95
31	1.57	1.73	1.85	1.93	2.02
32	1.62	1.79	1.92	2.00	2.10
33	1.67	1.86	1.99	2.08	2.18
34	1.72	1.92	2.06	2.16	2.26
35	1.78	1.99	2.14	2.24	2.34
36	1.83	2.06	2.22	2.32	2.43
37	1.89	2.13	2.30	2.41	2.52
38	1.95	2.21	2.38	2.50	2.62
39	2.01	2.29	2.47	2.59	2.72
40	2.07	2.37	2.56	2.69	2.82
41	2.11	2.43	2.63	2.77	2.90
42	2.14	2.49	2.71	2.86	2.99
43	2.18	2.55	2.79	2.94	3.08
44	2.21	2.62	2.87	3.03	3.18
45	2.25	2.69	2.95	3.13	3.28
46	2.34	2.79	3.07	3.25	3.41
47	2.43	2.89	3.18	3.38	3.54
48	2.53	3.00	3.31	3.51	3.68
49	2.63	3.11	3.44	3.65	3.83
50	2.73	3.23	3.57	3.80	3.98
51	2.85	3.38	3.74	3.98	4.17
52	2.97	3.53	3.92	4.18	4.38
53	3.10	3.70	4.11	4.38	4.59
54	3.23	3.87	4.30	4.59	4.81
55	3.37	4.05	4.51	4.82	5.05
56	3.61	4.34	4.84	5.18	5.42
57	3.87	4.65	5.20	5.56	5.82
58	4.14	4.98	5.57	5.96	6.24
59	4.43	5.33	5.97	6.39	6.69
60	4.74	5.70	6.40	6.86	7.18
61	4.98	6.01	6.75	7.24	7.58
62	5.23	6.33	7.13	7.65	8.01
63	5.49	6.67	7.52	8.08	8.46
64	5.77	7.03	7.94	8.53	8.94
65	6.06	7.41	8.38	9.01	9.44
66	6.42	7.89	8.95	9.64	10.10
67	6.81	8.40	9.55	10.31	10.80
68	7.22	8.94	10.20	11.03	11.56
69	7.66	9.52	10.90	11.81	12.37
70	8.12	10.14	11.64	12.63	13.23
71	8.74	10.98	12.61	13.68	14.33
72	9.39	11.89	13.66	14.82	15.52
73	10.10	12.87	14.79	16.05	16.82
74	10.85	13.92	16.01	17.39	18.21
75	11.67	15.06	17.32	18.83	19.73
76	12.54	16.30	18.74	20.37	21.35
77	13.48	17.63	20.28	22.04	23.10
78	14.49	19.08	21.94	23.84	24.99
79	15.58	20.64	23.73	25.80	27.04
80	16.75	22.33	25.68	27.91	29.25
81	18.42	24.56	28.25	30.70	32.18
82	20.10	26.79	30.81	33.49	35.10
83	22.27	29.70	34.15	37.12	38.90
84	24.45	32.60	37.49	40.75	42.71
85+	29.64	39.52	45.45	49.40	51.77

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.3% Compound Inflation)	
	Benefit Period	
	10 Years	Life
18-29	2.19	2.34
30	2.19	2.34
31	2.27	2.43
32	2.36	2.52
33	2.44	2.61
34	2.54	2.71
35	2.63	2.81
36	2.73	2.92
37	2.83	3.03
38	2.94	3.14
39	3.05	3.26
40	3.16	3.38
41	3.26	3.48
42	3.36	3.59
43	3.46	3.70
44	3.57	3.81
45	3.68	3.93
46	3.83	4.09
47	3.98	4.25
48	4.14	4.42
49	4.30	4.59
50	4.47	4.77
51	4.69	5.01
52	4.92	5.25
53	5.16	5.51
54	5.41	5.78
55	5.67	6.06
56	6.09	6.51
57	6.54	6.99
58	7.03	7.51
59	7.54	8.07
60	8.09	8.65
61	8.54	9.13
62	9.02	9.65
63	9.52	10.19
64	10.06	10.75
65	10.62	11.35
66	11.36	12.14
67	12.15	12.98
68	12.99	13.88
69	13.89	14.84
70	14.86	15.88
71	16.08	17.18
72	17.39	18.58
73	18.82	20.11
74	20.36	21.75
75	22.03	23.53
76	23.83	25.46
77	25.79	27.55
78	27.90	29.81
79	30.18	32.25
80	32.66	34.89
81	35.92	38.38
82	39.19	41.87
83	43.43	46.40
84	47.68	50.94
85+	57.80	61.75

Appendix C1

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost					ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
30	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
31	0.40	0.48	0.53	0.56	0.58	2.34	2.58	2.76	2.88	3.02
32	0.41	0.50	0.55	0.58	0.61	2.42	2.67	2.86	2.99	3.13
33	0.43	0.51	0.57	0.60	0.63	2.49	2.77	2.97	3.10	3.25
34	0.44	0.53	0.59	0.62	0.65	2.57	2.87	3.07	3.21	3.37
35	0.46	0.55	0.61	0.64	0.68	2.65	2.97	3.19	3.33	3.49
36	0.47	0.57	0.63	0.67	0.70	2.73	3.07	3.30	3.46	3.63
37	0.49	0.60	0.66	0.69	0.73	2.82	3.18	3.43	3.59	3.76
38	0.51	0.62	0.68	0.72	0.75	2.90	3.29	3.55	3.72	3.90
39	0.53	0.64	0.71	0.74	0.78	2.99	3.41	3.68	3.86	4.05
40	0.55	0.66	0.73	0.77	0.81	3.09	3.53	3.82	4.01	4.20
41	0.58	0.70	0.78	0.82	0.86	3.14	3.62	3.93	4.13	4.33
42	0.61	0.74	0.82	0.87	0.91	3.19	3.71	4.04	4.26	4.46
43	0.65	0.79	0.87	0.92	0.96	3.25	3.81	4.16	4.39	4.60
44	0.69	0.84	0.92	0.97	1.02	3.30	3.91	4.28	4.52	4.74
45	0.73	0.88	0.98	1.03	1.08	3.36	4.01	4.40	4.66	4.89
46	0.78	0.94	1.04	1.10	1.15	3.49	4.16	4.57	4.85	5.08
47	0.83	1.00	1.11	1.17	1.22	3.63	4.31	4.75	5.04	5.28
48	0.88	1.07	1.18	1.24	1.30	3.77	4.47	4.93	5.24	5.49
49	0.94	1.14	1.26	1.32	1.39	3.92	4.64	5.12	5.45	5.71
50	1.00	1.21	1.34	1.41	1.48	4.08	4.81	5.32	5.66	5.93
51	1.07	1.29	1.43	1.50	1.58	4.25	5.04	5.58	5.94	6.22
52	1.14	1.38	1.53	1.61	1.69	4.43	5.27	5.84	6.23	6.53
53	1.22	1.48	1.64	1.72	1.81	4.62	5.51	6.12	6.53	6.85
54	1.31	1.58	1.75	1.84	1.93	4.82	5.77	6.42	6.85	7.18
55	1.40	1.69	1.87	1.97	2.07	5.03	6.03	6.72	7.18	7.53
56	1.50	1.82	2.01	2.12	2.22	5.39	6.47	7.22	7.72	8.09
57	1.62	1.96	2.16	2.28	2.39	5.77	6.93	7.75	8.18	8.42
58	1.74	2.10	2.32	2.45	2.57	6.12	7.42	8.20	8.47	8.72
59	1.87	2.26	2.50	2.63	2.76	6.34	7.68	8.48	8.76	9.03
60	2.01	2.43	2.68	2.82	2.97	6.56	7.95	8.78	9.07	9.34
61	2.18	2.64	2.92	3.07	3.22	6.84	8.28	9.15	9.45	9.73
62	2.37	2.87	3.17	3.34	3.51	7.12	8.63	9.53	9.84	10.14
63	2.58	3.12	3.45	3.63	3.81	7.42	8.99	9.93	10.26	10.56
64	2.80	3.39	3.75	3.95	4.14	7.73	9.36	10.34	10.69	11.01
65	3.05	3.69	4.08	4.29	4.51	8.05	9.76	10.78	11.13	11.47
66	3.32	4.02	4.44	4.68	4.91	8.42	10.20	11.27	11.64	11.99
67	3.62	4.38	4.84	5.10	5.35	8.80	10.66	11.78	12.17	12.53
68	3.94	4.78	5.28	5.56	5.83	9.20	11.15	12.31	12.72	13.10
69	4.30	5.21	5.75	6.05	6.36	9.62	11.65	12.87	13.30	13.70
70	4.69	5.68	6.27	6.60	6.93	10.06	12.18	13.46	13.90	14.32
71	5.26	6.37	7.04	7.41	7.78	10.81	13.17	14.55	15.03	15.48
72	5.90	7.15	7.90	8.32	8.73	11.24	14.23	15.72	16.24	16.73
73	6.63	8.03	8.87	9.34	9.80	11.66	14.87	16.99	17.55	18.08
74	7.22	9.01	9.96	10.48	11.01	12.09	15.51	17.83	18.97	19.54
75	7.61	9.83	11.18	11.77	12.35	12.51	16.15	18.58	20.19	21.12
76	8.01	10.41	11.97	13.01	13.64	12.93	16.80	19.32	21.00	22.01
77	8.42	11.01	12.66	13.76	14.42	13.33	17.44	20.05	21.80	22.84
78	8.82	11.62	13.36	14.52	15.22	13.73	18.07	20.78	22.59	23.67
79	9.23	12.23	14.07	15.29	16.02	14.10	18.69	21.49	23.36	24.48
80	9.64	12.85	14.78	16.06	16.84	14.46	19.28	22.17	24.10	25.25
81	10.60	14.14	16.26	17.67	18.52	15.90	21.21	24.39	26.51	27.78
82	11.57	15.42	17.74	19.28	20.20	17.35	23.13	26.60	28.92	30.30
83	12.82	17.09	19.66	21.37	22.39	19.23	25.64	29.48	32.05	33.59
84	14.07	18.76	21.58	23.45	24.58	21.11	28.15	32.37	35.18	36.87
85+	17.06	22.75	26.16	28.43	29.80	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost		ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost	
	Benefit Period		Benefit Period	
	10 Years	Life	10 Years	Life
18-29	0.78	0.87	3.69	3.94
30	0.78	0.87	3.69	3.94
31	0.81	0.90	3.82	4.09
32	0.84	0.94	3.97	4.24
33	0.87	0.97	4.12	4.40
34	0.91	1.01	4.27	4.56
35	0.94	1.04	4.43	4.74
36	0.97	1.08	4.60	4.91
37	1.01	1.12	4.77	5.10
38	1.05	1.16	4.95	5.29
39	1.09	1.21	5.14	5.49
40	1.13	1.25	5.33	5.69
41	1.19	1.32	5.49	5.87
42	1.26	1.40	5.66	6.05
43	1.34	1.49	5.83	6.23
44	1.42	1.57	6.01	6.42
45	1.50	1.67	6.20	6.62
46	1.60	1.77	6.44	6.88
47	1.70	1.89	6.70	7.16
48	1.81	2.01	6.96	7.44
49	1.93	2.14	7.24	7.73
50	2.05	2.28	7.53	8.04
51	2.20	2.44	7.89	8.43
52	2.35	2.61	8.28	8.84
53	2.51	2.79	8.68	9.28
54	2.69	2.98	9.11	9.73
55	2.88	3.19	9.55	10.20
56	3.09	3.43	10.26	10.96
57	3.32	3.69	11.02	11.77
58	3.57	3.96	11.84	12.65
59	3.84	4.26	12.31	13.52
60	4.12	4.58	12.74	13.99
61	4.48	4.98	13.27	14.58
62	4.88	5.41	13.83	15.19
63	5.30	5.88	14.40	15.82
64	5.76	6.39	15.01	16.38
65	6.27	6.95	15.63	16.83
66	6.83	7.58	16.35	17.50
67	7.44	8.26	17.03	18.19
68	8.11	9.00	17.68	18.89
69	8.84	9.81	18.34	19.59
70	9.63	10.69	19.00	20.30
71	10.82	12.00	19.90	21.26
72	11.99	12.81	20.81	22.24
73	12.76	13.63	21.74	23.23
74	13.55	14.48	22.68	24.23
75	14.38	15.36	23.62	25.24
76	15.23	16.27	24.57	26.25
77	16.10	17.20	25.50	27.25
78	16.99	18.15	26.43	28.23
79	17.89	19.11	27.33	29.20
80	18.80	20.08	28.19	30.12
81	20.68	22.09	31.01	33.13
82	22.55	24.10	33.83	36.15
83	25.00	26.71	37.50	40.06
84	27.44	29.32	41.16	43.98
85+	33.27	35.54	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.4% Compound Inflation) or (3.2% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.29	1.42	1.51	1.58	1.65
30	1.29	1.42	1.51	1.58	1.65
31	1.33	1.47	1.57	1.63	1.71
32	1.37	1.52	1.63	1.70	1.78
33	1.42	1.57	1.68	1.76	1.84
34	1.46	1.63	1.75	1.83	1.91
35	1.51	1.69	1.81	1.89	1.98
36	1.55	1.74	1.88	1.97	2.06
37	1.60	1.81	1.95	2.04	2.14
38	1.65	1.87	2.02	2.12	2.22
39	1.70	1.94	2.09	2.20	2.30
40	1.75	2.00	2.17	2.28	2.39
41	1.78	2.06	2.23	2.35	2.46
42	1.81	2.11	2.30	2.42	2.54
43	1.84	2.16	2.36	2.49	2.61
44	1.88	2.22	2.43	2.57	2.69
45	1.91	2.28	2.50	2.65	2.78
46	1.98	2.36	2.60	2.75	2.89
47	2.06	2.45	2.70	2.86	3.00
48	2.14	2.54	2.80	2.98	3.12
49	2.23	2.64	2.91	3.09	3.24
50	2.32	2.73	3.02	3.22	3.37
51	2.42	2.86	3.17	3.37	3.54
52	2.52	2.99	3.32	3.54	3.71
53	2.63	3.13	3.48	3.71	3.89
54	2.74	3.28	3.65	3.89	4.08
55	2.86	3.43	3.82	4.08	4.28
56	3.06	3.67	4.10	4.38	4.59
57	3.28	3.94	4.40	4.71	4.94
58	3.51	4.22	4.72	5.06	5.30
59	3.76	4.52	5.07	5.43	5.70
60	4.03	4.85	5.44	5.84	6.12
61	4.23	5.11	5.74	6.17	6.47
62	4.45	5.38	6.07	6.52	6.83
63	4.67	5.68	6.40	6.89	7.22
64	4.91	5.98	6.76	7.28	7.63
65	5.15	6.31	7.14	7.69	8.06
66	5.47	6.72	7.63	8.24	8.63
67	5.80	7.16	8.16	8.82	9.24
68	6.16	7.63	8.72	9.44	9.90
69	6.53	8.13	9.32	10.11	10.60
70	6.93	8.66	9.96	10.83	11.35
71	7.46	9.38	10.79	11.73	12.29
72	8.03	10.16	11.69	12.71	13.32
73	8.64	11.01	12.66	13.76	14.42
74	9.30	11.93	13.72	14.91	15.63
75	10.01	12.92	14.86	16.15	16.93
76	10.77	14.00	16.10	17.50	18.34
77	11.60	15.16	17.44	18.96	19.87
78	12.48	16.43	18.89	20.53	21.52
79	13.43	17.80	20.46	22.24	23.31
80	14.46	19.28	22.17	24.10	25.25
81	15.90	21.21	24.39	26.51	27.78
82	17.35	23.13	26.60	28.92	30.30
83	19.23	25.64	29.48	32.05	33.59
84	21.11	28.15	32.37	35.18	36.87
85+	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (1.5% Compound Inflation) or (2.3% Compound Inflation) with Shared Cost	
	Benefit Period	
	10 Years	Life
18-29	1.84	1.97
30	1.84	1.97
31	1.91	2.04
32	1.98	2.12
33	2.06	2.20
34	2.14	2.28
35	2.22	2.37
36	2.30	2.46
37	2.39	2.55
38	2.48	2.64
39	2.57	2.74
40	2.66	2.85
41	2.75	2.93
42	2.83	3.02
43	2.92	3.12
44	3.01	3.21
45	3.10	3.31
46	3.22	3.44
47	3.35	3.58
48	3.48	3.72
49	3.62	3.87
50	3.76	4.02
51	3.95	4.22
52	4.14	4.42
53	4.34	4.64
54	4.55	4.86
55	4.77	5.10
56	5.13	5.48
57	5.51	5.89
58	5.92	6.32
59	6.36	6.79
60	6.83	7.30
61	7.22	7.71
62	7.63	8.15
63	8.06	8.61
64	8.52	9.10
65	9.00	9.62
66	9.64	10.30
67	10.32	11.02
68	11.05	11.80
69	11.83	12.64
70	12.67	13.53
71	13.72	14.66
72	14.87	15.88
73	16.10	17.21
74	17.45	18.64
75	18.90	20.19
76	20.47	21.87
77	22.18	23.69
78	24.02	25.67
79	26.03	27.81
80	28.19	30.12
81	31.01	33.13
82	33.83	36.15
83	37.50	40.06
84	41.16	43.98
85+	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base							ABI Option: (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	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
30	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
31	0.46	0.56	0.62	0.65	0.68	0.96	1.06	2.77	3.05	3.26	3.40	3.56	4.54	4.85
32	0.48	0.58	0.64	0.67	0.71	0.99	1.10	2.85	3.16	3.38	3.52	3.69	4.71	5.03
33	0.49	0.60	0.66	0.70	0.73	1.03	1.15	2.94	3.27	3.50	3.66	3.83	4.89	5.22
34	0.51	0.62	0.69	0.73	0.76	1.07	1.19	3.03	3.38	3.63	3.79	3.98	5.07	5.42
35	0.53	0.65	0.71	0.75	0.79	1.11	1.23	3.13	3.50	3.76	3.94	4.13	5.26	5.62
36	0.55	0.67	0.74	0.78	0.82	1.15	1.28	3.23	3.63	3.90	4.08	4.28	5.46	5.83
37	0.57	0.69	0.77	0.81	0.85	1.19	1.32	3.33	3.75	4.04	4.24	4.44	5.67	6.05
38	0.59	0.72	0.80	0.84	0.88	1.24	1.37	3.43	3.89	4.19	4.40	4.61	5.88	6.28
39	0.62	0.75	0.83	0.87	0.91	1.28	1.42	3.54	4.02	4.35	4.56	4.78	6.10	6.52
40	0.64	0.78	0.86	0.90	0.95	1.33	1.48	3.65	4.17	4.51	4.73	4.96	6.33	6.76
41	0.68	0.82	0.91	0.96	1.00	1.41	1.56	3.71	4.27	4.64	4.88	5.11	6.52	6.97
42	0.72	0.87	0.96	1.01	1.06	1.49	1.66	3.77	4.38	4.77	5.03	5.27	6.72	7.18
43	0.76	0.92	1.02	1.07	1.13	1.58	1.75	3.83	4.50	4.91	5.18	5.43	6.93	7.40
44	0.81	0.98	1.08	1.14	1.19	1.67	1.86	3.90	4.61	5.05	5.34	5.60	7.14	7.63
45	0.85	1.03	1.14	1.20	1.26	1.77	1.97	3.96	4.73	5.20	5.50	5.77	7.36	7.86
46	0.91	1.10	1.22	1.28	1.34	1.88	2.09	4.12	4.91	5.40	5.72	6.00	7.65	8.17
47	0.97	1.17	1.29	1.36	1.43	2.01	2.23	4.28	5.09	5.61	5.95	6.23	7.95	8.50
48	1.03	1.25	1.38	1.45	1.52	2.14	2.37	4.45	5.28	5.82	6.19	6.48	8.27	8.84
49	1.10	1.33	1.47	1.54	1.62	2.27	2.53	4.63	5.48	6.05	6.43	6.74	8.60	9.19
50	1.17	1.41	1.56	1.64	1.73	2.42	2.69	4.81	5.68	6.28	6.69	7.01	8.94	9.55
51	1.25	1.51	1.67	1.76	1.85	2.59	2.88	5.02	5.95	6.58	7.01	7.35	9.37	10.02
52	1.34	1.62	1.79	1.88	1.97	2.77	3.08	5.23	6.22	6.90	7.35	7.71	9.83	10.50
53	1.43	1.73	1.91	2.01	2.11	2.96	3.29	5.46	6.51	7.23	7.71	8.08	10.31	11.02
54	1.53	1.85	2.05	2.15	2.26	3.17	3.52	5.69	6.81	7.58	8.09	8.48	10.81	11.55
55	1.63	1.98	2.19	2.30	2.42	3.39	3.77	5.94	7.13	7.94	8.48	8.89	11.34	12.12
56	1.76	2.13	2.35	2.47	2.60	3.64	4.05	6.36	7.64	8.52	9.11	9.55	12.18	13.02
57	1.89	2.29	2.52	2.66	2.79	3.91	4.34	6.81	8.18	9.15	9.65	9.93	13.09	13.98
58	2.03	2.46	2.71	2.85	3.00	4.20	4.67	7.23	8.76	9.67	9.97	10.26	14.06	15.02
59	2.18	2.64	2.91	3.07	3.22	4.51	5.01	7.47	9.05	9.99	10.31	10.61	14.59	16.05
60	2.34	2.84	3.13	3.29	3.46	4.85	5.39	7.72	9.36	10.33	10.65	10.96	15.08	16.59
61	2.54	3.08	3.40	3.58	3.76	5.27	5.85	8.04	9.74	10.75	11.09	11.42	15.70	17.27
62	2.77	3.35	3.70	3.89	4.08	5.72	6.36	8.38	10.15	11.20	11.55	11.89	16.34	17.98
63	3.01	3.64	4.02	4.23	4.44	6.22	6.91	8.72	10.57	11.66	12.03	12.38	17.02	18.72
64	3.27	3.96	4.37	4.59	4.82	6.76	7.51	9.09	11.00	12.14	12.52	12.89	17.72	19.36
65	3.55	4.30	4.75	4.99	5.24	7.34	8.16	9.46	11.46	12.64	13.04	13.42	18.45	19.86
66	3.87	4.68	5.17	5.44	5.71	8.00	8.89	9.89	11.97	13.21	13.62	14.02	19.27	20.63
67	4.22	5.10	5.63	5.93	6.22	8.71	9.68	10.33	12.50	13.80	14.23	14.65	20.05	21.42
68	4.59	5.56	6.14	6.46	6.78	9.49	10.55	10.79	13.06	14.41	14.86	15.30	20.79	22.21
69	5.01	6.06	6.69	7.03	7.38	10.34	11.49	11.28	13.65	15.06	15.53	15.98	21.54	23.01
70	5.46	6.60	7.29	7.66	8.05	11.26	12.51	11.79	14.26	15.73	16.22	16.70	22.29	23.81
71	6.13	7.42	8.18	8.61	9.04	12.65	14.06	12.67	15.41	17.00	17.53	18.05	23.31	24.90
72	6.89	8.33	9.19	9.67	10.15	14.03	14.99	13.15	16.65	18.37	18.95	19.50	24.35	26.02
73	7.74	9.36	10.32	10.86	11.40	14.91	15.93	13.63	17.37	19.86	20.48	21.08	25.41	27.14
74	8.43	10.51	11.60	12.19	12.80	15.82	16.90	14.11	18.10	20.81	22.13	22.78	26.47	28.28
75	8.88	11.46	13.02	13.70	14.38	16.76	17.90	14.58	18.83	21.65	23.53	24.62	27.54	29.42
76	9.33	12.12	13.94	15.15	15.88	17.73	18.94	15.05	19.56	22.49	24.44	25.62	28.60	30.56
77	9.79	12.80	14.72	16.00	16.76	18.72	20.00	15.50	20.28	23.32	25.34	26.56	29.65	31.68
78	10.25	13.49	15.51	16.86	17.67	19.73	21.07	15.94	20.98	24.13	26.23	27.49	30.69	32.79
79	10.71	14.19	16.31	17.73	18.58	20.75	22.16	16.36	21.67	24.92	27.09	28.39	31.69	33.86
80	11.16	14.89	17.12	18.61	19.50	21.77	23.26	16.75	22.33	25.68	27.91	29.25	32.66	34.89
81	12.28	16.37	18.83	20.47	21.45	23.95	25.58	18.42	24.56	28.25	30.70	32.18	35.92	38.38
82	13.40	17.86	20.54	22.33	23.40	26.12	27.91	20.10	26.79	30.81	33.49	35.10	39.19	41.87
83	14.85	19.80	22.77	24.75	25.94	28.95	30.93	22.27	29.70	34.15	37.12	38.90	43.43	46.40
84	16.30	21.73	24.99	27.17	28.47	31.78	33.96	24.45	32.60	37.49	40.75	42.71	47.68	50.94
85+	19.76	26.35	30.30	32.93	34.52	38.53	41.17	29.64	39.52	45.45	49.40	51.77	57.80	61.75

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (3.2% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.52	1.67	1.79	1.86	1.95
30	1.52	1.67	1.79	1.86	1.95
31	1.57	1.73	1.85	1.93	2.02
32	1.62	1.79	1.92	2.00	2.10
33	1.67	1.86	1.99	2.08	2.18
34	1.72	1.92	2.06	2.16	2.26
35	1.78	1.99	2.14	2.24	2.34
36	1.83	2.06	2.22	2.32	2.43
37	1.89	2.13	2.30	2.41	2.52
38	1.95	2.21	2.38	2.50	2.62
39	2.01	2.29	2.47	2.59	2.72
40	2.07	2.37	2.56	2.69	2.82
41	2.11	2.43	2.63	2.77	2.90
42	2.14	2.49	2.71	2.86	2.99
43	2.18	2.55	2.79	2.94	3.08
44	2.21	2.62	2.87	3.03	3.18
45	2.25	2.69	2.95	3.13	3.28
46	2.34	2.79	3.07	3.25	3.41
47	2.43	2.89	3.18	3.38	3.54
48	2.53	3.00	3.31	3.51	3.68
49	2.63	3.11	3.44	3.65	3.83
50	2.73	3.23	3.57	3.80	3.98
51	2.85	3.38	3.74	3.98	4.17
52	2.97	3.53	3.92	4.18	4.38
53	3.10	3.70	4.11	4.38	4.59
54	3.23	3.87	4.30	4.59	4.81
55	3.37	4.05	4.51	4.82	5.05
56	3.61	4.34	4.84	5.18	5.42
57	3.87	4.65	5.20	5.56	5.82
58	4.14	4.98	5.57	5.96	6.24
59	4.43	5.33	5.97	6.39	6.69
60	4.74	5.70	6.40	6.86	7.18
61	4.98	6.01	6.75	7.24	7.58
62	5.23	6.33	7.13	7.65	8.01
63	5.49	6.67	7.52	8.08	8.46
64	5.77	7.03	7.94	8.53	8.94
65	6.06	7.41	8.38	9.01	9.44
66	6.42	7.89	8.95	9.64	10.10
67	6.81	8.40	9.55	10.31	10.80
68	7.22	8.94	10.20	11.03	11.56
69	7.66	9.52	10.90	11.81	12.37
70	8.12	10.14	11.64	12.63	13.23
71	8.74	10.98	12.61	13.68	14.33
72	9.39	11.89	13.66	14.82	15.52
73	10.10	12.87	14.79	16.05	16.82
74	10.85	13.92	16.01	17.39	18.21
75	11.67	15.06	17.32	18.83	19.73
76	12.54	16.30	18.74	20.37	21.35
77	13.48	17.63	20.28	22.04	23.10
78	14.49	19.08	21.94	23.84	24.99
79	15.58	20.64	23.73	25.80	27.04
80	16.75	22.33	25.68	27.91	29.25
81	18.42	24.56	28.25	30.70	32.18
82	20.10	26.79	30.81	33.49	35.10
83	22.27	29.70	34.15	37.12	38.90
84	24.45	32.60	37.49	40.75	42.71
85+	29.64	39.52	45.45	49.40	51.77

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.3% Compound Inflation)	
	Benefit Period	
	10 Years	Life
18-29	2.19	2.34
30	2.19	2.34
31	2.27	2.43
32	2.36	2.52
33	2.44	2.61
34	2.54	2.71
35	2.63	2.81
36	2.73	2.92
37	2.83	3.03
38	2.94	3.14
39	3.05	3.26
40	3.16	3.38
41	3.26	3.48
42	3.36	3.59
43	3.46	3.70
44	3.57	3.81
45	3.68	3.93
46	3.83	4.09
47	3.98	4.25
48	4.14	4.42
49	4.30	4.59
50	4.47	4.77
51	4.69	5.01
52	4.92	5.25
53	5.16	5.51
54	5.41	5.78
55	5.67	6.06
56	6.09	6.51
57	6.54	6.99
58	7.03	7.51
59	7.54	8.07
60	8.09	8.65
61	8.54	9.13
62	9.02	9.65
63	9.52	10.19
64	10.06	10.75
65	10.62	11.35
66	11.36	12.14
67	12.15	12.98
68	12.99	13.88
69	13.89	14.84
70	14.86	15.88
71	16.08	17.18
72	17.39	18.58
73	18.82	20.11
74	20.36	21.75
75	22.03	23.53
76	23.83	25.46
77	25.79	27.55
78	27.90	29.81
79	30.18	32.25
80	32.66	34.89
81	35.92	38.38
82	39.19	41.87
83	43.43	46.40
84	47.68	50.94
85+	57.80	61.75

Appendix C1

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost					ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
30	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
31	0.40	0.48	0.53	0.56	0.58	2.34	2.58	2.76	2.88	3.02
32	0.41	0.50	0.55	0.58	0.61	2.42	2.67	2.86	2.99	3.13
33	0.43	0.51	0.57	0.60	0.63	2.49	2.77	2.97	3.10	3.25
34	0.44	0.53	0.59	0.62	0.65	2.57	2.87	3.07	3.21	3.37
35	0.46	0.55	0.61	0.64	0.68	2.65	2.97	3.19	3.33	3.49
36	0.47	0.57	0.63	0.67	0.70	2.73	3.07	3.30	3.46	3.63
37	0.49	0.60	0.66	0.69	0.73	2.82	3.18	3.43	3.59	3.76
38	0.51	0.62	0.68	0.72	0.75	2.90	3.29	3.55	3.72	3.90
39	0.53	0.64	0.71	0.74	0.78	2.99	3.41	3.68	3.86	4.05
40	0.55	0.66	0.73	0.77	0.81	3.09	3.53	3.82	4.01	4.20
41	0.58	0.70	0.78	0.82	0.86	3.14	3.62	3.93	4.13	4.33
42	0.61	0.74	0.82	0.87	0.91	3.19	3.71	4.04	4.26	4.46
43	0.65	0.79	0.87	0.92	0.96	3.25	3.81	4.16	4.39	4.60
44	0.69	0.84	0.92	0.97	1.02	3.30	3.91	4.28	4.52	4.74
45	0.73	0.88	0.98	1.03	1.08	3.36	4.01	4.40	4.66	4.89
46	0.78	0.94	1.04	1.10	1.15	3.49	4.16	4.57	4.85	5.08
47	0.83	1.00	1.11	1.17	1.22	3.63	4.31	4.75	5.04	5.28
48	0.88	1.07	1.18	1.24	1.30	3.77	4.47	4.93	5.24	5.49
49	0.94	1.14	1.26	1.32	1.39	3.92	4.64	5.12	5.45	5.71
50	1.00	1.21	1.34	1.41	1.48	4.08	4.81	5.32	5.66	5.93
51	1.07	1.29	1.43	1.50	1.58	4.25	5.04	5.58	5.94	6.22
52	1.14	1.38	1.53	1.61	1.69	4.43	5.27	5.84	6.23	6.53
53	1.22	1.48	1.64	1.72	1.81	4.62	5.51	6.12	6.53	6.85
54	1.31	1.58	1.75	1.84	1.93	4.82	5.77	6.42	6.85	7.18
55	1.40	1.69	1.87	1.97	2.07	5.03	6.03	6.72	7.18	7.53
56	1.50	1.82	2.01	2.12	2.22	5.39	6.47	7.22	7.72	8.09
57	1.62	1.96	2.16	2.28	2.39	5.77	6.93	7.75	8.18	8.42
58	1.74	2.10	2.32	2.45	2.57	6.12	7.42	8.20	8.47	8.72
59	1.87	2.26	2.50	2.63	2.76	6.34	7.68	8.48	8.76	9.03
60	2.01	2.43	2.68	2.82	2.97	6.56	7.95	8.78	9.07	9.34
61	2.18	2.64	2.92	3.07	3.22	6.84	8.28	9.15	9.45	9.73
62	2.37	2.87	3.17	3.34	3.51	7.12	8.63	9.53	9.84	10.14
63	2.58	3.12	3.45	3.63	3.81	7.42	8.99	9.93	10.26	10.56
64	2.80	3.39	3.75	3.95	4.14	7.73	9.36	10.34	10.69	11.01
65	3.05	3.69	4.08	4.29	4.51	8.05	9.76	10.78	11.13	11.47
66	3.32	4.02	4.44	4.68	4.91	8.42	10.20	11.27	11.64	11.99
67	3.62	4.38	4.84	5.10	5.35	8.80	10.66	11.78	12.17	12.53
68	3.94	4.78	5.28	5.56	5.83	9.20	11.15	12.31	12.72	13.10
69	4.30	5.21	5.75	6.05	6.36	9.62	11.65	12.87	13.30	13.70
70	4.69	5.68	6.27	6.60	6.93	10.06	12.18	13.46	13.90	14.32
71	5.26	6.37	7.04	7.41	7.78	10.81	13.17	14.55	15.03	15.48
72	5.90	7.15	7.90	8.32	8.73	11.24	14.23	15.72	16.24	16.73
73	6.63	8.03	8.87	9.34	9.80	11.66	14.87	16.99	17.55	18.08
74	7.22	9.01	9.96	10.48	11.01	12.09	15.51	17.83	18.97	19.54
75	7.61	9.83	11.18	11.77	12.35	12.51	16.15	18.58	20.19	21.12
76	8.01	10.41	11.97	13.01	13.64	12.93	16.80	19.32	21.00	22.01
77	8.42	11.01	12.66	13.76	14.42	13.33	17.44	20.05	21.80	22.84
78	8.82	11.62	13.36	14.52	15.22	13.73	18.07	20.78	22.59	23.67
79	9.23	12.23	14.07	15.29	16.02	14.10	18.69	21.49	23.36	24.48
80	9.64	12.85	14.78	16.06	16.84	14.46	19.28	22.17	24.10	25.25
81	10.60	14.14	16.26	17.67	18.52	15.90	21.21	24.39	26.51	27.78
82	11.57	15.42	17.74	19.28	20.20	17.35	23.13	26.60	28.92	30.30
83	12.82	17.09	19.66	21.37	22.39	19.23	25.64	29.48	32.05	33.59
84	14.07	18.76	21.58	23.45	24.58	21.11	28.15	32.37	35.18	36.87
85+	17.06	22.75	26.16	28.43	29.80	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost		ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost	
	Benefit Period		Benefit Period	
	10 Years	Life	10 Years	Life
18-29	0.78	0.87	3.69	3.94
30	0.78	0.87	3.69	3.94
31	0.81	0.90	3.82	4.09
32	0.84	0.94	3.97	4.24
33	0.87	0.97	4.12	4.40
34	0.91	1.01	4.27	4.56
35	0.94	1.04	4.43	4.74
36	0.97	1.08	4.60	4.91
37	1.01	1.12	4.77	5.10
38	1.05	1.16	4.95	5.29
39	1.09	1.21	5.14	5.49
40	1.13	1.25	5.33	5.69
41	1.19	1.32	5.49	5.87
42	1.26	1.40	5.66	6.05
43	1.34	1.49	5.83	6.23
44	1.42	1.57	6.01	6.42
45	1.50	1.67	6.20	6.62
46	1.60	1.77	6.44	6.88
47	1.70	1.89	6.70	7.16
48	1.81	2.01	6.96	7.44
49	1.93	2.14	7.24	7.73
50	2.05	2.28	7.53	8.04
51	2.20	2.44	7.89	8.43
52	2.35	2.61	8.28	8.84
53	2.51	2.79	8.68	9.28
54	2.69	2.98	9.11	9.73
55	2.88	3.19	9.55	10.20
56	3.09	3.43	10.26	10.96
57	3.32	3.69	11.02	11.77
58	3.57	3.96	11.84	12.65
59	3.84	4.26	12.31	13.52
60	4.12	4.58	12.74	13.99
61	4.48	4.98	13.27	14.58
62	4.88	5.41	13.83	15.19
63	5.30	5.88	14.40	15.82
64	5.76	6.39	15.01	16.38
65	6.27	6.95	15.63	16.83
66	6.83	7.58	16.35	17.50
67	7.44	8.26	17.03	18.19
68	8.11	9.00	17.68	18.89
69	8.84	9.81	18.34	19.59
70	9.63	10.69	19.00	20.30
71	10.82	12.00	19.90	21.26
72	11.99	12.81	20.81	22.24
73	12.76	13.63	21.74	23.23
74	13.55	14.48	22.68	24.23
75	14.38	15.36	23.62	25.24
76	15.23	16.27	24.57	26.25
77	16.10	17.20	25.50	27.25
78	16.99	18.15	26.43	28.23
79	17.89	19.11	27.33	29.20
80	18.80	20.08	28.19	30.12
81	20.68	22.09	31.01	33.13
82	22.55	24.10	33.83	36.15
83	25.00	26.71	37.50	40.06
84	27.44	29.32	41.16	43.98
85+	33.27	35.54	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.4% Compound Inflation) or (3.2% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.29	1.42	1.51	1.58	1.65
30	1.29	1.42	1.51	1.58	1.65
31	1.33	1.47	1.57	1.63	1.71
32	1.37	1.52	1.63	1.70	1.78
33	1.42	1.57	1.68	1.76	1.84
34	1.46	1.63	1.75	1.83	1.91
35	1.51	1.69	1.81	1.89	1.98
36	1.55	1.74	1.88	1.97	2.06
37	1.60	1.81	1.95	2.04	2.14
38	1.65	1.87	2.02	2.12	2.22
39	1.70	1.94	2.09	2.20	2.30
40	1.75	2.00	2.17	2.28	2.39
41	1.78	2.06	2.23	2.35	2.46
42	1.81	2.11	2.30	2.42	2.54
43	1.84	2.16	2.36	2.49	2.61
44	1.88	2.22	2.43	2.57	2.69
45	1.91	2.28	2.50	2.65	2.78
46	1.98	2.36	2.60	2.75	2.89
47	2.06	2.45	2.70	2.86	3.00
48	2.14	2.54	2.80	2.98	3.12
49	2.23	2.64	2.91	3.09	3.24
50	2.32	2.73	3.02	3.22	3.37
51	2.42	2.86	3.17	3.37	3.54
52	2.52	2.99	3.32	3.54	3.71
53	2.63	3.13	3.48	3.71	3.89
54	2.74	3.28	3.65	3.89	4.08
55	2.86	3.43	3.82	4.08	4.28
56	3.06	3.67	4.10	4.38	4.59
57	3.28	3.94	4.40	4.71	4.94
58	3.51	4.22	4.72	5.06	5.30
59	3.76	4.52	5.07	5.43	5.70
60	4.03	4.85	5.44	5.84	6.12
61	4.23	5.11	5.74	6.17	6.47
62	4.45	5.38	6.07	6.52	6.83
63	4.67	5.68	6.40	6.89	7.22
64	4.91	5.98	6.76	7.28	7.63
65	5.15	6.31	7.14	7.69	8.06
66	5.47	6.72	7.63	8.24	8.63
67	5.80	7.16	8.16	8.82	9.24
68	6.16	7.63	8.72	9.44	9.90
69	6.53	8.13	9.32	10.11	10.60
70	6.93	8.66	9.96	10.83	11.35
71	7.46	9.38	10.79	11.73	12.29
72	8.03	10.16	11.69	12.71	13.32
73	8.64	11.01	12.66	13.76	14.42
74	9.30	11.93	13.72	14.91	15.63
75	10.01	12.92	14.86	16.15	16.93
76	10.77	14.00	16.10	17.50	18.34
77	11.60	15.16	17.44	18.96	19.87
78	12.48	16.43	18.89	20.53	21.52
79	13.43	17.80	20.46	22.24	23.31
80	14.46	19.28	22.17	24.10	25.25
81	15.90	21.21	24.39	26.51	27.78
82	17.35	23.13	26.60	28.92	30.30
83	19.23	25.64	29.48	32.05	33.59
84	21.11	28.15	32.37	35.18	36.87
85+	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (1.5% Compound Inflation) or (2.3% Compound Inflation) with Shared Cost	
	Benefit Period	
	10 Years	Life
18-29	1.84	1.97
30	1.84	1.97
31	1.91	2.04
32	1.98	2.12
33	2.06	2.20
34	2.14	2.28
35	2.22	2.37
36	2.30	2.46
37	2.39	2.55
38	2.48	2.64
39	2.57	2.74
40	2.66	2.85
41	2.75	2.93
42	2.83	3.02
43	2.92	3.12
44	3.01	3.21
45	3.10	3.31
46	3.22	3.44
47	3.35	3.58
48	3.48	3.72
49	3.62	3.87
50	3.76	4.02
51	3.95	4.22
52	4.14	4.42
53	4.34	4.64
54	4.55	4.86
55	4.77	5.10
56	5.13	5.48
57	5.51	5.89
58	5.92	6.32
59	6.36	6.79
60	6.83	7.30
61	7.22	7.71
62	7.63	8.15
63	8.06	8.61
64	8.52	9.10
65	9.00	9.62
66	9.64	10.30
67	10.32	11.02
68	11.05	11.80
69	11.83	12.64
70	12.67	13.53
71	13.72	14.66
72	14.87	15.88
73	16.10	17.21
74	17.45	18.64
75	18.90	20.19
76	20.47	21.87
77	22.18	23.69
78	24.02	25.67
79	26.03	27.81
80	28.19	30.12
81	31.01	33.13
82	33.83	36.15
83	37.50	40.06
84	41.16	43.98
85+	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base							ABI Option: (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	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
30	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
31	0.46	0.56	0.62	0.65	0.68	0.96	1.06	2.77	3.05	3.26	3.40	3.56	4.54	4.85
32	0.48	0.58	0.64	0.67	0.71	0.99	1.10	2.85	3.16	3.38	3.52	3.69	4.71	5.03
33	0.49	0.60	0.66	0.70	0.73	1.03	1.15	2.94	3.27	3.50	3.66	3.83	4.89	5.22
34	0.51	0.62	0.69	0.73	0.76	1.07	1.19	3.03	3.38	3.63	3.79	3.98	5.07	5.42
35	0.53	0.65	0.71	0.75	0.79	1.11	1.23	3.13	3.50	3.76	3.94	4.13	5.26	5.62
36	0.55	0.67	0.74	0.78	0.82	1.15	1.28	3.23	3.63	3.90	4.08	4.28	5.46	5.83
37	0.57	0.69	0.77	0.81	0.85	1.19	1.32	3.33	3.75	4.04	4.24	4.44	5.67	6.05
38	0.59	0.72	0.80	0.84	0.88	1.24	1.37	3.43	3.89	4.19	4.40	4.61	5.88	6.28
39	0.62	0.75	0.83	0.87	0.91	1.28	1.42	3.54	4.02	4.35	4.56	4.78	6.10	6.52
40	0.64	0.78	0.86	0.90	0.95	1.33	1.48	3.65	4.17	4.51	4.73	4.96	6.33	6.76
41	0.68	0.82	0.91	0.96	1.00	1.41	1.56	3.71	4.27	4.64	4.88	5.11	6.52	6.97
42	0.72	0.87	0.96	1.01	1.06	1.49	1.66	3.77	4.38	4.77	5.03	5.27	6.72	7.18
43	0.76	0.92	1.02	1.07	1.13	1.58	1.75	3.83	4.50	4.91	5.18	5.43	6.93	7.40
44	0.81	0.98	1.08	1.14	1.19	1.67	1.86	3.90	4.61	5.05	5.34	5.60	7.14	7.63
45	0.85	1.03	1.14	1.20	1.26	1.77	1.97	3.96	4.73	5.20	5.50	5.77	7.36	7.86
46	0.91	1.10	1.22	1.28	1.34	1.88	2.09	4.12	4.91	5.40	5.72	6.00	7.65	8.17
47	0.97	1.17	1.29	1.36	1.43	2.01	2.23	4.28	5.09	5.61	5.95	6.23	7.95	8.50
48	1.03	1.25	1.38	1.45	1.52	2.14	2.37	4.45	5.28	5.82	6.19	6.48	8.27	8.84
49	1.10	1.33	1.47	1.54	1.62	2.27	2.53	4.63	5.48	6.05	6.43	6.74	8.60	9.19
50	1.17	1.41	1.56	1.64	1.73	2.42	2.69	4.81	5.68	6.28	6.69	7.01	8.94	9.55
51	1.25	1.51	1.67	1.76	1.85	2.59	2.88	5.02	5.95	6.58	7.01	7.35	9.37	10.02
52	1.34	1.62	1.79	1.88	1.97	2.77	3.08	5.23	6.22	6.90	7.35	7.71	9.83	10.50
53	1.43	1.73	1.91	2.01	2.11	2.96	3.29	5.46	6.51	7.23	7.71	8.08	10.31	11.02
54	1.53	1.85	2.05	2.15	2.26	3.17	3.52	5.69	6.81	7.58	8.09	8.48	10.81	11.55
55	1.63	1.98	2.19	2.30	2.42	3.39	3.77	5.94	7.13	7.94	8.48	8.89	11.34	12.12
56	1.76	2.13	2.35	2.47	2.60	3.64	4.05	6.36	7.64	8.52	9.11	9.55	12.18	13.02
57	1.89	2.29	2.52	2.66	2.79	3.91	4.34	6.81	8.18	9.15	9.65	9.93	13.09	13.98
58	2.03	2.46	2.71	2.85	3.00	4.20	4.67	7.23	8.76	9.67	9.97	10.26	14.06	15.02
59	2.18	2.64	2.91	3.07	3.22	4.51	5.01	7.47	9.05	9.99	10.31	10.61	14.59	16.05
60	2.34	2.84	3.13	3.29	3.46	4.85	5.39	7.72	9.36	10.33	10.65	10.96	15.08	16.59
61	2.54	3.08	3.40	3.58	3.76	5.27	5.85	8.04	9.74	10.75	11.09	11.42	15.70	17.27
62	2.77	3.35	3.70	3.89	4.08	5.72	6.36	8.38	10.15	11.20	11.55	11.89	16.34	17.98
63	3.01	3.64	4.02	4.23	4.44	6.22	6.91	8.72	10.57	11.66	12.03	12.38	17.02	18.72
64	3.27	3.96	4.37	4.59	4.82	6.76	7.51	9.09	11.00	12.14	12.52	12.89	17.72	19.36
65	3.55	4.30	4.75	4.99	5.24	7.34	8.16	9.46	11.46	12.64	13.04	13.42	18.45	19.86
66	3.87	4.68	5.17	5.44	5.71	8.00	8.89	9.89	11.97	13.21	13.62	14.02	19.27	20.63
67	4.22	5.10	5.63	5.93	6.22	8.71	9.68	10.33	12.50	13.80	14.23	14.65	20.05	21.42
68	4.59	5.56	6.14	6.46	6.78	9.49	10.55	10.79	13.06	14.41	14.86	15.30	20.79	22.21
69	5.01	6.06	6.69	7.03	7.38	10.34	11.49	11.28	13.65	15.06	15.53	15.98	21.54	23.01
70	5.46	6.60	7.29	7.66	8.05	11.26	12.51	11.79	14.26	15.73	16.22	16.70	22.29	23.81
71	6.13	7.42	8.18	8.61	9.04	12.65	14.06	12.67	15.41	17.00	17.53	18.05	23.31	24.90
72	6.89	8.33	9.19	9.67	10.15	14.03	14.99	13.15	16.65	18.37	18.95	19.50	24.35	26.02
73	7.74	9.36	10.32	10.86	11.40	14.91	15.93	13.63	17.37	19.86	20.48	21.08	25.41	27.14
74	8.43	10.51	11.60	12.19	12.80	15.82	16.90	14.11	18.10	20.81	22.13	22.78	26.47	28.28
75	8.88	11.46	13.02	13.70	14.38	16.76	17.90	14.58	18.83	21.65	23.53	24.62	27.54	29.42
76	9.33	12.12	13.94	15.15	15.88	17.73	18.94	15.05	19.56	22.49	24.44	25.62	28.60	30.56
77	9.79	12.80	14.72	16.00	16.76	18.72	20.00	15.50	20.28	23.32	25.34	26.56	29.65	31.68
78	10.25	13.49	15.51	16.86	17.67	19.73	21.07	15.94	20.98	24.13	26.23	27.49	30.69	32.79
79	10.71	14.19	16.31	17.73	18.58	20.75	22.16	16.36	21.67	24.92	27.09	28.39	31.69	33.86
80	11.16	14.89	17.12	18.61	19.50	21.77	23.26	16.75	22.33	25.68	27.91	29.25	32.66	34.89
81	12.28	16.37	18.83	20.47	21.45	23.95	25.58	18.42	24.56	28.25	30.70	32.18	35.92	38.38
82	13.40	17.86	20.54	22.33	23.40	26.12	27.91	20.10	26.79	30.81	33.49	35.10	39.19	41.87
83	14.85	19.80	22.77	24.75	25.94	28.95	30.93	22.27	29.70	34.15	37.12	38.90	43.43	46.40
84	16.30	21.73	24.99	27.17	28.47	31.78	33.96	24.45	32.60	37.49	40.75	42.71	47.68	50.94
85+	19.76	26.35	30.30	32.93	34.52	38.53	41.17	29.64	39.52	45.45	49.40	51.77	57.80	61.75

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (3.2% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.52	1.67	1.79	1.86	1.95
30	1.52	1.67	1.79	1.86	1.95
31	1.57	1.73	1.85	1.93	2.02
32	1.62	1.79	1.92	2.00	2.10
33	1.67	1.86	1.99	2.08	2.18
34	1.72	1.92	2.06	2.16	2.26
35	1.78	1.99	2.14	2.24	2.34
36	1.83	2.06	2.22	2.32	2.43
37	1.89	2.13	2.30	2.41	2.52
38	1.95	2.21	2.38	2.50	2.62
39	2.01	2.29	2.47	2.59	2.72
40	2.07	2.37	2.56	2.69	2.82
41	2.11	2.43	2.63	2.77	2.90
42	2.14	2.49	2.71	2.86	2.99
43	2.18	2.55	2.79	2.94	3.08
44	2.21	2.62	2.87	3.03	3.18
45	2.25	2.69	2.95	3.13	3.28
46	2.34	2.79	3.07	3.25	3.41
47	2.43	2.89	3.18	3.38	3.54
48	2.53	3.00	3.31	3.51	3.68
49	2.63	3.11	3.44	3.65	3.83
50	2.73	3.23	3.57	3.80	3.98
51	2.85	3.38	3.74	3.98	4.17
52	2.97	3.53	3.92	4.18	4.38
53	3.10	3.70	4.11	4.38	4.59
54	3.23	3.87	4.30	4.59	4.81
55	3.37	4.05	4.51	4.82	5.05
56	3.61	4.34	4.84	5.18	5.42
57	3.87	4.65	5.20	5.56	5.82
58	4.14	4.98	5.57	5.96	6.24
59	4.43	5.33	5.97	6.39	6.69
60	4.74	5.70	6.40	6.86	7.18
61	4.98	6.01	6.75	7.24	7.58
62	5.23	6.33	7.13	7.65	8.01
63	5.49	6.67	7.52	8.08	8.46
64	5.77	7.03	7.94	8.53	8.94
65	6.06	7.41	8.38	9.01	9.44
66	6.42	7.89	8.95	9.64	10.10
67	6.81	8.40	9.55	10.31	10.80
68	7.22	8.94	10.20	11.03	11.56
69	7.66	9.52	10.90	11.81	12.37
70	8.12	10.14	11.64	12.63	13.23
71	8.74	10.98	12.61	13.68	14.33
72	9.39	11.89	13.66	14.82	15.52
73	10.10	12.87	14.79	16.05	16.82
74	10.85	13.92	16.01	17.39	18.21
75	11.67	15.06	17.32	18.83	19.73
76	12.54	16.30	18.74	20.37	21.35
77	13.48	17.63	20.28	22.04	23.10
78	14.49	19.08	21.94	23.84	24.99
79	15.58	20.64	23.73	25.80	27.04
80	16.75	22.33	25.68	27.91	29.25
81	18.42	24.56	28.25	30.70	32.18
82	20.10	26.79	30.81	33.49	35.10
83	22.27	29.70	34.15	37.12	38.90
84	24.45	32.60	37.49	40.75	42.71
85+	29.64	39.52	45.45	49.40	51.77

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.3% Compound Inflation)	
	Benefit Period	
	10 Years	Life
18-29	2.19	2.34
30	2.19	2.34
31	2.27	2.43
32	2.36	2.52
33	2.44	2.61
34	2.54	2.71
35	2.63	2.81
36	2.73	2.92
37	2.83	3.03
38	2.94	3.14
39	3.05	3.26
40	3.16	3.38
41	3.26	3.48
42	3.36	3.59
43	3.46	3.70
44	3.57	3.81
45	3.68	3.93
46	3.83	4.09
47	3.98	4.25
48	4.14	4.42
49	4.30	4.59
50	4.47	4.77
51	4.69	5.01
52	4.92	5.25
53	5.16	5.51
54	5.41	5.78
55	5.67	6.06
56	6.09	6.51
57	6.54	6.99
58	7.03	7.51
59	7.54	8.07
60	8.09	8.65
61	8.54	9.13
62	9.02	9.65
63	9.52	10.19
64	10.06	10.75
65	10.62	11.35
66	11.36	12.14
67	12.15	12.98
68	12.99	13.88
69	13.89	14.84
70	14.86	15.88
71	16.08	17.18
72	17.39	18.58
73	18.82	20.11
74	20.36	21.75
75	22.03	23.53
76	23.83	25.46
77	25.79	27.55
78	27.90	29.81
79	30.18	32.25
80	32.66	34.89
81	35.92	38.38
82	39.19	41.87
83	43.43	46.40
84	47.68	50.94
85+	57.80	61.75

Appendix C1

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost					ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
30	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
31	0.40	0.48	0.53	0.56	0.58	2.34	2.58	2.76	2.88	3.02
32	0.41	0.50	0.55	0.58	0.61	2.42	2.67	2.86	2.99	3.13
33	0.43	0.51	0.57	0.60	0.63	2.49	2.77	2.97	3.10	3.25
34	0.44	0.53	0.59	0.62	0.65	2.57	2.87	3.07	3.21	3.37
35	0.46	0.55	0.61	0.64	0.68	2.65	2.97	3.19	3.33	3.49
36	0.47	0.57	0.63	0.67	0.70	2.73	3.07	3.30	3.46	3.63
37	0.49	0.60	0.66	0.69	0.73	2.82	3.18	3.43	3.59	3.76
38	0.51	0.62	0.68	0.72	0.75	2.90	3.29	3.55	3.72	3.90
39	0.53	0.64	0.71	0.74	0.78	2.99	3.41	3.68	3.86	4.05
40	0.55	0.66	0.73	0.77	0.81	3.09	3.53	3.82	4.01	4.20
41	0.58	0.70	0.78	0.82	0.86	3.14	3.62	3.93	4.13	4.33
42	0.61	0.74	0.82	0.87	0.91	3.19	3.71	4.04	4.26	4.46
43	0.65	0.79	0.87	0.92	0.96	3.25	3.81	4.16	4.39	4.60
44	0.69	0.84	0.92	0.97	1.02	3.30	3.91	4.28	4.52	4.74
45	0.73	0.88	0.98	1.03	1.08	3.36	4.01	4.40	4.66	4.89
46	0.78	0.94	1.04	1.10	1.15	3.49	4.16	4.57	4.85	5.08
47	0.83	1.00	1.11	1.17	1.22	3.63	4.31	4.75	5.04	5.28
48	0.88	1.07	1.18	1.24	1.30	3.77	4.47	4.93	5.24	5.49
49	0.94	1.14	1.26	1.32	1.39	3.92	4.64	5.12	5.45	5.71
50	1.00	1.21	1.34	1.41	1.48	4.08	4.81	5.32	5.66	5.93
51	1.07	1.29	1.43	1.50	1.58	4.25	5.04	5.58	5.94	6.22
52	1.14	1.38	1.53	1.61	1.69	4.43	5.27	5.84	6.23	6.53
53	1.22	1.48	1.64	1.72	1.81	4.62	5.51	6.12	6.53	6.85
54	1.31	1.58	1.75	1.84	1.93	4.82	5.77	6.42	6.85	7.18
55	1.40	1.69	1.87	1.97	2.07	5.03	6.03	6.72	7.18	7.53
56	1.50	1.82	2.01	2.12	2.22	5.39	6.47	7.22	7.72	8.09
57	1.62	1.96	2.16	2.28	2.39	5.77	6.93	7.75	8.18	8.42
58	1.74	2.10	2.32	2.45	2.57	6.12	7.42	8.20	8.47	8.72
59	1.87	2.26	2.50	2.63	2.76	6.34	7.68	8.48	8.76	9.03
60	2.01	2.43	2.68	2.82	2.97	6.56	7.95	8.78	9.07	9.34
61	2.18	2.64	2.92	3.07	3.22	6.84	8.28	9.15	9.45	9.73
62	2.37	2.87	3.17	3.34	3.51	7.12	8.63	9.53	9.84	10.14
63	2.58	3.12	3.45	3.63	3.81	7.42	8.99	9.93	10.26	10.56
64	2.80	3.39	3.75	3.95	4.14	7.73	9.36	10.34	10.69	11.01
65	3.05	3.69	4.08	4.29	4.51	8.05	9.76	10.78	11.13	11.47
66	3.32	4.02	4.44	4.68	4.91	8.42	10.20	11.27	11.64	11.99
67	3.62	4.38	4.84	5.10	5.35	8.80	10.66	11.78	12.17	12.53
68	3.94	4.78	5.28	5.56	5.83	9.20	11.15	12.31	12.72	13.10
69	4.30	5.21	5.75	6.05	6.36	9.62	11.65	12.87	13.30	13.70
70	4.69	5.68	6.27	6.60	6.93	10.06	12.18	13.46	13.90	14.32
71	5.26	6.37	7.04	7.41	7.78	10.81	13.17	14.55	15.03	15.48
72	5.90	7.15	7.90	8.32	8.73	11.24	14.23	15.72	16.24	16.73
73	6.63	8.03	8.87	9.34	9.80	11.66	14.87	16.99	17.55	18.08
74	7.22	9.01	9.96	10.48	11.01	12.09	15.51	17.83	18.97	19.54
75	7.61	9.83	11.18	11.77	12.35	12.51	16.15	18.58	20.19	21.12
76	8.01	10.41	11.97	13.01	13.64	12.93	16.80	19.32	21.00	22.01
77	8.42	11.01	12.66	13.76	14.42	13.33	17.44	20.05	21.80	22.84
78	8.82	11.62	13.36	14.52	15.22	13.73	18.07	20.78	22.59	23.67
79	9.23	12.23	14.07	15.29	16.02	14.10	18.69	21.49	23.36	24.48
80	9.64	12.85	14.78	16.06	16.84	14.46	19.28	22.17	24.10	25.25
81	10.60	14.14	16.26	17.67	18.52	15.90	21.21	24.39	26.51	27.78
82	11.57	15.42	17.74	19.28	20.20	17.35	23.13	26.60	28.92	30.30
83	12.82	17.09	19.66	21.37	22.39	19.23	25.64	29.48	32.05	33.59
84	14.07	18.76	21.58	23.45	24.58	21.11	28.15	32.37	35.18	36.87
85+	17.06	22.75	26.16	28.43	29.80	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost		ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost	
	Benefit Period		Benefit Period	
	10 Years	Life	10 Years	Life
18-29	0.78	0.87	3.69	3.94
30	0.78	0.87	3.69	3.94
31	0.81	0.90	3.82	4.09
32	0.84	0.94	3.97	4.24
33	0.87	0.97	4.12	4.40
34	0.91	1.01	4.27	4.56
35	0.94	1.04	4.43	4.74
36	0.97	1.08	4.60	4.91
37	1.01	1.12	4.77	5.10
38	1.05	1.16	4.95	5.29
39	1.09	1.21	5.14	5.49
40	1.13	1.25	5.33	5.69
41	1.19	1.32	5.49	5.87
42	1.26	1.40	5.66	6.05
43	1.34	1.49	5.83	6.23
44	1.42	1.57	6.01	6.42
45	1.50	1.67	6.20	6.62
46	1.60	1.77	6.44	6.88
47	1.70	1.89	6.70	7.16
48	1.81	2.01	6.96	7.44
49	1.93	2.14	7.24	7.73
50	2.05	2.28	7.53	8.04
51	2.20	2.44	7.89	8.43
52	2.35	2.61	8.28	8.84
53	2.51	2.79	8.68	9.28
54	2.69	2.98	9.11	9.73
55	2.88	3.19	9.55	10.20
56	3.09	3.43	10.26	10.96
57	3.32	3.69	11.02	11.77
58	3.57	3.96	11.84	12.65
59	3.84	4.26	12.31	13.52
60	4.12	4.58	12.74	13.99
61	4.48	4.98	13.27	14.58
62	4.88	5.41	13.83	15.19
63	5.30	5.88	14.40	15.82
64	5.76	6.39	15.01	16.38
65	6.27	6.95	15.63	16.83
66	6.83	7.58	16.35	17.50
67	7.44	8.26	17.03	18.19
68	8.11	9.00	17.68	18.89
69	8.84	9.81	18.34	19.59
70	9.63	10.69	19.00	20.30
71	10.82	12.00	19.90	21.26
72	11.99	12.81	20.81	22.24
73	12.76	13.63	21.74	23.23
74	13.55	14.48	22.68	24.23
75	14.38	15.36	23.62	25.24
76	15.23	16.27	24.57	26.25
77	16.10	17.20	25.50	27.25
78	16.99	18.15	26.43	28.23
79	17.89	19.11	27.33	29.20
80	18.80	20.08	28.19	30.12
81	20.68	22.09	31.01	33.13
82	22.55	24.10	33.83	36.15
83	25.00	26.71	37.50	40.06
84	27.44	29.32	41.16	43.98
85+	33.27	35.54	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.4% Compound Inflation) or (3.2% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.29	1.42	1.51	1.58	1.65
30	1.29	1.42	1.51	1.58	1.65
31	1.33	1.47	1.57	1.63	1.71
32	1.37	1.52	1.63	1.70	1.78
33	1.42	1.57	1.68	1.76	1.84
34	1.46	1.63	1.75	1.83	1.91
35	1.51	1.69	1.81	1.89	1.98
36	1.55	1.74	1.88	1.97	2.06
37	1.60	1.81	1.95	2.04	2.14
38	1.65	1.87	2.02	2.12	2.22
39	1.70	1.94	2.09	2.20	2.30
40	1.75	2.00	2.17	2.28	2.39
41	1.78	2.06	2.23	2.35	2.46
42	1.81	2.11	2.30	2.42	2.54
43	1.84	2.16	2.36	2.49	2.61
44	1.88	2.22	2.43	2.57	2.69
45	1.91	2.28	2.50	2.65	2.78
46	1.98	2.36	2.60	2.75	2.89
47	2.06	2.45	2.70	2.86	3.00
48	2.14	2.54	2.80	2.98	3.12
49	2.23	2.64	2.91	3.09	3.24
50	2.32	2.73	3.02	3.22	3.37
51	2.42	2.86	3.17	3.37	3.54
52	2.52	2.99	3.32	3.54	3.71
53	2.63	3.13	3.48	3.71	3.89
54	2.74	3.28	3.65	3.89	4.08
55	2.86	3.43	3.82	4.08	4.28
56	3.06	3.67	4.10	4.38	4.59
57	3.28	3.94	4.40	4.71	4.94
58	3.51	4.22	4.72	5.06	5.30
59	3.76	4.52	5.07	5.43	5.70
60	4.03	4.85	5.44	5.84	6.12
61	4.23	5.11	5.74	6.17	6.47
62	4.45	5.38	6.07	6.52	6.83
63	4.67	5.68	6.40	6.89	7.22
64	4.91	5.98	6.76	7.28	7.63
65	5.15	6.31	7.14	7.69	8.06
66	5.47	6.72	7.63	8.24	8.63
67	5.80	7.16	8.16	8.82	9.24
68	6.16	7.63	8.72	9.44	9.90
69	6.53	8.13	9.32	10.11	10.60
70	6.93	8.66	9.96	10.83	11.35
71	7.46	9.38	10.79	11.73	12.29
72	8.03	10.16	11.69	12.71	13.32
73	8.64	11.01	12.66	13.76	14.42
74	9.30	11.93	13.72	14.91	15.63
75	10.01	12.92	14.86	16.15	16.93
76	10.77	14.00	16.10	17.50	18.34
77	11.60	15.16	17.44	18.96	19.87
78	12.48	16.43	18.89	20.53	21.52
79	13.43	17.80	20.46	22.24	23.31
80	14.46	19.28	22.17	24.10	25.25
81	15.90	21.21	24.39	26.51	27.78
82	17.35	23.13	26.60	28.92	30.30
83	19.23	25.64	29.48	32.05	33.59
84	21.11	28.15	32.37	35.18	36.87
85+	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (1.5% Compound Inflation) or (2.3% Compound Inflation) with Shared Cost	
	Benefit Period	
	10 Years	Life
18-29	1.84	1.97
30	1.84	1.97
31	1.91	2.04
32	1.98	2.12
33	2.06	2.20
34	2.14	2.28
35	2.22	2.37
36	2.30	2.46
37	2.39	2.55
38	2.48	2.64
39	2.57	2.74
40	2.66	2.85
41	2.75	2.93
42	2.83	3.02
43	2.92	3.12
44	3.01	3.21
45	3.10	3.31
46	3.22	3.44
47	3.35	3.58
48	3.48	3.72
49	3.62	3.87
50	3.76	4.02
51	3.95	4.22
52	4.14	4.42
53	4.34	4.64
54	4.55	4.86
55	4.77	5.10
56	5.13	5.48
57	5.51	5.89
58	5.92	6.32
59	6.36	6.79
60	6.83	7.30
61	7.22	7.71
62	7.63	8.15
63	8.06	8.61
64	8.52	9.10
65	9.00	9.62
66	9.64	10.30
67	10.32	11.02
68	11.05	11.80
69	11.83	12.64
70	12.67	13.53
71	13.72	14.66
72	14.87	15.88
73	16.10	17.21
74	17.45	18.64
75	18.90	20.19
76	20.47	21.87
77	22.18	23.69
78	24.02	25.67
79	26.03	27.81
80	28.19	30.12
81	31.01	33.13
82	33.83	36.15
83	37.50	40.06
84	41.16	43.98
85+	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base							ABI Option: (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	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
30	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
31	0.46	0.56	0.62	0.65	0.68	0.96	1.06	2.77	3.05	3.26	3.40	3.56	4.54	4.85
32	0.48	0.58	0.64	0.67	0.71	0.99	1.10	2.85	3.16	3.38	3.52	3.69	4.71	5.03
33	0.49	0.60	0.66	0.70	0.73	1.03	1.15	2.94	3.27	3.50	3.66	3.83	4.89	5.22
34	0.51	0.62	0.69	0.73	0.76	1.07	1.19	3.03	3.38	3.63	3.79	3.98	5.07	5.42
35	0.53	0.65	0.71	0.75	0.79	1.11	1.23	3.13	3.50	3.76	3.94	4.13	5.26	5.62
36	0.55	0.67	0.74	0.78	0.82	1.15	1.28	3.23	3.63	3.90	4.08	4.28	5.46	5.83
37	0.57	0.69	0.77	0.81	0.85	1.19	1.32	3.33	3.75	4.04	4.24	4.44	5.67	6.05
38	0.59	0.72	0.80	0.84	0.88	1.24	1.37	3.43	3.89	4.19	4.40	4.61	5.88	6.28
39	0.62	0.75	0.83	0.87	0.91	1.28	1.42	3.54	4.02	4.35	4.56	4.78	6.10	6.52
40	0.64	0.78	0.86	0.90	0.95	1.33	1.48	3.65	4.17	4.51	4.73	4.96	6.33	6.76
41	0.68	0.82	0.91	0.96	1.00	1.41	1.56	3.71	4.27	4.64	4.88	5.11	6.52	6.97
42	0.72	0.87	0.96	1.01	1.06	1.49	1.66	3.77	4.38	4.77	5.03	5.27	6.72	7.18
43	0.76	0.92	1.02	1.07	1.13	1.58	1.75	3.83	4.50	4.91	5.18	5.43	6.93	7.40
44	0.81	0.98	1.08	1.14	1.19	1.67	1.86	3.90	4.61	5.05	5.34	5.60	7.14	7.63
45	0.85	1.03	1.14	1.20	1.26	1.77	1.97	3.96	4.73	5.20	5.50	5.77	7.36	7.86
46	0.91	1.10	1.22	1.28	1.34	1.88	2.09	4.12	4.91	5.40	5.72	6.00	7.65	8.17
47	0.97	1.17	1.29	1.36	1.43	2.01	2.23	4.28	5.09	5.61	5.95	6.23	7.95	8.50
48	1.03	1.25	1.38	1.45	1.52	2.14	2.37	4.45	5.28	5.82	6.19	6.48	8.27	8.84
49	1.10	1.33	1.47	1.54	1.62	2.27	2.53	4.63	5.48	6.05	6.43	6.74	8.60	9.19
50	1.17	1.41	1.56	1.64	1.73	2.42	2.69	4.81	5.68	6.28	6.69	7.01	8.94	9.55
51	1.25	1.51	1.67	1.76	1.85	2.59	2.88	5.02	5.95	6.58	7.01	7.35	9.37	10.02
52	1.34	1.62	1.79	1.88	1.97	2.77	3.08	5.23	6.22	6.90	7.35	7.71	9.83	10.50
53	1.43	1.73	1.91	2.01	2.11	2.96	3.29	5.46	6.51	7.23	7.71	8.08	10.31	11.02
54	1.53	1.85	2.05	2.15	2.26	3.17	3.52	5.69	6.81	7.58	8.09	8.48	10.81	11.55
55	1.63	1.98	2.19	2.30	2.42	3.39	3.77	5.94	7.13	7.94	8.48	8.89	11.34	12.12
56	1.76	2.13	2.35	2.47	2.60	3.64	4.05	6.36	7.64	8.52	9.11	9.55	12.18	13.02
57	1.89	2.29	2.52	2.66	2.79	3.91	4.34	6.81	8.18	9.15	9.65	9.93	13.09	13.98
58	2.03	2.46	2.71	2.85	3.00	4.20	4.67	7.23	8.76	9.67	9.97	10.26	14.06	15.02
59	2.18	2.64	2.91	3.07	3.22	4.51	5.01	7.47	9.05	9.99	10.31	10.61	14.59	16.05
60	2.34	2.84	3.13	3.29	3.46	4.85	5.39	7.72	9.36	10.33	10.65	10.96	15.08	16.59
61	2.54	3.08	3.40	3.58	3.76	5.27	5.85	8.04	9.74	10.75	11.09	11.42	15.70	17.27
62	2.77	3.35	3.70	3.89	4.08	5.72	6.36	8.38	10.15	11.20	11.55	11.89	16.34	17.98
63	3.01	3.64	4.02	4.23	4.44	6.22	6.91	8.72	10.57	11.66	12.03	12.38	17.02	18.72
64	3.27	3.96	4.37	4.59	4.82	6.76	7.51	9.09	11.00	12.14	12.52	12.89	17.72	19.36
65	3.55	4.30	4.75	4.99	5.24	7.34	8.16	9.46	11.46	12.64	13.04	13.42	18.45	19.86
66	3.87	4.68	5.17	5.44	5.71	8.00	8.89	9.89	11.97	13.21	13.62	14.02	19.27	20.63
67	4.22	5.10	5.63	5.93	6.22	8.71	9.68	10.33	12.50	13.80	14.23	14.65	20.05	21.42
68	4.59	5.56	6.14	6.46	6.78	9.49	10.55	10.79	13.06	14.41	14.86	15.30	20.79	22.21
69	5.01	6.06	6.69	7.03	7.38	10.34	11.49	11.28	13.65	15.06	15.53	15.98	21.54	23.01
70	5.46	6.60	7.29	7.66	8.05	11.26	12.51	11.79	14.26	15.73	16.22	16.70	22.29	23.81
71	6.13	7.42	8.18	8.61	9.04	12.65	14.06	12.67	15.41	17.00	17.53	18.05	23.31	24.90
72	6.89	8.33	9.19	9.67	10.15	14.03	14.99	13.15	16.65	18.37	18.95	19.50	24.35	26.02
73	7.74	9.36	10.32	10.86	11.40	14.91	15.93	13.63	17.37	19.86	20.48	21.08	25.41	27.14
74	8.43	10.51	11.60	12.19	12.80	15.82	16.90	14.11	18.10	20.81	22.13	22.78	26.47	28.28
75	8.88	11.46	13.02	13.70	14.38	16.76	17.90	14.58	18.83	21.65	23.53	24.62	27.54	29.42
76	9.33	12.12	13.94	15.15	15.88	17.73	18.94	15.05	19.56	22.49	24.44	25.62	28.60	30.56
77	9.79	12.80	14.72	16.00	16.76	18.72	20.00	15.50	20.28	23.32	25.34	26.56	29.65	31.68
78	10.25	13.49	15.51	16.86	17.67	19.73	21.07	15.94	20.98	24.13	26.23	27.49	30.69	32.79
79	10.71	14.19	16.31	17.73	18.58	20.75	22.16	16.36	21.67	24.92	27.09	28.39	31.69	33.86
80	11.16	14.89	17.12	18.61	19.50	21.77	23.26	16.75	22.33	25.68	27.91	29.25	32.66	34.89
81	12.28	16.37	18.83	20.47	21.45	23.95	25.58	18.42	24.56	28.25	30.70	32.18	35.92	38.38
82	13.40	17.86	20.54	22.33	23.40	26.12	27.91	20.10	26.79	30.81	33.49	35.10	39.19	41.87
83	14.85	19.80	22.77	24.75	25.94	28.95	30.93	22.27	29.70	34.15	37.12	38.90	43.43	46.40
84	16.30	21.73	24.99	27.17	28.47	31.78	33.96	24.45	32.60	37.49	40.75	42.71	47.68	50.94
85+	19.76	26.35	30.30	32.93	34.52	38.53	41.17	29.64	39.52	45.45	49.40	51.77	57.80	61.75

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (3.2% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.52	1.67	1.79	1.86	1.95
30	1.52	1.67	1.79	1.86	1.95
31	1.57	1.73	1.85	1.93	2.02
32	1.62	1.79	1.92	2.00	2.10
33	1.67	1.86	1.99	2.08	2.18
34	1.72	1.92	2.06	2.16	2.26
35	1.78	1.99	2.14	2.24	2.34
36	1.83	2.06	2.22	2.32	2.43
37	1.89	2.13	2.30	2.41	2.52
38	1.95	2.21	2.38	2.50	2.62
39	2.01	2.29	2.47	2.59	2.72
40	2.07	2.37	2.56	2.69	2.82
41	2.11	2.43	2.63	2.77	2.90
42	2.14	2.49	2.71	2.86	2.99
43	2.18	2.55	2.79	2.94	3.08
44	2.21	2.62	2.87	3.03	3.18
45	2.25	2.69	2.95	3.13	3.28
46	2.34	2.79	3.07	3.25	3.41
47	2.43	2.89	3.18	3.38	3.54
48	2.53	3.00	3.31	3.51	3.68
49	2.63	3.11	3.44	3.65	3.83
50	2.73	3.23	3.57	3.80	3.98
51	2.85	3.38	3.74	3.98	4.17
52	2.97	3.53	3.92	4.18	4.38
53	3.10	3.70	4.11	4.38	4.59
54	3.23	3.87	4.30	4.59	4.81
55	3.37	4.05	4.51	4.82	5.05
56	3.61	4.34	4.84	5.18	5.42
57	3.87	4.65	5.20	5.56	5.82
58	4.14	4.98	5.57	5.96	6.24
59	4.43	5.33	5.97	6.39	6.69
60	4.74	5.70	6.40	6.86	7.18
61	4.98	6.01	6.75	7.24	7.58
62	5.23	6.33	7.13	7.65	8.01
63	5.49	6.67	7.52	8.08	8.46
64	5.77	7.03	7.94	8.53	8.94
65	6.06	7.41	8.38	9.01	9.44
66	6.42	7.89	8.95	9.64	10.10
67	6.81	8.40	9.55	10.31	10.80
68	7.22	8.94	10.20	11.03	11.56
69	7.66	9.52	10.90	11.81	12.37
70	8.12	10.14	11.64	12.63	13.23
71	8.74	10.98	12.61	13.68	14.33
72	9.39	11.89	13.66	14.82	15.52
73	10.10	12.87	14.79	16.05	16.82
74	10.85	13.92	16.01	17.39	18.21
75	11.67	15.06	17.32	18.83	19.73
76	12.54	16.30	18.74	20.37	21.35
77	13.48	17.63	20.28	22.04	23.10
78	14.49	19.08	21.94	23.84	24.99
79	15.58	20.64	23.73	25.80	27.04
80	16.75	22.33	25.68	27.91	29.25
81	18.42	24.56	28.25	30.70	32.18
82	20.10	26.79	30.81	33.49	35.10
83	22.27	29.70	34.15	37.12	38.90
84	24.45	32.60	37.49	40.75	42.71
85+	29.64	39.52	45.45	49.40	51.77

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.3% Compound Inflation)	
	Benefit Period	
	10 Years	Life
18-29	2.19	2.34
30	2.19	2.34
31	2.27	2.43
32	2.36	2.52
33	2.44	2.61
34	2.54	2.71
35	2.63	2.81
36	2.73	2.92
37	2.83	3.03
38	2.94	3.14
39	3.05	3.26
40	3.16	3.38
41	3.26	3.48
42	3.36	3.59
43	3.46	3.70
44	3.57	3.81
45	3.68	3.93
46	3.83	4.09
47	3.98	4.25
48	4.14	4.42
49	4.30	4.59
50	4.47	4.77
51	4.69	5.01
52	4.92	5.25
53	5.16	5.51
54	5.41	5.78
55	5.67	6.06
56	6.09	6.51
57	6.54	6.99
58	7.03	7.51
59	7.54	8.07
60	8.09	8.65
61	8.54	9.13
62	9.02	9.65
63	9.52	10.19
64	10.06	10.75
65	10.62	11.35
66	11.36	12.14
67	12.15	12.98
68	12.99	13.88
69	13.89	14.84
70	14.86	15.88
71	16.08	17.18
72	17.39	18.58
73	18.82	20.11
74	20.36	21.75
75	22.03	23.53
76	23.83	25.46
77	25.79	27.55
78	27.90	29.81
79	30.18	32.25
80	32.66	34.89
81	35.92	38.38
82	39.19	41.87
83	43.43	46.40
84	47.68	50.94
85+	57.80	61.75

Appendix C1

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost					ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
30	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
31	0.40	0.48	0.53	0.56	0.58	2.34	2.58	2.76	2.88	3.02
32	0.41	0.50	0.55	0.58	0.61	2.42	2.67	2.86	2.99	3.13
33	0.43	0.51	0.57	0.60	0.63	2.49	2.77	2.97	3.10	3.25
34	0.44	0.53	0.59	0.62	0.65	2.57	2.87	3.07	3.21	3.37
35	0.46	0.55	0.61	0.64	0.68	2.65	2.97	3.19	3.33	3.49
36	0.47	0.57	0.63	0.67	0.70	2.73	3.07	3.30	3.46	3.63
37	0.49	0.60	0.66	0.69	0.73	2.82	3.18	3.43	3.59	3.76
38	0.51	0.62	0.68	0.72	0.75	2.90	3.29	3.55	3.72	3.90
39	0.53	0.64	0.71	0.74	0.78	2.99	3.41	3.68	3.86	4.05
40	0.55	0.66	0.73	0.77	0.81	3.09	3.53	3.82	4.01	4.20
41	0.58	0.70	0.78	0.82	0.86	3.14	3.62	3.93	4.13	4.33
42	0.61	0.74	0.82	0.87	0.91	3.19	3.71	4.04	4.26	4.46
43	0.65	0.79	0.87	0.92	0.96	3.25	3.81	4.16	4.39	4.60
44	0.69	0.84	0.92	0.97	1.02	3.30	3.91	4.28	4.52	4.74
45	0.73	0.88	0.98	1.03	1.08	3.36	4.01	4.40	4.66	4.89
46	0.78	0.94	1.04	1.10	1.15	3.49	4.16	4.57	4.85	5.08
47	0.83	1.00	1.11	1.17	1.22	3.63	4.31	4.75	5.04	5.28
48	0.88	1.07	1.18	1.24	1.30	3.77	4.47	4.93	5.24	5.49
49	0.94	1.14	1.26	1.32	1.39	3.92	4.64	5.12	5.45	5.71
50	1.00	1.21	1.34	1.41	1.48	4.08	4.81	5.32	5.66	5.93
51	1.07	1.29	1.43	1.50	1.58	4.25	5.04	5.58	5.94	6.22
52	1.14	1.38	1.53	1.61	1.69	4.43	5.27	5.84	6.23	6.53
53	1.22	1.48	1.64	1.72	1.81	4.62	5.51	6.12	6.53	6.85
54	1.31	1.58	1.75	1.84	1.93	4.82	5.77	6.42	6.85	7.18
55	1.40	1.69	1.87	1.97	2.07	5.03	6.03	6.72	7.18	7.53
56	1.50	1.82	2.01	2.12	2.22	5.39	6.47	7.22	7.72	8.09
57	1.62	1.96	2.16	2.28	2.39	5.77	6.93	7.75	8.18	8.42
58	1.74	2.10	2.32	2.45	2.57	6.12	7.42	8.20	8.47	8.72
59	1.87	2.26	2.50	2.63	2.76	6.34	7.68	8.48	8.76	9.03
60	2.01	2.43	2.68	2.82	2.97	6.56	7.95	8.78	9.07	9.34
61	2.18	2.64	2.92	3.07	3.22	6.84	8.28	9.15	9.45	9.73
62	2.37	2.87	3.17	3.34	3.51	7.12	8.63	9.53	9.84	10.14
63	2.58	3.12	3.45	3.63	3.81	7.42	8.99	9.93	10.26	10.56
64	2.80	3.39	3.75	3.95	4.14	7.73	9.36	10.34	10.69	11.01
65	3.05	3.69	4.08	4.29	4.51	8.05	9.76	10.78	11.13	11.47
66	3.32	4.02	4.44	4.68	4.91	8.42	10.20	11.27	11.64	11.99
67	3.62	4.38	4.84	5.10	5.35	8.80	10.66	11.78	12.17	12.53
68	3.94	4.78	5.28	5.56	5.83	9.20	11.15	12.31	12.72	13.10
69	4.30	5.21	5.75	6.05	6.36	9.62	11.65	12.87	13.30	13.70
70	4.69	5.68	6.27	6.60	6.93	10.06	12.18	13.46	13.90	14.32
71	5.26	6.37	7.04	7.41	7.78	10.81	13.17	14.55	15.03	15.48
72	5.90	7.15	7.90	8.32	8.73	11.24	14.23	15.72	16.24	16.73
73	6.63	8.03	8.87	9.34	9.80	11.66	14.87	16.99	17.55	18.08
74	7.22	9.01	9.96	10.48	11.01	12.09	15.51	17.83	18.97	19.54
75	7.61	9.83	11.18	11.77	12.35	12.51	16.15	18.58	20.19	21.12
76	8.01	10.41	11.97	13.01	13.64	12.93	16.80	19.32	21.00	22.01
77	8.42	11.01	12.66	13.76	14.42	13.33	17.44	20.05	21.80	22.84
78	8.82	11.62	13.36	14.52	15.22	13.73	18.07	20.78	22.59	23.67
79	9.23	12.23	14.07	15.29	16.02	14.10	18.69	21.49	23.36	24.48
80	9.64	12.85	14.78	16.06	16.84	14.46	19.28	22.17	24.10	25.25
81	10.60	14.14	16.26	17.67	18.52	15.90	21.21	24.39	26.51	27.78
82	11.57	15.42	17.74	19.28	20.20	17.35	23.13	26.60	28.92	30.30
83	12.82	17.09	19.66	21.37	22.39	19.23	25.64	29.48	32.05	33.59
84	14.07	18.76	21.58	23.45	24.58	21.11	28.15	32.37	35.18	36.87
85+	17.06	22.75	26.16	28.43	29.80	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost		ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost	
	Benefit Period		Benefit Period	
	10 Years	Life	10 Years	Life
18-29	0.78	0.87	3.69	3.94
30	0.78	0.87	3.69	3.94
31	0.81	0.90	3.82	4.09
32	0.84	0.94	3.97	4.24
33	0.87	0.97	4.12	4.40
34	0.91	1.01	4.27	4.56
35	0.94	1.04	4.43	4.74
36	0.97	1.08	4.60	4.91
37	1.01	1.12	4.77	5.10
38	1.05	1.16	4.95	5.29
39	1.09	1.21	5.14	5.49
40	1.13	1.25	5.33	5.69
41	1.19	1.32	5.49	5.87
42	1.26	1.40	5.66	6.05
43	1.34	1.49	5.83	6.23
44	1.42	1.57	6.01	6.42
45	1.50	1.67	6.20	6.62
46	1.60	1.77	6.44	6.88
47	1.70	1.89	6.70	7.16
48	1.81	2.01	6.96	7.44
49	1.93	2.14	7.24	7.73
50	2.05	2.28	7.53	8.04
51	2.20	2.44	7.89	8.43
52	2.35	2.61	8.28	8.84
53	2.51	2.79	8.68	9.28
54	2.69	2.98	9.11	9.73
55	2.88	3.19	9.55	10.20
56	3.09	3.43	10.26	10.96
57	3.32	3.69	11.02	11.77
58	3.57	3.96	11.84	12.65
59	3.84	4.26	12.31	13.52
60	4.12	4.58	12.74	13.99
61	4.48	4.98	13.27	14.58
62	4.88	5.41	13.83	15.19
63	5.30	5.88	14.40	15.82
64	5.76	6.39	15.01	16.38
65	6.27	6.95	15.63	16.83
66	6.83	7.58	16.35	17.50
67	7.44	8.26	17.03	18.19
68	8.11	9.00	17.68	18.89
69	8.84	9.81	18.34	19.59
70	9.63	10.69	19.00	20.30
71	10.82	12.00	19.90	21.26
72	11.99	12.81	20.81	22.24
73	12.76	13.63	21.74	23.23
74	13.55	14.48	22.68	24.23
75	14.38	15.36	23.62	25.24
76	15.23	16.27	24.57	26.25
77	16.10	17.20	25.50	27.25
78	16.99	18.15	26.43	28.23
79	17.89	19.11	27.33	29.20
80	18.80	20.08	28.19	30.12
81	20.68	22.09	31.01	33.13
82	22.55	24.10	33.83	36.15
83	25.00	26.71	37.50	40.06
84	27.44	29.32	41.16	43.98
85+	33.27	35.54	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.4% Compound Inflation) or (3.2% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.29	1.42	1.51	1.58	1.65
30	1.29	1.42	1.51	1.58	1.65
31	1.33	1.47	1.57	1.63	1.71
32	1.37	1.52	1.63	1.70	1.78
33	1.42	1.57	1.68	1.76	1.84
34	1.46	1.63	1.75	1.83	1.91
35	1.51	1.69	1.81	1.89	1.98
36	1.55	1.74	1.88	1.97	2.06
37	1.60	1.81	1.95	2.04	2.14
38	1.65	1.87	2.02	2.12	2.22
39	1.70	1.94	2.09	2.20	2.30
40	1.75	2.00	2.17	2.28	2.39
41	1.78	2.06	2.23	2.35	2.46
42	1.81	2.11	2.30	2.42	2.54
43	1.84	2.16	2.36	2.49	2.61
44	1.88	2.22	2.43	2.57	2.69
45	1.91	2.28	2.50	2.65	2.78
46	1.98	2.36	2.60	2.75	2.89
47	2.06	2.45	2.70	2.86	3.00
48	2.14	2.54	2.80	2.98	3.12
49	2.23	2.64	2.91	3.09	3.24
50	2.32	2.73	3.02	3.22	3.37
51	2.42	2.86	3.17	3.37	3.54
52	2.52	2.99	3.32	3.54	3.71
53	2.63	3.13	3.48	3.71	3.89
54	2.74	3.28	3.65	3.89	4.08
55	2.86	3.43	3.82	4.08	4.28
56	3.06	3.67	4.10	4.38	4.59
57	3.28	3.94	4.40	4.71	4.94
58	3.51	4.22	4.72	5.06	5.30
59	3.76	4.52	5.07	5.43	5.70
60	4.03	4.85	5.44	5.84	6.12
61	4.23	5.11	5.74	6.17	6.47
62	4.45	5.38	6.07	6.52	6.83
63	4.67	5.68	6.40	6.89	7.22
64	4.91	5.98	6.76	7.28	7.63
65	5.15	6.31	7.14	7.69	8.06
66	5.47	6.72	7.63	8.24	8.63
67	5.80	7.16	8.16	8.82	9.24
68	6.16	7.63	8.72	9.44	9.90
69	6.53	8.13	9.32	10.11	10.60
70	6.93	8.66	9.96	10.83	11.35
71	7.46	9.38	10.79	11.73	12.29
72	8.03	10.16	11.69	12.71	13.32
73	8.64	11.01	12.66	13.76	14.42
74	9.30	11.93	13.72	14.91	15.63
75	10.01	12.92	14.86	16.15	16.93
76	10.77	14.00	16.10	17.50	18.34
77	11.60	15.16	17.44	18.96	19.87
78	12.48	16.43	18.89	20.53	21.52
79	13.43	17.80	20.46	22.24	23.31
80	14.46	19.28	22.17	24.10	25.25
81	15.90	21.21	24.39	26.51	27.78
82	17.35	23.13	26.60	28.92	30.30
83	19.23	25.64	29.48	32.05	33.59
84	21.11	28.15	32.37	35.18	36.87
85+	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (1.5% Compound Inflation) or (2.3% Compound Inflation) with Shared Cost	
	Benefit Period	
	10 Years	Life
18-29	1.84	1.97
30	1.84	1.97
31	1.91	2.04
32	1.98	2.12
33	2.06	2.20
34	2.14	2.28
35	2.22	2.37
36	2.30	2.46
37	2.39	2.55
38	2.48	2.64
39	2.57	2.74
40	2.66	2.85
41	2.75	2.93
42	2.83	3.02
43	2.92	3.12
44	3.01	3.21
45	3.10	3.31
46	3.22	3.44
47	3.35	3.58
48	3.48	3.72
49	3.62	3.87
50	3.76	4.02
51	3.95	4.22
52	4.14	4.42
53	4.34	4.64
54	4.55	4.86
55	4.77	5.10
56	5.13	5.48
57	5.51	5.89
58	5.92	6.32
59	6.36	6.79
60	6.83	7.30
61	7.22	7.71
62	7.63	8.15
63	8.06	8.61
64	8.52	9.10
65	9.00	9.62
66	9.64	10.30
67	10.32	11.02
68	11.05	11.80
69	11.83	12.64
70	12.67	13.53
71	13.72	14.66
72	14.87	15.88
73	16.10	17.21
74	17.45	18.64
75	18.90	20.19
76	20.47	21.87
77	22.18	23.69
78	24.02	25.67
79	26.03	27.81
80	28.19	30.12
81	31.01	33.13
82	33.83	36.15
83	37.50	40.06
84	41.16	43.98
85+	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base							ABI Option: (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	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
30	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
31	0.46	0.56	0.62	0.65	0.68	0.96	1.06	2.77	3.05	3.26	3.40	3.56	4.54	4.85
32	0.48	0.58	0.64	0.67	0.71	0.99	1.10	2.85	3.16	3.38	3.52	3.69	4.71	5.03
33	0.49	0.60	0.66	0.70	0.73	1.03	1.15	2.94	3.27	3.50	3.66	3.83	4.89	5.22
34	0.51	0.62	0.69	0.73	0.76	1.07	1.19	3.03	3.38	3.63	3.79	3.98	5.07	5.42
35	0.53	0.65	0.71	0.75	0.79	1.11	1.23	3.13	3.50	3.76	3.94	4.13	5.26	5.62
36	0.55	0.67	0.74	0.78	0.82	1.15	1.28	3.23	3.63	3.90	4.08	4.28	5.46	5.83
37	0.57	0.69	0.77	0.81	0.85	1.19	1.32	3.33	3.75	4.04	4.24	4.44	5.67	6.05
38	0.59	0.72	0.80	0.84	0.88	1.24	1.37	3.43	3.89	4.19	4.40	4.61	5.88	6.28
39	0.62	0.75	0.83	0.87	0.91	1.28	1.42	3.54	4.02	4.35	4.56	4.78	6.10	6.52
40	0.64	0.78	0.86	0.90	0.95	1.33	1.48	3.65	4.17	4.51	4.73	4.96	6.33	6.76
41	0.68	0.82	0.91	0.96	1.00	1.41	1.56	3.71	4.27	4.64	4.88	5.11	6.52	6.97
42	0.72	0.87	0.96	1.01	1.06	1.49	1.66	3.77	4.38	4.77	5.03	5.27	6.72	7.18
43	0.76	0.92	1.02	1.07	1.13	1.58	1.75	3.83	4.50	4.91	5.18	5.43	6.93	7.40
44	0.81	0.98	1.08	1.14	1.19	1.67	1.86	3.90	4.61	5.05	5.34	5.60	7.14	7.63
45	0.85	1.03	1.14	1.20	1.26	1.77	1.97	3.96	4.73	5.20	5.50	5.77	7.36	7.86
46	0.91	1.10	1.22	1.28	1.34	1.88	2.09	4.12	4.91	5.40	5.72	6.00	7.65	8.17
47	0.97	1.17	1.29	1.36	1.43	2.01	2.23	4.28	5.09	5.61	5.95	6.23	7.95	8.50
48	1.03	1.25	1.38	1.45	1.52	2.14	2.37	4.45	5.28	5.82	6.19	6.48	8.27	8.84
49	1.10	1.33	1.47	1.54	1.62	2.27	2.53	4.63	5.48	6.05	6.43	6.74	8.60	9.19
50	1.17	1.41	1.56	1.64	1.73	2.42	2.69	4.81	5.68	6.28	6.69	7.01	8.94	9.55
51	1.25	1.51	1.67	1.76	1.85	2.59	2.88	5.02	5.95	6.58	7.01	7.35	9.37	10.02
52	1.34	1.62	1.79	1.88	1.97	2.77	3.08	5.23	6.22	6.90	7.35	7.71	9.83	10.50
53	1.43	1.73	1.91	2.01	2.11	2.96	3.29	5.46	6.51	7.23	7.71	8.08	10.31	11.02
54	1.53	1.85	2.05	2.15	2.26	3.17	3.52	5.69	6.81	7.58	8.09	8.48	10.81	11.55
55	1.63	1.98	2.19	2.30	2.42	3.39	3.77	5.94	7.13	7.94	8.48	8.89	11.34	12.12
56	1.76	2.13	2.35	2.47	2.60	3.64	4.05	6.36	7.64	8.52	9.11	9.55	12.18	13.02
57	1.89	2.29	2.52	2.66	2.79	3.91	4.34	6.81	8.18	9.15	9.65	9.93	13.09	13.98
58	2.03	2.46	2.71	2.85	3.00	4.20	4.67	7.23	8.76	9.67	9.97	10.26	14.06	15.02
59	2.18	2.64	2.91	3.07	3.22	4.51	5.01	7.47	9.05	9.99	10.31	10.61	14.59	16.05
60	2.34	2.84	3.13	3.29	3.46	4.85	5.39	7.72	9.36	10.33	10.65	10.96	15.08	16.59
61	2.54	3.08	3.40	3.58	3.76	5.27	5.85	8.04	9.74	10.75	11.09	11.42	15.70	17.27
62	2.77	3.35	3.70	3.89	4.08	5.72	6.36	8.38	10.15	11.20	11.55	11.89	16.34	17.98
63	3.01	3.64	4.02	4.23	4.44	6.22	6.91	8.72	10.57	11.66	12.03	12.38	17.02	18.72
64	3.27	3.96	4.37	4.59	4.82	6.76	7.51	9.09	11.00	12.14	12.52	12.89	17.72	19.36
65	3.55	4.30	4.75	4.99	5.24	7.34	8.16	9.46	11.46	12.64	13.04	13.42	18.45	19.86
66	3.87	4.68	5.17	5.44	5.71	8.00	8.89	9.89	11.97	13.21	13.62	14.02	19.27	20.63
67	4.22	5.10	5.63	5.93	6.22	8.71	9.68	10.33	12.50	13.80	14.23	14.65	20.05	21.42
68	4.59	5.56	6.14	6.46	6.78	9.49	10.55	10.79	13.06	14.41	14.86	15.30	20.79	22.21
69	5.01	6.06	6.69	7.03	7.38	10.34	11.49	11.28	13.65	15.06	15.53	15.98	21.54	23.01
70	5.46	6.60	7.29	7.66	8.05	11.26	12.51	11.79	14.26	15.73	16.22	16.70	22.29	23.81
71	6.13	7.42	8.18	8.61	9.04	12.65	14.06	12.67	15.41	17.00	17.53	18.05	23.31	24.90
72	6.89	8.33	9.19	9.67	10.15	14.03	14.99	13.15	16.65	18.37	18.95	19.50	24.35	26.02
73	7.74	9.36	10.32	10.86	11.40	14.91	15.93	13.63	17.37	19.86	20.48	21.08	25.41	27.14
74	8.43	10.51	11.60	12.19	12.80	15.82	16.90	14.11	18.10	20.81	22.13	22.78	26.47	28.28
75	8.88	11.46	13.02	13.70	14.38	16.76	17.90	14.58	18.83	21.65	23.53	24.62	27.54	29.42
76	9.33	12.12	13.94	15.15	15.88	17.73	18.94	15.05	19.56	22.49	24.44	25.62	28.60	30.56
77	9.79	12.80	14.72	16.00	16.76	18.72	20.00	15.50	20.28	23.32	25.34	26.56	29.65	31.68
78	10.25	13.49	15.51	16.86	17.67	19.73	21.07	15.94	20.98	24.13	26.23	27.49	30.69	32.79
79	10.71	14.19	16.31	17.73	18.58	20.75	22.16	16.36	21.67	24.92	27.09	28.39	31.69	33.86
80	11.16	14.89	17.12	18.61	19.50	21.77	23.26	16.75	22.33	25.68	27.91	29.25	32.66	34.89
81	12.28	16.37	18.83	20.47	21.45	23.95	25.58	18.42	24.56	28.25	30.70	32.18	35.92	38.38
82	13.40	17.86	20.54	22.33	23.40	26.12	27.91	20.10	26.79	30.81	33.49	35.10	39.19	41.87
83	14.85	19.80	22.77	24.75	25.94	28.95	30.93	22.27	29.70	34.15	37.12	38.90	43.43	46.40
84	16.30	21.73	24.99	27.17	28.47	31.78	33.96	24.45	32.60	37.49	40.75	42.71	47.68	50.94
85+	19.76	26.35	30.30	32.93	34.52	38.53	41.17	29.64	39.52	45.45	49.40	51.77	57.80	61.75

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (3.2% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.52	1.67	1.79	1.86	1.95
30	1.52	1.67	1.79	1.86	1.95
31	1.57	1.73	1.85	1.93	2.02
32	1.62	1.79	1.92	2.00	2.10
33	1.67	1.86	1.99	2.08	2.18
34	1.72	1.92	2.06	2.16	2.26
35	1.78	1.99	2.14	2.24	2.34
36	1.83	2.06	2.22	2.32	2.43
37	1.89	2.13	2.30	2.41	2.52
38	1.95	2.21	2.38	2.50	2.62
39	2.01	2.29	2.47	2.59	2.72
40	2.07	2.37	2.56	2.69	2.82
41	2.11	2.43	2.63	2.77	2.90
42	2.14	2.49	2.71	2.86	2.99
43	2.18	2.55	2.79	2.94	3.08
44	2.21	2.62	2.87	3.03	3.18
45	2.25	2.69	2.95	3.13	3.28
46	2.34	2.79	3.07	3.25	3.41
47	2.43	2.89	3.18	3.38	3.54
48	2.53	3.00	3.31	3.51	3.68
49	2.63	3.11	3.44	3.65	3.83
50	2.73	3.23	3.57	3.80	3.98
51	2.85	3.38	3.74	3.98	4.17
52	2.97	3.53	3.92	4.18	4.38
53	3.10	3.70	4.11	4.38	4.59
54	3.23	3.87	4.30	4.59	4.81
55	3.37	4.05	4.51	4.82	5.05
56	3.61	4.34	4.84	5.18	5.42
57	3.87	4.65	5.20	5.56	5.82
58	4.14	4.98	5.57	5.96	6.24
59	4.43	5.33	5.97	6.39	6.69
60	4.74	5.70	6.40	6.86	7.18
61	4.98	6.01	6.75	7.24	7.58
62	5.23	6.33	7.13	7.65	8.01
63	5.49	6.67	7.52	8.08	8.46
64	5.77	7.03	7.94	8.53	8.94
65	6.06	7.41	8.38	9.01	9.44
66	6.42	7.89	8.95	9.64	10.10
67	6.81	8.40	9.55	10.31	10.80
68	7.22	8.94	10.20	11.03	11.56
69	7.66	9.52	10.90	11.81	12.37
70	8.12	10.14	11.64	12.63	13.23
71	8.74	10.98	12.61	13.68	14.33
72	9.39	11.89	13.66	14.82	15.52
73	10.10	12.87	14.79	16.05	16.82
74	10.85	13.92	16.01	17.39	18.21
75	11.67	15.06	17.32	18.83	19.73
76	12.54	16.30	18.74	20.37	21.35
77	13.48	17.63	20.28	22.04	23.10
78	14.49	19.08	21.94	23.84	24.99
79	15.58	20.64	23.73	25.80	27.04
80	16.75	22.33	25.68	27.91	29.25
81	18.42	24.56	28.25	30.70	32.18
82	20.10	26.79	30.81	33.49	35.10
83	22.27	29.70	34.15	37.12	38.90
84	24.45	32.60	37.49	40.75	42.71
85+	29.64	39.52	45.45	49.40	51.77

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.3% Compound Inflation)	
	Benefit Period	
	10 Years	Life
18-29	2.19	2.34
30	2.19	2.34
31	2.27	2.43
32	2.36	2.52
33	2.44	2.61
34	2.54	2.71
35	2.63	2.81
36	2.73	2.92
37	2.83	3.03
38	2.94	3.14
39	3.05	3.26
40	3.16	3.38
41	3.26	3.48
42	3.36	3.59
43	3.46	3.70
44	3.57	3.81
45	3.68	3.93
46	3.83	4.09
47	3.98	4.25
48	4.14	4.42
49	4.30	4.59
50	4.47	4.77
51	4.69	5.01
52	4.92	5.25
53	5.16	5.51
54	5.41	5.78
55	5.67	6.06
56	6.09	6.51
57	6.54	6.99
58	7.03	7.51
59	7.54	8.07
60	8.09	8.65
61	8.54	9.13
62	9.02	9.65
63	9.52	10.19
64	10.06	10.75
65	10.62	11.35
66	11.36	12.14
67	12.15	12.98
68	12.99	13.88
69	13.89	14.84
70	14.86	15.88
71	16.08	17.18
72	17.39	18.58
73	18.82	20.11
74	20.36	21.75
75	22.03	23.53
76	23.83	25.46
77	25.79	27.55
78	27.90	29.81
79	30.18	32.25
80	32.66	34.89
81	35.92	38.38
82	39.19	41.87
83	43.43	46.40
84	47.68	50.94
85+	57.80	61.75

Appendix C1

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost					ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
30	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
31	0.40	0.48	0.53	0.56	0.58	2.34	2.58	2.76	2.88	3.02
32	0.41	0.50	0.55	0.58	0.61	2.42	2.67	2.86	2.99	3.13
33	0.43	0.51	0.57	0.60	0.63	2.49	2.77	2.97	3.10	3.25
34	0.44	0.53	0.59	0.62	0.65	2.57	2.87	3.07	3.21	3.37
35	0.46	0.55	0.61	0.64	0.68	2.65	2.97	3.19	3.33	3.49
36	0.47	0.57	0.63	0.67	0.70	2.73	3.07	3.30	3.46	3.63
37	0.49	0.60	0.66	0.69	0.73	2.82	3.18	3.43	3.59	3.76
38	0.51	0.62	0.68	0.72	0.75	2.90	3.29	3.55	3.72	3.90
39	0.53	0.64	0.71	0.74	0.78	2.99	3.41	3.68	3.86	4.05
40	0.55	0.66	0.73	0.77	0.81	3.09	3.53	3.82	4.01	4.20
41	0.58	0.70	0.78	0.82	0.86	3.14	3.62	3.93	4.13	4.33
42	0.61	0.74	0.82	0.87	0.91	3.19	3.71	4.04	4.26	4.46
43	0.65	0.79	0.87	0.92	0.96	3.25	3.81	4.16	4.39	4.60
44	0.69	0.84	0.92	0.97	1.02	3.30	3.91	4.28	4.52	4.74
45	0.73	0.88	0.98	1.03	1.08	3.36	4.01	4.40	4.66	4.89
46	0.78	0.94	1.04	1.10	1.15	3.49	4.16	4.57	4.85	5.08
47	0.83	1.00	1.11	1.17	1.22	3.63	4.31	4.75	5.04	5.28
48	0.88	1.07	1.18	1.24	1.30	3.77	4.47	4.93	5.24	5.49
49	0.94	1.14	1.26	1.32	1.39	3.92	4.64	5.12	5.45	5.71
50	1.00	1.21	1.34	1.41	1.48	4.08	4.81	5.32	5.66	5.93
51	1.07	1.29	1.43	1.50	1.58	4.25	5.04	5.58	5.94	6.22
52	1.14	1.38	1.53	1.61	1.69	4.43	5.27	5.84	6.23	6.53
53	1.22	1.48	1.64	1.72	1.81	4.62	5.51	6.12	6.53	6.85
54	1.31	1.58	1.75	1.84	1.93	4.82	5.77	6.42	6.85	7.18
55	1.40	1.69	1.87	1.97	2.07	5.03	6.03	6.72	7.18	7.53
56	1.50	1.82	2.01	2.12	2.22	5.39	6.47	7.22	7.72	8.09
57	1.62	1.96	2.16	2.28	2.39	5.77	6.93	7.75	8.18	8.42
58	1.74	2.10	2.32	2.45	2.57	6.12	7.42	8.20	8.47	8.72
59	1.87	2.26	2.50	2.63	2.76	6.34	7.68	8.48	8.76	9.03
60	2.01	2.43	2.68	2.82	2.97	6.56	7.95	8.78	9.07	9.34
61	2.18	2.64	2.92	3.07	3.22	6.84	8.28	9.15	9.45	9.73
62	2.37	2.87	3.17	3.34	3.51	7.12	8.63	9.53	9.84	10.14
63	2.58	3.12	3.45	3.63	3.81	7.42	8.99	9.93	10.26	10.56
64	2.80	3.39	3.75	3.95	4.14	7.73	9.36	10.34	10.69	11.01
65	3.05	3.69	4.08	4.29	4.51	8.05	9.76	10.78	11.13	11.47
66	3.32	4.02	4.44	4.68	4.91	8.42	10.20	11.27	11.64	11.99
67	3.62	4.38	4.84	5.10	5.35	8.80	10.66	11.78	12.17	12.53
68	3.94	4.78	5.28	5.56	5.83	9.20	11.15	12.31	12.72	13.10
69	4.30	5.21	5.75	6.05	6.36	9.62	11.65	12.87	13.30	13.70
70	4.69	5.68	6.27	6.60	6.93	10.06	12.18	13.46	13.90	14.32
71	5.26	6.37	7.04	7.41	7.78	10.81	13.17	14.55	15.03	15.48
72	5.90	7.15	7.90	8.32	8.73	11.24	14.23	15.72	16.24	16.73
73	6.63	8.03	8.87	9.34	9.80	11.66	14.87	16.99	17.55	18.08
74	7.22	9.01	9.96	10.48	11.01	12.09	15.51	17.83	18.97	19.54
75	7.61	9.83	11.18	11.77	12.35	12.51	16.15	18.58	20.19	21.12
76	8.01	10.41	11.97	13.01	13.64	12.93	16.80	19.32	21.00	22.01
77	8.42	11.01	12.66	13.76	14.42	13.33	17.44	20.05	21.80	22.84
78	8.82	11.62	13.36	14.52	15.22	13.73	18.07	20.78	22.59	23.67
79	9.23	12.23	14.07	15.29	16.02	14.10	18.69	21.49	23.36	24.48
80	9.64	12.85	14.78	16.06	16.84	14.46	19.28	22.17	24.10	25.25
81	10.60	14.14	16.26	17.67	18.52	15.90	21.21	24.39	26.51	27.78
82	11.57	15.42	17.74	19.28	20.20	17.35	23.13	26.60	28.92	30.30
83	12.82	17.09	19.66	21.37	22.39	19.23	25.64	29.48	32.05	33.59
84	14.07	18.76	21.58	23.45	24.58	21.11	28.15	32.37	35.18	36.87
85+	17.06	22.75	26.16	28.43	29.80	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost		ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost	
	Benefit Period		Benefit Period	
	10 Years	Life	10 Years	Life
18-29	0.78	0.87	3.69	3.94
30	0.78	0.87	3.69	3.94
31	0.81	0.90	3.82	4.09
32	0.84	0.94	3.97	4.24
33	0.87	0.97	4.12	4.40
34	0.91	1.01	4.27	4.56
35	0.94	1.04	4.43	4.74
36	0.97	1.08	4.60	4.91
37	1.01	1.12	4.77	5.10
38	1.05	1.16	4.95	5.29
39	1.09	1.21	5.14	5.49
40	1.13	1.25	5.33	5.69
41	1.19	1.32	5.49	5.87
42	1.26	1.40	5.66	6.05
43	1.34	1.49	5.83	6.23
44	1.42	1.57	6.01	6.42
45	1.50	1.67	6.20	6.62
46	1.60	1.77	6.44	6.88
47	1.70	1.89	6.70	7.16
48	1.81	2.01	6.96	7.44
49	1.93	2.14	7.24	7.73
50	2.05	2.28	7.53	8.04
51	2.20	2.44	7.89	8.43
52	2.35	2.61	8.28	8.84
53	2.51	2.79	8.68	9.28
54	2.69	2.98	9.11	9.73
55	2.88	3.19	9.55	10.20
56	3.09	3.43	10.26	10.96
57	3.32	3.69	11.02	11.77
58	3.57	3.96	11.84	12.65
59	3.84	4.26	12.31	13.52
60	4.12	4.58	12.74	13.99
61	4.48	4.98	13.27	14.58
62	4.88	5.41	13.83	15.19
63	5.30	5.88	14.40	15.82
64	5.76	6.39	15.01	16.38
65	6.27	6.95	15.63	16.83
66	6.83	7.58	16.35	17.50
67	7.44	8.26	17.03	18.19
68	8.11	9.00	17.68	18.89
69	8.84	9.81	18.34	19.59
70	9.63	10.69	19.00	20.30
71	10.82	12.00	19.90	21.26
72	11.99	12.81	20.81	22.24
73	12.76	13.63	21.74	23.23
74	13.55	14.48	22.68	24.23
75	14.38	15.36	23.62	25.24
76	15.23	16.27	24.57	26.25
77	16.10	17.20	25.50	27.25
78	16.99	18.15	26.43	28.23
79	17.89	19.11	27.33	29.20
80	18.80	20.08	28.19	30.12
81	20.68	22.09	31.01	33.13
82	22.55	24.10	33.83	36.15
83	25.00	26.71	37.50	40.06
84	27.44	29.32	41.16	43.98
85+	33.27	35.54	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.4% Compound Inflation) or (3.2% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.29	1.42	1.51	1.58	1.65
30	1.29	1.42	1.51	1.58	1.65
31	1.33	1.47	1.57	1.63	1.71
32	1.37	1.52	1.63	1.70	1.78
33	1.42	1.57	1.68	1.76	1.84
34	1.46	1.63	1.75	1.83	1.91
35	1.51	1.69	1.81	1.89	1.98
36	1.55	1.74	1.88	1.97	2.06
37	1.60	1.81	1.95	2.04	2.14
38	1.65	1.87	2.02	2.12	2.22
39	1.70	1.94	2.09	2.20	2.30
40	1.75	2.00	2.17	2.28	2.39
41	1.78	2.06	2.23	2.35	2.46
42	1.81	2.11	2.30	2.42	2.54
43	1.84	2.16	2.36	2.49	2.61
44	1.88	2.22	2.43	2.57	2.69
45	1.91	2.28	2.50	2.65	2.78
46	1.98	2.36	2.60	2.75	2.89
47	2.06	2.45	2.70	2.86	3.00
48	2.14	2.54	2.80	2.98	3.12
49	2.23	2.64	2.91	3.09	3.24
50	2.32	2.73	3.02	3.22	3.37
51	2.42	2.86	3.17	3.37	3.54
52	2.52	2.99	3.32	3.54	3.71
53	2.63	3.13	3.48	3.71	3.89
54	2.74	3.28	3.65	3.89	4.08
55	2.86	3.43	3.82	4.08	4.28
56	3.06	3.67	4.10	4.38	4.59
57	3.28	3.94	4.40	4.71	4.94
58	3.51	4.22	4.72	5.06	5.30
59	3.76	4.52	5.07	5.43	5.70
60	4.03	4.85	5.44	5.84	6.12
61	4.23	5.11	5.74	6.17	6.47
62	4.45	5.38	6.07	6.52	6.83
63	4.67	5.68	6.40	6.89	7.22
64	4.91	5.98	6.76	7.28	7.63
65	5.15	6.31	7.14	7.69	8.06
66	5.47	6.72	7.63	8.24	8.63
67	5.80	7.16	8.16	8.82	9.24
68	6.16	7.63	8.72	9.44	9.90
69	6.53	8.13	9.32	10.11	10.60
70	6.93	8.66	9.96	10.83	11.35
71	7.46	9.38	10.79	11.73	12.29
72	8.03	10.16	11.69	12.71	13.32
73	8.64	11.01	12.66	13.76	14.42
74	9.30	11.93	13.72	14.91	15.63
75	10.01	12.92	14.86	16.15	16.93
76	10.77	14.00	16.10	17.50	18.34
77	11.60	15.16	17.44	18.96	19.87
78	12.48	16.43	18.89	20.53	21.52
79	13.43	17.80	20.46	22.24	23.31
80	14.46	19.28	22.17	24.10	25.25
81	15.90	21.21	24.39	26.51	27.78
82	17.35	23.13	26.60	28.92	30.30
83	19.23	25.64	29.48	32.05	33.59
84	21.11	28.15	32.37	35.18	36.87
85+	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (1.5% Compound Inflation) or (2.3% Compound Inflation) with Shared Cost	
	Benefit Period	
	10 Years	Life
18-29	1.84	1.97
30	1.84	1.97
31	1.91	2.04
32	1.98	2.12
33	2.06	2.20
34	2.14	2.28
35	2.22	2.37
36	2.30	2.46
37	2.39	2.55
38	2.48	2.64
39	2.57	2.74
40	2.66	2.85
41	2.75	2.93
42	2.83	3.02
43	2.92	3.12
44	3.01	3.21
45	3.10	3.31
46	3.22	3.44
47	3.35	3.58
48	3.48	3.72
49	3.62	3.87
50	3.76	4.02
51	3.95	4.22
52	4.14	4.42
53	4.34	4.64
54	4.55	4.86
55	4.77	5.10
56	5.13	5.48
57	5.51	5.89
58	5.92	6.32
59	6.36	6.79
60	6.83	7.30
61	7.22	7.71
62	7.63	8.15
63	8.06	8.61
64	8.52	9.10
65	9.00	9.62
66	9.64	10.30
67	10.32	11.02
68	11.05	11.80
69	11.83	12.64
70	12.67	13.53
71	13.72	14.66
72	14.87	15.88
73	16.10	17.21
74	17.45	18.64
75	18.90	20.19
76	20.47	21.87
77	22.18	23.69
78	24.02	25.67
79	26.03	27.81
80	28.19	30.12
81	31.01	33.13
82	33.83	36.15
83	37.50	40.06
84	41.16	43.98
85+	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base							ABI Option: (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	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
30	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
31	0.46	0.56	0.62	0.65	0.68	0.96	1.06	2.77	3.05	3.26	3.40	3.56	4.54	4.85
32	0.48	0.58	0.64	0.67	0.71	0.99	1.10	2.85	3.16	3.38	3.52	3.69	4.71	5.03
33	0.49	0.60	0.66	0.70	0.73	1.03	1.15	2.94	3.27	3.50	3.66	3.83	4.89	5.22
34	0.51	0.62	0.69	0.73	0.76	1.07	1.19	3.03	3.38	3.63	3.79	3.98	5.07	5.42
35	0.53	0.65	0.71	0.75	0.79	1.11	1.23	3.13	3.50	3.76	3.94	4.13	5.26	5.62
36	0.55	0.67	0.74	0.78	0.82	1.15	1.28	3.23	3.63	3.90	4.08	4.28	5.46	5.83
37	0.57	0.69	0.77	0.81	0.85	1.19	1.32	3.33	3.75	4.04	4.24	4.44	5.67	6.05
38	0.59	0.72	0.80	0.84	0.88	1.24	1.37	3.43	3.89	4.19	4.40	4.61	5.88	6.28
39	0.62	0.75	0.83	0.87	0.91	1.28	1.42	3.54	4.02	4.35	4.56	4.78	6.10	6.52
40	0.64	0.78	0.86	0.90	0.95	1.33	1.48	3.65	4.17	4.51	4.73	4.96	6.33	6.76
41	0.68	0.82	0.91	0.96	1.00	1.41	1.56	3.71	4.27	4.64	4.88	5.11	6.52	6.97
42	0.72	0.87	0.96	1.01	1.06	1.49	1.66	3.77	4.38	4.77	5.03	5.27	6.72	7.18
43	0.76	0.92	1.02	1.07	1.13	1.58	1.75	3.83	4.50	4.91	5.18	5.43	6.93	7.40
44	0.81	0.98	1.08	1.14	1.19	1.67	1.86	3.90	4.61	5.05	5.34	5.60	7.14	7.63
45	0.85	1.03	1.14	1.20	1.26	1.77	1.97	3.96	4.73	5.20	5.50	5.77	7.36	7.86
46	0.91	1.10	1.22	1.28	1.34	1.88	2.09	4.12	4.91	5.40	5.72	6.00	7.65	8.17
47	0.97	1.17	1.29	1.36	1.43	2.01	2.23	4.28	5.09	5.61	5.95	6.23	7.95	8.50
48	1.03	1.25	1.38	1.45	1.52	2.14	2.37	4.45	5.28	5.82	6.19	6.48	8.27	8.84
49	1.10	1.33	1.47	1.54	1.62	2.27	2.53	4.63	5.48	6.05	6.43	6.74	8.60	9.19
50	1.17	1.41	1.56	1.64	1.73	2.42	2.69	4.81	5.68	6.28	6.69	7.01	8.94	9.55
51	1.25	1.51	1.67	1.76	1.85	2.59	2.88	5.02	5.95	6.58	7.01	7.35	9.37	10.02
52	1.34	1.62	1.79	1.88	1.97	2.77	3.08	5.23	6.22	6.90	7.35	7.71	9.83	10.50
53	1.43	1.73	1.91	2.01	2.11	2.96	3.29	5.46	6.51	7.23	7.71	8.08	10.31	11.02
54	1.53	1.85	2.05	2.15	2.26	3.17	3.52	5.69	6.81	7.58	8.09	8.48	10.81	11.55
55	1.63	1.98	2.19	2.30	2.42	3.39	3.77	5.94	7.13	7.94	8.48	8.89	11.34	12.12
56	1.76	2.13	2.35	2.47	2.60	3.64	4.05	6.36	7.64	8.52	9.11	9.55	12.18	13.02
57	1.89	2.29	2.52	2.66	2.79	3.91	4.34	6.81	8.18	9.15	9.65	9.93	13.09	13.98
58	2.03	2.46	2.71	2.85	3.00	4.20	4.67	7.23	8.76	9.67	9.97	10.26	14.06	15.02
59	2.18	2.64	2.91	3.07	3.22	4.51	5.01	7.47	9.05	9.99	10.31	10.61	14.59	16.05
60	2.34	2.84	3.13	3.29	3.46	4.85	5.39	7.72	9.36	10.33	10.65	10.96	15.08	16.59
61	2.54	3.08	3.40	3.58	3.76	5.27	5.85	8.04	9.74	10.75	11.09	11.42	15.70	17.27
62	2.77	3.35	3.70	3.89	4.08	5.72	6.36	8.38	10.15	11.20	11.55	11.89	16.34	17.98
63	3.01	3.64	4.02	4.23	4.44	6.22	6.91	8.72	10.57	11.66	12.03	12.38	17.02	18.72
64	3.27	3.96	4.37	4.59	4.82	6.76	7.51	9.09	11.00	12.14	12.52	12.89	17.72	19.36
65	3.55	4.30	4.75	4.99	5.24	7.34	8.16	9.46	11.46	12.64	13.04	13.42	18.45	19.86
66	3.87	4.68	5.17	5.44	5.71	8.00	8.89	9.89	11.97	13.21	13.62	14.02	19.27	20.63
67	4.22	5.10	5.63	5.93	6.22	8.71	9.68	10.33	12.50	13.80	14.23	14.65	20.05	21.42
68	4.59	5.56	6.14	6.46	6.78	9.49	10.55	10.79	13.06	14.41	14.86	15.30	20.79	22.21
69	5.01	6.06	6.69	7.03	7.38	10.34	11.49	11.28	13.65	15.06	15.53	15.98	21.54	23.01
70	5.46	6.60	7.29	7.66	8.05	11.26	12.51	11.79	14.26	15.73	16.22	16.70	22.29	23.81
71	6.13	7.42	8.18	8.61	9.04	12.65	14.06	12.67	15.41	17.00	17.53	18.05	23.31	24.90
72	6.89	8.33	9.19	9.67	10.15	14.03	14.99	13.15	16.65	18.37	18.95	19.50	24.35	26.02
73	7.74	9.36	10.32	10.86	11.40	14.91	15.93	13.63	17.37	19.86	20.48	21.08	25.41	27.14
74	8.43	10.51	11.60	12.19	12.80	15.82	16.90	14.11	18.10	20.81	22.13	22.78	26.47	28.28
75	8.88	11.46	13.02	13.70	14.38	16.76	17.90	14.58	18.83	21.65	23.53	24.62	27.54	29.42
76	9.33	12.12	13.94	15.15	15.88	17.73	18.94	15.05	19.56	22.49	24.44	25.62	28.60	30.56
77	9.79	12.80	14.72	16.00	16.76	18.72	20.00	15.50	20.28	23.32	25.34	26.56	29.65	31.68
78	10.25	13.49	15.51	16.86	17.67	19.73	21.07	15.94	20.98	24.13	26.23	27.49	30.69	32.79
79	10.71	14.19	16.31	17.73	18.58	20.75	22.16	16.36	21.67	24.92	27.09	28.39	31.69	33.86
80	11.16	14.89	17.12	18.61	19.50	21.77	23.26	16.75	22.33	25.68	27.91	29.25	32.66	34.89
81	12.28	16.37	18.83	20.47	21.45	23.95	25.58	18.42	24.56	28.25	30.70	32.18	35.92	38.38
82	13.40	17.86	20.54	22.33	23.40	26.12	27.91	20.10	26.79	30.81	33.49	35.10	39.19	41.87
83	14.85	19.80	22.77	24.75	25.94	28.95	30.93	22.27	29.70	34.15	37.12	38.90	43.43	46.40
84	16.30	21.73	24.99	27.17	28.47	31.78	33.96	24.45	32.60	37.49	40.75	42.71	47.68	50.94
85+	19.76	26.35	30.30	32.93	34.52	38.53	41.17	29.64	39.52	45.45	49.40	51.77	57.80	61.75

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (3.2% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.52	1.67	1.79	1.86	1.95
30	1.52	1.67	1.79	1.86	1.95
31	1.57	1.73	1.85	1.93	2.02
32	1.62	1.79	1.92	2.00	2.10
33	1.67	1.86	1.99	2.08	2.18
34	1.72	1.92	2.06	2.16	2.26
35	1.78	1.99	2.14	2.24	2.34
36	1.83	2.06	2.22	2.32	2.43
37	1.89	2.13	2.30	2.41	2.52
38	1.95	2.21	2.38	2.50	2.62
39	2.01	2.29	2.47	2.59	2.72
40	2.07	2.37	2.56	2.69	2.82
41	2.11	2.43	2.63	2.77	2.90
42	2.14	2.49	2.71	2.86	2.99
43	2.18	2.55	2.79	2.94	3.08
44	2.21	2.62	2.87	3.03	3.18
45	2.25	2.69	2.95	3.13	3.28
46	2.34	2.79	3.07	3.25	3.41
47	2.43	2.89	3.18	3.38	3.54
48	2.53	3.00	3.31	3.51	3.68
49	2.63	3.11	3.44	3.65	3.83
50	2.73	3.23	3.57	3.80	3.98
51	2.85	3.38	3.74	3.98	4.17
52	2.97	3.53	3.92	4.18	4.38
53	3.10	3.70	4.11	4.38	4.59
54	3.23	3.87	4.30	4.59	4.81
55	3.37	4.05	4.51	4.82	5.05
56	3.61	4.34	4.84	5.18	5.42
57	3.87	4.65	5.20	5.56	5.82
58	4.14	4.98	5.57	5.96	6.24
59	4.43	5.33	5.97	6.39	6.69
60	4.74	5.70	6.40	6.86	7.18
61	4.98	6.01	6.75	7.24	7.58
62	5.23	6.33	7.13	7.65	8.01
63	5.49	6.67	7.52	8.08	8.46
64	5.77	7.03	7.94	8.53	8.94
65	6.06	7.41	8.38	9.01	9.44
66	6.42	7.89	8.95	9.64	10.10
67	6.81	8.40	9.55	10.31	10.80
68	7.22	8.94	10.20	11.03	11.56
69	7.66	9.52	10.90	11.81	12.37
70	8.12	10.14	11.64	12.63	13.23
71	8.74	10.98	12.61	13.68	14.33
72	9.39	11.89	13.66	14.82	15.52
73	10.10	12.87	14.79	16.05	16.82
74	10.85	13.92	16.01	17.39	18.21
75	11.67	15.06	17.32	18.83	19.73
76	12.54	16.30	18.74	20.37	21.35
77	13.48	17.63	20.28	22.04	23.10
78	14.49	19.08	21.94	23.84	24.99
79	15.58	20.64	23.73	25.80	27.04
80	16.75	22.33	25.68	27.91	29.25
81	18.42	24.56	28.25	30.70	32.18
82	20.10	26.79	30.81	33.49	35.10
83	22.27	29.70	34.15	37.12	38.90
84	24.45	32.60	37.49	40.75	42.71
85+	29.64	39.52	45.45	49.40	51.77

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.3% Compound Inflation)	
	Benefit Period	
	10 Years	Life
18-29	2.19	2.34
30	2.19	2.34
31	2.27	2.43
32	2.36	2.52
33	2.44	2.61
34	2.54	2.71
35	2.63	2.81
36	2.73	2.92
37	2.83	3.03
38	2.94	3.14
39	3.05	3.26
40	3.16	3.38
41	3.26	3.48
42	3.36	3.59
43	3.46	3.70
44	3.57	3.81
45	3.68	3.93
46	3.83	4.09
47	3.98	4.25
48	4.14	4.42
49	4.30	4.59
50	4.47	4.77
51	4.69	5.01
52	4.92	5.25
53	5.16	5.51
54	5.41	5.78
55	5.67	6.06
56	6.09	6.51
57	6.54	6.99
58	7.03	7.51
59	7.54	8.07
60	8.09	8.65
61	8.54	9.13
62	9.02	9.65
63	9.52	10.19
64	10.06	10.75
65	10.62	11.35
66	11.36	12.14
67	12.15	12.98
68	12.99	13.88
69	13.89	14.84
70	14.86	15.88
71	16.08	17.18
72	17.39	18.58
73	18.82	20.11
74	20.36	21.75
75	22.03	23.53
76	23.83	25.46
77	25.79	27.55
78	27.90	29.81
79	30.18	32.25
80	32.66	34.89
81	35.92	38.38
82	39.19	41.87
83	43.43	46.40
84	47.68	50.94
85+	57.80	61.75

Appendix C1

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost					ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
30	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
31	0.40	0.48	0.53	0.56	0.58	2.34	2.58	2.76	2.88	3.02
32	0.41	0.50	0.55	0.58	0.61	2.42	2.67	2.86	2.99	3.13
33	0.43	0.51	0.57	0.60	0.63	2.49	2.77	2.97	3.10	3.25
34	0.44	0.53	0.59	0.62	0.65	2.57	2.87	3.07	3.21	3.37
35	0.46	0.55	0.61	0.64	0.68	2.65	2.97	3.19	3.33	3.49
36	0.47	0.57	0.63	0.67	0.70	2.73	3.07	3.30	3.46	3.63
37	0.49	0.60	0.66	0.69	0.73	2.82	3.18	3.43	3.59	3.76
38	0.51	0.62	0.68	0.72	0.75	2.90	3.29	3.55	3.72	3.90
39	0.53	0.64	0.71	0.74	0.78	2.99	3.41	3.68	3.86	4.05
40	0.55	0.66	0.73	0.77	0.81	3.09	3.53	3.82	4.01	4.20
41	0.58	0.70	0.78	0.82	0.86	3.14	3.62	3.93	4.13	4.33
42	0.61	0.74	0.82	0.87	0.91	3.19	3.71	4.04	4.26	4.46
43	0.65	0.79	0.87	0.92	0.96	3.25	3.81	4.16	4.39	4.60
44	0.69	0.84	0.92	0.97	1.02	3.30	3.91	4.28	4.52	4.74
45	0.73	0.88	0.98	1.03	1.08	3.36	4.01	4.40	4.66	4.89
46	0.78	0.94	1.04	1.10	1.15	3.49	4.16	4.57	4.85	5.08
47	0.83	1.00	1.11	1.17	1.22	3.63	4.31	4.75	5.04	5.28
48	0.88	1.07	1.18	1.24	1.30	3.77	4.47	4.93	5.24	5.49
49	0.94	1.14	1.26	1.32	1.39	3.92	4.64	5.12	5.45	5.71
50	1.00	1.21	1.34	1.41	1.48	4.08	4.81	5.32	5.66	5.93
51	1.07	1.29	1.43	1.50	1.58	4.25	5.04	5.58	5.94	6.22
52	1.14	1.38	1.53	1.61	1.69	4.43	5.27	5.84	6.23	6.53
53	1.22	1.48	1.64	1.72	1.81	4.62	5.51	6.12	6.53	6.85
54	1.31	1.58	1.75	1.84	1.93	4.82	5.77	6.42	6.85	7.18
55	1.40	1.69	1.87	1.97	2.07	5.03	6.03	6.72	7.18	7.53
56	1.50	1.82	2.01	2.12	2.22	5.39	6.47	7.22	7.72	8.09
57	1.62	1.96	2.16	2.28	2.39	5.77	6.93	7.75	8.18	8.42
58	1.74	2.10	2.32	2.45	2.57	6.12	7.42	8.20	8.47	8.72
59	1.87	2.26	2.50	2.63	2.76	6.34	7.68	8.48	8.76	9.03
60	2.01	2.43	2.68	2.82	2.97	6.56	7.95	8.78	9.07	9.34
61	2.18	2.64	2.92	3.07	3.22	6.84	8.28	9.15	9.45	9.73
62	2.37	2.87	3.17	3.34	3.51	7.12	8.63	9.53	9.84	10.14
63	2.58	3.12	3.45	3.63	3.81	7.42	8.99	9.93	10.26	10.56
64	2.80	3.39	3.75	3.95	4.14	7.73	9.36	10.34	10.69	11.01
65	3.05	3.69	4.08	4.29	4.51	8.05	9.76	10.78	11.13	11.47
66	3.32	4.02	4.44	4.68	4.91	8.42	10.20	11.27	11.64	11.99
67	3.62	4.38	4.84	5.10	5.35	8.80	10.66	11.78	12.17	12.53
68	3.94	4.78	5.28	5.56	5.83	9.20	11.15	12.31	12.72	13.10
69	4.30	5.21	5.75	6.05	6.36	9.62	11.65	12.87	13.30	13.70
70	4.69	5.68	6.27	6.60	6.93	10.06	12.18	13.46	13.90	14.32
71	5.26	6.37	7.04	7.41	7.78	10.81	13.17	14.55	15.03	15.48
72	5.90	7.15	7.90	8.32	8.73	11.24	14.23	15.72	16.24	16.73
73	6.63	8.03	8.87	9.34	9.80	11.66	14.87	16.99	17.55	18.08
74	7.22	9.01	9.96	10.48	11.01	12.09	15.51	17.83	18.97	19.54
75	7.61	9.83	11.18	11.77	12.35	12.51	16.15	18.58	20.19	21.12
76	8.01	10.41	11.97	13.01	13.64	12.93	16.80	19.32	21.00	22.01
77	8.42	11.01	12.66	13.76	14.42	13.33	17.44	20.05	21.80	22.84
78	8.82	11.62	13.36	14.52	15.22	13.73	18.07	20.78	22.59	23.67
79	9.23	12.23	14.07	15.29	16.02	14.10	18.69	21.49	23.36	24.48
80	9.64	12.85	14.78	16.06	16.84	14.46	19.28	22.17	24.10	25.25
81	10.60	14.14	16.26	17.67	18.52	15.90	21.21	24.39	26.51	27.78
82	11.57	15.42	17.74	19.28	20.20	17.35	23.13	26.60	28.92	30.30
83	12.82	17.09	19.66	21.37	22.39	19.23	25.64	29.48	32.05	33.59
84	14.07	18.76	21.58	23.45	24.58	21.11	28.15	32.37	35.18	36.87
85+	17.06	22.75	26.16	28.43	29.80	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost		ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost	
	Benefit Period		Benefit Period	
	10 Years	Life	10 Years	Life
18-29	0.78	0.87	3.69	3.94
30	0.78	0.87	3.69	3.94
31	0.81	0.90	3.82	4.09
32	0.84	0.94	3.97	4.24
33	0.87	0.97	4.12	4.40
34	0.91	1.01	4.27	4.56
35	0.94	1.04	4.43	4.74
36	0.97	1.08	4.60	4.91
37	1.01	1.12	4.77	5.10
38	1.05	1.16	4.95	5.29
39	1.09	1.21	5.14	5.49
40	1.13	1.25	5.33	5.69
41	1.19	1.32	5.49	5.87
42	1.26	1.40	5.66	6.05
43	1.34	1.49	5.83	6.23
44	1.42	1.57	6.01	6.42
45	1.50	1.67	6.20	6.62
46	1.60	1.77	6.44	6.88
47	1.70	1.89	6.70	7.16
48	1.81	2.01	6.96	7.44
49	1.93	2.14	7.24	7.73
50	2.05	2.28	7.53	8.04
51	2.20	2.44	7.89	8.43
52	2.35	2.61	8.28	8.84
53	2.51	2.79	8.68	9.28
54	2.69	2.98	9.11	9.73
55	2.88	3.19	9.55	10.20
56	3.09	3.43	10.26	10.96
57	3.32	3.69	11.02	11.77
58	3.57	3.96	11.84	12.65
59	3.84	4.26	12.31	13.52
60	4.12	4.58	12.74	13.99
61	4.48	4.98	13.27	14.58
62	4.88	5.41	13.83	15.19
63	5.30	5.88	14.40	15.82
64	5.76	6.39	15.01	16.38
65	6.27	6.95	15.63	16.83
66	6.83	7.58	16.35	17.50
67	7.44	8.26	17.03	18.19
68	8.11	9.00	17.68	18.89
69	8.84	9.81	18.34	19.59
70	9.63	10.69	19.00	20.30
71	10.82	12.00	19.90	21.26
72	11.99	12.81	20.81	22.24
73	12.76	13.63	21.74	23.23
74	13.55	14.48	22.68	24.23
75	14.38	15.36	23.62	25.24
76	15.23	16.27	24.57	26.25
77	16.10	17.20	25.50	27.25
78	16.99	18.15	26.43	28.23
79	17.89	19.11	27.33	29.20
80	18.80	20.08	28.19	30.12
81	20.68	22.09	31.01	33.13
82	22.55	24.10	33.83	36.15
83	25.00	26.71	37.50	40.06
84	27.44	29.32	41.16	43.98
85+	33.27	35.54	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.4% Compound Inflation) or (3.2% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.29	1.42	1.51	1.58	1.65
30	1.29	1.42	1.51	1.58	1.65
31	1.33	1.47	1.57	1.63	1.71
32	1.37	1.52	1.63	1.70	1.78
33	1.42	1.57	1.68	1.76	1.84
34	1.46	1.63	1.75	1.83	1.91
35	1.51	1.69	1.81	1.89	1.98
36	1.55	1.74	1.88	1.97	2.06
37	1.60	1.81	1.95	2.04	2.14
38	1.65	1.87	2.02	2.12	2.22
39	1.70	1.94	2.09	2.20	2.30
40	1.75	2.00	2.17	2.28	2.39
41	1.78	2.06	2.23	2.35	2.46
42	1.81	2.11	2.30	2.42	2.54
43	1.84	2.16	2.36	2.49	2.61
44	1.88	2.22	2.43	2.57	2.69
45	1.91	2.28	2.50	2.65	2.78
46	1.98	2.36	2.60	2.75	2.89
47	2.06	2.45	2.70	2.86	3.00
48	2.14	2.54	2.80	2.98	3.12
49	2.23	2.64	2.91	3.09	3.24
50	2.32	2.73	3.02	3.22	3.37
51	2.42	2.86	3.17	3.37	3.54
52	2.52	2.99	3.32	3.54	3.71
53	2.63	3.13	3.48	3.71	3.89
54	2.74	3.28	3.65	3.89	4.08
55	2.86	3.43	3.82	4.08	4.28
56	3.06	3.67	4.10	4.38	4.59
57	3.28	3.94	4.40	4.71	4.94
58	3.51	4.22	4.72	5.06	5.30
59	3.76	4.52	5.07	5.43	5.70
60	4.03	4.85	5.44	5.84	6.12
61	4.23	5.11	5.74	6.17	6.47
62	4.45	5.38	6.07	6.52	6.83
63	4.67	5.68	6.40	6.89	7.22
64	4.91	5.98	6.76	7.28	7.63
65	5.15	6.31	7.14	7.69	8.06
66	5.47	6.72	7.63	8.24	8.63
67	5.80	7.16	8.16	8.82	9.24
68	6.16	7.63	8.72	9.44	9.90
69	6.53	8.13	9.32	10.11	10.60
70	6.93	8.66	9.96	10.83	11.35
71	7.46	9.38	10.79	11.73	12.29
72	8.03	10.16	11.69	12.71	13.32
73	8.64	11.01	12.66	13.76	14.42
74	9.30	11.93	13.72	14.91	15.63
75	10.01	12.92	14.86	16.15	16.93
76	10.77	14.00	16.10	17.50	18.34
77	11.60	15.16	17.44	18.96	19.87
78	12.48	16.43	18.89	20.53	21.52
79	13.43	17.80	20.46	22.24	23.31
80	14.46	19.28	22.17	24.10	25.25
81	15.90	21.21	24.39	26.51	27.78
82	17.35	23.13	26.60	28.92	30.30
83	19.23	25.64	29.48	32.05	33.59
84	21.11	28.15	32.37	35.18	36.87
85+	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (1.5% Compound Inflation) or (2.3% Compound Inflation) with Shared Cost	
	Benefit Period	
	10 Years	Life
18-29	1.84	1.97
30	1.84	1.97
31	1.91	2.04
32	1.98	2.12
33	2.06	2.20
34	2.14	2.28
35	2.22	2.37
36	2.30	2.46
37	2.39	2.55
38	2.48	2.64
39	2.57	2.74
40	2.66	2.85
41	2.75	2.93
42	2.83	3.02
43	2.92	3.12
44	3.01	3.21
45	3.10	3.31
46	3.22	3.44
47	3.35	3.58
48	3.48	3.72
49	3.62	3.87
50	3.76	4.02
51	3.95	4.22
52	4.14	4.42
53	4.34	4.64
54	4.55	4.86
55	4.77	5.10
56	5.13	5.48
57	5.51	5.89
58	5.92	6.32
59	6.36	6.79
60	6.83	7.30
61	7.22	7.71
62	7.63	8.15
63	8.06	8.61
64	8.52	9.10
65	9.00	9.62
66	9.64	10.30
67	10.32	11.02
68	11.05	11.80
69	11.83	12.64
70	12.67	13.53
71	13.72	14.66
72	14.87	15.88
73	16.10	17.21
74	17.45	18.64
75	18.90	20.19
76	20.47	21.87
77	22.18	23.69
78	24.02	25.67
79	26.03	27.81
80	28.19	30.12
81	31.01	33.13
82	33.83	36.15
83	37.50	40.06
84	41.16	43.98
85+	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base							ABI Option: (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	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
30	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
31	0.46	0.56	0.62	0.65	0.68	0.96	1.06	2.77	3.05	3.26	3.40	3.56	4.54	4.85
32	0.48	0.58	0.64	0.67	0.71	0.99	1.10	2.85	3.16	3.38	3.52	3.69	4.71	5.03
33	0.49	0.60	0.66	0.70	0.73	1.03	1.15	2.94	3.27	3.50	3.66	3.83	4.89	5.22
34	0.51	0.62	0.69	0.73	0.76	1.07	1.19	3.03	3.38	3.63	3.79	3.98	5.07	5.42
35	0.53	0.65	0.71	0.75	0.79	1.11	1.23	3.13	3.50	3.76	3.94	4.13	5.26	5.62
36	0.55	0.67	0.74	0.78	0.82	1.15	1.28	3.23	3.63	3.90	4.08	4.28	5.46	5.83
37	0.57	0.69	0.77	0.81	0.85	1.19	1.32	3.33	3.75	4.04	4.24	4.44	5.67	6.05
38	0.59	0.72	0.80	0.84	0.88	1.24	1.37	3.43	3.89	4.19	4.40	4.61	5.88	6.28
39	0.62	0.75	0.83	0.87	0.91	1.28	1.42	3.54	4.02	4.35	4.56	4.78	6.10	6.52
40	0.64	0.78	0.86	0.90	0.95	1.33	1.48	3.65	4.17	4.51	4.73	4.96	6.33	6.76
41	0.68	0.82	0.91	0.96	1.00	1.41	1.56	3.71	4.27	4.64	4.88	5.11	6.52	6.97
42	0.72	0.87	0.96	1.01	1.06	1.49	1.66	3.77	4.38	4.77	5.03	5.27	6.72	7.18
43	0.76	0.92	1.02	1.07	1.13	1.58	1.75	3.83	4.50	4.91	5.18	5.43	6.93	7.40
44	0.81	0.98	1.08	1.14	1.19	1.67	1.86	3.90	4.61	5.05	5.34	5.60	7.14	7.63
45	0.85	1.03	1.14	1.20	1.26	1.77	1.97	3.96	4.73	5.20	5.50	5.77	7.36	7.86
46	0.91	1.10	1.22	1.28	1.34	1.88	2.09	4.12	4.91	5.40	5.72	6.00	7.65	8.17
47	0.97	1.17	1.29	1.36	1.43	2.01	2.23	4.28	5.09	5.61	5.95	6.23	7.95	8.50
48	1.03	1.25	1.38	1.45	1.52	2.14	2.37	4.45	5.28	5.82	6.19	6.48	8.27	8.84
49	1.10	1.33	1.47	1.54	1.62	2.27	2.53	4.63	5.48	6.05	6.43	6.74	8.60	9.19
50	1.17	1.41	1.56	1.64	1.73	2.42	2.69	4.81	5.68	6.28	6.69	7.01	8.94	9.55
51	1.25	1.51	1.67	1.76	1.85	2.59	2.88	5.02	5.95	6.58	7.01	7.35	9.37	10.02
52	1.34	1.62	1.79	1.88	1.97	2.77	3.08	5.23	6.22	6.90	7.35	7.71	9.83	10.50
53	1.43	1.73	1.91	2.01	2.11	2.96	3.29	5.46	6.51	7.23	7.71	8.08	10.31	11.02
54	1.53	1.85	2.05	2.15	2.26	3.17	3.52	5.69	6.81	7.58	8.09	8.48	10.81	11.55
55	1.63	1.98	2.19	2.30	2.42	3.39	3.77	5.94	7.13	7.94	8.48	8.89	11.34	12.12
56	1.76	2.13	2.35	2.47	2.60	3.64	4.05	6.36	7.64	8.52	9.11	9.55	12.18	13.02
57	1.89	2.29	2.52	2.66	2.79	3.91	4.34	6.81	8.18	9.15	9.65	9.93	13.09	13.98
58	2.03	2.46	2.71	2.85	3.00	4.20	4.67	7.23	8.76	9.67	9.97	10.26	14.06	15.02
59	2.18	2.64	2.91	3.07	3.22	4.51	5.01	7.47	9.05	9.99	10.31	10.61	14.59	16.05
60	2.34	2.84	3.13	3.29	3.46	4.85	5.39	7.72	9.36	10.33	10.65	10.96	15.08	16.59
61	2.54	3.08	3.40	3.58	3.76	5.27	5.85	8.04	9.74	10.75	11.09	11.42	15.70	17.27
62	2.77	3.35	3.70	3.89	4.08	5.72	6.36	8.38	10.15	11.20	11.55	11.89	16.34	17.98
63	3.01	3.64	4.02	4.23	4.44	6.22	6.91	8.72	10.57	11.66	12.03	12.38	17.02	18.72
64	3.27	3.96	4.37	4.59	4.82	6.76	7.51	9.09	11.00	12.14	12.52	12.89	17.72	19.36
65	3.55	4.30	4.75	4.99	5.24	7.34	8.16	9.46	11.46	12.64	13.04	13.42	18.45	19.86
66	3.87	4.68	5.17	5.44	5.71	8.00	8.89	9.89	11.97	13.21	13.62	14.02	19.27	20.63
67	4.22	5.10	5.63	5.93	6.22	8.71	9.68	10.33	12.50	13.80	14.23	14.65	20.05	21.42
68	4.59	5.56	6.14	6.46	6.78	9.49	10.55	10.79	13.06	14.41	14.86	15.30	20.79	22.21
69	5.01	6.06	6.69	7.03	7.38	10.34	11.49	11.28	13.65	15.06	15.53	15.98	21.54	23.01
70	5.46	6.60	7.29	7.66	8.05	11.26	12.51	11.79	14.26	15.73	16.22	16.70	22.29	23.81
71	6.13	7.42	8.18	8.61	9.04	12.65	14.06	12.67	15.41	17.00	17.53	18.05	23.31	24.90
72	6.89	8.33	9.19	9.67	10.15	14.03	14.99	13.15	16.65	18.37	18.95	19.50	24.35	26.02
73	7.74	9.36	10.32	10.86	11.40	14.91	15.93	13.63	17.37	19.86	20.48	21.08	25.41	27.14
74	8.43	10.51	11.60	12.19	12.80	15.82	16.90	14.11	18.10	20.81	22.13	22.78	26.47	28.28
75	8.88	11.46	13.02	13.70	14.38	16.76	17.90	14.58	18.83	21.65	23.53	24.62	27.54	29.42
76	9.33	12.12	13.94	15.15	15.88	17.73	18.94	15.05	19.56	22.49	24.44	25.62	28.60	30.56
77	9.79	12.80	14.72	16.00	16.76	18.72	20.00	15.50	20.28	23.32	25.34	26.56	29.65	31.68
78	10.25	13.49	15.51	16.86	17.67	19.73	21.07	15.94	20.98	24.13	26.23	27.49	30.69	32.79
79	10.71	14.19	16.31	17.73	18.58	20.75	22.16	16.36	21.67	24.92	27.09	28.39	31.69	33.86
80	11.16	14.89	17.12	18.61	19.50	21.77	23.26	16.75	22.33	25.68	27.91	29.25	32.66	34.89
81	12.28	16.37	18.83	20.47	21.45	23.95	25.58	18.42	24.56	28.25	30.70	32.18	35.92	38.38
82	13.40	17.86	20.54	22.33	23.40	26.12	27.91	20.10	26.79	30.81	33.49	35.10	39.19	41.87
83	14.85	19.80	22.77	24.75	25.94	28.95	30.93	22.27	29.70	34.15	37.12	38.90	43.43	46.40
84	16.30	21.73	24.99	27.17	28.47	31.78	33.96	24.45	32.60	37.49	40.75	42.71	47.68	50.94
85+	19.76	26.35	30.30	32.93	34.52	38.53	41.17	29.64	39.52	45.45	49.40	51.77	57.80	61.75

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (3.2% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.52	1.67	1.79	1.86	1.95
30	1.52	1.67	1.79	1.86	1.95
31	1.57	1.73	1.85	1.93	2.02
32	1.62	1.79	1.92	2.00	2.10
33	1.67	1.86	1.99	2.08	2.18
34	1.72	1.92	2.06	2.16	2.26
35	1.78	1.99	2.14	2.24	2.34
36	1.83	2.06	2.22	2.32	2.43
37	1.89	2.13	2.30	2.41	2.52
38	1.95	2.21	2.38	2.50	2.62
39	2.01	2.29	2.47	2.59	2.72
40	2.07	2.37	2.56	2.69	2.82
41	2.11	2.43	2.63	2.77	2.90
42	2.14	2.49	2.71	2.86	2.99
43	2.18	2.55	2.79	2.94	3.08
44	2.21	2.62	2.87	3.03	3.18
45	2.25	2.69	2.95	3.13	3.28
46	2.34	2.79	3.07	3.25	3.41
47	2.43	2.89	3.18	3.38	3.54
48	2.53	3.00	3.31	3.51	3.68
49	2.63	3.11	3.44	3.65	3.83
50	2.73	3.23	3.57	3.80	3.98
51	2.85	3.38	3.74	3.98	4.17
52	2.97	3.53	3.92	4.18	4.38
53	3.10	3.70	4.11	4.38	4.59
54	3.23	3.87	4.30	4.59	4.81
55	3.37	4.05	4.51	4.82	5.05
56	3.61	4.34	4.84	5.18	5.42
57	3.87	4.65	5.20	5.56	5.82
58	4.14	4.98	5.57	5.96	6.24
59	4.43	5.33	5.97	6.39	6.69
60	4.74	5.70	6.40	6.86	7.18
61	4.98	6.01	6.75	7.24	7.58
62	5.23	6.33	7.13	7.65	8.01
63	5.49	6.67	7.52	8.08	8.46
64	5.77	7.03	7.94	8.53	8.94
65	6.06	7.41	8.38	9.01	9.44
66	6.42	7.89	8.95	9.64	10.10
67	6.81	8.40	9.55	10.31	10.80
68	7.22	8.94	10.20	11.03	11.56
69	7.66	9.52	10.90	11.81	12.37
70	8.12	10.14	11.64	12.63	13.23
71	8.74	10.98	12.61	13.68	14.33
72	9.39	11.89	13.66	14.82	15.52
73	10.10	12.87	14.79	16.05	16.82
74	10.85	13.92	16.01	17.39	18.21
75	11.67	15.06	17.32	18.83	19.73
76	12.54	16.30	18.74	20.37	21.35
77	13.48	17.63	20.28	22.04	23.10
78	14.49	19.08	21.94	23.84	24.99
79	15.58	20.64	23.73	25.80	27.04
80	16.75	22.33	25.68	27.91	29.25
81	18.42	24.56	28.25	30.70	32.18
82	20.10	26.79	30.81	33.49	35.10
83	22.27	29.70	34.15	37.12	38.90
84	24.45	32.60	37.49	40.75	42.71
85+	29.64	39.52	45.45	49.40	51.77

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.3% Compound Inflation)	
	Benefit Period	
	10 Years	Life
18-29	2.19	2.34
30	2.19	2.34
31	2.27	2.43
32	2.36	2.52
33	2.44	2.61
34	2.54	2.71
35	2.63	2.81
36	2.73	2.92
37	2.83	3.03
38	2.94	3.14
39	3.05	3.26
40	3.16	3.38
41	3.26	3.48
42	3.36	3.59
43	3.46	3.70
44	3.57	3.81
45	3.68	3.93
46	3.83	4.09
47	3.98	4.25
48	4.14	4.42
49	4.30	4.59
50	4.47	4.77
51	4.69	5.01
52	4.92	5.25
53	5.16	5.51
54	5.41	5.78
55	5.67	6.06
56	6.09	6.51
57	6.54	6.99
58	7.03	7.51
59	7.54	8.07
60	8.09	8.65
61	8.54	9.13
62	9.02	9.65
63	9.52	10.19
64	10.06	10.75
65	10.62	11.35
66	11.36	12.14
67	12.15	12.98
68	12.99	13.88
69	13.89	14.84
70	14.86	15.88
71	16.08	17.18
72	17.39	18.58
73	18.82	20.11
74	20.36	21.75
75	22.03	23.53
76	23.83	25.46
77	25.79	27.55
78	27.90	29.81
79	30.18	32.25
80	32.66	34.89
81	35.92	38.38
82	39.19	41.87
83	43.43	46.40
84	47.68	50.94
85+	57.80	61.75

Appendix C1

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost					ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
30	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
31	0.40	0.48	0.53	0.56	0.58	2.34	2.58	2.76	2.88	3.02
32	0.41	0.50	0.55	0.58	0.61	2.42	2.67	2.86	2.99	3.13
33	0.43	0.51	0.57	0.60	0.63	2.49	2.77	2.97	3.10	3.25
34	0.44	0.53	0.59	0.62	0.65	2.57	2.87	3.07	3.21	3.37
35	0.46	0.55	0.61	0.64	0.68	2.65	2.97	3.19	3.33	3.49
36	0.47	0.57	0.63	0.67	0.70	2.73	3.07	3.30	3.46	3.63
37	0.49	0.60	0.66	0.69	0.73	2.82	3.18	3.43	3.59	3.76
38	0.51	0.62	0.68	0.72	0.75	2.90	3.29	3.55	3.72	3.90
39	0.53	0.64	0.71	0.74	0.78	2.99	3.41	3.68	3.86	4.05
40	0.55	0.66	0.73	0.77	0.81	3.09	3.53	3.82	4.01	4.20
41	0.58	0.70	0.78	0.82	0.86	3.14	3.62	3.93	4.13	4.33
42	0.61	0.74	0.82	0.87	0.91	3.19	3.71	4.04	4.26	4.46
43	0.65	0.79	0.87	0.92	0.96	3.25	3.81	4.16	4.39	4.60
44	0.69	0.84	0.92	0.97	1.02	3.30	3.91	4.28	4.52	4.74
45	0.73	0.88	0.98	1.03	1.08	3.36	4.01	4.40	4.66	4.89
46	0.78	0.94	1.04	1.10	1.15	3.49	4.16	4.57	4.85	5.08
47	0.83	1.00	1.11	1.17	1.22	3.63	4.31	4.75	5.04	5.28
48	0.88	1.07	1.18	1.24	1.30	3.77	4.47	4.93	5.24	5.49
49	0.94	1.14	1.26	1.32	1.39	3.92	4.64	5.12	5.45	5.71
50	1.00	1.21	1.34	1.41	1.48	4.08	4.81	5.32	5.66	5.93
51	1.07	1.29	1.43	1.50	1.58	4.25	5.04	5.58	5.94	6.22
52	1.14	1.38	1.53	1.61	1.69	4.43	5.27	5.84	6.23	6.53
53	1.22	1.48	1.64	1.72	1.81	4.62	5.51	6.12	6.53	6.85
54	1.31	1.58	1.75	1.84	1.93	4.82	5.77	6.42	6.85	7.18
55	1.40	1.69	1.87	1.97	2.07	5.03	6.03	6.72	7.18	7.53
56	1.50	1.82	2.01	2.12	2.22	5.39	6.47	7.22	7.72	8.09
57	1.62	1.96	2.16	2.28	2.39	5.77	6.93	7.75	8.18	8.42
58	1.74	2.10	2.32	2.45	2.57	6.12	7.42	8.20	8.47	8.72
59	1.87	2.26	2.50	2.63	2.76	6.34	7.68	8.48	8.76	9.03
60	2.01	2.43	2.68	2.82	2.97	6.56	7.95	8.78	9.07	9.34
61	2.18	2.64	2.92	3.07	3.22	6.84	8.28	9.15	9.45	9.73
62	2.37	2.87	3.17	3.34	3.51	7.12	8.63	9.53	9.84	10.14
63	2.58	3.12	3.45	3.63	3.81	7.42	8.99	9.93	10.26	10.56
64	2.80	3.39	3.75	3.95	4.14	7.73	9.36	10.34	10.69	11.01
65	3.05	3.69	4.08	4.29	4.51	8.05	9.76	10.78	11.13	11.47
66	3.32	4.02	4.44	4.68	4.91	8.42	10.20	11.27	11.64	11.99
67	3.62	4.38	4.84	5.10	5.35	8.80	10.66	11.78	12.17	12.53
68	3.94	4.78	5.28	5.56	5.83	9.20	11.15	12.31	12.72	13.10
69	4.30	5.21	5.75	6.05	6.36	9.62	11.65	12.87	13.30	13.70
70	4.69	5.68	6.27	6.60	6.93	10.06	12.18	13.46	13.90	14.32
71	5.26	6.37	7.04	7.41	7.78	10.81	13.17	14.55	15.03	15.48
72	5.90	7.15	7.90	8.32	8.73	11.24	14.23	15.72	16.24	16.73
73	6.63	8.03	8.87	9.34	9.80	11.66	14.87	16.99	17.55	18.08
74	7.22	9.01	9.96	10.48	11.01	12.09	15.51	17.83	18.97	19.54
75	7.61	9.83	11.18	11.77	12.35	12.51	16.15	18.58	20.19	21.12
76	8.01	10.41	11.97	13.01	13.64	12.93	16.80	19.32	21.00	22.01
77	8.42	11.01	12.66	13.76	14.42	13.33	17.44	20.05	21.80	22.84
78	8.82	11.62	13.36	14.52	15.22	13.73	18.07	20.78	22.59	23.67
79	9.23	12.23	14.07	15.29	16.02	14.10	18.69	21.49	23.36	24.48
80	9.64	12.85	14.78	16.06	16.84	14.46	19.28	22.17	24.10	25.25
81	10.60	14.14	16.26	17.67	18.52	15.90	21.21	24.39	26.51	27.78
82	11.57	15.42	17.74	19.28	20.20	17.35	23.13	26.60	28.92	30.30
83	12.82	17.09	19.66	21.37	22.39	19.23	25.64	29.48	32.05	33.59
84	14.07	18.76	21.58	23.45	24.58	21.11	28.15	32.37	35.18	36.87
85+	17.06	22.75	26.16	28.43	29.80	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost		ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost	
	Benefit Period		Benefit Period	
	10 Years	Life	10 Years	Life
18-29	0.78	0.87	3.69	3.94
30	0.78	0.87	3.69	3.94
31	0.81	0.90	3.82	4.09
32	0.84	0.94	3.97	4.24
33	0.87	0.97	4.12	4.40
34	0.91	1.01	4.27	4.56
35	0.94	1.04	4.43	4.74
36	0.97	1.08	4.60	4.91
37	1.01	1.12	4.77	5.10
38	1.05	1.16	4.95	5.29
39	1.09	1.21	5.14	5.49
40	1.13	1.25	5.33	5.69
41	1.19	1.32	5.49	5.87
42	1.26	1.40	5.66	6.05
43	1.34	1.49	5.83	6.23
44	1.42	1.57	6.01	6.42
45	1.50	1.67	6.20	6.62
46	1.60	1.77	6.44	6.88
47	1.70	1.89	6.70	7.16
48	1.81	2.01	6.96	7.44
49	1.93	2.14	7.24	7.73
50	2.05	2.28	7.53	8.04
51	2.20	2.44	7.89	8.43
52	2.35	2.61	8.28	8.84
53	2.51	2.79	8.68	9.28
54	2.69	2.98	9.11	9.73
55	2.88	3.19	9.55	10.20
56	3.09	3.43	10.26	10.96
57	3.32	3.69	11.02	11.77
58	3.57	3.96	11.84	12.65
59	3.84	4.26	12.31	13.52
60	4.12	4.58	12.74	13.99
61	4.48	4.98	13.27	14.58
62	4.88	5.41	13.83	15.19
63	5.30	5.88	14.40	15.82
64	5.76	6.39	15.01	16.38
65	6.27	6.95	15.63	16.83
66	6.83	7.58	16.35	17.50
67	7.44	8.26	17.03	18.19
68	8.11	9.00	17.68	18.89
69	8.84	9.81	18.34	19.59
70	9.63	10.69	19.00	20.30
71	10.82	12.00	19.90	21.26
72	11.99	12.81	20.81	22.24
73	12.76	13.63	21.74	23.23
74	13.55	14.48	22.68	24.23
75	14.38	15.36	23.62	25.24
76	15.23	16.27	24.57	26.25
77	16.10	17.20	25.50	27.25
78	16.99	18.15	26.43	28.23
79	17.89	19.11	27.33	29.20
80	18.80	20.08	28.19	30.12
81	20.68	22.09	31.01	33.13
82	22.55	24.10	33.83	36.15
83	25.00	26.71	37.50	40.06
84	27.44	29.32	41.16	43.98
85+	33.27	35.54	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.4% Compound Inflation) or (3.2% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.29	1.42	1.51	1.58	1.65
30	1.29	1.42	1.51	1.58	1.65
31	1.33	1.47	1.57	1.63	1.71
32	1.37	1.52	1.63	1.70	1.78
33	1.42	1.57	1.68	1.76	1.84
34	1.46	1.63	1.75	1.83	1.91
35	1.51	1.69	1.81	1.89	1.98
36	1.55	1.74	1.88	1.97	2.06
37	1.60	1.81	1.95	2.04	2.14
38	1.65	1.87	2.02	2.12	2.22
39	1.70	1.94	2.09	2.20	2.30
40	1.75	2.00	2.17	2.28	2.39
41	1.78	2.06	2.23	2.35	2.46
42	1.81	2.11	2.30	2.42	2.54
43	1.84	2.16	2.36	2.49	2.61
44	1.88	2.22	2.43	2.57	2.69
45	1.91	2.28	2.50	2.65	2.78
46	1.98	2.36	2.60	2.75	2.89
47	2.06	2.45	2.70	2.86	3.00
48	2.14	2.54	2.80	2.98	3.12
49	2.23	2.64	2.91	3.09	3.24
50	2.32	2.73	3.02	3.22	3.37
51	2.42	2.86	3.17	3.37	3.54
52	2.52	2.99	3.32	3.54	3.71
53	2.63	3.13	3.48	3.71	3.89
54	2.74	3.28	3.65	3.89	4.08
55	2.86	3.43	3.82	4.08	4.28
56	3.06	3.67	4.10	4.38	4.59
57	3.28	3.94	4.40	4.71	4.94
58	3.51	4.22	4.72	5.06	5.30
59	3.76	4.52	5.07	5.43	5.70
60	4.03	4.85	5.44	5.84	6.12
61	4.23	5.11	5.74	6.17	6.47
62	4.45	5.38	6.07	6.52	6.83
63	4.67	5.68	6.40	6.89	7.22
64	4.91	5.98	6.76	7.28	7.63
65	5.15	6.31	7.14	7.69	8.06
66	5.47	6.72	7.63	8.24	8.63
67	5.80	7.16	8.16	8.82	9.24
68	6.16	7.63	8.72	9.44	9.90
69	6.53	8.13	9.32	10.11	10.60
70	6.93	8.66	9.96	10.83	11.35
71	7.46	9.38	10.79	11.73	12.29
72	8.03	10.16	11.69	12.71	13.32
73	8.64	11.01	12.66	13.76	14.42
74	9.30	11.93	13.72	14.91	15.63
75	10.01	12.92	14.86	16.15	16.93
76	10.77	14.00	16.10	17.50	18.34
77	11.60	15.16	17.44	18.96	19.87
78	12.48	16.43	18.89	20.53	21.52
79	13.43	17.80	20.46	22.24	23.31
80	14.46	19.28	22.17	24.10	25.25
81	15.90	21.21	24.39	26.51	27.78
82	17.35	23.13	26.60	28.92	30.30
83	19.23	25.64	29.48	32.05	33.59
84	21.11	28.15	32.37	35.18	36.87
85+	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (1.5% Compound Inflation) or (2.3% Compound Inflation) with Shared Cost	
	Benefit Period	
	10 Years	Life
18-29	1.84	1.97
30	1.84	1.97
31	1.91	2.04
32	1.98	2.12
33	2.06	2.20
34	2.14	2.28
35	2.22	2.37
36	2.30	2.46
37	2.39	2.55
38	2.48	2.64
39	2.57	2.74
40	2.66	2.85
41	2.75	2.93
42	2.83	3.02
43	2.92	3.12
44	3.01	3.21
45	3.10	3.31
46	3.22	3.44
47	3.35	3.58
48	3.48	3.72
49	3.62	3.87
50	3.76	4.02
51	3.95	4.22
52	4.14	4.42
53	4.34	4.64
54	4.55	4.86
55	4.77	5.10
56	5.13	5.48
57	5.51	5.89
58	5.92	6.32
59	6.36	6.79
60	6.83	7.30
61	7.22	7.71
62	7.63	8.15
63	8.06	8.61
64	8.52	9.10
65	9.00	9.62
66	9.64	10.30
67	10.32	11.02
68	11.05	11.80
69	11.83	12.64
70	12.67	13.53
71	13.72	14.66
72	14.87	15.88
73	16.10	17.21
74	17.45	18.64
75	18.90	20.19
76	20.47	21.87
77	22.18	23.69
78	24.02	25.67
79	26.03	27.81
80	28.19	30.12
81	31.01	33.13
82	33.83	36.15
83	37.50	40.06
84	41.16	43.98
85+	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base							ABI Option: (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	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
30	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
31	0.46	0.56	0.62	0.65	0.68	0.96	1.06	2.77	3.05	3.26	3.40	3.56	4.54	4.85
32	0.48	0.58	0.64	0.67	0.71	0.99	1.10	2.85	3.16	3.38	3.52	3.69	4.71	5.03
33	0.49	0.60	0.66	0.70	0.73	1.03	1.15	2.94	3.27	3.50	3.66	3.83	4.89	5.22
34	0.51	0.62	0.69	0.73	0.76	1.07	1.19	3.03	3.38	3.63	3.79	3.98	5.07	5.42
35	0.53	0.65	0.71	0.75	0.79	1.11	1.23	3.13	3.50	3.76	3.94	4.13	5.26	5.62
36	0.55	0.67	0.74	0.78	0.82	1.15	1.28	3.23	3.63	3.90	4.08	4.28	5.46	5.83
37	0.57	0.69	0.77	0.81	0.85	1.19	1.32	3.33	3.75	4.04	4.24	4.44	5.67	6.05
38	0.59	0.72	0.80	0.84	0.88	1.24	1.37	3.43	3.89	4.19	4.40	4.61	5.88	6.28
39	0.62	0.75	0.83	0.87	0.91	1.28	1.42	3.54	4.02	4.35	4.56	4.78	6.10	6.52
40	0.64	0.78	0.86	0.90	0.95	1.33	1.48	3.65	4.17	4.51	4.73	4.96	6.33	6.76
41	0.68	0.82	0.91	0.96	1.00	1.41	1.56	3.71	4.27	4.64	4.88	5.11	6.52	6.97
42	0.72	0.87	0.96	1.01	1.06	1.49	1.66	3.77	4.38	4.77	5.03	5.27	6.72	7.18
43	0.76	0.92	1.02	1.07	1.13	1.58	1.75	3.83	4.50	4.91	5.18	5.43	6.93	7.40
44	0.81	0.98	1.08	1.14	1.19	1.67	1.86	3.90	4.61	5.05	5.34	5.60	7.14	7.63
45	0.85	1.03	1.14	1.20	1.26	1.77	1.97	3.96	4.73	5.20	5.50	5.77	7.36	7.86
46	0.91	1.10	1.22	1.28	1.34	1.88	2.09	4.12	4.91	5.40	5.72	6.00	7.65	8.17
47	0.97	1.17	1.29	1.36	1.43	2.01	2.23	4.28	5.09	5.61	5.95	6.23	7.95	8.50
48	1.03	1.25	1.38	1.45	1.52	2.14	2.37	4.45	5.28	5.82	6.19	6.48	8.27	8.84
49	1.10	1.33	1.47	1.54	1.62	2.27	2.53	4.63	5.48	6.05	6.43	6.74	8.60	9.19
50	1.17	1.41	1.56	1.64	1.73	2.42	2.69	4.81	5.68	6.28	6.69	7.01	8.94	9.55
51	1.25	1.51	1.67	1.76	1.85	2.59	2.88	5.02	5.95	6.58	7.01	7.35	9.37	10.02
52	1.34	1.62	1.79	1.88	1.97	2.77	3.08	5.23	6.22	6.90	7.35	7.71	9.83	10.50
53	1.43	1.73	1.91	2.01	2.11	2.96	3.29	5.46	6.51	7.23	7.71	8.08	10.31	11.02
54	1.53	1.85	2.05	2.15	2.26	3.17	3.52	5.69	6.81	7.58	8.09	8.48	10.81	11.55
55	1.63	1.98	2.19	2.30	2.42	3.39	3.77	5.94	7.13	7.94	8.48	8.89	11.34	12.12
56	1.76	2.13	2.35	2.47	2.60	3.64	4.05	6.36	7.64	8.52	9.11	9.55	12.18	13.02
57	1.89	2.29	2.52	2.66	2.79	3.91	4.34	6.81	8.18	9.15	9.65	9.93	13.09	13.98
58	2.03	2.46	2.71	2.85	3.00	4.20	4.67	7.23	8.76	9.67	9.97	10.26	14.06	15.02
59	2.18	2.64	2.91	3.07	3.22	4.51	5.01	7.47	9.05	9.99	10.31	10.61	14.59	16.05
60	2.34	2.84	3.13	3.29	3.46	4.85	5.39	7.72	9.36	10.33	10.65	10.96	15.08	16.59
61	2.54	3.08	3.40	3.58	3.76	5.27	5.85	8.04	9.74	10.75	11.09	11.42	15.70	17.27
62	2.77	3.35	3.70	3.89	4.08	5.72	6.36	8.38	10.15	11.20	11.55	11.89	16.34	17.98
63	3.01	3.64	4.02	4.23	4.44	6.22	6.91	8.72	10.57	11.66	12.03	12.38	17.02	18.72
64	3.27	3.96	4.37	4.59	4.82	6.76	7.51	9.09	11.00	12.14	12.52	12.89	17.72	19.36
65	3.55	4.30	4.75	4.99	5.24	7.34	8.16	9.46	11.46	12.64	13.04	13.42	18.45	19.86
66	3.87	4.68	5.17	5.44	5.71	8.00	8.89	9.89	11.97	13.21	13.62	14.02	19.27	20.63
67	4.22	5.10	5.63	5.93	6.22	8.71	9.68	10.33	12.50	13.80	14.23	14.65	20.05	21.42
68	4.59	5.56	6.14	6.46	6.78	9.49	10.55	10.79	13.06	14.41	14.86	15.30	20.79	22.21
69	5.01	6.06	6.69	7.03	7.38	10.34	11.49	11.28	13.65	15.06	15.53	15.98	21.54	23.01
70	5.46	6.60	7.29	7.66	8.05	11.26	12.51	11.79	14.26	15.73	16.22	16.70	22.29	23.81
71	6.13	7.42	8.18	8.61	9.04	12.65	14.06	12.67	15.41	17.00	17.53	18.05	23.31	24.90
72	6.89	8.33	9.19	9.67	10.15	14.03	14.99	13.15	16.65	18.37	18.95	19.50	24.35	26.02
73	7.74	9.36	10.32	10.86	11.40	14.91	15.93	13.63	17.37	19.86	20.48	21.08	25.41	27.14
74	8.43	10.51	11.60	12.19	12.80	15.82	16.90	14.11	18.10	20.81	22.13	22.78	26.47	28.28
75	8.88	11.46	13.02	13.70	14.38	16.76	17.90	14.58	18.83	21.65	23.53	24.62	27.54	29.42
76	9.33	12.12	13.94	15.15	15.88	17.73	18.94	15.05	19.56	22.49	24.44	25.62	28.60	30.56
77	9.79	12.80	14.72	16.00	16.76	18.72	20.00	15.50	20.28	23.32	25.34	26.56	29.65	31.68
78	10.25	13.49	15.51	16.86	17.67	19.73	21.07	15.94	20.98	24.13	26.23	27.49	30.69	32.79
79	10.71	14.19	16.31	17.73	18.58	20.75	22.16	16.36	21.67	24.92	27.09	28.39	31.69	33.86
80	11.16	14.89	17.12	18.61	19.50	21.77	23.26	16.75	22.33	25.68	27.91	29.25	32.66	34.89
81	12.28	16.37	18.83	20.47	21.45	23.95	25.58	18.42	24.56	28.25	30.70	32.18	35.92	38.38
82	13.40	17.86	20.54	22.33	23.40	26.12	27.91	20.10	26.79	30.81	33.49	35.10	39.19	41.87
83	14.85	19.80	22.77	24.75	25.94	28.95	30.93	22.27	29.70	34.15	37.12	38.90	43.43	46.40
84	16.30	21.73	24.99	27.17	28.47	31.78	33.96	24.45	32.60	37.49	40.75	42.71	47.68	50.94
85+	19.76	26.35	30.30	32.93	34.52	38.53	41.17	29.64	39.52	45.45	49.40	51.77	57.80	61.75

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (3.2% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.52	1.67	1.79	1.86	1.95
30	1.52	1.67	1.79	1.86	1.95
31	1.57	1.73	1.85	1.93	2.02
32	1.62	1.79	1.92	2.00	2.10
33	1.67	1.86	1.99	2.08	2.18
34	1.72	1.92	2.06	2.16	2.26
35	1.78	1.99	2.14	2.24	2.34
36	1.83	2.06	2.22	2.32	2.43
37	1.89	2.13	2.30	2.41	2.52
38	1.95	2.21	2.38	2.50	2.62
39	2.01	2.29	2.47	2.59	2.72
40	2.07	2.37	2.56	2.69	2.82
41	2.11	2.43	2.63	2.77	2.90
42	2.14	2.49	2.71	2.86	2.99
43	2.18	2.55	2.79	2.94	3.08
44	2.21	2.62	2.87	3.03	3.18
45	2.25	2.69	2.95	3.13	3.28
46	2.34	2.79	3.07	3.25	3.41
47	2.43	2.89	3.18	3.38	3.54
48	2.53	3.00	3.31	3.51	3.68
49	2.63	3.11	3.44	3.65	3.83
50	2.73	3.23	3.57	3.80	3.98
51	2.85	3.38	3.74	3.98	4.17
52	2.97	3.53	3.92	4.18	4.38
53	3.10	3.70	4.11	4.38	4.59
54	3.23	3.87	4.30	4.59	4.81
55	3.37	4.05	4.51	4.82	5.05
56	3.61	4.34	4.84	5.18	5.42
57	3.87	4.65	5.20	5.56	5.82
58	4.14	4.98	5.57	5.96	6.24
59	4.43	5.33	5.97	6.39	6.69
60	4.74	5.70	6.40	6.86	7.18
61	4.98	6.01	6.75	7.24	7.58
62	5.23	6.33	7.13	7.65	8.01
63	5.49	6.67	7.52	8.08	8.46
64	5.77	7.03	7.94	8.53	8.94
65	6.06	7.41	8.38	9.01	9.44
66	6.42	7.89	8.95	9.64	10.10
67	6.81	8.40	9.55	10.31	10.80
68	7.22	8.94	10.20	11.03	11.56
69	7.66	9.52	10.90	11.81	12.37
70	8.12	10.14	11.64	12.63	13.23
71	8.74	10.98	12.61	13.68	14.33
72	9.39	11.89	13.66	14.82	15.52
73	10.10	12.87	14.79	16.05	16.82
74	10.85	13.92	16.01	17.39	18.21
75	11.67	15.06	17.32	18.83	19.73
76	12.54	16.30	18.74	20.37	21.35
77	13.48	17.63	20.28	22.04	23.10
78	14.49	19.08	21.94	23.84	24.99
79	15.58	20.64	23.73	25.80	27.04
80	16.75	22.33	25.68	27.91	29.25
81	18.42	24.56	28.25	30.70	32.18
82	20.10	26.79	30.81	33.49	35.10
83	22.27	29.70	34.15	37.12	38.90
84	24.45	32.60	37.49	40.75	42.71
85+	29.64	39.52	45.45	49.40	51.77

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.3% Compound Inflation)	
	Benefit Period	
	10 Years	Life
18-29	2.19	2.34
30	2.19	2.34
31	2.27	2.43
32	2.36	2.52
33	2.44	2.61
34	2.54	2.71
35	2.63	2.81
36	2.73	2.92
37	2.83	3.03
38	2.94	3.14
39	3.05	3.26
40	3.16	3.38
41	3.26	3.48
42	3.36	3.59
43	3.46	3.70
44	3.57	3.81
45	3.68	3.93
46	3.83	4.09
47	3.98	4.25
48	4.14	4.42
49	4.30	4.59
50	4.47	4.77
51	4.69	5.01
52	4.92	5.25
53	5.16	5.51
54	5.41	5.78
55	5.67	6.06
56	6.09	6.51
57	6.54	6.99
58	7.03	7.51
59	7.54	8.07
60	8.09	8.65
61	8.54	9.13
62	9.02	9.65
63	9.52	10.19
64	10.06	10.75
65	10.62	11.35
66	11.36	12.14
67	12.15	12.98
68	12.99	13.88
69	13.89	14.84
70	14.86	15.88
71	16.08	17.18
72	17.39	18.58
73	18.82	20.11
74	20.36	21.75
75	22.03	23.53
76	23.83	25.46
77	25.79	27.55
78	27.90	29.81
79	30.18	32.25
80	32.66	34.89
81	35.92	38.38
82	39.19	41.87
83	43.43	46.40
84	47.68	50.94
85+	57.80	61.75

Appendix C1

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost					ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
30	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
31	0.40	0.48	0.53	0.56	0.58	2.34	2.58	2.76	2.88	3.02
32	0.41	0.50	0.55	0.58	0.61	2.42	2.67	2.86	2.99	3.13
33	0.43	0.51	0.57	0.60	0.63	2.49	2.77	2.97	3.10	3.25
34	0.44	0.53	0.59	0.62	0.65	2.57	2.87	3.07	3.21	3.37
35	0.46	0.55	0.61	0.64	0.68	2.65	2.97	3.19	3.33	3.49
36	0.47	0.57	0.63	0.67	0.70	2.73	3.07	3.30	3.46	3.63
37	0.49	0.60	0.66	0.69	0.73	2.82	3.18	3.43	3.59	3.76
38	0.51	0.62	0.68	0.72	0.75	2.90	3.29	3.55	3.72	3.90
39	0.53	0.64	0.71	0.74	0.78	2.99	3.41	3.68	3.86	4.05
40	0.55	0.66	0.73	0.77	0.81	3.09	3.53	3.82	4.01	4.20
41	0.58	0.70	0.78	0.82	0.86	3.14	3.62	3.93	4.13	4.33
42	0.61	0.74	0.82	0.87	0.91	3.19	3.71	4.04	4.26	4.46
43	0.65	0.79	0.87	0.92	0.96	3.25	3.81	4.16	4.39	4.60
44	0.69	0.84	0.92	0.97	1.02	3.30	3.91	4.28	4.52	4.74
45	0.73	0.88	0.98	1.03	1.08	3.36	4.01	4.40	4.66	4.89
46	0.78	0.94	1.04	1.10	1.15	3.49	4.16	4.57	4.85	5.08
47	0.83	1.00	1.11	1.17	1.22	3.63	4.31	4.75	5.04	5.28
48	0.88	1.07	1.18	1.24	1.30	3.77	4.47	4.93	5.24	5.49
49	0.94	1.14	1.26	1.32	1.39	3.92	4.64	5.12	5.45	5.71
50	1.00	1.21	1.34	1.41	1.48	4.08	4.81	5.32	5.66	5.93
51	1.07	1.29	1.43	1.50	1.58	4.25	5.04	5.58	5.94	6.22
52	1.14	1.38	1.53	1.61	1.69	4.43	5.27	5.84	6.23	6.53
53	1.22	1.48	1.64	1.72	1.81	4.62	5.51	6.12	6.53	6.85
54	1.31	1.58	1.75	1.84	1.93	4.82	5.77	6.42	6.85	7.18
55	1.40	1.69	1.87	1.97	2.07	5.03	6.03	6.72	7.18	7.53
56	1.50	1.82	2.01	2.12	2.22	5.39	6.47	7.22	7.72	8.09
57	1.62	1.96	2.16	2.28	2.39	5.77	6.93	7.75	8.18	8.42
58	1.74	2.10	2.32	2.45	2.57	6.12	7.42	8.20	8.47	8.72
59	1.87	2.26	2.50	2.63	2.76	6.34	7.68	8.48	8.76	9.03
60	2.01	2.43	2.68	2.82	2.97	6.56	7.95	8.78	9.07	9.34
61	2.18	2.64	2.92	3.07	3.22	6.84	8.28	9.15	9.45	9.73
62	2.37	2.87	3.17	3.34	3.51	7.12	8.63	9.53	9.84	10.14
63	2.58	3.12	3.45	3.63	3.81	7.42	8.99	9.93	10.26	10.56
64	2.80	3.39	3.75	3.95	4.14	7.73	9.36	10.34	10.69	11.01
65	3.05	3.69	4.08	4.29	4.51	8.05	9.76	10.78	11.13	11.47
66	3.32	4.02	4.44	4.68	4.91	8.42	10.20	11.27	11.64	11.99
67	3.62	4.38	4.84	5.10	5.35	8.80	10.66	11.78	12.17	12.53
68	3.94	4.78	5.28	5.56	5.83	9.20	11.15	12.31	12.72	13.10
69	4.30	5.21	5.75	6.05	6.36	9.62	11.65	12.87	13.30	13.70
70	4.69	5.68	6.27	6.60	6.93	10.06	12.18	13.46	13.90	14.32
71	5.26	6.37	7.04	7.41	7.78	10.81	13.17	14.55	15.03	15.48
72	5.90	7.15	7.90	8.32	8.73	11.24	14.23	15.72	16.24	16.73
73	6.63	8.03	8.87	9.34	9.80	11.66	14.87	16.99	17.55	18.08
74	7.22	9.01	9.96	10.48	11.01	12.09	15.51	17.83	18.97	19.54
75	7.61	9.83	11.18	11.77	12.35	12.51	16.15	18.58	20.19	21.12
76	8.01	10.41	11.97	13.01	13.64	12.93	16.80	19.32	21.00	22.01
77	8.42	11.01	12.66	13.76	14.42	13.33	17.44	20.05	21.80	22.84
78	8.82	11.62	13.36	14.52	15.22	13.73	18.07	20.78	22.59	23.67
79	9.23	12.23	14.07	15.29	16.02	14.10	18.69	21.49	23.36	24.48
80	9.64	12.85	14.78	16.06	16.84	14.46	19.28	22.17	24.10	25.25
81	10.60	14.14	16.26	17.67	18.52	15.90	21.21	24.39	26.51	27.78
82	11.57	15.42	17.74	19.28	20.20	17.35	23.13	26.60	28.92	30.30
83	12.82	17.09	19.66	21.37	22.39	19.23	25.64	29.48	32.05	33.59
84	14.07	18.76	21.58	23.45	24.58	21.11	28.15	32.37	35.18	36.87
85+	17.06	22.75	26.16	28.43	29.80	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost		ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost	
	Benefit Period		Benefit Period	
	10 Years	Life	10 Years	Life
18-29	0.78	0.87	3.69	3.94
30	0.78	0.87	3.69	3.94
31	0.81	0.90	3.82	4.09
32	0.84	0.94	3.97	4.24
33	0.87	0.97	4.12	4.40
34	0.91	1.01	4.27	4.56
35	0.94	1.04	4.43	4.74
36	0.97	1.08	4.60	4.91
37	1.01	1.12	4.77	5.10
38	1.05	1.16	4.95	5.29
39	1.09	1.21	5.14	5.49
40	1.13	1.25	5.33	5.69
41	1.19	1.32	5.49	5.87
42	1.26	1.40	5.66	6.05
43	1.34	1.49	5.83	6.23
44	1.42	1.57	6.01	6.42
45	1.50	1.67	6.20	6.62
46	1.60	1.77	6.44	6.88
47	1.70	1.89	6.70	7.16
48	1.81	2.01	6.96	7.44
49	1.93	2.14	7.24	7.73
50	2.05	2.28	7.53	8.04
51	2.20	2.44	7.89	8.43
52	2.35	2.61	8.28	8.84
53	2.51	2.79	8.68	9.28
54	2.69	2.98	9.11	9.73
55	2.88	3.19	9.55	10.20
56	3.09	3.43	10.26	10.96
57	3.32	3.69	11.02	11.77
58	3.57	3.96	11.84	12.65
59	3.84	4.26	12.31	13.52
60	4.12	4.58	12.74	13.99
61	4.48	4.98	13.27	14.58
62	4.88	5.41	13.83	15.19
63	5.30	5.88	14.40	15.82
64	5.76	6.39	15.01	16.38
65	6.27	6.95	15.63	16.83
66	6.83	7.58	16.35	17.50
67	7.44	8.26	17.03	18.19
68	8.11	9.00	17.68	18.89
69	8.84	9.81	18.34	19.59
70	9.63	10.69	19.00	20.30
71	10.82	12.00	19.90	21.26
72	11.99	12.81	20.81	22.24
73	12.76	13.63	21.74	23.23
74	13.55	14.48	22.68	24.23
75	14.38	15.36	23.62	25.24
76	15.23	16.27	24.57	26.25
77	16.10	17.20	25.50	27.25
78	16.99	18.15	26.43	28.23
79	17.89	19.11	27.33	29.20
80	18.80	20.08	28.19	30.12
81	20.68	22.09	31.01	33.13
82	22.55	24.10	33.83	36.15
83	25.00	26.71	37.50	40.06
84	27.44	29.32	41.16	43.98
85+	33.27	35.54	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.4% Compound Inflation) or (3.2% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.29	1.42	1.51	1.58	1.65
30	1.29	1.42	1.51	1.58	1.65
31	1.33	1.47	1.57	1.63	1.71
32	1.37	1.52	1.63	1.70	1.78
33	1.42	1.57	1.68	1.76	1.84
34	1.46	1.63	1.75	1.83	1.91
35	1.51	1.69	1.81	1.89	1.98
36	1.55	1.74	1.88	1.97	2.06
37	1.60	1.81	1.95	2.04	2.14
38	1.65	1.87	2.02	2.12	2.22
39	1.70	1.94	2.09	2.20	2.30
40	1.75	2.00	2.17	2.28	2.39
41	1.78	2.06	2.23	2.35	2.46
42	1.81	2.11	2.30	2.42	2.54
43	1.84	2.16	2.36	2.49	2.61
44	1.88	2.22	2.43	2.57	2.69
45	1.91	2.28	2.50	2.65	2.78
46	1.98	2.36	2.60	2.75	2.89
47	2.06	2.45	2.70	2.86	3.00
48	2.14	2.54	2.80	2.98	3.12
49	2.23	2.64	2.91	3.09	3.24
50	2.32	2.73	3.02	3.22	3.37
51	2.42	2.86	3.17	3.37	3.54
52	2.52	2.99	3.32	3.54	3.71
53	2.63	3.13	3.48	3.71	3.89
54	2.74	3.28	3.65	3.89	4.08
55	2.86	3.43	3.82	4.08	4.28
56	3.06	3.67	4.10	4.38	4.59
57	3.28	3.94	4.40	4.71	4.94
58	3.51	4.22	4.72	5.06	5.30
59	3.76	4.52	5.07	5.43	5.70
60	4.03	4.85	5.44	5.84	6.12
61	4.23	5.11	5.74	6.17	6.47
62	4.45	5.38	6.07	6.52	6.83
63	4.67	5.68	6.40	6.89	7.22
64	4.91	5.98	6.76	7.28	7.63
65	5.15	6.31	7.14	7.69	8.06
66	5.47	6.72	7.63	8.24	8.63
67	5.80	7.16	8.16	8.82	9.24
68	6.16	7.63	8.72	9.44	9.90
69	6.53	8.13	9.32	10.11	10.60
70	6.93	8.66	9.96	10.83	11.35
71	7.46	9.38	10.79	11.73	12.29
72	8.03	10.16	11.69	12.71	13.32
73	8.64	11.01	12.66	13.76	14.42
74	9.30	11.93	13.72	14.91	15.63
75	10.01	12.92	14.86	16.15	16.93
76	10.77	14.00	16.10	17.50	18.34
77	11.60	15.16	17.44	18.96	19.87
78	12.48	16.43	18.89	20.53	21.52
79	13.43	17.80	20.46	22.24	23.31
80	14.46	19.28	22.17	24.10	25.25
81	15.90	21.21	24.39	26.51	27.78
82	17.35	23.13	26.60	28.92	30.30
83	19.23	25.64	29.48	32.05	33.59
84	21.11	28.15	32.37	35.18	36.87
85+	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (1.5% Compound Inflation) or (2.3% Compound Inflation) with Shared Cost	
	Benefit Period	
	10 Years	Life
18-29	1.84	1.97
30	1.84	1.97
31	1.91	2.04
32	1.98	2.12
33	2.06	2.20
34	2.14	2.28
35	2.22	2.37
36	2.30	2.46
37	2.39	2.55
38	2.48	2.64
39	2.57	2.74
40	2.66	2.85
41	2.75	2.93
42	2.83	3.02
43	2.92	3.12
44	3.01	3.21
45	3.10	3.31
46	3.22	3.44
47	3.35	3.58
48	3.48	3.72
49	3.62	3.87
50	3.76	4.02
51	3.95	4.22
52	4.14	4.42
53	4.34	4.64
54	4.55	4.86
55	4.77	5.10
56	5.13	5.48
57	5.51	5.89
58	5.92	6.32
59	6.36	6.79
60	6.83	7.30
61	7.22	7.71
62	7.63	8.15
63	8.06	8.61
64	8.52	9.10
65	9.00	9.62
66	9.64	10.30
67	10.32	11.02
68	11.05	11.80
69	11.83	12.64
70	12.67	13.53
71	13.72	14.66
72	14.87	15.88
73	16.10	17.21
74	17.45	18.64
75	18.90	20.19
76	20.47	21.87
77	22.18	23.69
78	24.02	25.67
79	26.03	27.81
80	28.19	30.12
81	31.01	33.13
82	33.83	36.15
83	37.50	40.06
84	41.16	43.98
85+	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base							ABI Option: (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	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
30	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
31	0.46	0.56	0.62	0.65	0.68	0.96	1.06	2.77	3.05	3.26	3.40	3.56	4.54	4.85
32	0.48	0.58	0.64	0.67	0.71	0.99	1.10	2.85	3.16	3.38	3.52	3.69	4.71	5.03
33	0.49	0.60	0.66	0.70	0.73	1.03	1.15	2.94	3.27	3.50	3.66	3.83	4.89	5.22
34	0.51	0.62	0.69	0.73	0.76	1.07	1.19	3.03	3.38	3.63	3.79	3.98	5.07	5.42
35	0.53	0.65	0.71	0.75	0.79	1.11	1.23	3.13	3.50	3.76	3.94	4.13	5.26	5.62
36	0.55	0.67	0.74	0.78	0.82	1.15	1.28	3.23	3.63	3.90	4.08	4.28	5.46	5.83
37	0.57	0.69	0.77	0.81	0.85	1.19	1.32	3.33	3.75	4.04	4.24	4.44	5.67	6.05
38	0.59	0.72	0.80	0.84	0.88	1.24	1.37	3.43	3.89	4.19	4.40	4.61	5.88	6.28
39	0.62	0.75	0.83	0.87	0.91	1.28	1.42	3.54	4.02	4.35	4.56	4.78	6.10	6.52
40	0.64	0.78	0.86	0.90	0.95	1.33	1.48	3.65	4.17	4.51	4.73	4.96	6.33	6.76
41	0.68	0.82	0.91	0.96	1.00	1.41	1.56	3.71	4.27	4.64	4.88	5.11	6.52	6.97
42	0.72	0.87	0.96	1.01	1.06	1.49	1.66	3.77	4.38	4.77	5.03	5.27	6.72	7.18
43	0.76	0.92	1.02	1.07	1.13	1.58	1.75	3.83	4.50	4.91	5.18	5.43	6.93	7.40
44	0.81	0.98	1.08	1.14	1.19	1.67	1.86	3.90	4.61	5.05	5.34	5.60	7.14	7.63
45	0.85	1.03	1.14	1.20	1.26	1.77	1.97	3.96	4.73	5.20	5.50	5.77	7.36	7.86
46	0.91	1.10	1.22	1.28	1.34	1.88	2.09	4.12	4.91	5.40	5.72	6.00	7.65	8.17
47	0.97	1.17	1.29	1.36	1.43	2.01	2.23	4.28	5.09	5.61	5.95	6.23	7.95	8.50
48	1.03	1.25	1.38	1.45	1.52	2.14	2.37	4.45	5.28	5.82	6.19	6.48	8.27	8.84
49	1.10	1.33	1.47	1.54	1.62	2.27	2.53	4.63	5.48	6.05	6.43	6.74	8.60	9.19
50	1.17	1.41	1.56	1.64	1.73	2.42	2.69	4.81	5.68	6.28	6.69	7.01	8.94	9.55
51	1.25	1.51	1.67	1.76	1.85	2.59	2.88	5.02	5.95	6.58	7.01	7.35	9.37	10.02
52	1.34	1.62	1.79	1.88	1.97	2.77	3.08	5.23	6.22	6.90	7.35	7.71	9.83	10.50
53	1.43	1.73	1.91	2.01	2.11	2.96	3.29	5.46	6.51	7.23	7.71	8.08	10.31	11.02
54	1.53	1.85	2.05	2.15	2.26	3.17	3.52	5.69	6.81	7.58	8.09	8.48	10.81	11.55
55	1.63	1.98	2.19	2.30	2.42	3.39	3.77	5.94	7.13	7.94	8.48	8.89	11.34	12.12
56	1.76	2.13	2.35	2.47	2.60	3.64	4.05	6.36	7.64	8.52	9.11	9.55	12.18	13.02
57	1.89	2.29	2.52	2.66	2.79	3.91	4.34	6.81	8.18	9.15	9.65	9.93	13.09	13.98
58	2.03	2.46	2.71	2.85	3.00	4.20	4.67	7.23	8.76	9.67	9.97	10.26	14.06	15.02
59	2.18	2.64	2.91	3.07	3.22	4.51	5.01	7.47	9.05	9.99	10.31	10.61	14.59	16.05
60	2.34	2.84	3.13	3.29	3.46	4.85	5.39	7.72	9.36	10.33	10.65	10.96	15.08	16.59
61	2.54	3.08	3.40	3.58	3.76	5.27	5.85	8.04	9.74	10.75	11.09	11.42	15.70	17.27
62	2.77	3.35	3.70	3.89	4.08	5.72	6.36	8.38	10.15	11.20	11.55	11.89	16.34	17.98
63	3.01	3.64	4.02	4.23	4.44	6.22	6.91	8.72	10.57	11.66	12.03	12.38	17.02	18.72
64	3.27	3.96	4.37	4.59	4.82	6.76	7.51	9.09	11.00	12.14	12.52	12.89	17.72	19.36
65	3.55	4.30	4.75	4.99	5.24	7.34	8.16	9.46	11.46	12.64	13.04	13.42	18.45	19.86
66	3.87	4.68	5.17	5.44	5.71	8.00	8.89	9.89	11.97	13.21	13.62	14.02	19.27	20.63
67	4.22	5.10	5.63	5.93	6.22	8.71	9.68	10.33	12.50	13.80	14.23	14.65	20.05	21.42
68	4.59	5.56	6.14	6.46	6.78	9.49	10.55	10.79	13.06	14.41	14.86	15.30	20.79	22.21
69	5.01	6.06	6.69	7.03	7.38	10.34	11.49	11.28	13.65	15.06	15.53	15.98	21.54	23.01
70	5.46	6.60	7.29	7.66	8.05	11.26	12.51	11.79	14.26	15.73	16.22	16.70	22.29	23.81
71	6.13	7.42	8.18	8.61	9.04	12.65	14.06	12.67	15.41	17.00	17.53	18.05	23.31	24.90
72	6.89	8.33	9.19	9.67	10.15	14.03	14.99	13.15	16.65	18.37	18.95	19.50	24.35	26.02
73	7.74	9.36	10.32	10.86	11.40	14.91	15.93	13.63	17.37	19.86	20.48	21.08	25.41	27.14
74	8.43	10.51	11.60	12.19	12.80	15.82	16.90	14.11	18.10	20.81	22.13	22.78	26.47	28.28
75	8.88	11.46	13.02	13.70	14.38	16.76	17.90	14.58	18.83	21.65	23.53	24.62	27.54	29.42
76	9.33	12.12	13.94	15.15	15.88	17.73	18.94	15.05	19.56	22.49	24.44	25.62	28.60	30.56
77	9.79	12.80	14.72	16.00	16.76	18.72	20.00	15.50	20.28	23.32	25.34	26.56	29.65	31.68
78	10.25	13.49	15.51	16.86	17.67	19.73	21.07	15.94	20.98	24.13	26.23	27.49	30.69	32.79
79	10.71	14.19	16.31	17.73	18.58	20.75	22.16	16.36	21.67	24.92	27.09	28.39	31.69	33.86
80	11.16	14.89	17.12	18.61	19.50	21.77	23.26	16.75	22.33	25.68	27.91	29.25	32.66	34.89
81	12.28	16.37	18.83	20.47	21.45	23.95	25.58	18.42	24.56	28.25	30.70	32.18	35.92	38.38
82	13.40	17.86	20.54	22.33	23.40	26.12	27.91	20.10	26.79	30.81	33.49	35.10	39.19	41.87
83	14.85	19.80	22.77	24.75	25.94	28.95	30.93	22.27	29.70	34.15	37.12	38.90	43.43	46.40
84	16.30	21.73	24.99	27.17	28.47	31.78	33.96	24.45	32.60	37.49	40.75	42.71	47.68	50.94
85+	19.76	26.35	30.30	32.93	34.52	38.53	41.17	29.64	39.52	45.45	49.40	51.77	57.80	61.75

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (3.2% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.52	1.67	1.79	1.86	1.95
30	1.52	1.67	1.79	1.86	1.95
31	1.57	1.73	1.85	1.93	2.02
32	1.62	1.79	1.92	2.00	2.10
33	1.67	1.86	1.99	2.08	2.18
34	1.72	1.92	2.06	2.16	2.26
35	1.78	1.99	2.14	2.24	2.34
36	1.83	2.06	2.22	2.32	2.43
37	1.89	2.13	2.30	2.41	2.52
38	1.95	2.21	2.38	2.50	2.62
39	2.01	2.29	2.47	2.59	2.72
40	2.07	2.37	2.56	2.69	2.82
41	2.11	2.43	2.63	2.77	2.90
42	2.14	2.49	2.71	2.86	2.99
43	2.18	2.55	2.79	2.94	3.08
44	2.21	2.62	2.87	3.03	3.18
45	2.25	2.69	2.95	3.13	3.28
46	2.34	2.79	3.07	3.25	3.41
47	2.43	2.89	3.18	3.38	3.54
48	2.53	3.00	3.31	3.51	3.68
49	2.63	3.11	3.44	3.65	3.83
50	2.73	3.23	3.57	3.80	3.98
51	2.85	3.38	3.74	3.98	4.17
52	2.97	3.53	3.92	4.18	4.38
53	3.10	3.70	4.11	4.38	4.59
54	3.23	3.87	4.30	4.59	4.81
55	3.37	4.05	4.51	4.82	5.05
56	3.61	4.34	4.84	5.18	5.42
57	3.87	4.65	5.20	5.56	5.82
58	4.14	4.98	5.57	5.96	6.24
59	4.43	5.33	5.97	6.39	6.69
60	4.74	5.70	6.40	6.86	7.18
61	4.98	6.01	6.75	7.24	7.58
62	5.23	6.33	7.13	7.65	8.01
63	5.49	6.67	7.52	8.08	8.46
64	5.77	7.03	7.94	8.53	8.94
65	6.06	7.41	8.38	9.01	9.44
66	6.42	7.89	8.95	9.64	10.10
67	6.81	8.40	9.55	10.31	10.80
68	7.22	8.94	10.20	11.03	11.56
69	7.66	9.52	10.90	11.81	12.37
70	8.12	10.14	11.64	12.63	13.23
71	8.74	10.98	12.61	13.68	14.33
72	9.39	11.89	13.66	14.82	15.52
73	10.10	12.87	14.79	16.05	16.82
74	10.85	13.92	16.01	17.39	18.21
75	11.67	15.06	17.32	18.83	19.73
76	12.54	16.30	18.74	20.37	21.35
77	13.48	17.63	20.28	22.04	23.10
78	14.49	19.08	21.94	23.84	24.99
79	15.58	20.64	23.73	25.80	27.04
80	16.75	22.33	25.68	27.91	29.25
81	18.42	24.56	28.25	30.70	32.18
82	20.10	26.79	30.81	33.49	35.10
83	22.27	29.70	34.15	37.12	38.90
84	24.45	32.60	37.49	40.75	42.71
85+	29.64	39.52	45.45	49.40	51.77

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.3% Compound Inflation)	
	Benefit Period	
	10 Years	Life
18-29	2.19	2.34
30	2.19	2.34
31	2.27	2.43
32	2.36	2.52
33	2.44	2.61
34	2.54	2.71
35	2.63	2.81
36	2.73	2.92
37	2.83	3.03
38	2.94	3.14
39	3.05	3.26
40	3.16	3.38
41	3.26	3.48
42	3.36	3.59
43	3.46	3.70
44	3.57	3.81
45	3.68	3.93
46	3.83	4.09
47	3.98	4.25
48	4.14	4.42
49	4.30	4.59
50	4.47	4.77
51	4.69	5.01
52	4.92	5.25
53	5.16	5.51
54	5.41	5.78
55	5.67	6.06
56	6.09	6.51
57	6.54	6.99
58	7.03	7.51
59	7.54	8.07
60	8.09	8.65
61	8.54	9.13
62	9.02	9.65
63	9.52	10.19
64	10.06	10.75
65	10.62	11.35
66	11.36	12.14
67	12.15	12.98
68	12.99	13.88
69	13.89	14.84
70	14.86	15.88
71	16.08	17.18
72	17.39	18.58
73	18.82	20.11
74	20.36	21.75
75	22.03	23.53
76	23.83	25.46
77	25.79	27.55
78	27.90	29.81
79	30.18	32.25
80	32.66	34.89
81	35.92	38.38
82	39.19	41.87
83	43.43	46.40
84	47.68	50.94
85+	57.80	61.75

Appendix C1

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost					ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
30	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
31	0.40	0.48	0.53	0.56	0.58	2.34	2.58	2.76	2.88	3.02
32	0.41	0.50	0.55	0.58	0.61	2.42	2.67	2.86	2.99	3.13
33	0.43	0.51	0.57	0.60	0.63	2.49	2.77	2.97	3.10	3.25
34	0.44	0.53	0.59	0.62	0.65	2.57	2.87	3.07	3.21	3.37
35	0.46	0.55	0.61	0.64	0.68	2.65	2.97	3.19	3.33	3.49
36	0.47	0.57	0.63	0.67	0.70	2.73	3.07	3.30	3.46	3.63
37	0.49	0.60	0.66	0.69	0.73	2.82	3.18	3.43	3.59	3.76
38	0.51	0.62	0.68	0.72	0.75	2.90	3.29	3.55	3.72	3.90
39	0.53	0.64	0.71	0.74	0.78	2.99	3.41	3.68	3.86	4.05
40	0.55	0.66	0.73	0.77	0.81	3.09	3.53	3.82	4.01	4.20
41	0.58	0.70	0.78	0.82	0.86	3.14	3.62	3.93	4.13	4.33
42	0.61	0.74	0.82	0.87	0.91	3.19	3.71	4.04	4.26	4.46
43	0.65	0.79	0.87	0.92	0.96	3.25	3.81	4.16	4.39	4.60
44	0.69	0.84	0.92	0.97	1.02	3.30	3.91	4.28	4.52	4.74
45	0.73	0.88	0.98	1.03	1.08	3.36	4.01	4.40	4.66	4.89
46	0.78	0.94	1.04	1.10	1.15	3.49	4.16	4.57	4.85	5.08
47	0.83	1.00	1.11	1.17	1.22	3.63	4.31	4.75	5.04	5.28
48	0.88	1.07	1.18	1.24	1.30	3.77	4.47	4.93	5.24	5.49
49	0.94	1.14	1.26	1.32	1.39	3.92	4.64	5.12	5.45	5.71
50	1.00	1.21	1.34	1.41	1.48	4.08	4.81	5.32	5.66	5.93
51	1.07	1.29	1.43	1.50	1.58	4.25	5.04	5.58	5.94	6.22
52	1.14	1.38	1.53	1.61	1.69	4.43	5.27	5.84	6.23	6.53
53	1.22	1.48	1.64	1.72	1.81	4.62	5.51	6.12	6.53	6.85
54	1.31	1.58	1.75	1.84	1.93	4.82	5.77	6.42	6.85	7.18
55	1.40	1.69	1.87	1.97	2.07	5.03	6.03	6.72	7.18	7.53
56	1.50	1.82	2.01	2.12	2.22	5.39	6.47	7.22	7.72	8.09
57	1.62	1.96	2.16	2.28	2.39	5.77	6.93	7.75	8.18	8.42
58	1.74	2.10	2.32	2.45	2.57	6.12	7.42	8.20	8.47	8.72
59	1.87	2.26	2.50	2.63	2.76	6.34	7.68	8.48	8.76	9.03
60	2.01	2.43	2.68	2.82	2.97	6.56	7.95	8.78	9.07	9.34
61	2.18	2.64	2.92	3.07	3.22	6.84	8.28	9.15	9.45	9.73
62	2.37	2.87	3.17	3.34	3.51	7.12	8.63	9.53	9.84	10.14
63	2.58	3.12	3.45	3.63	3.81	7.42	8.99	9.93	10.26	10.56
64	2.80	3.39	3.75	3.95	4.14	7.73	9.36	10.34	10.69	11.01
65	3.05	3.69	4.08	4.29	4.51	8.05	9.76	10.78	11.13	11.47
66	3.32	4.02	4.44	4.68	4.91	8.42	10.20	11.27	11.64	11.99
67	3.62	4.38	4.84	5.10	5.35	8.80	10.66	11.78	12.17	12.53
68	3.94	4.78	5.28	5.56	5.83	9.20	11.15	12.31	12.72	13.10
69	4.30	5.21	5.75	6.05	6.36	9.62	11.65	12.87	13.30	13.70
70	4.69	5.68	6.27	6.60	6.93	10.06	12.18	13.46	13.90	14.32
71	5.26	6.37	7.04	7.41	7.78	10.81	13.17	14.55	15.03	15.48
72	5.90	7.15	7.90	8.32	8.73	11.24	14.23	15.72	16.24	16.73
73	6.63	8.03	8.87	9.34	9.80	11.66	14.87	16.99	17.55	18.08
74	7.22	9.01	9.96	10.48	11.01	12.09	15.51	17.83	18.97	19.54
75	7.61	9.83	11.18	11.77	12.35	12.51	16.15	18.58	20.19	21.12
76	8.01	10.41	11.97	13.01	13.64	12.93	16.80	19.32	21.00	22.01
77	8.42	11.01	12.66	13.76	14.42	13.33	17.44	20.05	21.80	22.84
78	8.82	11.62	13.36	14.52	15.22	13.73	18.07	20.78	22.59	23.67
79	9.23	12.23	14.07	15.29	16.02	14.10	18.69	21.49	23.36	24.48
80	9.64	12.85	14.78	16.06	16.84	14.46	19.28	22.17	24.10	25.25
81	10.60	14.14	16.26	17.67	18.52	15.90	21.21	24.39	26.51	27.78
82	11.57	15.42	17.74	19.28	20.20	17.35	23.13	26.60	28.92	30.30
83	12.82	17.09	19.66	21.37	22.39	19.23	25.64	29.48	32.05	33.59
84	14.07	18.76	21.58	23.45	24.58	21.11	28.15	32.37	35.18	36.87
85+	17.06	22.75	26.16	28.43	29.80	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost		ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost	
	Benefit Period		Benefit Period	
	10 Years	Life	10 Years	Life
18-29	0.78	0.87	3.69	3.94
30	0.78	0.87	3.69	3.94
31	0.81	0.90	3.82	4.09
32	0.84	0.94	3.97	4.24
33	0.87	0.97	4.12	4.40
34	0.91	1.01	4.27	4.56
35	0.94	1.04	4.43	4.74
36	0.97	1.08	4.60	4.91
37	1.01	1.12	4.77	5.10
38	1.05	1.16	4.95	5.29
39	1.09	1.21	5.14	5.49
40	1.13	1.25	5.33	5.69
41	1.19	1.32	5.49	5.87
42	1.26	1.40	5.66	6.05
43	1.34	1.49	5.83	6.23
44	1.42	1.57	6.01	6.42
45	1.50	1.67	6.20	6.62
46	1.60	1.77	6.44	6.88
47	1.70	1.89	6.70	7.16
48	1.81	2.01	6.96	7.44
49	1.93	2.14	7.24	7.73
50	2.05	2.28	7.53	8.04
51	2.20	2.44	7.89	8.43
52	2.35	2.61	8.28	8.84
53	2.51	2.79	8.68	9.28
54	2.69	2.98	9.11	9.73
55	2.88	3.19	9.55	10.20
56	3.09	3.43	10.26	10.96
57	3.32	3.69	11.02	11.77
58	3.57	3.96	11.84	12.65
59	3.84	4.26	12.31	13.52
60	4.12	4.58	12.74	13.99
61	4.48	4.98	13.27	14.58
62	4.88	5.41	13.83	15.19
63	5.30	5.88	14.40	15.82
64	5.76	6.39	15.01	16.38
65	6.27	6.95	15.63	16.83
66	6.83	7.58	16.35	17.50
67	7.44	8.26	17.03	18.19
68	8.11	9.00	17.68	18.89
69	8.84	9.81	18.34	19.59
70	9.63	10.69	19.00	20.30
71	10.82	12.00	19.90	21.26
72	11.99	12.81	20.81	22.24
73	12.76	13.63	21.74	23.23
74	13.55	14.48	22.68	24.23
75	14.38	15.36	23.62	25.24
76	15.23	16.27	24.57	26.25
77	16.10	17.20	25.50	27.25
78	16.99	18.15	26.43	28.23
79	17.89	19.11	27.33	29.20
80	18.80	20.08	28.19	30.12
81	20.68	22.09	31.01	33.13
82	22.55	24.10	33.83	36.15
83	25.00	26.71	37.50	40.06
84	27.44	29.32	41.16	43.98
85+	33.27	35.54	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.4% Compound Inflation) or (3.2% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.29	1.42	1.51	1.58	1.65
30	1.29	1.42	1.51	1.58	1.65
31	1.33	1.47	1.57	1.63	1.71
32	1.37	1.52	1.63	1.70	1.78
33	1.42	1.57	1.68	1.76	1.84
34	1.46	1.63	1.75	1.83	1.91
35	1.51	1.69	1.81	1.89	1.98
36	1.55	1.74	1.88	1.97	2.06
37	1.60	1.81	1.95	2.04	2.14
38	1.65	1.87	2.02	2.12	2.22
39	1.70	1.94	2.09	2.20	2.30
40	1.75	2.00	2.17	2.28	2.39
41	1.78	2.06	2.23	2.35	2.46
42	1.81	2.11	2.30	2.42	2.54
43	1.84	2.16	2.36	2.49	2.61
44	1.88	2.22	2.43	2.57	2.69
45	1.91	2.28	2.50	2.65	2.78
46	1.98	2.36	2.60	2.75	2.89
47	2.06	2.45	2.70	2.86	3.00
48	2.14	2.54	2.80	2.98	3.12
49	2.23	2.64	2.91	3.09	3.24
50	2.32	2.73	3.02	3.22	3.37
51	2.42	2.86	3.17	3.37	3.54
52	2.52	2.99	3.32	3.54	3.71
53	2.63	3.13	3.48	3.71	3.89
54	2.74	3.28	3.65	3.89	4.08
55	2.86	3.43	3.82	4.08	4.28
56	3.06	3.67	4.10	4.38	4.59
57	3.28	3.94	4.40	4.71	4.94
58	3.51	4.22	4.72	5.06	5.30
59	3.76	4.52	5.07	5.43	5.70
60	4.03	4.85	5.44	5.84	6.12
61	4.23	5.11	5.74	6.17	6.47
62	4.45	5.38	6.07	6.52	6.83
63	4.67	5.68	6.40	6.89	7.22
64	4.91	5.98	6.76	7.28	7.63
65	5.15	6.31	7.14	7.69	8.06
66	5.47	6.72	7.63	8.24	8.63
67	5.80	7.16	8.16	8.82	9.24
68	6.16	7.63	8.72	9.44	9.90
69	6.53	8.13	9.32	10.11	10.60
70	6.93	8.66	9.96	10.83	11.35
71	7.46	9.38	10.79	11.73	12.29
72	8.03	10.16	11.69	12.71	13.32
73	8.64	11.01	12.66	13.76	14.42
74	9.30	11.93	13.72	14.91	15.63
75	10.01	12.92	14.86	16.15	16.93
76	10.77	14.00	16.10	17.50	18.34
77	11.60	15.16	17.44	18.96	19.87
78	12.48	16.43	18.89	20.53	21.52
79	13.43	17.80	20.46	22.24	23.31
80	14.46	19.28	22.17	24.10	25.25
81	15.90	21.21	24.39	26.51	27.78
82	17.35	23.13	26.60	28.92	30.30
83	19.23	25.64	29.48	32.05	33.59
84	21.11	28.15	32.37	35.18	36.87
85+	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (1.5% Compound Inflation) or (2.3% Compound Inflation) with Shared Cost	
	Benefit Period	
	10 Years	Life
18-29	1.84	1.97
30	1.84	1.97
31	1.91	2.04
32	1.98	2.12
33	2.06	2.20
34	2.14	2.28
35	2.22	2.37
36	2.30	2.46
37	2.39	2.55
38	2.48	2.64
39	2.57	2.74
40	2.66	2.85
41	2.75	2.93
42	2.83	3.02
43	2.92	3.12
44	3.01	3.21
45	3.10	3.31
46	3.22	3.44
47	3.35	3.58
48	3.48	3.72
49	3.62	3.87
50	3.76	4.02
51	3.95	4.22
52	4.14	4.42
53	4.34	4.64
54	4.55	4.86
55	4.77	5.10
56	5.13	5.48
57	5.51	5.89
58	5.92	6.32
59	6.36	6.79
60	6.83	7.30
61	7.22	7.71
62	7.63	8.15
63	8.06	8.61
64	8.52	9.10
65	9.00	9.62
66	9.64	10.30
67	10.32	11.02
68	11.05	11.80
69	11.83	12.64
70	12.67	13.53
71	13.72	14.66
72	14.87	15.88
73	16.10	17.21
74	17.45	18.64
75	18.90	20.19
76	20.47	21.87
77	22.18	23.69
78	24.02	25.67
79	26.03	27.81
80	28.19	30.12
81	31.01	33.13
82	33.83	36.15
83	37.50	40.06
84	41.16	43.98
85+	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base							ABI Option: (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	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
30	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
31	0.46	0.56	0.62	0.65	0.68	0.96	1.06	2.77	3.05	3.26	3.40	3.56	4.54	4.85
32	0.48	0.58	0.64	0.67	0.71	0.99	1.10	2.85	3.16	3.38	3.52	3.69	4.71	5.03
33	0.49	0.60	0.66	0.70	0.73	1.03	1.15	2.94	3.27	3.50	3.66	3.83	4.89	5.22
34	0.51	0.62	0.69	0.73	0.76	1.07	1.19	3.03	3.38	3.63	3.79	3.98	5.07	5.42
35	0.53	0.65	0.71	0.75	0.79	1.11	1.23	3.13	3.50	3.76	3.94	4.13	5.26	5.62
36	0.55	0.67	0.74	0.78	0.82	1.15	1.28	3.23	3.63	3.90	4.08	4.28	5.46	5.83
37	0.57	0.69	0.77	0.81	0.85	1.19	1.32	3.33	3.75	4.04	4.24	4.44	5.67	6.05
38	0.59	0.72	0.80	0.84	0.88	1.24	1.37	3.43	3.89	4.19	4.40	4.61	5.88	6.28
39	0.62	0.75	0.83	0.87	0.91	1.28	1.42	3.54	4.02	4.35	4.56	4.78	6.10	6.52
40	0.64	0.78	0.86	0.90	0.95	1.33	1.48	3.65	4.17	4.51	4.73	4.96	6.33	6.76
41	0.68	0.82	0.91	0.96	1.00	1.41	1.56	3.71	4.27	4.64	4.88	5.11	6.52	6.97
42	0.72	0.87	0.96	1.01	1.06	1.49	1.66	3.77	4.38	4.77	5.03	5.27	6.72	7.18
43	0.76	0.92	1.02	1.07	1.13	1.58	1.75	3.83	4.50	4.91	5.18	5.43	6.93	7.40
44	0.81	0.98	1.08	1.14	1.19	1.67	1.86	3.90	4.61	5.05	5.34	5.60	7.14	7.63
45	0.85	1.03	1.14	1.20	1.26	1.77	1.97	3.96	4.73	5.20	5.50	5.77	7.36	7.86
46	0.91	1.10	1.22	1.28	1.34	1.88	2.09	4.12	4.91	5.40	5.72	6.00	7.65	8.17
47	0.97	1.17	1.29	1.36	1.43	2.01	2.23	4.28	5.09	5.61	5.95	6.23	7.95	8.50
48	1.03	1.25	1.38	1.45	1.52	2.14	2.37	4.45	5.28	5.82	6.19	6.48	8.27	8.84
49	1.10	1.33	1.47	1.54	1.62	2.27	2.53	4.63	5.48	6.05	6.43	6.74	8.60	9.19
50	1.17	1.41	1.56	1.64	1.73	2.42	2.69	4.81	5.68	6.28	6.69	7.01	8.94	9.55
51	1.25	1.51	1.67	1.76	1.85	2.59	2.88	5.02	5.95	6.58	7.01	7.35	9.37	10.02
52	1.34	1.62	1.79	1.88	1.97	2.77	3.08	5.23	6.22	6.90	7.35	7.71	9.83	10.50
53	1.43	1.73	1.91	2.01	2.11	2.96	3.29	5.46	6.51	7.23	7.71	8.08	10.31	11.02
54	1.53	1.85	2.05	2.15	2.26	3.17	3.52	5.69	6.81	7.58	8.09	8.48	10.81	11.55
55	1.63	1.98	2.19	2.30	2.42	3.39	3.77	5.94	7.13	7.94	8.48	8.89	11.34	12.12
56	1.76	2.13	2.35	2.47	2.60	3.64	4.05	6.36	7.64	8.52	9.11	9.55	12.18	13.02
57	1.89	2.29	2.52	2.66	2.79	3.91	4.34	6.81	8.18	9.15	9.65	9.93	13.09	13.98
58	2.03	2.46	2.71	2.85	3.00	4.20	4.67	7.23	8.76	9.67	9.97	10.26	14.06	15.02
59	2.18	2.64	2.91	3.07	3.22	4.51	5.01	7.47	9.05	9.99	10.31	10.61	14.59	16.05
60	2.34	2.84	3.13	3.29	3.46	4.85	5.39	7.72	9.36	10.33	10.65	10.96	15.08	16.59
61	2.54	3.08	3.40	3.58	3.76	5.27	5.85	8.04	9.74	10.75	11.09	11.42	15.70	17.27
62	2.77	3.35	3.70	3.89	4.08	5.72	6.36	8.38	10.15	11.20	11.55	11.89	16.34	17.98
63	3.01	3.64	4.02	4.23	4.44	6.22	6.91	8.72	10.57	11.66	12.03	12.38	17.02	18.72
64	3.27	3.96	4.37	4.59	4.82	6.76	7.51	9.09	11.00	12.14	12.52	12.89	17.72	19.36
65	3.55	4.30	4.75	4.99	5.24	7.34	8.16	9.46	11.46	12.64	13.04	13.42	18.45	19.86
66	3.87	4.68	5.17	5.44	5.71	8.00	8.89	9.89	11.97	13.21	13.62	14.02	19.27	20.63
67	4.22	5.10	5.63	5.93	6.22	8.71	9.68	10.33	12.50	13.80	14.23	14.65	20.05	21.42
68	4.59	5.56	6.14	6.46	6.78	9.49	10.55	10.79	13.06	14.41	14.86	15.30	20.79	22.21
69	5.01	6.06	6.69	7.03	7.38	10.34	11.49	11.28	13.65	15.06	15.53	15.98	21.54	23.01
70	5.46	6.60	7.29	7.66	8.05	11.26	12.51	11.79	14.26	15.73	16.22	16.70	22.29	23.81
71	6.13	7.42	8.18	8.61	9.04	12.65	14.06	12.67	15.41	17.00	17.53	18.05	23.31	24.90
72	6.89	8.33	9.19	9.67	10.15	14.03	14.99	13.15	16.65	18.37	18.95	19.50	24.35	26.02
73	7.74	9.36	10.32	10.86	11.40	14.91	15.93	13.63	17.37	19.86	20.48	21.08	25.41	27.14
74	8.43	10.51	11.60	12.19	12.80	15.82	16.90	14.11	18.10	20.81	22.13	22.78	26.47	28.28
75	8.88	11.46	13.02	13.70	14.38	16.76	17.90	14.58	18.83	21.65	23.53	24.62	27.54	29.42
76	9.33	12.12	13.94	15.15	15.88	17.73	18.94	15.05	19.56	22.49	24.44	25.62	28.60	30.56
77	9.79	12.80	14.72	16.00	16.76	18.72	20.00	15.50	20.28	23.32	25.34	26.56	29.65	31.68
78	10.25	13.49	15.51	16.86	17.67	19.73	21.07	15.94	20.98	24.13	26.23	27.49	30.69	32.79
79	10.71	14.19	16.31	17.73	18.58	20.75	22.16	16.36	21.67	24.92	27.09	28.39	31.69	33.86
80	11.16	14.89	17.12	18.61	19.50	21.77	23.26	16.75	22.33	25.68	27.91	29.25	32.66	34.89
81	12.28	16.37	18.83	20.47	21.45	23.95	25.58	18.42	24.56	28.25	30.70	32.18	35.92	38.38
82	13.40	17.86	20.54	22.33	23.40	26.12	27.91	20.10	26.79	30.81	33.49	35.10	39.19	41.87
83	14.85	19.80	22.77	24.75	25.94	28.95	30.93	22.27	29.70	34.15	37.12	38.90	43.43	46.40
84	16.30	21.73	24.99	27.17	28.47	31.78	33.96	24.45	32.60	37.49	40.75	42.71	47.68	50.94
85+	19.76	26.35	30.30	32.93	34.52	38.53	41.17	29.64	39.52	45.45	49.40	51.77	57.80	61.75

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (3.2% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.52	1.67	1.79	1.86	1.95
30	1.52	1.67	1.79	1.86	1.95
31	1.57	1.73	1.85	1.93	2.02
32	1.62	1.79	1.92	2.00	2.10
33	1.67	1.86	1.99	2.08	2.18
34	1.72	1.92	2.06	2.16	2.26
35	1.78	1.99	2.14	2.24	2.34
36	1.83	2.06	2.22	2.32	2.43
37	1.89	2.13	2.30	2.41	2.52
38	1.95	2.21	2.38	2.50	2.62
39	2.01	2.29	2.47	2.59	2.72
40	2.07	2.37	2.56	2.69	2.82
41	2.11	2.43	2.63	2.77	2.90
42	2.14	2.49	2.71	2.86	2.99
43	2.18	2.55	2.79	2.94	3.08
44	2.21	2.62	2.87	3.03	3.18
45	2.25	2.69	2.95	3.13	3.28
46	2.34	2.79	3.07	3.25	3.41
47	2.43	2.89	3.18	3.38	3.54
48	2.53	3.00	3.31	3.51	3.68
49	2.63	3.11	3.44	3.65	3.83
50	2.73	3.23	3.57	3.80	3.98
51	2.85	3.38	3.74	3.98	4.17
52	2.97	3.53	3.92	4.18	4.38
53	3.10	3.70	4.11	4.38	4.59
54	3.23	3.87	4.30	4.59	4.81
55	3.37	4.05	4.51	4.82	5.05
56	3.61	4.34	4.84	5.18	5.42
57	3.87	4.65	5.20	5.56	5.82
58	4.14	4.98	5.57	5.96	6.24
59	4.43	5.33	5.97	6.39	6.69
60	4.74	5.70	6.40	6.86	7.18
61	4.98	6.01	6.75	7.24	7.58
62	5.23	6.33	7.13	7.65	8.01
63	5.49	6.67	7.52	8.08	8.46
64	5.77	7.03	7.94	8.53	8.94
65	6.06	7.41	8.38	9.01	9.44
66	6.42	7.89	8.95	9.64	10.10
67	6.81	8.40	9.55	10.31	10.80
68	7.22	8.94	10.20	11.03	11.56
69	7.66	9.52	10.90	11.81	12.37
70	8.12	10.14	11.64	12.63	13.23
71	8.74	10.98	12.61	13.68	14.33
72	9.39	11.89	13.66	14.82	15.52
73	10.10	12.87	14.79	16.05	16.82
74	10.85	13.92	16.01	17.39	18.21
75	11.67	15.06	17.32	18.83	19.73
76	12.54	16.30	18.74	20.37	21.35
77	13.48	17.63	20.28	22.04	23.10
78	14.49	19.08	21.94	23.84	24.99
79	15.58	20.64	23.73	25.80	27.04
80	16.75	22.33	25.68	27.91	29.25
81	18.42	24.56	28.25	30.70	32.18
82	20.10	26.79	30.81	33.49	35.10
83	22.27	29.70	34.15	37.12	38.90
84	24.45	32.60	37.49	40.75	42.71
85+	29.64	39.52	45.45	49.40	51.77

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.3% Compound Inflation)	
	Benefit Period	
	10 Years	Life
18-29	2.19	2.34
30	2.19	2.34
31	2.27	2.43
32	2.36	2.52
33	2.44	2.61
34	2.54	2.71
35	2.63	2.81
36	2.73	2.92
37	2.83	3.03
38	2.94	3.14
39	3.05	3.26
40	3.16	3.38
41	3.26	3.48
42	3.36	3.59
43	3.46	3.70
44	3.57	3.81
45	3.68	3.93
46	3.83	4.09
47	3.98	4.25
48	4.14	4.42
49	4.30	4.59
50	4.47	4.77
51	4.69	5.01
52	4.92	5.25
53	5.16	5.51
54	5.41	5.78
55	5.67	6.06
56	6.09	6.51
57	6.54	6.99
58	7.03	7.51
59	7.54	8.07
60	8.09	8.65
61	8.54	9.13
62	9.02	9.65
63	9.52	10.19
64	10.06	10.75
65	10.62	11.35
66	11.36	12.14
67	12.15	12.98
68	12.99	13.88
69	13.89	14.84
70	14.86	15.88
71	16.08	17.18
72	17.39	18.58
73	18.82	20.11
74	20.36	21.75
75	22.03	23.53
76	23.83	25.46
77	25.79	27.55
78	27.90	29.81
79	30.18	32.25
80	32.66	34.89
81	35.92	38.38
82	39.19	41.87
83	43.43	46.40
84	47.68	50.94
85+	57.80	61.75

Appendix C1

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost					ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
30	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
31	0.40	0.48	0.53	0.56	0.58	2.34	2.58	2.76	2.88	3.02
32	0.41	0.50	0.55	0.58	0.61	2.42	2.67	2.86	2.99	3.13
33	0.43	0.51	0.57	0.60	0.63	2.49	2.77	2.97	3.10	3.25
34	0.44	0.53	0.59	0.62	0.65	2.57	2.87	3.07	3.21	3.37
35	0.46	0.55	0.61	0.64	0.68	2.65	2.97	3.19	3.33	3.49
36	0.47	0.57	0.63	0.67	0.70	2.73	3.07	3.30	3.46	3.63
37	0.49	0.60	0.66	0.69	0.73	2.82	3.18	3.43	3.59	3.76
38	0.51	0.62	0.68	0.72	0.75	2.90	3.29	3.55	3.72	3.90
39	0.53	0.64	0.71	0.74	0.78	2.99	3.41	3.68	3.86	4.05
40	0.55	0.66	0.73	0.77	0.81	3.09	3.53	3.82	4.01	4.20
41	0.58	0.70	0.78	0.82	0.86	3.14	3.62	3.93	4.13	4.33
42	0.61	0.74	0.82	0.87	0.91	3.19	3.71	4.04	4.26	4.46
43	0.65	0.79	0.87	0.92	0.96	3.25	3.81	4.16	4.39	4.60
44	0.69	0.84	0.92	0.97	1.02	3.30	3.91	4.28	4.52	4.74
45	0.73	0.88	0.98	1.03	1.08	3.36	4.01	4.40	4.66	4.89
46	0.78	0.94	1.04	1.10	1.15	3.49	4.16	4.57	4.85	5.08
47	0.83	1.00	1.11	1.17	1.22	3.63	4.31	4.75	5.04	5.28
48	0.88	1.07	1.18	1.24	1.30	3.77	4.47	4.93	5.24	5.49
49	0.94	1.14	1.26	1.32	1.39	3.92	4.64	5.12	5.45	5.71
50	1.00	1.21	1.34	1.41	1.48	4.08	4.81	5.32	5.66	5.93
51	1.07	1.29	1.43	1.50	1.58	4.25	5.04	5.58	5.94	6.22
52	1.14	1.38	1.53	1.61	1.69	4.43	5.27	5.84	6.23	6.53
53	1.22	1.48	1.64	1.72	1.81	4.62	5.51	6.12	6.53	6.85
54	1.31	1.58	1.75	1.84	1.93	4.82	5.77	6.42	6.85	7.18
55	1.40	1.69	1.87	1.97	2.07	5.03	6.03	6.72	7.18	7.53
56	1.50	1.82	2.01	2.12	2.22	5.39	6.47	7.22	7.72	8.09
57	1.62	1.96	2.16	2.28	2.39	5.77	6.93	7.75	8.18	8.42
58	1.74	2.10	2.32	2.45	2.57	6.12	7.42	8.20	8.47	8.72
59	1.87	2.26	2.50	2.63	2.76	6.34	7.68	8.48	8.76	9.03
60	2.01	2.43	2.68	2.82	2.97	6.56	7.95	8.78	9.07	9.34
61	2.18	2.64	2.92	3.07	3.22	6.84	8.28	9.15	9.45	9.73
62	2.37	2.87	3.17	3.34	3.51	7.12	8.63	9.53	9.84	10.14
63	2.58	3.12	3.45	3.63	3.81	7.42	8.99	9.93	10.26	10.56
64	2.80	3.39	3.75	3.95	4.14	7.73	9.36	10.34	10.69	11.01
65	3.05	3.69	4.08	4.29	4.51	8.05	9.76	10.78	11.13	11.47
66	3.32	4.02	4.44	4.68	4.91	8.42	10.20	11.27	11.64	11.99
67	3.62	4.38	4.84	5.10	5.35	8.80	10.66	11.78	12.17	12.53
68	3.94	4.78	5.28	5.56	5.83	9.20	11.15	12.31	12.72	13.10
69	4.30	5.21	5.75	6.05	6.36	9.62	11.65	12.87	13.30	13.70
70	4.69	5.68	6.27	6.60	6.93	10.06	12.18	13.46	13.90	14.32
71	5.26	6.37	7.04	7.41	7.78	10.81	13.17	14.55	15.03	15.48
72	5.90	7.15	7.90	8.32	8.73	11.24	14.23	15.72	16.24	16.73
73	6.63	8.03	8.87	9.34	9.80	11.66	14.87	16.99	17.55	18.08
74	7.22	9.01	9.96	10.48	11.01	12.09	15.51	17.83	18.97	19.54
75	7.61	9.83	11.18	11.77	12.35	12.51	16.15	18.58	20.19	21.12
76	8.01	10.41	11.97	13.01	13.64	12.93	16.80	19.32	21.00	22.01
77	8.42	11.01	12.66	13.76	14.42	13.33	17.44	20.05	21.80	22.84
78	8.82	11.62	13.36	14.52	15.22	13.73	18.07	20.78	22.59	23.67
79	9.23	12.23	14.07	15.29	16.02	14.10	18.69	21.49	23.36	24.48
80	9.64	12.85	14.78	16.06	16.84	14.46	19.28	22.17	24.10	25.25
81	10.60	14.14	16.26	17.67	18.52	15.90	21.21	24.39	26.51	27.78
82	11.57	15.42	17.74	19.28	20.20	17.35	23.13	26.60	28.92	30.30
83	12.82	17.09	19.66	21.37	22.39	19.23	25.64	29.48	32.05	33.59
84	14.07	18.76	21.58	23.45	24.58	21.11	28.15	32.37	35.18	36.87
85+	17.06	22.75	26.16	28.43	29.80	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost		ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost	
	Benefit Period		Benefit Period	
	10 Years	Life	10 Years	Life
18-29	0.78	0.87	3.69	3.94
30	0.78	0.87	3.69	3.94
31	0.81	0.90	3.82	4.09
32	0.84	0.94	3.97	4.24
33	0.87	0.97	4.12	4.40
34	0.91	1.01	4.27	4.56
35	0.94	1.04	4.43	4.74
36	0.97	1.08	4.60	4.91
37	1.01	1.12	4.77	5.10
38	1.05	1.16	4.95	5.29
39	1.09	1.21	5.14	5.49
40	1.13	1.25	5.33	5.69
41	1.19	1.32	5.49	5.87
42	1.26	1.40	5.66	6.05
43	1.34	1.49	5.83	6.23
44	1.42	1.57	6.01	6.42
45	1.50	1.67	6.20	6.62
46	1.60	1.77	6.44	6.88
47	1.70	1.89	6.70	7.16
48	1.81	2.01	6.96	7.44
49	1.93	2.14	7.24	7.73
50	2.05	2.28	7.53	8.04
51	2.20	2.44	7.89	8.43
52	2.35	2.61	8.28	8.84
53	2.51	2.79	8.68	9.28
54	2.69	2.98	9.11	9.73
55	2.88	3.19	9.55	10.20
56	3.09	3.43	10.26	10.96
57	3.32	3.69	11.02	11.77
58	3.57	3.96	11.84	12.65
59	3.84	4.26	12.31	13.52
60	4.12	4.58	12.74	13.99
61	4.48	4.98	13.27	14.58
62	4.88	5.41	13.83	15.19
63	5.30	5.88	14.40	15.82
64	5.76	6.39	15.01	16.38
65	6.27	6.95	15.63	16.83
66	6.83	7.58	16.35	17.50
67	7.44	8.26	17.03	18.19
68	8.11	9.00	17.68	18.89
69	8.84	9.81	18.34	19.59
70	9.63	10.69	19.00	20.30
71	10.82	12.00	19.90	21.26
72	11.99	12.81	20.81	22.24
73	12.76	13.63	21.74	23.23
74	13.55	14.48	22.68	24.23
75	14.38	15.36	23.62	25.24
76	15.23	16.27	24.57	26.25
77	16.10	17.20	25.50	27.25
78	16.99	18.15	26.43	28.23
79	17.89	19.11	27.33	29.20
80	18.80	20.08	28.19	30.12
81	20.68	22.09	31.01	33.13
82	22.55	24.10	33.83	36.15
83	25.00	26.71	37.50	40.06
84	27.44	29.32	41.16	43.98
85+	33.27	35.54	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.4% Compound Inflation) or (3.2% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.29	1.42	1.51	1.58	1.65
30	1.29	1.42	1.51	1.58	1.65
31	1.33	1.47	1.57	1.63	1.71
32	1.37	1.52	1.63	1.70	1.78
33	1.42	1.57	1.68	1.76	1.84
34	1.46	1.63	1.75	1.83	1.91
35	1.51	1.69	1.81	1.89	1.98
36	1.55	1.74	1.88	1.97	2.06
37	1.60	1.81	1.95	2.04	2.14
38	1.65	1.87	2.02	2.12	2.22
39	1.70	1.94	2.09	2.20	2.30
40	1.75	2.00	2.17	2.28	2.39
41	1.78	2.06	2.23	2.35	2.46
42	1.81	2.11	2.30	2.42	2.54
43	1.84	2.16	2.36	2.49	2.61
44	1.88	2.22	2.43	2.57	2.69
45	1.91	2.28	2.50	2.65	2.78
46	1.98	2.36	2.60	2.75	2.89
47	2.06	2.45	2.70	2.86	3.00
48	2.14	2.54	2.80	2.98	3.12
49	2.23	2.64	2.91	3.09	3.24
50	2.32	2.73	3.02	3.22	3.37
51	2.42	2.86	3.17	3.37	3.54
52	2.52	2.99	3.32	3.54	3.71
53	2.63	3.13	3.48	3.71	3.89
54	2.74	3.28	3.65	3.89	4.08
55	2.86	3.43	3.82	4.08	4.28
56	3.06	3.67	4.10	4.38	4.59
57	3.28	3.94	4.40	4.71	4.94
58	3.51	4.22	4.72	5.06	5.30
59	3.76	4.52	5.07	5.43	5.70
60	4.03	4.85	5.44	5.84	6.12
61	4.23	5.11	5.74	6.17	6.47
62	4.45	5.38	6.07	6.52	6.83
63	4.67	5.68	6.40	6.89	7.22
64	4.91	5.98	6.76	7.28	7.63
65	5.15	6.31	7.14	7.69	8.06
66	5.47	6.72	7.63	8.24	8.63
67	5.80	7.16	8.16	8.82	9.24
68	6.16	7.63	8.72	9.44	9.90
69	6.53	8.13	9.32	10.11	10.60
70	6.93	8.66	9.96	10.83	11.35
71	7.46	9.38	10.79	11.73	12.29
72	8.03	10.16	11.69	12.71	13.32
73	8.64	11.01	12.66	13.76	14.42
74	9.30	11.93	13.72	14.91	15.63
75	10.01	12.92	14.86	16.15	16.93
76	10.77	14.00	16.10	17.50	18.34
77	11.60	15.16	17.44	18.96	19.87
78	12.48	16.43	18.89	20.53	21.52
79	13.43	17.80	20.46	22.24	23.31
80	14.46	19.28	22.17	24.10	25.25
81	15.90	21.21	24.39	26.51	27.78
82	17.35	23.13	26.60	28.92	30.30
83	19.23	25.64	29.48	32.05	33.59
84	21.11	28.15	32.37	35.18	36.87
85+	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (1.5% Compound Inflation) or (2.3% Compound Inflation) with Shared Cost	
	Benefit Period	
	10 Years	Life
18-29	1.84	1.97
30	1.84	1.97
31	1.91	2.04
32	1.98	2.12
33	2.06	2.20
34	2.14	2.28
35	2.22	2.37
36	2.30	2.46
37	2.39	2.55
38	2.48	2.64
39	2.57	2.74
40	2.66	2.85
41	2.75	2.93
42	2.83	3.02
43	2.92	3.12
44	3.01	3.21
45	3.10	3.31
46	3.22	3.44
47	3.35	3.58
48	3.48	3.72
49	3.62	3.87
50	3.76	4.02
51	3.95	4.22
52	4.14	4.42
53	4.34	4.64
54	4.55	4.86
55	4.77	5.10
56	5.13	5.48
57	5.51	5.89
58	5.92	6.32
59	6.36	6.79
60	6.83	7.30
61	7.22	7.71
62	7.63	8.15
63	8.06	8.61
64	8.52	9.10
65	9.00	9.62
66	9.64	10.30
67	10.32	11.02
68	11.05	11.80
69	11.83	12.64
70	12.67	13.53
71	13.72	14.66
72	14.87	15.88
73	16.10	17.21
74	17.45	18.64
75	18.90	20.19
76	20.47	21.87
77	22.18	23.69
78	24.02	25.67
79	26.03	27.81
80	28.19	30.12
81	31.01	33.13
82	33.83	36.15
83	37.50	40.06
84	41.16	43.98
85+	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base							ABI Option: (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	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
30	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
31	0.46	0.56	0.62	0.65	0.68	0.96	1.06	2.77	3.05	3.26	3.40	3.56	4.54	4.85
32	0.48	0.58	0.64	0.67	0.71	0.99	1.10	2.85	3.16	3.38	3.52	3.69	4.71	5.03
33	0.49	0.60	0.66	0.70	0.73	1.03	1.15	2.94	3.27	3.50	3.66	3.83	4.89	5.22
34	0.51	0.62	0.69	0.73	0.76	1.07	1.19	3.03	3.38	3.63	3.79	3.98	5.07	5.42
35	0.53	0.65	0.71	0.75	0.79	1.11	1.23	3.13	3.50	3.76	3.94	4.13	5.26	5.62
36	0.55	0.67	0.74	0.78	0.82	1.15	1.28	3.23	3.63	3.90	4.08	4.28	5.46	5.83
37	0.57	0.69	0.77	0.81	0.85	1.19	1.32	3.33	3.75	4.04	4.24	4.44	5.67	6.05
38	0.59	0.72	0.80	0.84	0.88	1.24	1.37	3.43	3.89	4.19	4.40	4.61	5.88	6.28
39	0.62	0.75	0.83	0.87	0.91	1.28	1.42	3.54	4.02	4.35	4.56	4.78	6.10	6.52
40	0.64	0.78	0.86	0.90	0.95	1.33	1.48	3.65	4.17	4.51	4.73	4.96	6.33	6.76
41	0.68	0.82	0.91	0.96	1.00	1.41	1.56	3.71	4.27	4.64	4.88	5.11	6.52	6.97
42	0.72	0.87	0.96	1.01	1.06	1.49	1.66	3.77	4.38	4.77	5.03	5.27	6.72	7.18
43	0.76	0.92	1.02	1.07	1.13	1.58	1.75	3.83	4.50	4.91	5.18	5.43	6.93	7.40
44	0.81	0.98	1.08	1.14	1.19	1.67	1.86	3.90	4.61	5.05	5.34	5.60	7.14	7.63
45	0.85	1.03	1.14	1.20	1.26	1.77	1.97	3.96	4.73	5.20	5.50	5.77	7.36	7.86
46	0.91	1.10	1.22	1.28	1.34	1.88	2.09	4.12	4.91	5.40	5.72	6.00	7.65	8.17
47	0.97	1.17	1.29	1.36	1.43	2.01	2.23	4.28	5.09	5.61	5.95	6.23	7.95	8.50
48	1.03	1.25	1.38	1.45	1.52	2.14	2.37	4.45	5.28	5.82	6.19	6.48	8.27	8.84
49	1.10	1.33	1.47	1.54	1.62	2.27	2.53	4.63	5.48	6.05	6.43	6.74	8.60	9.19
50	1.17	1.41	1.56	1.64	1.73	2.42	2.69	4.81	5.68	6.28	6.69	7.01	8.94	9.55
51	1.25	1.51	1.67	1.76	1.85	2.59	2.88	5.02	5.95	6.58	7.01	7.35	9.37	10.02
52	1.34	1.62	1.79	1.88	1.97	2.77	3.08	5.23	6.22	6.90	7.35	7.71	9.83	10.50
53	1.43	1.73	1.91	2.01	2.11	2.96	3.29	5.46	6.51	7.23	7.71	8.08	10.31	11.02
54	1.53	1.85	2.05	2.15	2.26	3.17	3.52	5.69	6.81	7.58	8.09	8.48	10.81	11.55
55	1.63	1.98	2.19	2.30	2.42	3.39	3.77	5.94	7.13	7.94	8.48	8.89	11.34	12.12
56	1.76	2.13	2.35	2.47	2.60	3.64	4.05	6.36	7.64	8.52	9.11	9.55	12.18	13.02
57	1.89	2.29	2.52	2.66	2.79	3.91	4.34	6.81	8.18	9.15	9.65	9.93	13.09	13.98
58	2.03	2.46	2.71	2.85	3.00	4.20	4.67	7.23	8.76	9.67	9.97	10.26	14.06	15.02
59	2.18	2.64	2.91	3.07	3.22	4.51	5.01	7.47	9.05	9.99	10.31	10.61	14.59	16.05
60	2.34	2.84	3.13	3.29	3.46	4.85	5.39	7.72	9.36	10.33	10.65	10.96	15.08	16.59
61	2.54	3.08	3.40	3.58	3.76	5.27	5.85	8.04	9.74	10.75	11.09	11.42	15.70	17.27
62	2.77	3.35	3.70	3.89	4.08	5.72	6.36	8.38	10.15	11.20	11.55	11.89	16.34	17.98
63	3.01	3.64	4.02	4.23	4.44	6.22	6.91	8.72	10.57	11.66	12.03	12.38	17.02	18.72
64	3.27	3.96	4.37	4.59	4.82	6.76	7.51	9.09	11.00	12.14	12.52	12.89	17.72	19.36
65	3.55	4.30	4.75	4.99	5.24	7.34	8.16	9.46	11.46	12.64	13.04	13.42	18.45	19.86
66	3.87	4.68	5.17	5.44	5.71	8.00	8.89	9.89	11.97	13.21	13.62	14.02	19.27	20.63
67	4.22	5.10	5.63	5.93	6.22	8.71	9.68	10.33	12.50	13.80	14.23	14.65	20.05	21.42
68	4.59	5.56	6.14	6.46	6.78	9.49	10.55	10.79	13.06	14.41	14.86	15.30	20.79	22.21
69	5.01	6.06	6.69	7.03	7.38	10.34	11.49	11.28	13.65	15.06	15.53	15.98	21.54	23.01
70	5.46	6.60	7.29	7.66	8.05	11.26	12.51	11.79	14.26	15.73	16.22	16.70	22.29	23.81
71	6.13	7.42	8.18	8.61	9.04	12.65	14.06	12.67	15.41	17.00	17.53	18.05	23.31	24.90
72	6.89	8.33	9.19	9.67	10.15	14.03	14.99	13.15	16.65	18.37	18.95	19.50	24.35	26.02
73	7.74	9.36	10.32	10.86	11.40	14.91	15.93	13.63	17.37	19.86	20.48	21.08	25.41	27.14
74	8.43	10.51	11.60	12.19	12.80	15.82	16.90	14.11	18.10	20.81	22.13	22.78	26.47	28.28
75	8.88	11.46	13.02	13.70	14.38	16.76	17.90	14.58	18.83	21.65	23.53	24.62	27.54	29.42
76	9.33	12.12	13.94	15.15	15.88	17.73	18.94	15.05	19.56	22.49	24.44	25.62	28.60	30.56
77	9.79	12.80	14.72	16.00	16.76	18.72	20.00	15.50	20.28	23.32	25.34	26.56	29.65	31.68
78	10.25	13.49	15.51	16.86	17.67	19.73	21.07	15.94	20.98	24.13	26.23	27.49	30.69	32.79
79	10.71	14.19	16.31	17.73	18.58	20.75	22.16	16.36	21.67	24.92	27.09	28.39	31.69	33.86
80	11.16	14.89	17.12	18.61	19.50	21.77	23.26	16.75	22.33	25.68	27.91	29.25	32.66	34.89
81	12.28	16.37	18.83	20.47	21.45	23.95	25.58	18.42	24.56	28.25	30.70	32.18	35.92	38.38
82	13.40	17.86	20.54	22.33	23.40	26.12	27.91	20.10	26.79	30.81	33.49	35.10	39.19	41.87
83	14.85	19.80	22.77	24.75	25.94	28.95	30.93	22.27	29.70	34.15	37.12	38.90	43.43	46.40
84	16.30	21.73	24.99	27.17	28.47	31.78	33.96	24.45	32.60	37.49	40.75	42.71	47.68	50.94
85+	19.76	26.35	30.30	32.93	34.52	38.53	41.17	29.64	39.52	45.45	49.40	51.77	57.80	61.75

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (3.2% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.52	1.67	1.79	1.86	1.95
30	1.52	1.67	1.79	1.86	1.95
31	1.57	1.73	1.85	1.93	2.02
32	1.62	1.79	1.92	2.00	2.10
33	1.67	1.86	1.99	2.08	2.18
34	1.72	1.92	2.06	2.16	2.26
35	1.78	1.99	2.14	2.24	2.34
36	1.83	2.06	2.22	2.32	2.43
37	1.89	2.13	2.30	2.41	2.52
38	1.95	2.21	2.38	2.50	2.62
39	2.01	2.29	2.47	2.59	2.72
40	2.07	2.37	2.56	2.69	2.82
41	2.11	2.43	2.63	2.77	2.90
42	2.14	2.49	2.71	2.86	2.99
43	2.18	2.55	2.79	2.94	3.08
44	2.21	2.62	2.87	3.03	3.18
45	2.25	2.69	2.95	3.13	3.28
46	2.34	2.79	3.07	3.25	3.41
47	2.43	2.89	3.18	3.38	3.54
48	2.53	3.00	3.31	3.51	3.68
49	2.63	3.11	3.44	3.65	3.83
50	2.73	3.23	3.57	3.80	3.98
51	2.85	3.38	3.74	3.98	4.17
52	2.97	3.53	3.92	4.18	4.38
53	3.10	3.70	4.11	4.38	4.59
54	3.23	3.87	4.30	4.59	4.81
55	3.37	4.05	4.51	4.82	5.05
56	3.61	4.34	4.84	5.18	5.42
57	3.87	4.65	5.20	5.56	5.82
58	4.14	4.98	5.57	5.96	6.24
59	4.43	5.33	5.97	6.39	6.69
60	4.74	5.70	6.40	6.86	7.18
61	4.98	6.01	6.75	7.24	7.58
62	5.23	6.33	7.13	7.65	8.01
63	5.49	6.67	7.52	8.08	8.46
64	5.77	7.03	7.94	8.53	8.94
65	6.06	7.41	8.38	9.01	9.44
66	6.42	7.89	8.95	9.64	10.10
67	6.81	8.40	9.55	10.31	10.80
68	7.22	8.94	10.20	11.03	11.56
69	7.66	9.52	10.90	11.81	12.37
70	8.12	10.14	11.64	12.63	13.23
71	8.74	10.98	12.61	13.68	14.33
72	9.39	11.89	13.66	14.82	15.52
73	10.10	12.87	14.79	16.05	16.82
74	10.85	13.92	16.01	17.39	18.21
75	11.67	15.06	17.32	18.83	19.73
76	12.54	16.30	18.74	20.37	21.35
77	13.48	17.63	20.28	22.04	23.10
78	14.49	19.08	21.94	23.84	24.99
79	15.58	20.64	23.73	25.80	27.04
80	16.75	22.33	25.68	27.91	29.25
81	18.42	24.56	28.25	30.70	32.18
82	20.10	26.79	30.81	33.49	35.10
83	22.27	29.70	34.15	37.12	38.90
84	24.45	32.60	37.49	40.75	42.71
85+	29.64	39.52	45.45	49.40	51.77

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.3% Compound Inflation)	
	Benefit Period	
	10 Years	Life
18-29	2.19	2.34
30	2.19	2.34
31	2.27	2.43
32	2.36	2.52
33	2.44	2.61
34	2.54	2.71
35	2.63	2.81
36	2.73	2.92
37	2.83	3.03
38	2.94	3.14
39	3.05	3.26
40	3.16	3.38
41	3.26	3.48
42	3.36	3.59
43	3.46	3.70
44	3.57	3.81
45	3.68	3.93
46	3.83	4.09
47	3.98	4.25
48	4.14	4.42
49	4.30	4.59
50	4.47	4.77
51	4.69	5.01
52	4.92	5.25
53	5.16	5.51
54	5.41	5.78
55	5.67	6.06
56	6.09	6.51
57	6.54	6.99
58	7.03	7.51
59	7.54	8.07
60	8.09	8.65
61	8.54	9.13
62	9.02	9.65
63	9.52	10.19
64	10.06	10.75
65	10.62	11.35
66	11.36	12.14
67	12.15	12.98
68	12.99	13.88
69	13.89	14.84
70	14.86	15.88
71	16.08	17.18
72	17.39	18.58
73	18.82	20.11
74	20.36	21.75
75	22.03	23.53
76	23.83	25.46
77	25.79	27.55
78	27.90	29.81
79	30.18	32.25
80	32.66	34.89
81	35.92	38.38
82	39.19	41.87
83	43.43	46.40
84	47.68	50.94
85+	57.80	61.75

Appendix C1

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost					ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
30	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
31	0.40	0.48	0.53	0.56	0.58	2.34	2.58	2.76	2.88	3.02
32	0.41	0.50	0.55	0.58	0.61	2.42	2.67	2.86	2.99	3.13
33	0.43	0.51	0.57	0.60	0.63	2.49	2.77	2.97	3.10	3.25
34	0.44	0.53	0.59	0.62	0.65	2.57	2.87	3.07	3.21	3.37
35	0.46	0.55	0.61	0.64	0.68	2.65	2.97	3.19	3.33	3.49
36	0.47	0.57	0.63	0.67	0.70	2.73	3.07	3.30	3.46	3.63
37	0.49	0.60	0.66	0.69	0.73	2.82	3.18	3.43	3.59	3.76
38	0.51	0.62	0.68	0.72	0.75	2.90	3.29	3.55	3.72	3.90
39	0.53	0.64	0.71	0.74	0.78	2.99	3.41	3.68	3.86	4.05
40	0.55	0.66	0.73	0.77	0.81	3.09	3.53	3.82	4.01	4.20
41	0.58	0.70	0.78	0.82	0.86	3.14	3.62	3.93	4.13	4.33
42	0.61	0.74	0.82	0.87	0.91	3.19	3.71	4.04	4.26	4.46
43	0.65	0.79	0.87	0.92	0.96	3.25	3.81	4.16	4.39	4.60
44	0.69	0.84	0.92	0.97	1.02	3.30	3.91	4.28	4.52	4.74
45	0.73	0.88	0.98	1.03	1.08	3.36	4.01	4.40	4.66	4.89
46	0.78	0.94	1.04	1.10	1.15	3.49	4.16	4.57	4.85	5.08
47	0.83	1.00	1.11	1.17	1.22	3.63	4.31	4.75	5.04	5.28
48	0.88	1.07	1.18	1.24	1.30	3.77	4.47	4.93	5.24	5.49
49	0.94	1.14	1.26	1.32	1.39	3.92	4.64	5.12	5.45	5.71
50	1.00	1.21	1.34	1.41	1.48	4.08	4.81	5.32	5.66	5.93
51	1.07	1.29	1.43	1.50	1.58	4.25	5.04	5.58	5.94	6.22
52	1.14	1.38	1.53	1.61	1.69	4.43	5.27	5.84	6.23	6.53
53	1.22	1.48	1.64	1.72	1.81	4.62	5.51	6.12	6.53	6.85
54	1.31	1.58	1.75	1.84	1.93	4.82	5.77	6.42	6.85	7.18
55	1.40	1.69	1.87	1.97	2.07	5.03	6.03	6.72	7.18	7.53
56	1.50	1.82	2.01	2.12	2.22	5.39	6.47	7.22	7.72	8.09
57	1.62	1.96	2.16	2.28	2.39	5.77	6.93	7.75	8.18	8.42
58	1.74	2.10	2.32	2.45	2.57	6.12	7.42	8.20	8.47	8.72
59	1.87	2.26	2.50	2.63	2.76	6.34	7.68	8.48	8.76	9.03
60	2.01	2.43	2.68	2.82	2.97	6.56	7.95	8.78	9.07	9.34
61	2.18	2.64	2.92	3.07	3.22	6.84	8.28	9.15	9.45	9.73
62	2.37	2.87	3.17	3.34	3.51	7.12	8.63	9.53	9.84	10.14
63	2.58	3.12	3.45	3.63	3.81	7.42	8.99	9.93	10.26	10.56
64	2.80	3.39	3.75	3.95	4.14	7.73	9.36	10.34	10.69	11.01
65	3.05	3.69	4.08	4.29	4.51	8.05	9.76	10.78	11.13	11.47
66	3.32	4.02	4.44	4.68	4.91	8.42	10.20	11.27	11.64	11.99
67	3.62	4.38	4.84	5.10	5.35	8.80	10.66	11.78	12.17	12.53
68	3.94	4.78	5.28	5.56	5.83	9.20	11.15	12.31	12.72	13.10
69	4.30	5.21	5.75	6.05	6.36	9.62	11.65	12.87	13.30	13.70
70	4.69	5.68	6.27	6.60	6.93	10.06	12.18	13.46	13.90	14.32
71	5.26	6.37	7.04	7.41	7.78	10.81	13.17	14.55	15.03	15.48
72	5.90	7.15	7.90	8.32	8.73	11.24	14.23	15.72	16.24	16.73
73	6.63	8.03	8.87	9.34	9.80	11.66	14.87	16.99	17.55	18.08
74	7.22	9.01	9.96	10.48	11.01	12.09	15.51	17.83	18.97	19.54
75	7.61	9.83	11.18	11.77	12.35	12.51	16.15	18.58	20.19	21.12
76	8.01	10.41	11.97	13.01	13.64	12.93	16.80	19.32	21.00	22.01
77	8.42	11.01	12.66	13.76	14.42	13.33	17.44	20.05	21.80	22.84
78	8.82	11.62	13.36	14.52	15.22	13.73	18.07	20.78	22.59	23.67
79	9.23	12.23	14.07	15.29	16.02	14.10	18.69	21.49	23.36	24.48
80	9.64	12.85	14.78	16.06	16.84	14.46	19.28	22.17	24.10	25.25
81	10.60	14.14	16.26	17.67	18.52	15.90	21.21	24.39	26.51	27.78
82	11.57	15.42	17.74	19.28	20.20	17.35	23.13	26.60	28.92	30.30
83	12.82	17.09	19.66	21.37	22.39	19.23	25.64	29.48	32.05	33.59
84	14.07	18.76	21.58	23.45	24.58	21.11	28.15	32.37	35.18	36.87
85+	17.06	22.75	26.16	28.43	29.80	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost		ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost	
	Benefit Period		Benefit Period	
	10 Years	Life	10 Years	Life
18-29	0.78	0.87	3.69	3.94
30	0.78	0.87	3.69	3.94
31	0.81	0.90	3.82	4.09
32	0.84	0.94	3.97	4.24
33	0.87	0.97	4.12	4.40
34	0.91	1.01	4.27	4.56
35	0.94	1.04	4.43	4.74
36	0.97	1.08	4.60	4.91
37	1.01	1.12	4.77	5.10
38	1.05	1.16	4.95	5.29
39	1.09	1.21	5.14	5.49
40	1.13	1.25	5.33	5.69
41	1.19	1.32	5.49	5.87
42	1.26	1.40	5.66	6.05
43	1.34	1.49	5.83	6.23
44	1.42	1.57	6.01	6.42
45	1.50	1.67	6.20	6.62
46	1.60	1.77	6.44	6.88
47	1.70	1.89	6.70	7.16
48	1.81	2.01	6.96	7.44
49	1.93	2.14	7.24	7.73
50	2.05	2.28	7.53	8.04
51	2.20	2.44	7.89	8.43
52	2.35	2.61	8.28	8.84
53	2.51	2.79	8.68	9.28
54	2.69	2.98	9.11	9.73
55	2.88	3.19	9.55	10.20
56	3.09	3.43	10.26	10.96
57	3.32	3.69	11.02	11.77
58	3.57	3.96	11.84	12.65
59	3.84	4.26	12.31	13.52
60	4.12	4.58	12.74	13.99
61	4.48	4.98	13.27	14.58
62	4.88	5.41	13.83	15.19
63	5.30	5.88	14.40	15.82
64	5.76	6.39	15.01	16.38
65	6.27	6.95	15.63	16.83
66	6.83	7.58	16.35	17.50
67	7.44	8.26	17.03	18.19
68	8.11	9.00	17.68	18.89
69	8.84	9.81	18.34	19.59
70	9.63	10.69	19.00	20.30
71	10.82	12.00	19.90	21.26
72	11.99	12.81	20.81	22.24
73	12.76	13.63	21.74	23.23
74	13.55	14.48	22.68	24.23
75	14.38	15.36	23.62	25.24
76	15.23	16.27	24.57	26.25
77	16.10	17.20	25.50	27.25
78	16.99	18.15	26.43	28.23
79	17.89	19.11	27.33	29.20
80	18.80	20.08	28.19	30.12
81	20.68	22.09	31.01	33.13
82	22.55	24.10	33.83	36.15
83	25.00	26.71	37.50	40.06
84	27.44	29.32	41.16	43.98
85+	33.27	35.54	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.4% Compound Inflation) or (3.2% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.29	1.42	1.51	1.58	1.65
30	1.29	1.42	1.51	1.58	1.65
31	1.33	1.47	1.57	1.63	1.71
32	1.37	1.52	1.63	1.70	1.78
33	1.42	1.57	1.68	1.76	1.84
34	1.46	1.63	1.75	1.83	1.91
35	1.51	1.69	1.81	1.89	1.98
36	1.55	1.74	1.88	1.97	2.06
37	1.60	1.81	1.95	2.04	2.14
38	1.65	1.87	2.02	2.12	2.22
39	1.70	1.94	2.09	2.20	2.30
40	1.75	2.00	2.17	2.28	2.39
41	1.78	2.06	2.23	2.35	2.46
42	1.81	2.11	2.30	2.42	2.54
43	1.84	2.16	2.36	2.49	2.61
44	1.88	2.22	2.43	2.57	2.69
45	1.91	2.28	2.50	2.65	2.78
46	1.98	2.36	2.60	2.75	2.89
47	2.06	2.45	2.70	2.86	3.00
48	2.14	2.54	2.80	2.98	3.12
49	2.23	2.64	2.91	3.09	3.24
50	2.32	2.73	3.02	3.22	3.37
51	2.42	2.86	3.17	3.37	3.54
52	2.52	2.99	3.32	3.54	3.71
53	2.63	3.13	3.48	3.71	3.89
54	2.74	3.28	3.65	3.89	4.08
55	2.86	3.43	3.82	4.08	4.28
56	3.06	3.67	4.10	4.38	4.59
57	3.28	3.94	4.40	4.71	4.94
58	3.51	4.22	4.72	5.06	5.30
59	3.76	4.52	5.07	5.43	5.70
60	4.03	4.85	5.44	5.84	6.12
61	4.23	5.11	5.74	6.17	6.47
62	4.45	5.38	6.07	6.52	6.83
63	4.67	5.68	6.40	6.89	7.22
64	4.91	5.98	6.76	7.28	7.63
65	5.15	6.31	7.14	7.69	8.06
66	5.47	6.72	7.63	8.24	8.63
67	5.80	7.16	8.16	8.82	9.24
68	6.16	7.63	8.72	9.44	9.90
69	6.53	8.13	9.32	10.11	10.60
70	6.93	8.66	9.96	10.83	11.35
71	7.46	9.38	10.79	11.73	12.29
72	8.03	10.16	11.69	12.71	13.32
73	8.64	11.01	12.66	13.76	14.42
74	9.30	11.93	13.72	14.91	15.63
75	10.01	12.92	14.86	16.15	16.93
76	10.77	14.00	16.10	17.50	18.34
77	11.60	15.16	17.44	18.96	19.87
78	12.48	16.43	18.89	20.53	21.52
79	13.43	17.80	20.46	22.24	23.31
80	14.46	19.28	22.17	24.10	25.25
81	15.90	21.21	24.39	26.51	27.78
82	17.35	23.13	26.60	28.92	30.30
83	19.23	25.64	29.48	32.05	33.59
84	21.11	28.15	32.37	35.18	36.87
85+	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (1.5% Compound Inflation) or (2.3% Compound Inflation) with Shared Cost	
	Benefit Period	
	10 Years	Life
18-29	1.84	1.97
30	1.84	1.97
31	1.91	2.04
32	1.98	2.12
33	2.06	2.20
34	2.14	2.28
35	2.22	2.37
36	2.30	2.46
37	2.39	2.55
38	2.48	2.64
39	2.57	2.74
40	2.66	2.85
41	2.75	2.93
42	2.83	3.02
43	2.92	3.12
44	3.01	3.21
45	3.10	3.31
46	3.22	3.44
47	3.35	3.58
48	3.48	3.72
49	3.62	3.87
50	3.76	4.02
51	3.95	4.22
52	4.14	4.42
53	4.34	4.64
54	4.55	4.86
55	4.77	5.10
56	5.13	5.48
57	5.51	5.89
58	5.92	6.32
59	6.36	6.79
60	6.83	7.30
61	7.22	7.71
62	7.63	8.15
63	8.06	8.61
64	8.52	9.10
65	9.00	9.62
66	9.64	10.30
67	10.32	11.02
68	11.05	11.80
69	11.83	12.64
70	12.67	13.53
71	13.72	14.66
72	14.87	15.88
73	16.10	17.21
74	17.45	18.64
75	18.90	20.19
76	20.47	21.87
77	22.18	23.69
78	24.02	25.67
79	26.03	27.81
80	28.19	30.12
81	31.01	33.13
82	33.83	36.15
83	37.50	40.06
84	41.16	43.98
85+	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base							ABI Option: (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	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
30	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
31	0.46	0.56	0.62	0.65	0.68	0.96	1.06	2.77	3.05	3.26	3.40	3.56	4.54	4.85
32	0.48	0.58	0.64	0.67	0.71	0.99	1.10	2.85	3.16	3.38	3.52	3.69	4.71	5.03
33	0.49	0.60	0.66	0.70	0.73	1.03	1.15	2.94	3.27	3.50	3.66	3.83	4.89	5.22
34	0.51	0.62	0.69	0.73	0.76	1.07	1.19	3.03	3.38	3.63	3.79	3.98	5.07	5.42
35	0.53	0.65	0.71	0.75	0.79	1.11	1.23	3.13	3.50	3.76	3.94	4.13	5.26	5.62
36	0.55	0.67	0.74	0.78	0.82	1.15	1.28	3.23	3.63	3.90	4.08	4.28	5.46	5.83
37	0.57	0.69	0.77	0.81	0.85	1.19	1.32	3.33	3.75	4.04	4.24	4.44	5.67	6.05
38	0.59	0.72	0.80	0.84	0.88	1.24	1.37	3.43	3.89	4.19	4.40	4.61	5.88	6.28
39	0.62	0.75	0.83	0.87	0.91	1.28	1.42	3.54	4.02	4.35	4.56	4.78	6.10	6.52
40	0.64	0.78	0.86	0.90	0.95	1.33	1.48	3.65	4.17	4.51	4.73	4.96	6.33	6.76
41	0.68	0.82	0.91	0.96	1.00	1.41	1.56	3.71	4.27	4.64	4.88	5.11	6.52	6.97
42	0.72	0.87	0.96	1.01	1.06	1.49	1.66	3.77	4.38	4.77	5.03	5.27	6.72	7.18
43	0.76	0.92	1.02	1.07	1.13	1.58	1.75	3.83	4.50	4.91	5.18	5.43	6.93	7.40
44	0.81	0.98	1.08	1.14	1.19	1.67	1.86	3.90	4.61	5.05	5.34	5.60	7.14	7.63
45	0.85	1.03	1.14	1.20	1.26	1.77	1.97	3.96	4.73	5.20	5.50	5.77	7.36	7.86
46	0.91	1.10	1.22	1.28	1.34	1.88	2.09	4.12	4.91	5.40	5.72	6.00	7.65	8.17
47	0.97	1.17	1.29	1.36	1.43	2.01	2.23	4.28	5.09	5.61	5.95	6.23	7.95	8.50
48	1.03	1.25	1.38	1.45	1.52	2.14	2.37	4.45	5.28	5.82	6.19	6.48	8.27	8.84
49	1.10	1.33	1.47	1.54	1.62	2.27	2.53	4.63	5.48	6.05	6.43	6.74	8.60	9.19
50	1.17	1.41	1.56	1.64	1.73	2.42	2.69	4.81	5.68	6.28	6.69	7.01	8.94	9.55
51	1.25	1.51	1.67	1.76	1.85	2.59	2.88	5.02	5.95	6.58	7.01	7.35	9.37	10.02
52	1.34	1.62	1.79	1.88	1.97	2.77	3.08	5.23	6.22	6.90	7.35	7.71	9.83	10.50
53	1.43	1.73	1.91	2.01	2.11	2.96	3.29	5.46	6.51	7.23	7.71	8.08	10.31	11.02
54	1.53	1.85	2.05	2.15	2.26	3.17	3.52	5.69	6.81	7.58	8.09	8.48	10.81	11.55
55	1.63	1.98	2.19	2.30	2.42	3.39	3.77	5.94	7.13	7.94	8.48	8.89	11.34	12.12
56	1.76	2.13	2.35	2.47	2.60	3.64	4.05	6.36	7.64	8.52	9.11	9.55	12.18	13.02
57	1.89	2.29	2.52	2.66	2.79	3.91	4.34	6.81	8.18	9.15	9.65	9.93	13.09	13.98
58	2.03	2.46	2.71	2.85	3.00	4.20	4.67	7.23	8.76	9.67	9.97	10.26	14.06	15.02
59	2.18	2.64	2.91	3.07	3.22	4.51	5.01	7.47	9.05	9.99	10.31	10.61	14.59	16.05
60	2.34	2.84	3.13	3.29	3.46	4.85	5.39	7.72	9.36	10.33	10.65	10.96	15.08	16.59
61	2.54	3.08	3.40	3.58	3.76	5.27	5.85	8.04	9.74	10.75	11.09	11.42	15.70	17.27
62	2.77	3.35	3.70	3.89	4.08	5.72	6.36	8.38	10.15	11.20	11.55	11.89	16.34	17.98
63	3.01	3.64	4.02	4.23	4.44	6.22	6.91	8.72	10.57	11.66	12.03	12.38	17.02	18.72
64	3.27	3.96	4.37	4.59	4.82	6.76	7.51	9.09	11.00	12.14	12.52	12.89	17.72	19.36
65	3.55	4.30	4.75	4.99	5.24	7.34	8.16	9.46	11.46	12.64	13.04	13.42	18.45	19.86
66	3.87	4.68	5.17	5.44	5.71	8.00	8.89	9.89	11.97	13.21	13.62	14.02	19.27	20.63
67	4.22	5.10	5.63	5.93	6.22	8.71	9.68	10.33	12.50	13.80	14.23	14.65	20.05	21.42
68	4.59	5.56	6.14	6.46	6.78	9.49	10.55	10.79	13.06	14.41	14.86	15.30	20.79	22.21
69	5.01	6.06	6.69	7.03	7.38	10.34	11.49	11.28	13.65	15.06	15.53	15.98	21.54	23.01
70	5.46	6.60	7.29	7.66	8.05	11.26	12.51	11.79	14.26	15.73	16.22	16.70	22.29	23.81
71	6.13	7.42	8.18	8.61	9.04	12.65	14.06	12.67	15.41	17.00	17.53	18.05	23.31	24.90
72	6.89	8.33	9.19	9.67	10.15	14.03	14.99	13.15	16.65	18.37	18.95	19.50	24.35	26.02
73	7.74	9.36	10.32	10.86	11.40	14.91	15.93	13.63	17.37	19.86	20.48	21.08	25.41	27.14
74	8.43	10.51	11.60	12.19	12.80	15.82	16.90	14.11	18.10	20.81	22.13	22.78	26.47	28.28
75	8.88	11.46	13.02	13.70	14.38	16.76	17.90	14.58	18.83	21.65	23.53	24.62	27.54	29.42
76	9.33	12.12	13.94	15.15	15.88	17.73	18.94	15.05	19.56	22.49	24.44	25.62	28.60	30.56
77	9.79	12.80	14.72	16.00	16.76	18.72	20.00	15.50	20.28	23.32	25.34	26.56	29.65	31.68
78	10.25	13.49	15.51	16.86	17.67	19.73	21.07	15.94	20.98	24.13	26.23	27.49	30.69	32.79
79	10.71	14.19	16.31	17.73	18.58	20.75	22.16	16.36	21.67	24.92	27.09	28.39	31.69	33.86
80	11.16	14.89	17.12	18.61	19.50	21.77	23.26	16.75	22.33	25.68	27.91	29.25	32.66	34.89
81	12.28	16.37	18.83	20.47	21.45	23.95	25.58	18.42	24.56	28.25	30.70	32.18	35.92	38.38
82	13.40	17.86	20.54	22.33	23.40	26.12	27.91	20.10	26.79	30.81	33.49	35.10	39.19	41.87
83	14.85	19.80	22.77	24.75	25.94	28.95	30.93	22.27	29.70	34.15	37.12	38.90	43.43	46.40
84	16.30	21.73	24.99	27.17	28.47	31.78	33.96	24.45	32.60	37.49	40.75	42.71	47.68	50.94
85+	19.76	26.35	30.30	32.93	34.52	38.53	41.17	29.64	39.52	45.45	49.40	51.77	57.80	61.75

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (3.2% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.52	1.67	1.79	1.86	1.95
30	1.52	1.67	1.79	1.86	1.95
31	1.57	1.73	1.85	1.93	2.02
32	1.62	1.79	1.92	2.00	2.10
33	1.67	1.86	1.99	2.08	2.18
34	1.72	1.92	2.06	2.16	2.26
35	1.78	1.99	2.14	2.24	2.34
36	1.83	2.06	2.22	2.32	2.43
37	1.89	2.13	2.30	2.41	2.52
38	1.95	2.21	2.38	2.50	2.62
39	2.01	2.29	2.47	2.59	2.72
40	2.07	2.37	2.56	2.69	2.82
41	2.11	2.43	2.63	2.77	2.90
42	2.14	2.49	2.71	2.86	2.99
43	2.18	2.55	2.79	2.94	3.08
44	2.21	2.62	2.87	3.03	3.18
45	2.25	2.69	2.95	3.13	3.28
46	2.34	2.79	3.07	3.25	3.41
47	2.43	2.89	3.18	3.38	3.54
48	2.53	3.00	3.31	3.51	3.68
49	2.63	3.11	3.44	3.65	3.83
50	2.73	3.23	3.57	3.80	3.98
51	2.85	3.38	3.74	3.98	4.17
52	2.97	3.53	3.92	4.18	4.38
53	3.10	3.70	4.11	4.38	4.59
54	3.23	3.87	4.30	4.59	4.81
55	3.37	4.05	4.51	4.82	5.05
56	3.61	4.34	4.84	5.18	5.42
57	3.87	4.65	5.20	5.56	5.82
58	4.14	4.98	5.57	5.96	6.24
59	4.43	5.33	5.97	6.39	6.69
60	4.74	5.70	6.40	6.86	7.18
61	4.98	6.01	6.75	7.24	7.58
62	5.23	6.33	7.13	7.65	8.01
63	5.49	6.67	7.52	8.08	8.46
64	5.77	7.03	7.94	8.53	8.94
65	6.06	7.41	8.38	9.01	9.44
66	6.42	7.89	8.95	9.64	10.10
67	6.81	8.40	9.55	10.31	10.80
68	7.22	8.94	10.20	11.03	11.56
69	7.66	9.52	10.90	11.81	12.37
70	8.12	10.14	11.64	12.63	13.23
71	8.74	10.98	12.61	13.68	14.33
72	9.39	11.89	13.66	14.82	15.52
73	10.10	12.87	14.79	16.05	16.82
74	10.85	13.92	16.01	17.39	18.21
75	11.67	15.06	17.32	18.83	19.73
76	12.54	16.30	18.74	20.37	21.35
77	13.48	17.63	20.28	22.04	23.10
78	14.49	19.08	21.94	23.84	24.99
79	15.58	20.64	23.73	25.80	27.04
80	16.75	22.33	25.68	27.91	29.25
81	18.42	24.56	28.25	30.70	32.18
82	20.10	26.79	30.81	33.49	35.10
83	22.27	29.70	34.15	37.12	38.90
84	24.45	32.60	37.49	40.75	42.71
85+	29.64	39.52	45.45	49.40	51.77

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.3% Compound Inflation)	
	Benefit Period	
	10 Years	Life
18-29	2.19	2.34
30	2.19	2.34
31	2.27	2.43
32	2.36	2.52
33	2.44	2.61
34	2.54	2.71
35	2.63	2.81
36	2.73	2.92
37	2.83	3.03
38	2.94	3.14
39	3.05	3.26
40	3.16	3.38
41	3.26	3.48
42	3.36	3.59
43	3.46	3.70
44	3.57	3.81
45	3.68	3.93
46	3.83	4.09
47	3.98	4.25
48	4.14	4.42
49	4.30	4.59
50	4.47	4.77
51	4.69	5.01
52	4.92	5.25
53	5.16	5.51
54	5.41	5.78
55	5.67	6.06
56	6.09	6.51
57	6.54	6.99
58	7.03	7.51
59	7.54	8.07
60	8.09	8.65
61	8.54	9.13
62	9.02	9.65
63	9.52	10.19
64	10.06	10.75
65	10.62	11.35
66	11.36	12.14
67	12.15	12.98
68	12.99	13.88
69	13.89	14.84
70	14.86	15.88
71	16.08	17.18
72	17.39	18.58
73	18.82	20.11
74	20.36	21.75
75	22.03	23.53
76	23.83	25.46
77	25.79	27.55
78	27.90	29.81
79	30.18	32.25
80	32.66	34.89
81	35.92	38.38
82	39.19	41.87
83	43.43	46.40
84	47.68	50.94
85+	57.80	61.75

Appendix C1

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost					ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
30	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
31	0.40	0.48	0.53	0.56	0.58	2.34	2.58	2.76	2.88	3.02
32	0.41	0.50	0.55	0.58	0.61	2.42	2.67	2.86	2.99	3.13
33	0.43	0.51	0.57	0.60	0.63	2.49	2.77	2.97	3.10	3.25
34	0.44	0.53	0.59	0.62	0.65	2.57	2.87	3.07	3.21	3.37
35	0.46	0.55	0.61	0.64	0.68	2.65	2.97	3.19	3.33	3.49
36	0.47	0.57	0.63	0.67	0.70	2.73	3.07	3.30	3.46	3.63
37	0.49	0.60	0.66	0.69	0.73	2.82	3.18	3.43	3.59	3.76
38	0.51	0.62	0.68	0.72	0.75	2.90	3.29	3.55	3.72	3.90
39	0.53	0.64	0.71	0.74	0.78	2.99	3.41	3.68	3.86	4.05
40	0.55	0.66	0.73	0.77	0.81	3.09	3.53	3.82	4.01	4.20
41	0.58	0.70	0.78	0.82	0.86	3.14	3.62	3.93	4.13	4.33
42	0.61	0.74	0.82	0.87	0.91	3.19	3.71	4.04	4.26	4.46
43	0.65	0.79	0.87	0.92	0.96	3.25	3.81	4.16	4.39	4.60
44	0.69	0.84	0.92	0.97	1.02	3.30	3.91	4.28	4.52	4.74
45	0.73	0.88	0.98	1.03	1.08	3.36	4.01	4.40	4.66	4.89
46	0.78	0.94	1.04	1.10	1.15	3.49	4.16	4.57	4.85	5.08
47	0.83	1.00	1.11	1.17	1.22	3.63	4.31	4.75	5.04	5.28
48	0.88	1.07	1.18	1.24	1.30	3.77	4.47	4.93	5.24	5.49
49	0.94	1.14	1.26	1.32	1.39	3.92	4.64	5.12	5.45	5.71
50	1.00	1.21	1.34	1.41	1.48	4.08	4.81	5.32	5.66	5.93
51	1.07	1.29	1.43	1.50	1.58	4.25	5.04	5.58	5.94	6.22
52	1.14	1.38	1.53	1.61	1.69	4.43	5.27	5.84	6.23	6.53
53	1.22	1.48	1.64	1.72	1.81	4.62	5.51	6.12	6.53	6.85
54	1.31	1.58	1.75	1.84	1.93	4.82	5.77	6.42	6.85	7.18
55	1.40	1.69	1.87	1.97	2.07	5.03	6.03	6.72	7.18	7.53
56	1.50	1.82	2.01	2.12	2.22	5.39	6.47	7.22	7.72	8.09
57	1.62	1.96	2.16	2.28	2.39	5.77	6.93	7.75	8.18	8.42
58	1.74	2.10	2.32	2.45	2.57	6.12	7.42	8.20	8.47	8.72
59	1.87	2.26	2.50	2.63	2.76	6.34	7.68	8.48	8.76	9.03
60	2.01	2.43	2.68	2.82	2.97	6.56	7.95	8.78	9.07	9.34
61	2.18	2.64	2.92	3.07	3.22	6.84	8.28	9.15	9.45	9.73
62	2.37	2.87	3.17	3.34	3.51	7.12	8.63	9.53	9.84	10.14
63	2.58	3.12	3.45	3.63	3.81	7.42	8.99	9.93	10.26	10.56
64	2.80	3.39	3.75	3.95	4.14	7.73	9.36	10.34	10.69	11.01
65	3.05	3.69	4.08	4.29	4.51	8.05	9.76	10.78	11.13	11.47
66	3.32	4.02	4.44	4.68	4.91	8.42	10.20	11.27	11.64	11.99
67	3.62	4.38	4.84	5.10	5.35	8.80	10.66	11.78	12.17	12.53
68	3.94	4.78	5.28	5.56	5.83	9.20	11.15	12.31	12.72	13.10
69	4.30	5.21	5.75	6.05	6.36	9.62	11.65	12.87	13.30	13.70
70	4.69	5.68	6.27	6.60	6.93	10.06	12.18	13.46	13.90	14.32
71	5.26	6.37	7.04	7.41	7.78	10.81	13.17	14.55	15.03	15.48
72	5.90	7.15	7.90	8.32	8.73	11.24	14.23	15.72	16.24	16.73
73	6.63	8.03	8.87	9.34	9.80	11.66	14.87	16.99	17.55	18.08
74	7.22	9.01	9.96	10.48	11.01	12.09	15.51	17.83	18.97	19.54
75	7.61	9.83	11.18	11.77	12.35	12.51	16.15	18.58	20.19	21.12
76	8.01	10.41	11.97	13.01	13.64	12.93	16.80	19.32	21.00	22.01
77	8.42	11.01	12.66	13.76	14.42	13.33	17.44	20.05	21.80	22.84
78	8.82	11.62	13.36	14.52	15.22	13.73	18.07	20.78	22.59	23.67
79	9.23	12.23	14.07	15.29	16.02	14.10	18.69	21.49	23.36	24.48
80	9.64	12.85	14.78	16.06	16.84	14.46	19.28	22.17	24.10	25.25
81	10.60	14.14	16.26	17.67	18.52	15.90	21.21	24.39	26.51	27.78
82	11.57	15.42	17.74	19.28	20.20	17.35	23.13	26.60	28.92	30.30
83	12.82	17.09	19.66	21.37	22.39	19.23	25.64	29.48	32.05	33.59
84	14.07	18.76	21.58	23.45	24.58	21.11	28.15	32.37	35.18	36.87
85+	17.06	22.75	26.16	28.43	29.80	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost		ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost	
	Benefit Period		Benefit Period	
	10 Years	Life	10 Years	Life
18-29	0.78	0.87	3.69	3.94
30	0.78	0.87	3.69	3.94
31	0.81	0.90	3.82	4.09
32	0.84	0.94	3.97	4.24
33	0.87	0.97	4.12	4.40
34	0.91	1.01	4.27	4.56
35	0.94	1.04	4.43	4.74
36	0.97	1.08	4.60	4.91
37	1.01	1.12	4.77	5.10
38	1.05	1.16	4.95	5.29
39	1.09	1.21	5.14	5.49
40	1.13	1.25	5.33	5.69
41	1.19	1.32	5.49	5.87
42	1.26	1.40	5.66	6.05
43	1.34	1.49	5.83	6.23
44	1.42	1.57	6.01	6.42
45	1.50	1.67	6.20	6.62
46	1.60	1.77	6.44	6.88
47	1.70	1.89	6.70	7.16
48	1.81	2.01	6.96	7.44
49	1.93	2.14	7.24	7.73
50	2.05	2.28	7.53	8.04
51	2.20	2.44	7.89	8.43
52	2.35	2.61	8.28	8.84
53	2.51	2.79	8.68	9.28
54	2.69	2.98	9.11	9.73
55	2.88	3.19	9.55	10.20
56	3.09	3.43	10.26	10.96
57	3.32	3.69	11.02	11.77
58	3.57	3.96	11.84	12.65
59	3.84	4.26	12.31	13.52
60	4.12	4.58	12.74	13.99
61	4.48	4.98	13.27	14.58
62	4.88	5.41	13.83	15.19
63	5.30	5.88	14.40	15.82
64	5.76	6.39	15.01	16.38
65	6.27	6.95	15.63	16.83
66	6.83	7.58	16.35	17.50
67	7.44	8.26	17.03	18.19
68	8.11	9.00	17.68	18.89
69	8.84	9.81	18.34	19.59
70	9.63	10.69	19.00	20.30
71	10.82	12.00	19.90	21.26
72	11.99	12.81	20.81	22.24
73	12.76	13.63	21.74	23.23
74	13.55	14.48	22.68	24.23
75	14.38	15.36	23.62	25.24
76	15.23	16.27	24.57	26.25
77	16.10	17.20	25.50	27.25
78	16.99	18.15	26.43	28.23
79	17.89	19.11	27.33	29.20
80	18.80	20.08	28.19	30.12
81	20.68	22.09	31.01	33.13
82	22.55	24.10	33.83	36.15
83	25.00	26.71	37.50	40.06
84	27.44	29.32	41.16	43.98
85+	33.27	35.54	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.4% Compound Inflation) or (3.2% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.29	1.42	1.51	1.58	1.65
30	1.29	1.42	1.51	1.58	1.65
31	1.33	1.47	1.57	1.63	1.71
32	1.37	1.52	1.63	1.70	1.78
33	1.42	1.57	1.68	1.76	1.84
34	1.46	1.63	1.75	1.83	1.91
35	1.51	1.69	1.81	1.89	1.98
36	1.55	1.74	1.88	1.97	2.06
37	1.60	1.81	1.95	2.04	2.14
38	1.65	1.87	2.02	2.12	2.22
39	1.70	1.94	2.09	2.20	2.30
40	1.75	2.00	2.17	2.28	2.39
41	1.78	2.06	2.23	2.35	2.46
42	1.81	2.11	2.30	2.42	2.54
43	1.84	2.16	2.36	2.49	2.61
44	1.88	2.22	2.43	2.57	2.69
45	1.91	2.28	2.50	2.65	2.78
46	1.98	2.36	2.60	2.75	2.89
47	2.06	2.45	2.70	2.86	3.00
48	2.14	2.54	2.80	2.98	3.12
49	2.23	2.64	2.91	3.09	3.24
50	2.32	2.73	3.02	3.22	3.37
51	2.42	2.86	3.17	3.37	3.54
52	2.52	2.99	3.32	3.54	3.71
53	2.63	3.13	3.48	3.71	3.89
54	2.74	3.28	3.65	3.89	4.08
55	2.86	3.43	3.82	4.08	4.28
56	3.06	3.67	4.10	4.38	4.59
57	3.28	3.94	4.40	4.71	4.94
58	3.51	4.22	4.72	5.06	5.30
59	3.76	4.52	5.07	5.43	5.70
60	4.03	4.85	5.44	5.84	6.12
61	4.23	5.11	5.74	6.17	6.47
62	4.45	5.38	6.07	6.52	6.83
63	4.67	5.68	6.40	6.89	7.22
64	4.91	5.98	6.76	7.28	7.63
65	5.15	6.31	7.14	7.69	8.06
66	5.47	6.72	7.63	8.24	8.63
67	5.80	7.16	8.16	8.82	9.24
68	6.16	7.63	8.72	9.44	9.90
69	6.53	8.13	9.32	10.11	10.60
70	6.93	8.66	9.96	10.83	11.35
71	7.46	9.38	10.79	11.73	12.29
72	8.03	10.16	11.69	12.71	13.32
73	8.64	11.01	12.66	13.76	14.42
74	9.30	11.93	13.72	14.91	15.63
75	10.01	12.92	14.86	16.15	16.93
76	10.77	14.00	16.10	17.50	18.34
77	11.60	15.16	17.44	18.96	19.87
78	12.48	16.43	18.89	20.53	21.52
79	13.43	17.80	20.46	22.24	23.31
80	14.46	19.28	22.17	24.10	25.25
81	15.90	21.21	24.39	26.51	27.78
82	17.35	23.13	26.60	28.92	30.30
83	19.23	25.64	29.48	32.05	33.59
84	21.11	28.15	32.37	35.18	36.87
85+	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (1.5% Compound Inflation) or (2.3% Compound Inflation) with Shared Cost	
	Benefit Period	
	10 Years	Life
18-29	1.84	1.97
30	1.84	1.97
31	1.91	2.04
32	1.98	2.12
33	2.06	2.20
34	2.14	2.28
35	2.22	2.37
36	2.30	2.46
37	2.39	2.55
38	2.48	2.64
39	2.57	2.74
40	2.66	2.85
41	2.75	2.93
42	2.83	3.02
43	2.92	3.12
44	3.01	3.21
45	3.10	3.31
46	3.22	3.44
47	3.35	3.58
48	3.48	3.72
49	3.62	3.87
50	3.76	4.02
51	3.95	4.22
52	4.14	4.42
53	4.34	4.64
54	4.55	4.86
55	4.77	5.10
56	5.13	5.48
57	5.51	5.89
58	5.92	6.32
59	6.36	6.79
60	6.83	7.30
61	7.22	7.71
62	7.63	8.15
63	8.06	8.61
64	8.52	9.10
65	9.00	9.62
66	9.64	10.30
67	10.32	11.02
68	11.05	11.80
69	11.83	12.64
70	12.67	13.53
71	13.72	14.66
72	14.87	15.88
73	16.10	17.21
74	17.45	18.64
75	18.90	20.19
76	20.47	21.87
77	22.18	23.69
78	24.02	25.67
79	26.03	27.81
80	28.19	30.12
81	31.01	33.13
82	33.83	36.15
83	37.50	40.06
84	41.16	43.98
85+	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base							ABI Option: (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	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
30	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
31	0.46	0.56	0.62	0.65	0.68	0.96	1.06	2.77	3.05	3.26	3.40	3.56	4.54	4.85
32	0.48	0.58	0.64	0.67	0.71	0.99	1.10	2.85	3.16	3.38	3.52	3.69	4.71	5.03
33	0.49	0.60	0.66	0.70	0.73	1.03	1.15	2.94	3.27	3.50	3.66	3.83	4.89	5.22
34	0.51	0.62	0.69	0.73	0.76	1.07	1.19	3.03	3.38	3.63	3.79	3.98	5.07	5.42
35	0.53	0.65	0.71	0.75	0.79	1.11	1.23	3.13	3.50	3.76	3.94	4.13	5.26	5.62
36	0.55	0.67	0.74	0.78	0.82	1.15	1.28	3.23	3.63	3.90	4.08	4.28	5.46	5.83
37	0.57	0.69	0.77	0.81	0.85	1.19	1.32	3.33	3.75	4.04	4.24	4.44	5.67	6.05
38	0.59	0.72	0.80	0.84	0.88	1.24	1.37	3.43	3.89	4.19	4.40	4.61	5.88	6.28
39	0.62	0.75	0.83	0.87	0.91	1.28	1.42	3.54	4.02	4.35	4.56	4.78	6.10	6.52
40	0.64	0.78	0.86	0.90	0.95	1.33	1.48	3.65	4.17	4.51	4.73	4.96	6.33	6.76
41	0.68	0.82	0.91	0.96	1.00	1.41	1.56	3.71	4.27	4.64	4.88	5.11	6.52	6.97
42	0.72	0.87	0.96	1.01	1.06	1.49	1.66	3.77	4.38	4.77	5.03	5.27	6.72	7.18
43	0.76	0.92	1.02	1.07	1.13	1.58	1.75	3.83	4.50	4.91	5.18	5.43	6.93	7.40
44	0.81	0.98	1.08	1.14	1.19	1.67	1.86	3.90	4.61	5.05	5.34	5.60	7.14	7.63
45	0.85	1.03	1.14	1.20	1.26	1.77	1.97	3.96	4.73	5.20	5.50	5.77	7.36	7.86
46	0.91	1.10	1.22	1.28	1.34	1.88	2.09	4.12	4.91	5.40	5.72	6.00	7.65	8.17
47	0.97	1.17	1.29	1.36	1.43	2.01	2.23	4.28	5.09	5.61	5.95	6.23	7.95	8.50
48	1.03	1.25	1.38	1.45	1.52	2.14	2.37	4.45	5.28	5.82	6.19	6.48	8.27	8.84
49	1.10	1.33	1.47	1.54	1.62	2.27	2.53	4.63	5.48	6.05	6.43	6.74	8.60	9.19
50	1.17	1.41	1.56	1.64	1.73	2.42	2.69	4.81	5.68	6.28	6.69	7.01	8.94	9.55
51	1.25	1.51	1.67	1.76	1.85	2.59	2.88	5.02	5.95	6.58	7.01	7.35	9.37	10.02
52	1.34	1.62	1.79	1.88	1.97	2.77	3.08	5.23	6.22	6.90	7.35	7.71	9.83	10.50
53	1.43	1.73	1.91	2.01	2.11	2.96	3.29	5.46	6.51	7.23	7.71	8.08	10.31	11.02
54	1.53	1.85	2.05	2.15	2.26	3.17	3.52	5.69	6.81	7.58	8.09	8.48	10.81	11.55
55	1.63	1.98	2.19	2.30	2.42	3.39	3.77	5.94	7.13	7.94	8.48	8.89	11.34	12.12
56	1.76	2.13	2.35	2.47	2.60	3.64	4.05	6.36	7.64	8.52	9.11	9.55	12.18	13.02
57	1.89	2.29	2.52	2.66	2.79	3.91	4.34	6.81	8.18	9.15	9.65	9.93	13.09	13.98
58	2.03	2.46	2.71	2.85	3.00	4.20	4.67	7.23	8.76	9.67	9.97	10.26	14.06	15.02
59	2.18	2.64	2.91	3.07	3.22	4.51	5.01	7.47	9.05	9.99	10.31	10.61	14.59	16.05
60	2.34	2.84	3.13	3.29	3.46	4.85	5.39	7.72	9.36	10.33	10.65	10.96	15.08	16.59
61	2.54	3.08	3.40	3.58	3.76	5.27	5.85	8.04	9.74	10.75	11.09	11.42	15.70	17.27
62	2.77	3.35	3.70	3.89	4.08	5.72	6.36	8.38	10.15	11.20	11.55	11.89	16.34	17.98
63	3.01	3.64	4.02	4.23	4.44	6.22	6.91	8.72	10.57	11.66	12.03	12.38	17.02	18.72
64	3.27	3.96	4.37	4.59	4.82	6.76	7.51	9.09	11.00	12.14	12.52	12.89	17.72	19.36
65	3.55	4.30	4.75	4.99	5.24	7.34	8.16	9.46	11.46	12.64	13.04	13.42	18.45	19.86
66	3.87	4.68	5.17	5.44	5.71	8.00	8.89	9.89	11.97	13.21	13.62	14.02	19.27	20.63
67	4.22	5.10	5.63	5.93	6.22	8.71	9.68	10.33	12.50	13.80	14.23	14.65	20.05	21.42
68	4.59	5.56	6.14	6.46	6.78	9.49	10.55	10.79	13.06	14.41	14.86	15.30	20.79	22.21
69	5.01	6.06	6.69	7.03	7.38	10.34	11.49	11.28	13.65	15.06	15.53	15.98	21.54	23.01
70	5.46	6.60	7.29	7.66	8.05	11.26	12.51	11.79	14.26	15.73	16.22	16.70	22.29	23.81
71	6.13	7.42	8.18	8.61	9.04	12.65	14.06	12.67	15.41	17.00	17.53	18.05	23.31	24.90
72	6.89	8.33	9.19	9.67	10.15	14.03	14.99	13.15	16.65	18.37	18.95	19.50	24.35	26.02
73	7.74	9.36	10.32	10.86	11.40	14.91	15.93	13.63	17.37	19.86	20.48	21.08	25.41	27.14
74	8.43	10.51	11.60	12.19	12.80	15.82	16.90	14.11	18.10	20.81	22.13	22.78	26.47	28.28
75	8.88	11.46	13.02	13.70	14.38	16.76	17.90	14.58	18.83	21.65	23.53	24.62	27.54	29.42
76	9.33	12.12	13.94	15.15	15.88	17.73	18.94	15.05	19.56	22.49	24.44	25.62	28.60	30.56
77	9.79	12.80	14.72	16.00	16.76	18.72	20.00	15.50	20.28	23.32	25.34	26.56	29.65	31.68
78	10.25	13.49	15.51	16.86	17.67	19.73	21.07	15.94	20.98	24.13	26.23	27.49	30.69	32.79
79	10.71	14.19	16.31	17.73	18.58	20.75	22.16	16.36	21.67	24.92	27.09	28.39	31.69	33.86
80	11.16	14.89	17.12	18.61	19.50	21.77	23.26	16.75	22.33	25.68	27.91	29.25	32.66	34.89
81	12.28	16.37	18.83	20.47	21.45	23.95	25.58	18.42	24.56	28.25	30.70	32.18	35.92	38.38
82	13.40	17.86	20.54	22.33	23.40	26.12	27.91	20.10	26.79	30.81	33.49	35.10	39.19	41.87
83	14.85	19.80	22.77	24.75	25.94	28.95	30.93	22.27	29.70	34.15	37.12	38.90	43.43	46.40
84	16.30	21.73	24.99	27.17	28.47	31.78	33.96	24.45	32.60	37.49	40.75	42.71	47.68	50.94
85+	19.76	26.35	30.30	32.93	34.52	38.53	41.17	29.64	39.52	45.45	49.40	51.77	57.80	61.75

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (3.2% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.52	1.67	1.79	1.86	1.95
30	1.52	1.67	1.79	1.86	1.95
31	1.57	1.73	1.85	1.93	2.02
32	1.62	1.79	1.92	2.00	2.10
33	1.67	1.86	1.99	2.08	2.18
34	1.72	1.92	2.06	2.16	2.26
35	1.78	1.99	2.14	2.24	2.34
36	1.83	2.06	2.22	2.32	2.43
37	1.89	2.13	2.30	2.41	2.52
38	1.95	2.21	2.38	2.50	2.62
39	2.01	2.29	2.47	2.59	2.72
40	2.07	2.37	2.56	2.69	2.82
41	2.11	2.43	2.63	2.77	2.90
42	2.14	2.49	2.71	2.86	2.99
43	2.18	2.55	2.79	2.94	3.08
44	2.21	2.62	2.87	3.03	3.18
45	2.25	2.69	2.95	3.13	3.28
46	2.34	2.79	3.07	3.25	3.41
47	2.43	2.89	3.18	3.38	3.54
48	2.53	3.00	3.31	3.51	3.68
49	2.63	3.11	3.44	3.65	3.83
50	2.73	3.23	3.57	3.80	3.98
51	2.85	3.38	3.74	3.98	4.17
52	2.97	3.53	3.92	4.18	4.38
53	3.10	3.70	4.11	4.38	4.59
54	3.23	3.87	4.30	4.59	4.81
55	3.37	4.05	4.51	4.82	5.05
56	3.61	4.34	4.84	5.18	5.42
57	3.87	4.65	5.20	5.56	5.82
58	4.14	4.98	5.57	5.96	6.24
59	4.43	5.33	5.97	6.39	6.69
60	4.74	5.70	6.40	6.86	7.18
61	4.98	6.01	6.75	7.24	7.58
62	5.23	6.33	7.13	7.65	8.01
63	5.49	6.67	7.52	8.08	8.46
64	5.77	7.03	7.94	8.53	8.94
65	6.06	7.41	8.38	9.01	9.44
66	6.42	7.89	8.95	9.64	10.10
67	6.81	8.40	9.55	10.31	10.80
68	7.22	8.94	10.20	11.03	11.56
69	7.66	9.52	10.90	11.81	12.37
70	8.12	10.14	11.64	12.63	13.23
71	8.74	10.98	12.61	13.68	14.33
72	9.39	11.89	13.66	14.82	15.52
73	10.10	12.87	14.79	16.05	16.82
74	10.85	13.92	16.01	17.39	18.21
75	11.67	15.06	17.32	18.83	19.73
76	12.54	16.30	18.74	20.37	21.35
77	13.48	17.63	20.28	22.04	23.10
78	14.49	19.08	21.94	23.84	24.99
79	15.58	20.64	23.73	25.80	27.04
80	16.75	22.33	25.68	27.91	29.25
81	18.42	24.56	28.25	30.70	32.18
82	20.10	26.79	30.81	33.49	35.10
83	22.27	29.70	34.15	37.12	38.90
84	24.45	32.60	37.49	40.75	42.71
85+	29.64	39.52	45.45	49.40	51.77

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.3% Compound Inflation)	
	Benefit Period	
	10 Years	Life
18-29	2.19	2.34
30	2.19	2.34
31	2.27	2.43
32	2.36	2.52
33	2.44	2.61
34	2.54	2.71
35	2.63	2.81
36	2.73	2.92
37	2.83	3.03
38	2.94	3.14
39	3.05	3.26
40	3.16	3.38
41	3.26	3.48
42	3.36	3.59
43	3.46	3.70
44	3.57	3.81
45	3.68	3.93
46	3.83	4.09
47	3.98	4.25
48	4.14	4.42
49	4.30	4.59
50	4.47	4.77
51	4.69	5.01
52	4.92	5.25
53	5.16	5.51
54	5.41	5.78
55	5.67	6.06
56	6.09	6.51
57	6.54	6.99
58	7.03	7.51
59	7.54	8.07
60	8.09	8.65
61	8.54	9.13
62	9.02	9.65
63	9.52	10.19
64	10.06	10.75
65	10.62	11.35
66	11.36	12.14
67	12.15	12.98
68	12.99	13.88
69	13.89	14.84
70	14.86	15.88
71	16.08	17.18
72	17.39	18.58
73	18.82	20.11
74	20.36	21.75
75	22.03	23.53
76	23.83	25.46
77	25.79	27.55
78	27.90	29.81
79	30.18	32.25
80	32.66	34.89
81	35.92	38.38
82	39.19	41.87
83	43.43	46.40
84	47.68	50.94
85+	57.80	61.75

Appendix C1

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost					ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
30	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
31	0.40	0.48	0.53	0.56	0.58	2.34	2.58	2.76	2.88	3.02
32	0.41	0.50	0.55	0.58	0.61	2.42	2.67	2.86	2.99	3.13
33	0.43	0.51	0.57	0.60	0.63	2.49	2.77	2.97	3.10	3.25
34	0.44	0.53	0.59	0.62	0.65	2.57	2.87	3.07	3.21	3.37
35	0.46	0.55	0.61	0.64	0.68	2.65	2.97	3.19	3.33	3.49
36	0.47	0.57	0.63	0.67	0.70	2.73	3.07	3.30	3.46	3.63
37	0.49	0.60	0.66	0.69	0.73	2.82	3.18	3.43	3.59	3.76
38	0.51	0.62	0.68	0.72	0.75	2.90	3.29	3.55	3.72	3.90
39	0.53	0.64	0.71	0.74	0.78	2.99	3.41	3.68	3.86	4.05
40	0.55	0.66	0.73	0.77	0.81	3.09	3.53	3.82	4.01	4.20
41	0.58	0.70	0.78	0.82	0.86	3.14	3.62	3.93	4.13	4.33
42	0.61	0.74	0.82	0.87	0.91	3.19	3.71	4.04	4.26	4.46
43	0.65	0.79	0.87	0.92	0.96	3.25	3.81	4.16	4.39	4.60
44	0.69	0.84	0.92	0.97	1.02	3.30	3.91	4.28	4.52	4.74
45	0.73	0.88	0.98	1.03	1.08	3.36	4.01	4.40	4.66	4.89
46	0.78	0.94	1.04	1.10	1.15	3.49	4.16	4.57	4.85	5.08
47	0.83	1.00	1.11	1.17	1.22	3.63	4.31	4.75	5.04	5.28
48	0.88	1.07	1.18	1.24	1.30	3.77	4.47	4.93	5.24	5.49
49	0.94	1.14	1.26	1.32	1.39	3.92	4.64	5.12	5.45	5.71
50	1.00	1.21	1.34	1.41	1.48	4.08	4.81	5.32	5.66	5.93
51	1.07	1.29	1.43	1.50	1.58	4.25	5.04	5.58	5.94	6.22
52	1.14	1.38	1.53	1.61	1.69	4.43	5.27	5.84	6.23	6.53
53	1.22	1.48	1.64	1.72	1.81	4.62	5.51	6.12	6.53	6.85
54	1.31	1.58	1.75	1.84	1.93	4.82	5.77	6.42	6.85	7.18
55	1.40	1.69	1.87	1.97	2.07	5.03	6.03	6.72	7.18	7.53
56	1.50	1.82	2.01	2.12	2.22	5.39	6.47	7.22	7.72	8.09
57	1.62	1.96	2.16	2.28	2.39	5.77	6.93	7.75	8.18	8.42
58	1.74	2.10	2.32	2.45	2.57	6.12	7.42	8.20	8.47	8.72
59	1.87	2.26	2.50	2.63	2.76	6.34	7.68	8.48	8.76	9.03
60	2.01	2.43	2.68	2.82	2.97	6.56	7.95	8.78	9.07	9.34
61	2.18	2.64	2.92	3.07	3.22	6.84	8.28	9.15	9.45	9.73
62	2.37	2.87	3.17	3.34	3.51	7.12	8.63	9.53	9.84	10.14
63	2.58	3.12	3.45	3.63	3.81	7.42	8.99	9.93	10.26	10.56
64	2.80	3.39	3.75	3.95	4.14	7.73	9.36	10.34	10.69	11.01
65	3.05	3.69	4.08	4.29	4.51	8.05	9.76	10.78	11.13	11.47
66	3.32	4.02	4.44	4.68	4.91	8.42	10.20	11.27	11.64	11.99
67	3.62	4.38	4.84	5.10	5.35	8.80	10.66	11.78	12.17	12.53
68	3.94	4.78	5.28	5.56	5.83	9.20	11.15	12.31	12.72	13.10
69	4.30	5.21	5.75	6.05	6.36	9.62	11.65	12.87	13.30	13.70
70	4.69	5.68	6.27	6.60	6.93	10.06	12.18	13.46	13.90	14.32
71	5.26	6.37	7.04	7.41	7.78	10.81	13.17	14.55	15.03	15.48
72	5.90	7.15	7.90	8.32	8.73	11.24	14.23	15.72	16.24	16.73
73	6.63	8.03	8.87	9.34	9.80	11.66	14.87	16.99	17.55	18.08
74	7.22	9.01	9.96	10.48	11.01	12.09	15.51	17.83	18.97	19.54
75	7.61	9.83	11.18	11.77	12.35	12.51	16.15	18.58	20.19	21.12
76	8.01	10.41	11.97	13.01	13.64	12.93	16.80	19.32	21.00	22.01
77	8.42	11.01	12.66	13.76	14.42	13.33	17.44	20.05	21.80	22.84
78	8.82	11.62	13.36	14.52	15.22	13.73	18.07	20.78	22.59	23.67
79	9.23	12.23	14.07	15.29	16.02	14.10	18.69	21.49	23.36	24.48
80	9.64	12.85	14.78	16.06	16.84	14.46	19.28	22.17	24.10	25.25
81	10.60	14.14	16.26	17.67	18.52	15.90	21.21	24.39	26.51	27.78
82	11.57	15.42	17.74	19.28	20.20	17.35	23.13	26.60	28.92	30.30
83	12.82	17.09	19.66	21.37	22.39	19.23	25.64	29.48	32.05	33.59
84	14.07	18.76	21.58	23.45	24.58	21.11	28.15	32.37	35.18	36.87
85+	17.06	22.75	26.16	28.43	29.80	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost		ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost	
	Benefit Period		Benefit Period	
	10 Years	Life	10 Years	Life
18-29	0.78	0.87	3.69	3.94
30	0.78	0.87	3.69	3.94
31	0.81	0.90	3.82	4.09
32	0.84	0.94	3.97	4.24
33	0.87	0.97	4.12	4.40
34	0.91	1.01	4.27	4.56
35	0.94	1.04	4.43	4.74
36	0.97	1.08	4.60	4.91
37	1.01	1.12	4.77	5.10
38	1.05	1.16	4.95	5.29
39	1.09	1.21	5.14	5.49
40	1.13	1.25	5.33	5.69
41	1.19	1.32	5.49	5.87
42	1.26	1.40	5.66	6.05
43	1.34	1.49	5.83	6.23
44	1.42	1.57	6.01	6.42
45	1.50	1.67	6.20	6.62
46	1.60	1.77	6.44	6.88
47	1.70	1.89	6.70	7.16
48	1.81	2.01	6.96	7.44
49	1.93	2.14	7.24	7.73
50	2.05	2.28	7.53	8.04
51	2.20	2.44	7.89	8.43
52	2.35	2.61	8.28	8.84
53	2.51	2.79	8.68	9.28
54	2.69	2.98	9.11	9.73
55	2.88	3.19	9.55	10.20
56	3.09	3.43	10.26	10.96
57	3.32	3.69	11.02	11.77
58	3.57	3.96	11.84	12.65
59	3.84	4.26	12.31	13.52
60	4.12	4.58	12.74	13.99
61	4.48	4.98	13.27	14.58
62	4.88	5.41	13.83	15.19
63	5.30	5.88	14.40	15.82
64	5.76	6.39	15.01	16.38
65	6.27	6.95	15.63	16.83
66	6.83	7.58	16.35	17.50
67	7.44	8.26	17.03	18.19
68	8.11	9.00	17.68	18.89
69	8.84	9.81	18.34	19.59
70	9.63	10.69	19.00	20.30
71	10.82	12.00	19.90	21.26
72	11.99	12.81	20.81	22.24
73	12.76	13.63	21.74	23.23
74	13.55	14.48	22.68	24.23
75	14.38	15.36	23.62	25.24
76	15.23	16.27	24.57	26.25
77	16.10	17.20	25.50	27.25
78	16.99	18.15	26.43	28.23
79	17.89	19.11	27.33	29.20
80	18.80	20.08	28.19	30.12
81	20.68	22.09	31.01	33.13
82	22.55	24.10	33.83	36.15
83	25.00	26.71	37.50	40.06
84	27.44	29.32	41.16	43.98
85+	33.27	35.54	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.4% Compound Inflation) or (3.2% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.29	1.42	1.51	1.58	1.65
30	1.29	1.42	1.51	1.58	1.65
31	1.33	1.47	1.57	1.63	1.71
32	1.37	1.52	1.63	1.70	1.78
33	1.42	1.57	1.68	1.76	1.84
34	1.46	1.63	1.75	1.83	1.91
35	1.51	1.69	1.81	1.89	1.98
36	1.55	1.74	1.88	1.97	2.06
37	1.60	1.81	1.95	2.04	2.14
38	1.65	1.87	2.02	2.12	2.22
39	1.70	1.94	2.09	2.20	2.30
40	1.75	2.00	2.17	2.28	2.39
41	1.78	2.06	2.23	2.35	2.46
42	1.81	2.11	2.30	2.42	2.54
43	1.84	2.16	2.36	2.49	2.61
44	1.88	2.22	2.43	2.57	2.69
45	1.91	2.28	2.50	2.65	2.78
46	1.98	2.36	2.60	2.75	2.89
47	2.06	2.45	2.70	2.86	3.00
48	2.14	2.54	2.80	2.98	3.12
49	2.23	2.64	2.91	3.09	3.24
50	2.32	2.73	3.02	3.22	3.37
51	2.42	2.86	3.17	3.37	3.54
52	2.52	2.99	3.32	3.54	3.71
53	2.63	3.13	3.48	3.71	3.89
54	2.74	3.28	3.65	3.89	4.08
55	2.86	3.43	3.82	4.08	4.28
56	3.06	3.67	4.10	4.38	4.59
57	3.28	3.94	4.40	4.71	4.94
58	3.51	4.22	4.72	5.06	5.30
59	3.76	4.52	5.07	5.43	5.70
60	4.03	4.85	5.44	5.84	6.12
61	4.23	5.11	5.74	6.17	6.47
62	4.45	5.38	6.07	6.52	6.83
63	4.67	5.68	6.40	6.89	7.22
64	4.91	5.98	6.76	7.28	7.63
65	5.15	6.31	7.14	7.69	8.06
66	5.47	6.72	7.63	8.24	8.63
67	5.80	7.16	8.16	8.82	9.24
68	6.16	7.63	8.72	9.44	9.90
69	6.53	8.13	9.32	10.11	10.60
70	6.93	8.66	9.96	10.83	11.35
71	7.46	9.38	10.79	11.73	12.29
72	8.03	10.16	11.69	12.71	13.32
73	8.64	11.01	12.66	13.76	14.42
74	9.30	11.93	13.72	14.91	15.63
75	10.01	12.92	14.86	16.15	16.93
76	10.77	14.00	16.10	17.50	18.34
77	11.60	15.16	17.44	18.96	19.87
78	12.48	16.43	18.89	20.53	21.52
79	13.43	17.80	20.46	22.24	23.31
80	14.46	19.28	22.17	24.10	25.25
81	15.90	21.21	24.39	26.51	27.78
82	17.35	23.13	26.60	28.92	30.30
83	19.23	25.64	29.48	32.05	33.59
84	21.11	28.15	32.37	35.18	36.87
85+	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (1.5% Compound Inflation) or (2.3% Compound Inflation) with Shared Cost	
	Benefit Period	
	10 Years	Life
18-29	1.84	1.97
30	1.84	1.97
31	1.91	2.04
32	1.98	2.12
33	2.06	2.20
34	2.14	2.28
35	2.22	2.37
36	2.30	2.46
37	2.39	2.55
38	2.48	2.64
39	2.57	2.74
40	2.66	2.85
41	2.75	2.93
42	2.83	3.02
43	2.92	3.12
44	3.01	3.21
45	3.10	3.31
46	3.22	3.44
47	3.35	3.58
48	3.48	3.72
49	3.62	3.87
50	3.76	4.02
51	3.95	4.22
52	4.14	4.42
53	4.34	4.64
54	4.55	4.86
55	4.77	5.10
56	5.13	5.48
57	5.51	5.89
58	5.92	6.32
59	6.36	6.79
60	6.83	7.30
61	7.22	7.71
62	7.63	8.15
63	8.06	8.61
64	8.52	9.10
65	9.00	9.62
66	9.64	10.30
67	10.32	11.02
68	11.05	11.80
69	11.83	12.64
70	12.67	13.53
71	13.72	14.66
72	14.87	15.88
73	16.10	17.21
74	17.45	18.64
75	18.90	20.19
76	20.47	21.87
77	22.18	23.69
78	24.02	25.67
79	26.03	27.81
80	28.19	30.12
81	31.01	33.13
82	33.83	36.15
83	37.50	40.06
84	41.16	43.98
85+	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base							ABI Option: (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	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
30	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
31	0.46	0.56	0.62	0.65	0.68	0.96	1.06	2.77	3.05	3.26	3.40	3.56	4.54	4.85
32	0.48	0.58	0.64	0.67	0.71	0.99	1.10	2.85	3.16	3.38	3.52	3.69	4.71	5.03
33	0.49	0.60	0.66	0.70	0.73	1.03	1.15	2.94	3.27	3.50	3.66	3.83	4.89	5.22
34	0.51	0.62	0.69	0.73	0.76	1.07	1.19	3.03	3.38	3.63	3.79	3.98	5.07	5.42
35	0.53	0.65	0.71	0.75	0.79	1.11	1.23	3.13	3.50	3.76	3.94	4.13	5.26	5.62
36	0.55	0.67	0.74	0.78	0.82	1.15	1.28	3.23	3.63	3.90	4.08	4.28	5.46	5.83
37	0.57	0.69	0.77	0.81	0.85	1.19	1.32	3.33	3.75	4.04	4.24	4.44	5.67	6.05
38	0.59	0.72	0.80	0.84	0.88	1.24	1.37	3.43	3.89	4.19	4.40	4.61	5.88	6.28
39	0.62	0.75	0.83	0.87	0.91	1.28	1.42	3.54	4.02	4.35	4.56	4.78	6.10	6.52
40	0.64	0.78	0.86	0.90	0.95	1.33	1.48	3.65	4.17	4.51	4.73	4.96	6.33	6.76
41	0.68	0.82	0.91	0.96	1.00	1.41	1.56	3.71	4.27	4.64	4.88	5.11	6.52	6.97
42	0.72	0.87	0.96	1.01	1.06	1.49	1.66	3.77	4.38	4.77	5.03	5.27	6.72	7.18
43	0.76	0.92	1.02	1.07	1.13	1.58	1.75	3.83	4.50	4.91	5.18	5.43	6.93	7.40
44	0.81	0.98	1.08	1.14	1.19	1.67	1.86	3.90	4.61	5.05	5.34	5.60	7.14	7.63
45	0.85	1.03	1.14	1.20	1.26	1.77	1.97	3.96	4.73	5.20	5.50	5.77	7.36	7.86
46	0.91	1.10	1.22	1.28	1.34	1.88	2.09	4.12	4.91	5.40	5.72	6.00	7.65	8.17
47	0.97	1.17	1.29	1.36	1.43	2.01	2.23	4.28	5.09	5.61	5.95	6.23	7.95	8.50
48	1.03	1.25	1.38	1.45	1.52	2.14	2.37	4.45	5.28	5.82	6.19	6.48	8.27	8.84
49	1.10	1.33	1.47	1.54	1.62	2.27	2.53	4.63	5.48	6.05	6.43	6.74	8.60	9.19
50	1.17	1.41	1.56	1.64	1.73	2.42	2.69	4.81	5.68	6.28	6.69	7.01	8.94	9.55
51	1.25	1.51	1.67	1.76	1.85	2.59	2.88	5.02	5.95	6.58	7.01	7.35	9.37	10.02
52	1.34	1.62	1.79	1.88	1.97	2.77	3.08	5.23	6.22	6.90	7.35	7.71	9.83	10.50
53	1.43	1.73	1.91	2.01	2.11	2.96	3.29	5.46	6.51	7.23	7.71	8.08	10.31	11.02
54	1.53	1.85	2.05	2.15	2.26	3.17	3.52	5.69	6.81	7.58	8.09	8.48	10.81	11.55
55	1.63	1.98	2.19	2.30	2.42	3.39	3.77	5.94	7.13	7.94	8.48	8.89	11.34	12.12
56	1.76	2.13	2.35	2.47	2.60	3.64	4.05	6.36	7.64	8.52	9.11	9.55	12.18	13.02
57	1.89	2.29	2.52	2.66	2.79	3.91	4.34	6.81	8.18	9.15	9.65	9.93	13.09	13.98
58	2.03	2.46	2.71	2.85	3.00	4.20	4.67	7.23	8.76	9.67	9.97	10.26	14.06	15.02
59	2.18	2.64	2.91	3.07	3.22	4.51	5.01	7.47	9.05	9.99	10.31	10.61	14.59	16.05
60	2.34	2.84	3.13	3.29	3.46	4.85	5.39	7.72	9.36	10.33	10.65	10.96	15.08	16.59
61	2.54	3.08	3.40	3.58	3.76	5.27	5.85	8.04	9.74	10.75	11.09	11.42	15.70	17.27
62	2.77	3.35	3.70	3.89	4.08	5.72	6.36	8.38	10.15	11.20	11.55	11.89	16.34	17.98
63	3.01	3.64	4.02	4.23	4.44	6.22	6.91	8.72	10.57	11.66	12.03	12.38	17.02	18.72
64	3.27	3.96	4.37	4.59	4.82	6.76	7.51	9.09	11.00	12.14	12.52	12.89	17.72	19.36
65	3.55	4.30	4.75	4.99	5.24	7.34	8.16	9.46	11.46	12.64	13.04	13.42	18.45	19.86
66	3.87	4.68	5.17	5.44	5.71	8.00	8.89	9.89	11.97	13.21	13.62	14.02	19.27	20.63
67	4.22	5.10	5.63	5.93	6.22	8.71	9.68	10.33	12.50	13.80	14.23	14.65	20.05	21.42
68	4.59	5.56	6.14	6.46	6.78	9.49	10.55	10.79	13.06	14.41	14.86	15.30	20.79	22.21
69	5.01	6.06	6.69	7.03	7.38	10.34	11.49	11.28	13.65	15.06	15.53	15.98	21.54	23.01
70	5.46	6.60	7.29	7.66	8.05	11.26	12.51	11.79	14.26	15.73	16.22	16.70	22.29	23.81
71	6.13	7.42	8.18	8.61	9.04	12.65	14.06	12.67	15.41	17.00	17.53	18.05	23.31	24.90
72	6.89	8.33	9.19	9.67	10.15	14.03	14.99	13.15	16.65	18.37	18.95	19.50	24.35	26.02
73	7.74	9.36	10.32	10.86	11.40	14.91	15.93	13.63	17.37	19.86	20.48	21.08	25.41	27.14
74	8.43	10.51	11.60	12.19	12.80	15.82	16.90	14.11	18.10	20.81	22.13	22.78	26.47	28.28
75	8.88	11.46	13.02	13.70	14.38	16.76	17.90	14.58	18.83	21.65	23.53	24.62	27.54	29.42
76	9.33	12.12	13.94	15.15	15.88	17.73	18.94	15.05	19.56	22.49	24.44	25.62	28.60	30.56
77	9.79	12.80	14.72	16.00	16.76	18.72	20.00	15.50	20.28	23.32	25.34	26.56	29.65	31.68
78	10.25	13.49	15.51	16.86	17.67	19.73	21.07	15.94	20.98	24.13	26.23	27.49	30.69	32.79
79	10.71	14.19	16.31	17.73	18.58	20.75	22.16	16.36	21.67	24.92	27.09	28.39	31.69	33.86
80	11.16	14.89	17.12	18.61	19.50	21.77	23.26	16.75	22.33	25.68	27.91	29.25	32.66	34.89
81	12.28	16.37	18.83	20.47	21.45	23.95	25.58	18.42	24.56	28.25	30.70	32.18	35.92	38.38
82	13.40	17.86	20.54	22.33	23.40	26.12	27.91	20.10	26.79	30.81	33.49	35.10	39.19	41.87
83	14.85	19.80	22.77	24.75	25.94	28.95	30.93	22.27	29.70	34.15	37.12	38.90	43.43	46.40
84	16.30	21.73	24.99	27.17	28.47	31.78	33.96	24.45	32.60	37.49	40.75	42.71	47.68	50.94
85+	19.76	26.35	30.30	32.93	34.52	38.53	41.17	29.64	39.52	45.45	49.40	51.77	57.80	61.75

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (3.2% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.52	1.67	1.79	1.86	1.95
30	1.52	1.67	1.79	1.86	1.95
31	1.57	1.73	1.85	1.93	2.02
32	1.62	1.79	1.92	2.00	2.10
33	1.67	1.86	1.99	2.08	2.18
34	1.72	1.92	2.06	2.16	2.26
35	1.78	1.99	2.14	2.24	2.34
36	1.83	2.06	2.22	2.32	2.43
37	1.89	2.13	2.30	2.41	2.52
38	1.95	2.21	2.38	2.50	2.62
39	2.01	2.29	2.47	2.59	2.72
40	2.07	2.37	2.56	2.69	2.82
41	2.11	2.43	2.63	2.77	2.90
42	2.14	2.49	2.71	2.86	2.99
43	2.18	2.55	2.79	2.94	3.08
44	2.21	2.62	2.87	3.03	3.18
45	2.25	2.69	2.95	3.13	3.28
46	2.34	2.79	3.07	3.25	3.41
47	2.43	2.89	3.18	3.38	3.54
48	2.53	3.00	3.31	3.51	3.68
49	2.63	3.11	3.44	3.65	3.83
50	2.73	3.23	3.57	3.80	3.98
51	2.85	3.38	3.74	3.98	4.17
52	2.97	3.53	3.92	4.18	4.38
53	3.10	3.70	4.11	4.38	4.59
54	3.23	3.87	4.30	4.59	4.81
55	3.37	4.05	4.51	4.82	5.05
56	3.61	4.34	4.84	5.18	5.42
57	3.87	4.65	5.20	5.56	5.82
58	4.14	4.98	5.57	5.96	6.24
59	4.43	5.33	5.97	6.39	6.69
60	4.74	5.70	6.40	6.86	7.18
61	4.98	6.01	6.75	7.24	7.58
62	5.23	6.33	7.13	7.65	8.01
63	5.49	6.67	7.52	8.08	8.46
64	5.77	7.03	7.94	8.53	8.94
65	6.06	7.41	8.38	9.01	9.44
66	6.42	7.89	8.95	9.64	10.10
67	6.81	8.40	9.55	10.31	10.80
68	7.22	8.94	10.20	11.03	11.56
69	7.66	9.52	10.90	11.81	12.37
70	8.12	10.14	11.64	12.63	13.23
71	8.74	10.98	12.61	13.68	14.33
72	9.39	11.89	13.66	14.82	15.52
73	10.10	12.87	14.79	16.05	16.82
74	10.85	13.92	16.01	17.39	18.21
75	11.67	15.06	17.32	18.83	19.73
76	12.54	16.30	18.74	20.37	21.35
77	13.48	17.63	20.28	22.04	23.10
78	14.49	19.08	21.94	23.84	24.99
79	15.58	20.64	23.73	25.80	27.04
80	16.75	22.33	25.68	27.91	29.25
81	18.42	24.56	28.25	30.70	32.18
82	20.10	26.79	30.81	33.49	35.10
83	22.27	29.70	34.15	37.12	38.90
84	24.45	32.60	37.49	40.75	42.71
85+	29.64	39.52	45.45	49.40	51.77

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.3% Compound Inflation)	
	Benefit Period	
	10 Years	Life
18-29	2.19	2.34
30	2.19	2.34
31	2.27	2.43
32	2.36	2.52
33	2.44	2.61
34	2.54	2.71
35	2.63	2.81
36	2.73	2.92
37	2.83	3.03
38	2.94	3.14
39	3.05	3.26
40	3.16	3.38
41	3.26	3.48
42	3.36	3.59
43	3.46	3.70
44	3.57	3.81
45	3.68	3.93
46	3.83	4.09
47	3.98	4.25
48	4.14	4.42
49	4.30	4.59
50	4.47	4.77
51	4.69	5.01
52	4.92	5.25
53	5.16	5.51
54	5.41	5.78
55	5.67	6.06
56	6.09	6.51
57	6.54	6.99
58	7.03	7.51
59	7.54	8.07
60	8.09	8.65
61	8.54	9.13
62	9.02	9.65
63	9.52	10.19
64	10.06	10.75
65	10.62	11.35
66	11.36	12.14
67	12.15	12.98
68	12.99	13.88
69	13.89	14.84
70	14.86	15.88
71	16.08	17.18
72	17.39	18.58
73	18.82	20.11
74	20.36	21.75
75	22.03	23.53
76	23.83	25.46
77	25.79	27.55
78	27.90	29.81
79	30.18	32.25
80	32.66	34.89
81	35.92	38.38
82	39.19	41.87
83	43.43	46.40
84	47.68	50.94
85+	57.80	61.75

Appendix C1

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost					ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
30	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
31	0.40	0.48	0.53	0.56	0.58	2.34	2.58	2.76	2.88	3.02
32	0.41	0.50	0.55	0.58	0.61	2.42	2.67	2.86	2.99	3.13
33	0.43	0.51	0.57	0.60	0.63	2.49	2.77	2.97	3.10	3.25
34	0.44	0.53	0.59	0.62	0.65	2.57	2.87	3.07	3.21	3.37
35	0.46	0.55	0.61	0.64	0.68	2.65	2.97	3.19	3.33	3.49
36	0.47	0.57	0.63	0.67	0.70	2.73	3.07	3.30	3.46	3.63
37	0.49	0.60	0.66	0.69	0.73	2.82	3.18	3.43	3.59	3.76
38	0.51	0.62	0.68	0.72	0.75	2.90	3.29	3.55	3.72	3.90
39	0.53	0.64	0.71	0.74	0.78	2.99	3.41	3.68	3.86	4.05
40	0.55	0.66	0.73	0.77	0.81	3.09	3.53	3.82	4.01	4.20
41	0.58	0.70	0.78	0.82	0.86	3.14	3.62	3.93	4.13	4.33
42	0.61	0.74	0.82	0.87	0.91	3.19	3.71	4.04	4.26	4.46
43	0.65	0.79	0.87	0.92	0.96	3.25	3.81	4.16	4.39	4.60
44	0.69	0.84	0.92	0.97	1.02	3.30	3.91	4.28	4.52	4.74
45	0.73	0.88	0.98	1.03	1.08	3.36	4.01	4.40	4.66	4.89
46	0.78	0.94	1.04	1.10	1.15	3.49	4.16	4.57	4.85	5.08
47	0.83	1.00	1.11	1.17	1.22	3.63	4.31	4.75	5.04	5.28
48	0.88	1.07	1.18	1.24	1.30	3.77	4.47	4.93	5.24	5.49
49	0.94	1.14	1.26	1.32	1.39	3.92	4.64	5.12	5.45	5.71
50	1.00	1.21	1.34	1.41	1.48	4.08	4.81	5.32	5.66	5.93
51	1.07	1.29	1.43	1.50	1.58	4.25	5.04	5.58	5.94	6.22
52	1.14	1.38	1.53	1.61	1.69	4.43	5.27	5.84	6.23	6.53
53	1.22	1.48	1.64	1.72	1.81	4.62	5.51	6.12	6.53	6.85
54	1.31	1.58	1.75	1.84	1.93	4.82	5.77	6.42	6.85	7.18
55	1.40	1.69	1.87	1.97	2.07	5.03	6.03	6.72	7.18	7.53
56	1.50	1.82	2.01	2.12	2.22	5.39	6.47	7.22	7.72	8.09
57	1.62	1.96	2.16	2.28	2.39	5.77	6.93	7.75	8.18	8.42
58	1.74	2.10	2.32	2.45	2.57	6.12	7.42	8.20	8.47	8.72
59	1.87	2.26	2.50	2.63	2.76	6.34	7.68	8.48	8.76	9.03
60	2.01	2.43	2.68	2.82	2.97	6.56	7.95	8.78	9.07	9.34
61	2.18	2.64	2.92	3.07	3.22	6.84	8.28	9.15	9.45	9.73
62	2.37	2.87	3.17	3.34	3.51	7.12	8.63	9.53	9.84	10.14
63	2.58	3.12	3.45	3.63	3.81	7.42	8.99	9.93	10.26	10.56
64	2.80	3.39	3.75	3.95	4.14	7.73	9.36	10.34	10.69	11.01
65	3.05	3.69	4.08	4.29	4.51	8.05	9.76	10.78	11.13	11.47
66	3.32	4.02	4.44	4.68	4.91	8.42	10.20	11.27	11.64	11.99
67	3.62	4.38	4.84	5.10	5.35	8.80	10.66	11.78	12.17	12.53
68	3.94	4.78	5.28	5.56	5.83	9.20	11.15	12.31	12.72	13.10
69	4.30	5.21	5.75	6.05	6.36	9.62	11.65	12.87	13.30	13.70
70	4.69	5.68	6.27	6.60	6.93	10.06	12.18	13.46	13.90	14.32
71	5.26	6.37	7.04	7.41	7.78	10.81	13.17	14.55	15.03	15.48
72	5.90	7.15	7.90	8.32	8.73	11.24	14.23	15.72	16.24	16.73
73	6.63	8.03	8.87	9.34	9.80	11.66	14.87	16.99	17.55	18.08
74	7.22	9.01	9.96	10.48	11.01	12.09	15.51	17.83	18.97	19.54
75	7.61	9.83	11.18	11.77	12.35	12.51	16.15	18.58	20.19	21.12
76	8.01	10.41	11.97	13.01	13.64	12.93	16.80	19.32	21.00	22.01
77	8.42	11.01	12.66	13.76	14.42	13.33	17.44	20.05	21.80	22.84
78	8.82	11.62	13.36	14.52	15.22	13.73	18.07	20.78	22.59	23.67
79	9.23	12.23	14.07	15.29	16.02	14.10	18.69	21.49	23.36	24.48
80	9.64	12.85	14.78	16.06	16.84	14.46	19.28	22.17	24.10	25.25
81	10.60	14.14	16.26	17.67	18.52	15.90	21.21	24.39	26.51	27.78
82	11.57	15.42	17.74	19.28	20.20	17.35	23.13	26.60	28.92	30.30
83	12.82	17.09	19.66	21.37	22.39	19.23	25.64	29.48	32.05	33.59
84	14.07	18.76	21.58	23.45	24.58	21.11	28.15	32.37	35.18	36.87
85+	17.06	22.75	26.16	28.43	29.80	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost		ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost	
	Benefit Period		Benefit Period	
	10 Years	Life	10 Years	Life
18-29	0.78	0.87	3.69	3.94
30	0.78	0.87	3.69	3.94
31	0.81	0.90	3.82	4.09
32	0.84	0.94	3.97	4.24
33	0.87	0.97	4.12	4.40
34	0.91	1.01	4.27	4.56
35	0.94	1.04	4.43	4.74
36	0.97	1.08	4.60	4.91
37	1.01	1.12	4.77	5.10
38	1.05	1.16	4.95	5.29
39	1.09	1.21	5.14	5.49
40	1.13	1.25	5.33	5.69
41	1.19	1.32	5.49	5.87
42	1.26	1.40	5.66	6.05
43	1.34	1.49	5.83	6.23
44	1.42	1.57	6.01	6.42
45	1.50	1.67	6.20	6.62
46	1.60	1.77	6.44	6.88
47	1.70	1.89	6.70	7.16
48	1.81	2.01	6.96	7.44
49	1.93	2.14	7.24	7.73
50	2.05	2.28	7.53	8.04
51	2.20	2.44	7.89	8.43
52	2.35	2.61	8.28	8.84
53	2.51	2.79	8.68	9.28
54	2.69	2.98	9.11	9.73
55	2.88	3.19	9.55	10.20
56	3.09	3.43	10.26	10.96
57	3.32	3.69	11.02	11.77
58	3.57	3.96	11.84	12.65
59	3.84	4.26	12.31	13.52
60	4.12	4.58	12.74	13.99
61	4.48	4.98	13.27	14.58
62	4.88	5.41	13.83	15.19
63	5.30	5.88	14.40	15.82
64	5.76	6.39	15.01	16.38
65	6.27	6.95	15.63	16.83
66	6.83	7.58	16.35	17.50
67	7.44	8.26	17.03	18.19
68	8.11	9.00	17.68	18.89
69	8.84	9.81	18.34	19.59
70	9.63	10.69	19.00	20.30
71	10.82	12.00	19.90	21.26
72	11.99	12.81	20.81	22.24
73	12.76	13.63	21.74	23.23
74	13.55	14.48	22.68	24.23
75	14.38	15.36	23.62	25.24
76	15.23	16.27	24.57	26.25
77	16.10	17.20	25.50	27.25
78	16.99	18.15	26.43	28.23
79	17.89	19.11	27.33	29.20
80	18.80	20.08	28.19	30.12
81	20.68	22.09	31.01	33.13
82	22.55	24.10	33.83	36.15
83	25.00	26.71	37.50	40.06
84	27.44	29.32	41.16	43.98
85+	33.27	35.54	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.4% Compound Inflation) or (3.2% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.29	1.42	1.51	1.58	1.65
30	1.29	1.42	1.51	1.58	1.65
31	1.33	1.47	1.57	1.63	1.71
32	1.37	1.52	1.63	1.70	1.78
33	1.42	1.57	1.68	1.76	1.84
34	1.46	1.63	1.75	1.83	1.91
35	1.51	1.69	1.81	1.89	1.98
36	1.55	1.74	1.88	1.97	2.06
37	1.60	1.81	1.95	2.04	2.14
38	1.65	1.87	2.02	2.12	2.22
39	1.70	1.94	2.09	2.20	2.30
40	1.75	2.00	2.17	2.28	2.39
41	1.78	2.06	2.23	2.35	2.46
42	1.81	2.11	2.30	2.42	2.54
43	1.84	2.16	2.36	2.49	2.61
44	1.88	2.22	2.43	2.57	2.69
45	1.91	2.28	2.50	2.65	2.78
46	1.98	2.36	2.60	2.75	2.89
47	2.06	2.45	2.70	2.86	3.00
48	2.14	2.54	2.80	2.98	3.12
49	2.23	2.64	2.91	3.09	3.24
50	2.32	2.73	3.02	3.22	3.37
51	2.42	2.86	3.17	3.37	3.54
52	2.52	2.99	3.32	3.54	3.71
53	2.63	3.13	3.48	3.71	3.89
54	2.74	3.28	3.65	3.89	4.08
55	2.86	3.43	3.82	4.08	4.28
56	3.06	3.67	4.10	4.38	4.59
57	3.28	3.94	4.40	4.71	4.94
58	3.51	4.22	4.72	5.06	5.30
59	3.76	4.52	5.07	5.43	5.70
60	4.03	4.85	5.44	5.84	6.12
61	4.23	5.11	5.74	6.17	6.47
62	4.45	5.38	6.07	6.52	6.83
63	4.67	5.68	6.40	6.89	7.22
64	4.91	5.98	6.76	7.28	7.63
65	5.15	6.31	7.14	7.69	8.06
66	5.47	6.72	7.63	8.24	8.63
67	5.80	7.16	8.16	8.82	9.24
68	6.16	7.63	8.72	9.44	9.90
69	6.53	8.13	9.32	10.11	10.60
70	6.93	8.66	9.96	10.83	11.35
71	7.46	9.38	10.79	11.73	12.29
72	8.03	10.16	11.69	12.71	13.32
73	8.64	11.01	12.66	13.76	14.42
74	9.30	11.93	13.72	14.91	15.63
75	10.01	12.92	14.86	16.15	16.93
76	10.77	14.00	16.10	17.50	18.34
77	11.60	15.16	17.44	18.96	19.87
78	12.48	16.43	18.89	20.53	21.52
79	13.43	17.80	20.46	22.24	23.31
80	14.46	19.28	22.17	24.10	25.25
81	15.90	21.21	24.39	26.51	27.78
82	17.35	23.13	26.60	28.92	30.30
83	19.23	25.64	29.48	32.05	33.59
84	21.11	28.15	32.37	35.18	36.87
85+	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (1.5% Compound Inflation) or (2.3% Compound Inflation) with Shared Cost	
	Benefit Period	
	10 Years	Life
18-29	1.84	1.97
30	1.84	1.97
31	1.91	2.04
32	1.98	2.12
33	2.06	2.20
34	2.14	2.28
35	2.22	2.37
36	2.30	2.46
37	2.39	2.55
38	2.48	2.64
39	2.57	2.74
40	2.66	2.85
41	2.75	2.93
42	2.83	3.02
43	2.92	3.12
44	3.01	3.21
45	3.10	3.31
46	3.22	3.44
47	3.35	3.58
48	3.48	3.72
49	3.62	3.87
50	3.76	4.02
51	3.95	4.22
52	4.14	4.42
53	4.34	4.64
54	4.55	4.86
55	4.77	5.10
56	5.13	5.48
57	5.51	5.89
58	5.92	6.32
59	6.36	6.79
60	6.83	7.30
61	7.22	7.71
62	7.63	8.15
63	8.06	8.61
64	8.52	9.10
65	9.00	9.62
66	9.64	10.30
67	10.32	11.02
68	11.05	11.80
69	11.83	12.64
70	12.67	13.53
71	13.72	14.66
72	14.87	15.88
73	16.10	17.21
74	17.45	18.64
75	18.90	20.19
76	20.47	21.87
77	22.18	23.69
78	24.02	25.67
79	26.03	27.81
80	28.19	30.12
81	31.01	33.13
82	33.83	36.15
83	37.50	40.06
84	41.16	43.98
85+	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base							ABI Option: (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	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
30	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
31	0.46	0.56	0.62	0.65	0.68	0.96	1.06	2.77	3.05	3.26	3.40	3.56	4.54	4.85
32	0.48	0.58	0.64	0.67	0.71	0.99	1.10	2.85	3.16	3.38	3.52	3.69	4.71	5.03
33	0.49	0.60	0.66	0.70	0.73	1.03	1.15	2.94	3.27	3.50	3.66	3.83	4.89	5.22
34	0.51	0.62	0.69	0.73	0.76	1.07	1.19	3.03	3.38	3.63	3.79	3.98	5.07	5.42
35	0.53	0.65	0.71	0.75	0.79	1.11	1.23	3.13	3.50	3.76	3.94	4.13	5.26	5.62
36	0.55	0.67	0.74	0.78	0.82	1.15	1.28	3.23	3.63	3.90	4.08	4.28	5.46	5.83
37	0.57	0.69	0.77	0.81	0.85	1.19	1.32	3.33	3.75	4.04	4.24	4.44	5.67	6.05
38	0.59	0.72	0.80	0.84	0.88	1.24	1.37	3.43	3.89	4.19	4.40	4.61	5.88	6.28
39	0.62	0.75	0.83	0.87	0.91	1.28	1.42	3.54	4.02	4.35	4.56	4.78	6.10	6.52
40	0.64	0.78	0.86	0.90	0.95	1.33	1.48	3.65	4.17	4.51	4.73	4.96	6.33	6.76
41	0.68	0.82	0.91	0.96	1.00	1.41	1.56	3.71	4.27	4.64	4.88	5.11	6.52	6.97
42	0.72	0.87	0.96	1.01	1.06	1.49	1.66	3.77	4.38	4.77	5.03	5.27	6.72	7.18
43	0.76	0.92	1.02	1.07	1.13	1.58	1.75	3.83	4.50	4.91	5.18	5.43	6.93	7.40
44	0.81	0.98	1.08	1.14	1.19	1.67	1.86	3.90	4.61	5.05	5.34	5.60	7.14	7.63
45	0.85	1.03	1.14	1.20	1.26	1.77	1.97	3.96	4.73	5.20	5.50	5.77	7.36	7.86
46	0.91	1.10	1.22	1.28	1.34	1.88	2.09	4.12	4.91	5.40	5.72	6.00	7.65	8.17
47	0.97	1.17	1.29	1.36	1.43	2.01	2.23	4.28	5.09	5.61	5.95	6.23	7.95	8.50
48	1.03	1.25	1.38	1.45	1.52	2.14	2.37	4.45	5.28	5.82	6.19	6.48	8.27	8.84
49	1.10	1.33	1.47	1.54	1.62	2.27	2.53	4.63	5.48	6.05	6.43	6.74	8.60	9.19
50	1.17	1.41	1.56	1.64	1.73	2.42	2.69	4.81	5.68	6.28	6.69	7.01	8.94	9.55
51	1.25	1.51	1.67	1.76	1.85	2.59	2.88	5.02	5.95	6.58	7.01	7.35	9.37	10.02
52	1.34	1.62	1.79	1.88	1.97	2.77	3.08	5.23	6.22	6.90	7.35	7.71	9.83	10.50
53	1.43	1.73	1.91	2.01	2.11	2.96	3.29	5.46	6.51	7.23	7.71	8.08	10.31	11.02
54	1.53	1.85	2.05	2.15	2.26	3.17	3.52	5.69	6.81	7.58	8.09	8.48	10.81	11.55
55	1.63	1.98	2.19	2.30	2.42	3.39	3.77	5.94	7.13	7.94	8.48	8.89	11.34	12.12
56	1.76	2.13	2.35	2.47	2.60	3.64	4.05	6.36	7.64	8.52	9.11	9.55	12.18	13.02
57	1.89	2.29	2.52	2.66	2.79	3.91	4.34	6.81	8.18	9.15	9.65	9.93	13.09	13.98
58	2.03	2.46	2.71	2.85	3.00	4.20	4.67	7.23	8.76	9.67	9.97	10.26	14.06	15.02
59	2.18	2.64	2.91	3.07	3.22	4.51	5.01	7.47	9.05	9.99	10.31	10.61	14.59	16.05
60	2.34	2.84	3.13	3.29	3.46	4.85	5.39	7.72	9.36	10.33	10.65	10.96	15.08	16.59
61	2.54	3.08	3.40	3.58	3.76	5.27	5.85	8.04	9.74	10.75	11.09	11.42	15.70	17.27
62	2.77	3.35	3.70	3.89	4.08	5.72	6.36	8.38	10.15	11.20	11.55	11.89	16.34	17.98
63	3.01	3.64	4.02	4.23	4.44	6.22	6.91	8.72	10.57	11.66	12.03	12.38	17.02	18.72
64	3.27	3.96	4.37	4.59	4.82	6.76	7.51	9.09	11.00	12.14	12.52	12.89	17.72	19.36
65	3.55	4.30	4.75	4.99	5.24	7.34	8.16	9.46	11.46	12.64	13.04	13.42	18.45	19.86
66	3.87	4.68	5.17	5.44	5.71	8.00	8.89	9.89	11.97	13.21	13.62	14.02	19.27	20.63
67	4.22	5.10	5.63	5.93	6.22	8.71	9.68	10.33	12.50	13.80	14.23	14.65	20.05	21.42
68	4.59	5.56	6.14	6.46	6.78	9.49	10.55	10.79	13.06	14.41	14.86	15.30	20.79	22.21
69	5.01	6.06	6.69	7.03	7.38	10.34	11.49	11.28	13.65	15.06	15.53	15.98	21.54	23.01
70	5.46	6.60	7.29	7.66	8.05	11.26	12.51	11.79	14.26	15.73	16.22	16.70	22.29	23.81
71	6.13	7.42	8.18	8.61	9.04	12.65	14.06	12.67	15.41	17.00	17.53	18.05	23.31	24.90
72	6.89	8.33	9.19	9.67	10.15	14.03	14.99	13.15	16.65	18.37	18.95	19.50	24.35	26.02
73	7.74	9.36	10.32	10.86	11.40	14.91	15.93	13.63	17.37	19.86	20.48	21.08	25.41	27.14
74	8.43	10.51	11.60	12.19	12.80	15.82	16.90	14.11	18.10	20.81	22.13	22.78	26.47	28.28
75	8.88	11.46	13.02	13.70	14.38	16.76	17.90	14.58	18.83	21.65	23.53	24.62	27.54	29.42
76	9.33	12.12	13.94	15.15	15.88	17.73	18.94	15.05	19.56	22.49	24.44	25.62	28.60	30.56
77	9.79	12.80	14.72	16.00	16.76	18.72	20.00	15.50	20.28	23.32	25.34	26.56	29.65	31.68
78	10.25	13.49	15.51	16.86	17.67	19.73	21.07	15.94	20.98	24.13	26.23	27.49	30.69	32.79
79	10.71	14.19	16.31	17.73	18.58	20.75	22.16	16.36	21.67	24.92	27.09	28.39	31.69	33.86
80	11.16	14.89	17.12	18.61	19.50	21.77	23.26	16.75	22.33	25.68	27.91	29.25	32.66	34.89
81	12.28	16.37	18.83	20.47	21.45	23.95	25.58	18.42	24.56	28.25	30.70	32.18	35.92	38.38
82	13.40	17.86	20.54	22.33	23.40	26.12	27.91	20.10	26.79	30.81	33.49	35.10	39.19	41.87
83	14.85	19.80	22.77	24.75	25.94	28.95	30.93	22.27	29.70	34.15	37.12	38.90	43.43	46.40
84	16.30	21.73	24.99	27.17	28.47	31.78	33.96	24.45	32.60	37.49	40.75	42.71	47.68	50.94
85+	19.76	26.35	30.30	32.93	34.52	38.53	41.17	29.64	39.52	45.45	49.40	51.77	57.80	61.75

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (3.2% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.52	1.67	1.79	1.86	1.95
30	1.52	1.67	1.79	1.86	1.95
31	1.57	1.73	1.85	1.93	2.02
32	1.62	1.79	1.92	2.00	2.10
33	1.67	1.86	1.99	2.08	2.18
34	1.72	1.92	2.06	2.16	2.26
35	1.78	1.99	2.14	2.24	2.34
36	1.83	2.06	2.22	2.32	2.43
37	1.89	2.13	2.30	2.41	2.52
38	1.95	2.21	2.38	2.50	2.62
39	2.01	2.29	2.47	2.59	2.72
40	2.07	2.37	2.56	2.69	2.82
41	2.11	2.43	2.63	2.77	2.90
42	2.14	2.49	2.71	2.86	2.99
43	2.18	2.55	2.79	2.94	3.08
44	2.21	2.62	2.87	3.03	3.18
45	2.25	2.69	2.95	3.13	3.28
46	2.34	2.79	3.07	3.25	3.41
47	2.43	2.89	3.18	3.38	3.54
48	2.53	3.00	3.31	3.51	3.68
49	2.63	3.11	3.44	3.65	3.83
50	2.73	3.23	3.57	3.80	3.98
51	2.85	3.38	3.74	3.98	4.17
52	2.97	3.53	3.92	4.18	4.38
53	3.10	3.70	4.11	4.38	4.59
54	3.23	3.87	4.30	4.59	4.81
55	3.37	4.05	4.51	4.82	5.05
56	3.61	4.34	4.84	5.18	5.42
57	3.87	4.65	5.20	5.56	5.82
58	4.14	4.98	5.57	5.96	6.24
59	4.43	5.33	5.97	6.39	6.69
60	4.74	5.70	6.40	6.86	7.18
61	4.98	6.01	6.75	7.24	7.58
62	5.23	6.33	7.13	7.65	8.01
63	5.49	6.67	7.52	8.08	8.46
64	5.77	7.03	7.94	8.53	8.94
65	6.06	7.41	8.38	9.01	9.44
66	6.42	7.89	8.95	9.64	10.10
67	6.81	8.40	9.55	10.31	10.80
68	7.22	8.94	10.20	11.03	11.56
69	7.66	9.52	10.90	11.81	12.37
70	8.12	10.14	11.64	12.63	13.23
71	8.74	10.98	12.61	13.68	14.33
72	9.39	11.89	13.66	14.82	15.52
73	10.10	12.87	14.79	16.05	16.82
74	10.85	13.92	16.01	17.39	18.21
75	11.67	15.06	17.32	18.83	19.73
76	12.54	16.30	18.74	20.37	21.35
77	13.48	17.63	20.28	22.04	23.10
78	14.49	19.08	21.94	23.84	24.99
79	15.58	20.64	23.73	25.80	27.04
80	16.75	22.33	25.68	27.91	29.25
81	18.42	24.56	28.25	30.70	32.18
82	20.10	26.79	30.81	33.49	35.10
83	22.27	29.70	34.15	37.12	38.90
84	24.45	32.60	37.49	40.75	42.71
85+	29.64	39.52	45.45	49.40	51.77

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.3% Compound Inflation)	
	Benefit Period	
	10 Years	Life
18-29	2.19	2.34
30	2.19	2.34
31	2.27	2.43
32	2.36	2.52
33	2.44	2.61
34	2.54	2.71
35	2.63	2.81
36	2.73	2.92
37	2.83	3.03
38	2.94	3.14
39	3.05	3.26
40	3.16	3.38
41	3.26	3.48
42	3.36	3.59
43	3.46	3.70
44	3.57	3.81
45	3.68	3.93
46	3.83	4.09
47	3.98	4.25
48	4.14	4.42
49	4.30	4.59
50	4.47	4.77
51	4.69	5.01
52	4.92	5.25
53	5.16	5.51
54	5.41	5.78
55	5.67	6.06
56	6.09	6.51
57	6.54	6.99
58	7.03	7.51
59	7.54	8.07
60	8.09	8.65
61	8.54	9.13
62	9.02	9.65
63	9.52	10.19
64	10.06	10.75
65	10.62	11.35
66	11.36	12.14
67	12.15	12.98
68	12.99	13.88
69	13.89	14.84
70	14.86	15.88
71	16.08	17.18
72	17.39	18.58
73	18.82	20.11
74	20.36	21.75
75	22.03	23.53
76	23.83	25.46
77	25.79	27.55
78	27.90	29.81
79	30.18	32.25
80	32.66	34.89
81	35.92	38.38
82	39.19	41.87
83	43.43	46.40
84	47.68	50.94
85+	57.80	61.75

Appendix C1

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost					ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
30	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
31	0.40	0.48	0.53	0.56	0.58	2.34	2.58	2.76	2.88	3.02
32	0.41	0.50	0.55	0.58	0.61	2.42	2.67	2.86	2.99	3.13
33	0.43	0.51	0.57	0.60	0.63	2.49	2.77	2.97	3.10	3.25
34	0.44	0.53	0.59	0.62	0.65	2.57	2.87	3.07	3.21	3.37
35	0.46	0.55	0.61	0.64	0.68	2.65	2.97	3.19	3.33	3.49
36	0.47	0.57	0.63	0.67	0.70	2.73	3.07	3.30	3.46	3.63
37	0.49	0.60	0.66	0.69	0.73	2.82	3.18	3.43	3.59	3.76
38	0.51	0.62	0.68	0.72	0.75	2.90	3.29	3.55	3.72	3.90
39	0.53	0.64	0.71	0.74	0.78	2.99	3.41	3.68	3.86	4.05
40	0.55	0.66	0.73	0.77	0.81	3.09	3.53	3.82	4.01	4.20
41	0.58	0.70	0.78	0.82	0.86	3.14	3.62	3.93	4.13	4.33
42	0.61	0.74	0.82	0.87	0.91	3.19	3.71	4.04	4.26	4.46
43	0.65	0.79	0.87	0.92	0.96	3.25	3.81	4.16	4.39	4.60
44	0.69	0.84	0.92	0.97	1.02	3.30	3.91	4.28	4.52	4.74
45	0.73	0.88	0.98	1.03	1.08	3.36	4.01	4.40	4.66	4.89
46	0.78	0.94	1.04	1.10	1.15	3.49	4.16	4.57	4.85	5.08
47	0.83	1.00	1.11	1.17	1.22	3.63	4.31	4.75	5.04	5.28
48	0.88	1.07	1.18	1.24	1.30	3.77	4.47	4.93	5.24	5.49
49	0.94	1.14	1.26	1.32	1.39	3.92	4.64	5.12	5.45	5.71
50	1.00	1.21	1.34	1.41	1.48	4.08	4.81	5.32	5.66	5.93
51	1.07	1.29	1.43	1.50	1.58	4.25	5.04	5.58	5.94	6.22
52	1.14	1.38	1.53	1.61	1.69	4.43	5.27	5.84	6.23	6.53
53	1.22	1.48	1.64	1.72	1.81	4.62	5.51	6.12	6.53	6.85
54	1.31	1.58	1.75	1.84	1.93	4.82	5.77	6.42	6.85	7.18
55	1.40	1.69	1.87	1.97	2.07	5.03	6.03	6.72	7.18	7.53
56	1.50	1.82	2.01	2.12	2.22	5.39	6.47	7.22	7.72	8.09
57	1.62	1.96	2.16	2.28	2.39	5.77	6.93	7.75	8.18	8.42
58	1.74	2.10	2.32	2.45	2.57	6.12	7.42	8.20	8.47	8.72
59	1.87	2.26	2.50	2.63	2.76	6.34	7.68	8.48	8.76	9.03
60	2.01	2.43	2.68	2.82	2.97	6.56	7.95	8.78	9.07	9.34
61	2.18	2.64	2.92	3.07	3.22	6.84	8.28	9.15	9.45	9.73
62	2.37	2.87	3.17	3.34	3.51	7.12	8.63	9.53	9.84	10.14
63	2.58	3.12	3.45	3.63	3.81	7.42	8.99	9.93	10.26	10.56
64	2.80	3.39	3.75	3.95	4.14	7.73	9.36	10.34	10.69	11.01
65	3.05	3.69	4.08	4.29	4.51	8.05	9.76	10.78	11.13	11.47
66	3.32	4.02	4.44	4.68	4.91	8.42	10.20	11.27	11.64	11.99
67	3.62	4.38	4.84	5.10	5.35	8.80	10.66	11.78	12.17	12.53
68	3.94	4.78	5.28	5.56	5.83	9.20	11.15	12.31	12.72	13.10
69	4.30	5.21	5.75	6.05	6.36	9.62	11.65	12.87	13.30	13.70
70	4.69	5.68	6.27	6.60	6.93	10.06	12.18	13.46	13.90	14.32
71	5.26	6.37	7.04	7.41	7.78	10.81	13.17	14.55	15.03	15.48
72	5.90	7.15	7.90	8.32	8.73	11.24	14.23	15.72	16.24	16.73
73	6.63	8.03	8.87	9.34	9.80	11.66	14.87	16.99	17.55	18.08
74	7.22	9.01	9.96	10.48	11.01	12.09	15.51	17.83	18.97	19.54
75	7.61	9.83	11.18	11.77	12.35	12.51	16.15	18.58	20.19	21.12
76	8.01	10.41	11.97	13.01	13.64	12.93	16.80	19.32	21.00	22.01
77	8.42	11.01	12.66	13.76	14.42	13.33	17.44	20.05	21.80	22.84
78	8.82	11.62	13.36	14.52	15.22	13.73	18.07	20.78	22.59	23.67
79	9.23	12.23	14.07	15.29	16.02	14.10	18.69	21.49	23.36	24.48
80	9.64	12.85	14.78	16.06	16.84	14.46	19.28	22.17	24.10	25.25
81	10.60	14.14	16.26	17.67	18.52	15.90	21.21	24.39	26.51	27.78
82	11.57	15.42	17.74	19.28	20.20	17.35	23.13	26.60	28.92	30.30
83	12.82	17.09	19.66	21.37	22.39	19.23	25.64	29.48	32.05	33.59
84	14.07	18.76	21.58	23.45	24.58	21.11	28.15	32.37	35.18	36.87
85+	17.06	22.75	26.16	28.43	29.80	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost		ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost	
	Benefit Period		Benefit Period	
	10 Years	Life	10 Years	Life
18-29	0.78	0.87	3.69	3.94
30	0.78	0.87	3.69	3.94
31	0.81	0.90	3.82	4.09
32	0.84	0.94	3.97	4.24
33	0.87	0.97	4.12	4.40
34	0.91	1.01	4.27	4.56
35	0.94	1.04	4.43	4.74
36	0.97	1.08	4.60	4.91
37	1.01	1.12	4.77	5.10
38	1.05	1.16	4.95	5.29
39	1.09	1.21	5.14	5.49
40	1.13	1.25	5.33	5.69
41	1.19	1.32	5.49	5.87
42	1.26	1.40	5.66	6.05
43	1.34	1.49	5.83	6.23
44	1.42	1.57	6.01	6.42
45	1.50	1.67	6.20	6.62
46	1.60	1.77	6.44	6.88
47	1.70	1.89	6.70	7.16
48	1.81	2.01	6.96	7.44
49	1.93	2.14	7.24	7.73
50	2.05	2.28	7.53	8.04
51	2.20	2.44	7.89	8.43
52	2.35	2.61	8.28	8.84
53	2.51	2.79	8.68	9.28
54	2.69	2.98	9.11	9.73
55	2.88	3.19	9.55	10.20
56	3.09	3.43	10.26	10.96
57	3.32	3.69	11.02	11.77
58	3.57	3.96	11.84	12.65
59	3.84	4.26	12.31	13.52
60	4.12	4.58	12.74	13.99
61	4.48	4.98	13.27	14.58
62	4.88	5.41	13.83	15.19
63	5.30	5.88	14.40	15.82
64	5.76	6.39	15.01	16.38
65	6.27	6.95	15.63	16.83
66	6.83	7.58	16.35	17.50
67	7.44	8.26	17.03	18.19
68	8.11	9.00	17.68	18.89
69	8.84	9.81	18.34	19.59
70	9.63	10.69	19.00	20.30
71	10.82	12.00	19.90	21.26
72	11.99	12.81	20.81	22.24
73	12.76	13.63	21.74	23.23
74	13.55	14.48	22.68	24.23
75	14.38	15.36	23.62	25.24
76	15.23	16.27	24.57	26.25
77	16.10	17.20	25.50	27.25
78	16.99	18.15	26.43	28.23
79	17.89	19.11	27.33	29.20
80	18.80	20.08	28.19	30.12
81	20.68	22.09	31.01	33.13
82	22.55	24.10	33.83	36.15
83	25.00	26.71	37.50	40.06
84	27.44	29.32	41.16	43.98
85+	33.27	35.54	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.4% Compound Inflation) or (3.2% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.29	1.42	1.51	1.58	1.65
30	1.29	1.42	1.51	1.58	1.65
31	1.33	1.47	1.57	1.63	1.71
32	1.37	1.52	1.63	1.70	1.78
33	1.42	1.57	1.68	1.76	1.84
34	1.46	1.63	1.75	1.83	1.91
35	1.51	1.69	1.81	1.89	1.98
36	1.55	1.74	1.88	1.97	2.06
37	1.60	1.81	1.95	2.04	2.14
38	1.65	1.87	2.02	2.12	2.22
39	1.70	1.94	2.09	2.20	2.30
40	1.75	2.00	2.17	2.28	2.39
41	1.78	2.06	2.23	2.35	2.46
42	1.81	2.11	2.30	2.42	2.54
43	1.84	2.16	2.36	2.49	2.61
44	1.88	2.22	2.43	2.57	2.69
45	1.91	2.28	2.50	2.65	2.78
46	1.98	2.36	2.60	2.75	2.89
47	2.06	2.45	2.70	2.86	3.00
48	2.14	2.54	2.80	2.98	3.12
49	2.23	2.64	2.91	3.09	3.24
50	2.32	2.73	3.02	3.22	3.37
51	2.42	2.86	3.17	3.37	3.54
52	2.52	2.99	3.32	3.54	3.71
53	2.63	3.13	3.48	3.71	3.89
54	2.74	3.28	3.65	3.89	4.08
55	2.86	3.43	3.82	4.08	4.28
56	3.06	3.67	4.10	4.38	4.59
57	3.28	3.94	4.40	4.71	4.94
58	3.51	4.22	4.72	5.06	5.30
59	3.76	4.52	5.07	5.43	5.70
60	4.03	4.85	5.44	5.84	6.12
61	4.23	5.11	5.74	6.17	6.47
62	4.45	5.38	6.07	6.52	6.83
63	4.67	5.68	6.40	6.89	7.22
64	4.91	5.98	6.76	7.28	7.63
65	5.15	6.31	7.14	7.69	8.06
66	5.47	6.72	7.63	8.24	8.63
67	5.80	7.16	8.16	8.82	9.24
68	6.16	7.63	8.72	9.44	9.90
69	6.53	8.13	9.32	10.11	10.60
70	6.93	8.66	9.96	10.83	11.35
71	7.46	9.38	10.79	11.73	12.29
72	8.03	10.16	11.69	12.71	13.32
73	8.64	11.01	12.66	13.76	14.42
74	9.30	11.93	13.72	14.91	15.63
75	10.01	12.92	14.86	16.15	16.93
76	10.77	14.00	16.10	17.50	18.34
77	11.60	15.16	17.44	18.96	19.87
78	12.48	16.43	18.89	20.53	21.52
79	13.43	17.80	20.46	22.24	23.31
80	14.46	19.28	22.17	24.10	25.25
81	15.90	21.21	24.39	26.51	27.78
82	17.35	23.13	26.60	28.92	30.30
83	19.23	25.64	29.48	32.05	33.59
84	21.11	28.15	32.37	35.18	36.87
85+	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (1.5% Compound Inflation) or (2.3% Compound Inflation) with Shared Cost	
	Benefit Period	
	10 Years	Life
18-29	1.84	1.97
30	1.84	1.97
31	1.91	2.04
32	1.98	2.12
33	2.06	2.20
34	2.14	2.28
35	2.22	2.37
36	2.30	2.46
37	2.39	2.55
38	2.48	2.64
39	2.57	2.74
40	2.66	2.85
41	2.75	2.93
42	2.83	3.02
43	2.92	3.12
44	3.01	3.21
45	3.10	3.31
46	3.22	3.44
47	3.35	3.58
48	3.48	3.72
49	3.62	3.87
50	3.76	4.02
51	3.95	4.22
52	4.14	4.42
53	4.34	4.64
54	4.55	4.86
55	4.77	5.10
56	5.13	5.48
57	5.51	5.89
58	5.92	6.32
59	6.36	6.79
60	6.83	7.30
61	7.22	7.71
62	7.63	8.15
63	8.06	8.61
64	8.52	9.10
65	9.00	9.62
66	9.64	10.30
67	10.32	11.02
68	11.05	11.80
69	11.83	12.64
70	12.67	13.53
71	13.72	14.66
72	14.87	15.88
73	16.10	17.21
74	17.45	18.64
75	18.90	20.19
76	20.47	21.87
77	22.18	23.69
78	24.02	25.67
79	26.03	27.81
80	28.19	30.12
81	31.01	33.13
82	33.83	36.15
83	37.50	40.06
84	41.16	43.98
85+	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base							ABI Option: (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	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
30	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
31	0.46	0.56	0.62	0.65	0.68	0.96	1.06	2.77	3.05	3.26	3.40	3.56	4.54	4.85
32	0.48	0.58	0.64	0.67	0.71	0.99	1.10	2.85	3.16	3.38	3.52	3.69	4.71	5.03
33	0.49	0.60	0.66	0.70	0.73	1.03	1.15	2.94	3.27	3.50	3.66	3.83	4.89	5.22
34	0.51	0.62	0.69	0.73	0.76	1.07	1.19	3.03	3.38	3.63	3.79	3.98	5.07	5.42
35	0.53	0.65	0.71	0.75	0.79	1.11	1.23	3.13	3.50	3.76	3.94	4.13	5.26	5.62
36	0.55	0.67	0.74	0.78	0.82	1.15	1.28	3.23	3.63	3.90	4.08	4.28	5.46	5.83
37	0.57	0.69	0.77	0.81	0.85	1.19	1.32	3.33	3.75	4.04	4.24	4.44	5.67	6.05
38	0.59	0.72	0.80	0.84	0.88	1.24	1.37	3.43	3.89	4.19	4.40	4.61	5.88	6.28
39	0.62	0.75	0.83	0.87	0.91	1.28	1.42	3.54	4.02	4.35	4.56	4.78	6.10	6.52
40	0.64	0.78	0.86	0.90	0.95	1.33	1.48	3.65	4.17	4.51	4.73	4.96	6.33	6.76
41	0.68	0.82	0.91	0.96	1.00	1.41	1.56	3.71	4.27	4.64	4.88	5.11	6.52	6.97
42	0.72	0.87	0.96	1.01	1.06	1.49	1.66	3.77	4.38	4.77	5.03	5.27	6.72	7.18
43	0.76	0.92	1.02	1.07	1.13	1.58	1.75	3.83	4.50	4.91	5.18	5.43	6.93	7.40
44	0.81	0.98	1.08	1.14	1.19	1.67	1.86	3.90	4.61	5.05	5.34	5.60	7.14	7.63
45	0.85	1.03	1.14	1.20	1.26	1.77	1.97	3.96	4.73	5.20	5.50	5.77	7.36	7.86
46	0.91	1.10	1.22	1.28	1.34	1.88	2.09	4.12	4.91	5.40	5.72	6.00	7.65	8.17
47	0.97	1.17	1.29	1.36	1.43	2.01	2.23	4.28	5.09	5.61	5.95	6.23	7.95	8.50
48	1.03	1.25	1.38	1.45	1.52	2.14	2.37	4.45	5.28	5.82	6.19	6.48	8.27	8.84
49	1.10	1.33	1.47	1.54	1.62	2.27	2.53	4.63	5.48	6.05	6.43	6.74	8.60	9.19
50	1.17	1.41	1.56	1.64	1.73	2.42	2.69	4.81	5.68	6.28	6.69	7.01	8.94	9.55
51	1.25	1.51	1.67	1.76	1.85	2.59	2.88	5.02	5.95	6.58	7.01	7.35	9.37	10.02
52	1.34	1.62	1.79	1.88	1.97	2.77	3.08	5.23	6.22	6.90	7.35	7.71	9.83	10.50
53	1.43	1.73	1.91	2.01	2.11	2.96	3.29	5.46	6.51	7.23	7.71	8.08	10.31	11.02
54	1.53	1.85	2.05	2.15	2.26	3.17	3.52	5.69	6.81	7.58	8.09	8.48	10.81	11.55
55	1.63	1.98	2.19	2.30	2.42	3.39	3.77	5.94	7.13	7.94	8.48	8.89	11.34	12.12
56	1.76	2.13	2.35	2.47	2.60	3.64	4.05	6.36	7.64	8.52	9.11	9.55	12.18	13.02
57	1.89	2.29	2.52	2.66	2.79	3.91	4.34	6.81	8.18	9.15	9.65	9.93	13.09	13.98
58	2.03	2.46	2.71	2.85	3.00	4.20	4.67	7.23	8.76	9.67	9.97	10.26	14.06	15.02
59	2.18	2.64	2.91	3.07	3.22	4.51	5.01	7.47	9.05	9.99	10.31	10.61	14.59	16.05
60	2.34	2.84	3.13	3.29	3.46	4.85	5.39	7.72	9.36	10.33	10.65	10.96	15.08	16.59
61	2.54	3.08	3.40	3.58	3.76	5.27	5.85	8.04	9.74	10.75	11.09	11.42	15.70	17.27
62	2.77	3.35	3.70	3.89	4.08	5.72	6.36	8.38	10.15	11.20	11.55	11.89	16.34	17.98
63	3.01	3.64	4.02	4.23	4.44	6.22	6.91	8.72	10.57	11.66	12.03	12.38	17.02	18.72
64	3.27	3.96	4.37	4.59	4.82	6.76	7.51	9.09	11.00	12.14	12.52	12.89	17.72	19.36
65	3.55	4.30	4.75	4.99	5.24	7.34	8.16	9.46	11.46	12.64	13.04	13.42	18.45	19.86
66	3.87	4.68	5.17	5.44	5.71	8.00	8.89	9.89	11.97	13.21	13.62	14.02	19.27	20.63
67	4.22	5.10	5.63	5.93	6.22	8.71	9.68	10.33	12.50	13.80	14.23	14.65	20.05	21.42
68	4.59	5.56	6.14	6.46	6.78	9.49	10.55	10.79	13.06	14.41	14.86	15.30	20.79	22.21
69	5.01	6.06	6.69	7.03	7.38	10.34	11.49	11.28	13.65	15.06	15.53	15.98	21.54	23.01
70	5.46	6.60	7.29	7.66	8.05	11.26	12.51	11.79	14.26	15.73	16.22	16.70	22.29	23.81
71	6.13	7.42	8.18	8.61	9.04	12.65	14.06	12.67	15.41	17.00	17.53	18.05	23.31	24.90
72	6.89	8.33	9.19	9.67	10.15	14.03	14.99	13.15	16.65	18.37	18.95	19.50	24.35	26.02
73	7.74	9.36	10.32	10.86	11.40	14.91	15.93	13.63	17.37	19.86	20.48	21.08	25.41	27.14
74	8.43	10.51	11.60	12.19	12.80	15.82	16.90	14.11	18.10	20.81	22.13	22.78	26.47	28.28
75	8.88	11.46	13.02	13.70	14.38	16.76	17.90	14.58	18.83	21.65	23.53	24.62	27.54	29.42
76	9.33	12.12	13.94	15.15	15.88	17.73	18.94	15.05	19.56	22.49	24.44	25.62	28.60	30.56
77	9.79	12.80	14.72	16.00	16.76	18.72	20.00	15.50	20.28	23.32	25.34	26.56	29.65	31.68
78	10.25	13.49	15.51	16.86	17.67	19.73	21.07	15.94	20.98	24.13	26.23	27.49	30.69	32.79
79	10.71	14.19	16.31	17.73	18.58	20.75	22.16	16.36	21.67	24.92	27.09	28.39	31.69	33.86
80	11.16	14.89	17.12	18.61	19.50	21.77	23.26	16.75	22.33	25.68	27.91	29.25	32.66	34.89
81	12.28	16.37	18.83	20.47	21.45	23.95	25.58	18.42	24.56	28.25	30.70	32.18	35.92	38.38
82	13.40	17.86	20.54	22.33	23.40	26.12	27.91	20.10	26.79	30.81	33.49	35.10	39.19	41.87
83	14.85	19.80	22.77	24.75	25.94	28.95	30.93	22.27	29.70	34.15	37.12	38.90	43.43	46.40
84	16.30	21.73	24.99	27.17	28.47	31.78	33.96	24.45	32.60	37.49	40.75	42.71	47.68	50.94
85+	19.76	26.35	30.30	32.93	34.52	38.53	41.17	29.64	39.52	45.45	49.40	51.77	57.80	61.75

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (3.2% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.52	1.67	1.79	1.86	1.95
30	1.52	1.67	1.79	1.86	1.95
31	1.57	1.73	1.85	1.93	2.02
32	1.62	1.79	1.92	2.00	2.10
33	1.67	1.86	1.99	2.08	2.18
34	1.72	1.92	2.06	2.16	2.26
35	1.78	1.99	2.14	2.24	2.34
36	1.83	2.06	2.22	2.32	2.43
37	1.89	2.13	2.30	2.41	2.52
38	1.95	2.21	2.38	2.50	2.62
39	2.01	2.29	2.47	2.59	2.72
40	2.07	2.37	2.56	2.69	2.82
41	2.11	2.43	2.63	2.77	2.90
42	2.14	2.49	2.71	2.86	2.99
43	2.18	2.55	2.79	2.94	3.08
44	2.21	2.62	2.87	3.03	3.18
45	2.25	2.69	2.95	3.13	3.28
46	2.34	2.79	3.07	3.25	3.41
47	2.43	2.89	3.18	3.38	3.54
48	2.53	3.00	3.31	3.51	3.68
49	2.63	3.11	3.44	3.65	3.83
50	2.73	3.23	3.57	3.80	3.98
51	2.85	3.38	3.74	3.98	4.17
52	2.97	3.53	3.92	4.18	4.38
53	3.10	3.70	4.11	4.38	4.59
54	3.23	3.87	4.30	4.59	4.81
55	3.37	4.05	4.51	4.82	5.05
56	3.61	4.34	4.84	5.18	5.42
57	3.87	4.65	5.20	5.56	5.82
58	4.14	4.98	5.57	5.96	6.24
59	4.43	5.33	5.97	6.39	6.69
60	4.74	5.70	6.40	6.86	7.18
61	4.98	6.01	6.75	7.24	7.58
62	5.23	6.33	7.13	7.65	8.01
63	5.49	6.67	7.52	8.08	8.46
64	5.77	7.03	7.94	8.53	8.94
65	6.06	7.41	8.38	9.01	9.44
66	6.42	7.89	8.95	9.64	10.10
67	6.81	8.40	9.55	10.31	10.80
68	7.22	8.94	10.20	11.03	11.56
69	7.66	9.52	10.90	11.81	12.37
70	8.12	10.14	11.64	12.63	13.23
71	8.74	10.98	12.61	13.68	14.33
72	9.39	11.89	13.66	14.82	15.52
73	10.10	12.87	14.79	16.05	16.82
74	10.85	13.92	16.01	17.39	18.21
75	11.67	15.06	17.32	18.83	19.73
76	12.54	16.30	18.74	20.37	21.35
77	13.48	17.63	20.28	22.04	23.10
78	14.49	19.08	21.94	23.84	24.99
79	15.58	20.64	23.73	25.80	27.04
80	16.75	22.33	25.68	27.91	29.25
81	18.42	24.56	28.25	30.70	32.18
82	20.10	26.79	30.81	33.49	35.10
83	22.27	29.70	34.15	37.12	38.90
84	24.45	32.60	37.49	40.75	42.71
85+	29.64	39.52	45.45	49.40	51.77

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.3% Compound Inflation)	
	Benefit Period	
	10 Years	Life
18-29	2.19	2.34
30	2.19	2.34
31	2.27	2.43
32	2.36	2.52
33	2.44	2.61
34	2.54	2.71
35	2.63	2.81
36	2.73	2.92
37	2.83	3.03
38	2.94	3.14
39	3.05	3.26
40	3.16	3.38
41	3.26	3.48
42	3.36	3.59
43	3.46	3.70
44	3.57	3.81
45	3.68	3.93
46	3.83	4.09
47	3.98	4.25
48	4.14	4.42
49	4.30	4.59
50	4.47	4.77
51	4.69	5.01
52	4.92	5.25
53	5.16	5.51
54	5.41	5.78
55	5.67	6.06
56	6.09	6.51
57	6.54	6.99
58	7.03	7.51
59	7.54	8.07
60	8.09	8.65
61	8.54	9.13
62	9.02	9.65
63	9.52	10.19
64	10.06	10.75
65	10.62	11.35
66	11.36	12.14
67	12.15	12.98
68	12.99	13.88
69	13.89	14.84
70	14.86	15.88
71	16.08	17.18
72	17.39	18.58
73	18.82	20.11
74	20.36	21.75
75	22.03	23.53
76	23.83	25.46
77	25.79	27.55
78	27.90	29.81
79	30.18	32.25
80	32.66	34.89
81	35.92	38.38
82	39.19	41.87
83	43.43	46.40
84	47.68	50.94
85+	57.80	61.75

Appendix C1

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost					ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
30	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
31	0.40	0.48	0.53	0.56	0.58	2.34	2.58	2.76	2.88	3.02
32	0.41	0.50	0.55	0.58	0.61	2.42	2.67	2.86	2.99	3.13
33	0.43	0.51	0.57	0.60	0.63	2.49	2.77	2.97	3.10	3.25
34	0.44	0.53	0.59	0.62	0.65	2.57	2.87	3.07	3.21	3.37
35	0.46	0.55	0.61	0.64	0.68	2.65	2.97	3.19	3.33	3.49
36	0.47	0.57	0.63	0.67	0.70	2.73	3.07	3.30	3.46	3.63
37	0.49	0.60	0.66	0.69	0.73	2.82	3.18	3.43	3.59	3.76
38	0.51	0.62	0.68	0.72	0.75	2.90	3.29	3.55	3.72	3.90
39	0.53	0.64	0.71	0.74	0.78	2.99	3.41	3.68	3.86	4.05
40	0.55	0.66	0.73	0.77	0.81	3.09	3.53	3.82	4.01	4.20
41	0.58	0.70	0.78	0.82	0.86	3.14	3.62	3.93	4.13	4.33
42	0.61	0.74	0.82	0.87	0.91	3.19	3.71	4.04	4.26	4.46
43	0.65	0.79	0.87	0.92	0.96	3.25	3.81	4.16	4.39	4.60
44	0.69	0.84	0.92	0.97	1.02	3.30	3.91	4.28	4.52	4.74
45	0.73	0.88	0.98	1.03	1.08	3.36	4.01	4.40	4.66	4.89
46	0.78	0.94	1.04	1.10	1.15	3.49	4.16	4.57	4.85	5.08
47	0.83	1.00	1.11	1.17	1.22	3.63	4.31	4.75	5.04	5.28
48	0.88	1.07	1.18	1.24	1.30	3.77	4.47	4.93	5.24	5.49
49	0.94	1.14	1.26	1.32	1.39	3.92	4.64	5.12	5.45	5.71
50	1.00	1.21	1.34	1.41	1.48	4.08	4.81	5.32	5.66	5.93
51	1.07	1.29	1.43	1.50	1.58	4.25	5.04	5.58	5.94	6.22
52	1.14	1.38	1.53	1.61	1.69	4.43	5.27	5.84	6.23	6.53
53	1.22	1.48	1.64	1.72	1.81	4.62	5.51	6.12	6.53	6.85
54	1.31	1.58	1.75	1.84	1.93	4.82	5.77	6.42	6.85	7.18
55	1.40	1.69	1.87	1.97	2.07	5.03	6.03	6.72	7.18	7.53
56	1.50	1.82	2.01	2.12	2.22	5.39	6.47	7.22	7.72	8.09
57	1.62	1.96	2.16	2.28	2.39	5.77	6.93	7.75	8.18	8.42
58	1.74	2.10	2.32	2.45	2.57	6.12	7.42	8.20	8.47	8.72
59	1.87	2.26	2.50	2.63	2.76	6.34	7.68	8.48	8.76	9.03
60	2.01	2.43	2.68	2.82	2.97	6.56	7.95	8.78	9.07	9.34
61	2.18	2.64	2.92	3.07	3.22	6.84	8.28	9.15	9.45	9.73
62	2.37	2.87	3.17	3.34	3.51	7.12	8.63	9.53	9.84	10.14
63	2.58	3.12	3.45	3.63	3.81	7.42	8.99	9.93	10.26	10.56
64	2.80	3.39	3.75	3.95	4.14	7.73	9.36	10.34	10.69	11.01
65	3.05	3.69	4.08	4.29	4.51	8.05	9.76	10.78	11.13	11.47
66	3.32	4.02	4.44	4.68	4.91	8.42	10.20	11.27	11.64	11.99
67	3.62	4.38	4.84	5.10	5.35	8.80	10.66	11.78	12.17	12.53
68	3.94	4.78	5.28	5.56	5.83	9.20	11.15	12.31	12.72	13.10
69	4.30	5.21	5.75	6.05	6.36	9.62	11.65	12.87	13.30	13.70
70	4.69	5.68	6.27	6.60	6.93	10.06	12.18	13.46	13.90	14.32
71	5.26	6.37	7.04	7.41	7.78	10.81	13.17	14.55	15.03	15.48
72	5.90	7.15	7.90	8.32	8.73	11.24	14.23	15.72	16.24	16.73
73	6.63	8.03	8.87	9.34	9.80	11.66	14.87	16.99	17.55	18.08
74	7.22	9.01	9.96	10.48	11.01	12.09	15.51	17.83	18.97	19.54
75	7.61	9.83	11.18	11.77	12.35	12.51	16.15	18.58	20.19	21.12
76	8.01	10.41	11.97	13.01	13.64	12.93	16.80	19.32	21.00	22.01
77	8.42	11.01	12.66	13.76	14.42	13.33	17.44	20.05	21.80	22.84
78	8.82	11.62	13.36	14.52	15.22	13.73	18.07	20.78	22.59	23.67
79	9.23	12.23	14.07	15.29	16.02	14.10	18.69	21.49	23.36	24.48
80	9.64	12.85	14.78	16.06	16.84	14.46	19.28	22.17	24.10	25.25
81	10.60	14.14	16.26	17.67	18.52	15.90	21.21	24.39	26.51	27.78
82	11.57	15.42	17.74	19.28	20.20	17.35	23.13	26.60	28.92	30.30
83	12.82	17.09	19.66	21.37	22.39	19.23	25.64	29.48	32.05	33.59
84	14.07	18.76	21.58	23.45	24.58	21.11	28.15	32.37	35.18	36.87
85+	17.06	22.75	26.16	28.43	29.80	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost		ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost	
	Benefit Period		Benefit Period	
	10 Years	Life	10 Years	Life
18-29	0.78	0.87	3.69	3.94
30	0.78	0.87	3.69	3.94
31	0.81	0.90	3.82	4.09
32	0.84	0.94	3.97	4.24
33	0.87	0.97	4.12	4.40
34	0.91	1.01	4.27	4.56
35	0.94	1.04	4.43	4.74
36	0.97	1.08	4.60	4.91
37	1.01	1.12	4.77	5.10
38	1.05	1.16	4.95	5.29
39	1.09	1.21	5.14	5.49
40	1.13	1.25	5.33	5.69
41	1.19	1.32	5.49	5.87
42	1.26	1.40	5.66	6.05
43	1.34	1.49	5.83	6.23
44	1.42	1.57	6.01	6.42
45	1.50	1.67	6.20	6.62
46	1.60	1.77	6.44	6.88
47	1.70	1.89	6.70	7.16
48	1.81	2.01	6.96	7.44
49	1.93	2.14	7.24	7.73
50	2.05	2.28	7.53	8.04
51	2.20	2.44	7.89	8.43
52	2.35	2.61	8.28	8.84
53	2.51	2.79	8.68	9.28
54	2.69	2.98	9.11	9.73
55	2.88	3.19	9.55	10.20
56	3.09	3.43	10.26	10.96
57	3.32	3.69	11.02	11.77
58	3.57	3.96	11.84	12.65
59	3.84	4.26	12.31	13.52
60	4.12	4.58	12.74	13.99
61	4.48	4.98	13.27	14.58
62	4.88	5.41	13.83	15.19
63	5.30	5.88	14.40	15.82
64	5.76	6.39	15.01	16.38
65	6.27	6.95	15.63	16.83
66	6.83	7.58	16.35	17.50
67	7.44	8.26	17.03	18.19
68	8.11	9.00	17.68	18.89
69	8.84	9.81	18.34	19.59
70	9.63	10.69	19.00	20.30
71	10.82	12.00	19.90	21.26
72	11.99	12.81	20.81	22.24
73	12.76	13.63	21.74	23.23
74	13.55	14.48	22.68	24.23
75	14.38	15.36	23.62	25.24
76	15.23	16.27	24.57	26.25
77	16.10	17.20	25.50	27.25
78	16.99	18.15	26.43	28.23
79	17.89	19.11	27.33	29.20
80	18.80	20.08	28.19	30.12
81	20.68	22.09	31.01	33.13
82	22.55	24.10	33.83	36.15
83	25.00	26.71	37.50	40.06
84	27.44	29.32	41.16	43.98
85+	33.27	35.54	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.4% Compound Inflation) or (3.2% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.29	1.42	1.51	1.58	1.65
30	1.29	1.42	1.51	1.58	1.65
31	1.33	1.47	1.57	1.63	1.71
32	1.37	1.52	1.63	1.70	1.78
33	1.42	1.57	1.68	1.76	1.84
34	1.46	1.63	1.75	1.83	1.91
35	1.51	1.69	1.81	1.89	1.98
36	1.55	1.74	1.88	1.97	2.06
37	1.60	1.81	1.95	2.04	2.14
38	1.65	1.87	2.02	2.12	2.22
39	1.70	1.94	2.09	2.20	2.30
40	1.75	2.00	2.17	2.28	2.39
41	1.78	2.06	2.23	2.35	2.46
42	1.81	2.11	2.30	2.42	2.54
43	1.84	2.16	2.36	2.49	2.61
44	1.88	2.22	2.43	2.57	2.69
45	1.91	2.28	2.50	2.65	2.78
46	1.98	2.36	2.60	2.75	2.89
47	2.06	2.45	2.70	2.86	3.00
48	2.14	2.54	2.80	2.98	3.12
49	2.23	2.64	2.91	3.09	3.24
50	2.32	2.73	3.02	3.22	3.37
51	2.42	2.86	3.17	3.37	3.54
52	2.52	2.99	3.32	3.54	3.71
53	2.63	3.13	3.48	3.71	3.89
54	2.74	3.28	3.65	3.89	4.08
55	2.86	3.43	3.82	4.08	4.28
56	3.06	3.67	4.10	4.38	4.59
57	3.28	3.94	4.40	4.71	4.94
58	3.51	4.22	4.72	5.06	5.30
59	3.76	4.52	5.07	5.43	5.70
60	4.03	4.85	5.44	5.84	6.12
61	4.23	5.11	5.74	6.17	6.47
62	4.45	5.38	6.07	6.52	6.83
63	4.67	5.68	6.40	6.89	7.22
64	4.91	5.98	6.76	7.28	7.63
65	5.15	6.31	7.14	7.69	8.06
66	5.47	6.72	7.63	8.24	8.63
67	5.80	7.16	8.16	8.82	9.24
68	6.16	7.63	8.72	9.44	9.90
69	6.53	8.13	9.32	10.11	10.60
70	6.93	8.66	9.96	10.83	11.35
71	7.46	9.38	10.79	11.73	12.29
72	8.03	10.16	11.69	12.71	13.32
73	8.64	11.01	12.66	13.76	14.42
74	9.30	11.93	13.72	14.91	15.63
75	10.01	12.92	14.86	16.15	16.93
76	10.77	14.00	16.10	17.50	18.34
77	11.60	15.16	17.44	18.96	19.87
78	12.48	16.43	18.89	20.53	21.52
79	13.43	17.80	20.46	22.24	23.31
80	14.46	19.28	22.17	24.10	25.25
81	15.90	21.21	24.39	26.51	27.78
82	17.35	23.13	26.60	28.92	30.30
83	19.23	25.64	29.48	32.05	33.59
84	21.11	28.15	32.37	35.18	36.87
85+	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (1.5% Compound Inflation) or (2.3% Compound Inflation) with Shared Cost	
	Benefit Period	
	10 Years	Life
18-29	1.84	1.97
30	1.84	1.97
31	1.91	2.04
32	1.98	2.12
33	2.06	2.20
34	2.14	2.28
35	2.22	2.37
36	2.30	2.46
37	2.39	2.55
38	2.48	2.64
39	2.57	2.74
40	2.66	2.85
41	2.75	2.93
42	2.83	3.02
43	2.92	3.12
44	3.01	3.21
45	3.10	3.31
46	3.22	3.44
47	3.35	3.58
48	3.48	3.72
49	3.62	3.87
50	3.76	4.02
51	3.95	4.22
52	4.14	4.42
53	4.34	4.64
54	4.55	4.86
55	4.77	5.10
56	5.13	5.48
57	5.51	5.89
58	5.92	6.32
59	6.36	6.79
60	6.83	7.30
61	7.22	7.71
62	7.63	8.15
63	8.06	8.61
64	8.52	9.10
65	9.00	9.62
66	9.64	10.30
67	10.32	11.02
68	11.05	11.80
69	11.83	12.64
70	12.67	13.53
71	13.72	14.66
72	14.87	15.88
73	16.10	17.21
74	17.45	18.64
75	18.90	20.19
76	20.47	21.87
77	22.18	23.69
78	24.02	25.67
79	26.03	27.81
80	28.19	30.12
81	31.01	33.13
82	33.83	36.15
83	37.50	40.06
84	41.16	43.98
85+	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base							ABI Option: (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	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
30	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
31	0.46	0.56	0.62	0.65	0.68	0.96	1.06	2.77	3.05	3.26	3.40	3.56	4.54	4.85
32	0.48	0.58	0.64	0.67	0.71	0.99	1.10	2.85	3.16	3.38	3.52	3.69	4.71	5.03
33	0.49	0.60	0.66	0.70	0.73	1.03	1.15	2.94	3.27	3.50	3.66	3.83	4.89	5.22
34	0.51	0.62	0.69	0.73	0.76	1.07	1.19	3.03	3.38	3.63	3.79	3.98	5.07	5.42
35	0.53	0.65	0.71	0.75	0.79	1.11	1.23	3.13	3.50	3.76	3.94	4.13	5.26	5.62
36	0.55	0.67	0.74	0.78	0.82	1.15	1.28	3.23	3.63	3.90	4.08	4.28	5.46	5.83
37	0.57	0.69	0.77	0.81	0.85	1.19	1.32	3.33	3.75	4.04	4.24	4.44	5.67	6.05
38	0.59	0.72	0.80	0.84	0.88	1.24	1.37	3.43	3.89	4.19	4.40	4.61	5.88	6.28
39	0.62	0.75	0.83	0.87	0.91	1.28	1.42	3.54	4.02	4.35	4.56	4.78	6.10	6.52
40	0.64	0.78	0.86	0.90	0.95	1.33	1.48	3.65	4.17	4.51	4.73	4.96	6.33	6.76
41	0.68	0.82	0.91	0.96	1.00	1.41	1.56	3.71	4.27	4.64	4.88	5.11	6.52	6.97
42	0.72	0.87	0.96	1.01	1.06	1.49	1.66	3.77	4.38	4.77	5.03	5.27	6.72	7.18
43	0.76	0.92	1.02	1.07	1.13	1.58	1.75	3.83	4.50	4.91	5.18	5.43	6.93	7.40
44	0.81	0.98	1.08	1.14	1.19	1.67	1.86	3.90	4.61	5.05	5.34	5.60	7.14	7.63
45	0.85	1.03	1.14	1.20	1.26	1.77	1.97	3.96	4.73	5.20	5.50	5.77	7.36	7.86
46	0.91	1.10	1.22	1.28	1.34	1.88	2.09	4.12	4.91	5.40	5.72	6.00	7.65	8.17
47	0.97	1.17	1.29	1.36	1.43	2.01	2.23	4.28	5.09	5.61	5.95	6.23	7.95	8.50
48	1.03	1.25	1.38	1.45	1.52	2.14	2.37	4.45	5.28	5.82	6.19	6.48	8.27	8.84
49	1.10	1.33	1.47	1.54	1.62	2.27	2.53	4.63	5.48	6.05	6.43	6.74	8.60	9.19
50	1.17	1.41	1.56	1.64	1.73	2.42	2.69	4.81	5.68	6.28	6.69	7.01	8.94	9.55
51	1.25	1.51	1.67	1.76	1.85	2.59	2.88	5.02	5.95	6.58	7.01	7.35	9.37	10.02
52	1.34	1.62	1.79	1.88	1.97	2.77	3.08	5.23	6.22	6.90	7.35	7.71	9.83	10.50
53	1.43	1.73	1.91	2.01	2.11	2.96	3.29	5.46	6.51	7.23	7.71	8.08	10.31	11.02
54	1.53	1.85	2.05	2.15	2.26	3.17	3.52	5.69	6.81	7.58	8.09	8.48	10.81	11.55
55	1.63	1.98	2.19	2.30	2.42	3.39	3.77	5.94	7.13	7.94	8.48	8.89	11.34	12.12
56	1.76	2.13	2.35	2.47	2.60	3.64	4.05	6.36	7.64	8.52	9.11	9.55	12.18	13.02
57	1.89	2.29	2.52	2.66	2.79	3.91	4.34	6.81	8.18	9.15	9.65	9.93	13.09	13.98
58	2.03	2.46	2.71	2.85	3.00	4.20	4.67	7.23	8.76	9.67	9.97	10.26	14.06	15.02
59	2.18	2.64	2.91	3.07	3.22	4.51	5.01	7.47	9.05	9.99	10.31	10.61	14.59	16.05
60	2.34	2.84	3.13	3.29	3.46	4.85	5.39	7.72	9.36	10.33	10.65	10.96	15.08	16.59
61	2.54	3.08	3.40	3.58	3.76	5.27	5.85	8.04	9.74	10.75	11.09	11.42	15.70	17.27
62	2.77	3.35	3.70	3.89	4.08	5.72	6.36	8.38	10.15	11.20	11.55	11.89	16.34	17.98
63	3.01	3.64	4.02	4.23	4.44	6.22	6.91	8.72	10.57	11.66	12.03	12.38	17.02	18.72
64	3.27	3.96	4.37	4.59	4.82	6.76	7.51	9.09	11.00	12.14	12.52	12.89	17.72	19.36
65	3.55	4.30	4.75	4.99	5.24	7.34	8.16	9.46	11.46	12.64	13.04	13.42	18.45	19.86
66	3.87	4.68	5.17	5.44	5.71	8.00	8.89	9.89	11.97	13.21	13.62	14.02	19.27	20.63
67	4.22	5.10	5.63	5.93	6.22	8.71	9.68	10.33	12.50	13.80	14.23	14.65	20.05	21.42
68	4.59	5.56	6.14	6.46	6.78	9.49	10.55	10.79	13.06	14.41	14.86	15.30	20.79	22.21
69	5.01	6.06	6.69	7.03	7.38	10.34	11.49	11.28	13.65	15.06	15.53	15.98	21.54	23.01
70	5.46	6.60	7.29	7.66	8.05	11.26	12.51	11.79	14.26	15.73	16.22	16.70	22.29	23.81
71	6.13	7.42	8.18	8.61	9.04	12.65	14.06	12.67	15.41	17.00	17.53	18.05	23.31	24.90
72	6.89	8.33	9.19	9.67	10.15	14.03	14.99	13.15	16.65	18.37	18.95	19.50	24.35	26.02
73	7.74	9.36	10.32	10.86	11.40	14.91	15.93	13.63	17.37	19.86	20.48	21.08	25.41	27.14
74	8.43	10.51	11.60	12.19	12.80	15.82	16.90	14.11	18.10	20.81	22.13	22.78	26.47	28.28
75	8.88	11.46	13.02	13.70	14.38	16.76	17.90	14.58	18.83	21.65	23.53	24.62	27.54	29.42
76	9.33	12.12	13.94	15.15	15.88	17.73	18.94	15.05	19.56	22.49	24.44	25.62	28.60	30.56
77	9.79	12.80	14.72	16.00	16.76	18.72	20.00	15.50	20.28	23.32	25.34	26.56	29.65	31.68
78	10.25	13.49	15.51	16.86	17.67	19.73	21.07	15.94	20.98	24.13	26.23	27.49	30.69	32.79
79	10.71	14.19	16.31	17.73	18.58	20.75	22.16	16.36	21.67	24.92	27.09	28.39	31.69	33.86
80	11.16	14.89	17.12	18.61	19.50	21.77	23.26	16.75	22.33	25.68	27.91	29.25	32.66	34.89
81	12.28	16.37	18.83	20.47	21.45	23.95	25.58	18.42	24.56	28.25	30.70	32.18	35.92	38.38
82	13.40	17.86	20.54	22.33	23.40	26.12	27.91	20.10	26.79	30.81	33.49	35.10	39.19	41.87
83	14.85	19.80	22.77	24.75	25.94	28.95	30.93	22.27	29.70	34.15	37.12	38.90	43.43	46.40
84	16.30	21.73	24.99	27.17	28.47	31.78	33.96	24.45	32.60	37.49	40.75	42.71	47.68	50.94
85+	19.76	26.35	30.30	32.93	34.52	38.53	41.17	29.64	39.52	45.45	49.40	51.77	57.80	61.75

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (3.2% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.52	1.67	1.79	1.86	1.95
30	1.52	1.67	1.79	1.86	1.95
31	1.57	1.73	1.85	1.93	2.02
32	1.62	1.79	1.92	2.00	2.10
33	1.67	1.86	1.99	2.08	2.18
34	1.72	1.92	2.06	2.16	2.26
35	1.78	1.99	2.14	2.24	2.34
36	1.83	2.06	2.22	2.32	2.43
37	1.89	2.13	2.30	2.41	2.52
38	1.95	2.21	2.38	2.50	2.62
39	2.01	2.29	2.47	2.59	2.72
40	2.07	2.37	2.56	2.69	2.82
41	2.11	2.43	2.63	2.77	2.90
42	2.14	2.49	2.71	2.86	2.99
43	2.18	2.55	2.79	2.94	3.08
44	2.21	2.62	2.87	3.03	3.18
45	2.25	2.69	2.95	3.13	3.28
46	2.34	2.79	3.07	3.25	3.41
47	2.43	2.89	3.18	3.38	3.54
48	2.53	3.00	3.31	3.51	3.68
49	2.63	3.11	3.44	3.65	3.83
50	2.73	3.23	3.57	3.80	3.98
51	2.85	3.38	3.74	3.98	4.17
52	2.97	3.53	3.92	4.18	4.38
53	3.10	3.70	4.11	4.38	4.59
54	3.23	3.87	4.30	4.59	4.81
55	3.37	4.05	4.51	4.82	5.05
56	3.61	4.34	4.84	5.18	5.42
57	3.87	4.65	5.20	5.56	5.82
58	4.14	4.98	5.57	5.96	6.24
59	4.43	5.33	5.97	6.39	6.69
60	4.74	5.70	6.40	6.86	7.18
61	4.98	6.01	6.75	7.24	7.58
62	5.23	6.33	7.13	7.65	8.01
63	5.49	6.67	7.52	8.08	8.46
64	5.77	7.03	7.94	8.53	8.94
65	6.06	7.41	8.38	9.01	9.44
66	6.42	7.89	8.95	9.64	10.10
67	6.81	8.40	9.55	10.31	10.80
68	7.22	8.94	10.20	11.03	11.56
69	7.66	9.52	10.90	11.81	12.37
70	8.12	10.14	11.64	12.63	13.23
71	8.74	10.98	12.61	13.68	14.33
72	9.39	11.89	13.66	14.82	15.52
73	10.10	12.87	14.79	16.05	16.82
74	10.85	13.92	16.01	17.39	18.21
75	11.67	15.06	17.32	18.83	19.73
76	12.54	16.30	18.74	20.37	21.35
77	13.48	17.63	20.28	22.04	23.10
78	14.49	19.08	21.94	23.84	24.99
79	15.58	20.64	23.73	25.80	27.04
80	16.75	22.33	25.68	27.91	29.25
81	18.42	24.56	28.25	30.70	32.18
82	20.10	26.79	30.81	33.49	35.10
83	22.27	29.70	34.15	37.12	38.90
84	24.45	32.60	37.49	40.75	42.71
85+	29.64	39.52	45.45	49.40	51.77

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.3% Compound Inflation)	
	Benefit Period	
	10 Years	Life
18-29	2.19	2.34
30	2.19	2.34
31	2.27	2.43
32	2.36	2.52
33	2.44	2.61
34	2.54	2.71
35	2.63	2.81
36	2.73	2.92
37	2.83	3.03
38	2.94	3.14
39	3.05	3.26
40	3.16	3.38
41	3.26	3.48
42	3.36	3.59
43	3.46	3.70
44	3.57	3.81
45	3.68	3.93
46	3.83	4.09
47	3.98	4.25
48	4.14	4.42
49	4.30	4.59
50	4.47	4.77
51	4.69	5.01
52	4.92	5.25
53	5.16	5.51
54	5.41	5.78
55	5.67	6.06
56	6.09	6.51
57	6.54	6.99
58	7.03	7.51
59	7.54	8.07
60	8.09	8.65
61	8.54	9.13
62	9.02	9.65
63	9.52	10.19
64	10.06	10.75
65	10.62	11.35
66	11.36	12.14
67	12.15	12.98
68	12.99	13.88
69	13.89	14.84
70	14.86	15.88
71	16.08	17.18
72	17.39	18.58
73	18.82	20.11
74	20.36	21.75
75	22.03	23.53
76	23.83	25.46
77	25.79	27.55
78	27.90	29.81
79	30.18	32.25
80	32.66	34.89
81	35.92	38.38
82	39.19	41.87
83	43.43	46.40
84	47.68	50.94
85+	57.80	61.75

Appendix C1

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost					ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
30	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
31	0.40	0.48	0.53	0.56	0.58	2.34	2.58	2.76	2.88	3.02
32	0.41	0.50	0.55	0.58	0.61	2.42	2.67	2.86	2.99	3.13
33	0.43	0.51	0.57	0.60	0.63	2.49	2.77	2.97	3.10	3.25
34	0.44	0.53	0.59	0.62	0.65	2.57	2.87	3.07	3.21	3.37
35	0.46	0.55	0.61	0.64	0.68	2.65	2.97	3.19	3.33	3.49
36	0.47	0.57	0.63	0.67	0.70	2.73	3.07	3.30	3.46	3.63
37	0.49	0.60	0.66	0.69	0.73	2.82	3.18	3.43	3.59	3.76
38	0.51	0.62	0.68	0.72	0.75	2.90	3.29	3.55	3.72	3.90
39	0.53	0.64	0.71	0.74	0.78	2.99	3.41	3.68	3.86	4.05
40	0.55	0.66	0.73	0.77	0.81	3.09	3.53	3.82	4.01	4.20
41	0.58	0.70	0.78	0.82	0.86	3.14	3.62	3.93	4.13	4.33
42	0.61	0.74	0.82	0.87	0.91	3.19	3.71	4.04	4.26	4.46
43	0.65	0.79	0.87	0.92	0.96	3.25	3.81	4.16	4.39	4.60
44	0.69	0.84	0.92	0.97	1.02	3.30	3.91	4.28	4.52	4.74
45	0.73	0.88	0.98	1.03	1.08	3.36	4.01	4.40	4.66	4.89
46	0.78	0.94	1.04	1.10	1.15	3.49	4.16	4.57	4.85	5.08
47	0.83	1.00	1.11	1.17	1.22	3.63	4.31	4.75	5.04	5.28
48	0.88	1.07	1.18	1.24	1.30	3.77	4.47	4.93	5.24	5.49
49	0.94	1.14	1.26	1.32	1.39	3.92	4.64	5.12	5.45	5.71
50	1.00	1.21	1.34	1.41	1.48	4.08	4.81	5.32	5.66	5.93
51	1.07	1.29	1.43	1.50	1.58	4.25	5.04	5.58	5.94	6.22
52	1.14	1.38	1.53	1.61	1.69	4.43	5.27	5.84	6.23	6.53
53	1.22	1.48	1.64	1.72	1.81	4.62	5.51	6.12	6.53	6.85
54	1.31	1.58	1.75	1.84	1.93	4.82	5.77	6.42	6.85	7.18
55	1.40	1.69	1.87	1.97	2.07	5.03	6.03	6.72	7.18	7.53
56	1.50	1.82	2.01	2.12	2.22	5.39	6.47	7.22	7.72	8.09
57	1.62	1.96	2.16	2.28	2.39	5.77	6.93	7.75	8.18	8.42
58	1.74	2.10	2.32	2.45	2.57	6.12	7.42	8.20	8.47	8.72
59	1.87	2.26	2.50	2.63	2.76	6.34	7.68	8.48	8.76	9.03
60	2.01	2.43	2.68	2.82	2.97	6.56	7.95	8.78	9.07	9.34
61	2.18	2.64	2.92	3.07	3.22	6.84	8.28	9.15	9.45	9.73
62	2.37	2.87	3.17	3.34	3.51	7.12	8.63	9.53	9.84	10.14
63	2.58	3.12	3.45	3.63	3.81	7.42	8.99	9.93	10.26	10.56
64	2.80	3.39	3.75	3.95	4.14	7.73	9.36	10.34	10.69	11.01
65	3.05	3.69	4.08	4.29	4.51	8.05	9.76	10.78	11.13	11.47
66	3.32	4.02	4.44	4.68	4.91	8.42	10.20	11.27	11.64	11.99
67	3.62	4.38	4.84	5.10	5.35	8.80	10.66	11.78	12.17	12.53
68	3.94	4.78	5.28	5.56	5.83	9.20	11.15	12.31	12.72	13.10
69	4.30	5.21	5.75	6.05	6.36	9.62	11.65	12.87	13.30	13.70
70	4.69	5.68	6.27	6.60	6.93	10.06	12.18	13.46	13.90	14.32
71	5.26	6.37	7.04	7.41	7.78	10.81	13.17	14.55	15.03	15.48
72	5.90	7.15	7.90	8.32	8.73	11.24	14.23	15.72	16.24	16.73
73	6.63	8.03	8.87	9.34	9.80	11.66	14.87	16.99	17.55	18.08
74	7.22	9.01	9.96	10.48	11.01	12.09	15.51	17.83	18.97	19.54
75	7.61	9.83	11.18	11.77	12.35	12.51	16.15	18.58	20.19	21.12
76	8.01	10.41	11.97	13.01	13.64	12.93	16.80	19.32	21.00	22.01
77	8.42	11.01	12.66	13.76	14.42	13.33	17.44	20.05	21.80	22.84
78	8.82	11.62	13.36	14.52	15.22	13.73	18.07	20.78	22.59	23.67
79	9.23	12.23	14.07	15.29	16.02	14.10	18.69	21.49	23.36	24.48
80	9.64	12.85	14.78	16.06	16.84	14.46	19.28	22.17	24.10	25.25
81	10.60	14.14	16.26	17.67	18.52	15.90	21.21	24.39	26.51	27.78
82	11.57	15.42	17.74	19.28	20.20	17.35	23.13	26.60	28.92	30.30
83	12.82	17.09	19.66	21.37	22.39	19.23	25.64	29.48	32.05	33.59
84	14.07	18.76	21.58	23.45	24.58	21.11	28.15	32.37	35.18	36.87
85+	17.06	22.75	26.16	28.43	29.80	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost		ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost	
	Benefit Period		Benefit Period	
	10 Years	Life	10 Years	Life
18-29	0.78	0.87	3.69	3.94
30	0.78	0.87	3.69	3.94
31	0.81	0.90	3.82	4.09
32	0.84	0.94	3.97	4.24
33	0.87	0.97	4.12	4.40
34	0.91	1.01	4.27	4.56
35	0.94	1.04	4.43	4.74
36	0.97	1.08	4.60	4.91
37	1.01	1.12	4.77	5.10
38	1.05	1.16	4.95	5.29
39	1.09	1.21	5.14	5.49
40	1.13	1.25	5.33	5.69
41	1.19	1.32	5.49	5.87
42	1.26	1.40	5.66	6.05
43	1.34	1.49	5.83	6.23
44	1.42	1.57	6.01	6.42
45	1.50	1.67	6.20	6.62
46	1.60	1.77	6.44	6.88
47	1.70	1.89	6.70	7.16
48	1.81	2.01	6.96	7.44
49	1.93	2.14	7.24	7.73
50	2.05	2.28	7.53	8.04
51	2.20	2.44	7.89	8.43
52	2.35	2.61	8.28	8.84
53	2.51	2.79	8.68	9.28
54	2.69	2.98	9.11	9.73
55	2.88	3.19	9.55	10.20
56	3.09	3.43	10.26	10.96
57	3.32	3.69	11.02	11.77
58	3.57	3.96	11.84	12.65
59	3.84	4.26	12.31	13.52
60	4.12	4.58	12.74	13.99
61	4.48	4.98	13.27	14.58
62	4.88	5.41	13.83	15.19
63	5.30	5.88	14.40	15.82
64	5.76	6.39	15.01	16.38
65	6.27	6.95	15.63	16.83
66	6.83	7.58	16.35	17.50
67	7.44	8.26	17.03	18.19
68	8.11	9.00	17.68	18.89
69	8.84	9.81	18.34	19.59
70	9.63	10.69	19.00	20.30
71	10.82	12.00	19.90	21.26
72	11.99	12.81	20.81	22.24
73	12.76	13.63	21.74	23.23
74	13.55	14.48	22.68	24.23
75	14.38	15.36	23.62	25.24
76	15.23	16.27	24.57	26.25
77	16.10	17.20	25.50	27.25
78	16.99	18.15	26.43	28.23
79	17.89	19.11	27.33	29.20
80	18.80	20.08	28.19	30.12
81	20.68	22.09	31.01	33.13
82	22.55	24.10	33.83	36.15
83	25.00	26.71	37.50	40.06
84	27.44	29.32	41.16	43.98
85+	33.27	35.54	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.4% Compound Inflation) or (3.2% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.29	1.42	1.51	1.58	1.65
30	1.29	1.42	1.51	1.58	1.65
31	1.33	1.47	1.57	1.63	1.71
32	1.37	1.52	1.63	1.70	1.78
33	1.42	1.57	1.68	1.76	1.84
34	1.46	1.63	1.75	1.83	1.91
35	1.51	1.69	1.81	1.89	1.98
36	1.55	1.74	1.88	1.97	2.06
37	1.60	1.81	1.95	2.04	2.14
38	1.65	1.87	2.02	2.12	2.22
39	1.70	1.94	2.09	2.20	2.30
40	1.75	2.00	2.17	2.28	2.39
41	1.78	2.06	2.23	2.35	2.46
42	1.81	2.11	2.30	2.42	2.54
43	1.84	2.16	2.36	2.49	2.61
44	1.88	2.22	2.43	2.57	2.69
45	1.91	2.28	2.50	2.65	2.78
46	1.98	2.36	2.60	2.75	2.89
47	2.06	2.45	2.70	2.86	3.00
48	2.14	2.54	2.80	2.98	3.12
49	2.23	2.64	2.91	3.09	3.24
50	2.32	2.73	3.02	3.22	3.37
51	2.42	2.86	3.17	3.37	3.54
52	2.52	2.99	3.32	3.54	3.71
53	2.63	3.13	3.48	3.71	3.89
54	2.74	3.28	3.65	3.89	4.08
55	2.86	3.43	3.82	4.08	4.28
56	3.06	3.67	4.10	4.38	4.59
57	3.28	3.94	4.40	4.71	4.94
58	3.51	4.22	4.72	5.06	5.30
59	3.76	4.52	5.07	5.43	5.70
60	4.03	4.85	5.44	5.84	6.12
61	4.23	5.11	5.74	6.17	6.47
62	4.45	5.38	6.07	6.52	6.83
63	4.67	5.68	6.40	6.89	7.22
64	4.91	5.98	6.76	7.28	7.63
65	5.15	6.31	7.14	7.69	8.06
66	5.47	6.72	7.63	8.24	8.63
67	5.80	7.16	8.16	8.82	9.24
68	6.16	7.63	8.72	9.44	9.90
69	6.53	8.13	9.32	10.11	10.60
70	6.93	8.66	9.96	10.83	11.35
71	7.46	9.38	10.79	11.73	12.29
72	8.03	10.16	11.69	12.71	13.32
73	8.64	11.01	12.66	13.76	14.42
74	9.30	11.93	13.72	14.91	15.63
75	10.01	12.92	14.86	16.15	16.93
76	10.77	14.00	16.10	17.50	18.34
77	11.60	15.16	17.44	18.96	19.87
78	12.48	16.43	18.89	20.53	21.52
79	13.43	17.80	20.46	22.24	23.31
80	14.46	19.28	22.17	24.10	25.25
81	15.90	21.21	24.39	26.51	27.78
82	17.35	23.13	26.60	28.92	30.30
83	19.23	25.64	29.48	32.05	33.59
84	21.11	28.15	32.37	35.18	36.87
85+	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (1.5% Compound Inflation) or (2.3% Compound Inflation) with Shared Cost	
	Benefit Period	
	10 Years	Life
18-29	1.84	1.97
30	1.84	1.97
31	1.91	2.04
32	1.98	2.12
33	2.06	2.20
34	2.14	2.28
35	2.22	2.37
36	2.30	2.46
37	2.39	2.55
38	2.48	2.64
39	2.57	2.74
40	2.66	2.85
41	2.75	2.93
42	2.83	3.02
43	2.92	3.12
44	3.01	3.21
45	3.10	3.31
46	3.22	3.44
47	3.35	3.58
48	3.48	3.72
49	3.62	3.87
50	3.76	4.02
51	3.95	4.22
52	4.14	4.42
53	4.34	4.64
54	4.55	4.86
55	4.77	5.10
56	5.13	5.48
57	5.51	5.89
58	5.92	6.32
59	6.36	6.79
60	6.83	7.30
61	7.22	7.71
62	7.63	8.15
63	8.06	8.61
64	8.52	9.10
65	9.00	9.62
66	9.64	10.30
67	10.32	11.02
68	11.05	11.80
69	11.83	12.64
70	12.67	13.53
71	13.72	14.66
72	14.87	15.88
73	16.10	17.21
74	17.45	18.64
75	18.90	20.19
76	20.47	21.87
77	22.18	23.69
78	24.02	25.67
79	26.03	27.81
80	28.19	30.12
81	31.01	33.13
82	33.83	36.15
83	37.50	40.06
84	41.16	43.98
85+	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base							ABI Option: (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	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
30	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
31	0.46	0.56	0.62	0.65	0.68	0.96	1.06	2.77	3.05	3.26	3.40	3.56	4.54	4.85
32	0.48	0.58	0.64	0.67	0.71	0.99	1.10	2.85	3.16	3.38	3.52	3.69	4.71	5.03
33	0.49	0.60	0.66	0.70	0.73	1.03	1.15	2.94	3.27	3.50	3.66	3.83	4.89	5.22
34	0.51	0.62	0.69	0.73	0.76	1.07	1.19	3.03	3.38	3.63	3.79	3.98	5.07	5.42
35	0.53	0.65	0.71	0.75	0.79	1.11	1.23	3.13	3.50	3.76	3.94	4.13	5.26	5.62
36	0.55	0.67	0.74	0.78	0.82	1.15	1.28	3.23	3.63	3.90	4.08	4.28	5.46	5.83
37	0.57	0.69	0.77	0.81	0.85	1.19	1.32	3.33	3.75	4.04	4.24	4.44	5.67	6.05
38	0.59	0.72	0.80	0.84	0.88	1.24	1.37	3.43	3.89	4.19	4.40	4.61	5.88	6.28
39	0.62	0.75	0.83	0.87	0.91	1.28	1.42	3.54	4.02	4.35	4.56	4.78	6.10	6.52
40	0.64	0.78	0.86	0.90	0.95	1.33	1.48	3.65	4.17	4.51	4.73	4.96	6.33	6.76
41	0.68	0.82	0.91	0.96	1.00	1.41	1.56	3.71	4.27	4.64	4.88	5.11	6.52	6.97
42	0.72	0.87	0.96	1.01	1.06	1.49	1.66	3.77	4.38	4.77	5.03	5.27	6.72	7.18
43	0.76	0.92	1.02	1.07	1.13	1.58	1.75	3.83	4.50	4.91	5.18	5.43	6.93	7.40
44	0.81	0.98	1.08	1.14	1.19	1.67	1.86	3.90	4.61	5.05	5.34	5.60	7.14	7.63
45	0.85	1.03	1.14	1.20	1.26	1.77	1.97	3.96	4.73	5.20	5.50	5.77	7.36	7.86
46	0.91	1.10	1.22	1.28	1.34	1.88	2.09	4.12	4.91	5.40	5.72	6.00	7.65	8.17
47	0.97	1.17	1.29	1.36	1.43	2.01	2.23	4.28	5.09	5.61	5.95	6.23	7.95	8.50
48	1.03	1.25	1.38	1.45	1.52	2.14	2.37	4.45	5.28	5.82	6.19	6.48	8.27	8.84
49	1.10	1.33	1.47	1.54	1.62	2.27	2.53	4.63	5.48	6.05	6.43	6.74	8.60	9.19
50	1.17	1.41	1.56	1.64	1.73	2.42	2.69	4.81	5.68	6.28	6.69	7.01	8.94	9.55
51	1.25	1.51	1.67	1.76	1.85	2.59	2.88	5.02	5.95	6.58	7.01	7.35	9.37	10.02
52	1.34	1.62	1.79	1.88	1.97	2.77	3.08	5.23	6.22	6.90	7.35	7.71	9.83	10.50
53	1.43	1.73	1.91	2.01	2.11	2.96	3.29	5.46	6.51	7.23	7.71	8.08	10.31	11.02
54	1.53	1.85	2.05	2.15	2.26	3.17	3.52	5.69	6.81	7.58	8.09	8.48	10.81	11.55
55	1.63	1.98	2.19	2.30	2.42	3.39	3.77	5.94	7.13	7.94	8.48	8.89	11.34	12.12
56	1.76	2.13	2.35	2.47	2.60	3.64	4.05	6.36	7.64	8.52	9.11	9.55	12.18	13.02
57	1.89	2.29	2.52	2.66	2.79	3.91	4.34	6.81	8.18	9.15	9.65	9.93	13.09	13.98
58	2.03	2.46	2.71	2.85	3.00	4.20	4.67	7.23	8.76	9.67	9.97	10.26	14.06	15.02
59	2.18	2.64	2.91	3.07	3.22	4.51	5.01	7.47	9.05	9.99	10.31	10.61	14.59	16.05
60	2.34	2.84	3.13	3.29	3.46	4.85	5.39	7.72	9.36	10.33	10.65	10.96	15.08	16.59
61	2.54	3.08	3.40	3.58	3.76	5.27	5.85	8.04	9.74	10.75	11.09	11.42	15.70	17.27
62	2.77	3.35	3.70	3.89	4.08	5.72	6.36	8.38	10.15	11.20	11.55	11.89	16.34	17.98
63	3.01	3.64	4.02	4.23	4.44	6.22	6.91	8.72	10.57	11.66	12.03	12.38	17.02	18.72
64	3.27	3.96	4.37	4.59	4.82	6.76	7.51	9.09	11.00	12.14	12.52	12.89	17.72	19.36
65	3.55	4.30	4.75	4.99	5.24	7.34	8.16	9.46	11.46	12.64	13.04	13.42	18.45	19.86
66	3.87	4.68	5.17	5.44	5.71	8.00	8.89	9.89	11.97	13.21	13.62	14.02	19.27	20.63
67	4.22	5.10	5.63	5.93	6.22	8.71	9.68	10.33	12.50	13.80	14.23	14.65	20.05	21.42
68	4.59	5.56	6.14	6.46	6.78	9.49	10.55	10.79	13.06	14.41	14.86	15.30	20.79	22.21
69	5.01	6.06	6.69	7.03	7.38	10.34	11.49	11.28	13.65	15.06	15.53	15.98	21.54	23.01
70	5.46	6.60	7.29	7.66	8.05	11.26	12.51	11.79	14.26	15.73	16.22	16.70	22.29	23.81
71	6.13	7.42	8.18	8.61	9.04	12.65	14.06	12.67	15.41	17.00	17.53	18.05	23.31	24.90
72	6.89	8.33	9.19	9.67	10.15	14.03	14.99	13.15	16.65	18.37	18.95	19.50	24.35	26.02
73	7.74	9.36	10.32	10.86	11.40	14.91	15.93	13.63	17.37	19.86	20.48	21.08	25.41	27.14
74	8.43	10.51	11.60	12.19	12.80	15.82	16.90	14.11	18.10	20.81	22.13	22.78	26.47	28.28
75	8.88	11.46	13.02	13.70	14.38	16.76	17.90	14.58	18.83	21.65	23.53	24.62	27.54	29.42
76	9.33	12.12	13.94	15.15	15.88	17.73	18.94	15.05	19.56	22.49	24.44	25.62	28.60	30.56
77	9.79	12.80	14.72	16.00	16.76	18.72	20.00	15.50	20.28	23.32	25.34	26.56	29.65	31.68
78	10.25	13.49	15.51	16.86	17.67	19.73	21.07	15.94	20.98	24.13	26.23	27.49	30.69	32.79
79	10.71	14.19	16.31	17.73	18.58	20.75	22.16	16.36	21.67	24.92	27.09	28.39	31.69	33.86
80	11.16	14.89	17.12	18.61	19.50	21.77	23.26	16.75	22.33	25.68	27.91	29.25	32.66	34.89
81	12.28	16.37	18.83	20.47	21.45	23.95	25.58	18.42	24.56	28.25	30.70	32.18	35.92	38.38
82	13.40	17.86	20.54	22.33	23.40	26.12	27.91	20.10	26.79	30.81	33.49	35.10	39.19	41.87
83	14.85	19.80	22.77	24.75	25.94	28.95	30.93	22.27	29.70	34.15	37.12	38.90	43.43	46.40
84	16.30	21.73	24.99	27.17	28.47	31.78	33.96	24.45	32.60	37.49	40.75	42.71	47.68	50.94
85+	19.76	26.35	30.30	32.93	34.52	38.53	41.17	29.64	39.52	45.45	49.40	51.77	57.80	61.75

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (3.2% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.52	1.67	1.79	1.86	1.95
30	1.52	1.67	1.79	1.86	1.95
31	1.57	1.73	1.85	1.93	2.02
32	1.62	1.79	1.92	2.00	2.10
33	1.67	1.86	1.99	2.08	2.18
34	1.72	1.92	2.06	2.16	2.26
35	1.78	1.99	2.14	2.24	2.34
36	1.83	2.06	2.22	2.32	2.43
37	1.89	2.13	2.30	2.41	2.52
38	1.95	2.21	2.38	2.50	2.62
39	2.01	2.29	2.47	2.59	2.72
40	2.07	2.37	2.56	2.69	2.82
41	2.11	2.43	2.63	2.77	2.90
42	2.14	2.49	2.71	2.86	2.99
43	2.18	2.55	2.79	2.94	3.08
44	2.21	2.62	2.87	3.03	3.18
45	2.25	2.69	2.95	3.13	3.28
46	2.34	2.79	3.07	3.25	3.41
47	2.43	2.89	3.18	3.38	3.54
48	2.53	3.00	3.31	3.51	3.68
49	2.63	3.11	3.44	3.65	3.83
50	2.73	3.23	3.57	3.80	3.98
51	2.85	3.38	3.74	3.98	4.17
52	2.97	3.53	3.92	4.18	4.38
53	3.10	3.70	4.11	4.38	4.59
54	3.23	3.87	4.30	4.59	4.81
55	3.37	4.05	4.51	4.82	5.05
56	3.61	4.34	4.84	5.18	5.42
57	3.87	4.65	5.20	5.56	5.82
58	4.14	4.98	5.57	5.96	6.24
59	4.43	5.33	5.97	6.39	6.69
60	4.74	5.70	6.40	6.86	7.18
61	4.98	6.01	6.75	7.24	7.58
62	5.23	6.33	7.13	7.65	8.01
63	5.49	6.67	7.52	8.08	8.46
64	5.77	7.03	7.94	8.53	8.94
65	6.06	7.41	8.38	9.01	9.44
66	6.42	7.89	8.95	9.64	10.10
67	6.81	8.40	9.55	10.31	10.80
68	7.22	8.94	10.20	11.03	11.56
69	7.66	9.52	10.90	11.81	12.37
70	8.12	10.14	11.64	12.63	13.23
71	8.74	10.98	12.61	13.68	14.33
72	9.39	11.89	13.66	14.82	15.52
73	10.10	12.87	14.79	16.05	16.82
74	10.85	13.92	16.01	17.39	18.21
75	11.67	15.06	17.32	18.83	19.73
76	12.54	16.30	18.74	20.37	21.35
77	13.48	17.63	20.28	22.04	23.10
78	14.49	19.08	21.94	23.84	24.99
79	15.58	20.64	23.73	25.80	27.04
80	16.75	22.33	25.68	27.91	29.25
81	18.42	24.56	28.25	30.70	32.18
82	20.10	26.79	30.81	33.49	35.10
83	22.27	29.70	34.15	37.12	38.90
84	24.45	32.60	37.49	40.75	42.71
85+	29.64	39.52	45.45	49.40	51.77

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.3% Compound Inflation)	
	Benefit Period	
	10 Years	Life
18-29	2.19	2.34
30	2.19	2.34
31	2.27	2.43
32	2.36	2.52
33	2.44	2.61
34	2.54	2.71
35	2.63	2.81
36	2.73	2.92
37	2.83	3.03
38	2.94	3.14
39	3.05	3.26
40	3.16	3.38
41	3.26	3.48
42	3.36	3.59
43	3.46	3.70
44	3.57	3.81
45	3.68	3.93
46	3.83	4.09
47	3.98	4.25
48	4.14	4.42
49	4.30	4.59
50	4.47	4.77
51	4.69	5.01
52	4.92	5.25
53	5.16	5.51
54	5.41	5.78
55	5.67	6.06
56	6.09	6.51
57	6.54	6.99
58	7.03	7.51
59	7.54	8.07
60	8.09	8.65
61	8.54	9.13
62	9.02	9.65
63	9.52	10.19
64	10.06	10.75
65	10.62	11.35
66	11.36	12.14
67	12.15	12.98
68	12.99	13.88
69	13.89	14.84
70	14.86	15.88
71	16.08	17.18
72	17.39	18.58
73	18.82	20.11
74	20.36	21.75
75	22.03	23.53
76	23.83	25.46
77	25.79	27.55
78	27.90	29.81
79	30.18	32.25
80	32.66	34.89
81	35.92	38.38
82	39.19	41.87
83	43.43	46.40
84	47.68	50.94
85+	57.80	61.75

Appendix C1

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost					ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
30	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
31	0.40	0.48	0.53	0.56	0.58	2.34	2.58	2.76	2.88	3.02
32	0.41	0.50	0.55	0.58	0.61	2.42	2.67	2.86	2.99	3.13
33	0.43	0.51	0.57	0.60	0.63	2.49	2.77	2.97	3.10	3.25
34	0.44	0.53	0.59	0.62	0.65	2.57	2.87	3.07	3.21	3.37
35	0.46	0.55	0.61	0.64	0.68	2.65	2.97	3.19	3.33	3.49
36	0.47	0.57	0.63	0.67	0.70	2.73	3.07	3.30	3.46	3.63
37	0.49	0.60	0.66	0.69	0.73	2.82	3.18	3.43	3.59	3.76
38	0.51	0.62	0.68	0.72	0.75	2.90	3.29	3.55	3.72	3.90
39	0.53	0.64	0.71	0.74	0.78	2.99	3.41	3.68	3.86	4.05
40	0.55	0.66	0.73	0.77	0.81	3.09	3.53	3.82	4.01	4.20
41	0.58	0.70	0.78	0.82	0.86	3.14	3.62	3.93	4.13	4.33
42	0.61	0.74	0.82	0.87	0.91	3.19	3.71	4.04	4.26	4.46
43	0.65	0.79	0.87	0.92	0.96	3.25	3.81	4.16	4.39	4.60
44	0.69	0.84	0.92	0.97	1.02	3.30	3.91	4.28	4.52	4.74
45	0.73	0.88	0.98	1.03	1.08	3.36	4.01	4.40	4.66	4.89
46	0.78	0.94	1.04	1.10	1.15	3.49	4.16	4.57	4.85	5.08
47	0.83	1.00	1.11	1.17	1.22	3.63	4.31	4.75	5.04	5.28
48	0.88	1.07	1.18	1.24	1.30	3.77	4.47	4.93	5.24	5.49
49	0.94	1.14	1.26	1.32	1.39	3.92	4.64	5.12	5.45	5.71
50	1.00	1.21	1.34	1.41	1.48	4.08	4.81	5.32	5.66	5.93
51	1.07	1.29	1.43	1.50	1.58	4.25	5.04	5.58	5.94	6.22
52	1.14	1.38	1.53	1.61	1.69	4.43	5.27	5.84	6.23	6.53
53	1.22	1.48	1.64	1.72	1.81	4.62	5.51	6.12	6.53	6.85
54	1.31	1.58	1.75	1.84	1.93	4.82	5.77	6.42	6.85	7.18
55	1.40	1.69	1.87	1.97	2.07	5.03	6.03	6.72	7.18	7.53
56	1.50	1.82	2.01	2.12	2.22	5.39	6.47	7.22	7.72	8.09
57	1.62	1.96	2.16	2.28	2.39	5.77	6.93	7.75	8.18	8.42
58	1.74	2.10	2.32	2.45	2.57	6.12	7.42	8.20	8.47	8.72
59	1.87	2.26	2.50	2.63	2.76	6.34	7.68	8.48	8.76	9.03
60	2.01	2.43	2.68	2.82	2.97	6.56	7.95	8.78	9.07	9.34
61	2.18	2.64	2.92	3.07	3.22	6.84	8.28	9.15	9.45	9.73
62	2.37	2.87	3.17	3.34	3.51	7.12	8.63	9.53	9.84	10.14
63	2.58	3.12	3.45	3.63	3.81	7.42	8.99	9.93	10.26	10.56
64	2.80	3.39	3.75	3.95	4.14	7.73	9.36	10.34	10.69	11.01
65	3.05	3.69	4.08	4.29	4.51	8.05	9.76	10.78	11.13	11.47
66	3.32	4.02	4.44	4.68	4.91	8.42	10.20	11.27	11.64	11.99
67	3.62	4.38	4.84	5.10	5.35	8.80	10.66	11.78	12.17	12.53
68	3.94	4.78	5.28	5.56	5.83	9.20	11.15	12.31	12.72	13.10
69	4.30	5.21	5.75	6.05	6.36	9.62	11.65	12.87	13.30	13.70
70	4.69	5.68	6.27	6.60	6.93	10.06	12.18	13.46	13.90	14.32
71	5.26	6.37	7.04	7.41	7.78	10.81	13.17	14.55	15.03	15.48
72	5.90	7.15	7.90	8.32	8.73	11.24	14.23	15.72	16.24	16.73
73	6.63	8.03	8.87	9.34	9.80	11.66	14.87	16.99	17.55	18.08
74	7.22	9.01	9.96	10.48	11.01	12.09	15.51	17.83	18.97	19.54
75	7.61	9.83	11.18	11.77	12.35	12.51	16.15	18.58	20.19	21.12
76	8.01	10.41	11.97	13.01	13.64	12.93	16.80	19.32	21.00	22.01
77	8.42	11.01	12.66	13.76	14.42	13.33	17.44	20.05	21.80	22.84
78	8.82	11.62	13.36	14.52	15.22	13.73	18.07	20.78	22.59	23.67
79	9.23	12.23	14.07	15.29	16.02	14.10	18.69	21.49	23.36	24.48
80	9.64	12.85	14.78	16.06	16.84	14.46	19.28	22.17	24.10	25.25
81	10.60	14.14	16.26	17.67	18.52	15.90	21.21	24.39	26.51	27.78
82	11.57	15.42	17.74	19.28	20.20	17.35	23.13	26.60	28.92	30.30
83	12.82	17.09	19.66	21.37	22.39	19.23	25.64	29.48	32.05	33.59
84	14.07	18.76	21.58	23.45	24.58	21.11	28.15	32.37	35.18	36.87
85+	17.06	22.75	26.16	28.43	29.80	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost		ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost	
	Benefit Period		Benefit Period	
	10 Years	Life	10 Years	Life
18-29	0.78	0.87	3.69	3.94
30	0.78	0.87	3.69	3.94
31	0.81	0.90	3.82	4.09
32	0.84	0.94	3.97	4.24
33	0.87	0.97	4.12	4.40
34	0.91	1.01	4.27	4.56
35	0.94	1.04	4.43	4.74
36	0.97	1.08	4.60	4.91
37	1.01	1.12	4.77	5.10
38	1.05	1.16	4.95	5.29
39	1.09	1.21	5.14	5.49
40	1.13	1.25	5.33	5.69
41	1.19	1.32	5.49	5.87
42	1.26	1.40	5.66	6.05
43	1.34	1.49	5.83	6.23
44	1.42	1.57	6.01	6.42
45	1.50	1.67	6.20	6.62
46	1.60	1.77	6.44	6.88
47	1.70	1.89	6.70	7.16
48	1.81	2.01	6.96	7.44
49	1.93	2.14	7.24	7.73
50	2.05	2.28	7.53	8.04
51	2.20	2.44	7.89	8.43
52	2.35	2.61	8.28	8.84
53	2.51	2.79	8.68	9.28
54	2.69	2.98	9.11	9.73
55	2.88	3.19	9.55	10.20
56	3.09	3.43	10.26	10.96
57	3.32	3.69	11.02	11.77
58	3.57	3.96	11.84	12.65
59	3.84	4.26	12.31	13.52
60	4.12	4.58	12.74	13.99
61	4.48	4.98	13.27	14.58
62	4.88	5.41	13.83	15.19
63	5.30	5.88	14.40	15.82
64	5.76	6.39	15.01	16.38
65	6.27	6.95	15.63	16.83
66	6.83	7.58	16.35	17.50
67	7.44	8.26	17.03	18.19
68	8.11	9.00	17.68	18.89
69	8.84	9.81	18.34	19.59
70	9.63	10.69	19.00	20.30
71	10.82	12.00	19.90	21.26
72	11.99	12.81	20.81	22.24
73	12.76	13.63	21.74	23.23
74	13.55	14.48	22.68	24.23
75	14.38	15.36	23.62	25.24
76	15.23	16.27	24.57	26.25
77	16.10	17.20	25.50	27.25
78	16.99	18.15	26.43	28.23
79	17.89	19.11	27.33	29.20
80	18.80	20.08	28.19	30.12
81	20.68	22.09	31.01	33.13
82	22.55	24.10	33.83	36.15
83	25.00	26.71	37.50	40.06
84	27.44	29.32	41.16	43.98
85+	33.27	35.54	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.4% Compound Inflation) or (3.2% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.29	1.42	1.51	1.58	1.65
30	1.29	1.42	1.51	1.58	1.65
31	1.33	1.47	1.57	1.63	1.71
32	1.37	1.52	1.63	1.70	1.78
33	1.42	1.57	1.68	1.76	1.84
34	1.46	1.63	1.75	1.83	1.91
35	1.51	1.69	1.81	1.89	1.98
36	1.55	1.74	1.88	1.97	2.06
37	1.60	1.81	1.95	2.04	2.14
38	1.65	1.87	2.02	2.12	2.22
39	1.70	1.94	2.09	2.20	2.30
40	1.75	2.00	2.17	2.28	2.39
41	1.78	2.06	2.23	2.35	2.46
42	1.81	2.11	2.30	2.42	2.54
43	1.84	2.16	2.36	2.49	2.61
44	1.88	2.22	2.43	2.57	2.69
45	1.91	2.28	2.50	2.65	2.78
46	1.98	2.36	2.60	2.75	2.89
47	2.06	2.45	2.70	2.86	3.00
48	2.14	2.54	2.80	2.98	3.12
49	2.23	2.64	2.91	3.09	3.24
50	2.32	2.73	3.02	3.22	3.37
51	2.42	2.86	3.17	3.37	3.54
52	2.52	2.99	3.32	3.54	3.71
53	2.63	3.13	3.48	3.71	3.89
54	2.74	3.28	3.65	3.89	4.08
55	2.86	3.43	3.82	4.08	4.28
56	3.06	3.67	4.10	4.38	4.59
57	3.28	3.94	4.40	4.71	4.94
58	3.51	4.22	4.72	5.06	5.30
59	3.76	4.52	5.07	5.43	5.70
60	4.03	4.85	5.44	5.84	6.12
61	4.23	5.11	5.74	6.17	6.47
62	4.45	5.38	6.07	6.52	6.83
63	4.67	5.68	6.40	6.89	7.22
64	4.91	5.98	6.76	7.28	7.63
65	5.15	6.31	7.14	7.69	8.06
66	5.47	6.72	7.63	8.24	8.63
67	5.80	7.16	8.16	8.82	9.24
68	6.16	7.63	8.72	9.44	9.90
69	6.53	8.13	9.32	10.11	10.60
70	6.93	8.66	9.96	10.83	11.35
71	7.46	9.38	10.79	11.73	12.29
72	8.03	10.16	11.69	12.71	13.32
73	8.64	11.01	12.66	13.76	14.42
74	9.30	11.93	13.72	14.91	15.63
75	10.01	12.92	14.86	16.15	16.93
76	10.77	14.00	16.10	17.50	18.34
77	11.60	15.16	17.44	18.96	19.87
78	12.48	16.43	18.89	20.53	21.52
79	13.43	17.80	20.46	22.24	23.31
80	14.46	19.28	22.17	24.10	25.25
81	15.90	21.21	24.39	26.51	27.78
82	17.35	23.13	26.60	28.92	30.30
83	19.23	25.64	29.48	32.05	33.59
84	21.11	28.15	32.37	35.18	36.87
85+	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (1.5% Compound Inflation) or (2.3% Compound Inflation) with Shared Cost	
	Benefit Period	
	10 Years	Life
18-29	1.84	1.97
30	1.84	1.97
31	1.91	2.04
32	1.98	2.12
33	2.06	2.20
34	2.14	2.28
35	2.22	2.37
36	2.30	2.46
37	2.39	2.55
38	2.48	2.64
39	2.57	2.74
40	2.66	2.85
41	2.75	2.93
42	2.83	3.02
43	2.92	3.12
44	3.01	3.21
45	3.10	3.31
46	3.22	3.44
47	3.35	3.58
48	3.48	3.72
49	3.62	3.87
50	3.76	4.02
51	3.95	4.22
52	4.14	4.42
53	4.34	4.64
54	4.55	4.86
55	4.77	5.10
56	5.13	5.48
57	5.51	5.89
58	5.92	6.32
59	6.36	6.79
60	6.83	7.30
61	7.22	7.71
62	7.63	8.15
63	8.06	8.61
64	8.52	9.10
65	9.00	9.62
66	9.64	10.30
67	10.32	11.02
68	11.05	11.80
69	11.83	12.64
70	12.67	13.53
71	13.72	14.66
72	14.87	15.88
73	16.10	17.21
74	17.45	18.64
75	18.90	20.19
76	20.47	21.87
77	22.18	23.69
78	24.02	25.67
79	26.03	27.81
80	28.19	30.12
81	31.01	33.13
82	33.83	36.15
83	37.50	40.06
84	41.16	43.98
85+	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base							ABI Option: (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	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
30	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
31	0.46	0.56	0.62	0.65	0.68	0.96	1.06	2.77	3.05	3.26	3.40	3.56	4.54	4.85
32	0.48	0.58	0.64	0.67	0.71	0.99	1.10	2.85	3.16	3.38	3.52	3.69	4.71	5.03
33	0.49	0.60	0.66	0.70	0.73	1.03	1.15	2.94	3.27	3.50	3.66	3.83	4.89	5.22
34	0.51	0.62	0.69	0.73	0.76	1.07	1.19	3.03	3.38	3.63	3.79	3.98	5.07	5.42
35	0.53	0.65	0.71	0.75	0.79	1.11	1.23	3.13	3.50	3.76	3.94	4.13	5.26	5.62
36	0.55	0.67	0.74	0.78	0.82	1.15	1.28	3.23	3.63	3.90	4.08	4.28	5.46	5.83
37	0.57	0.69	0.77	0.81	0.85	1.19	1.32	3.33	3.75	4.04	4.24	4.44	5.67	6.05
38	0.59	0.72	0.80	0.84	0.88	1.24	1.37	3.43	3.89	4.19	4.40	4.61	5.88	6.28
39	0.62	0.75	0.83	0.87	0.91	1.28	1.42	3.54	4.02	4.35	4.56	4.78	6.10	6.52
40	0.64	0.78	0.86	0.90	0.95	1.33	1.48	3.65	4.17	4.51	4.73	4.96	6.33	6.76
41	0.68	0.82	0.91	0.96	1.00	1.41	1.56	3.71	4.27	4.64	4.88	5.11	6.52	6.97
42	0.72	0.87	0.96	1.01	1.06	1.49	1.66	3.77	4.38	4.77	5.03	5.27	6.72	7.18
43	0.76	0.92	1.02	1.07	1.13	1.58	1.75	3.83	4.50	4.91	5.18	5.43	6.93	7.40
44	0.81	0.98	1.08	1.14	1.19	1.67	1.86	3.90	4.61	5.05	5.34	5.60	7.14	7.63
45	0.85	1.03	1.14	1.20	1.26	1.77	1.97	3.96	4.73	5.20	5.50	5.77	7.36	7.86
46	0.91	1.10	1.22	1.28	1.34	1.88	2.09	4.12	4.91	5.40	5.72	6.00	7.65	8.17
47	0.97	1.17	1.29	1.36	1.43	2.01	2.23	4.28	5.09	5.61	5.95	6.23	7.95	8.50
48	1.03	1.25	1.38	1.45	1.52	2.14	2.37	4.45	5.28	5.82	6.19	6.48	8.27	8.84
49	1.10	1.33	1.47	1.54	1.62	2.27	2.53	4.63	5.48	6.05	6.43	6.74	8.60	9.19
50	1.17	1.41	1.56	1.64	1.73	2.42	2.69	4.81	5.68	6.28	6.69	7.01	8.94	9.55
51	1.25	1.51	1.67	1.76	1.85	2.59	2.88	5.02	5.95	6.58	7.01	7.35	9.37	10.02
52	1.34	1.62	1.79	1.88	1.97	2.77	3.08	5.23	6.22	6.90	7.35	7.71	9.83	10.50
53	1.43	1.73	1.91	2.01	2.11	2.96	3.29	5.46	6.51	7.23	7.71	8.08	10.31	11.02
54	1.53	1.85	2.05	2.15	2.26	3.17	3.52	5.69	6.81	7.58	8.09	8.48	10.81	11.55
55	1.63	1.98	2.19	2.30	2.42	3.39	3.77	5.94	7.13	7.94	8.48	8.89	11.34	12.12
56	1.76	2.13	2.35	2.47	2.60	3.64	4.05	6.36	7.64	8.52	9.11	9.55	12.18	13.02
57	1.89	2.29	2.52	2.66	2.79	3.91	4.34	6.81	8.18	9.15	9.65	9.93	13.09	13.98
58	2.03	2.46	2.71	2.85	3.00	4.20	4.67	7.23	8.76	9.67	9.97	10.26	14.06	15.02
59	2.18	2.64	2.91	3.07	3.22	4.51	5.01	7.47	9.05	9.99	10.31	10.61	14.59	16.05
60	2.34	2.84	3.13	3.29	3.46	4.85	5.39	7.72	9.36	10.33	10.65	10.96	15.08	16.59
61	2.54	3.08	3.40	3.58	3.76	5.27	5.85	8.04	9.74	10.75	11.09	11.42	15.70	17.27
62	2.77	3.35	3.70	3.89	4.08	5.72	6.36	8.38	10.15	11.20	11.55	11.89	16.34	17.98
63	3.01	3.64	4.02	4.23	4.44	6.22	6.91	8.72	10.57	11.66	12.03	12.38	17.02	18.72
64	3.27	3.96	4.37	4.59	4.82	6.76	7.51	9.09	11.00	12.14	12.52	12.89	17.72	19.36
65	3.55	4.30	4.75	4.99	5.24	7.34	8.16	9.46	11.46	12.64	13.04	13.42	18.45	19.86
66	3.87	4.68	5.17	5.44	5.71	8.00	8.89	9.89	11.97	13.21	13.62	14.02	19.27	20.63
67	4.22	5.10	5.63	5.93	6.22	8.71	9.68	10.33	12.50	13.80	14.23	14.65	20.05	21.42
68	4.59	5.56	6.14	6.46	6.78	9.49	10.55	10.79	13.06	14.41	14.86	15.30	20.79	22.21
69	5.01	6.06	6.69	7.03	7.38	10.34	11.49	11.28	13.65	15.06	15.53	15.98	21.54	23.01
70	5.46	6.60	7.29	7.66	8.05	11.26	12.51	11.79	14.26	15.73	16.22	16.70	22.29	23.81
71	6.13	7.42	8.18	8.61	9.04	12.65	14.06	12.67	15.41	17.00	17.53	18.05	23.31	24.90
72	6.89	8.33	9.19	9.67	10.15	14.03	14.99	13.15	16.65	18.37	18.95	19.50	24.35	26.02
73	7.74	9.36	10.32	10.86	11.40	14.91	15.93	13.63	17.37	19.86	20.48	21.08	25.41	27.14
74	8.43	10.51	11.60	12.19	12.80	15.82	16.90	14.11	18.10	20.81	22.13	22.78	26.47	28.28
75	8.88	11.46	13.02	13.70	14.38	16.76	17.90	14.58	18.83	21.65	23.53	24.62	27.54	29.42
76	9.33	12.12	13.94	15.15	15.88	17.73	18.94	15.05	19.56	22.49	24.44	25.62	28.60	30.56
77	9.79	12.80	14.72	16.00	16.76	18.72	20.00	15.50	20.28	23.32	25.34	26.56	29.65	31.68
78	10.25	13.49	15.51	16.86	17.67	19.73	21.07	15.94	20.98	24.13	26.23	27.49	30.69	32.79
79	10.71	14.19	16.31	17.73	18.58	20.75	22.16	16.36	21.67	24.92	27.09	28.39	31.69	33.86
80	11.16	14.89	17.12	18.61	19.50	21.77	23.26	16.75	22.33	25.68	27.91	29.25	32.66	34.89
81	12.28	16.37	18.83	20.47	21.45	23.95	25.58	18.42	24.56	28.25	30.70	32.18	35.92	38.38
82	13.40	17.86	20.54	22.33	23.40	26.12	27.91	20.10	26.79	30.81	33.49	35.10	39.19	41.87
83	14.85	19.80	22.77	24.75	25.94	28.95	30.93	22.27	29.70	34.15	37.12	38.90	43.43	46.40
84	16.30	21.73	24.99	27.17	28.47	31.78	33.96	24.45	32.60	37.49	40.75	42.71	47.68	50.94
85+	19.76	26.35	30.30	32.93	34.52	38.53	41.17	29.64	39.52	45.45	49.40	51.77	57.80	61.75

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (3.2% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.52	1.67	1.79	1.86	1.95
30	1.52	1.67	1.79	1.86	1.95
31	1.57	1.73	1.85	1.93	2.02
32	1.62	1.79	1.92	2.00	2.10
33	1.67	1.86	1.99	2.08	2.18
34	1.72	1.92	2.06	2.16	2.26
35	1.78	1.99	2.14	2.24	2.34
36	1.83	2.06	2.22	2.32	2.43
37	1.89	2.13	2.30	2.41	2.52
38	1.95	2.21	2.38	2.50	2.62
39	2.01	2.29	2.47	2.59	2.72
40	2.07	2.37	2.56	2.69	2.82
41	2.11	2.43	2.63	2.77	2.90
42	2.14	2.49	2.71	2.86	2.99
43	2.18	2.55	2.79	2.94	3.08
44	2.21	2.62	2.87	3.03	3.18
45	2.25	2.69	2.95	3.13	3.28
46	2.34	2.79	3.07	3.25	3.41
47	2.43	2.89	3.18	3.38	3.54
48	2.53	3.00	3.31	3.51	3.68
49	2.63	3.11	3.44	3.65	3.83
50	2.73	3.23	3.57	3.80	3.98
51	2.85	3.38	3.74	3.98	4.17
52	2.97	3.53	3.92	4.18	4.38
53	3.10	3.70	4.11	4.38	4.59
54	3.23	3.87	4.30	4.59	4.81
55	3.37	4.05	4.51	4.82	5.05
56	3.61	4.34	4.84	5.18	5.42
57	3.87	4.65	5.20	5.56	5.82
58	4.14	4.98	5.57	5.96	6.24
59	4.43	5.33	5.97	6.39	6.69
60	4.74	5.70	6.40	6.86	7.18
61	4.98	6.01	6.75	7.24	7.58
62	5.23	6.33	7.13	7.65	8.01
63	5.49	6.67	7.52	8.08	8.46
64	5.77	7.03	7.94	8.53	8.94
65	6.06	7.41	8.38	9.01	9.44
66	6.42	7.89	8.95	9.64	10.10
67	6.81	8.40	9.55	10.31	10.80
68	7.22	8.94	10.20	11.03	11.56
69	7.66	9.52	10.90	11.81	12.37
70	8.12	10.14	11.64	12.63	13.23
71	8.74	10.98	12.61	13.68	14.33
72	9.39	11.89	13.66	14.82	15.52
73	10.10	12.87	14.79	16.05	16.82
74	10.85	13.92	16.01	17.39	18.21
75	11.67	15.06	17.32	18.83	19.73
76	12.54	16.30	18.74	20.37	21.35
77	13.48	17.63	20.28	22.04	23.10
78	14.49	19.08	21.94	23.84	24.99
79	15.58	20.64	23.73	25.80	27.04
80	16.75	22.33	25.68	27.91	29.25
81	18.42	24.56	28.25	30.70	32.18
82	20.10	26.79	30.81	33.49	35.10
83	22.27	29.70	34.15	37.12	38.90
84	24.45	32.60	37.49	40.75	42.71
85+	29.64	39.52	45.45	49.40	51.77

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.3% Compound Inflation)	
	Benefit Period	
	10 Years	Life
18-29	2.19	2.34
30	2.19	2.34
31	2.27	2.43
32	2.36	2.52
33	2.44	2.61
34	2.54	2.71
35	2.63	2.81
36	2.73	2.92
37	2.83	3.03
38	2.94	3.14
39	3.05	3.26
40	3.16	3.38
41	3.26	3.48
42	3.36	3.59
43	3.46	3.70
44	3.57	3.81
45	3.68	3.93
46	3.83	4.09
47	3.98	4.25
48	4.14	4.42
49	4.30	4.59
50	4.47	4.77
51	4.69	5.01
52	4.92	5.25
53	5.16	5.51
54	5.41	5.78
55	5.67	6.06
56	6.09	6.51
57	6.54	6.99
58	7.03	7.51
59	7.54	8.07
60	8.09	8.65
61	8.54	9.13
62	9.02	9.65
63	9.52	10.19
64	10.06	10.75
65	10.62	11.35
66	11.36	12.14
67	12.15	12.98
68	12.99	13.88
69	13.89	14.84
70	14.86	15.88
71	16.08	17.18
72	17.39	18.58
73	18.82	20.11
74	20.36	21.75
75	22.03	23.53
76	23.83	25.46
77	25.79	27.55
78	27.90	29.81
79	30.18	32.25
80	32.66	34.89
81	35.92	38.38
82	39.19	41.87
83	43.43	46.40
84	47.68	50.94
85+	57.80	61.75

Appendix C1

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost					ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
30	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
31	0.40	0.48	0.53	0.56	0.58	2.34	2.58	2.76	2.88	3.02
32	0.41	0.50	0.55	0.58	0.61	2.42	2.67	2.86	2.99	3.13
33	0.43	0.51	0.57	0.60	0.63	2.49	2.77	2.97	3.10	3.25
34	0.44	0.53	0.59	0.62	0.65	2.57	2.87	3.07	3.21	3.37
35	0.46	0.55	0.61	0.64	0.68	2.65	2.97	3.19	3.33	3.49
36	0.47	0.57	0.63	0.67	0.70	2.73	3.07	3.30	3.46	3.63
37	0.49	0.60	0.66	0.69	0.73	2.82	3.18	3.43	3.59	3.76
38	0.51	0.62	0.68	0.72	0.75	2.90	3.29	3.55	3.72	3.90
39	0.53	0.64	0.71	0.74	0.78	2.99	3.41	3.68	3.86	4.05
40	0.55	0.66	0.73	0.77	0.81	3.09	3.53	3.82	4.01	4.20
41	0.58	0.70	0.78	0.82	0.86	3.14	3.62	3.93	4.13	4.33
42	0.61	0.74	0.82	0.87	0.91	3.19	3.71	4.04	4.26	4.46
43	0.65	0.79	0.87	0.92	0.96	3.25	3.81	4.16	4.39	4.60
44	0.69	0.84	0.92	0.97	1.02	3.30	3.91	4.28	4.52	4.74
45	0.73	0.88	0.98	1.03	1.08	3.36	4.01	4.40	4.66	4.89
46	0.78	0.94	1.04	1.10	1.15	3.49	4.16	4.57	4.85	5.08
47	0.83	1.00	1.11	1.17	1.22	3.63	4.31	4.75	5.04	5.28
48	0.88	1.07	1.18	1.24	1.30	3.77	4.47	4.93	5.24	5.49
49	0.94	1.14	1.26	1.32	1.39	3.92	4.64	5.12	5.45	5.71
50	1.00	1.21	1.34	1.41	1.48	4.08	4.81	5.32	5.66	5.93
51	1.07	1.29	1.43	1.50	1.58	4.25	5.04	5.58	5.94	6.22
52	1.14	1.38	1.53	1.61	1.69	4.43	5.27	5.84	6.23	6.53
53	1.22	1.48	1.64	1.72	1.81	4.62	5.51	6.12	6.53	6.85
54	1.31	1.58	1.75	1.84	1.93	4.82	5.77	6.42	6.85	7.18
55	1.40	1.69	1.87	1.97	2.07	5.03	6.03	6.72	7.18	7.53
56	1.50	1.82	2.01	2.12	2.22	5.39	6.47	7.22	7.72	8.09
57	1.62	1.96	2.16	2.28	2.39	5.77	6.93	7.75	8.18	8.42
58	1.74	2.10	2.32	2.45	2.57	6.12	7.42	8.20	8.47	8.72
59	1.87	2.26	2.50	2.63	2.76	6.34	7.68	8.48	8.76	9.03
60	2.01	2.43	2.68	2.82	2.97	6.56	7.95	8.78	9.07	9.34
61	2.18	2.64	2.92	3.07	3.22	6.84	8.28	9.15	9.45	9.73
62	2.37	2.87	3.17	3.34	3.51	7.12	8.63	9.53	9.84	10.14
63	2.58	3.12	3.45	3.63	3.81	7.42	8.99	9.93	10.26	10.56
64	2.80	3.39	3.75	3.95	4.14	7.73	9.36	10.34	10.69	11.01
65	3.05	3.69	4.08	4.29	4.51	8.05	9.76	10.78	11.13	11.47
66	3.32	4.02	4.44	4.68	4.91	8.42	10.20	11.27	11.64	11.99
67	3.62	4.38	4.84	5.10	5.35	8.80	10.66	11.78	12.17	12.53
68	3.94	4.78	5.28	5.56	5.83	9.20	11.15	12.31	12.72	13.10
69	4.30	5.21	5.75	6.05	6.36	9.62	11.65	12.87	13.30	13.70
70	4.69	5.68	6.27	6.60	6.93	10.06	12.18	13.46	13.90	14.32
71	5.26	6.37	7.04	7.41	7.78	10.81	13.17	14.55	15.03	15.48
72	5.90	7.15	7.90	8.32	8.73	11.24	14.23	15.72	16.24	16.73
73	6.63	8.03	8.87	9.34	9.80	11.66	14.87	16.99	17.55	18.08
74	7.22	9.01	9.96	10.48	11.01	12.09	15.51	17.83	18.97	19.54
75	7.61	9.83	11.18	11.77	12.35	12.51	16.15	18.58	20.19	21.12
76	8.01	10.41	11.97	13.01	13.64	12.93	16.80	19.32	21.00	22.01
77	8.42	11.01	12.66	13.76	14.42	13.33	17.44	20.05	21.80	22.84
78	8.82	11.62	13.36	14.52	15.22	13.73	18.07	20.78	22.59	23.67
79	9.23	12.23	14.07	15.29	16.02	14.10	18.69	21.49	23.36	24.48
80	9.64	12.85	14.78	16.06	16.84	14.46	19.28	22.17	24.10	25.25
81	10.60	14.14	16.26	17.67	18.52	15.90	21.21	24.39	26.51	27.78
82	11.57	15.42	17.74	19.28	20.20	17.35	23.13	26.60	28.92	30.30
83	12.82	17.09	19.66	21.37	22.39	19.23	25.64	29.48	32.05	33.59
84	14.07	18.76	21.58	23.45	24.58	21.11	28.15	32.37	35.18	36.87
85+	17.06	22.75	26.16	28.43	29.80	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost		ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost	
	Benefit Period		Benefit Period	
	10 Years	Life	10 Years	Life
18-29	0.78	0.87	3.69	3.94
30	0.78	0.87	3.69	3.94
31	0.81	0.90	3.82	4.09
32	0.84	0.94	3.97	4.24
33	0.87	0.97	4.12	4.40
34	0.91	1.01	4.27	4.56
35	0.94	1.04	4.43	4.74
36	0.97	1.08	4.60	4.91
37	1.01	1.12	4.77	5.10
38	1.05	1.16	4.95	5.29
39	1.09	1.21	5.14	5.49
40	1.13	1.25	5.33	5.69
41	1.19	1.32	5.49	5.87
42	1.26	1.40	5.66	6.05
43	1.34	1.49	5.83	6.23
44	1.42	1.57	6.01	6.42
45	1.50	1.67	6.20	6.62
46	1.60	1.77	6.44	6.88
47	1.70	1.89	6.70	7.16
48	1.81	2.01	6.96	7.44
49	1.93	2.14	7.24	7.73
50	2.05	2.28	7.53	8.04
51	2.20	2.44	7.89	8.43
52	2.35	2.61	8.28	8.84
53	2.51	2.79	8.68	9.28
54	2.69	2.98	9.11	9.73
55	2.88	3.19	9.55	10.20
56	3.09	3.43	10.26	10.96
57	3.32	3.69	11.02	11.77
58	3.57	3.96	11.84	12.65
59	3.84	4.26	12.31	13.52
60	4.12	4.58	12.74	13.99
61	4.48	4.98	13.27	14.58
62	4.88	5.41	13.83	15.19
63	5.30	5.88	14.40	15.82
64	5.76	6.39	15.01	16.38
65	6.27	6.95	15.63	16.83
66	6.83	7.58	16.35	17.50
67	7.44	8.26	17.03	18.19
68	8.11	9.00	17.68	18.89
69	8.84	9.81	18.34	19.59
70	9.63	10.69	19.00	20.30
71	10.82	12.00	19.90	21.26
72	11.99	12.81	20.81	22.24
73	12.76	13.63	21.74	23.23
74	13.55	14.48	22.68	24.23
75	14.38	15.36	23.62	25.24
76	15.23	16.27	24.57	26.25
77	16.10	17.20	25.50	27.25
78	16.99	18.15	26.43	28.23
79	17.89	19.11	27.33	29.20
80	18.80	20.08	28.19	30.12
81	20.68	22.09	31.01	33.13
82	22.55	24.10	33.83	36.15
83	25.00	26.71	37.50	40.06
84	27.44	29.32	41.16	43.98
85+	33.27	35.54	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.4% Compound Inflation) or (3.2% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.29	1.42	1.51	1.58	1.65
30	1.29	1.42	1.51	1.58	1.65
31	1.33	1.47	1.57	1.63	1.71
32	1.37	1.52	1.63	1.70	1.78
33	1.42	1.57	1.68	1.76	1.84
34	1.46	1.63	1.75	1.83	1.91
35	1.51	1.69	1.81	1.89	1.98
36	1.55	1.74	1.88	1.97	2.06
37	1.60	1.81	1.95	2.04	2.14
38	1.65	1.87	2.02	2.12	2.22
39	1.70	1.94	2.09	2.20	2.30
40	1.75	2.00	2.17	2.28	2.39
41	1.78	2.06	2.23	2.35	2.46
42	1.81	2.11	2.30	2.42	2.54
43	1.84	2.16	2.36	2.49	2.61
44	1.88	2.22	2.43	2.57	2.69
45	1.91	2.28	2.50	2.65	2.78
46	1.98	2.36	2.60	2.75	2.89
47	2.06	2.45	2.70	2.86	3.00
48	2.14	2.54	2.80	2.98	3.12
49	2.23	2.64	2.91	3.09	3.24
50	2.32	2.73	3.02	3.22	3.37
51	2.42	2.86	3.17	3.37	3.54
52	2.52	2.99	3.32	3.54	3.71
53	2.63	3.13	3.48	3.71	3.89
54	2.74	3.28	3.65	3.89	4.08
55	2.86	3.43	3.82	4.08	4.28
56	3.06	3.67	4.10	4.38	4.59
57	3.28	3.94	4.40	4.71	4.94
58	3.51	4.22	4.72	5.06	5.30
59	3.76	4.52	5.07	5.43	5.70
60	4.03	4.85	5.44	5.84	6.12
61	4.23	5.11	5.74	6.17	6.47
62	4.45	5.38	6.07	6.52	6.83
63	4.67	5.68	6.40	6.89	7.22
64	4.91	5.98	6.76	7.28	7.63
65	5.15	6.31	7.14	7.69	8.06
66	5.47	6.72	7.63	8.24	8.63
67	5.80	7.16	8.16	8.82	9.24
68	6.16	7.63	8.72	9.44	9.90
69	6.53	8.13	9.32	10.11	10.60
70	6.93	8.66	9.96	10.83	11.35
71	7.46	9.38	10.79	11.73	12.29
72	8.03	10.16	11.69	12.71	13.32
73	8.64	11.01	12.66	13.76	14.42
74	9.30	11.93	13.72	14.91	15.63
75	10.01	12.92	14.86	16.15	16.93
76	10.77	14.00	16.10	17.50	18.34
77	11.60	15.16	17.44	18.96	19.87
78	12.48	16.43	18.89	20.53	21.52
79	13.43	17.80	20.46	22.24	23.31
80	14.46	19.28	22.17	24.10	25.25
81	15.90	21.21	24.39	26.51	27.78
82	17.35	23.13	26.60	28.92	30.30
83	19.23	25.64	29.48	32.05	33.59
84	21.11	28.15	32.37	35.18	36.87
85+	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (1.5% Compound Inflation) or (2.3% Compound Inflation) with Shared Cost	
	Benefit Period	
	10 Years	Life
18-29	1.84	1.97
30	1.84	1.97
31	1.91	2.04
32	1.98	2.12
33	2.06	2.20
34	2.14	2.28
35	2.22	2.37
36	2.30	2.46
37	2.39	2.55
38	2.48	2.64
39	2.57	2.74
40	2.66	2.85
41	2.75	2.93
42	2.83	3.02
43	2.92	3.12
44	3.01	3.21
45	3.10	3.31
46	3.22	3.44
47	3.35	3.58
48	3.48	3.72
49	3.62	3.87
50	3.76	4.02
51	3.95	4.22
52	4.14	4.42
53	4.34	4.64
54	4.55	4.86
55	4.77	5.10
56	5.13	5.48
57	5.51	5.89
58	5.92	6.32
59	6.36	6.79
60	6.83	7.30
61	7.22	7.71
62	7.63	8.15
63	8.06	8.61
64	8.52	9.10
65	9.00	9.62
66	9.64	10.30
67	10.32	11.02
68	11.05	11.80
69	11.83	12.64
70	12.67	13.53
71	13.72	14.66
72	14.87	15.88
73	16.10	17.21
74	17.45	18.64
75	18.90	20.19
76	20.47	21.87
77	22.18	23.69
78	24.02	25.67
79	26.03	27.81
80	28.19	30.12
81	31.01	33.13
82	33.83	36.15
83	37.50	40.06
84	41.16	43.98
85+	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base							ABI Option: (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	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
30	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
31	0.46	0.56	0.62	0.65	0.68	0.96	1.06	2.77	3.05	3.26	3.40	3.56	4.54	4.85
32	0.48	0.58	0.64	0.67	0.71	0.99	1.10	2.85	3.16	3.38	3.52	3.69	4.71	5.03
33	0.49	0.60	0.66	0.70	0.73	1.03	1.15	2.94	3.27	3.50	3.66	3.83	4.89	5.22
34	0.51	0.62	0.69	0.73	0.76	1.07	1.19	3.03	3.38	3.63	3.79	3.98	5.07	5.42
35	0.53	0.65	0.71	0.75	0.79	1.11	1.23	3.13	3.50	3.76	3.94	4.13	5.26	5.62
36	0.55	0.67	0.74	0.78	0.82	1.15	1.28	3.23	3.63	3.90	4.08	4.28	5.46	5.83
37	0.57	0.69	0.77	0.81	0.85	1.19	1.32	3.33	3.75	4.04	4.24	4.44	5.67	6.05
38	0.59	0.72	0.80	0.84	0.88	1.24	1.37	3.43	3.89	4.19	4.40	4.61	5.88	6.28
39	0.62	0.75	0.83	0.87	0.91	1.28	1.42	3.54	4.02	4.35	4.56	4.78	6.10	6.52
40	0.64	0.78	0.86	0.90	0.95	1.33	1.48	3.65	4.17	4.51	4.73	4.96	6.33	6.76
41	0.68	0.82	0.91	0.96	1.00	1.41	1.56	3.71	4.27	4.64	4.88	5.11	6.52	6.97
42	0.72	0.87	0.96	1.01	1.06	1.49	1.66	3.77	4.38	4.77	5.03	5.27	6.72	7.18
43	0.76	0.92	1.02	1.07	1.13	1.58	1.75	3.83	4.50	4.91	5.18	5.43	6.93	7.40
44	0.81	0.98	1.08	1.14	1.19	1.67	1.86	3.90	4.61	5.05	5.34	5.60	7.14	7.63
45	0.85	1.03	1.14	1.20	1.26	1.77	1.97	3.96	4.73	5.20	5.50	5.77	7.36	7.86
46	0.91	1.10	1.22	1.28	1.34	1.88	2.09	4.12	4.91	5.40	5.72	6.00	7.65	8.17
47	0.97	1.17	1.29	1.36	1.43	2.01	2.23	4.28	5.09	5.61	5.95	6.23	7.95	8.50
48	1.03	1.25	1.38	1.45	1.52	2.14	2.37	4.45	5.28	5.82	6.19	6.48	8.27	8.84
49	1.10	1.33	1.47	1.54	1.62	2.27	2.53	4.63	5.48	6.05	6.43	6.74	8.60	9.19
50	1.17	1.41	1.56	1.64	1.73	2.42	2.69	4.81	5.68	6.28	6.69	7.01	8.94	9.55
51	1.25	1.51	1.67	1.76	1.85	2.59	2.88	5.02	5.95	6.58	7.01	7.35	9.37	10.02
52	1.34	1.62	1.79	1.88	1.97	2.77	3.08	5.23	6.22	6.90	7.35	7.71	9.83	10.50
53	1.43	1.73	1.91	2.01	2.11	2.96	3.29	5.46	6.51	7.23	7.71	8.08	10.31	11.02
54	1.53	1.85	2.05	2.15	2.26	3.17	3.52	5.69	6.81	7.58	8.09	8.48	10.81	11.55
55	1.63	1.98	2.19	2.30	2.42	3.39	3.77	5.94	7.13	7.94	8.48	8.89	11.34	12.12
56	1.76	2.13	2.35	2.47	2.60	3.64	4.05	6.36	7.64	8.52	9.11	9.55	12.18	13.02
57	1.89	2.29	2.52	2.66	2.79	3.91	4.34	6.81	8.18	9.15	9.65	9.93	13.09	13.98
58	2.03	2.46	2.71	2.85	3.00	4.20	4.67	7.23	8.76	9.67	9.97	10.26	14.06	15.02
59	2.18	2.64	2.91	3.07	3.22	4.51	5.01	7.47	9.05	9.99	10.31	10.61	14.59	16.05
60	2.34	2.84	3.13	3.29	3.46	4.85	5.39	7.72	9.36	10.33	10.65	10.96	15.08	16.59
61	2.54	3.08	3.40	3.58	3.76	5.27	5.85	8.04	9.74	10.75	11.09	11.42	15.70	17.27
62	2.77	3.35	3.70	3.89	4.08	5.72	6.36	8.38	10.15	11.20	11.55	11.89	16.34	17.98
63	3.01	3.64	4.02	4.23	4.44	6.22	6.91	8.72	10.57	11.66	12.03	12.38	17.02	18.72
64	3.27	3.96	4.37	4.59	4.82	6.76	7.51	9.09	11.00	12.14	12.52	12.89	17.72	19.36
65	3.55	4.30	4.75	4.99	5.24	7.34	8.16	9.46	11.46	12.64	13.04	13.42	18.45	19.86
66	3.87	4.68	5.17	5.44	5.71	8.00	8.89	9.89	11.97	13.21	13.62	14.02	19.27	20.63
67	4.22	5.10	5.63	5.93	6.22	8.71	9.68	10.33	12.50	13.80	14.23	14.65	20.05	21.42
68	4.59	5.56	6.14	6.46	6.78	9.49	10.55	10.79	13.06	14.41	14.86	15.30	20.79	22.21
69	5.01	6.06	6.69	7.03	7.38	10.34	11.49	11.28	13.65	15.06	15.53	15.98	21.54	23.01
70	5.46	6.60	7.29	7.66	8.05	11.26	12.51	11.79	14.26	15.73	16.22	16.70	22.29	23.81
71	6.13	7.42	8.18	8.61	9.04	12.65	14.06	12.67	15.41	17.00	17.53	18.05	23.31	24.90
72	6.89	8.33	9.19	9.67	10.15	14.03	14.99	13.15	16.65	18.37	18.95	19.50	24.35	26.02
73	7.74	9.36	10.32	10.86	11.40	14.91	15.93	13.63	17.37	19.86	20.48	21.08	25.41	27.14
74	8.43	10.51	11.60	12.19	12.80	15.82	16.90	14.11	18.10	20.81	22.13	22.78	26.47	28.28
75	8.88	11.46	13.02	13.70	14.38	16.76	17.90	14.58	18.83	21.65	23.53	24.62	27.54	29.42
76	9.33	12.12	13.94	15.15	15.88	17.73	18.94	15.05	19.56	22.49	24.44	25.62	28.60	30.56
77	9.79	12.80	14.72	16.00	16.76	18.72	20.00	15.50	20.28	23.32	25.34	26.56	29.65	31.68
78	10.25	13.49	15.51	16.86	17.67	19.73	21.07	15.94	20.98	24.13	26.23	27.49	30.69	32.79
79	10.71	14.19	16.31	17.73	18.58	20.75	22.16	16.36	21.67	24.92	27.09	28.39	31.69	33.86
80	11.16	14.89	17.12	18.61	19.50	21.77	23.26	16.75	22.33	25.68	27.91	29.25	32.66	34.89
81	12.28	16.37	18.83	20.47	21.45	23.95	25.58	18.42	24.56	28.25	30.70	32.18	35.92	38.38
82	13.40	17.86	20.54	22.33	23.40	26.12	27.91	20.10	26.79	30.81	33.49	35.10	39.19	41.87
83	14.85	19.80	22.77	24.75	25.94	28.95	30.93	22.27	29.70	34.15	37.12	38.90	43.43	46.40
84	16.30	21.73	24.99	27.17	28.47	31.78	33.96	24.45	32.60	37.49	40.75	42.71	47.68	50.94
85+	19.76	26.35	30.30	32.93	34.52	38.53	41.17	29.64	39.52	45.45	49.40	51.77	57.80	61.75

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (3.2% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.52	1.67	1.79	1.86	1.95
30	1.52	1.67	1.79	1.86	1.95
31	1.57	1.73	1.85	1.93	2.02
32	1.62	1.79	1.92	2.00	2.10
33	1.67	1.86	1.99	2.08	2.18
34	1.72	1.92	2.06	2.16	2.26
35	1.78	1.99	2.14	2.24	2.34
36	1.83	2.06	2.22	2.32	2.43
37	1.89	2.13	2.30	2.41	2.52
38	1.95	2.21	2.38	2.50	2.62
39	2.01	2.29	2.47	2.59	2.72
40	2.07	2.37	2.56	2.69	2.82
41	2.11	2.43	2.63	2.77	2.90
42	2.14	2.49	2.71	2.86	2.99
43	2.18	2.55	2.79	2.94	3.08
44	2.21	2.62	2.87	3.03	3.18
45	2.25	2.69	2.95	3.13	3.28
46	2.34	2.79	3.07	3.25	3.41
47	2.43	2.89	3.18	3.38	3.54
48	2.53	3.00	3.31	3.51	3.68
49	2.63	3.11	3.44	3.65	3.83
50	2.73	3.23	3.57	3.80	3.98
51	2.85	3.38	3.74	3.98	4.17
52	2.97	3.53	3.92	4.18	4.38
53	3.10	3.70	4.11	4.38	4.59
54	3.23	3.87	4.30	4.59	4.81
55	3.37	4.05	4.51	4.82	5.05
56	3.61	4.34	4.84	5.18	5.42
57	3.87	4.65	5.20	5.56	5.82
58	4.14	4.98	5.57	5.96	6.24
59	4.43	5.33	5.97	6.39	6.69
60	4.74	5.70	6.40	6.86	7.18
61	4.98	6.01	6.75	7.24	7.58
62	5.23	6.33	7.13	7.65	8.01
63	5.49	6.67	7.52	8.08	8.46
64	5.77	7.03	7.94	8.53	8.94
65	6.06	7.41	8.38	9.01	9.44
66	6.42	7.89	8.95	9.64	10.10
67	6.81	8.40	9.55	10.31	10.80
68	7.22	8.94	10.20	11.03	11.56
69	7.66	9.52	10.90	11.81	12.37
70	8.12	10.14	11.64	12.63	13.23
71	8.74	10.98	12.61	13.68	14.33
72	9.39	11.89	13.66	14.82	15.52
73	10.10	12.87	14.79	16.05	16.82
74	10.85	13.92	16.01	17.39	18.21
75	11.67	15.06	17.32	18.83	19.73
76	12.54	16.30	18.74	20.37	21.35
77	13.48	17.63	20.28	22.04	23.10
78	14.49	19.08	21.94	23.84	24.99
79	15.58	20.64	23.73	25.80	27.04
80	16.75	22.33	25.68	27.91	29.25
81	18.42	24.56	28.25	30.70	32.18
82	20.10	26.79	30.81	33.49	35.10
83	22.27	29.70	34.15	37.12	38.90
84	24.45	32.60	37.49	40.75	42.71
85+	29.64	39.52	45.45	49.40	51.77

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.3% Compound Inflation)	
	Benefit Period	
	10 Years	Life
18-29	2.19	2.34
30	2.19	2.34
31	2.27	2.43
32	2.36	2.52
33	2.44	2.61
34	2.54	2.71
35	2.63	2.81
36	2.73	2.92
37	2.83	3.03
38	2.94	3.14
39	3.05	3.26
40	3.16	3.38
41	3.26	3.48
42	3.36	3.59
43	3.46	3.70
44	3.57	3.81
45	3.68	3.93
46	3.83	4.09
47	3.98	4.25
48	4.14	4.42
49	4.30	4.59
50	4.47	4.77
51	4.69	5.01
52	4.92	5.25
53	5.16	5.51
54	5.41	5.78
55	5.67	6.06
56	6.09	6.51
57	6.54	6.99
58	7.03	7.51
59	7.54	8.07
60	8.09	8.65
61	8.54	9.13
62	9.02	9.65
63	9.52	10.19
64	10.06	10.75
65	10.62	11.35
66	11.36	12.14
67	12.15	12.98
68	12.99	13.88
69	13.89	14.84
70	14.86	15.88
71	16.08	17.18
72	17.39	18.58
73	18.82	20.11
74	20.36	21.75
75	22.03	23.53
76	23.83	25.46
77	25.79	27.55
78	27.90	29.81
79	30.18	32.25
80	32.66	34.89
81	35.92	38.38
82	39.19	41.87
83	43.43	46.40
84	47.68	50.94
85+	57.80	61.75

Appendix C1

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost					ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
30	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
31	0.40	0.48	0.53	0.56	0.58	2.34	2.58	2.76	2.88	3.02
32	0.41	0.50	0.55	0.58	0.61	2.42	2.67	2.86	2.99	3.13
33	0.43	0.51	0.57	0.60	0.63	2.49	2.77	2.97	3.10	3.25
34	0.44	0.53	0.59	0.62	0.65	2.57	2.87	3.07	3.21	3.37
35	0.46	0.55	0.61	0.64	0.68	2.65	2.97	3.19	3.33	3.49
36	0.47	0.57	0.63	0.67	0.70	2.73	3.07	3.30	3.46	3.63
37	0.49	0.60	0.66	0.69	0.73	2.82	3.18	3.43	3.59	3.76
38	0.51	0.62	0.68	0.72	0.75	2.90	3.29	3.55	3.72	3.90
39	0.53	0.64	0.71	0.74	0.78	2.99	3.41	3.68	3.86	4.05
40	0.55	0.66	0.73	0.77	0.81	3.09	3.53	3.82	4.01	4.20
41	0.58	0.70	0.78	0.82	0.86	3.14	3.62	3.93	4.13	4.33
42	0.61	0.74	0.82	0.87	0.91	3.19	3.71	4.04	4.26	4.46
43	0.65	0.79	0.87	0.92	0.96	3.25	3.81	4.16	4.39	4.60
44	0.69	0.84	0.92	0.97	1.02	3.30	3.91	4.28	4.52	4.74
45	0.73	0.88	0.98	1.03	1.08	3.36	4.01	4.40	4.66	4.89
46	0.78	0.94	1.04	1.10	1.15	3.49	4.16	4.57	4.85	5.08
47	0.83	1.00	1.11	1.17	1.22	3.63	4.31	4.75	5.04	5.28
48	0.88	1.07	1.18	1.24	1.30	3.77	4.47	4.93	5.24	5.49
49	0.94	1.14	1.26	1.32	1.39	3.92	4.64	5.12	5.45	5.71
50	1.00	1.21	1.34	1.41	1.48	4.08	4.81	5.32	5.66	5.93
51	1.07	1.29	1.43	1.50	1.58	4.25	5.04	5.58	5.94	6.22
52	1.14	1.38	1.53	1.61	1.69	4.43	5.27	5.84	6.23	6.53
53	1.22	1.48	1.64	1.72	1.81	4.62	5.51	6.12	6.53	6.85
54	1.31	1.58	1.75	1.84	1.93	4.82	5.77	6.42	6.85	7.18
55	1.40	1.69	1.87	1.97	2.07	5.03	6.03	6.72	7.18	7.53
56	1.50	1.82	2.01	2.12	2.22	5.39	6.47	7.22	7.72	8.09
57	1.62	1.96	2.16	2.28	2.39	5.77	6.93	7.75	8.18	8.42
58	1.74	2.10	2.32	2.45	2.57	6.12	7.42	8.20	8.47	8.72
59	1.87	2.26	2.50	2.63	2.76	6.34	7.68	8.48	8.76	9.03
60	2.01	2.43	2.68	2.82	2.97	6.56	7.95	8.78	9.07	9.34
61	2.18	2.64	2.92	3.07	3.22	6.84	8.28	9.15	9.45	9.73
62	2.37	2.87	3.17	3.34	3.51	7.12	8.63	9.53	9.84	10.14
63	2.58	3.12	3.45	3.63	3.81	7.42	8.99	9.93	10.26	10.56
64	2.80	3.39	3.75	3.95	4.14	7.73	9.36	10.34	10.69	11.01
65	3.05	3.69	4.08	4.29	4.51	8.05	9.76	10.78	11.13	11.47
66	3.32	4.02	4.44	4.68	4.91	8.42	10.20	11.27	11.64	11.99
67	3.62	4.38	4.84	5.10	5.35	8.80	10.66	11.78	12.17	12.53
68	3.94	4.78	5.28	5.56	5.83	9.20	11.15	12.31	12.72	13.10
69	4.30	5.21	5.75	6.05	6.36	9.62	11.65	12.87	13.30	13.70
70	4.69	5.68	6.27	6.60	6.93	10.06	12.18	13.46	13.90	14.32
71	5.26	6.37	7.04	7.41	7.78	10.81	13.17	14.55	15.03	15.48
72	5.90	7.15	7.90	8.32	8.73	11.24	14.23	15.72	16.24	16.73
73	6.63	8.03	8.87	9.34	9.80	11.66	14.87	16.99	17.55	18.08
74	7.22	9.01	9.96	10.48	11.01	12.09	15.51	17.83	18.97	19.54
75	7.61	9.83	11.18	11.77	12.35	12.51	16.15	18.58	20.19	21.12
76	8.01	10.41	11.97	13.01	13.64	12.93	16.80	19.32	21.00	22.01
77	8.42	11.01	12.66	13.76	14.42	13.33	17.44	20.05	21.80	22.84
78	8.82	11.62	13.36	14.52	15.22	13.73	18.07	20.78	22.59	23.67
79	9.23	12.23	14.07	15.29	16.02	14.10	18.69	21.49	23.36	24.48
80	9.64	12.85	14.78	16.06	16.84	14.46	19.28	22.17	24.10	25.25
81	10.60	14.14	16.26	17.67	18.52	15.90	21.21	24.39	26.51	27.78
82	11.57	15.42	17.74	19.28	20.20	17.35	23.13	26.60	28.92	30.30
83	12.82	17.09	19.66	21.37	22.39	19.23	25.64	29.48	32.05	33.59
84	14.07	18.76	21.58	23.45	24.58	21.11	28.15	32.37	35.18	36.87
85+	17.06	22.75	26.16	28.43	29.80	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost		ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost	
	Benefit Period		Benefit Period	
	10 Years	Life	10 Years	Life
18-29	0.78	0.87	3.69	3.94
30	0.78	0.87	3.69	3.94
31	0.81	0.90	3.82	4.09
32	0.84	0.94	3.97	4.24
33	0.87	0.97	4.12	4.40
34	0.91	1.01	4.27	4.56
35	0.94	1.04	4.43	4.74
36	0.97	1.08	4.60	4.91
37	1.01	1.12	4.77	5.10
38	1.05	1.16	4.95	5.29
39	1.09	1.21	5.14	5.49
40	1.13	1.25	5.33	5.69
41	1.19	1.32	5.49	5.87
42	1.26	1.40	5.66	6.05
43	1.34	1.49	5.83	6.23
44	1.42	1.57	6.01	6.42
45	1.50	1.67	6.20	6.62
46	1.60	1.77	6.44	6.88
47	1.70	1.89	6.70	7.16
48	1.81	2.01	6.96	7.44
49	1.93	2.14	7.24	7.73
50	2.05	2.28	7.53	8.04
51	2.20	2.44	7.89	8.43
52	2.35	2.61	8.28	8.84
53	2.51	2.79	8.68	9.28
54	2.69	2.98	9.11	9.73
55	2.88	3.19	9.55	10.20
56	3.09	3.43	10.26	10.96
57	3.32	3.69	11.02	11.77
58	3.57	3.96	11.84	12.65
59	3.84	4.26	12.31	13.52
60	4.12	4.58	12.74	13.99
61	4.48	4.98	13.27	14.58
62	4.88	5.41	13.83	15.19
63	5.30	5.88	14.40	15.82
64	5.76	6.39	15.01	16.38
65	6.27	6.95	15.63	16.83
66	6.83	7.58	16.35	17.50
67	7.44	8.26	17.03	18.19
68	8.11	9.00	17.68	18.89
69	8.84	9.81	18.34	19.59
70	9.63	10.69	19.00	20.30
71	10.82	12.00	19.90	21.26
72	11.99	12.81	20.81	22.24
73	12.76	13.63	21.74	23.23
74	13.55	14.48	22.68	24.23
75	14.38	15.36	23.62	25.24
76	15.23	16.27	24.57	26.25
77	16.10	17.20	25.50	27.25
78	16.99	18.15	26.43	28.23
79	17.89	19.11	27.33	29.20
80	18.80	20.08	28.19	30.12
81	20.68	22.09	31.01	33.13
82	22.55	24.10	33.83	36.15
83	25.00	26.71	37.50	40.06
84	27.44	29.32	41.16	43.98
85+	33.27	35.54	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.4% Compound Inflation) or (3.2% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.29	1.42	1.51	1.58	1.65
30	1.29	1.42	1.51	1.58	1.65
31	1.33	1.47	1.57	1.63	1.71
32	1.37	1.52	1.63	1.70	1.78
33	1.42	1.57	1.68	1.76	1.84
34	1.46	1.63	1.75	1.83	1.91
35	1.51	1.69	1.81	1.89	1.98
36	1.55	1.74	1.88	1.97	2.06
37	1.60	1.81	1.95	2.04	2.14
38	1.65	1.87	2.02	2.12	2.22
39	1.70	1.94	2.09	2.20	2.30
40	1.75	2.00	2.17	2.28	2.39
41	1.78	2.06	2.23	2.35	2.46
42	1.81	2.11	2.30	2.42	2.54
43	1.84	2.16	2.36	2.49	2.61
44	1.88	2.22	2.43	2.57	2.69
45	1.91	2.28	2.50	2.65	2.78
46	1.98	2.36	2.60	2.75	2.89
47	2.06	2.45	2.70	2.86	3.00
48	2.14	2.54	2.80	2.98	3.12
49	2.23	2.64	2.91	3.09	3.24
50	2.32	2.73	3.02	3.22	3.37
51	2.42	2.86	3.17	3.37	3.54
52	2.52	2.99	3.32	3.54	3.71
53	2.63	3.13	3.48	3.71	3.89
54	2.74	3.28	3.65	3.89	4.08
55	2.86	3.43	3.82	4.08	4.28
56	3.06	3.67	4.10	4.38	4.59
57	3.28	3.94	4.40	4.71	4.94
58	3.51	4.22	4.72	5.06	5.30
59	3.76	4.52	5.07	5.43	5.70
60	4.03	4.85	5.44	5.84	6.12
61	4.23	5.11	5.74	6.17	6.47
62	4.45	5.38	6.07	6.52	6.83
63	4.67	5.68	6.40	6.89	7.22
64	4.91	5.98	6.76	7.28	7.63
65	5.15	6.31	7.14	7.69	8.06
66	5.47	6.72	7.63	8.24	8.63
67	5.80	7.16	8.16	8.82	9.24
68	6.16	7.63	8.72	9.44	9.90
69	6.53	8.13	9.32	10.11	10.60
70	6.93	8.66	9.96	10.83	11.35
71	7.46	9.38	10.79	11.73	12.29
72	8.03	10.16	11.69	12.71	13.32
73	8.64	11.01	12.66	13.76	14.42
74	9.30	11.93	13.72	14.91	15.63
75	10.01	12.92	14.86	16.15	16.93
76	10.77	14.00	16.10	17.50	18.34
77	11.60	15.16	17.44	18.96	19.87
78	12.48	16.43	18.89	20.53	21.52
79	13.43	17.80	20.46	22.24	23.31
80	14.46	19.28	22.17	24.10	25.25
81	15.90	21.21	24.39	26.51	27.78
82	17.35	23.13	26.60	28.92	30.30
83	19.23	25.64	29.48	32.05	33.59
84	21.11	28.15	32.37	35.18	36.87
85+	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (1.5% Compound Inflation) or (2.3% Compound Inflation) with Shared Cost	
	Benefit Period	
	10 Years	Life
18-29	1.84	1.97
30	1.84	1.97
31	1.91	2.04
32	1.98	2.12
33	2.06	2.20
34	2.14	2.28
35	2.22	2.37
36	2.30	2.46
37	2.39	2.55
38	2.48	2.64
39	2.57	2.74
40	2.66	2.85
41	2.75	2.93
42	2.83	3.02
43	2.92	3.12
44	3.01	3.21
45	3.10	3.31
46	3.22	3.44
47	3.35	3.58
48	3.48	3.72
49	3.62	3.87
50	3.76	4.02
51	3.95	4.22
52	4.14	4.42
53	4.34	4.64
54	4.55	4.86
55	4.77	5.10
56	5.13	5.48
57	5.51	5.89
58	5.92	6.32
59	6.36	6.79
60	6.83	7.30
61	7.22	7.71
62	7.63	8.15
63	8.06	8.61
64	8.52	9.10
65	9.00	9.62
66	9.64	10.30
67	10.32	11.02
68	11.05	11.80
69	11.83	12.64
70	12.67	13.53
71	13.72	14.66
72	14.87	15.88
73	16.10	17.21
74	17.45	18.64
75	18.90	20.19
76	20.47	21.87
77	22.18	23.69
78	24.02	25.67
79	26.03	27.81
80	28.19	30.12
81	31.01	33.13
82	33.83	36.15
83	37.50	40.06
84	41.16	43.98
85+	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base							ABI Option: (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	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
30	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
31	0.46	0.56	0.62	0.65	0.68	0.96	1.06	2.77	3.05	3.26	3.40	3.56	4.54	4.85
32	0.48	0.58	0.64	0.67	0.71	0.99	1.10	2.85	3.16	3.38	3.52	3.69	4.71	5.03
33	0.49	0.60	0.66	0.70	0.73	1.03	1.15	2.94	3.27	3.50	3.66	3.83	4.89	5.22
34	0.51	0.62	0.69	0.73	0.76	1.07	1.19	3.03	3.38	3.63	3.79	3.98	5.07	5.42
35	0.53	0.65	0.71	0.75	0.79	1.11	1.23	3.13	3.50	3.76	3.94	4.13	5.26	5.62
36	0.55	0.67	0.74	0.78	0.82	1.15	1.28	3.23	3.63	3.90	4.08	4.28	5.46	5.83
37	0.57	0.69	0.77	0.81	0.85	1.19	1.32	3.33	3.75	4.04	4.24	4.44	5.67	6.05
38	0.59	0.72	0.80	0.84	0.88	1.24	1.37	3.43	3.89	4.19	4.40	4.61	5.88	6.28
39	0.62	0.75	0.83	0.87	0.91	1.28	1.42	3.54	4.02	4.35	4.56	4.78	6.10	6.52
40	0.64	0.78	0.86	0.90	0.95	1.33	1.48	3.65	4.17	4.51	4.73	4.96	6.33	6.76
41	0.68	0.82	0.91	0.96	1.00	1.41	1.56	3.71	4.27	4.64	4.88	5.11	6.52	6.97
42	0.72	0.87	0.96	1.01	1.06	1.49	1.66	3.77	4.38	4.77	5.03	5.27	6.72	7.18
43	0.76	0.92	1.02	1.07	1.13	1.58	1.75	3.83	4.50	4.91	5.18	5.43	6.93	7.40
44	0.81	0.98	1.08	1.14	1.19	1.67	1.86	3.90	4.61	5.05	5.34	5.60	7.14	7.63
45	0.85	1.03	1.14	1.20	1.26	1.77	1.97	3.96	4.73	5.20	5.50	5.77	7.36	7.86
46	0.91	1.10	1.22	1.28	1.34	1.88	2.09	4.12	4.91	5.40	5.72	6.00	7.65	8.17
47	0.97	1.17	1.29	1.36	1.43	2.01	2.23	4.28	5.09	5.61	5.95	6.23	7.95	8.50
48	1.03	1.25	1.38	1.45	1.52	2.14	2.37	4.45	5.28	5.82	6.19	6.48	8.27	8.84
49	1.10	1.33	1.47	1.54	1.62	2.27	2.53	4.63	5.48	6.05	6.43	6.74	8.60	9.19
50	1.17	1.41	1.56	1.64	1.73	2.42	2.69	4.81	5.68	6.28	6.69	7.01	8.94	9.55
51	1.25	1.51	1.67	1.76	1.85	2.59	2.88	5.02	5.95	6.58	7.01	7.35	9.37	10.02
52	1.34	1.62	1.79	1.88	1.97	2.77	3.08	5.23	6.22	6.90	7.35	7.71	9.83	10.50
53	1.43	1.73	1.91	2.01	2.11	2.96	3.29	5.46	6.51	7.23	7.71	8.08	10.31	11.02
54	1.53	1.85	2.05	2.15	2.26	3.17	3.52	5.69	6.81	7.58	8.09	8.48	10.81	11.55
55	1.63	1.98	2.19	2.30	2.42	3.39	3.77	5.94	7.13	7.94	8.48	8.89	11.34	12.12
56	1.76	2.13	2.35	2.47	2.60	3.64	4.05	6.36	7.64	8.52	9.11	9.55	12.18	13.02
57	1.89	2.29	2.52	2.66	2.79	3.91	4.34	6.81	8.18	9.15	9.65	9.93	13.09	13.98
58	2.03	2.46	2.71	2.85	3.00	4.20	4.67	7.23	8.76	9.67	9.97	10.26	14.06	15.02
59	2.18	2.64	2.91	3.07	3.22	4.51	5.01	7.47	9.05	9.99	10.31	10.61	14.59	16.05
60	2.34	2.84	3.13	3.29	3.46	4.85	5.39	7.72	9.36	10.33	10.65	10.96	15.08	16.59
61	2.54	3.08	3.40	3.58	3.76	5.27	5.85	8.04	9.74	10.75	11.09	11.42	15.70	17.27
62	2.77	3.35	3.70	3.89	4.08	5.72	6.36	8.38	10.15	11.20	11.55	11.89	16.34	17.98
63	3.01	3.64	4.02	4.23	4.44	6.22	6.91	8.72	10.57	11.66	12.03	12.38	17.02	18.72
64	3.27	3.96	4.37	4.59	4.82	6.76	7.51	9.09	11.00	12.14	12.52	12.89	17.72	19.36
65	3.55	4.30	4.75	4.99	5.24	7.34	8.16	9.46	11.46	12.64	13.04	13.42	18.45	19.86
66	3.87	4.68	5.17	5.44	5.71	8.00	8.89	9.89	11.97	13.21	13.62	14.02	19.27	20.63
67	4.22	5.10	5.63	5.93	6.22	8.71	9.68	10.33	12.50	13.80	14.23	14.65	20.05	21.42
68	4.59	5.56	6.14	6.46	6.78	9.49	10.55	10.79	13.06	14.41	14.86	15.30	20.79	22.21
69	5.01	6.06	6.69	7.03	7.38	10.34	11.49	11.28	13.65	15.06	15.53	15.98	21.54	23.01
70	5.46	6.60	7.29	7.66	8.05	11.26	12.51	11.79	14.26	15.73	16.22	16.70	22.29	23.81
71	6.13	7.42	8.18	8.61	9.04	12.65	14.06	12.67	15.41	17.00	17.53	18.05	23.31	24.90
72	6.89	8.33	9.19	9.67	10.15	14.03	14.99	13.15	16.65	18.37	18.95	19.50	24.35	26.02
73	7.74	9.36	10.32	10.86	11.40	14.91	15.93	13.63	17.37	19.86	20.48	21.08	25.41	27.14
74	8.43	10.51	11.60	12.19	12.80	15.82	16.90	14.11	18.10	20.81	22.13	22.78	26.47	28.28
75	8.88	11.46	13.02	13.70	14.38	16.76	17.90	14.58	18.83	21.65	23.53	24.62	27.54	29.42
76	9.33	12.12	13.94	15.15	15.88	17.73	18.94	15.05	19.56	22.49	24.44	25.62	28.60	30.56
77	9.79	12.80	14.72	16.00	16.76	18.72	20.00	15.50	20.28	23.32	25.34	26.56	29.65	31.68
78	10.25	13.49	15.51	16.86	17.67	19.73	21.07	15.94	20.98	24.13	26.23	27.49	30.69	32.79
79	10.71	14.19	16.31	17.73	18.58	20.75	22.16	16.36	21.67	24.92	27.09	28.39	31.69	33.86
80	11.16	14.89	17.12	18.61	19.50	21.77	23.26	16.75	22.33	25.68	27.91	29.25	32.66	34.89
81	12.28	16.37	18.83	20.47	21.45	23.95	25.58	18.42	24.56	28.25	30.70	32.18	35.92	38.38
82	13.40	17.86	20.54	22.33	23.40	26.12	27.91	20.10	26.79	30.81	33.49	35.10	39.19	41.87
83	14.85	19.80	22.77	24.75	25.94	28.95	30.93	22.27	29.70	34.15	37.12	38.90	43.43	46.40
84	16.30	21.73	24.99	27.17	28.47	31.78	33.96	24.45	32.60	37.49	40.75	42.71	47.68	50.94
85+	19.76	26.35	30.30	32.93	34.52	38.53	41.17	29.64	39.52	45.45	49.40	51.77	57.80	61.75

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (3.2% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.52	1.67	1.79	1.86	1.95
30	1.52	1.67	1.79	1.86	1.95
31	1.57	1.73	1.85	1.93	2.02
32	1.62	1.79	1.92	2.00	2.10
33	1.67	1.86	1.99	2.08	2.18
34	1.72	1.92	2.06	2.16	2.26
35	1.78	1.99	2.14	2.24	2.34
36	1.83	2.06	2.22	2.32	2.43
37	1.89	2.13	2.30	2.41	2.52
38	1.95	2.21	2.38	2.50	2.62
39	2.01	2.29	2.47	2.59	2.72
40	2.07	2.37	2.56	2.69	2.82
41	2.11	2.43	2.63	2.77	2.90
42	2.14	2.49	2.71	2.86	2.99
43	2.18	2.55	2.79	2.94	3.08
44	2.21	2.62	2.87	3.03	3.18
45	2.25	2.69	2.95	3.13	3.28
46	2.34	2.79	3.07	3.25	3.41
47	2.43	2.89	3.18	3.38	3.54
48	2.53	3.00	3.31	3.51	3.68
49	2.63	3.11	3.44	3.65	3.83
50	2.73	3.23	3.57	3.80	3.98
51	2.85	3.38	3.74	3.98	4.17
52	2.97	3.53	3.92	4.18	4.38
53	3.10	3.70	4.11	4.38	4.59
54	3.23	3.87	4.30	4.59	4.81
55	3.37	4.05	4.51	4.82	5.05
56	3.61	4.34	4.84	5.18	5.42
57	3.87	4.65	5.20	5.56	5.82
58	4.14	4.98	5.57	5.96	6.24
59	4.43	5.33	5.97	6.39	6.69
60	4.74	5.70	6.40	6.86	7.18
61	4.98	6.01	6.75	7.24	7.58
62	5.23	6.33	7.13	7.65	8.01
63	5.49	6.67	7.52	8.08	8.46
64	5.77	7.03	7.94	8.53	8.94
65	6.06	7.41	8.38	9.01	9.44
66	6.42	7.89	8.95	9.64	10.10
67	6.81	8.40	9.55	10.31	10.80
68	7.22	8.94	10.20	11.03	11.56
69	7.66	9.52	10.90	11.81	12.37
70	8.12	10.14	11.64	12.63	13.23
71	8.74	10.98	12.61	13.68	14.33
72	9.39	11.89	13.66	14.82	15.52
73	10.10	12.87	14.79	16.05	16.82
74	10.85	13.92	16.01	17.39	18.21
75	11.67	15.06	17.32	18.83	19.73
76	12.54	16.30	18.74	20.37	21.35
77	13.48	17.63	20.28	22.04	23.10
78	14.49	19.08	21.94	23.84	24.99
79	15.58	20.64	23.73	25.80	27.04
80	16.75	22.33	25.68	27.91	29.25
81	18.42	24.56	28.25	30.70	32.18
82	20.10	26.79	30.81	33.49	35.10
83	22.27	29.70	34.15	37.12	38.90
84	24.45	32.60	37.49	40.75	42.71
85+	29.64	39.52	45.45	49.40	51.77

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.3% Compound Inflation)	
	Benefit Period	
	10 Years	Life
18-29	2.19	2.34
30	2.19	2.34
31	2.27	2.43
32	2.36	2.52
33	2.44	2.61
34	2.54	2.71
35	2.63	2.81
36	2.73	2.92
37	2.83	3.03
38	2.94	3.14
39	3.05	3.26
40	3.16	3.38
41	3.26	3.48
42	3.36	3.59
43	3.46	3.70
44	3.57	3.81
45	3.68	3.93
46	3.83	4.09
47	3.98	4.25
48	4.14	4.42
49	4.30	4.59
50	4.47	4.77
51	4.69	5.01
52	4.92	5.25
53	5.16	5.51
54	5.41	5.78
55	5.67	6.06
56	6.09	6.51
57	6.54	6.99
58	7.03	7.51
59	7.54	8.07
60	8.09	8.65
61	8.54	9.13
62	9.02	9.65
63	9.52	10.19
64	10.06	10.75
65	10.62	11.35
66	11.36	12.14
67	12.15	12.98
68	12.99	13.88
69	13.89	14.84
70	14.86	15.88
71	16.08	17.18
72	17.39	18.58
73	18.82	20.11
74	20.36	21.75
75	22.03	23.53
76	23.83	25.46
77	25.79	27.55
78	27.90	29.81
79	30.18	32.25
80	32.66	34.89
81	35.92	38.38
82	39.19	41.87
83	43.43	46.40
84	47.68	50.94
85+	57.80	61.75

Appendix C1

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost					ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
30	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
31	0.40	0.48	0.53	0.56	0.58	2.34	2.58	2.76	2.88	3.02
32	0.41	0.50	0.55	0.58	0.61	2.42	2.67	2.86	2.99	3.13
33	0.43	0.51	0.57	0.60	0.63	2.49	2.77	2.97	3.10	3.25
34	0.44	0.53	0.59	0.62	0.65	2.57	2.87	3.07	3.21	3.37
35	0.46	0.55	0.61	0.64	0.68	2.65	2.97	3.19	3.33	3.49
36	0.47	0.57	0.63	0.67	0.70	2.73	3.07	3.30	3.46	3.63
37	0.49	0.60	0.66	0.69	0.73	2.82	3.18	3.43	3.59	3.76
38	0.51	0.62	0.68	0.72	0.75	2.90	3.29	3.55	3.72	3.90
39	0.53	0.64	0.71	0.74	0.78	2.99	3.41	3.68	3.86	4.05
40	0.55	0.66	0.73	0.77	0.81	3.09	3.53	3.82	4.01	4.20
41	0.58	0.70	0.78	0.82	0.86	3.14	3.62	3.93	4.13	4.33
42	0.61	0.74	0.82	0.87	0.91	3.19	3.71	4.04	4.26	4.46
43	0.65	0.79	0.87	0.92	0.96	3.25	3.81	4.16	4.39	4.60
44	0.69	0.84	0.92	0.97	1.02	3.30	3.91	4.28	4.52	4.74
45	0.73	0.88	0.98	1.03	1.08	3.36	4.01	4.40	4.66	4.89
46	0.78	0.94	1.04	1.10	1.15	3.49	4.16	4.57	4.85	5.08
47	0.83	1.00	1.11	1.17	1.22	3.63	4.31	4.75	5.04	5.28
48	0.88	1.07	1.18	1.24	1.30	3.77	4.47	4.93	5.24	5.49
49	0.94	1.14	1.26	1.32	1.39	3.92	4.64	5.12	5.45	5.71
50	1.00	1.21	1.34	1.41	1.48	4.08	4.81	5.32	5.66	5.93
51	1.07	1.29	1.43	1.50	1.58	4.25	5.04	5.58	5.94	6.22
52	1.14	1.38	1.53	1.61	1.69	4.43	5.27	5.84	6.23	6.53
53	1.22	1.48	1.64	1.72	1.81	4.62	5.51	6.12	6.53	6.85
54	1.31	1.58	1.75	1.84	1.93	4.82	5.77	6.42	6.85	7.18
55	1.40	1.69	1.87	1.97	2.07	5.03	6.03	6.72	7.18	7.53
56	1.50	1.82	2.01	2.12	2.22	5.39	6.47	7.22	7.72	8.09
57	1.62	1.96	2.16	2.28	2.39	5.77	6.93	7.75	8.18	8.42
58	1.74	2.10	2.32	2.45	2.57	6.12	7.42	8.20	8.47	8.72
59	1.87	2.26	2.50	2.63	2.76	6.34	7.68	8.48	8.76	9.03
60	2.01	2.43	2.68	2.82	2.97	6.56	7.95	8.78	9.07	9.34
61	2.18	2.64	2.92	3.07	3.22	6.84	8.28	9.15	9.45	9.73
62	2.37	2.87	3.17	3.34	3.51	7.12	8.63	9.53	9.84	10.14
63	2.58	3.12	3.45	3.63	3.81	7.42	8.99	9.93	10.26	10.56
64	2.80	3.39	3.75	3.95	4.14	7.73	9.36	10.34	10.69	11.01
65	3.05	3.69	4.08	4.29	4.51	8.05	9.76	10.78	11.13	11.47
66	3.32	4.02	4.44	4.68	4.91	8.42	10.20	11.27	11.64	11.99
67	3.62	4.38	4.84	5.10	5.35	8.80	10.66	11.78	12.17	12.53
68	3.94	4.78	5.28	5.56	5.83	9.20	11.15	12.31	12.72	13.10
69	4.30	5.21	5.75	6.05	6.36	9.62	11.65	12.87	13.30	13.70
70	4.69	5.68	6.27	6.60	6.93	10.06	12.18	13.46	13.90	14.32
71	5.26	6.37	7.04	7.41	7.78	10.81	13.17	14.55	15.03	15.48
72	5.90	7.15	7.90	8.32	8.73	11.24	14.23	15.72	16.24	16.73
73	6.63	8.03	8.87	9.34	9.80	11.66	14.87	16.99	17.55	18.08
74	7.22	9.01	9.96	10.48	11.01	12.09	15.51	17.83	18.97	19.54
75	7.61	9.83	11.18	11.77	12.35	12.51	16.15	18.58	20.19	21.12
76	8.01	10.41	11.97	13.01	13.64	12.93	16.80	19.32	21.00	22.01
77	8.42	11.01	12.66	13.76	14.42	13.33	17.44	20.05	21.80	22.84
78	8.82	11.62	13.36	14.52	15.22	13.73	18.07	20.78	22.59	23.67
79	9.23	12.23	14.07	15.29	16.02	14.10	18.69	21.49	23.36	24.48
80	9.64	12.85	14.78	16.06	16.84	14.46	19.28	22.17	24.10	25.25
81	10.60	14.14	16.26	17.67	18.52	15.90	21.21	24.39	26.51	27.78
82	11.57	15.42	17.74	19.28	20.20	17.35	23.13	26.60	28.92	30.30
83	12.82	17.09	19.66	21.37	22.39	19.23	25.64	29.48	32.05	33.59
84	14.07	18.76	21.58	23.45	24.58	21.11	28.15	32.37	35.18	36.87
85+	17.06	22.75	26.16	28.43	29.80	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost		ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost	
	Benefit Period		Benefit Period	
	10 Years	Life	10 Years	Life
18-29	0.78	0.87	3.69	3.94
30	0.78	0.87	3.69	3.94
31	0.81	0.90	3.82	4.09
32	0.84	0.94	3.97	4.24
33	0.87	0.97	4.12	4.40
34	0.91	1.01	4.27	4.56
35	0.94	1.04	4.43	4.74
36	0.97	1.08	4.60	4.91
37	1.01	1.12	4.77	5.10
38	1.05	1.16	4.95	5.29
39	1.09	1.21	5.14	5.49
40	1.13	1.25	5.33	5.69
41	1.19	1.32	5.49	5.87
42	1.26	1.40	5.66	6.05
43	1.34	1.49	5.83	6.23
44	1.42	1.57	6.01	6.42
45	1.50	1.67	6.20	6.62
46	1.60	1.77	6.44	6.88
47	1.70	1.89	6.70	7.16
48	1.81	2.01	6.96	7.44
49	1.93	2.14	7.24	7.73
50	2.05	2.28	7.53	8.04
51	2.20	2.44	7.89	8.43
52	2.35	2.61	8.28	8.84
53	2.51	2.79	8.68	9.28
54	2.69	2.98	9.11	9.73
55	2.88	3.19	9.55	10.20
56	3.09	3.43	10.26	10.96
57	3.32	3.69	11.02	11.77
58	3.57	3.96	11.84	12.65
59	3.84	4.26	12.31	13.52
60	4.12	4.58	12.74	13.99
61	4.48	4.98	13.27	14.58
62	4.88	5.41	13.83	15.19
63	5.30	5.88	14.40	15.82
64	5.76	6.39	15.01	16.38
65	6.27	6.95	15.63	16.83
66	6.83	7.58	16.35	17.50
67	7.44	8.26	17.03	18.19
68	8.11	9.00	17.68	18.89
69	8.84	9.81	18.34	19.59
70	9.63	10.69	19.00	20.30
71	10.82	12.00	19.90	21.26
72	11.99	12.81	20.81	22.24
73	12.76	13.63	21.74	23.23
74	13.55	14.48	22.68	24.23
75	14.38	15.36	23.62	25.24
76	15.23	16.27	24.57	26.25
77	16.10	17.20	25.50	27.25
78	16.99	18.15	26.43	28.23
79	17.89	19.11	27.33	29.20
80	18.80	20.08	28.19	30.12
81	20.68	22.09	31.01	33.13
82	22.55	24.10	33.83	36.15
83	25.00	26.71	37.50	40.06
84	27.44	29.32	41.16	43.98
85+	33.27	35.54	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.4% Compound Inflation) or (3.2% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.29	1.42	1.51	1.58	1.65
30	1.29	1.42	1.51	1.58	1.65
31	1.33	1.47	1.57	1.63	1.71
32	1.37	1.52	1.63	1.70	1.78
33	1.42	1.57	1.68	1.76	1.84
34	1.46	1.63	1.75	1.83	1.91
35	1.51	1.69	1.81	1.89	1.98
36	1.55	1.74	1.88	1.97	2.06
37	1.60	1.81	1.95	2.04	2.14
38	1.65	1.87	2.02	2.12	2.22
39	1.70	1.94	2.09	2.20	2.30
40	1.75	2.00	2.17	2.28	2.39
41	1.78	2.06	2.23	2.35	2.46
42	1.81	2.11	2.30	2.42	2.54
43	1.84	2.16	2.36	2.49	2.61
44	1.88	2.22	2.43	2.57	2.69
45	1.91	2.28	2.50	2.65	2.78
46	1.98	2.36	2.60	2.75	2.89
47	2.06	2.45	2.70	2.86	3.00
48	2.14	2.54	2.80	2.98	3.12
49	2.23	2.64	2.91	3.09	3.24
50	2.32	2.73	3.02	3.22	3.37
51	2.42	2.86	3.17	3.37	3.54
52	2.52	2.99	3.32	3.54	3.71
53	2.63	3.13	3.48	3.71	3.89
54	2.74	3.28	3.65	3.89	4.08
55	2.86	3.43	3.82	4.08	4.28
56	3.06	3.67	4.10	4.38	4.59
57	3.28	3.94	4.40	4.71	4.94
58	3.51	4.22	4.72	5.06	5.30
59	3.76	4.52	5.07	5.43	5.70
60	4.03	4.85	5.44	5.84	6.12
61	4.23	5.11	5.74	6.17	6.47
62	4.45	5.38	6.07	6.52	6.83
63	4.67	5.68	6.40	6.89	7.22
64	4.91	5.98	6.76	7.28	7.63
65	5.15	6.31	7.14	7.69	8.06
66	5.47	6.72	7.63	8.24	8.63
67	5.80	7.16	8.16	8.82	9.24
68	6.16	7.63	8.72	9.44	9.90
69	6.53	8.13	9.32	10.11	10.60
70	6.93	8.66	9.96	10.83	11.35
71	7.46	9.38	10.79	11.73	12.29
72	8.03	10.16	11.69	12.71	13.32
73	8.64	11.01	12.66	13.76	14.42
74	9.30	11.93	13.72	14.91	15.63
75	10.01	12.92	14.86	16.15	16.93
76	10.77	14.00	16.10	17.50	18.34
77	11.60	15.16	17.44	18.96	19.87
78	12.48	16.43	18.89	20.53	21.52
79	13.43	17.80	20.46	22.24	23.31
80	14.46	19.28	22.17	24.10	25.25
81	15.90	21.21	24.39	26.51	27.78
82	17.35	23.13	26.60	28.92	30.30
83	19.23	25.64	29.48	32.05	33.59
84	21.11	28.15	32.37	35.18	36.87
85+	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (1.5% Compound Inflation) or (2.3% Compound Inflation) with Shared Cost	
	Benefit Period	
	10 Years	Life
18-29	1.84	1.97
30	1.84	1.97
31	1.91	2.04
32	1.98	2.12
33	2.06	2.20
34	2.14	2.28
35	2.22	2.37
36	2.30	2.46
37	2.39	2.55
38	2.48	2.64
39	2.57	2.74
40	2.66	2.85
41	2.75	2.93
42	2.83	3.02
43	2.92	3.12
44	3.01	3.21
45	3.10	3.31
46	3.22	3.44
47	3.35	3.58
48	3.48	3.72
49	3.62	3.87
50	3.76	4.02
51	3.95	4.22
52	4.14	4.42
53	4.34	4.64
54	4.55	4.86
55	4.77	5.10
56	5.13	5.48
57	5.51	5.89
58	5.92	6.32
59	6.36	6.79
60	6.83	7.30
61	7.22	7.71
62	7.63	8.15
63	8.06	8.61
64	8.52	9.10
65	9.00	9.62
66	9.64	10.30
67	10.32	11.02
68	11.05	11.80
69	11.83	12.64
70	12.67	13.53
71	13.72	14.66
72	14.87	15.88
73	16.10	17.21
74	17.45	18.64
75	18.90	20.19
76	20.47	21.87
77	22.18	23.69
78	24.02	25.67
79	26.03	27.81
80	28.19	30.12
81	31.01	33.13
82	33.83	36.15
83	37.50	40.06
84	41.16	43.98
85+	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base							ABI Option: (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	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
30	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
31	0.46	0.56	0.62	0.65	0.68	0.96	1.06	2.77	3.05	3.26	3.40	3.56	4.54	4.85
32	0.48	0.58	0.64	0.67	0.71	0.99	1.10	2.85	3.16	3.38	3.52	3.69	4.71	5.03
33	0.49	0.60	0.66	0.70	0.73	1.03	1.15	2.94	3.27	3.50	3.66	3.83	4.89	5.22
34	0.51	0.62	0.69	0.73	0.76	1.07	1.19	3.03	3.38	3.63	3.79	3.98	5.07	5.42
35	0.53	0.65	0.71	0.75	0.79	1.11	1.23	3.13	3.50	3.76	3.94	4.13	5.26	5.62
36	0.55	0.67	0.74	0.78	0.82	1.15	1.28	3.23	3.63	3.90	4.08	4.28	5.46	5.83
37	0.57	0.69	0.77	0.81	0.85	1.19	1.32	3.33	3.75	4.04	4.24	4.44	5.67	6.05
38	0.59	0.72	0.80	0.84	0.88	1.24	1.37	3.43	3.89	4.19	4.40	4.61	5.88	6.28
39	0.62	0.75	0.83	0.87	0.91	1.28	1.42	3.54	4.02	4.35	4.56	4.78	6.10	6.52
40	0.64	0.78	0.86	0.90	0.95	1.33	1.48	3.65	4.17	4.51	4.73	4.96	6.33	6.76
41	0.68	0.82	0.91	0.96	1.00	1.41	1.56	3.71	4.27	4.64	4.88	5.11	6.52	6.97
42	0.72	0.87	0.96	1.01	1.06	1.49	1.66	3.77	4.38	4.77	5.03	5.27	6.72	7.18
43	0.76	0.92	1.02	1.07	1.13	1.58	1.75	3.83	4.50	4.91	5.18	5.43	6.93	7.40
44	0.81	0.98	1.08	1.14	1.19	1.67	1.86	3.90	4.61	5.05	5.34	5.60	7.14	7.63
45	0.85	1.03	1.14	1.20	1.26	1.77	1.97	3.96	4.73	5.20	5.50	5.77	7.36	7.86
46	0.91	1.10	1.22	1.28	1.34	1.88	2.09	4.12	4.91	5.40	5.72	6.00	7.65	8.17
47	0.97	1.17	1.29	1.36	1.43	2.01	2.23	4.28	5.09	5.61	5.95	6.23	7.95	8.50
48	1.03	1.25	1.38	1.45	1.52	2.14	2.37	4.45	5.28	5.82	6.19	6.48	8.27	8.84
49	1.10	1.33	1.47	1.54	1.62	2.27	2.53	4.63	5.48	6.05	6.43	6.74	8.60	9.19
50	1.17	1.41	1.56	1.64	1.73	2.42	2.69	4.81	5.68	6.28	6.69	7.01	8.94	9.55
51	1.25	1.51	1.67	1.76	1.85	2.59	2.88	5.02	5.95	6.58	7.01	7.35	9.37	10.02
52	1.34	1.62	1.79	1.88	1.97	2.77	3.08	5.23	6.22	6.90	7.35	7.71	9.83	10.50
53	1.43	1.73	1.91	2.01	2.11	2.96	3.29	5.46	6.51	7.23	7.71	8.08	10.31	11.02
54	1.53	1.85	2.05	2.15	2.26	3.17	3.52	5.69	6.81	7.58	8.09	8.48	10.81	11.55
55	1.63	1.98	2.19	2.30	2.42	3.39	3.77	5.94	7.13	7.94	8.48	8.89	11.34	12.12
56	1.76	2.13	2.35	2.47	2.60	3.64	4.05	6.36	7.64	8.52	9.11	9.55	12.18	13.02
57	1.89	2.29	2.52	2.66	2.79	3.91	4.34	6.81	8.18	9.15	9.65	9.93	13.09	13.98
58	2.03	2.46	2.71	2.85	3.00	4.20	4.67	7.23	8.76	9.67	9.97	10.26	14.06	15.02
59	2.18	2.64	2.91	3.07	3.22	4.51	5.01	7.47	9.05	9.99	10.31	10.61	14.59	16.05
60	2.34	2.84	3.13	3.29	3.46	4.85	5.39	7.72	9.36	10.33	10.65	10.96	15.08	16.59
61	2.54	3.08	3.40	3.58	3.76	5.27	5.85	8.04	9.74	10.75	11.09	11.42	15.70	17.27
62	2.77	3.35	3.70	3.89	4.08	5.72	6.36	8.38	10.15	11.20	11.55	11.89	16.34	17.98
63	3.01	3.64	4.02	4.23	4.44	6.22	6.91	8.72	10.57	11.66	12.03	12.38	17.02	18.72
64	3.27	3.96	4.37	4.59	4.82	6.76	7.51	9.09	11.00	12.14	12.52	12.89	17.72	19.36
65	3.55	4.30	4.75	4.99	5.24	7.34	8.16	9.46	11.46	12.64	13.04	13.42	18.45	19.86
66	3.87	4.68	5.17	5.44	5.71	8.00	8.89	9.89	11.97	13.21	13.62	14.02	19.27	20.63
67	4.22	5.10	5.63	5.93	6.22	8.71	9.68	10.33	12.50	13.80	14.23	14.65	20.05	21.42
68	4.59	5.56	6.14	6.46	6.78	9.49	10.55	10.79	13.06	14.41	14.86	15.30	20.79	22.21
69	5.01	6.06	6.69	7.03	7.38	10.34	11.49	11.28	13.65	15.06	15.53	15.98	21.54	23.01
70	5.46	6.60	7.29	7.66	8.05	11.26	12.51	11.79	14.26	15.73	16.22	16.70	22.29	23.81
71	6.13	7.42	8.18	8.61	9.04	12.65	14.06	12.67	15.41	17.00	17.53	18.05	23.31	24.90
72	6.89	8.33	9.19	9.67	10.15	14.03	14.99	13.15	16.65	18.37	18.95	19.50	24.35	26.02
73	7.74	9.36	10.32	10.86	11.40	14.91	15.93	13.63	17.37	19.86	20.48	21.08	25.41	27.14
74	8.43	10.51	11.60	12.19	12.80	15.82	16.90	14.11	18.10	20.81	22.13	22.78	26.47	28.28
75	8.88	11.46	13.02	13.70	14.38	16.76	17.90	14.58	18.83	21.65	23.53	24.62	27.54	29.42
76	9.33	12.12	13.94	15.15	15.88	17.73	18.94	15.05	19.56	22.49	24.44	25.62	28.60	30.56
77	9.79	12.80	14.72	16.00	16.76	18.72	20.00	15.50	20.28	23.32	25.34	26.56	29.65	31.68
78	10.25	13.49	15.51	16.86	17.67	19.73	21.07	15.94	20.98	24.13	26.23	27.49	30.69	32.79
79	10.71	14.19	16.31	17.73	18.58	20.75	22.16	16.36	21.67	24.92	27.09	28.39	31.69	33.86
80	11.16	14.89	17.12	18.61	19.50	21.77	23.26	16.75	22.33	25.68	27.91	29.25	32.66	34.89
81	12.28	16.37	18.83	20.47	21.45	23.95	25.58	18.42	24.56	28.25	30.70	32.18	35.92	38.38
82	13.40	17.86	20.54	22.33	23.40	26.12	27.91	20.10	26.79	30.81	33.49	35.10	39.19	41.87
83	14.85	19.80	22.77	24.75	25.94	28.95	30.93	22.27	29.70	34.15	37.12	38.90	43.43	46.40
84	16.30	21.73	24.99	27.17	28.47	31.78	33.96	24.45	32.60	37.49	40.75	42.71	47.68	50.94
85+	19.76	26.35	30.30	32.93	34.52	38.53	41.17	29.64	39.52	45.45	49.40	51.77	57.80	61.75

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (3.2% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.52	1.67	1.79	1.86	1.95
30	1.52	1.67	1.79	1.86	1.95
31	1.57	1.73	1.85	1.93	2.02
32	1.62	1.79	1.92	2.00	2.10
33	1.67	1.86	1.99	2.08	2.18
34	1.72	1.92	2.06	2.16	2.26
35	1.78	1.99	2.14	2.24	2.34
36	1.83	2.06	2.22	2.32	2.43
37	1.89	2.13	2.30	2.41	2.52
38	1.95	2.21	2.38	2.50	2.62
39	2.01	2.29	2.47	2.59	2.72
40	2.07	2.37	2.56	2.69	2.82
41	2.11	2.43	2.63	2.77	2.90
42	2.14	2.49	2.71	2.86	2.99
43	2.18	2.55	2.79	2.94	3.08
44	2.21	2.62	2.87	3.03	3.18
45	2.25	2.69	2.95	3.13	3.28
46	2.34	2.79	3.07	3.25	3.41
47	2.43	2.89	3.18	3.38	3.54
48	2.53	3.00	3.31	3.51	3.68
49	2.63	3.11	3.44	3.65	3.83
50	2.73	3.23	3.57	3.80	3.98
51	2.85	3.38	3.74	3.98	4.17
52	2.97	3.53	3.92	4.18	4.38
53	3.10	3.70	4.11	4.38	4.59
54	3.23	3.87	4.30	4.59	4.81
55	3.37	4.05	4.51	4.82	5.05
56	3.61	4.34	4.84	5.18	5.42
57	3.87	4.65	5.20	5.56	5.82
58	4.14	4.98	5.57	5.96	6.24
59	4.43	5.33	5.97	6.39	6.69
60	4.74	5.70	6.40	6.86	7.18
61	4.98	6.01	6.75	7.24	7.58
62	5.23	6.33	7.13	7.65	8.01
63	5.49	6.67	7.52	8.08	8.46
64	5.77	7.03	7.94	8.53	8.94
65	6.06	7.41	8.38	9.01	9.44
66	6.42	7.89	8.95	9.64	10.10
67	6.81	8.40	9.55	10.31	10.80
68	7.22	8.94	10.20	11.03	11.56
69	7.66	9.52	10.90	11.81	12.37
70	8.12	10.14	11.64	12.63	13.23
71	8.74	10.98	12.61	13.68	14.33
72	9.39	11.89	13.66	14.82	15.52
73	10.10	12.87	14.79	16.05	16.82
74	10.85	13.92	16.01	17.39	18.21
75	11.67	15.06	17.32	18.83	19.73
76	12.54	16.30	18.74	20.37	21.35
77	13.48	17.63	20.28	22.04	23.10
78	14.49	19.08	21.94	23.84	24.99
79	15.58	20.64	23.73	25.80	27.04
80	16.75	22.33	25.68	27.91	29.25
81	18.42	24.56	28.25	30.70	32.18
82	20.10	26.79	30.81	33.49	35.10
83	22.27	29.70	34.15	37.12	38.90
84	24.45	32.60	37.49	40.75	42.71
85+	29.64	39.52	45.45	49.40	51.77

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.3% Compound Inflation)	
	Benefit Period	
	10 Years	Life
18-29	2.19	2.34
30	2.19	2.34
31	2.27	2.43
32	2.36	2.52
33	2.44	2.61
34	2.54	2.71
35	2.63	2.81
36	2.73	2.92
37	2.83	3.03
38	2.94	3.14
39	3.05	3.26
40	3.16	3.38
41	3.26	3.48
42	3.36	3.59
43	3.46	3.70
44	3.57	3.81
45	3.68	3.93
46	3.83	4.09
47	3.98	4.25
48	4.14	4.42
49	4.30	4.59
50	4.47	4.77
51	4.69	5.01
52	4.92	5.25
53	5.16	5.51
54	5.41	5.78
55	5.67	6.06
56	6.09	6.51
57	6.54	6.99
58	7.03	7.51
59	7.54	8.07
60	8.09	8.65
61	8.54	9.13
62	9.02	9.65
63	9.52	10.19
64	10.06	10.75
65	10.62	11.35
66	11.36	12.14
67	12.15	12.98
68	12.99	13.88
69	13.89	14.84
70	14.86	15.88
71	16.08	17.18
72	17.39	18.58
73	18.82	20.11
74	20.36	21.75
75	22.03	23.53
76	23.83	25.46
77	25.79	27.55
78	27.90	29.81
79	30.18	32.25
80	32.66	34.89
81	35.92	38.38
82	39.19	41.87
83	43.43	46.40
84	47.68	50.94
85+	57.80	61.75

Appendix C1

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost					ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
30	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
31	0.40	0.48	0.53	0.56	0.58	2.34	2.58	2.76	2.88	3.02
32	0.41	0.50	0.55	0.58	0.61	2.42	2.67	2.86	2.99	3.13
33	0.43	0.51	0.57	0.60	0.63	2.49	2.77	2.97	3.10	3.25
34	0.44	0.53	0.59	0.62	0.65	2.57	2.87	3.07	3.21	3.37
35	0.46	0.55	0.61	0.64	0.68	2.65	2.97	3.19	3.33	3.49
36	0.47	0.57	0.63	0.67	0.70	2.73	3.07	3.30	3.46	3.63
37	0.49	0.60	0.66	0.69	0.73	2.82	3.18	3.43	3.59	3.76
38	0.51	0.62	0.68	0.72	0.75	2.90	3.29	3.55	3.72	3.90
39	0.53	0.64	0.71	0.74	0.78	2.99	3.41	3.68	3.86	4.05
40	0.55	0.66	0.73	0.77	0.81	3.09	3.53	3.82	4.01	4.20
41	0.58	0.70	0.78	0.82	0.86	3.14	3.62	3.93	4.13	4.33
42	0.61	0.74	0.82	0.87	0.91	3.19	3.71	4.04	4.26	4.46
43	0.65	0.79	0.87	0.92	0.96	3.25	3.81	4.16	4.39	4.60
44	0.69	0.84	0.92	0.97	1.02	3.30	3.91	4.28	4.52	4.74
45	0.73	0.88	0.98	1.03	1.08	3.36	4.01	4.40	4.66	4.89
46	0.78	0.94	1.04	1.10	1.15	3.49	4.16	4.57	4.85	5.08
47	0.83	1.00	1.11	1.17	1.22	3.63	4.31	4.75	5.04	5.28
48	0.88	1.07	1.18	1.24	1.30	3.77	4.47	4.93	5.24	5.49
49	0.94	1.14	1.26	1.32	1.39	3.92	4.64	5.12	5.45	5.71
50	1.00	1.21	1.34	1.41	1.48	4.08	4.81	5.32	5.66	5.93
51	1.07	1.29	1.43	1.50	1.58	4.25	5.04	5.58	5.94	6.22
52	1.14	1.38	1.53	1.61	1.69	4.43	5.27	5.84	6.23	6.53
53	1.22	1.48	1.64	1.72	1.81	4.62	5.51	6.12	6.53	6.85
54	1.31	1.58	1.75	1.84	1.93	4.82	5.77	6.42	6.85	7.18
55	1.40	1.69	1.87	1.97	2.07	5.03	6.03	6.72	7.18	7.53
56	1.50	1.82	2.01	2.12	2.22	5.39	6.47	7.22	7.72	8.09
57	1.62	1.96	2.16	2.28	2.39	5.77	6.93	7.75	8.18	8.42
58	1.74	2.10	2.32	2.45	2.57	6.12	7.42	8.20	8.47	8.72
59	1.87	2.26	2.50	2.63	2.76	6.34	7.68	8.48	8.76	9.03
60	2.01	2.43	2.68	2.82	2.97	6.56	7.95	8.78	9.07	9.34
61	2.18	2.64	2.92	3.07	3.22	6.84	8.28	9.15	9.45	9.73
62	2.37	2.87	3.17	3.34	3.51	7.12	8.63	9.53	9.84	10.14
63	2.58	3.12	3.45	3.63	3.81	7.42	8.99	9.93	10.26	10.56
64	2.80	3.39	3.75	3.95	4.14	7.73	9.36	10.34	10.69	11.01
65	3.05	3.69	4.08	4.29	4.51	8.05	9.76	10.78	11.13	11.47
66	3.32	4.02	4.44	4.68	4.91	8.42	10.20	11.27	11.64	11.99
67	3.62	4.38	4.84	5.10	5.35	8.80	10.66	11.78	12.17	12.53
68	3.94	4.78	5.28	5.56	5.83	9.20	11.15	12.31	12.72	13.10
69	4.30	5.21	5.75	6.05	6.36	9.62	11.65	12.87	13.30	13.70
70	4.69	5.68	6.27	6.60	6.93	10.06	12.18	13.46	13.90	14.32
71	5.26	6.37	7.04	7.41	7.78	10.81	13.17	14.55	15.03	15.48
72	5.90	7.15	7.90	8.32	8.73	11.24	14.23	15.72	16.24	16.73
73	6.63	8.03	8.87	9.34	9.80	11.66	14.87	16.99	17.55	18.08
74	7.22	9.01	9.96	10.48	11.01	12.09	15.51	17.83	18.97	19.54
75	7.61	9.83	11.18	11.77	12.35	12.51	16.15	18.58	20.19	21.12
76	8.01	10.41	11.97	13.01	13.64	12.93	16.80	19.32	21.00	22.01
77	8.42	11.01	12.66	13.76	14.42	13.33	17.44	20.05	21.80	22.84
78	8.82	11.62	13.36	14.52	15.22	13.73	18.07	20.78	22.59	23.67
79	9.23	12.23	14.07	15.29	16.02	14.10	18.69	21.49	23.36	24.48
80	9.64	12.85	14.78	16.06	16.84	14.46	19.28	22.17	24.10	25.25
81	10.60	14.14	16.26	17.67	18.52	15.90	21.21	24.39	26.51	27.78
82	11.57	15.42	17.74	19.28	20.20	17.35	23.13	26.60	28.92	30.30
83	12.82	17.09	19.66	21.37	22.39	19.23	25.64	29.48	32.05	33.59
84	14.07	18.76	21.58	23.45	24.58	21.11	28.15	32.37	35.18	36.87
85+	17.06	22.75	26.16	28.43	29.80	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost		ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost	
	Benefit Period		Benefit Period	
	10 Years	Life	10 Years	Life
18-29	0.78	0.87	3.69	3.94
30	0.78	0.87	3.69	3.94
31	0.81	0.90	3.82	4.09
32	0.84	0.94	3.97	4.24
33	0.87	0.97	4.12	4.40
34	0.91	1.01	4.27	4.56
35	0.94	1.04	4.43	4.74
36	0.97	1.08	4.60	4.91
37	1.01	1.12	4.77	5.10
38	1.05	1.16	4.95	5.29
39	1.09	1.21	5.14	5.49
40	1.13	1.25	5.33	5.69
41	1.19	1.32	5.49	5.87
42	1.26	1.40	5.66	6.05
43	1.34	1.49	5.83	6.23
44	1.42	1.57	6.01	6.42
45	1.50	1.67	6.20	6.62
46	1.60	1.77	6.44	6.88
47	1.70	1.89	6.70	7.16
48	1.81	2.01	6.96	7.44
49	1.93	2.14	7.24	7.73
50	2.05	2.28	7.53	8.04
51	2.20	2.44	7.89	8.43
52	2.35	2.61	8.28	8.84
53	2.51	2.79	8.68	9.28
54	2.69	2.98	9.11	9.73
55	2.88	3.19	9.55	10.20
56	3.09	3.43	10.26	10.96
57	3.32	3.69	11.02	11.77
58	3.57	3.96	11.84	12.65
59	3.84	4.26	12.31	13.52
60	4.12	4.58	12.74	13.99
61	4.48	4.98	13.27	14.58
62	4.88	5.41	13.83	15.19
63	5.30	5.88	14.40	15.82
64	5.76	6.39	15.01	16.38
65	6.27	6.95	15.63	16.83
66	6.83	7.58	16.35	17.50
67	7.44	8.26	17.03	18.19
68	8.11	9.00	17.68	18.89
69	8.84	9.81	18.34	19.59
70	9.63	10.69	19.00	20.30
71	10.82	12.00	19.90	21.26
72	11.99	12.81	20.81	22.24
73	12.76	13.63	21.74	23.23
74	13.55	14.48	22.68	24.23
75	14.38	15.36	23.62	25.24
76	15.23	16.27	24.57	26.25
77	16.10	17.20	25.50	27.25
78	16.99	18.15	26.43	28.23
79	17.89	19.11	27.33	29.20
80	18.80	20.08	28.19	30.12
81	20.68	22.09	31.01	33.13
82	22.55	24.10	33.83	36.15
83	25.00	26.71	37.50	40.06
84	27.44	29.32	41.16	43.98
85+	33.27	35.54	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.4% Compound Inflation) or (3.2% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.29	1.42	1.51	1.58	1.65
30	1.29	1.42	1.51	1.58	1.65
31	1.33	1.47	1.57	1.63	1.71
32	1.37	1.52	1.63	1.70	1.78
33	1.42	1.57	1.68	1.76	1.84
34	1.46	1.63	1.75	1.83	1.91
35	1.51	1.69	1.81	1.89	1.98
36	1.55	1.74	1.88	1.97	2.06
37	1.60	1.81	1.95	2.04	2.14
38	1.65	1.87	2.02	2.12	2.22
39	1.70	1.94	2.09	2.20	2.30
40	1.75	2.00	2.17	2.28	2.39
41	1.78	2.06	2.23	2.35	2.46
42	1.81	2.11	2.30	2.42	2.54
43	1.84	2.16	2.36	2.49	2.61
44	1.88	2.22	2.43	2.57	2.69
45	1.91	2.28	2.50	2.65	2.78
46	1.98	2.36	2.60	2.75	2.89
47	2.06	2.45	2.70	2.86	3.00
48	2.14	2.54	2.80	2.98	3.12
49	2.23	2.64	2.91	3.09	3.24
50	2.32	2.73	3.02	3.22	3.37
51	2.42	2.86	3.17	3.37	3.54
52	2.52	2.99	3.32	3.54	3.71
53	2.63	3.13	3.48	3.71	3.89
54	2.74	3.28	3.65	3.89	4.08
55	2.86	3.43	3.82	4.08	4.28
56	3.06	3.67	4.10	4.38	4.59
57	3.28	3.94	4.40	4.71	4.94
58	3.51	4.22	4.72	5.06	5.30
59	3.76	4.52	5.07	5.43	5.70
60	4.03	4.85	5.44	5.84	6.12
61	4.23	5.11	5.74	6.17	6.47
62	4.45	5.38	6.07	6.52	6.83
63	4.67	5.68	6.40	6.89	7.22
64	4.91	5.98	6.76	7.28	7.63
65	5.15	6.31	7.14	7.69	8.06
66	5.47	6.72	7.63	8.24	8.63
67	5.80	7.16	8.16	8.82	9.24
68	6.16	7.63	8.72	9.44	9.90
69	6.53	8.13	9.32	10.11	10.60
70	6.93	8.66	9.96	10.83	11.35
71	7.46	9.38	10.79	11.73	12.29
72	8.03	10.16	11.69	12.71	13.32
73	8.64	11.01	12.66	13.76	14.42
74	9.30	11.93	13.72	14.91	15.63
75	10.01	12.92	14.86	16.15	16.93
76	10.77	14.00	16.10	17.50	18.34
77	11.60	15.16	17.44	18.96	19.87
78	12.48	16.43	18.89	20.53	21.52
79	13.43	17.80	20.46	22.24	23.31
80	14.46	19.28	22.17	24.10	25.25
81	15.90	21.21	24.39	26.51	27.78
82	17.35	23.13	26.60	28.92	30.30
83	19.23	25.64	29.48	32.05	33.59
84	21.11	28.15	32.37	35.18	36.87
85+	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (1.5% Compound Inflation) or (2.3% Compound Inflation) with Shared Cost	
	Benefit Period	
	10 Years	Life
18-29	1.84	1.97
30	1.84	1.97
31	1.91	2.04
32	1.98	2.12
33	2.06	2.20
34	2.14	2.28
35	2.22	2.37
36	2.30	2.46
37	2.39	2.55
38	2.48	2.64
39	2.57	2.74
40	2.66	2.85
41	2.75	2.93
42	2.83	3.02
43	2.92	3.12
44	3.01	3.21
45	3.10	3.31
46	3.22	3.44
47	3.35	3.58
48	3.48	3.72
49	3.62	3.87
50	3.76	4.02
51	3.95	4.22
52	4.14	4.42
53	4.34	4.64
54	4.55	4.86
55	4.77	5.10
56	5.13	5.48
57	5.51	5.89
58	5.92	6.32
59	6.36	6.79
60	6.83	7.30
61	7.22	7.71
62	7.63	8.15
63	8.06	8.61
64	8.52	9.10
65	9.00	9.62
66	9.64	10.30
67	10.32	11.02
68	11.05	11.80
69	11.83	12.64
70	12.67	13.53
71	13.72	14.66
72	14.87	15.88
73	16.10	17.21
74	17.45	18.64
75	18.90	20.19
76	20.47	21.87
77	22.18	23.69
78	24.02	25.67
79	26.03	27.81
80	28.19	30.12
81	31.01	33.13
82	33.83	36.15
83	37.50	40.06
84	41.16	43.98
85+	49.90	53.31

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.)

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base					ABI Option: (5% Compound Inflation)				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
30	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
31	1.18	1.33	1.72	1.87	1.97	3.59	4.62	5.13	5.98	6.72
32	1.20	1.36	1.74	1.90	2.00	3.64	4.68	5.22	6.07	6.79
33	1.21	1.38	1.77	1.92	2.02	3.70	4.73	5.32	6.17	6.87
34	1.22	1.40	1.79	1.94	2.05	3.77	4.79	5.42	6.26	6.95
35	1.24	1.43	1.81	1.97	2.08	3.83	4.84	5.52	6.36	7.04
36	1.25	1.45	1.84	1.99	2.11	3.89	4.90	5.62	6.46	7.12
37	1.27	1.48	1.86	2.02	2.14	3.95	4.96	5.72	6.56	7.20
38	1.28	1.50	1.89	2.04	2.17	4.02	5.01	5.83	6.67	7.29
39	1.30	1.54	1.91	2.07	2.20	4.09	5.07	5.94	6.77	7.37
40	1.32	1.60	1.94	2.09	2.23	4.15	5.13	6.05	6.88	7.46
41	1.40	1.69	1.98	2.15	2.29	4.21	5.22	6.16	6.96	7.56
42	1.48	1.80	2.03	2.20	2.35	4.26	5.31	6.28	7.05	7.66
43	1.57	1.90	2.10	2.25	2.42	4.31	5.41	6.40	7.14	7.76
44	1.67	2.02	2.22	2.34	2.48	4.37	5.50	6.53	7.22	7.86
45	1.77	2.14	2.35	2.48	2.60	4.43	5.60	6.65	7.31	7.97
46	1.87	2.27	2.50	2.63	2.76	4.49	5.70	6.78	7.40	8.06
47	1.91	2.36	2.66	2.80	2.94	4.56	5.80	6.90	7.50	8.15
48	1.95	2.42	2.83	2.98	3.12	4.63	5.91	7.03	7.59	8.25
49	1.99	2.49	2.91	3.17	3.32	4.69	6.02	7.16	7.68	8.34
50	2.04	2.55	2.97	3.34	3.53	4.76	6.13	7.30	7.78	8.43
51	2.09	2.66	3.05	3.42	3.75	4.92	6.29	7.51	8.02	8.72
52	2.14	2.78	3.13	3.50	3.85	5.07	6.46	7.73	8.28	9.01
53	2.20	2.90	3.22	3.59	3.95	5.24	6.63	7.95	8.54	9.32
54	2.25	3.03	3.31	3.68	4.05	5.41	6.81	8.18	8.81	9.63
55	2.31	3.16	3.40	3.77	4.15	5.58	6.99	8.42	9.09	9.96
56	2.51	3.31	3.62	4.02	4.43	5.76	7.37	8.71	9.47	10.39
57	2.73	3.47	3.86	4.28	4.73	5.95	7.77	9.02	9.86	10.83
58	2.96	3.64	4.12	4.56	5.04	6.14	8.19	9.33	10.27	11.29
59	3.22	3.81	4.39	4.86	5.38	6.34	8.64	9.65	10.70	11.78
60	3.50	3.99	4.68	5.18	5.74	6.54	9.11	9.99	11.15	12.28
61	3.75	4.35	5.05	5.63	6.23	6.99	9.51	10.58	11.77	12.92
62	4.02	4.73	5.44	6.11	6.76	7.46	9.92	11.20	12.44	13.59
63	4.32	5.15	5.87	6.63	7.34	7.96	10.35	11.86	13.14	14.29
64	4.63	5.61	6.32	7.21	7.96	8.50	10.80	12.56	13.88	15.03
65	4.97	6.11	6.82	7.83	8.64	9.08	11.27	13.29	14.66	15.81
66	5.48	6.74	7.55	8.65	9.59	9.77	12.25	14.37	15.95	17.24
67	6.04	7.43	8.36	9.56	10.64	10.52	13.32	15.53	17.36	18.80
68	6.66	8.19	9.26	10.57	11.80	11.33	14.47	16.78	18.89	20.49
69	7.35	9.03	10.26	11.68	13.10	12.20	15.73	18.13	20.56	22.34
70	8.10	9.96	11.37	12.91	14.53	13.13	17.09	19.60	22.37	24.36
71	9.10	11.28	12.77	14.49	16.14	14.45	18.78	21.79	24.68	26.67
72	10.23	12.77	14.35	16.25	17.92	15.89	20.64	24.24	27.22	29.21
73	11.50	14.47	16.11	18.24	19.90	17.48	22.67	26.96	30.02	31.99
74	12.93	16.38	18.10	20.47	22.11	19.23	24.91	29.98	33.12	35.03
75	14.53	18.55	20.33	22.96	24.55	21.15	27.37	33.34	36.53	38.36
76	15.87	20.28	22.21	25.10	26.82	22.59	29.21	35.58	38.99	40.92
77	17.15	21.95	24.02	27.16	29.01	23.88	30.85	37.59	41.20	43.22
78	18.51	23.70	25.93	29.33	31.31	25.20	32.52	39.63	43.46	45.56
79	19.93	25.55	27.93	31.61	33.73	26.53	34.21	41.71	45.74	47.92
80	21.41	27.47	30.02	33.99	36.25	27.87	35.91	43.79	48.04	50.30
81	23.98	30.77	33.62	38.06	40.60	31.22	40.22	49.04	53.80	56.33
82	26.55	34.07	37.22	42.14	44.95	34.56	44.53	54.30	59.57	62.37
83	29.55	37.91	41.42	46.90	50.02	38.46	49.56	60.43	66.29	69.41
84	33.19	42.59	46.53	52.68	56.18	43.20	55.67	67.87	74.46	77.96
85	37.04	47.53	51.93	58.80	62.71	48.22	62.13	75.75	83.11	87.02
86	41.11	52.75	57.63	65.25	69.59	53.52	68.95	84.07	92.23	96.57
87	45.82	58.79	64.24	72.73	77.57	59.65	76.85	93.70	102.80	107.64
88	50.96	65.39	71.44	80.89	86.27	66.34	85.47	104.21	114.33	119.71
89	56.96	73.08	79.85	90.40	96.42	74.14	95.53	116.47	127.78	133.80
90	74.94	96.16	105.06	118.95	126.86	97.55	125.70	153.25	168.13	176.05

Appendix B2

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

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (4.5% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.85	3.69	4.06	4.75	5.35
30	2.85	3.69	4.06	4.75	5.35
31	2.89	3.73	4.14	4.82	5.42
32	2.94	3.77	4.21	4.90	5.48
33	2.99	3.82	4.29	4.97	5.54
34	3.04	3.86	4.37	5.05	5.61
35	3.09	3.91	4.45	5.13	5.67
36	3.14	3.95	4.53	5.21	5.74
37	3.19	4.00	4.62	5.29	5.81
38	3.24	4.04	4.70	5.38	5.88
39	3.30	4.09	4.79	5.46	5.94
40	3.35	4.14	4.88	5.55	6.01
41	3.39	4.21	4.97	5.62	6.09
42	3.44	4.28	5.07	5.69	6.18
43	3.48	4.36	5.16	5.75	6.26
44	3.52	4.44	5.26	5.83	6.34
45	3.57	4.51	5.37	5.90	6.43
46	3.62	4.60	5.47	5.97	6.50
47	3.68	4.68	5.57	6.04	6.57
48	3.73	4.76	5.67	6.12	6.65
49	3.78	4.85	5.78	6.20	6.73
50	3.84	4.94	5.88	6.27	6.80
51	3.96	5.07	6.06	6.47	7.03
52	4.09	5.21	6.23	6.68	7.27
53	4.22	5.35	6.41	6.89	7.51
54	4.36	5.49	6.60	7.11	7.77
55	4.50	5.64	6.79	7.33	8.03
56	4.65	5.94	7.03	7.64	8.38
57	4.80	6.27	7.27	7.95	8.73
58	4.95	6.61	7.52	8.29	9.11
59	5.11	6.97	7.79	8.63	9.50
60	5.28	7.35	8.06	8.99	9.91
61	5.63	7.67	8.53	9.49	10.42
62	6.01	8.00	9.03	10.03	10.96
63	6.42	8.35	9.56	10.59	11.53
64	6.86	8.71	10.13	11.19	12.12
65	7.32	9.09	10.72	11.82	12.75
66	7.88	9.88	11.59	12.86	13.90
67	8.49	10.74	12.52	14.00	15.16
68	9.14	11.67	13.53	15.23	16.53
69	9.84	12.68	14.62	16.58	18.02
70	10.59	13.79	15.80	18.04	19.64
71	11.65	15.15	17.58	19.90	21.51
72	12.82	16.64	19.55	21.95	23.56
73	14.10	18.29	21.74	24.21	25.80
74	15.51	20.09	24.18	26.71	28.25
75	17.06	22.08	26.89	29.46	30.93
76	18.82	24.34	29.65	32.49	34.10
77	20.76	26.82	32.68	35.83	37.58
78	22.90	29.56	36.03	39.51	41.42
79	25.27	32.58	39.72	43.57	45.64
80	27.87	35.91	43.79	48.04	50.30
81	31.22	40.22	49.04	53.80	56.33
82	34.56	44.53	54.30	59.57	62.37
83	38.46	49.56	60.43	66.29	69.41
84	43.20	55.67	67.87	74.46	77.96
85	48.22	62.13	75.75	83.11	87.02
86	53.52	68.95	84.07	92.23	96.57
87	59.65	76.85	93.70	102.80	107.64
88	66.34	85.47	104.21	114.33	119.71
89	74.14	95.53	116.47	127.78	133.80
90	97.55	125.70	153.25	168.13	176.05

Appendix C1

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

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base with Shared Cost					ABI Option: (4.2% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
30	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
31	0.92	1.04	1.34	1.46	1.53	2.77	3.58	3.97	4.62	5.19
32	0.93	1.06	1.36	1.48	1.55	2.82	3.62	4.04	4.70	5.25
33	0.94	1.07	1.37	1.49	1.58	2.86	3.66	4.11	4.77	5.32
34	0.95	1.09	1.39	1.51	1.60	2.91	3.70	4.19	4.84	5.38
35	0.96	1.11	1.41	1.53	1.62	2.96	3.74	4.27	4.92	5.44
36	0.97	1.13	1.43	1.55	1.64	3.01	3.79	4.35	5.00	5.50
37	0.99	1.15	1.45	1.57	1.67	3.06	3.83	4.43	5.08	5.57
38	1.00	1.17	1.47	1.59	1.69	3.11	3.88	4.51	5.16	5.63
39	1.01	1.20	1.49	1.61	1.72	3.16	3.92	4.59	5.24	5.70
40	1.03	1.24	1.51	1.63	1.74	3.21	3.97	4.67	5.32	5.77
41	1.09	1.32	1.54	1.67	1.79	3.25	4.04	4.77	5.38	5.84
42	1.15	1.39	1.58	1.71	1.83	3.29	4.11	4.86	5.45	5.92
43	1.22	1.48	1.63	1.75	1.88	3.34	4.18	4.95	5.52	6.00
44	1.29	1.56	1.73	1.82	1.93	3.38	4.25	5.05	5.59	6.08
45	1.37	1.66	1.83	1.92	2.02	3.42	4.33	5.15	5.65	6.16
46	1.44	1.76	1.94	2.04	2.15	3.47	4.41	5.24	5.72	6.23
47	1.48	1.83	2.06	2.17	2.28	3.52	4.49	5.34	5.80	6.30
48	1.51	1.87	2.19	2.31	2.42	3.58	4.57	5.44	5.87	6.38
49	1.54	1.92	2.25	2.45	2.57	3.63	4.65	5.54	5.94	6.45
50	1.57	1.97	2.29	2.58	2.74	3.68	4.74	5.64	6.01	6.52
51	1.61	2.06	2.36	2.64	2.90	3.80	4.86	5.81	6.20	6.74
52	1.66	2.15	2.42	2.71	2.98	3.92	4.99	5.97	6.40	6.97
53	1.70	2.24	2.49	2.78	3.05	4.05	5.13	6.15	6.60	7.21
54	1.74	2.34	2.56	2.84	3.13	4.18	5.27	6.33	6.81	7.45
55	1.79	2.44	2.63	2.91	3.21	4.32	5.41	6.51	7.03	7.70
56	1.94	2.56	2.80	3.11	3.43	4.45	5.70	6.74	7.32	8.03
57	2.11	2.68	2.99	3.31	3.66	4.60	6.01	6.97	7.63	8.37
58	2.29	2.81	3.19	3.53	3.90	4.75	6.34	7.21	7.94	8.73
59	2.49	2.95	3.40	3.76	4.16	4.90	6.68	7.47	8.27	9.11
60	2.70	3.09	3.62	4.01	4.44	5.06	7.04	7.73	8.62	9.50
61	2.90	3.36	3.90	4.35	4.82	5.40	7.35	8.18	9.10	9.99
62	3.11	3.66	4.21	4.72	5.23	5.77	7.67	8.66	9.62	10.51
63	3.34	3.99	4.54	5.13	5.67	6.16	8.00	9.17	10.16	11.05
64	3.58	4.34	4.89	5.57	6.16	6.57	8.35	9.71	10.73	11.62
65	3.84	4.72	5.27	6.05	6.68	7.02	8.72	10.28	11.33	12.23
66	4.24	5.21	5.84	6.69	7.42	7.56	9.47	11.11	12.33	13.33
67	4.67	5.74	6.47	7.39	8.23	8.14	10.30	12.01	13.42	14.53
68	5.15	6.33	7.16	8.17	9.13	8.76	11.19	12.97	14.61	15.85
69	5.68	6.98	7.94	9.03	10.13	9.43	12.16	14.02	15.90	17.28
70	6.26	7.70	8.79	9.98	11.23	10.16	13.22	15.15	17.30	18.84
71	7.04	8.72	9.88	11.20	12.48	11.17	14.52	16.85	19.08	20.63
72	7.91	9.88	11.09	12.57	13.86	12.29	15.96	18.74	21.05	22.59
73	8.89	11.19	12.46	14.10	15.39	13.52	17.53	20.84	23.22	24.73
74	9.99	12.67	14.00	15.82	17.09	14.87	19.26	23.18	25.61	27.09
75	11.23	14.35	15.72	17.76	18.98	16.36	21.17	25.78	28.25	29.66
76	12.28	15.70	17.20	19.43	20.76	17.49	22.61	27.54	30.19	31.68
77	13.30	17.01	18.62	21.05	22.49	18.51	23.91	29.14	31.94	33.50
78	14.37	18.40	20.13	22.77	24.31	19.56	25.25	30.77	33.74	35.37
79	15.49	19.86	21.71	24.57	26.22	20.63	26.60	32.42	35.56	37.26
80	16.67	21.39	23.37	26.46	28.22	21.70	27.96	34.09	37.40	39.16
81	18.67	23.96	26.17	29.64	31.61	24.30	31.32	38.18	41.89	43.86
82	20.67	26.52	28.98	32.81	34.99	26.91	34.67	42.27	46.38	48.56
83	23.00	29.52	32.25	36.51	38.94	29.95	38.58	47.04	51.61	54.04
84	25.84	33.15	36.22	41.01	43.74	33.64	43.34	52.84	57.97	60.70
85	28.84	37.00	40.43	45.78	48.82	37.54	48.37	58.98	64.70	67.75
86	32.01	41.07	44.87	50.80	54.18	41.66	53.68	65.45	71.81	75.19
87	35.67	45.77	50.01	56.62	60.39	46.44	59.83	72.95	80.04	83.80
88	39.67	50.91	55.62	62.97	67.16	51.65	66.54	81.13	89.01	93.20
89	44.34	56.90	62.16	70.38	75.07	57.72	74.37	90.68	99.48	104.17
90	58.35	74.87	81.80	92.61	98.77	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (3.8% Compound Inflation) or (4.5% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.20	2.85	3.14	3.67	4.14
30	2.20	2.85	3.14	3.67	4.14
31	2.24	2.88	3.20	3.73	4.19
32	2.27	2.92	3.26	3.79	4.24
33	2.31	2.95	3.32	3.85	4.29
34	2.35	2.99	3.38	3.91	4.34
35	2.39	3.02	3.44	3.97	4.39
36	2.43	3.06	3.50	4.03	4.44
37	2.47	3.09	3.57	4.09	4.49
38	2.51	3.13	3.63	4.16	4.54
39	2.55	3.16	3.70	4.22	4.60
40	2.59	3.20	3.77	4.29	4.65
41	2.62	3.26	3.84	4.34	4.71
42	2.66	3.31	3.92	4.40	4.78
43	2.69	3.37	3.99	4.45	4.84
44	2.73	3.43	4.07	4.50	4.90
45	2.76	3.49	4.15	4.56	4.97
46	2.80	3.55	4.23	4.62	5.03
47	2.84	3.62	4.31	4.67	5.08
48	2.88	3.68	4.39	4.73	5.14
49	2.93	3.75	4.47	4.79	5.20
50	2.97	3.82	4.55	4.85	5.26
51	3.07	3.92	4.68	5.00	5.44
52	3.16	4.03	4.82	5.16	5.62
53	3.27	4.14	4.96	5.33	5.81
54	3.37	4.25	5.10	5.50	6.01
55	3.48	4.36	5.25	5.67	6.21
56	3.59	4.60	5.43	5.91	6.48
57	3.71	4.85	5.62	6.15	6.75
58	3.83	5.11	5.82	6.41	7.04
59	3.95	5.39	6.02	6.67	7.35
60	4.08	5.68	6.23	6.95	7.66
61	4.36	5.93	6.60	7.34	8.06
62	4.65	6.19	6.98	7.75	8.47
63	4.97	6.46	7.39	8.19	8.91
64	5.30	6.74	7.83	8.65	9.37
65	5.66	7.03	8.29	9.14	9.86
66	6.09	7.64	8.96	9.95	10.75
67	6.56	8.30	9.68	10.82	11.72
68	7.06	9.02	10.46	11.78	12.78
69	7.61	9.81	11.31	12.82	13.93
70	8.19	10.66	12.22	13.95	15.19
71	9.01	11.71	13.59	15.39	16.63
72	9.91	12.87	15.11	16.97	18.22
73	10.90	14.14	16.81	18.72	19.95
74	11.99	15.54	18.69	20.65	21.84
75	13.19	17.07	20.79	22.78	23.92
76	14.57	18.84	22.95	25.15	26.40
77	16.10	20.79	25.34	27.78	29.13
78	17.78	22.95	27.97	30.67	32.15
79	19.64	25.33	30.88	33.87	35.48
80	21.70	27.96	34.09	37.40	39.16
81	24.30	31.32	38.18	41.89	43.86
82	26.91	34.67	42.27	46.38	48.56
83	29.95	38.58	47.04	51.61	54.04
84	33.64	43.34	52.84	57.97	60.70
85	37.54	48.37	58.98	64.70	67.75
86	41.66	53.68	65.45	71.81	75.19
87	46.44	59.83	72.95	80.04	83.80
88	51.65	66.54	81.13	89.01	93.20
89	57.72	74.37	90.68	99.48	104.17
90	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base					ABI Option: (5% Compound Inflation)				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
30	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
31	1.18	1.33	1.72	1.87	1.97	3.59	4.62	5.13	5.98	6.72
32	1.20	1.36	1.74	1.90	2.00	3.64	4.68	5.22	6.07	6.79
33	1.21	1.38	1.77	1.92	2.02	3.70	4.73	5.32	6.17	6.87
34	1.22	1.40	1.79	1.94	2.05	3.77	4.79	5.42	6.26	6.95
35	1.24	1.43	1.81	1.97	2.08	3.83	4.84	5.52	6.36	7.04
36	1.25	1.45	1.84	1.99	2.11	3.89	4.90	5.62	6.46	7.12
37	1.27	1.48	1.86	2.02	2.14	3.95	4.96	5.72	6.56	7.20
38	1.28	1.50	1.89	2.04	2.17	4.02	5.01	5.83	6.67	7.29
39	1.30	1.54	1.91	2.07	2.20	4.09	5.07	5.94	6.77	7.37
40	1.32	1.60	1.94	2.09	2.23	4.15	5.13	6.05	6.88	7.46
41	1.40	1.69	1.98	2.15	2.29	4.21	5.22	6.16	6.96	7.56
42	1.48	1.80	2.03	2.20	2.35	4.26	5.31	6.28	7.05	7.66
43	1.57	1.90	2.10	2.25	2.42	4.31	5.41	6.40	7.14	7.76
44	1.67	2.02	2.22	2.34	2.48	4.37	5.50	6.53	7.22	7.86
45	1.77	2.14	2.35	2.48	2.60	4.43	5.60	6.65	7.31	7.97
46	1.87	2.27	2.50	2.63	2.76	4.49	5.70	6.78	7.40	8.06
47	1.91	2.36	2.66	2.80	2.94	4.56	5.80	6.90	7.50	8.15
48	1.95	2.42	2.83	2.98	3.12	4.63	5.91	7.03	7.59	8.25
49	1.99	2.49	2.91	3.17	3.32	4.69	6.02	7.16	7.68	8.34
50	2.04	2.55	2.97	3.34	3.53	4.76	6.13	7.30	7.78	8.43
51	2.09	2.66	3.05	3.42	3.75	4.92	6.29	7.51	8.02	8.72
52	2.14	2.78	3.13	3.50	3.85	5.07	6.46	7.73	8.28	9.01
53	2.20	2.90	3.22	3.59	3.95	5.24	6.63	7.95	8.54	9.32
54	2.25	3.03	3.31	3.68	4.05	5.41	6.81	8.18	8.81	9.63
55	2.31	3.16	3.40	3.77	4.15	5.58	6.99	8.42	9.09	9.96
56	2.51	3.31	3.62	4.02	4.43	5.76	7.37	8.71	9.47	10.39
57	2.73	3.47	3.86	4.28	4.73	5.95	7.77	9.02	9.86	10.83
58	2.96	3.64	4.12	4.56	5.04	6.14	8.19	9.33	10.27	11.29
59	3.22	3.81	4.39	4.86	5.38	6.34	8.64	9.65	10.70	11.78
60	3.50	3.99	4.68	5.18	5.74	6.54	9.11	9.99	11.15	12.28
61	3.75	4.35	5.05	5.63	6.23	6.99	9.51	10.58	11.77	12.92
62	4.02	4.73	5.44	6.11	6.76	7.46	9.92	11.20	12.44	13.59
63	4.32	5.15	5.87	6.63	7.34	7.96	10.35	11.86	13.14	14.29
64	4.63	5.61	6.32	7.21	7.96	8.50	10.80	12.56	13.88	15.03
65	4.97	6.11	6.82	7.83	8.64	9.08	11.27	13.29	14.66	15.81
66	5.48	6.74	7.55	8.65	9.59	9.77	12.25	14.37	15.95	17.24
67	6.04	7.43	8.36	9.56	10.64	10.52	13.32	15.53	17.36	18.80
68	6.66	8.19	9.26	10.57	11.80	11.33	14.47	16.78	18.89	20.49
69	7.35	9.03	10.26	11.68	13.10	12.20	15.73	18.13	20.56	22.34
70	8.10	9.96	11.37	12.91	14.53	13.13	17.09	19.60	22.37	24.36
71	9.10	11.28	12.77	14.49	16.14	14.45	18.78	21.79	24.68	26.67
72	10.23	12.77	14.35	16.25	17.92	15.89	20.64	24.24	27.22	29.21
73	11.50	14.47	16.11	18.24	19.90	17.48	22.67	26.96	30.02	31.99
74	12.93	16.38	18.10	20.47	22.11	19.23	24.91	29.98	33.12	35.03
75	14.53	18.55	20.33	22.96	24.55	21.15	27.37	33.34	36.53	38.36
76	15.87	20.28	22.21	25.10	26.82	22.59	29.21	35.58	38.99	40.92
77	17.15	21.95	24.02	27.16	29.01	23.88	30.85	37.59	41.20	43.22
78	18.51	23.70	25.93	29.33	31.31	25.20	32.52	39.63	43.46	45.56
79	19.93	25.55	27.93	31.61	33.73	26.53	34.21	41.71	45.74	47.92
80	21.41	27.47	30.02	33.99	36.25	27.87	35.91	43.79	48.04	50.30
81	23.98	30.77	33.62	38.06	40.60	31.22	40.22	49.04	53.80	56.33
82	26.55	34.07	37.22	42.14	44.95	34.56	44.53	54.30	59.57	62.37
83	29.55	37.91	41.42	46.90	50.02	38.46	49.56	60.43	66.29	69.41
84	33.19	42.59	46.53	52.68	56.18	43.20	55.67	67.87	74.46	77.96
85	37.04	47.53	51.93	58.80	62.71	48.22	62.13	75.75	83.11	87.02
86	41.11	52.75	57.63	65.25	69.59	53.52	68.95	84.07	92.23	96.57
87	45.82	58.79	64.24	72.73	77.57	59.65	76.85	93.70	102.80	107.64
88	50.96	65.39	71.44	80.89	86.27	66.34	85.47	104.21	114.33	119.71
89	56.96	73.08	79.85	90.40	96.42	74.14	95.53	116.47	127.78	133.80
90	74.94	96.16	105.06	118.95	126.86	97.55	125.70	153.25	168.13	176.05

Appendix B2

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

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (4.5% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.85	3.69	4.06	4.75	5.35
30	2.85	3.69	4.06	4.75	5.35
31	2.89	3.73	4.14	4.82	5.42
32	2.94	3.77	4.21	4.90	5.48
33	2.99	3.82	4.29	4.97	5.54
34	3.04	3.86	4.37	5.05	5.61
35	3.09	3.91	4.45	5.13	5.67
36	3.14	3.95	4.53	5.21	5.74
37	3.19	4.00	4.62	5.29	5.81
38	3.24	4.04	4.70	5.38	5.88
39	3.30	4.09	4.79	5.46	5.94
40	3.35	4.14	4.88	5.55	6.01
41	3.39	4.21	4.97	5.62	6.09
42	3.44	4.28	5.07	5.69	6.18
43	3.48	4.36	5.16	5.75	6.26
44	3.52	4.44	5.26	5.83	6.34
45	3.57	4.51	5.37	5.90	6.43
46	3.62	4.60	5.47	5.97	6.50
47	3.68	4.68	5.57	6.04	6.57
48	3.73	4.76	5.67	6.12	6.65
49	3.78	4.85	5.78	6.20	6.73
50	3.84	4.94	5.88	6.27	6.80
51	3.96	5.07	6.06	6.47	7.03
52	4.09	5.21	6.23	6.68	7.27
53	4.22	5.35	6.41	6.89	7.51
54	4.36	5.49	6.60	7.11	7.77
55	4.50	5.64	6.79	7.33	8.03
56	4.65	5.94	7.03	7.64	8.38
57	4.80	6.27	7.27	7.95	8.73
58	4.95	6.61	7.52	8.29	9.11
59	5.11	6.97	7.79	8.63	9.50
60	5.28	7.35	8.06	8.99	9.91
61	5.63	7.67	8.53	9.49	10.42
62	6.01	8.00	9.03	10.03	10.96
63	6.42	8.35	9.56	10.59	11.53
64	6.86	8.71	10.13	11.19	12.12
65	7.32	9.09	10.72	11.82	12.75
66	7.88	9.88	11.59	12.86	13.90
67	8.49	10.74	12.52	14.00	15.16
68	9.14	11.67	13.53	15.23	16.53
69	9.84	12.68	14.62	16.58	18.02
70	10.59	13.79	15.80	18.04	19.64
71	11.65	15.15	17.58	19.90	21.51
72	12.82	16.64	19.55	21.95	23.56
73	14.10	18.29	21.74	24.21	25.80
74	15.51	20.09	24.18	26.71	28.25
75	17.06	22.08	26.89	29.46	30.93
76	18.82	24.34	29.65	32.49	34.10
77	20.76	26.82	32.68	35.83	37.58
78	22.90	29.56	36.03	39.51	41.42
79	25.27	32.58	39.72	43.57	45.64
80	27.87	35.91	43.79	48.04	50.30
81	31.22	40.22	49.04	53.80	56.33
82	34.56	44.53	54.30	59.57	62.37
83	38.46	49.56	60.43	66.29	69.41
84	43.20	55.67	67.87	74.46	77.96
85	48.22	62.13	75.75	83.11	87.02
86	53.52	68.95	84.07	92.23	96.57
87	59.65	76.85	93.70	102.80	107.64
88	66.34	85.47	104.21	114.33	119.71
89	74.14	95.53	116.47	127.78	133.80
90	97.55	125.70	153.25	168.13	176.05

Appendix C1

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

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base with Shared Cost					ABI Option: (4.2% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
30	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
31	0.92	1.04	1.34	1.46	1.53	2.77	3.58	3.97	4.62	5.19
32	0.93	1.06	1.36	1.48	1.55	2.82	3.62	4.04	4.70	5.25
33	0.94	1.07	1.37	1.49	1.58	2.86	3.66	4.11	4.77	5.32
34	0.95	1.09	1.39	1.51	1.60	2.91	3.70	4.19	4.84	5.38
35	0.96	1.11	1.41	1.53	1.62	2.96	3.74	4.27	4.92	5.44
36	0.97	1.13	1.43	1.55	1.64	3.01	3.79	4.35	5.00	5.50
37	0.99	1.15	1.45	1.57	1.67	3.06	3.83	4.43	5.08	5.57
38	1.00	1.17	1.47	1.59	1.69	3.11	3.88	4.51	5.16	5.63
39	1.01	1.20	1.49	1.61	1.72	3.16	3.92	4.59	5.24	5.70
40	1.03	1.24	1.51	1.63	1.74	3.21	3.97	4.67	5.32	5.77
41	1.09	1.32	1.54	1.67	1.79	3.25	4.04	4.77	5.38	5.84
42	1.15	1.39	1.58	1.71	1.83	3.29	4.11	4.86	5.45	5.92
43	1.22	1.48	1.63	1.75	1.88	3.34	4.18	4.95	5.52	6.00
44	1.29	1.56	1.73	1.82	1.93	3.38	4.25	5.05	5.59	6.08
45	1.37	1.66	1.83	1.92	2.02	3.42	4.33	5.15	5.65	6.16
46	1.44	1.76	1.94	2.04	2.15	3.47	4.41	5.24	5.72	6.23
47	1.48	1.83	2.06	2.17	2.28	3.52	4.49	5.34	5.80	6.30
48	1.51	1.87	2.19	2.31	2.42	3.58	4.57	5.44	5.87	6.38
49	1.54	1.92	2.25	2.45	2.57	3.63	4.65	5.54	5.94	6.45
50	1.57	1.97	2.29	2.58	2.74	3.68	4.74	5.64	6.01	6.52
51	1.61	2.06	2.36	2.64	2.90	3.80	4.86	5.81	6.20	6.74
52	1.66	2.15	2.42	2.71	2.98	3.92	4.99	5.97	6.40	6.97
53	1.70	2.24	2.49	2.78	3.05	4.05	5.13	6.15	6.60	7.21
54	1.74	2.34	2.56	2.84	3.13	4.18	5.27	6.33	6.81	7.45
55	1.79	2.44	2.63	2.91	3.21	4.32	5.41	6.51	7.03	7.70
56	1.94	2.56	2.80	3.11	3.43	4.45	5.70	6.74	7.32	8.03
57	2.11	2.68	2.99	3.31	3.66	4.60	6.01	6.97	7.63	8.37
58	2.29	2.81	3.19	3.53	3.90	4.75	6.34	7.21	7.94	8.73
59	2.49	2.95	3.40	3.76	4.16	4.90	6.68	7.47	8.27	9.11
60	2.70	3.09	3.62	4.01	4.44	5.06	7.04	7.73	8.62	9.50
61	2.90	3.36	3.90	4.35	4.82	5.40	7.35	8.18	9.10	9.99
62	3.11	3.66	4.21	4.72	5.23	5.77	7.67	8.66	9.62	10.51
63	3.34	3.99	4.54	5.13	5.67	6.16	8.00	9.17	10.16	11.05
64	3.58	4.34	4.89	5.57	6.16	6.57	8.35	9.71	10.73	11.62
65	3.84	4.72	5.27	6.05	6.68	7.02	8.72	10.28	11.33	12.23
66	4.24	5.21	5.84	6.69	7.42	7.56	9.47	11.11	12.33	13.33
67	4.67	5.74	6.47	7.39	8.23	8.14	10.30	12.01	13.42	14.53
68	5.15	6.33	7.16	8.17	9.13	8.76	11.19	12.97	14.61	15.85
69	5.68	6.98	7.94	9.03	10.13	9.43	12.16	14.02	15.90	17.28
70	6.26	7.70	8.79	9.98	11.23	10.16	13.22	15.15	17.30	18.84
71	7.04	8.72	9.88	11.20	12.48	11.17	14.52	16.85	19.08	20.63
72	7.91	9.88	11.09	12.57	13.86	12.29	15.96	18.74	21.05	22.59
73	8.89	11.19	12.46	14.10	15.39	13.52	17.53	20.84	23.22	24.73
74	9.99	12.67	14.00	15.82	17.09	14.87	19.26	23.18	25.61	27.09
75	11.23	14.35	15.72	17.76	18.98	16.36	21.17	25.78	28.25	29.66
76	12.28	15.70	17.20	19.43	20.76	17.49	22.61	27.54	30.19	31.68
77	13.30	17.01	18.62	21.05	22.49	18.51	23.91	29.14	31.94	33.50
78	14.37	18.40	20.13	22.77	24.31	19.56	25.25	30.77	33.74	35.37
79	15.49	19.86	21.71	24.57	26.22	20.63	26.60	32.42	35.56	37.26
80	16.67	21.39	23.37	26.46	28.22	21.70	27.96	34.09	37.40	39.16
81	18.67	23.96	26.17	29.64	31.61	24.30	31.32	38.18	41.89	43.86
82	20.67	26.52	28.98	32.81	34.99	26.91	34.67	42.27	46.38	48.56
83	23.00	29.52	32.25	36.51	38.94	29.95	38.58	47.04	51.61	54.04
84	25.84	33.15	36.22	41.01	43.74	33.64	43.34	52.84	57.97	60.70
85	28.84	37.00	40.43	45.78	48.82	37.54	48.37	58.98	64.70	67.75
86	32.01	41.07	44.87	50.80	54.18	41.66	53.68	65.45	71.81	75.19
87	35.67	45.77	50.01	56.62	60.39	46.44	59.83	72.95	80.04	83.80
88	39.67	50.91	55.62	62.97	67.16	51.65	66.54	81.13	89.01	93.20
89	44.34	56.90	62.16	70.38	75.07	57.72	74.37	90.68	99.48	104.17
90	58.35	74.87	81.80	92.61	98.77	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (3.8% Compound Inflation) or (4.5% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.20	2.85	3.14	3.67	4.14
30	2.20	2.85	3.14	3.67	4.14
31	2.24	2.88	3.20	3.73	4.19
32	2.27	2.92	3.26	3.79	4.24
33	2.31	2.95	3.32	3.85	4.29
34	2.35	2.99	3.38	3.91	4.34
35	2.39	3.02	3.44	3.97	4.39
36	2.43	3.06	3.50	4.03	4.44
37	2.47	3.09	3.57	4.09	4.49
38	2.51	3.13	3.63	4.16	4.54
39	2.55	3.16	3.70	4.22	4.60
40	2.59	3.20	3.77	4.29	4.65
41	2.62	3.26	3.84	4.34	4.71
42	2.66	3.31	3.92	4.40	4.78
43	2.69	3.37	3.99	4.45	4.84
44	2.73	3.43	4.07	4.50	4.90
45	2.76	3.49	4.15	4.56	4.97
46	2.80	3.55	4.23	4.62	5.03
47	2.84	3.62	4.31	4.67	5.08
48	2.88	3.68	4.39	4.73	5.14
49	2.93	3.75	4.47	4.79	5.20
50	2.97	3.82	4.55	4.85	5.26
51	3.07	3.92	4.68	5.00	5.44
52	3.16	4.03	4.82	5.16	5.62
53	3.27	4.14	4.96	5.33	5.81
54	3.37	4.25	5.10	5.50	6.01
55	3.48	4.36	5.25	5.67	6.21
56	3.59	4.60	5.43	5.91	6.48
57	3.71	4.85	5.62	6.15	6.75
58	3.83	5.11	5.82	6.41	7.04
59	3.95	5.39	6.02	6.67	7.35
60	4.08	5.68	6.23	6.95	7.66
61	4.36	5.93	6.60	7.34	8.06
62	4.65	6.19	6.98	7.75	8.47
63	4.97	6.46	7.39	8.19	8.91
64	5.30	6.74	7.83	8.65	9.37
65	5.66	7.03	8.29	9.14	9.86
66	6.09	7.64	8.96	9.95	10.75
67	6.56	8.30	9.68	10.82	11.72
68	7.06	9.02	10.46	11.78	12.78
69	7.61	9.81	11.31	12.82	13.93
70	8.19	10.66	12.22	13.95	15.19
71	9.01	11.71	13.59	15.39	16.63
72	9.91	12.87	15.11	16.97	18.22
73	10.90	14.14	16.81	18.72	19.95
74	11.99	15.54	18.69	20.65	21.84
75	13.19	17.07	20.79	22.78	23.92
76	14.57	18.84	22.95	25.15	26.40
77	16.10	20.79	25.34	27.78	29.13
78	17.78	22.95	27.97	30.67	32.15
79	19.64	25.33	30.88	33.87	35.48
80	21.70	27.96	34.09	37.40	39.16
81	24.30	31.32	38.18	41.89	43.86
82	26.91	34.67	42.27	46.38	48.56
83	29.95	38.58	47.04	51.61	54.04
84	33.64	43.34	52.84	57.97	60.70
85	37.54	48.37	58.98	64.70	67.75
86	41.66	53.68	65.45	71.81	75.19
87	46.44	59.83	72.95	80.04	83.80
88	51.65	66.54	81.13	89.01	93.20
89	57.72	74.37	90.68	99.48	104.17
90	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base					ABI Option: (5% Compound Inflation)				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
30	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
31	1.18	1.33	1.72	1.87	1.97	3.59	4.62	5.13	5.98	6.72
32	1.20	1.36	1.74	1.90	2.00	3.64	4.68	5.22	6.07	6.79
33	1.21	1.38	1.77	1.92	2.02	3.70	4.73	5.32	6.17	6.87
34	1.22	1.40	1.79	1.94	2.05	3.77	4.79	5.42	6.26	6.95
35	1.24	1.43	1.81	1.97	2.08	3.83	4.84	5.52	6.36	7.04
36	1.25	1.45	1.84	1.99	2.11	3.89	4.90	5.62	6.46	7.12
37	1.27	1.48	1.86	2.02	2.14	3.95	4.96	5.72	6.56	7.20
38	1.28	1.50	1.89	2.04	2.17	4.02	5.01	5.83	6.67	7.29
39	1.30	1.54	1.91	2.07	2.20	4.09	5.07	5.94	6.77	7.37
40	1.32	1.60	1.94	2.09	2.23	4.15	5.13	6.05	6.88	7.46
41	1.40	1.69	1.98	2.15	2.29	4.21	5.22	6.16	6.96	7.56
42	1.48	1.80	2.03	2.20	2.35	4.26	5.31	6.28	7.05	7.66
43	1.57	1.90	2.10	2.25	2.42	4.31	5.41	6.40	7.14	7.76
44	1.67	2.02	2.22	2.34	2.48	4.37	5.50	6.53	7.22	7.86
45	1.77	2.14	2.35	2.48	2.60	4.43	5.60	6.65	7.31	7.97
46	1.87	2.27	2.50	2.63	2.76	4.49	5.70	6.78	7.40	8.06
47	1.91	2.36	2.66	2.80	2.94	4.56	5.80	6.90	7.50	8.15
48	1.95	2.42	2.83	2.98	3.12	4.63	5.91	7.03	7.59	8.25
49	1.99	2.49	2.91	3.17	3.32	4.69	6.02	7.16	7.68	8.34
50	2.04	2.55	2.97	3.34	3.53	4.76	6.13	7.30	7.78	8.43
51	2.09	2.66	3.05	3.42	3.75	4.92	6.29	7.51	8.02	8.72
52	2.14	2.78	3.13	3.50	3.85	5.07	6.46	7.73	8.28	9.01
53	2.20	2.90	3.22	3.59	3.95	5.24	6.63	7.95	8.54	9.32
54	2.25	3.03	3.31	3.68	4.05	5.41	6.81	8.18	8.81	9.63
55	2.31	3.16	3.40	3.77	4.15	5.58	6.99	8.42	9.09	9.96
56	2.51	3.31	3.62	4.02	4.43	5.76	7.37	8.71	9.47	10.39
57	2.73	3.47	3.86	4.28	4.73	5.95	7.77	9.02	9.86	10.83
58	2.96	3.64	4.12	4.56	5.04	6.14	8.19	9.33	10.27	11.29
59	3.22	3.81	4.39	4.86	5.38	6.34	8.64	9.65	10.70	11.78
60	3.50	3.99	4.68	5.18	5.74	6.54	9.11	9.99	11.15	12.28
61	3.75	4.35	5.05	5.63	6.23	6.99	9.51	10.58	11.77	12.92
62	4.02	4.73	5.44	6.11	6.76	7.46	9.92	11.20	12.44	13.59
63	4.32	5.15	5.87	6.63	7.34	7.96	10.35	11.86	13.14	14.29
64	4.63	5.61	6.32	7.21	7.96	8.50	10.80	12.56	13.88	15.03
65	4.97	6.11	6.82	7.83	8.64	9.08	11.27	13.29	14.66	15.81
66	5.48	6.74	7.55	8.65	9.59	9.77	12.25	14.37	15.95	17.24
67	6.04	7.43	8.36	9.56	10.64	10.52	13.32	15.53	17.36	18.80
68	6.66	8.19	9.26	10.57	11.80	11.33	14.47	16.78	18.89	20.49
69	7.35	9.03	10.26	11.68	13.10	12.20	15.73	18.13	20.56	22.34
70	8.10	9.96	11.37	12.91	14.53	13.13	17.09	19.60	22.37	24.36
71	9.10	11.28	12.77	14.49	16.14	14.45	18.78	21.79	24.68	26.67
72	10.23	12.77	14.35	16.25	17.92	15.89	20.64	24.24	27.22	29.21
73	11.50	14.47	16.11	18.24	19.90	17.48	22.67	26.96	30.02	31.99
74	12.93	16.38	18.10	20.47	22.11	19.23	24.91	29.98	33.12	35.03
75	14.53	18.55	20.33	22.96	24.55	21.15	27.37	33.34	36.53	38.36
76	15.87	20.28	22.21	25.10	26.82	22.59	29.21	35.58	38.99	40.92
77	17.15	21.95	24.02	27.16	29.01	23.88	30.85	37.59	41.20	43.22
78	18.51	23.70	25.93	29.33	31.31	25.20	32.52	39.63	43.46	45.56
79	19.93	25.55	27.93	31.61	33.73	26.53	34.21	41.71	45.74	47.92
80	21.41	27.47	30.02	33.99	36.25	27.87	35.91	43.79	48.04	50.30
81	23.98	30.77	33.62	38.06	40.60	31.22	40.22	49.04	53.80	56.33
82	26.55	34.07	37.22	42.14	44.95	34.56	44.53	54.30	59.57	62.37
83	29.55	37.91	41.42	46.90	50.02	38.46	49.56	60.43	66.29	69.41
84	33.19	42.59	46.53	52.68	56.18	43.20	55.67	67.87	74.46	77.96
85	37.04	47.53	51.93	58.80	62.71	48.22	62.13	75.75	83.11	87.02
86	41.11	52.75	57.63	65.25	69.59	53.52	68.95	84.07	92.23	96.57
87	45.82	58.79	64.24	72.73	77.57	59.65	76.85	93.70	102.80	107.64
88	50.96	65.39	71.44	80.89	86.27	66.34	85.47	104.21	114.33	119.71
89	56.96	73.08	79.85	90.40	96.42	74.14	95.53	116.47	127.78	133.80
90	74.94	96.16	105.06	118.95	126.86	97.55	125.70	153.25	168.13	176.05

Appendix B2

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

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (4.5% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.85	3.69	4.06	4.75	5.35
30	2.85	3.69	4.06	4.75	5.35
31	2.89	3.73	4.14	4.82	5.42
32	2.94	3.77	4.21	4.90	5.48
33	2.99	3.82	4.29	4.97	5.54
34	3.04	3.86	4.37	5.05	5.61
35	3.09	3.91	4.45	5.13	5.67
36	3.14	3.95	4.53	5.21	5.74
37	3.19	4.00	4.62	5.29	5.81
38	3.24	4.04	4.70	5.38	5.88
39	3.30	4.09	4.79	5.46	5.94
40	3.35	4.14	4.88	5.55	6.01
41	3.39	4.21	4.97	5.62	6.09
42	3.44	4.28	5.07	5.69	6.18
43	3.48	4.36	5.16	5.75	6.26
44	3.52	4.44	5.26	5.83	6.34
45	3.57	4.51	5.37	5.90	6.43
46	3.62	4.60	5.47	5.97	6.50
47	3.68	4.68	5.57	6.04	6.57
48	3.73	4.76	5.67	6.12	6.65
49	3.78	4.85	5.78	6.20	6.73
50	3.84	4.94	5.88	6.27	6.80
51	3.96	5.07	6.06	6.47	7.03
52	4.09	5.21	6.23	6.68	7.27
53	4.22	5.35	6.41	6.89	7.51
54	4.36	5.49	6.60	7.11	7.77
55	4.50	5.64	6.79	7.33	8.03
56	4.65	5.94	7.03	7.64	8.38
57	4.80	6.27	7.27	7.95	8.73
58	4.95	6.61	7.52	8.29	9.11
59	5.11	6.97	7.79	8.63	9.50
60	5.28	7.35	8.06	8.99	9.91
61	5.63	7.67	8.53	9.49	10.42
62	6.01	8.00	9.03	10.03	10.96
63	6.42	8.35	9.56	10.59	11.53
64	6.86	8.71	10.13	11.19	12.12
65	7.32	9.09	10.72	11.82	12.75
66	7.88	9.88	11.59	12.86	13.90
67	8.49	10.74	12.52	14.00	15.16
68	9.14	11.67	13.53	15.23	16.53
69	9.84	12.68	14.62	16.58	18.02
70	10.59	13.79	15.80	18.04	19.64
71	11.65	15.15	17.58	19.90	21.51
72	12.82	16.64	19.55	21.95	23.56
73	14.10	18.29	21.74	24.21	25.80
74	15.51	20.09	24.18	26.71	28.25
75	17.06	22.08	26.89	29.46	30.93
76	18.82	24.34	29.65	32.49	34.10
77	20.76	26.82	32.68	35.83	37.58
78	22.90	29.56	36.03	39.51	41.42
79	25.27	32.58	39.72	43.57	45.64
80	27.87	35.91	43.79	48.04	50.30
81	31.22	40.22	49.04	53.80	56.33
82	34.56	44.53	54.30	59.57	62.37
83	38.46	49.56	60.43	66.29	69.41
84	43.20	55.67	67.87	74.46	77.96
85	48.22	62.13	75.75	83.11	87.02
86	53.52	68.95	84.07	92.23	96.57
87	59.65	76.85	93.70	102.80	107.64
88	66.34	85.47	104.21	114.33	119.71
89	74.14	95.53	116.47	127.78	133.80
90	97.55	125.70	153.25	168.13	176.05

Appendix C1

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

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base with Shared Cost					ABI Option: (4.2% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
30	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
31	0.92	1.04	1.34	1.46	1.53	2.77	3.58	3.97	4.62	5.19
32	0.93	1.06	1.36	1.48	1.55	2.82	3.62	4.04	4.70	5.25
33	0.94	1.07	1.37	1.49	1.58	2.86	3.66	4.11	4.77	5.32
34	0.95	1.09	1.39	1.51	1.60	2.91	3.70	4.19	4.84	5.38
35	0.96	1.11	1.41	1.53	1.62	2.96	3.74	4.27	4.92	5.44
36	0.97	1.13	1.43	1.55	1.64	3.01	3.79	4.35	5.00	5.50
37	0.99	1.15	1.45	1.57	1.67	3.06	3.83	4.43	5.08	5.57
38	1.00	1.17	1.47	1.59	1.69	3.11	3.88	4.51	5.16	5.63
39	1.01	1.20	1.49	1.61	1.72	3.16	3.92	4.59	5.24	5.70
40	1.03	1.24	1.51	1.63	1.74	3.21	3.97	4.67	5.32	5.77
41	1.09	1.32	1.54	1.67	1.79	3.25	4.04	4.77	5.38	5.84
42	1.15	1.39	1.58	1.71	1.83	3.29	4.11	4.86	5.45	5.92
43	1.22	1.48	1.63	1.75	1.88	3.34	4.18	4.95	5.52	6.00
44	1.29	1.56	1.73	1.82	1.93	3.38	4.25	5.05	5.59	6.08
45	1.37	1.66	1.83	1.92	2.02	3.42	4.33	5.15	5.65	6.16
46	1.44	1.76	1.94	2.04	2.15	3.47	4.41	5.24	5.72	6.23
47	1.48	1.83	2.06	2.17	2.28	3.52	4.49	5.34	5.80	6.30
48	1.51	1.87	2.19	2.31	2.42	3.58	4.57	5.44	5.87	6.38
49	1.54	1.92	2.25	2.45	2.57	3.63	4.65	5.54	5.94	6.45
50	1.57	1.97	2.29	2.58	2.74	3.68	4.74	5.64	6.01	6.52
51	1.61	2.06	2.36	2.64	2.90	3.80	4.86	5.81	6.20	6.74
52	1.66	2.15	2.42	2.71	2.98	3.92	4.99	5.97	6.40	6.97
53	1.70	2.24	2.49	2.78	3.05	4.05	5.13	6.15	6.60	7.21
54	1.74	2.34	2.56	2.84	3.13	4.18	5.27	6.33	6.81	7.45
55	1.79	2.44	2.63	2.91	3.21	4.32	5.41	6.51	7.03	7.70
56	1.94	2.56	2.80	3.11	3.43	4.45	5.70	6.74	7.32	8.03
57	2.11	2.68	2.99	3.31	3.66	4.60	6.01	6.97	7.63	8.37
58	2.29	2.81	3.19	3.53	3.90	4.75	6.34	7.21	7.94	8.73
59	2.49	2.95	3.40	3.76	4.16	4.90	6.68	7.47	8.27	9.11
60	2.70	3.09	3.62	4.01	4.44	5.06	7.04	7.73	8.62	9.50
61	2.90	3.36	3.90	4.35	4.82	5.40	7.35	8.18	9.10	9.99
62	3.11	3.66	4.21	4.72	5.23	5.77	7.67	8.66	9.62	10.51
63	3.34	3.99	4.54	5.13	5.67	6.16	8.00	9.17	10.16	11.05
64	3.58	4.34	4.89	5.57	6.16	6.57	8.35	9.71	10.73	11.62
65	3.84	4.72	5.27	6.05	6.68	7.02	8.72	10.28	11.33	12.23
66	4.24	5.21	5.84	6.69	7.42	7.56	9.47	11.11	12.33	13.33
67	4.67	5.74	6.47	7.39	8.23	8.14	10.30	12.01	13.42	14.53
68	5.15	6.33	7.16	8.17	9.13	8.76	11.19	12.97	14.61	15.85
69	5.68	6.98	7.94	9.03	10.13	9.43	12.16	14.02	15.90	17.28
70	6.26	7.70	8.79	9.98	11.23	10.16	13.22	15.15	17.30	18.84
71	7.04	8.72	9.88	11.20	12.48	11.17	14.52	16.85	19.08	20.63
72	7.91	9.88	11.09	12.57	13.86	12.29	15.96	18.74	21.05	22.59
73	8.89	11.19	12.46	14.10	15.39	13.52	17.53	20.84	23.22	24.73
74	9.99	12.67	14.00	15.82	17.09	14.87	19.26	23.18	25.61	27.09
75	11.23	14.35	15.72	17.76	18.98	16.36	21.17	25.78	28.25	29.66
76	12.28	15.70	17.20	19.43	20.76	17.49	22.61	27.54	30.19	31.68
77	13.30	17.01	18.62	21.05	22.49	18.51	23.91	29.14	31.94	33.50
78	14.37	18.40	20.13	22.77	24.31	19.56	25.25	30.77	33.74	35.37
79	15.49	19.86	21.71	24.57	26.22	20.63	26.60	32.42	35.56	37.26
80	16.67	21.39	23.37	26.46	28.22	21.70	27.96	34.09	37.40	39.16
81	18.67	23.96	26.17	29.64	31.61	24.30	31.32	38.18	41.89	43.86
82	20.67	26.52	28.98	32.81	34.99	26.91	34.67	42.27	46.38	48.56
83	23.00	29.52	32.25	36.51	38.94	29.95	38.58	47.04	51.61	54.04
84	25.84	33.15	36.22	41.01	43.74	33.64	43.34	52.84	57.97	60.70
85	28.84	37.00	40.43	45.78	48.82	37.54	48.37	58.98	64.70	67.75
86	32.01	41.07	44.87	50.80	54.18	41.66	53.68	65.45	71.81	75.19
87	35.67	45.77	50.01	56.62	60.39	46.44	59.83	72.95	80.04	83.80
88	39.67	50.91	55.62	62.97	67.16	51.65	66.54	81.13	89.01	93.20
89	44.34	56.90	62.16	70.38	75.07	57.72	74.37	90.68	99.48	104.17
90	58.35	74.87	81.80	92.61	98.77	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (3.8% Compound Inflation) or (4.5% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.20	2.85	3.14	3.67	4.14
30	2.20	2.85	3.14	3.67	4.14
31	2.24	2.88	3.20	3.73	4.19
32	2.27	2.92	3.26	3.79	4.24
33	2.31	2.95	3.32	3.85	4.29
34	2.35	2.99	3.38	3.91	4.34
35	2.39	3.02	3.44	3.97	4.39
36	2.43	3.06	3.50	4.03	4.44
37	2.47	3.09	3.57	4.09	4.49
38	2.51	3.13	3.63	4.16	4.54
39	2.55	3.16	3.70	4.22	4.60
40	2.59	3.20	3.77	4.29	4.65
41	2.62	3.26	3.84	4.34	4.71
42	2.66	3.31	3.92	4.40	4.78
43	2.69	3.37	3.99	4.45	4.84
44	2.73	3.43	4.07	4.50	4.90
45	2.76	3.49	4.15	4.56	4.97
46	2.80	3.55	4.23	4.62	5.03
47	2.84	3.62	4.31	4.67	5.08
48	2.88	3.68	4.39	4.73	5.14
49	2.93	3.75	4.47	4.79	5.20
50	2.97	3.82	4.55	4.85	5.26
51	3.07	3.92	4.68	5.00	5.44
52	3.16	4.03	4.82	5.16	5.62
53	3.27	4.14	4.96	5.33	5.81
54	3.37	4.25	5.10	5.50	6.01
55	3.48	4.36	5.25	5.67	6.21
56	3.59	4.60	5.43	5.91	6.48
57	3.71	4.85	5.62	6.15	6.75
58	3.83	5.11	5.82	6.41	7.04
59	3.95	5.39	6.02	6.67	7.35
60	4.08	5.68	6.23	6.95	7.66
61	4.36	5.93	6.60	7.34	8.06
62	4.65	6.19	6.98	7.75	8.47
63	4.97	6.46	7.39	8.19	8.91
64	5.30	6.74	7.83	8.65	9.37
65	5.66	7.03	8.29	9.14	9.86
66	6.09	7.64	8.96	9.95	10.75
67	6.56	8.30	9.68	10.82	11.72
68	7.06	9.02	10.46	11.78	12.78
69	7.61	9.81	11.31	12.82	13.93
70	8.19	10.66	12.22	13.95	15.19
71	9.01	11.71	13.59	15.39	16.63
72	9.91	12.87	15.11	16.97	18.22
73	10.90	14.14	16.81	18.72	19.95
74	11.99	15.54	18.69	20.65	21.84
75	13.19	17.07	20.79	22.78	23.92
76	14.57	18.84	22.95	25.15	26.40
77	16.10	20.79	25.34	27.78	29.13
78	17.78	22.95	27.97	30.67	32.15
79	19.64	25.33	30.88	33.87	35.48
80	21.70	27.96	34.09	37.40	39.16
81	24.30	31.32	38.18	41.89	43.86
82	26.91	34.67	42.27	46.38	48.56
83	29.95	38.58	47.04	51.61	54.04
84	33.64	43.34	52.84	57.97	60.70
85	37.54	48.37	58.98	64.70	67.75
86	41.66	53.68	65.45	71.81	75.19
87	46.44	59.83	72.95	80.04	83.80
88	51.65	66.54	81.13	89.01	93.20
89	57.72	74.37	90.68	99.48	104.17
90	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base					ABI Option: (5% Compound Inflation)				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
30	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
31	1.18	1.33	1.72	1.87	1.97	3.59	4.62	5.13	5.98	6.72
32	1.20	1.36	1.74	1.90	2.00	3.64	4.68	5.22	6.07	6.79
33	1.21	1.38	1.77	1.92	2.02	3.70	4.73	5.32	6.17	6.87
34	1.22	1.40	1.79	1.94	2.05	3.77	4.79	5.42	6.26	6.95
35	1.24	1.43	1.81	1.97	2.08	3.83	4.84	5.52	6.36	7.04
36	1.25	1.45	1.84	1.99	2.11	3.89	4.90	5.62	6.46	7.12
37	1.27	1.48	1.86	2.02	2.14	3.95	4.96	5.72	6.56	7.20
38	1.28	1.50	1.89	2.04	2.17	4.02	5.01	5.83	6.67	7.29
39	1.30	1.54	1.91	2.07	2.20	4.09	5.07	5.94	6.77	7.37
40	1.32	1.60	1.94	2.09	2.23	4.15	5.13	6.05	6.88	7.46
41	1.40	1.69	1.98	2.15	2.29	4.21	5.22	6.16	6.96	7.56
42	1.48	1.80	2.03	2.20	2.35	4.26	5.31	6.28	7.05	7.66
43	1.57	1.90	2.10	2.25	2.42	4.31	5.41	6.40	7.14	7.76
44	1.67	2.02	2.22	2.34	2.48	4.37	5.50	6.53	7.22	7.86
45	1.77	2.14	2.35	2.48	2.60	4.43	5.60	6.65	7.31	7.97
46	1.87	2.27	2.50	2.63	2.76	4.49	5.70	6.78	7.40	8.06
47	1.91	2.36	2.66	2.80	2.94	4.56	5.80	6.90	7.50	8.15
48	1.95	2.42	2.83	2.98	3.12	4.63	5.91	7.03	7.59	8.25
49	1.99	2.49	2.91	3.17	3.32	4.69	6.02	7.16	7.68	8.34
50	2.04	2.55	2.97	3.34	3.53	4.76	6.13	7.30	7.78	8.43
51	2.09	2.66	3.05	3.42	3.75	4.92	6.29	7.51	8.02	8.72
52	2.14	2.78	3.13	3.50	3.85	5.07	6.46	7.73	8.28	9.01
53	2.20	2.90	3.22	3.59	3.95	5.24	6.63	7.95	8.54	9.32
54	2.25	3.03	3.31	3.68	4.05	5.41	6.81	8.18	8.81	9.63
55	2.31	3.16	3.40	3.77	4.15	5.58	6.99	8.42	9.09	9.96
56	2.51	3.31	3.62	4.02	4.43	5.76	7.37	8.71	9.47	10.39
57	2.73	3.47	3.86	4.28	4.73	5.95	7.77	9.02	9.86	10.83
58	2.96	3.64	4.12	4.56	5.04	6.14	8.19	9.33	10.27	11.29
59	3.22	3.81	4.39	4.86	5.38	6.34	8.64	9.65	10.70	11.78
60	3.50	3.99	4.68	5.18	5.74	6.54	9.11	9.99	11.15	12.28
61	3.75	4.35	5.05	5.63	6.23	6.99	9.51	10.58	11.77	12.92
62	4.02	4.73	5.44	6.11	6.76	7.46	9.92	11.20	12.44	13.59
63	4.32	5.15	5.87	6.63	7.34	7.96	10.35	11.86	13.14	14.29
64	4.63	5.61	6.32	7.21	7.96	8.50	10.80	12.56	13.88	15.03
65	4.97	6.11	6.82	7.83	8.64	9.08	11.27	13.29	14.66	15.81
66	5.48	6.74	7.55	8.65	9.59	9.77	12.25	14.37	15.95	17.24
67	6.04	7.43	8.36	9.56	10.64	10.52	13.32	15.53	17.36	18.80
68	6.66	8.19	9.26	10.57	11.80	11.33	14.47	16.78	18.89	20.49
69	7.35	9.03	10.26	11.68	13.10	12.20	15.73	18.13	20.56	22.34
70	8.10	9.96	11.37	12.91	14.53	13.13	17.09	19.60	22.37	24.36
71	9.10	11.28	12.77	14.49	16.14	14.45	18.78	21.79	24.68	26.67
72	10.23	12.77	14.35	16.25	17.92	15.89	20.64	24.24	27.22	29.21
73	11.50	14.47	16.11	18.24	19.90	17.48	22.67	26.96	30.02	31.99
74	12.93	16.38	18.10	20.47	22.11	19.23	24.91	29.98	33.12	35.03
75	14.53	18.55	20.33	22.96	24.55	21.15	27.37	33.34	36.53	38.36
76	15.87	20.28	22.21	25.10	26.82	22.59	29.21	35.58	38.99	40.92
77	17.15	21.95	24.02	27.16	29.01	23.88	30.85	37.59	41.20	43.22
78	18.51	23.70	25.93	29.33	31.31	25.20	32.52	39.63	43.46	45.56
79	19.93	25.55	27.93	31.61	33.73	26.53	34.21	41.71	45.74	47.92
80	21.41	27.47	30.02	33.99	36.25	27.87	35.91	43.79	48.04	50.30
81	23.98	30.77	33.62	38.06	40.60	31.22	40.22	49.04	53.80	56.33
82	26.55	34.07	37.22	42.14	44.95	34.56	44.53	54.30	59.57	62.37
83	29.55	37.91	41.42	46.90	50.02	38.46	49.56	60.43	66.29	69.41
84	33.19	42.59	46.53	52.68	56.18	43.20	55.67	67.87	74.46	77.96
85	37.04	47.53	51.93	58.80	62.71	48.22	62.13	75.75	83.11	87.02
86	41.11	52.75	57.63	65.25	69.59	53.52	68.95	84.07	92.23	96.57
87	45.82	58.79	64.24	72.73	77.57	59.65	76.85	93.70	102.80	107.64
88	50.96	65.39	71.44	80.89	86.27	66.34	85.47	104.21	114.33	119.71
89	56.96	73.08	79.85	90.40	96.42	74.14	95.53	116.47	127.78	133.80
90	74.94	96.16	105.06	118.95	126.86	97.55	125.70	153.25	168.13	176.05

Appendix B2

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

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (4.5% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.85	3.69	4.06	4.75	5.35
30	2.85	3.69	4.06	4.75	5.35
31	2.89	3.73	4.14	4.82	5.42
32	2.94	3.77	4.21	4.90	5.48
33	2.99	3.82	4.29	4.97	5.54
34	3.04	3.86	4.37	5.05	5.61
35	3.09	3.91	4.45	5.13	5.67
36	3.14	3.95	4.53	5.21	5.74
37	3.19	4.00	4.62	5.29	5.81
38	3.24	4.04	4.70	5.38	5.88
39	3.30	4.09	4.79	5.46	5.94
40	3.35	4.14	4.88	5.55	6.01
41	3.39	4.21	4.97	5.62	6.09
42	3.44	4.28	5.07	5.69	6.18
43	3.48	4.36	5.16	5.75	6.26
44	3.52	4.44	5.26	5.83	6.34
45	3.57	4.51	5.37	5.90	6.43
46	3.62	4.60	5.47	5.97	6.50
47	3.68	4.68	5.57	6.04	6.57
48	3.73	4.76	5.67	6.12	6.65
49	3.78	4.85	5.78	6.20	6.73
50	3.84	4.94	5.88	6.27	6.80
51	3.96	5.07	6.06	6.47	7.03
52	4.09	5.21	6.23	6.68	7.27
53	4.22	5.35	6.41	6.89	7.51
54	4.36	5.49	6.60	7.11	7.77
55	4.50	5.64	6.79	7.33	8.03
56	4.65	5.94	7.03	7.64	8.38
57	4.80	6.27	7.27	7.95	8.73
58	4.95	6.61	7.52	8.29	9.11
59	5.11	6.97	7.79	8.63	9.50
60	5.28	7.35	8.06	8.99	9.91
61	5.63	7.67	8.53	9.49	10.42
62	6.01	8.00	9.03	10.03	10.96
63	6.42	8.35	9.56	10.59	11.53
64	6.86	8.71	10.13	11.19	12.12
65	7.32	9.09	10.72	11.82	12.75
66	7.88	9.88	11.59	12.86	13.90
67	8.49	10.74	12.52	14.00	15.16
68	9.14	11.67	13.53	15.23	16.53
69	9.84	12.68	14.62	16.58	18.02
70	10.59	13.79	15.80	18.04	19.64
71	11.65	15.15	17.58	19.90	21.51
72	12.82	16.64	19.55	21.95	23.56
73	14.10	18.29	21.74	24.21	25.80
74	15.51	20.09	24.18	26.71	28.25
75	17.06	22.08	26.89	29.46	30.93
76	18.82	24.34	29.65	32.49	34.10
77	20.76	26.82	32.68	35.83	37.58
78	22.90	29.56	36.03	39.51	41.42
79	25.27	32.58	39.72	43.57	45.64
80	27.87	35.91	43.79	48.04	50.30
81	31.22	40.22	49.04	53.80	56.33
82	34.56	44.53	54.30	59.57	62.37
83	38.46	49.56	60.43	66.29	69.41
84	43.20	55.67	67.87	74.46	77.96
85	48.22	62.13	75.75	83.11	87.02
86	53.52	68.95	84.07	92.23	96.57
87	59.65	76.85	93.70	102.80	107.64
88	66.34	85.47	104.21	114.33	119.71
89	74.14	95.53	116.47	127.78	133.80
90	97.55	125.70	153.25	168.13	176.05

Appendix C1

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

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base with Shared Cost					ABI Option: (4.2% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
30	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
31	0.92	1.04	1.34	1.46	1.53	2.77	3.58	3.97	4.62	5.19
32	0.93	1.06	1.36	1.48	1.55	2.82	3.62	4.04	4.70	5.25
33	0.94	1.07	1.37	1.49	1.58	2.86	3.66	4.11	4.77	5.32
34	0.95	1.09	1.39	1.51	1.60	2.91	3.70	4.19	4.84	5.38
35	0.96	1.11	1.41	1.53	1.62	2.96	3.74	4.27	4.92	5.44
36	0.97	1.13	1.43	1.55	1.64	3.01	3.79	4.35	5.00	5.50
37	0.99	1.15	1.45	1.57	1.67	3.06	3.83	4.43	5.08	5.57
38	1.00	1.17	1.47	1.59	1.69	3.11	3.88	4.51	5.16	5.63
39	1.01	1.20	1.49	1.61	1.72	3.16	3.92	4.59	5.24	5.70
40	1.03	1.24	1.51	1.63	1.74	3.21	3.97	4.67	5.32	5.77
41	1.09	1.32	1.54	1.67	1.79	3.25	4.04	4.77	5.38	5.84
42	1.15	1.39	1.58	1.71	1.83	3.29	4.11	4.86	5.45	5.92
43	1.22	1.48	1.63	1.75	1.88	3.34	4.18	4.95	5.52	6.00
44	1.29	1.56	1.73	1.82	1.93	3.38	4.25	5.05	5.59	6.08
45	1.37	1.66	1.83	1.92	2.02	3.42	4.33	5.15	5.65	6.16
46	1.44	1.76	1.94	2.04	2.15	3.47	4.41	5.24	5.72	6.23
47	1.48	1.83	2.06	2.17	2.28	3.52	4.49	5.34	5.80	6.30
48	1.51	1.87	2.19	2.31	2.42	3.58	4.57	5.44	5.87	6.38
49	1.54	1.92	2.25	2.45	2.57	3.63	4.65	5.54	5.94	6.45
50	1.57	1.97	2.29	2.58	2.74	3.68	4.74	5.64	6.01	6.52
51	1.61	2.06	2.36	2.64	2.90	3.80	4.86	5.81	6.20	6.74
52	1.66	2.15	2.42	2.71	2.98	3.92	4.99	5.97	6.40	6.97
53	1.70	2.24	2.49	2.78	3.05	4.05	5.13	6.15	6.60	7.21
54	1.74	2.34	2.56	2.84	3.13	4.18	5.27	6.33	6.81	7.45
55	1.79	2.44	2.63	2.91	3.21	4.32	5.41	6.51	7.03	7.70
56	1.94	2.56	2.80	3.11	3.43	4.45	5.70	6.74	7.32	8.03
57	2.11	2.68	2.99	3.31	3.66	4.60	6.01	6.97	7.63	8.37
58	2.29	2.81	3.19	3.53	3.90	4.75	6.34	7.21	7.94	8.73
59	2.49	2.95	3.40	3.76	4.16	4.90	6.68	7.47	8.27	9.11
60	2.70	3.09	3.62	4.01	4.44	5.06	7.04	7.73	8.62	9.50
61	2.90	3.36	3.90	4.35	4.82	5.40	7.35	8.18	9.10	9.99
62	3.11	3.66	4.21	4.72	5.23	5.77	7.67	8.66	9.62	10.51
63	3.34	3.99	4.54	5.13	5.67	6.16	8.00	9.17	10.16	11.05
64	3.58	4.34	4.89	5.57	6.16	6.57	8.35	9.71	10.73	11.62
65	3.84	4.72	5.27	6.05	6.68	7.02	8.72	10.28	11.33	12.23
66	4.24	5.21	5.84	6.69	7.42	7.56	9.47	11.11	12.33	13.33
67	4.67	5.74	6.47	7.39	8.23	8.14	10.30	12.01	13.42	14.53
68	5.15	6.33	7.16	8.17	9.13	8.76	11.19	12.97	14.61	15.85
69	5.68	6.98	7.94	9.03	10.13	9.43	12.16	14.02	15.90	17.28
70	6.26	7.70	8.79	9.98	11.23	10.16	13.22	15.15	17.30	18.84
71	7.04	8.72	9.88	11.20	12.48	11.17	14.52	16.85	19.08	20.63
72	7.91	9.88	11.09	12.57	13.86	12.29	15.96	18.74	21.05	22.59
73	8.89	11.19	12.46	14.10	15.39	13.52	17.53	20.84	23.22	24.73
74	9.99	12.67	14.00	15.82	17.09	14.87	19.26	23.18	25.61	27.09
75	11.23	14.35	15.72	17.76	18.98	16.36	21.17	25.78	28.25	29.66
76	12.28	15.70	17.20	19.43	20.76	17.49	22.61	27.54	30.19	31.68
77	13.30	17.01	18.62	21.05	22.49	18.51	23.91	29.14	31.94	33.50
78	14.37	18.40	20.13	22.77	24.31	19.56	25.25	30.77	33.74	35.37
79	15.49	19.86	21.71	24.57	26.22	20.63	26.60	32.42	35.56	37.26
80	16.67	21.39	23.37	26.46	28.22	21.70	27.96	34.09	37.40	39.16
81	18.67	23.96	26.17	29.64	31.61	24.30	31.32	38.18	41.89	43.86
82	20.67	26.52	28.98	32.81	34.99	26.91	34.67	42.27	46.38	48.56
83	23.00	29.52	32.25	36.51	38.94	29.95	38.58	47.04	51.61	54.04
84	25.84	33.15	36.22	41.01	43.74	33.64	43.34	52.84	57.97	60.70
85	28.84	37.00	40.43	45.78	48.82	37.54	48.37	58.98	64.70	67.75
86	32.01	41.07	44.87	50.80	54.18	41.66	53.68	65.45	71.81	75.19
87	35.67	45.77	50.01	56.62	60.39	46.44	59.83	72.95	80.04	83.80
88	39.67	50.91	55.62	62.97	67.16	51.65	66.54	81.13	89.01	93.20
89	44.34	56.90	62.16	70.38	75.07	57.72	74.37	90.68	99.48	104.17
90	58.35	74.87	81.80	92.61	98.77	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (3.8% Compound Inflation) or (4.5% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.20	2.85	3.14	3.67	4.14
30	2.20	2.85	3.14	3.67	4.14
31	2.24	2.88	3.20	3.73	4.19
32	2.27	2.92	3.26	3.79	4.24
33	2.31	2.95	3.32	3.85	4.29
34	2.35	2.99	3.38	3.91	4.34
35	2.39	3.02	3.44	3.97	4.39
36	2.43	3.06	3.50	4.03	4.44
37	2.47	3.09	3.57	4.09	4.49
38	2.51	3.13	3.63	4.16	4.54
39	2.55	3.16	3.70	4.22	4.60
40	2.59	3.20	3.77	4.29	4.65
41	2.62	3.26	3.84	4.34	4.71
42	2.66	3.31	3.92	4.40	4.78
43	2.69	3.37	3.99	4.45	4.84
44	2.73	3.43	4.07	4.50	4.90
45	2.76	3.49	4.15	4.56	4.97
46	2.80	3.55	4.23	4.62	5.03
47	2.84	3.62	4.31	4.67	5.08
48	2.88	3.68	4.39	4.73	5.14
49	2.93	3.75	4.47	4.79	5.20
50	2.97	3.82	4.55	4.85	5.26
51	3.07	3.92	4.68	5.00	5.44
52	3.16	4.03	4.82	5.16	5.62
53	3.27	4.14	4.96	5.33	5.81
54	3.37	4.25	5.10	5.50	6.01
55	3.48	4.36	5.25	5.67	6.21
56	3.59	4.60	5.43	5.91	6.48
57	3.71	4.85	5.62	6.15	6.75
58	3.83	5.11	5.82	6.41	7.04
59	3.95	5.39	6.02	6.67	7.35
60	4.08	5.68	6.23	6.95	7.66
61	4.36	5.93	6.60	7.34	8.06
62	4.65	6.19	6.98	7.75	8.47
63	4.97	6.46	7.39	8.19	8.91
64	5.30	6.74	7.83	8.65	9.37
65	5.66	7.03	8.29	9.14	9.86
66	6.09	7.64	8.96	9.95	10.75
67	6.56	8.30	9.68	10.82	11.72
68	7.06	9.02	10.46	11.78	12.78
69	7.61	9.81	11.31	12.82	13.93
70	8.19	10.66	12.22	13.95	15.19
71	9.01	11.71	13.59	15.39	16.63
72	9.91	12.87	15.11	16.97	18.22
73	10.90	14.14	16.81	18.72	19.95
74	11.99	15.54	18.69	20.65	21.84
75	13.19	17.07	20.79	22.78	23.92
76	14.57	18.84	22.95	25.15	26.40
77	16.10	20.79	25.34	27.78	29.13
78	17.78	22.95	27.97	30.67	32.15
79	19.64	25.33	30.88	33.87	35.48
80	21.70	27.96	34.09	37.40	39.16
81	24.30	31.32	38.18	41.89	43.86
82	26.91	34.67	42.27	46.38	48.56
83	29.95	38.58	47.04	51.61	54.04
84	33.64	43.34	52.84	57.97	60.70
85	37.54	48.37	58.98	64.70	67.75
86	41.66	53.68	65.45	71.81	75.19
87	46.44	59.83	72.95	80.04	83.80
88	51.65	66.54	81.13	89.01	93.20
89	57.72	74.37	90.68	99.48	104.17
90	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base					ABI Option: (5% Compound Inflation)				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
30	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
31	1.18	1.33	1.72	1.87	1.97	3.59	4.62	5.13	5.98	6.72
32	1.20	1.36	1.74	1.90	2.00	3.64	4.68	5.22	6.07	6.79
33	1.21	1.38	1.77	1.92	2.02	3.70	4.73	5.32	6.17	6.87
34	1.22	1.40	1.79	1.94	2.05	3.77	4.79	5.42	6.26	6.95
35	1.24	1.43	1.81	1.97	2.08	3.83	4.84	5.52	6.36	7.04
36	1.25	1.45	1.84	1.99	2.11	3.89	4.90	5.62	6.46	7.12
37	1.27	1.48	1.86	2.02	2.14	3.95	4.96	5.72	6.56	7.20
38	1.28	1.50	1.89	2.04	2.17	4.02	5.01	5.83	6.67	7.29
39	1.30	1.54	1.91	2.07	2.20	4.09	5.07	5.94	6.77	7.37
40	1.32	1.60	1.94	2.09	2.23	4.15	5.13	6.05	6.88	7.46
41	1.40	1.69	1.98	2.15	2.29	4.21	5.22	6.16	6.96	7.56
42	1.48	1.80	2.03	2.20	2.35	4.26	5.31	6.28	7.05	7.66
43	1.57	1.90	2.10	2.25	2.42	4.31	5.41	6.40	7.14	7.76
44	1.67	2.02	2.22	2.34	2.48	4.37	5.50	6.53	7.22	7.86
45	1.77	2.14	2.35	2.48	2.60	4.43	5.60	6.65	7.31	7.97
46	1.87	2.27	2.50	2.63	2.76	4.49	5.70	6.78	7.40	8.06
47	1.91	2.36	2.66	2.80	2.94	4.56	5.80	6.90	7.50	8.15
48	1.95	2.42	2.83	2.98	3.12	4.63	5.91	7.03	7.59	8.25
49	1.99	2.49	2.91	3.17	3.32	4.69	6.02	7.16	7.68	8.34
50	2.04	2.55	2.97	3.34	3.53	4.76	6.13	7.30	7.78	8.43
51	2.09	2.66	3.05	3.42	3.75	4.92	6.29	7.51	8.02	8.72
52	2.14	2.78	3.13	3.50	3.85	5.07	6.46	7.73	8.28	9.01
53	2.20	2.90	3.22	3.59	3.95	5.24	6.63	7.95	8.54	9.32
54	2.25	3.03	3.31	3.68	4.05	5.41	6.81	8.18	8.81	9.63
55	2.31	3.16	3.40	3.77	4.15	5.58	6.99	8.42	9.09	9.96
56	2.51	3.31	3.62	4.02	4.43	5.76	7.37	8.71	9.47	10.39
57	2.73	3.47	3.86	4.28	4.73	5.95	7.77	9.02	9.86	10.83
58	2.96	3.64	4.12	4.56	5.04	6.14	8.19	9.33	10.27	11.29
59	3.22	3.81	4.39	4.86	5.38	6.34	8.64	9.65	10.70	11.78
60	3.50	3.99	4.68	5.18	5.74	6.54	9.11	9.99	11.15	12.28
61	3.75	4.35	5.05	5.63	6.23	6.99	9.51	10.58	11.77	12.92
62	4.02	4.73	5.44	6.11	6.76	7.46	9.92	11.20	12.44	13.59
63	4.32	5.15	5.87	6.63	7.34	7.96	10.35	11.86	13.14	14.29
64	4.63	5.61	6.32	7.21	7.96	8.50	10.80	12.56	13.88	15.03
65	4.97	6.11	6.82	7.83	8.64	9.08	11.27	13.29	14.66	15.81
66	5.48	6.74	7.55	8.65	9.59	9.77	12.25	14.37	15.95	17.24
67	6.04	7.43	8.36	9.56	10.64	10.52	13.32	15.53	17.36	18.80
68	6.66	8.19	9.26	10.57	11.80	11.33	14.47	16.78	18.89	20.49
69	7.35	9.03	10.26	11.68	13.10	12.20	15.73	18.13	20.56	22.34
70	8.10	9.96	11.37	12.91	14.53	13.13	17.09	19.60	22.37	24.36
71	9.10	11.28	12.77	14.49	16.14	14.45	18.78	21.79	24.68	26.67
72	10.23	12.77	14.35	16.25	17.92	15.89	20.64	24.24	27.22	29.21
73	11.50	14.47	16.11	18.24	19.90	17.48	22.67	26.96	30.02	31.99
74	12.93	16.38	18.10	20.47	22.11	19.23	24.91	29.98	33.12	35.03
75	14.53	18.55	20.33	22.96	24.55	21.15	27.37	33.34	36.53	38.36
76	15.87	20.28	22.21	25.10	26.82	22.59	29.21	35.58	38.99	40.92
77	17.15	21.95	24.02	27.16	29.01	23.88	30.85	37.59	41.20	43.22
78	18.51	23.70	25.93	29.33	31.31	25.20	32.52	39.63	43.46	45.56
79	19.93	25.55	27.93	31.61	33.73	26.53	34.21	41.71	45.74	47.92
80	21.41	27.47	30.02	33.99	36.25	27.87	35.91	43.79	48.04	50.30
81	23.98	30.77	33.62	38.06	40.60	31.22	40.22	49.04	53.80	56.33
82	26.55	34.07	37.22	42.14	44.95	34.56	44.53	54.30	59.57	62.37
83	29.55	37.91	41.42	46.90	50.02	38.46	49.56	60.43	66.29	69.41
84	33.19	42.59	46.53	52.68	56.18	43.20	55.67	67.87	74.46	77.96
85	37.04	47.53	51.93	58.80	62.71	48.22	62.13	75.75	83.11	87.02
86	41.11	52.75	57.63	65.25	69.59	53.52	68.95	84.07	92.23	96.57
87	45.82	58.79	64.24	72.73	77.57	59.65	76.85	93.70	102.80	107.64
88	50.96	65.39	71.44	80.89	86.27	66.34	85.47	104.21	114.33	119.71
89	56.96	73.08	79.85	90.40	96.42	74.14	95.53	116.47	127.78	133.80
90	74.94	96.16	105.06	118.95	126.86	97.55	125.70	153.25	168.13	176.05

Appendix B2

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

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (4.5% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.85	3.69	4.06	4.75	5.35
30	2.85	3.69	4.06	4.75	5.35
31	2.89	3.73	4.14	4.82	5.42
32	2.94	3.77	4.21	4.90	5.48
33	2.99	3.82	4.29	4.97	5.54
34	3.04	3.86	4.37	5.05	5.61
35	3.09	3.91	4.45	5.13	5.67
36	3.14	3.95	4.53	5.21	5.74
37	3.19	4.00	4.62	5.29	5.81
38	3.24	4.04	4.70	5.38	5.88
39	3.30	4.09	4.79	5.46	5.94
40	3.35	4.14	4.88	5.55	6.01
41	3.39	4.21	4.97	5.62	6.09
42	3.44	4.28	5.07	5.69	6.18
43	3.48	4.36	5.16	5.75	6.26
44	3.52	4.44	5.26	5.83	6.34
45	3.57	4.51	5.37	5.90	6.43
46	3.62	4.60	5.47	5.97	6.50
47	3.68	4.68	5.57	6.04	6.57
48	3.73	4.76	5.67	6.12	6.65
49	3.78	4.85	5.78	6.20	6.73
50	3.84	4.94	5.88	6.27	6.80
51	3.96	5.07	6.06	6.47	7.03
52	4.09	5.21	6.23	6.68	7.27
53	4.22	5.35	6.41	6.89	7.51
54	4.36	5.49	6.60	7.11	7.77
55	4.50	5.64	6.79	7.33	8.03
56	4.65	5.94	7.03	7.64	8.38
57	4.80	6.27	7.27	7.95	8.73
58	4.95	6.61	7.52	8.29	9.11
59	5.11	6.97	7.79	8.63	9.50
60	5.28	7.35	8.06	8.99	9.91
61	5.63	7.67	8.53	9.49	10.42
62	6.01	8.00	9.03	10.03	10.96
63	6.42	8.35	9.56	10.59	11.53
64	6.86	8.71	10.13	11.19	12.12
65	7.32	9.09	10.72	11.82	12.75
66	7.88	9.88	11.59	12.86	13.90
67	8.49	10.74	12.52	14.00	15.16
68	9.14	11.67	13.53	15.23	16.53
69	9.84	12.68	14.62	16.58	18.02
70	10.59	13.79	15.80	18.04	19.64
71	11.65	15.15	17.58	19.90	21.51
72	12.82	16.64	19.55	21.95	23.56
73	14.10	18.29	21.74	24.21	25.80
74	15.51	20.09	24.18	26.71	28.25
75	17.06	22.08	26.89	29.46	30.93
76	18.82	24.34	29.65	32.49	34.10
77	20.76	26.82	32.68	35.83	37.58
78	22.90	29.56	36.03	39.51	41.42
79	25.27	32.58	39.72	43.57	45.64
80	27.87	35.91	43.79	48.04	50.30
81	31.22	40.22	49.04	53.80	56.33
82	34.56	44.53	54.30	59.57	62.37
83	38.46	49.56	60.43	66.29	69.41
84	43.20	55.67	67.87	74.46	77.96
85	48.22	62.13	75.75	83.11	87.02
86	53.52	68.95	84.07	92.23	96.57
87	59.65	76.85	93.70	102.80	107.64
88	66.34	85.47	104.21	114.33	119.71
89	74.14	95.53	116.47	127.78	133.80
90	97.55	125.70	153.25	168.13	176.05

Appendix C1

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

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base with Shared Cost					ABI Option: (4.2% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
30	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
31	0.92	1.04	1.34	1.46	1.53	2.77	3.58	3.97	4.62	5.19
32	0.93	1.06	1.36	1.48	1.55	2.82	3.62	4.04	4.70	5.25
33	0.94	1.07	1.37	1.49	1.58	2.86	3.66	4.11	4.77	5.32
34	0.95	1.09	1.39	1.51	1.60	2.91	3.70	4.19	4.84	5.38
35	0.96	1.11	1.41	1.53	1.62	2.96	3.74	4.27	4.92	5.44
36	0.97	1.13	1.43	1.55	1.64	3.01	3.79	4.35	5.00	5.50
37	0.99	1.15	1.45	1.57	1.67	3.06	3.83	4.43	5.08	5.57
38	1.00	1.17	1.47	1.59	1.69	3.11	3.88	4.51	5.16	5.63
39	1.01	1.20	1.49	1.61	1.72	3.16	3.92	4.59	5.24	5.70
40	1.03	1.24	1.51	1.63	1.74	3.21	3.97	4.67	5.32	5.77
41	1.09	1.32	1.54	1.67	1.79	3.25	4.04	4.77	5.38	5.84
42	1.15	1.39	1.58	1.71	1.83	3.29	4.11	4.86	5.45	5.92
43	1.22	1.48	1.63	1.75	1.88	3.34	4.18	4.95	5.52	6.00
44	1.29	1.56	1.73	1.82	1.93	3.38	4.25	5.05	5.59	6.08
45	1.37	1.66	1.83	1.92	2.02	3.42	4.33	5.15	5.65	6.16
46	1.44	1.76	1.94	2.04	2.15	3.47	4.41	5.24	5.72	6.23
47	1.48	1.83	2.06	2.17	2.28	3.52	4.49	5.34	5.80	6.30
48	1.51	1.87	2.19	2.31	2.42	3.58	4.57	5.44	5.87	6.38
49	1.54	1.92	2.25	2.45	2.57	3.63	4.65	5.54	5.94	6.45
50	1.57	1.97	2.29	2.58	2.74	3.68	4.74	5.64	6.01	6.52
51	1.61	2.06	2.36	2.64	2.90	3.80	4.86	5.81	6.20	6.74
52	1.66	2.15	2.42	2.71	2.98	3.92	4.99	5.97	6.40	6.97
53	1.70	2.24	2.49	2.78	3.05	4.05	5.13	6.15	6.60	7.21
54	1.74	2.34	2.56	2.84	3.13	4.18	5.27	6.33	6.81	7.45
55	1.79	2.44	2.63	2.91	3.21	4.32	5.41	6.51	7.03	7.70
56	1.94	2.56	2.80	3.11	3.43	4.45	5.70	6.74	7.32	8.03
57	2.11	2.68	2.99	3.31	3.66	4.60	6.01	6.97	7.63	8.37
58	2.29	2.81	3.19	3.53	3.90	4.75	6.34	7.21	7.94	8.73
59	2.49	2.95	3.40	3.76	4.16	4.90	6.68	7.47	8.27	9.11
60	2.70	3.09	3.62	4.01	4.44	5.06	7.04	7.73	8.62	9.50
61	2.90	3.36	3.90	4.35	4.82	5.40	7.35	8.18	9.10	9.99
62	3.11	3.66	4.21	4.72	5.23	5.77	7.67	8.66	9.62	10.51
63	3.34	3.99	4.54	5.13	5.67	6.16	8.00	9.17	10.16	11.05
64	3.58	4.34	4.89	5.57	6.16	6.57	8.35	9.71	10.73	11.62
65	3.84	4.72	5.27	6.05	6.68	7.02	8.72	10.28	11.33	12.23
66	4.24	5.21	5.84	6.69	7.42	7.56	9.47	11.11	12.33	13.33
67	4.67	5.74	6.47	7.39	8.23	8.14	10.30	12.01	13.42	14.53
68	5.15	6.33	7.16	8.17	9.13	8.76	11.19	12.97	14.61	15.85
69	5.68	6.98	7.94	9.03	10.13	9.43	12.16	14.02	15.90	17.28
70	6.26	7.70	8.79	9.98	11.23	10.16	13.22	15.15	17.30	18.84
71	7.04	8.72	9.88	11.20	12.48	11.17	14.52	16.85	19.08	20.63
72	7.91	9.88	11.09	12.57	13.86	12.29	15.96	18.74	21.05	22.59
73	8.89	11.19	12.46	14.10	15.39	13.52	17.53	20.84	23.22	24.73
74	9.99	12.67	14.00	15.82	17.09	14.87	19.26	23.18	25.61	27.09
75	11.23	14.35	15.72	17.76	18.98	16.36	21.17	25.78	28.25	29.66
76	12.28	15.70	17.20	19.43	20.76	17.49	22.61	27.54	30.19	31.68
77	13.30	17.01	18.62	21.05	22.49	18.51	23.91	29.14	31.94	33.50
78	14.37	18.40	20.13	22.77	24.31	19.56	25.25	30.77	33.74	35.37
79	15.49	19.86	21.71	24.57	26.22	20.63	26.60	32.42	35.56	37.26
80	16.67	21.39	23.37	26.46	28.22	21.70	27.96	34.09	37.40	39.16
81	18.67	23.96	26.17	29.64	31.61	24.30	31.32	38.18	41.89	43.86
82	20.67	26.52	28.98	32.81	34.99	26.91	34.67	42.27	46.38	48.56
83	23.00	29.52	32.25	36.51	38.94	29.95	38.58	47.04	51.61	54.04
84	25.84	33.15	36.22	41.01	43.74	33.64	43.34	52.84	57.97	60.70
85	28.84	37.00	40.43	45.78	48.82	37.54	48.37	58.98	64.70	67.75
86	32.01	41.07	44.87	50.80	54.18	41.66	53.68	65.45	71.81	75.19
87	35.67	45.77	50.01	56.62	60.39	46.44	59.83	72.95	80.04	83.80
88	39.67	50.91	55.62	62.97	67.16	51.65	66.54	81.13	89.01	93.20
89	44.34	56.90	62.16	70.38	75.07	57.72	74.37	90.68	99.48	104.17
90	58.35	74.87	81.80	92.61	98.77	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (3.8% Compound Inflation) or (4.5% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.20	2.85	3.14	3.67	4.14
30	2.20	2.85	3.14	3.67	4.14
31	2.24	2.88	3.20	3.73	4.19
32	2.27	2.92	3.26	3.79	4.24
33	2.31	2.95	3.32	3.85	4.29
34	2.35	2.99	3.38	3.91	4.34
35	2.39	3.02	3.44	3.97	4.39
36	2.43	3.06	3.50	4.03	4.44
37	2.47	3.09	3.57	4.09	4.49
38	2.51	3.13	3.63	4.16	4.54
39	2.55	3.16	3.70	4.22	4.60
40	2.59	3.20	3.77	4.29	4.65
41	2.62	3.26	3.84	4.34	4.71
42	2.66	3.31	3.92	4.40	4.78
43	2.69	3.37	3.99	4.45	4.84
44	2.73	3.43	4.07	4.50	4.90
45	2.76	3.49	4.15	4.56	4.97
46	2.80	3.55	4.23	4.62	5.03
47	2.84	3.62	4.31	4.67	5.08
48	2.88	3.68	4.39	4.73	5.14
49	2.93	3.75	4.47	4.79	5.20
50	2.97	3.82	4.55	4.85	5.26
51	3.07	3.92	4.68	5.00	5.44
52	3.16	4.03	4.82	5.16	5.62
53	3.27	4.14	4.96	5.33	5.81
54	3.37	4.25	5.10	5.50	6.01
55	3.48	4.36	5.25	5.67	6.21
56	3.59	4.60	5.43	5.91	6.48
57	3.71	4.85	5.62	6.15	6.75
58	3.83	5.11	5.82	6.41	7.04
59	3.95	5.39	6.02	6.67	7.35
60	4.08	5.68	6.23	6.95	7.66
61	4.36	5.93	6.60	7.34	8.06
62	4.65	6.19	6.98	7.75	8.47
63	4.97	6.46	7.39	8.19	8.91
64	5.30	6.74	7.83	8.65	9.37
65	5.66	7.03	8.29	9.14	9.86
66	6.09	7.64	8.96	9.95	10.75
67	6.56	8.30	9.68	10.82	11.72
68	7.06	9.02	10.46	11.78	12.78
69	7.61	9.81	11.31	12.82	13.93
70	8.19	10.66	12.22	13.95	15.19
71	9.01	11.71	13.59	15.39	16.63
72	9.91	12.87	15.11	16.97	18.22
73	10.90	14.14	16.81	18.72	19.95
74	11.99	15.54	18.69	20.65	21.84
75	13.19	17.07	20.79	22.78	23.92
76	14.57	18.84	22.95	25.15	26.40
77	16.10	20.79	25.34	27.78	29.13
78	17.78	22.95	27.97	30.67	32.15
79	19.64	25.33	30.88	33.87	35.48
80	21.70	27.96	34.09	37.40	39.16
81	24.30	31.32	38.18	41.89	43.86
82	26.91	34.67	42.27	46.38	48.56
83	29.95	38.58	47.04	51.61	54.04
84	33.64	43.34	52.84	57.97	60.70
85	37.54	48.37	58.98	64.70	67.75
86	41.66	53.68	65.45	71.81	75.19
87	46.44	59.83	72.95	80.04	83.80
88	51.65	66.54	81.13	89.01	93.20
89	57.72	74.37	90.68	99.48	104.17
90	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base					ABI Option: (5% Compound Inflation)				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
30	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
31	1.18	1.33	1.72	1.87	1.97	3.59	4.62	5.13	5.98	6.72
32	1.20	1.36	1.74	1.90	2.00	3.64	4.68	5.22	6.07	6.79
33	1.21	1.38	1.77	1.92	2.02	3.70	4.73	5.32	6.17	6.87
34	1.22	1.40	1.79	1.94	2.05	3.77	4.79	5.42	6.26	6.95
35	1.24	1.43	1.81	1.97	2.08	3.83	4.84	5.52	6.36	7.04
36	1.25	1.45	1.84	1.99	2.11	3.89	4.90	5.62	6.46	7.12
37	1.27	1.48	1.86	2.02	2.14	3.95	4.96	5.72	6.56	7.20
38	1.28	1.50	1.89	2.04	2.17	4.02	5.01	5.83	6.67	7.29
39	1.30	1.54	1.91	2.07	2.20	4.09	5.07	5.94	6.77	7.37
40	1.32	1.60	1.94	2.09	2.23	4.15	5.13	6.05	6.88	7.46
41	1.40	1.69	1.98	2.15	2.29	4.21	5.22	6.16	6.96	7.56
42	1.48	1.80	2.03	2.20	2.35	4.26	5.31	6.28	7.05	7.66
43	1.57	1.90	2.10	2.25	2.42	4.31	5.41	6.40	7.14	7.76
44	1.67	2.02	2.22	2.34	2.48	4.37	5.50	6.53	7.22	7.86
45	1.77	2.14	2.35	2.48	2.60	4.43	5.60	6.65	7.31	7.97
46	1.87	2.27	2.50	2.63	2.76	4.49	5.70	6.78	7.40	8.06
47	1.91	2.36	2.66	2.80	2.94	4.56	5.80	6.90	7.50	8.15
48	1.95	2.42	2.83	2.98	3.12	4.63	5.91	7.03	7.59	8.25
49	1.99	2.49	2.91	3.17	3.32	4.69	6.02	7.16	7.68	8.34
50	2.04	2.55	2.97	3.34	3.53	4.76	6.13	7.30	7.78	8.43
51	2.09	2.66	3.05	3.42	3.75	4.92	6.29	7.51	8.02	8.72
52	2.14	2.78	3.13	3.50	3.85	5.07	6.46	7.73	8.28	9.01
53	2.20	2.90	3.22	3.59	3.95	5.24	6.63	7.95	8.54	9.32
54	2.25	3.03	3.31	3.68	4.05	5.41	6.81	8.18	8.81	9.63
55	2.31	3.16	3.40	3.77	4.15	5.58	6.99	8.42	9.09	9.96
56	2.51	3.31	3.62	4.02	4.43	5.76	7.37	8.71	9.47	10.39
57	2.73	3.47	3.86	4.28	4.73	5.95	7.77	9.02	9.86	10.83
58	2.96	3.64	4.12	4.56	5.04	6.14	8.19	9.33	10.27	11.29
59	3.22	3.81	4.39	4.86	5.38	6.34	8.64	9.65	10.70	11.78
60	3.50	3.99	4.68	5.18	5.74	6.54	9.11	9.99	11.15	12.28
61	3.75	4.35	5.05	5.63	6.23	6.99	9.51	10.58	11.77	12.92
62	4.02	4.73	5.44	6.11	6.76	7.46	9.92	11.20	12.44	13.59
63	4.32	5.15	5.87	6.63	7.34	7.96	10.35	11.86	13.14	14.29
64	4.63	5.61	6.32	7.21	7.96	8.50	10.80	12.56	13.88	15.03
65	4.97	6.11	6.82	7.83	8.64	9.08	11.27	13.29	14.66	15.81
66	5.48	6.74	7.55	8.65	9.59	9.77	12.25	14.37	15.95	17.24
67	6.04	7.43	8.36	9.56	10.64	10.52	13.32	15.53	17.36	18.80
68	6.66	8.19	9.26	10.57	11.80	11.33	14.47	16.78	18.89	20.49
69	7.35	9.03	10.26	11.68	13.10	12.20	15.73	18.13	20.56	22.34
70	8.10	9.96	11.37	12.91	14.53	13.13	17.09	19.60	22.37	24.36
71	9.10	11.28	12.77	14.49	16.14	14.45	18.78	21.79	24.68	26.67
72	10.23	12.77	14.35	16.25	17.92	15.89	20.64	24.24	27.22	29.21
73	11.50	14.47	16.11	18.24	19.90	17.48	22.67	26.96	30.02	31.99
74	12.93	16.38	18.10	20.47	22.11	19.23	24.91	29.98	33.12	35.03
75	14.53	18.55	20.33	22.96	24.55	21.15	27.37	33.34	36.53	38.36
76	15.87	20.28	22.21	25.10	26.82	22.59	29.21	35.58	38.99	40.92
77	17.15	21.95	24.02	27.16	29.01	23.88	30.85	37.59	41.20	43.22
78	18.51	23.70	25.93	29.33	31.31	25.20	32.52	39.63	43.46	45.56
79	19.93	25.55	27.93	31.61	33.73	26.53	34.21	41.71	45.74	47.92
80	21.41	27.47	30.02	33.99	36.25	27.87	35.91	43.79	48.04	50.30
81	23.98	30.77	33.62	38.06	40.60	31.22	40.22	49.04	53.80	56.33
82	26.55	34.07	37.22	42.14	44.95	34.56	44.53	54.30	59.57	62.37
83	29.55	37.91	41.42	46.90	50.02	38.46	49.56	60.43	66.29	69.41
84	33.19	42.59	46.53	52.68	56.18	43.20	55.67	67.87	74.46	77.96
85	37.04	47.53	51.93	58.80	62.71	48.22	62.13	75.75	83.11	87.02
86	41.11	52.75	57.63	65.25	69.59	53.52	68.95	84.07	92.23	96.57
87	45.82	58.79	64.24	72.73	77.57	59.65	76.85	93.70	102.80	107.64
88	50.96	65.39	71.44	80.89	86.27	66.34	85.47	104.21	114.33	119.71
89	56.96	73.08	79.85	90.40	96.42	74.14	95.53	116.47	127.78	133.80
90	74.94	96.16	105.06	118.95	126.86	97.55	125.70	153.25	168.13	176.05

Appendix B2

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

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (4.5% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.85	3.69	4.06	4.75	5.35
30	2.85	3.69	4.06	4.75	5.35
31	2.89	3.73	4.14	4.82	5.42
32	2.94	3.77	4.21	4.90	5.48
33	2.99	3.82	4.29	4.97	5.54
34	3.04	3.86	4.37	5.05	5.61
35	3.09	3.91	4.45	5.13	5.67
36	3.14	3.95	4.53	5.21	5.74
37	3.19	4.00	4.62	5.29	5.81
38	3.24	4.04	4.70	5.38	5.88
39	3.30	4.09	4.79	5.46	5.94
40	3.35	4.14	4.88	5.55	6.01
41	3.39	4.21	4.97	5.62	6.09
42	3.44	4.28	5.07	5.69	6.18
43	3.48	4.36	5.16	5.75	6.26
44	3.52	4.44	5.26	5.83	6.34
45	3.57	4.51	5.37	5.90	6.43
46	3.62	4.60	5.47	5.97	6.50
47	3.68	4.68	5.57	6.04	6.57
48	3.73	4.76	5.67	6.12	6.65
49	3.78	4.85	5.78	6.20	6.73
50	3.84	4.94	5.88	6.27	6.80
51	3.96	5.07	6.06	6.47	7.03
52	4.09	5.21	6.23	6.68	7.27
53	4.22	5.35	6.41	6.89	7.51
54	4.36	5.49	6.60	7.11	7.77
55	4.50	5.64	6.79	7.33	8.03
56	4.65	5.94	7.03	7.64	8.38
57	4.80	6.27	7.27	7.95	8.73
58	4.95	6.61	7.52	8.29	9.11
59	5.11	6.97	7.79	8.63	9.50
60	5.28	7.35	8.06	8.99	9.91
61	5.63	7.67	8.53	9.49	10.42
62	6.01	8.00	9.03	10.03	10.96
63	6.42	8.35	9.56	10.59	11.53
64	6.86	8.71	10.13	11.19	12.12
65	7.32	9.09	10.72	11.82	12.75
66	7.88	9.88	11.59	12.86	13.90
67	8.49	10.74	12.52	14.00	15.16
68	9.14	11.67	13.53	15.23	16.53
69	9.84	12.68	14.62	16.58	18.02
70	10.59	13.79	15.80	18.04	19.64
71	11.65	15.15	17.58	19.90	21.51
72	12.82	16.64	19.55	21.95	23.56
73	14.10	18.29	21.74	24.21	25.80
74	15.51	20.09	24.18	26.71	28.25
75	17.06	22.08	26.89	29.46	30.93
76	18.82	24.34	29.65	32.49	34.10
77	20.76	26.82	32.68	35.83	37.58
78	22.90	29.56	36.03	39.51	41.42
79	25.27	32.58	39.72	43.57	45.64
80	27.87	35.91	43.79	48.04	50.30
81	31.22	40.22	49.04	53.80	56.33
82	34.56	44.53	54.30	59.57	62.37
83	38.46	49.56	60.43	66.29	69.41
84	43.20	55.67	67.87	74.46	77.96
85	48.22	62.13	75.75	83.11	87.02
86	53.52	68.95	84.07	92.23	96.57
87	59.65	76.85	93.70	102.80	107.64
88	66.34	85.47	104.21	114.33	119.71
89	74.14	95.53	116.47	127.78	133.80
90	97.55	125.70	153.25	168.13	176.05

Appendix C1

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

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base with Shared Cost					ABI Option: (4.2% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
30	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
31	0.92	1.04	1.34	1.46	1.53	2.77	3.58	3.97	4.62	5.19
32	0.93	1.06	1.36	1.48	1.55	2.82	3.62	4.04	4.70	5.25
33	0.94	1.07	1.37	1.49	1.58	2.86	3.66	4.11	4.77	5.32
34	0.95	1.09	1.39	1.51	1.60	2.91	3.70	4.19	4.84	5.38
35	0.96	1.11	1.41	1.53	1.62	2.96	3.74	4.27	4.92	5.44
36	0.97	1.13	1.43	1.55	1.64	3.01	3.79	4.35	5.00	5.50
37	0.99	1.15	1.45	1.57	1.67	3.06	3.83	4.43	5.08	5.57
38	1.00	1.17	1.47	1.59	1.69	3.11	3.88	4.51	5.16	5.63
39	1.01	1.20	1.49	1.61	1.72	3.16	3.92	4.59	5.24	5.70
40	1.03	1.24	1.51	1.63	1.74	3.21	3.97	4.67	5.32	5.77
41	1.09	1.32	1.54	1.67	1.79	3.25	4.04	4.77	5.38	5.84
42	1.15	1.39	1.58	1.71	1.83	3.29	4.11	4.86	5.45	5.92
43	1.22	1.48	1.63	1.75	1.88	3.34	4.18	4.95	5.52	6.00
44	1.29	1.56	1.73	1.82	1.93	3.38	4.25	5.05	5.59	6.08
45	1.37	1.66	1.83	1.92	2.02	3.42	4.33	5.15	5.65	6.16
46	1.44	1.76	1.94	2.04	2.15	3.47	4.41	5.24	5.72	6.23
47	1.48	1.83	2.06	2.17	2.28	3.52	4.49	5.34	5.80	6.30
48	1.51	1.87	2.19	2.31	2.42	3.58	4.57	5.44	5.87	6.38
49	1.54	1.92	2.25	2.45	2.57	3.63	4.65	5.54	5.94	6.45
50	1.57	1.97	2.29	2.58	2.74	3.68	4.74	5.64	6.01	6.52
51	1.61	2.06	2.36	2.64	2.90	3.80	4.86	5.81	6.20	6.74
52	1.66	2.15	2.42	2.71	2.98	3.92	4.99	5.97	6.40	6.97
53	1.70	2.24	2.49	2.78	3.05	4.05	5.13	6.15	6.60	7.21
54	1.74	2.34	2.56	2.84	3.13	4.18	5.27	6.33	6.81	7.45
55	1.79	2.44	2.63	2.91	3.21	4.32	5.41	6.51	7.03	7.70
56	1.94	2.56	2.80	3.11	3.43	4.45	5.70	6.74	7.32	8.03
57	2.11	2.68	2.99	3.31	3.66	4.60	6.01	6.97	7.63	8.37
58	2.29	2.81	3.19	3.53	3.90	4.75	6.34	7.21	7.94	8.73
59	2.49	2.95	3.40	3.76	4.16	4.90	6.68	7.47	8.27	9.11
60	2.70	3.09	3.62	4.01	4.44	5.06	7.04	7.73	8.62	9.50
61	2.90	3.36	3.90	4.35	4.82	5.40	7.35	8.18	9.10	9.99
62	3.11	3.66	4.21	4.72	5.23	5.77	7.67	8.66	9.62	10.51
63	3.34	3.99	4.54	5.13	5.67	6.16	8.00	9.17	10.16	11.05
64	3.58	4.34	4.89	5.57	6.16	6.57	8.35	9.71	10.73	11.62
65	3.84	4.72	5.27	6.05	6.68	7.02	8.72	10.28	11.33	12.23
66	4.24	5.21	5.84	6.69	7.42	7.56	9.47	11.11	12.33	13.33
67	4.67	5.74	6.47	7.39	8.23	8.14	10.30	12.01	13.42	14.53
68	5.15	6.33	7.16	8.17	9.13	8.76	11.19	12.97	14.61	15.85
69	5.68	6.98	7.94	9.03	10.13	9.43	12.16	14.02	15.90	17.28
70	6.26	7.70	8.79	9.98	11.23	10.16	13.22	15.15	17.30	18.84
71	7.04	8.72	9.88	11.20	12.48	11.17	14.52	16.85	19.08	20.63
72	7.91	9.88	11.09	12.57	13.86	12.29	15.96	18.74	21.05	22.59
73	8.89	11.19	12.46	14.10	15.39	13.52	17.53	20.84	23.22	24.73
74	9.99	12.67	14.00	15.82	17.09	14.87	19.26	23.18	25.61	27.09
75	11.23	14.35	15.72	17.76	18.98	16.36	21.17	25.78	28.25	29.66
76	12.28	15.70	17.20	19.43	20.76	17.49	22.61	27.54	30.19	31.68
77	13.30	17.01	18.62	21.05	22.49	18.51	23.91	29.14	31.94	33.50
78	14.37	18.40	20.13	22.77	24.31	19.56	25.25	30.77	33.74	35.37
79	15.49	19.86	21.71	24.57	26.22	20.63	26.60	32.42	35.56	37.26
80	16.67	21.39	23.37	26.46	28.22	21.70	27.96	34.09	37.40	39.16
81	18.67	23.96	26.17	29.64	31.61	24.30	31.32	38.18	41.89	43.86
82	20.67	26.52	28.98	32.81	34.99	26.91	34.67	42.27	46.38	48.56
83	23.00	29.52	32.25	36.51	38.94	29.95	38.58	47.04	51.61	54.04
84	25.84	33.15	36.22	41.01	43.74	33.64	43.34	52.84	57.97	60.70
85	28.84	37.00	40.43	45.78	48.82	37.54	48.37	58.98	64.70	67.75
86	32.01	41.07	44.87	50.80	54.18	41.66	53.68	65.45	71.81	75.19
87	35.67	45.77	50.01	56.62	60.39	46.44	59.83	72.95	80.04	83.80
88	39.67	50.91	55.62	62.97	67.16	51.65	66.54	81.13	89.01	93.20
89	44.34	56.90	62.16	70.38	75.07	57.72	74.37	90.68	99.48	104.17
90	58.35	74.87	81.80	92.61	98.77	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (3.8% Compound Inflation) or (4.5% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.20	2.85	3.14	3.67	4.14
30	2.20	2.85	3.14	3.67	4.14
31	2.24	2.88	3.20	3.73	4.19
32	2.27	2.92	3.26	3.79	4.24
33	2.31	2.95	3.32	3.85	4.29
34	2.35	2.99	3.38	3.91	4.34
35	2.39	3.02	3.44	3.97	4.39
36	2.43	3.06	3.50	4.03	4.44
37	2.47	3.09	3.57	4.09	4.49
38	2.51	3.13	3.63	4.16	4.54
39	2.55	3.16	3.70	4.22	4.60
40	2.59	3.20	3.77	4.29	4.65
41	2.62	3.26	3.84	4.34	4.71
42	2.66	3.31	3.92	4.40	4.78
43	2.69	3.37	3.99	4.45	4.84
44	2.73	3.43	4.07	4.50	4.90
45	2.76	3.49	4.15	4.56	4.97
46	2.80	3.55	4.23	4.62	5.03
47	2.84	3.62	4.31	4.67	5.08
48	2.88	3.68	4.39	4.73	5.14
49	2.93	3.75	4.47	4.79	5.20
50	2.97	3.82	4.55	4.85	5.26
51	3.07	3.92	4.68	5.00	5.44
52	3.16	4.03	4.82	5.16	5.62
53	3.27	4.14	4.96	5.33	5.81
54	3.37	4.25	5.10	5.50	6.01
55	3.48	4.36	5.25	5.67	6.21
56	3.59	4.60	5.43	5.91	6.48
57	3.71	4.85	5.62	6.15	6.75
58	3.83	5.11	5.82	6.41	7.04
59	3.95	5.39	6.02	6.67	7.35
60	4.08	5.68	6.23	6.95	7.66
61	4.36	5.93	6.60	7.34	8.06
62	4.65	6.19	6.98	7.75	8.47
63	4.97	6.46	7.39	8.19	8.91
64	5.30	6.74	7.83	8.65	9.37
65	5.66	7.03	8.29	9.14	9.86
66	6.09	7.64	8.96	9.95	10.75
67	6.56	8.30	9.68	10.82	11.72
68	7.06	9.02	10.46	11.78	12.78
69	7.61	9.81	11.31	12.82	13.93
70	8.19	10.66	12.22	13.95	15.19
71	9.01	11.71	13.59	15.39	16.63
72	9.91	12.87	15.11	16.97	18.22
73	10.90	14.14	16.81	18.72	19.95
74	11.99	15.54	18.69	20.65	21.84
75	13.19	17.07	20.79	22.78	23.92
76	14.57	18.84	22.95	25.15	26.40
77	16.10	20.79	25.34	27.78	29.13
78	17.78	22.95	27.97	30.67	32.15
79	19.64	25.33	30.88	33.87	35.48
80	21.70	27.96	34.09	37.40	39.16
81	24.30	31.32	38.18	41.89	43.86
82	26.91	34.67	42.27	46.38	48.56
83	29.95	38.58	47.04	51.61	54.04
84	33.64	43.34	52.84	57.97	60.70
85	37.54	48.37	58.98	64.70	67.75
86	41.66	53.68	65.45	71.81	75.19
87	46.44	59.83	72.95	80.04	83.80
88	51.65	66.54	81.13	89.01	93.20
89	57.72	74.37	90.68	99.48	104.17
90	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base					ABI Option: (5% Compound Inflation)				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
30	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
31	1.18	1.33	1.72	1.87	1.97	3.59	4.62	5.13	5.98	6.72
32	1.20	1.36	1.74	1.90	2.00	3.64	4.68	5.22	6.07	6.79
33	1.21	1.38	1.77	1.92	2.02	3.70	4.73	5.32	6.17	6.87
34	1.22	1.40	1.79	1.94	2.05	3.77	4.79	5.42	6.26	6.95
35	1.24	1.43	1.81	1.97	2.08	3.83	4.84	5.52	6.36	7.04
36	1.25	1.45	1.84	1.99	2.11	3.89	4.90	5.62	6.46	7.12
37	1.27	1.48	1.86	2.02	2.14	3.95	4.96	5.72	6.56	7.20
38	1.28	1.50	1.89	2.04	2.17	4.02	5.01	5.83	6.67	7.29
39	1.30	1.54	1.91	2.07	2.20	4.09	5.07	5.94	6.77	7.37
40	1.32	1.60	1.94	2.09	2.23	4.15	5.13	6.05	6.88	7.46
41	1.40	1.69	1.98	2.15	2.29	4.21	5.22	6.16	6.96	7.56
42	1.48	1.80	2.03	2.20	2.35	4.26	5.31	6.28	7.05	7.66
43	1.57	1.90	2.10	2.25	2.42	4.31	5.41	6.40	7.14	7.76
44	1.67	2.02	2.22	2.34	2.48	4.37	5.50	6.53	7.22	7.86
45	1.77	2.14	2.35	2.48	2.60	4.43	5.60	6.65	7.31	7.97
46	1.87	2.27	2.50	2.63	2.76	4.49	5.70	6.78	7.40	8.06
47	1.91	2.36	2.66	2.80	2.94	4.56	5.80	6.90	7.50	8.15
48	1.95	2.42	2.83	2.98	3.12	4.63	5.91	7.03	7.59	8.25
49	1.99	2.49	2.91	3.17	3.32	4.69	6.02	7.16	7.68	8.34
50	2.04	2.55	2.97	3.34	3.53	4.76	6.13	7.30	7.78	8.43
51	2.09	2.66	3.05	3.42	3.75	4.92	6.29	7.51	8.02	8.72
52	2.14	2.78	3.13	3.50	3.85	5.07	6.46	7.73	8.28	9.01
53	2.20	2.90	3.22	3.59	3.95	5.24	6.63	7.95	8.54	9.32
54	2.25	3.03	3.31	3.68	4.05	5.41	6.81	8.18	8.81	9.63
55	2.31	3.16	3.40	3.77	4.15	5.58	6.99	8.42	9.09	9.96
56	2.51	3.31	3.62	4.02	4.43	5.76	7.37	8.71	9.47	10.39
57	2.73	3.47	3.86	4.28	4.73	5.95	7.77	9.02	9.86	10.83
58	2.96	3.64	4.12	4.56	5.04	6.14	8.19	9.33	10.27	11.29
59	3.22	3.81	4.39	4.86	5.38	6.34	8.64	9.65	10.70	11.78
60	3.50	3.99	4.68	5.18	5.74	6.54	9.11	9.99	11.15	12.28
61	3.75	4.35	5.05	5.63	6.23	6.99	9.51	10.58	11.77	12.92
62	4.02	4.73	5.44	6.11	6.76	7.46	9.92	11.20	12.44	13.59
63	4.32	5.15	5.87	6.63	7.34	7.96	10.35	11.86	13.14	14.29
64	4.63	5.61	6.32	7.21	7.96	8.50	10.80	12.56	13.88	15.03
65	4.97	6.11	6.82	7.83	8.64	9.08	11.27	13.29	14.66	15.81
66	5.48	6.74	7.55	8.65	9.59	9.77	12.25	14.37	15.95	17.24
67	6.04	7.43	8.36	9.56	10.64	10.52	13.32	15.53	17.36	18.80
68	6.66	8.19	9.26	10.57	11.80	11.33	14.47	16.78	18.89	20.49
69	7.35	9.03	10.26	11.68	13.10	12.20	15.73	18.13	20.56	22.34
70	8.10	9.96	11.37	12.91	14.53	13.13	17.09	19.60	22.37	24.36
71	9.10	11.28	12.77	14.49	16.14	14.45	18.78	21.79	24.68	26.67
72	10.23	12.77	14.35	16.25	17.92	15.89	20.64	24.24	27.22	29.21
73	11.50	14.47	16.11	18.24	19.90	17.48	22.67	26.96	30.02	31.99
74	12.93	16.38	18.10	20.47	22.11	19.23	24.91	29.98	33.12	35.03
75	14.53	18.55	20.33	22.96	24.55	21.15	27.37	33.34	36.53	38.36
76	15.87	20.28	22.21	25.10	26.82	22.59	29.21	35.58	38.99	40.92
77	17.15	21.95	24.02	27.16	29.01	23.88	30.85	37.59	41.20	43.22
78	18.51	23.70	25.93	29.33	31.31	25.20	32.52	39.63	43.46	45.56
79	19.93	25.55	27.93	31.61	33.73	26.53	34.21	41.71	45.74	47.92
80	21.41	27.47	30.02	33.99	36.25	27.87	35.91	43.79	48.04	50.30
81	23.98	30.77	33.62	38.06	40.60	31.22	40.22	49.04	53.80	56.33
82	26.55	34.07	37.22	42.14	44.95	34.56	44.53	54.30	59.57	62.37
83	29.55	37.91	41.42	46.90	50.02	38.46	49.56	60.43	66.29	69.41
84	33.19	42.59	46.53	52.68	56.18	43.20	55.67	67.87	74.46	77.96
85	37.04	47.53	51.93	58.80	62.71	48.22	62.13	75.75	83.11	87.02
86	41.11	52.75	57.63	65.25	69.59	53.52	68.95	84.07	92.23	96.57
87	45.82	58.79	64.24	72.73	77.57	59.65	76.85	93.70	102.80	107.64
88	50.96	65.39	71.44	80.89	86.27	66.34	85.47	104.21	114.33	119.71
89	56.96	73.08	79.85	90.40	96.42	74.14	95.53	116.47	127.78	133.80
90	74.94	96.16	105.06	118.95	126.86	97.55	125.70	153.25	168.13	176.05

Appendix B2

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

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (4.5% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.85	3.69	4.06	4.75	5.35
30	2.85	3.69	4.06	4.75	5.35
31	2.89	3.73	4.14	4.82	5.42
32	2.94	3.77	4.21	4.90	5.48
33	2.99	3.82	4.29	4.97	5.54
34	3.04	3.86	4.37	5.05	5.61
35	3.09	3.91	4.45	5.13	5.67
36	3.14	3.95	4.53	5.21	5.74
37	3.19	4.00	4.62	5.29	5.81
38	3.24	4.04	4.70	5.38	5.88
39	3.30	4.09	4.79	5.46	5.94
40	3.35	4.14	4.88	5.55	6.01
41	3.39	4.21	4.97	5.62	6.09
42	3.44	4.28	5.07	5.69	6.18
43	3.48	4.36	5.16	5.75	6.26
44	3.52	4.44	5.26	5.83	6.34
45	3.57	4.51	5.37	5.90	6.43
46	3.62	4.60	5.47	5.97	6.50
47	3.68	4.68	5.57	6.04	6.57
48	3.73	4.76	5.67	6.12	6.65
49	3.78	4.85	5.78	6.20	6.73
50	3.84	4.94	5.88	6.27	6.80
51	3.96	5.07	6.06	6.47	7.03
52	4.09	5.21	6.23	6.68	7.27
53	4.22	5.35	6.41	6.89	7.51
54	4.36	5.49	6.60	7.11	7.77
55	4.50	5.64	6.79	7.33	8.03
56	4.65	5.94	7.03	7.64	8.38
57	4.80	6.27	7.27	7.95	8.73
58	4.95	6.61	7.52	8.29	9.11
59	5.11	6.97	7.79	8.63	9.50
60	5.28	7.35	8.06	8.99	9.91
61	5.63	7.67	8.53	9.49	10.42
62	6.01	8.00	9.03	10.03	10.96
63	6.42	8.35	9.56	10.59	11.53
64	6.86	8.71	10.13	11.19	12.12
65	7.32	9.09	10.72	11.82	12.75
66	7.88	9.88	11.59	12.86	13.90
67	8.49	10.74	12.52	14.00	15.16
68	9.14	11.67	13.53	15.23	16.53
69	9.84	12.68	14.62	16.58	18.02
70	10.59	13.79	15.80	18.04	19.64
71	11.65	15.15	17.58	19.90	21.51
72	12.82	16.64	19.55	21.95	23.56
73	14.10	18.29	21.74	24.21	25.80
74	15.51	20.09	24.18	26.71	28.25
75	17.06	22.08	26.89	29.46	30.93
76	18.82	24.34	29.65	32.49	34.10
77	20.76	26.82	32.68	35.83	37.58
78	22.90	29.56	36.03	39.51	41.42
79	25.27	32.58	39.72	43.57	45.64
80	27.87	35.91	43.79	48.04	50.30
81	31.22	40.22	49.04	53.80	56.33
82	34.56	44.53	54.30	59.57	62.37
83	38.46	49.56	60.43	66.29	69.41
84	43.20	55.67	67.87	74.46	77.96
85	48.22	62.13	75.75	83.11	87.02
86	53.52	68.95	84.07	92.23	96.57
87	59.65	76.85	93.70	102.80	107.64
88	66.34	85.47	104.21	114.33	119.71
89	74.14	95.53	116.47	127.78	133.80
90	97.55	125.70	153.25	168.13	176.05

Appendix C1

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

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base with Shared Cost					ABI Option: (4.2% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
30	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
31	0.92	1.04	1.34	1.46	1.53	2.77	3.58	3.97	4.62	5.19
32	0.93	1.06	1.36	1.48	1.55	2.82	3.62	4.04	4.70	5.25
33	0.94	1.07	1.37	1.49	1.58	2.86	3.66	4.11	4.77	5.32
34	0.95	1.09	1.39	1.51	1.60	2.91	3.70	4.19	4.84	5.38
35	0.96	1.11	1.41	1.53	1.62	2.96	3.74	4.27	4.92	5.44
36	0.97	1.13	1.43	1.55	1.64	3.01	3.79	4.35	5.00	5.50
37	0.99	1.15	1.45	1.57	1.67	3.06	3.83	4.43	5.08	5.57
38	1.00	1.17	1.47	1.59	1.69	3.11	3.88	4.51	5.16	5.63
39	1.01	1.20	1.49	1.61	1.72	3.16	3.92	4.59	5.24	5.70
40	1.03	1.24	1.51	1.63	1.74	3.21	3.97	4.67	5.32	5.77
41	1.09	1.32	1.54	1.67	1.79	3.25	4.04	4.77	5.38	5.84
42	1.15	1.39	1.58	1.71	1.83	3.29	4.11	4.86	5.45	5.92
43	1.22	1.48	1.63	1.75	1.88	3.34	4.18	4.95	5.52	6.00
44	1.29	1.56	1.73	1.82	1.93	3.38	4.25	5.05	5.59	6.08
45	1.37	1.66	1.83	1.92	2.02	3.42	4.33	5.15	5.65	6.16
46	1.44	1.76	1.94	2.04	2.15	3.47	4.41	5.24	5.72	6.23
47	1.48	1.83	2.06	2.17	2.28	3.52	4.49	5.34	5.80	6.30
48	1.51	1.87	2.19	2.31	2.42	3.58	4.57	5.44	5.87	6.38
49	1.54	1.92	2.25	2.45	2.57	3.63	4.65	5.54	5.94	6.45
50	1.57	1.97	2.29	2.58	2.74	3.68	4.74	5.64	6.01	6.52
51	1.61	2.06	2.36	2.64	2.90	3.80	4.86	5.81	6.20	6.74
52	1.66	2.15	2.42	2.71	2.98	3.92	4.99	5.97	6.40	6.97
53	1.70	2.24	2.49	2.78	3.05	4.05	5.13	6.15	6.60	7.21
54	1.74	2.34	2.56	2.84	3.13	4.18	5.27	6.33	6.81	7.45
55	1.79	2.44	2.63	2.91	3.21	4.32	5.41	6.51	7.03	7.70
56	1.94	2.56	2.80	3.11	3.43	4.45	5.70	6.74	7.32	8.03
57	2.11	2.68	2.99	3.31	3.66	4.60	6.01	6.97	7.63	8.37
58	2.29	2.81	3.19	3.53	3.90	4.75	6.34	7.21	7.94	8.73
59	2.49	2.95	3.40	3.76	4.16	4.90	6.68	7.47	8.27	9.11
60	2.70	3.09	3.62	4.01	4.44	5.06	7.04	7.73	8.62	9.50
61	2.90	3.36	3.90	4.35	4.82	5.40	7.35	8.18	9.10	9.99
62	3.11	3.66	4.21	4.72	5.23	5.77	7.67	8.66	9.62	10.51
63	3.34	3.99	4.54	5.13	5.67	6.16	8.00	9.17	10.16	11.05
64	3.58	4.34	4.89	5.57	6.16	6.57	8.35	9.71	10.73	11.62
65	3.84	4.72	5.27	6.05	6.68	7.02	8.72	10.28	11.33	12.23
66	4.24	5.21	5.84	6.69	7.42	7.56	9.47	11.11	12.33	13.33
67	4.67	5.74	6.47	7.39	8.23	8.14	10.30	12.01	13.42	14.53
68	5.15	6.33	7.16	8.17	9.13	8.76	11.19	12.97	14.61	15.85
69	5.68	6.98	7.94	9.03	10.13	9.43	12.16	14.02	15.90	17.28
70	6.26	7.70	8.79	9.98	11.23	10.16	13.22	15.15	17.30	18.84
71	7.04	8.72	9.88	11.20	12.48	11.17	14.52	16.85	19.08	20.63
72	7.91	9.88	11.09	12.57	13.86	12.29	15.96	18.74	21.05	22.59
73	8.89	11.19	12.46	14.10	15.39	13.52	17.53	20.84	23.22	24.73
74	9.99	12.67	14.00	15.82	17.09	14.87	19.26	23.18	25.61	27.09
75	11.23	14.35	15.72	17.76	18.98	16.36	21.17	25.78	28.25	29.66
76	12.28	15.70	17.20	19.43	20.76	17.49	22.61	27.54	30.19	31.68
77	13.30	17.01	18.62	21.05	22.49	18.51	23.91	29.14	31.94	33.50
78	14.37	18.40	20.13	22.77	24.31	19.56	25.25	30.77	33.74	35.37
79	15.49	19.86	21.71	24.57	26.22	20.63	26.60	32.42	35.56	37.26
80	16.67	21.39	23.37	26.46	28.22	21.70	27.96	34.09	37.40	39.16
81	18.67	23.96	26.17	29.64	31.61	24.30	31.32	38.18	41.89	43.86
82	20.67	26.52	28.98	32.81	34.99	26.91	34.67	42.27	46.38	48.56
83	23.00	29.52	32.25	36.51	38.94	29.95	38.58	47.04	51.61	54.04
84	25.84	33.15	36.22	41.01	43.74	33.64	43.34	52.84	57.97	60.70
85	28.84	37.00	40.43	45.78	48.82	37.54	48.37	58.98	64.70	67.75
86	32.01	41.07	44.87	50.80	54.18	41.66	53.68	65.45	71.81	75.19
87	35.67	45.77	50.01	56.62	60.39	46.44	59.83	72.95	80.04	83.80
88	39.67	50.91	55.62	62.97	67.16	51.65	66.54	81.13	89.01	93.20
89	44.34	56.90	62.16	70.38	75.07	57.72	74.37	90.68	99.48	104.17
90	58.35	74.87	81.80	92.61	98.77	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (3.8% Compound Inflation) or (4.5% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.20	2.85	3.14	3.67	4.14
30	2.20	2.85	3.14	3.67	4.14
31	2.24	2.88	3.20	3.73	4.19
32	2.27	2.92	3.26	3.79	4.24
33	2.31	2.95	3.32	3.85	4.29
34	2.35	2.99	3.38	3.91	4.34
35	2.39	3.02	3.44	3.97	4.39
36	2.43	3.06	3.50	4.03	4.44
37	2.47	3.09	3.57	4.09	4.49
38	2.51	3.13	3.63	4.16	4.54
39	2.55	3.16	3.70	4.22	4.60
40	2.59	3.20	3.77	4.29	4.65
41	2.62	3.26	3.84	4.34	4.71
42	2.66	3.31	3.92	4.40	4.78
43	2.69	3.37	3.99	4.45	4.84
44	2.73	3.43	4.07	4.50	4.90
45	2.76	3.49	4.15	4.56	4.97
46	2.80	3.55	4.23	4.62	5.03
47	2.84	3.62	4.31	4.67	5.08
48	2.88	3.68	4.39	4.73	5.14
49	2.93	3.75	4.47	4.79	5.20
50	2.97	3.82	4.55	4.85	5.26
51	3.07	3.92	4.68	5.00	5.44
52	3.16	4.03	4.82	5.16	5.62
53	3.27	4.14	4.96	5.33	5.81
54	3.37	4.25	5.10	5.50	6.01
55	3.48	4.36	5.25	5.67	6.21
56	3.59	4.60	5.43	5.91	6.48
57	3.71	4.85	5.62	6.15	6.75
58	3.83	5.11	5.82	6.41	7.04
59	3.95	5.39	6.02	6.67	7.35
60	4.08	5.68	6.23	6.95	7.66
61	4.36	5.93	6.60	7.34	8.06
62	4.65	6.19	6.98	7.75	8.47
63	4.97	6.46	7.39	8.19	8.91
64	5.30	6.74	7.83	8.65	9.37
65	5.66	7.03	8.29	9.14	9.86
66	6.09	7.64	8.96	9.95	10.75
67	6.56	8.30	9.68	10.82	11.72
68	7.06	9.02	10.46	11.78	12.78
69	7.61	9.81	11.31	12.82	13.93
70	8.19	10.66	12.22	13.95	15.19
71	9.01	11.71	13.59	15.39	16.63
72	9.91	12.87	15.11	16.97	18.22
73	10.90	14.14	16.81	18.72	19.95
74	11.99	15.54	18.69	20.65	21.84
75	13.19	17.07	20.79	22.78	23.92
76	14.57	18.84	22.95	25.15	26.40
77	16.10	20.79	25.34	27.78	29.13
78	17.78	22.95	27.97	30.67	32.15
79	19.64	25.33	30.88	33.87	35.48
80	21.70	27.96	34.09	37.40	39.16
81	24.30	31.32	38.18	41.89	43.86
82	26.91	34.67	42.27	46.38	48.56
83	29.95	38.58	47.04	51.61	54.04
84	33.64	43.34	52.84	57.97	60.70
85	37.54	48.37	58.98	64.70	67.75
86	41.66	53.68	65.45	71.81	75.19
87	46.44	59.83	72.95	80.04	83.80
88	51.65	66.54	81.13	89.01	93.20
89	57.72	74.37	90.68	99.48	104.17
90	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base					ABI Option: (5% Compound Inflation)				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
30	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
31	1.18	1.33	1.72	1.87	1.97	3.59	4.62	5.13	5.98	6.72
32	1.20	1.36	1.74	1.90	2.00	3.64	4.68	5.22	6.07	6.79
33	1.21	1.38	1.77	1.92	2.02	3.70	4.73	5.32	6.17	6.87
34	1.22	1.40	1.79	1.94	2.05	3.77	4.79	5.42	6.26	6.95
35	1.24	1.43	1.81	1.97	2.08	3.83	4.84	5.52	6.36	7.04
36	1.25	1.45	1.84	1.99	2.11	3.89	4.90	5.62	6.46	7.12
37	1.27	1.48	1.86	2.02	2.14	3.95	4.96	5.72	6.56	7.20
38	1.28	1.50	1.89	2.04	2.17	4.02	5.01	5.83	6.67	7.29
39	1.30	1.54	1.91	2.07	2.20	4.09	5.07	5.94	6.77	7.37
40	1.32	1.60	1.94	2.09	2.23	4.15	5.13	6.05	6.88	7.46
41	1.40	1.69	1.98	2.15	2.29	4.21	5.22	6.16	6.96	7.56
42	1.48	1.80	2.03	2.20	2.35	4.26	5.31	6.28	7.05	7.66
43	1.57	1.90	2.10	2.25	2.42	4.31	5.41	6.40	7.14	7.76
44	1.67	2.02	2.22	2.34	2.48	4.37	5.50	6.53	7.22	7.86
45	1.77	2.14	2.35	2.48	2.60	4.43	5.60	6.65	7.31	7.97
46	1.87	2.27	2.50	2.63	2.76	4.49	5.70	6.78	7.40	8.06
47	1.91	2.36	2.66	2.80	2.94	4.56	5.80	6.90	7.50	8.15
48	1.95	2.42	2.83	2.98	3.12	4.63	5.91	7.03	7.59	8.25
49	1.99	2.49	2.91	3.17	3.32	4.69	6.02	7.16	7.68	8.34
50	2.04	2.55	2.97	3.34	3.53	4.76	6.13	7.30	7.78	8.43
51	2.09	2.66	3.05	3.42	3.75	4.92	6.29	7.51	8.02	8.72
52	2.14	2.78	3.13	3.50	3.85	5.07	6.46	7.73	8.28	9.01
53	2.20	2.90	3.22	3.59	3.95	5.24	6.63	7.95	8.54	9.32
54	2.25	3.03	3.31	3.68	4.05	5.41	6.81	8.18	8.81	9.63
55	2.31	3.16	3.40	3.77	4.15	5.58	6.99	8.42	9.09	9.96
56	2.51	3.31	3.62	4.02	4.43	5.76	7.37	8.71	9.47	10.39
57	2.73	3.47	3.86	4.28	4.73	5.95	7.77	9.02	9.86	10.83
58	2.96	3.64	4.12	4.56	5.04	6.14	8.19	9.33	10.27	11.29
59	3.22	3.81	4.39	4.86	5.38	6.34	8.64	9.65	10.70	11.78
60	3.50	3.99	4.68	5.18	5.74	6.54	9.11	9.99	11.15	12.28
61	3.75	4.35	5.05	5.63	6.23	6.99	9.51	10.58	11.77	12.92
62	4.02	4.73	5.44	6.11	6.76	7.46	9.92	11.20	12.44	13.59
63	4.32	5.15	5.87	6.63	7.34	7.96	10.35	11.86	13.14	14.29
64	4.63	5.61	6.32	7.21	7.96	8.50	10.80	12.56	13.88	15.03
65	4.97	6.11	6.82	7.83	8.64	9.08	11.27	13.29	14.66	15.81
66	5.48	6.74	7.55	8.65	9.59	9.77	12.25	14.37	15.95	17.24
67	6.04	7.43	8.36	9.56	10.64	10.52	13.32	15.53	17.36	18.80
68	6.66	8.19	9.26	10.57	11.80	11.33	14.47	16.78	18.89	20.49
69	7.35	9.03	10.26	11.68	13.10	12.20	15.73	18.13	20.56	22.34
70	8.10	9.96	11.37	12.91	14.53	13.13	17.09	19.60	22.37	24.36
71	9.10	11.28	12.77	14.49	16.14	14.45	18.78	21.79	24.68	26.67
72	10.23	12.77	14.35	16.25	17.92	15.89	20.64	24.24	27.22	29.21
73	11.50	14.47	16.11	18.24	19.90	17.48	22.67	26.96	30.02	31.99
74	12.93	16.38	18.10	20.47	22.11	19.23	24.91	29.98	33.12	35.03
75	14.53	18.55	20.33	22.96	24.55	21.15	27.37	33.34	36.53	38.36
76	15.87	20.28	22.21	25.10	26.82	22.59	29.21	35.58	38.99	40.92
77	17.15	21.95	24.02	27.16	29.01	23.88	30.85	37.59	41.20	43.22
78	18.51	23.70	25.93	29.33	31.31	25.20	32.52	39.63	43.46	45.56
79	19.93	25.55	27.93	31.61	33.73	26.53	34.21	41.71	45.74	47.92
80	21.41	27.47	30.02	33.99	36.25	27.87	35.91	43.79	48.04	50.30
81	23.98	30.77	33.62	38.06	40.60	31.22	40.22	49.04	53.80	56.33
82	26.55	34.07	37.22	42.14	44.95	34.56	44.53	54.30	59.57	62.37
83	29.55	37.91	41.42	46.90	50.02	38.46	49.56	60.43	66.29	69.41
84	33.19	42.59	46.53	52.68	56.18	43.20	55.67	67.87	74.46	77.96
85	37.04	47.53	51.93	58.80	62.71	48.22	62.13	75.75	83.11	87.02
86	41.11	52.75	57.63	65.25	69.59	53.52	68.95	84.07	92.23	96.57
87	45.82	58.79	64.24	72.73	77.57	59.65	76.85	93.70	102.80	107.64
88	50.96	65.39	71.44	80.89	86.27	66.34	85.47	104.21	114.33	119.71
89	56.96	73.08	79.85	90.40	96.42	74.14	95.53	116.47	127.78	133.80
90	74.94	96.16	105.06	118.95	126.86	97.55	125.70	153.25	168.13	176.05

Appendix B2

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

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (4.5% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.85	3.69	4.06	4.75	5.35
30	2.85	3.69	4.06	4.75	5.35
31	2.89	3.73	4.14	4.82	5.42
32	2.94	3.77	4.21	4.90	5.48
33	2.99	3.82	4.29	4.97	5.54
34	3.04	3.86	4.37	5.05	5.61
35	3.09	3.91	4.45	5.13	5.67
36	3.14	3.95	4.53	5.21	5.74
37	3.19	4.00	4.62	5.29	5.81
38	3.24	4.04	4.70	5.38	5.88
39	3.30	4.09	4.79	5.46	5.94
40	3.35	4.14	4.88	5.55	6.01
41	3.39	4.21	4.97	5.62	6.09
42	3.44	4.28	5.07	5.69	6.18
43	3.48	4.36	5.16	5.75	6.26
44	3.52	4.44	5.26	5.83	6.34
45	3.57	4.51	5.37	5.90	6.43
46	3.62	4.60	5.47	5.97	6.50
47	3.68	4.68	5.57	6.04	6.57
48	3.73	4.76	5.67	6.12	6.65
49	3.78	4.85	5.78	6.20	6.73
50	3.84	4.94	5.88	6.27	6.80
51	3.96	5.07	6.06	6.47	7.03
52	4.09	5.21	6.23	6.68	7.27
53	4.22	5.35	6.41	6.89	7.51
54	4.36	5.49	6.60	7.11	7.77
55	4.50	5.64	6.79	7.33	8.03
56	4.65	5.94	7.03	7.64	8.38
57	4.80	6.27	7.27	7.95	8.73
58	4.95	6.61	7.52	8.29	9.11
59	5.11	6.97	7.79	8.63	9.50
60	5.28	7.35	8.06	8.99	9.91
61	5.63	7.67	8.53	9.49	10.42
62	6.01	8.00	9.03	10.03	10.96
63	6.42	8.35	9.56	10.59	11.53
64	6.86	8.71	10.13	11.19	12.12
65	7.32	9.09	10.72	11.82	12.75
66	7.88	9.88	11.59	12.86	13.90
67	8.49	10.74	12.52	14.00	15.16
68	9.14	11.67	13.53	15.23	16.53
69	9.84	12.68	14.62	16.58	18.02
70	10.59	13.79	15.80	18.04	19.64
71	11.65	15.15	17.58	19.90	21.51
72	12.82	16.64	19.55	21.95	23.56
73	14.10	18.29	21.74	24.21	25.80
74	15.51	20.09	24.18	26.71	28.25
75	17.06	22.08	26.89	29.46	30.93
76	18.82	24.34	29.65	32.49	34.10
77	20.76	26.82	32.68	35.83	37.58
78	22.90	29.56	36.03	39.51	41.42
79	25.27	32.58	39.72	43.57	45.64
80	27.87	35.91	43.79	48.04	50.30
81	31.22	40.22	49.04	53.80	56.33
82	34.56	44.53	54.30	59.57	62.37
83	38.46	49.56	60.43	66.29	69.41
84	43.20	55.67	67.87	74.46	77.96
85	48.22	62.13	75.75	83.11	87.02
86	53.52	68.95	84.07	92.23	96.57
87	59.65	76.85	93.70	102.80	107.64
88	66.34	85.47	104.21	114.33	119.71
89	74.14	95.53	116.47	127.78	133.80
90	97.55	125.70	153.25	168.13	176.05

Appendix C1

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

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base with Shared Cost					ABI Option: (4.2% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
30	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
31	0.92	1.04	1.34	1.46	1.53	2.77	3.58	3.97	4.62	5.19
32	0.93	1.06	1.36	1.48	1.55	2.82	3.62	4.04	4.70	5.25
33	0.94	1.07	1.37	1.49	1.58	2.86	3.66	4.11	4.77	5.32
34	0.95	1.09	1.39	1.51	1.60	2.91	3.70	4.19	4.84	5.38
35	0.96	1.11	1.41	1.53	1.62	2.96	3.74	4.27	4.92	5.44
36	0.97	1.13	1.43	1.55	1.64	3.01	3.79	4.35	5.00	5.50
37	0.99	1.15	1.45	1.57	1.67	3.06	3.83	4.43	5.08	5.57
38	1.00	1.17	1.47	1.59	1.69	3.11	3.88	4.51	5.16	5.63
39	1.01	1.20	1.49	1.61	1.72	3.16	3.92	4.59	5.24	5.70
40	1.03	1.24	1.51	1.63	1.74	3.21	3.97	4.67	5.32	5.77
41	1.09	1.32	1.54	1.67	1.79	3.25	4.04	4.77	5.38	5.84
42	1.15	1.39	1.58	1.71	1.83	3.29	4.11	4.86	5.45	5.92
43	1.22	1.48	1.63	1.75	1.88	3.34	4.18	4.95	5.52	6.00
44	1.29	1.56	1.73	1.82	1.93	3.38	4.25	5.05	5.59	6.08
45	1.37	1.66	1.83	1.92	2.02	3.42	4.33	5.15	5.65	6.16
46	1.44	1.76	1.94	2.04	2.15	3.47	4.41	5.24	5.72	6.23
47	1.48	1.83	2.06	2.17	2.28	3.52	4.49	5.34	5.80	6.30
48	1.51	1.87	2.19	2.31	2.42	3.58	4.57	5.44	5.87	6.38
49	1.54	1.92	2.25	2.45	2.57	3.63	4.65	5.54	5.94	6.45
50	1.57	1.97	2.29	2.58	2.74	3.68	4.74	5.64	6.01	6.52
51	1.61	2.06	2.36	2.64	2.90	3.80	4.86	5.81	6.20	6.74
52	1.66	2.15	2.42	2.71	2.98	3.92	4.99	5.97	6.40	6.97
53	1.70	2.24	2.49	2.78	3.05	4.05	5.13	6.15	6.60	7.21
54	1.74	2.34	2.56	2.84	3.13	4.18	5.27	6.33	6.81	7.45
55	1.79	2.44	2.63	2.91	3.21	4.32	5.41	6.51	7.03	7.70
56	1.94	2.56	2.80	3.11	3.43	4.45	5.70	6.74	7.32	8.03
57	2.11	2.68	2.99	3.31	3.66	4.60	6.01	6.97	7.63	8.37
58	2.29	2.81	3.19	3.53	3.90	4.75	6.34	7.21	7.94	8.73
59	2.49	2.95	3.40	3.76	4.16	4.90	6.68	7.47	8.27	9.11
60	2.70	3.09	3.62	4.01	4.44	5.06	7.04	7.73	8.62	9.50
61	2.90	3.36	3.90	4.35	4.82	5.40	7.35	8.18	9.10	9.99
62	3.11	3.66	4.21	4.72	5.23	5.77	7.67	8.66	9.62	10.51
63	3.34	3.99	4.54	5.13	5.67	6.16	8.00	9.17	10.16	11.05
64	3.58	4.34	4.89	5.57	6.16	6.57	8.35	9.71	10.73	11.62
65	3.84	4.72	5.27	6.05	6.68	7.02	8.72	10.28	11.33	12.23
66	4.24	5.21	5.84	6.69	7.42	7.56	9.47	11.11	12.33	13.33
67	4.67	5.74	6.47	7.39	8.23	8.14	10.30	12.01	13.42	14.53
68	5.15	6.33	7.16	8.17	9.13	8.76	11.19	12.97	14.61	15.85
69	5.68	6.98	7.94	9.03	10.13	9.43	12.16	14.02	15.90	17.28
70	6.26	7.70	8.79	9.98	11.23	10.16	13.22	15.15	17.30	18.84
71	7.04	8.72	9.88	11.20	12.48	11.17	14.52	16.85	19.08	20.63
72	7.91	9.88	11.09	12.57	13.86	12.29	15.96	18.74	21.05	22.59
73	8.89	11.19	12.46	14.10	15.39	13.52	17.53	20.84	23.22	24.73
74	9.99	12.67	14.00	15.82	17.09	14.87	19.26	23.18	25.61	27.09
75	11.23	14.35	15.72	17.76	18.98	16.36	21.17	25.78	28.25	29.66
76	12.28	15.70	17.20	19.43	20.76	17.49	22.61	27.54	30.19	31.68
77	13.30	17.01	18.62	21.05	22.49	18.51	23.91	29.14	31.94	33.50
78	14.37	18.40	20.13	22.77	24.31	19.56	25.25	30.77	33.74	35.37
79	15.49	19.86	21.71	24.57	26.22	20.63	26.60	32.42	35.56	37.26
80	16.67	21.39	23.37	26.46	28.22	21.70	27.96	34.09	37.40	39.16
81	18.67	23.96	26.17	29.64	31.61	24.30	31.32	38.18	41.89	43.86
82	20.67	26.52	28.98	32.81	34.99	26.91	34.67	42.27	46.38	48.56
83	23.00	29.52	32.25	36.51	38.94	29.95	38.58	47.04	51.61	54.04
84	25.84	33.15	36.22	41.01	43.74	33.64	43.34	52.84	57.97	60.70
85	28.84	37.00	40.43	45.78	48.82	37.54	48.37	58.98	64.70	67.75
86	32.01	41.07	44.87	50.80	54.18	41.66	53.68	65.45	71.81	75.19
87	35.67	45.77	50.01	56.62	60.39	46.44	59.83	72.95	80.04	83.80
88	39.67	50.91	55.62	62.97	67.16	51.65	66.54	81.13	89.01	93.20
89	44.34	56.90	62.16	70.38	75.07	57.72	74.37	90.68	99.48	104.17
90	58.35	74.87	81.80	92.61	98.77	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (3.8% Compound Inflation) or (4.5% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.20	2.85	3.14	3.67	4.14
30	2.20	2.85	3.14	3.67	4.14
31	2.24	2.88	3.20	3.73	4.19
32	2.27	2.92	3.26	3.79	4.24
33	2.31	2.95	3.32	3.85	4.29
34	2.35	2.99	3.38	3.91	4.34
35	2.39	3.02	3.44	3.97	4.39
36	2.43	3.06	3.50	4.03	4.44
37	2.47	3.09	3.57	4.09	4.49
38	2.51	3.13	3.63	4.16	4.54
39	2.55	3.16	3.70	4.22	4.60
40	2.59	3.20	3.77	4.29	4.65
41	2.62	3.26	3.84	4.34	4.71
42	2.66	3.31	3.92	4.40	4.78
43	2.69	3.37	3.99	4.45	4.84
44	2.73	3.43	4.07	4.50	4.90
45	2.76	3.49	4.15	4.56	4.97
46	2.80	3.55	4.23	4.62	5.03
47	2.84	3.62	4.31	4.67	5.08
48	2.88	3.68	4.39	4.73	5.14
49	2.93	3.75	4.47	4.79	5.20
50	2.97	3.82	4.55	4.85	5.26
51	3.07	3.92	4.68	5.00	5.44
52	3.16	4.03	4.82	5.16	5.62
53	3.27	4.14	4.96	5.33	5.81
54	3.37	4.25	5.10	5.50	6.01
55	3.48	4.36	5.25	5.67	6.21
56	3.59	4.60	5.43	5.91	6.48
57	3.71	4.85	5.62	6.15	6.75
58	3.83	5.11	5.82	6.41	7.04
59	3.95	5.39	6.02	6.67	7.35
60	4.08	5.68	6.23	6.95	7.66
61	4.36	5.93	6.60	7.34	8.06
62	4.65	6.19	6.98	7.75	8.47
63	4.97	6.46	7.39	8.19	8.91
64	5.30	6.74	7.83	8.65	9.37
65	5.66	7.03	8.29	9.14	9.86
66	6.09	7.64	8.96	9.95	10.75
67	6.56	8.30	9.68	10.82	11.72
68	7.06	9.02	10.46	11.78	12.78
69	7.61	9.81	11.31	12.82	13.93
70	8.19	10.66	12.22	13.95	15.19
71	9.01	11.71	13.59	15.39	16.63
72	9.91	12.87	15.11	16.97	18.22
73	10.90	14.14	16.81	18.72	19.95
74	11.99	15.54	18.69	20.65	21.84
75	13.19	17.07	20.79	22.78	23.92
76	14.57	18.84	22.95	25.15	26.40
77	16.10	20.79	25.34	27.78	29.13
78	17.78	22.95	27.97	30.67	32.15
79	19.64	25.33	30.88	33.87	35.48
80	21.70	27.96	34.09	37.40	39.16
81	24.30	31.32	38.18	41.89	43.86
82	26.91	34.67	42.27	46.38	48.56
83	29.95	38.58	47.04	51.61	54.04
84	33.64	43.34	52.84	57.97	60.70
85	37.54	48.37	58.98	64.70	67.75
86	41.66	53.68	65.45	71.81	75.19
87	46.44	59.83	72.95	80.04	83.80
88	51.65	66.54	81.13	89.01	93.20
89	57.72	74.37	90.68	99.48	104.17
90	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base					ABI Option: (5% Compound Inflation)				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
30	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
31	1.18	1.33	1.72	1.87	1.97	3.59	4.62	5.13	5.98	6.72
32	1.20	1.36	1.74	1.90	2.00	3.64	4.68	5.22	6.07	6.79
33	1.21	1.38	1.77	1.92	2.02	3.70	4.73	5.32	6.17	6.87
34	1.22	1.40	1.79	1.94	2.05	3.77	4.79	5.42	6.26	6.95
35	1.24	1.43	1.81	1.97	2.08	3.83	4.84	5.52	6.36	7.04
36	1.25	1.45	1.84	1.99	2.11	3.89	4.90	5.62	6.46	7.12
37	1.27	1.48	1.86	2.02	2.14	3.95	4.96	5.72	6.56	7.20
38	1.28	1.50	1.89	2.04	2.17	4.02	5.01	5.83	6.67	7.29
39	1.30	1.54	1.91	2.07	2.20	4.09	5.07	5.94	6.77	7.37
40	1.32	1.60	1.94	2.09	2.23	4.15	5.13	6.05	6.88	7.46
41	1.40	1.69	1.98	2.15	2.29	4.21	5.22	6.16	6.96	7.56
42	1.48	1.80	2.03	2.20	2.35	4.26	5.31	6.28	7.05	7.66
43	1.57	1.90	2.10	2.25	2.42	4.31	5.41	6.40	7.14	7.76
44	1.67	2.02	2.22	2.34	2.48	4.37	5.50	6.53	7.22	7.86
45	1.77	2.14	2.35	2.48	2.60	4.43	5.60	6.65	7.31	7.97
46	1.87	2.27	2.50	2.63	2.76	4.49	5.70	6.78	7.40	8.06
47	1.91	2.36	2.66	2.80	2.94	4.56	5.80	6.90	7.50	8.15
48	1.95	2.42	2.83	2.98	3.12	4.63	5.91	7.03	7.59	8.25
49	1.99	2.49	2.91	3.17	3.32	4.69	6.02	7.16	7.68	8.34
50	2.04	2.55	2.97	3.34	3.53	4.76	6.13	7.30	7.78	8.43
51	2.09	2.66	3.05	3.42	3.75	4.92	6.29	7.51	8.02	8.72
52	2.14	2.78	3.13	3.50	3.85	5.07	6.46	7.73	8.28	9.01
53	2.20	2.90	3.22	3.59	3.95	5.24	6.63	7.95	8.54	9.32
54	2.25	3.03	3.31	3.68	4.05	5.41	6.81	8.18	8.81	9.63
55	2.31	3.16	3.40	3.77	4.15	5.58	6.99	8.42	9.09	9.96
56	2.51	3.31	3.62	4.02	4.43	5.76	7.37	8.71	9.47	10.39
57	2.73	3.47	3.86	4.28	4.73	5.95	7.77	9.02	9.86	10.83
58	2.96	3.64	4.12	4.56	5.04	6.14	8.19	9.33	10.27	11.29
59	3.22	3.81	4.39	4.86	5.38	6.34	8.64	9.65	10.70	11.78
60	3.50	3.99	4.68	5.18	5.74	6.54	9.11	9.99	11.15	12.28
61	3.75	4.35	5.05	5.63	6.23	6.99	9.51	10.58	11.77	12.92
62	4.02	4.73	5.44	6.11	6.76	7.46	9.92	11.20	12.44	13.59
63	4.32	5.15	5.87	6.63	7.34	7.96	10.35	11.86	13.14	14.29
64	4.63	5.61	6.32	7.21	7.96	8.50	10.80	12.56	13.88	15.03
65	4.97	6.11	6.82	7.83	8.64	9.08	11.27	13.29	14.66	15.81
66	5.48	6.74	7.55	8.65	9.59	9.77	12.25	14.37	15.95	17.24
67	6.04	7.43	8.36	9.56	10.64	10.52	13.32	15.53	17.36	18.80
68	6.66	8.19	9.26	10.57	11.80	11.33	14.47	16.78	18.89	20.49
69	7.35	9.03	10.26	11.68	13.10	12.20	15.73	18.13	20.56	22.34
70	8.10	9.96	11.37	12.91	14.53	13.13	17.09	19.60	22.37	24.36
71	9.10	11.28	12.77	14.49	16.14	14.45	18.78	21.79	24.68	26.67
72	10.23	12.77	14.35	16.25	17.92	15.89	20.64	24.24	27.22	29.21
73	11.50	14.47	16.11	18.24	19.90	17.48	22.67	26.96	30.02	31.99
74	12.93	16.38	18.10	20.47	22.11	19.23	24.91	29.98	33.12	35.03
75	14.53	18.55	20.33	22.96	24.55	21.15	27.37	33.34	36.53	38.36
76	15.87	20.28	22.21	25.10	26.82	22.59	29.21	35.58	38.99	40.92
77	17.15	21.95	24.02	27.16	29.01	23.88	30.85	37.59	41.20	43.22
78	18.51	23.70	25.93	29.33	31.31	25.20	32.52	39.63	43.46	45.56
79	19.93	25.55	27.93	31.61	33.73	26.53	34.21	41.71	45.74	47.92
80	21.41	27.47	30.02	33.99	36.25	27.87	35.91	43.79	48.04	50.30
81	23.98	30.77	33.62	38.06	40.60	31.22	40.22	49.04	53.80	56.33
82	26.55	34.07	37.22	42.14	44.95	34.56	44.53	54.30	59.57	62.37
83	29.55	37.91	41.42	46.90	50.02	38.46	49.56	60.43	66.29	69.41
84	33.19	42.59	46.53	52.68	56.18	43.20	55.67	67.87	74.46	77.96
85	37.04	47.53	51.93	58.80	62.71	48.22	62.13	75.75	83.11	87.02
86	41.11	52.75	57.63	65.25	69.59	53.52	68.95	84.07	92.23	96.57
87	45.82	58.79	64.24	72.73	77.57	59.65	76.85	93.70	102.80	107.64
88	50.96	65.39	71.44	80.89	86.27	66.34	85.47	104.21	114.33	119.71
89	56.96	73.08	79.85	90.40	96.42	74.14	95.53	116.47	127.78	133.80
90	74.94	96.16	105.06	118.95	126.86	97.55	125.70	153.25	168.13	176.05

Appendix B2

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

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (4.5% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.85	3.69	4.06	4.75	5.35
30	2.85	3.69	4.06	4.75	5.35
31	2.89	3.73	4.14	4.82	5.42
32	2.94	3.77	4.21	4.90	5.48
33	2.99	3.82	4.29	4.97	5.54
34	3.04	3.86	4.37	5.05	5.61
35	3.09	3.91	4.45	5.13	5.67
36	3.14	3.95	4.53	5.21	5.74
37	3.19	4.00	4.62	5.29	5.81
38	3.24	4.04	4.70	5.38	5.88
39	3.30	4.09	4.79	5.46	5.94
40	3.35	4.14	4.88	5.55	6.01
41	3.39	4.21	4.97	5.62	6.09
42	3.44	4.28	5.07	5.69	6.18
43	3.48	4.36	5.16	5.75	6.26
44	3.52	4.44	5.26	5.83	6.34
45	3.57	4.51	5.37	5.90	6.43
46	3.62	4.60	5.47	5.97	6.50
47	3.68	4.68	5.57	6.04	6.57
48	3.73	4.76	5.67	6.12	6.65
49	3.78	4.85	5.78	6.20	6.73
50	3.84	4.94	5.88	6.27	6.80
51	3.96	5.07	6.06	6.47	7.03
52	4.09	5.21	6.23	6.68	7.27
53	4.22	5.35	6.41	6.89	7.51
54	4.36	5.49	6.60	7.11	7.77
55	4.50	5.64	6.79	7.33	8.03
56	4.65	5.94	7.03	7.64	8.38
57	4.80	6.27	7.27	7.95	8.73
58	4.95	6.61	7.52	8.29	9.11
59	5.11	6.97	7.79	8.63	9.50
60	5.28	7.35	8.06	8.99	9.91
61	5.63	7.67	8.53	9.49	10.42
62	6.01	8.00	9.03	10.03	10.96
63	6.42	8.35	9.56	10.59	11.53
64	6.86	8.71	10.13	11.19	12.12
65	7.32	9.09	10.72	11.82	12.75
66	7.88	9.88	11.59	12.86	13.90
67	8.49	10.74	12.52	14.00	15.16
68	9.14	11.67	13.53	15.23	16.53
69	9.84	12.68	14.62	16.58	18.02
70	10.59	13.79	15.80	18.04	19.64
71	11.65	15.15	17.58	19.90	21.51
72	12.82	16.64	19.55	21.95	23.56
73	14.10	18.29	21.74	24.21	25.80
74	15.51	20.09	24.18	26.71	28.25
75	17.06	22.08	26.89	29.46	30.93
76	18.82	24.34	29.65	32.49	34.10
77	20.76	26.82	32.68	35.83	37.58
78	22.90	29.56	36.03	39.51	41.42
79	25.27	32.58	39.72	43.57	45.64
80	27.87	35.91	43.79	48.04	50.30
81	31.22	40.22	49.04	53.80	56.33
82	34.56	44.53	54.30	59.57	62.37
83	38.46	49.56	60.43	66.29	69.41
84	43.20	55.67	67.87	74.46	77.96
85	48.22	62.13	75.75	83.11	87.02
86	53.52	68.95	84.07	92.23	96.57
87	59.65	76.85	93.70	102.80	107.64
88	66.34	85.47	104.21	114.33	119.71
89	74.14	95.53	116.47	127.78	133.80
90	97.55	125.70	153.25	168.13	176.05

Appendix C1

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

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base with Shared Cost					ABI Option: (4.2% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
30	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
31	0.92	1.04	1.34	1.46	1.53	2.77	3.58	3.97	4.62	5.19
32	0.93	1.06	1.36	1.48	1.55	2.82	3.62	4.04	4.70	5.25
33	0.94	1.07	1.37	1.49	1.58	2.86	3.66	4.11	4.77	5.32
34	0.95	1.09	1.39	1.51	1.60	2.91	3.70	4.19	4.84	5.38
35	0.96	1.11	1.41	1.53	1.62	2.96	3.74	4.27	4.92	5.44
36	0.97	1.13	1.43	1.55	1.64	3.01	3.79	4.35	5.00	5.50
37	0.99	1.15	1.45	1.57	1.67	3.06	3.83	4.43	5.08	5.57
38	1.00	1.17	1.47	1.59	1.69	3.11	3.88	4.51	5.16	5.63
39	1.01	1.20	1.49	1.61	1.72	3.16	3.92	4.59	5.24	5.70
40	1.03	1.24	1.51	1.63	1.74	3.21	3.97	4.67	5.32	5.77
41	1.09	1.32	1.54	1.67	1.79	3.25	4.04	4.77	5.38	5.84
42	1.15	1.39	1.58	1.71	1.83	3.29	4.11	4.86	5.45	5.92
43	1.22	1.48	1.63	1.75	1.88	3.34	4.18	4.95	5.52	6.00
44	1.29	1.56	1.73	1.82	1.93	3.38	4.25	5.05	5.59	6.08
45	1.37	1.66	1.83	1.92	2.02	3.42	4.33	5.15	5.65	6.16
46	1.44	1.76	1.94	2.04	2.15	3.47	4.41	5.24	5.72	6.23
47	1.48	1.83	2.06	2.17	2.28	3.52	4.49	5.34	5.80	6.30
48	1.51	1.87	2.19	2.31	2.42	3.58	4.57	5.44	5.87	6.38
49	1.54	1.92	2.25	2.45	2.57	3.63	4.65	5.54	5.94	6.45
50	1.57	1.97	2.29	2.58	2.74	3.68	4.74	5.64	6.01	6.52
51	1.61	2.06	2.36	2.64	2.90	3.80	4.86	5.81	6.20	6.74
52	1.66	2.15	2.42	2.71	2.98	3.92	4.99	5.97	6.40	6.97
53	1.70	2.24	2.49	2.78	3.05	4.05	5.13	6.15	6.60	7.21
54	1.74	2.34	2.56	2.84	3.13	4.18	5.27	6.33	6.81	7.45
55	1.79	2.44	2.63	2.91	3.21	4.32	5.41	6.51	7.03	7.70
56	1.94	2.56	2.80	3.11	3.43	4.45	5.70	6.74	7.32	8.03
57	2.11	2.68	2.99	3.31	3.66	4.60	6.01	6.97	7.63	8.37
58	2.29	2.81	3.19	3.53	3.90	4.75	6.34	7.21	7.94	8.73
59	2.49	2.95	3.40	3.76	4.16	4.90	6.68	7.47	8.27	9.11
60	2.70	3.09	3.62	4.01	4.44	5.06	7.04	7.73	8.62	9.50
61	2.90	3.36	3.90	4.35	4.82	5.40	7.35	8.18	9.10	9.99
62	3.11	3.66	4.21	4.72	5.23	5.77	7.67	8.66	9.62	10.51
63	3.34	3.99	4.54	5.13	5.67	6.16	8.00	9.17	10.16	11.05
64	3.58	4.34	4.89	5.57	6.16	6.57	8.35	9.71	10.73	11.62
65	3.84	4.72	5.27	6.05	6.68	7.02	8.72	10.28	11.33	12.23
66	4.24	5.21	5.84	6.69	7.42	7.56	9.47	11.11	12.33	13.33
67	4.67	5.74	6.47	7.39	8.23	8.14	10.30	12.01	13.42	14.53
68	5.15	6.33	7.16	8.17	9.13	8.76	11.19	12.97	14.61	15.85
69	5.68	6.98	7.94	9.03	10.13	9.43	12.16	14.02	15.90	17.28
70	6.26	7.70	8.79	9.98	11.23	10.16	13.22	15.15	17.30	18.84
71	7.04	8.72	9.88	11.20	12.48	11.17	14.52	16.85	19.08	20.63
72	7.91	9.88	11.09	12.57	13.86	12.29	15.96	18.74	21.05	22.59
73	8.89	11.19	12.46	14.10	15.39	13.52	17.53	20.84	23.22	24.73
74	9.99	12.67	14.00	15.82	17.09	14.87	19.26	23.18	25.61	27.09
75	11.23	14.35	15.72	17.76	18.98	16.36	21.17	25.78	28.25	29.66
76	12.28	15.70	17.20	19.43	20.76	17.49	22.61	27.54	30.19	31.68
77	13.30	17.01	18.62	21.05	22.49	18.51	23.91	29.14	31.94	33.50
78	14.37	18.40	20.13	22.77	24.31	19.56	25.25	30.77	33.74	35.37
79	15.49	19.86	21.71	24.57	26.22	20.63	26.60	32.42	35.56	37.26
80	16.67	21.39	23.37	26.46	28.22	21.70	27.96	34.09	37.40	39.16
81	18.67	23.96	26.17	29.64	31.61	24.30	31.32	38.18	41.89	43.86
82	20.67	26.52	28.98	32.81	34.99	26.91	34.67	42.27	46.38	48.56
83	23.00	29.52	32.25	36.51	38.94	29.95	38.58	47.04	51.61	54.04
84	25.84	33.15	36.22	41.01	43.74	33.64	43.34	52.84	57.97	60.70
85	28.84	37.00	40.43	45.78	48.82	37.54	48.37	58.98	64.70	67.75
86	32.01	41.07	44.87	50.80	54.18	41.66	53.68	65.45	71.81	75.19
87	35.67	45.77	50.01	56.62	60.39	46.44	59.83	72.95	80.04	83.80
88	39.67	50.91	55.62	62.97	67.16	51.65	66.54	81.13	89.01	93.20
89	44.34	56.90	62.16	70.38	75.07	57.72	74.37	90.68	99.48	104.17
90	58.35	74.87	81.80	92.61	98.77	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (3.8% Compound Inflation) or (4.5% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.20	2.85	3.14	3.67	4.14
30	2.20	2.85	3.14	3.67	4.14
31	2.24	2.88	3.20	3.73	4.19
32	2.27	2.92	3.26	3.79	4.24
33	2.31	2.95	3.32	3.85	4.29
34	2.35	2.99	3.38	3.91	4.34
35	2.39	3.02	3.44	3.97	4.39
36	2.43	3.06	3.50	4.03	4.44
37	2.47	3.09	3.57	4.09	4.49
38	2.51	3.13	3.63	4.16	4.54
39	2.55	3.16	3.70	4.22	4.60
40	2.59	3.20	3.77	4.29	4.65
41	2.62	3.26	3.84	4.34	4.71
42	2.66	3.31	3.92	4.40	4.78
43	2.69	3.37	3.99	4.45	4.84
44	2.73	3.43	4.07	4.50	4.90
45	2.76	3.49	4.15	4.56	4.97
46	2.80	3.55	4.23	4.62	5.03
47	2.84	3.62	4.31	4.67	5.08
48	2.88	3.68	4.39	4.73	5.14
49	2.93	3.75	4.47	4.79	5.20
50	2.97	3.82	4.55	4.85	5.26
51	3.07	3.92	4.68	5.00	5.44
52	3.16	4.03	4.82	5.16	5.62
53	3.27	4.14	4.96	5.33	5.81
54	3.37	4.25	5.10	5.50	6.01
55	3.48	4.36	5.25	5.67	6.21
56	3.59	4.60	5.43	5.91	6.48
57	3.71	4.85	5.62	6.15	6.75
58	3.83	5.11	5.82	6.41	7.04
59	3.95	5.39	6.02	6.67	7.35
60	4.08	5.68	6.23	6.95	7.66
61	4.36	5.93	6.60	7.34	8.06
62	4.65	6.19	6.98	7.75	8.47
63	4.97	6.46	7.39	8.19	8.91
64	5.30	6.74	7.83	8.65	9.37
65	5.66	7.03	8.29	9.14	9.86
66	6.09	7.64	8.96	9.95	10.75
67	6.56	8.30	9.68	10.82	11.72
68	7.06	9.02	10.46	11.78	12.78
69	7.61	9.81	11.31	12.82	13.93
70	8.19	10.66	12.22	13.95	15.19
71	9.01	11.71	13.59	15.39	16.63
72	9.91	12.87	15.11	16.97	18.22
73	10.90	14.14	16.81	18.72	19.95
74	11.99	15.54	18.69	20.65	21.84
75	13.19	17.07	20.79	22.78	23.92
76	14.57	18.84	22.95	25.15	26.40
77	16.10	20.79	25.34	27.78	29.13
78	17.78	22.95	27.97	30.67	32.15
79	19.64	25.33	30.88	33.87	35.48
80	21.70	27.96	34.09	37.40	39.16
81	24.30	31.32	38.18	41.89	43.86
82	26.91	34.67	42.27	46.38	48.56
83	29.95	38.58	47.04	51.61	54.04
84	33.64	43.34	52.84	57.97	60.70
85	37.54	48.37	58.98	64.70	67.75
86	41.66	53.68	65.45	71.81	75.19
87	46.44	59.83	72.95	80.04	83.80
88	51.65	66.54	81.13	89.01	93.20
89	57.72	74.37	90.68	99.48	104.17
90	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base					ABI Option: (5% Compound Inflation)				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
30	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
31	1.18	1.33	1.72	1.87	1.97	3.59	4.62	5.13	5.98	6.72
32	1.20	1.36	1.74	1.90	2.00	3.64	4.68	5.22	6.07	6.79
33	1.21	1.38	1.77	1.92	2.02	3.70	4.73	5.32	6.17	6.87
34	1.22	1.40	1.79	1.94	2.05	3.77	4.79	5.42	6.26	6.95
35	1.24	1.43	1.81	1.97	2.08	3.83	4.84	5.52	6.36	7.04
36	1.25	1.45	1.84	1.99	2.11	3.89	4.90	5.62	6.46	7.12
37	1.27	1.48	1.86	2.02	2.14	3.95	4.96	5.72	6.56	7.20
38	1.28	1.50	1.89	2.04	2.17	4.02	5.01	5.83	6.67	7.29
39	1.30	1.54	1.91	2.07	2.20	4.09	5.07	5.94	6.77	7.37
40	1.32	1.60	1.94	2.09	2.23	4.15	5.13	6.05	6.88	7.46
41	1.40	1.69	1.98	2.15	2.29	4.21	5.22	6.16	6.96	7.56
42	1.48	1.80	2.03	2.20	2.35	4.26	5.31	6.28	7.05	7.66
43	1.57	1.90	2.10	2.25	2.42	4.31	5.41	6.40	7.14	7.76
44	1.67	2.02	2.22	2.34	2.48	4.37	5.50	6.53	7.22	7.86
45	1.77	2.14	2.35	2.48	2.60	4.43	5.60	6.65	7.31	7.97
46	1.87	2.27	2.50	2.63	2.76	4.49	5.70	6.78	7.40	8.06
47	1.91	2.36	2.66	2.80	2.94	4.56	5.80	6.90	7.50	8.15
48	1.95	2.42	2.83	2.98	3.12	4.63	5.91	7.03	7.59	8.25
49	1.99	2.49	2.91	3.17	3.32	4.69	6.02	7.16	7.68	8.34
50	2.04	2.55	2.97	3.34	3.53	4.76	6.13	7.30	7.78	8.43
51	2.09	2.66	3.05	3.42	3.75	4.92	6.29	7.51	8.02	8.72
52	2.14	2.78	3.13	3.50	3.85	5.07	6.46	7.73	8.28	9.01
53	2.20	2.90	3.22	3.59	3.95	5.24	6.63	7.95	8.54	9.32
54	2.25	3.03	3.31	3.68	4.05	5.41	6.81	8.18	8.81	9.63
55	2.31	3.16	3.40	3.77	4.15	5.58	6.99	8.42	9.09	9.96
56	2.51	3.31	3.62	4.02	4.43	5.76	7.37	8.71	9.47	10.39
57	2.73	3.47	3.86	4.28	4.73	5.95	7.77	9.02	9.86	10.83
58	2.96	3.64	4.12	4.56	5.04	6.14	8.19	9.33	10.27	11.29
59	3.22	3.81	4.39	4.86	5.38	6.34	8.64	9.65	10.70	11.78
60	3.50	3.99	4.68	5.18	5.74	6.54	9.11	9.99	11.15	12.28
61	3.75	4.35	5.05	5.63	6.23	6.99	9.51	10.58	11.77	12.92
62	4.02	4.73	5.44	6.11	6.76	7.46	9.92	11.20	12.44	13.59
63	4.32	5.15	5.87	6.63	7.34	7.96	10.35	11.86	13.14	14.29
64	4.63	5.61	6.32	7.21	7.96	8.50	10.80	12.56	13.88	15.03
65	4.97	6.11	6.82	7.83	8.64	9.08	11.27	13.29	14.66	15.81
66	5.48	6.74	7.55	8.65	9.59	9.77	12.25	14.37	15.95	17.24
67	6.04	7.43	8.36	9.56	10.64	10.52	13.32	15.53	17.36	18.80
68	6.66	8.19	9.26	10.57	11.80	11.33	14.47	16.78	18.89	20.49
69	7.35	9.03	10.26	11.68	13.10	12.20	15.73	18.13	20.56	22.34
70	8.10	9.96	11.37	12.91	14.53	13.13	17.09	19.60	22.37	24.36
71	9.10	11.28	12.77	14.49	16.14	14.45	18.78	21.79	24.68	26.67
72	10.23	12.77	14.35	16.25	17.92	15.89	20.64	24.24	27.22	29.21
73	11.50	14.47	16.11	18.24	19.90	17.48	22.67	26.96	30.02	31.99
74	12.93	16.38	18.10	20.47	22.11	19.23	24.91	29.98	33.12	35.03
75	14.53	18.55	20.33	22.96	24.55	21.15	27.37	33.34	36.53	38.36
76	15.87	20.28	22.21	25.10	26.82	22.59	29.21	35.58	38.99	40.92
77	17.15	21.95	24.02	27.16	29.01	23.88	30.85	37.59	41.20	43.22
78	18.51	23.70	25.93	29.33	31.31	25.20	32.52	39.63	43.46	45.56
79	19.93	25.55	27.93	31.61	33.73	26.53	34.21	41.71	45.74	47.92
80	21.41	27.47	30.02	33.99	36.25	27.87	35.91	43.79	48.04	50.30
81	23.98	30.77	33.62	38.06	40.60	31.22	40.22	49.04	53.80	56.33
82	26.55	34.07	37.22	42.14	44.95	34.56	44.53	54.30	59.57	62.37
83	29.55	37.91	41.42	46.90	50.02	38.46	49.56	60.43	66.29	69.41
84	33.19	42.59	46.53	52.68	56.18	43.20	55.67	67.87	74.46	77.96
85	37.04	47.53	51.93	58.80	62.71	48.22	62.13	75.75	83.11	87.02
86	41.11	52.75	57.63	65.25	69.59	53.52	68.95	84.07	92.23	96.57
87	45.82	58.79	64.24	72.73	77.57	59.65	76.85	93.70	102.80	107.64
88	50.96	65.39	71.44	80.89	86.27	66.34	85.47	104.21	114.33	119.71
89	56.96	73.08	79.85	90.40	96.42	74.14	95.53	116.47	127.78	133.80
90	74.94	96.16	105.06	118.95	126.86	97.55	125.70	153.25	168.13	176.05

Appendix B2

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

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (4.5% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.85	3.69	4.06	4.75	5.35
30	2.85	3.69	4.06	4.75	5.35
31	2.89	3.73	4.14	4.82	5.42
32	2.94	3.77	4.21	4.90	5.48
33	2.99	3.82	4.29	4.97	5.54
34	3.04	3.86	4.37	5.05	5.61
35	3.09	3.91	4.45	5.13	5.67
36	3.14	3.95	4.53	5.21	5.74
37	3.19	4.00	4.62	5.29	5.81
38	3.24	4.04	4.70	5.38	5.88
39	3.30	4.09	4.79	5.46	5.94
40	3.35	4.14	4.88	5.55	6.01
41	3.39	4.21	4.97	5.62	6.09
42	3.44	4.28	5.07	5.69	6.18
43	3.48	4.36	5.16	5.75	6.26
44	3.52	4.44	5.26	5.83	6.34
45	3.57	4.51	5.37	5.90	6.43
46	3.62	4.60	5.47	5.97	6.50
47	3.68	4.68	5.57	6.04	6.57
48	3.73	4.76	5.67	6.12	6.65
49	3.78	4.85	5.78	6.20	6.73
50	3.84	4.94	5.88	6.27	6.80
51	3.96	5.07	6.06	6.47	7.03
52	4.09	5.21	6.23	6.68	7.27
53	4.22	5.35	6.41	6.89	7.51
54	4.36	5.49	6.60	7.11	7.77
55	4.50	5.64	6.79	7.33	8.03
56	4.65	5.94	7.03	7.64	8.38
57	4.80	6.27	7.27	7.95	8.73
58	4.95	6.61	7.52	8.29	9.11
59	5.11	6.97	7.79	8.63	9.50
60	5.28	7.35	8.06	8.99	9.91
61	5.63	7.67	8.53	9.49	10.42
62	6.01	8.00	9.03	10.03	10.96
63	6.42	8.35	9.56	10.59	11.53
64	6.86	8.71	10.13	11.19	12.12
65	7.32	9.09	10.72	11.82	12.75
66	7.88	9.88	11.59	12.86	13.90
67	8.49	10.74	12.52	14.00	15.16
68	9.14	11.67	13.53	15.23	16.53
69	9.84	12.68	14.62	16.58	18.02
70	10.59	13.79	15.80	18.04	19.64
71	11.65	15.15	17.58	19.90	21.51
72	12.82	16.64	19.55	21.95	23.56
73	14.10	18.29	21.74	24.21	25.80
74	15.51	20.09	24.18	26.71	28.25
75	17.06	22.08	26.89	29.46	30.93
76	18.82	24.34	29.65	32.49	34.10
77	20.76	26.82	32.68	35.83	37.58
78	22.90	29.56	36.03	39.51	41.42
79	25.27	32.58	39.72	43.57	45.64
80	27.87	35.91	43.79	48.04	50.30
81	31.22	40.22	49.04	53.80	56.33
82	34.56	44.53	54.30	59.57	62.37
83	38.46	49.56	60.43	66.29	69.41
84	43.20	55.67	67.87	74.46	77.96
85	48.22	62.13	75.75	83.11	87.02
86	53.52	68.95	84.07	92.23	96.57
87	59.65	76.85	93.70	102.80	107.64
88	66.34	85.47	104.21	114.33	119.71
89	74.14	95.53	116.47	127.78	133.80
90	97.55	125.70	153.25	168.13	176.05

Appendix C1

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

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base with Shared Cost					ABI Option: (4.2% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
30	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
31	0.92	1.04	1.34	1.46	1.53	2.77	3.58	3.97	4.62	5.19
32	0.93	1.06	1.36	1.48	1.55	2.82	3.62	4.04	4.70	5.25
33	0.94	1.07	1.37	1.49	1.58	2.86	3.66	4.11	4.77	5.32
34	0.95	1.09	1.39	1.51	1.60	2.91	3.70	4.19	4.84	5.38
35	0.96	1.11	1.41	1.53	1.62	2.96	3.74	4.27	4.92	5.44
36	0.97	1.13	1.43	1.55	1.64	3.01	3.79	4.35	5.00	5.50
37	0.99	1.15	1.45	1.57	1.67	3.06	3.83	4.43	5.08	5.57
38	1.00	1.17	1.47	1.59	1.69	3.11	3.88	4.51	5.16	5.63
39	1.01	1.20	1.49	1.61	1.72	3.16	3.92	4.59	5.24	5.70
40	1.03	1.24	1.51	1.63	1.74	3.21	3.97	4.67	5.32	5.77
41	1.09	1.32	1.54	1.67	1.79	3.25	4.04	4.77	5.38	5.84
42	1.15	1.39	1.58	1.71	1.83	3.29	4.11	4.86	5.45	5.92
43	1.22	1.48	1.63	1.75	1.88	3.34	4.18	4.95	5.52	6.00
44	1.29	1.56	1.73	1.82	1.93	3.38	4.25	5.05	5.59	6.08
45	1.37	1.66	1.83	1.92	2.02	3.42	4.33	5.15	5.65	6.16
46	1.44	1.76	1.94	2.04	2.15	3.47	4.41	5.24	5.72	6.23
47	1.48	1.83	2.06	2.17	2.28	3.52	4.49	5.34	5.80	6.30
48	1.51	1.87	2.19	2.31	2.42	3.58	4.57	5.44	5.87	6.38
49	1.54	1.92	2.25	2.45	2.57	3.63	4.65	5.54	5.94	6.45
50	1.57	1.97	2.29	2.58	2.74	3.68	4.74	5.64	6.01	6.52
51	1.61	2.06	2.36	2.64	2.90	3.80	4.86	5.81	6.20	6.74
52	1.66	2.15	2.42	2.71	2.98	3.92	4.99	5.97	6.40	6.97
53	1.70	2.24	2.49	2.78	3.05	4.05	5.13	6.15	6.60	7.21
54	1.74	2.34	2.56	2.84	3.13	4.18	5.27	6.33	6.81	7.45
55	1.79	2.44	2.63	2.91	3.21	4.32	5.41	6.51	7.03	7.70
56	1.94	2.56	2.80	3.11	3.43	4.45	5.70	6.74	7.32	8.03
57	2.11	2.68	2.99	3.31	3.66	4.60	6.01	6.97	7.63	8.37
58	2.29	2.81	3.19	3.53	3.90	4.75	6.34	7.21	7.94	8.73
59	2.49	2.95	3.40	3.76	4.16	4.90	6.68	7.47	8.27	9.11
60	2.70	3.09	3.62	4.01	4.44	5.06	7.04	7.73	8.62	9.50
61	2.90	3.36	3.90	4.35	4.82	5.40	7.35	8.18	9.10	9.99
62	3.11	3.66	4.21	4.72	5.23	5.77	7.67	8.66	9.62	10.51
63	3.34	3.99	4.54	5.13	5.67	6.16	8.00	9.17	10.16	11.05
64	3.58	4.34	4.89	5.57	6.16	6.57	8.35	9.71	10.73	11.62
65	3.84	4.72	5.27	6.05	6.68	7.02	8.72	10.28	11.33	12.23
66	4.24	5.21	5.84	6.69	7.42	7.56	9.47	11.11	12.33	13.33
67	4.67	5.74	6.47	7.39	8.23	8.14	10.30	12.01	13.42	14.53
68	5.15	6.33	7.16	8.17	9.13	8.76	11.19	12.97	14.61	15.85
69	5.68	6.98	7.94	9.03	10.13	9.43	12.16	14.02	15.90	17.28
70	6.26	7.70	8.79	9.98	11.23	10.16	13.22	15.15	17.30	18.84
71	7.04	8.72	9.88	11.20	12.48	11.17	14.52	16.85	19.08	20.63
72	7.91	9.88	11.09	12.57	13.86	12.29	15.96	18.74	21.05	22.59
73	8.89	11.19	12.46	14.10	15.39	13.52	17.53	20.84	23.22	24.73
74	9.99	12.67	14.00	15.82	17.09	14.87	19.26	23.18	25.61	27.09
75	11.23	14.35	15.72	17.76	18.98	16.36	21.17	25.78	28.25	29.66
76	12.28	15.70	17.20	19.43	20.76	17.49	22.61	27.54	30.19	31.68
77	13.30	17.01	18.62	21.05	22.49	18.51	23.91	29.14	31.94	33.50
78	14.37	18.40	20.13	22.77	24.31	19.56	25.25	30.77	33.74	35.37
79	15.49	19.86	21.71	24.57	26.22	20.63	26.60	32.42	35.56	37.26
80	16.67	21.39	23.37	26.46	28.22	21.70	27.96	34.09	37.40	39.16
81	18.67	23.96	26.17	29.64	31.61	24.30	31.32	38.18	41.89	43.86
82	20.67	26.52	28.98	32.81	34.99	26.91	34.67	42.27	46.38	48.56
83	23.00	29.52	32.25	36.51	38.94	29.95	38.58	47.04	51.61	54.04
84	25.84	33.15	36.22	41.01	43.74	33.64	43.34	52.84	57.97	60.70
85	28.84	37.00	40.43	45.78	48.82	37.54	48.37	58.98	64.70	67.75
86	32.01	41.07	44.87	50.80	54.18	41.66	53.68	65.45	71.81	75.19
87	35.67	45.77	50.01	56.62	60.39	46.44	59.83	72.95	80.04	83.80
88	39.67	50.91	55.62	62.97	67.16	51.65	66.54	81.13	89.01	93.20
89	44.34	56.90	62.16	70.38	75.07	57.72	74.37	90.68	99.48	104.17
90	58.35	74.87	81.80	92.61	98.77	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (3.8% Compound Inflation) or (4.5% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.20	2.85	3.14	3.67	4.14
30	2.20	2.85	3.14	3.67	4.14
31	2.24	2.88	3.20	3.73	4.19
32	2.27	2.92	3.26	3.79	4.24
33	2.31	2.95	3.32	3.85	4.29
34	2.35	2.99	3.38	3.91	4.34
35	2.39	3.02	3.44	3.97	4.39
36	2.43	3.06	3.50	4.03	4.44
37	2.47	3.09	3.57	4.09	4.49
38	2.51	3.13	3.63	4.16	4.54
39	2.55	3.16	3.70	4.22	4.60
40	2.59	3.20	3.77	4.29	4.65
41	2.62	3.26	3.84	4.34	4.71
42	2.66	3.31	3.92	4.40	4.78
43	2.69	3.37	3.99	4.45	4.84
44	2.73	3.43	4.07	4.50	4.90
45	2.76	3.49	4.15	4.56	4.97
46	2.80	3.55	4.23	4.62	5.03
47	2.84	3.62	4.31	4.67	5.08
48	2.88	3.68	4.39	4.73	5.14
49	2.93	3.75	4.47	4.79	5.20
50	2.97	3.82	4.55	4.85	5.26
51	3.07	3.92	4.68	5.00	5.44
52	3.16	4.03	4.82	5.16	5.62
53	3.27	4.14	4.96	5.33	5.81
54	3.37	4.25	5.10	5.50	6.01
55	3.48	4.36	5.25	5.67	6.21
56	3.59	4.60	5.43	5.91	6.48
57	3.71	4.85	5.62	6.15	6.75
58	3.83	5.11	5.82	6.41	7.04
59	3.95	5.39	6.02	6.67	7.35
60	4.08	5.68	6.23	6.95	7.66
61	4.36	5.93	6.60	7.34	8.06
62	4.65	6.19	6.98	7.75	8.47
63	4.97	6.46	7.39	8.19	8.91
64	5.30	6.74	7.83	8.65	9.37
65	5.66	7.03	8.29	9.14	9.86
66	6.09	7.64	8.96	9.95	10.75
67	6.56	8.30	9.68	10.82	11.72
68	7.06	9.02	10.46	11.78	12.78
69	7.61	9.81	11.31	12.82	13.93
70	8.19	10.66	12.22	13.95	15.19
71	9.01	11.71	13.59	15.39	16.63
72	9.91	12.87	15.11	16.97	18.22
73	10.90	14.14	16.81	18.72	19.95
74	11.99	15.54	18.69	20.65	21.84
75	13.19	17.07	20.79	22.78	23.92
76	14.57	18.84	22.95	25.15	26.40
77	16.10	20.79	25.34	27.78	29.13
78	17.78	22.95	27.97	30.67	32.15
79	19.64	25.33	30.88	33.87	35.48
80	21.70	27.96	34.09	37.40	39.16
81	24.30	31.32	38.18	41.89	43.86
82	26.91	34.67	42.27	46.38	48.56
83	29.95	38.58	47.04	51.61	54.04
84	33.64	43.34	52.84	57.97	60.70
85	37.54	48.37	58.98	64.70	67.75
86	41.66	53.68	65.45	71.81	75.19
87	46.44	59.83	72.95	80.04	83.80
88	51.65	66.54	81.13	89.01	93.20
89	57.72	74.37	90.68	99.48	104.17
90	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base					ABI Option: (5% Compound Inflation)				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
30	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
31	1.18	1.33	1.72	1.87	1.97	3.59	4.62	5.13	5.98	6.72
32	1.20	1.36	1.74	1.90	2.00	3.64	4.68	5.22	6.07	6.79
33	1.21	1.38	1.77	1.92	2.02	3.70	4.73	5.32	6.17	6.87
34	1.22	1.40	1.79	1.94	2.05	3.77	4.79	5.42	6.26	6.95
35	1.24	1.43	1.81	1.97	2.08	3.83	4.84	5.52	6.36	7.04
36	1.25	1.45	1.84	1.99	2.11	3.89	4.90	5.62	6.46	7.12
37	1.27	1.48	1.86	2.02	2.14	3.95	4.96	5.72	6.56	7.20
38	1.28	1.50	1.89	2.04	2.17	4.02	5.01	5.83	6.67	7.29
39	1.30	1.54	1.91	2.07	2.20	4.09	5.07	5.94	6.77	7.37
40	1.32	1.60	1.94	2.09	2.23	4.15	5.13	6.05	6.88	7.46
41	1.40	1.69	1.98	2.15	2.29	4.21	5.22	6.16	6.96	7.56
42	1.48	1.80	2.03	2.20	2.35	4.26	5.31	6.28	7.05	7.66
43	1.57	1.90	2.10	2.25	2.42	4.31	5.41	6.40	7.14	7.76
44	1.67	2.02	2.22	2.34	2.48	4.37	5.50	6.53	7.22	7.86
45	1.77	2.14	2.35	2.48	2.60	4.43	5.60	6.65	7.31	7.97
46	1.87	2.27	2.50	2.63	2.76	4.49	5.70	6.78	7.40	8.06
47	1.91	2.36	2.66	2.80	2.94	4.56	5.80	6.90	7.50	8.15
48	1.95	2.42	2.83	2.98	3.12	4.63	5.91	7.03	7.59	8.25
49	1.99	2.49	2.91	3.17	3.32	4.69	6.02	7.16	7.68	8.34
50	2.04	2.55	2.97	3.34	3.53	4.76	6.13	7.30	7.78	8.43
51	2.09	2.66	3.05	3.42	3.75	4.92	6.29	7.51	8.02	8.72
52	2.14	2.78	3.13	3.50	3.85	5.07	6.46	7.73	8.28	9.01
53	2.20	2.90	3.22	3.59	3.95	5.24	6.63	7.95	8.54	9.32
54	2.25	3.03	3.31	3.68	4.05	5.41	6.81	8.18	8.81	9.63
55	2.31	3.16	3.40	3.77	4.15	5.58	6.99	8.42	9.09	9.96
56	2.51	3.31	3.62	4.02	4.43	5.76	7.37	8.71	9.47	10.39
57	2.73	3.47	3.86	4.28	4.73	5.95	7.77	9.02	9.86	10.83
58	2.96	3.64	4.12	4.56	5.04	6.14	8.19	9.33	10.27	11.29
59	3.22	3.81	4.39	4.86	5.38	6.34	8.64	9.65	10.70	11.78
60	3.50	3.99	4.68	5.18	5.74	6.54	9.11	9.99	11.15	12.28
61	3.75	4.35	5.05	5.63	6.23	6.99	9.51	10.58	11.77	12.92
62	4.02	4.73	5.44	6.11	6.76	7.46	9.92	11.20	12.44	13.59
63	4.32	5.15	5.87	6.63	7.34	7.96	10.35	11.86	13.14	14.29
64	4.63	5.61	6.32	7.21	7.96	8.50	10.80	12.56	13.88	15.03
65	4.97	6.11	6.82	7.83	8.64	9.08	11.27	13.29	14.66	15.81
66	5.48	6.74	7.55	8.65	9.59	9.77	12.25	14.37	15.95	17.24
67	6.04	7.43	8.36	9.56	10.64	10.52	13.32	15.53	17.36	18.80
68	6.66	8.19	9.26	10.57	11.80	11.33	14.47	16.78	18.89	20.49
69	7.35	9.03	10.26	11.68	13.10	12.20	15.73	18.13	20.56	22.34
70	8.10	9.96	11.37	12.91	14.53	13.13	17.09	19.60	22.37	24.36
71	9.10	11.28	12.77	14.49	16.14	14.45	18.78	21.79	24.68	26.67
72	10.23	12.77	14.35	16.25	17.92	15.89	20.64	24.24	27.22	29.21
73	11.50	14.47	16.11	18.24	19.90	17.48	22.67	26.96	30.02	31.99
74	12.93	16.38	18.10	20.47	22.11	19.23	24.91	29.98	33.12	35.03
75	14.53	18.55	20.33	22.96	24.55	21.15	27.37	33.34	36.53	38.36
76	15.87	20.28	22.21	25.10	26.82	22.59	29.21	35.58	38.99	40.92
77	17.15	21.95	24.02	27.16	29.01	23.88	30.85	37.59	41.20	43.22
78	18.51	23.70	25.93	29.33	31.31	25.20	32.52	39.63	43.46	45.56
79	19.93	25.55	27.93	31.61	33.73	26.53	34.21	41.71	45.74	47.92
80	21.41	27.47	30.02	33.99	36.25	27.87	35.91	43.79	48.04	50.30
81	23.98	30.77	33.62	38.06	40.60	31.22	40.22	49.04	53.80	56.33
82	26.55	34.07	37.22	42.14	44.95	34.56	44.53	54.30	59.57	62.37
83	29.55	37.91	41.42	46.90	50.02	38.46	49.56	60.43	66.29	69.41
84	33.19	42.59	46.53	52.68	56.18	43.20	55.67	67.87	74.46	77.96
85	37.04	47.53	51.93	58.80	62.71	48.22	62.13	75.75	83.11	87.02
86	41.11	52.75	57.63	65.25	69.59	53.52	68.95	84.07	92.23	96.57
87	45.82	58.79	64.24	72.73	77.57	59.65	76.85	93.70	102.80	107.64
88	50.96	65.39	71.44	80.89	86.27	66.34	85.47	104.21	114.33	119.71
89	56.96	73.08	79.85	90.40	96.42	74.14	95.53	116.47	127.78	133.80
90	74.94	96.16	105.06	118.95	126.86	97.55	125.70	153.25	168.13	176.05

Appendix B2

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

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (4.5% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.85	3.69	4.06	4.75	5.35
30	2.85	3.69	4.06	4.75	5.35
31	2.89	3.73	4.14	4.82	5.42
32	2.94	3.77	4.21	4.90	5.48
33	2.99	3.82	4.29	4.97	5.54
34	3.04	3.86	4.37	5.05	5.61
35	3.09	3.91	4.45	5.13	5.67
36	3.14	3.95	4.53	5.21	5.74
37	3.19	4.00	4.62	5.29	5.81
38	3.24	4.04	4.70	5.38	5.88
39	3.30	4.09	4.79	5.46	5.94
40	3.35	4.14	4.88	5.55	6.01
41	3.39	4.21	4.97	5.62	6.09
42	3.44	4.28	5.07	5.69	6.18
43	3.48	4.36	5.16	5.75	6.26
44	3.52	4.44	5.26	5.83	6.34
45	3.57	4.51	5.37	5.90	6.43
46	3.62	4.60	5.47	5.97	6.50
47	3.68	4.68	5.57	6.04	6.57
48	3.73	4.76	5.67	6.12	6.65
49	3.78	4.85	5.78	6.20	6.73
50	3.84	4.94	5.88	6.27	6.80
51	3.96	5.07	6.06	6.47	7.03
52	4.09	5.21	6.23	6.68	7.27
53	4.22	5.35	6.41	6.89	7.51
54	4.36	5.49	6.60	7.11	7.77
55	4.50	5.64	6.79	7.33	8.03
56	4.65	5.94	7.03	7.64	8.38
57	4.80	6.27	7.27	7.95	8.73
58	4.95	6.61	7.52	8.29	9.11
59	5.11	6.97	7.79	8.63	9.50
60	5.28	7.35	8.06	8.99	9.91
61	5.63	7.67	8.53	9.49	10.42
62	6.01	8.00	9.03	10.03	10.96
63	6.42	8.35	9.56	10.59	11.53
64	6.86	8.71	10.13	11.19	12.12
65	7.32	9.09	10.72	11.82	12.75
66	7.88	9.88	11.59	12.86	13.90
67	8.49	10.74	12.52	14.00	15.16
68	9.14	11.67	13.53	15.23	16.53
69	9.84	12.68	14.62	16.58	18.02
70	10.59	13.79	15.80	18.04	19.64
71	11.65	15.15	17.58	19.90	21.51
72	12.82	16.64	19.55	21.95	23.56
73	14.10	18.29	21.74	24.21	25.80
74	15.51	20.09	24.18	26.71	28.25
75	17.06	22.08	26.89	29.46	30.93
76	18.82	24.34	29.65	32.49	34.10
77	20.76	26.82	32.68	35.83	37.58
78	22.90	29.56	36.03	39.51	41.42
79	25.27	32.58	39.72	43.57	45.64
80	27.87	35.91	43.79	48.04	50.30
81	31.22	40.22	49.04	53.80	56.33
82	34.56	44.53	54.30	59.57	62.37
83	38.46	49.56	60.43	66.29	69.41
84	43.20	55.67	67.87	74.46	77.96
85	48.22	62.13	75.75	83.11	87.02
86	53.52	68.95	84.07	92.23	96.57
87	59.65	76.85	93.70	102.80	107.64
88	66.34	85.47	104.21	114.33	119.71
89	74.14	95.53	116.47	127.78	133.80
90	97.55	125.70	153.25	168.13	176.05

Appendix C1

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

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base with Shared Cost					ABI Option: (4.2% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
30	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
31	0.92	1.04	1.34	1.46	1.53	2.77	3.58	3.97	4.62	5.19
32	0.93	1.06	1.36	1.48	1.55	2.82	3.62	4.04	4.70	5.25
33	0.94	1.07	1.37	1.49	1.58	2.86	3.66	4.11	4.77	5.32
34	0.95	1.09	1.39	1.51	1.60	2.91	3.70	4.19	4.84	5.38
35	0.96	1.11	1.41	1.53	1.62	2.96	3.74	4.27	4.92	5.44
36	0.97	1.13	1.43	1.55	1.64	3.01	3.79	4.35	5.00	5.50
37	0.99	1.15	1.45	1.57	1.67	3.06	3.83	4.43	5.08	5.57
38	1.00	1.17	1.47	1.59	1.69	3.11	3.88	4.51	5.16	5.63
39	1.01	1.20	1.49	1.61	1.72	3.16	3.92	4.59	5.24	5.70
40	1.03	1.24	1.51	1.63	1.74	3.21	3.97	4.67	5.32	5.77
41	1.09	1.32	1.54	1.67	1.79	3.25	4.04	4.77	5.38	5.84
42	1.15	1.39	1.58	1.71	1.83	3.29	4.11	4.86	5.45	5.92
43	1.22	1.48	1.63	1.75	1.88	3.34	4.18	4.95	5.52	6.00
44	1.29	1.56	1.73	1.82	1.93	3.38	4.25	5.05	5.59	6.08
45	1.37	1.66	1.83	1.92	2.02	3.42	4.33	5.15	5.65	6.16
46	1.44	1.76	1.94	2.04	2.15	3.47	4.41	5.24	5.72	6.23
47	1.48	1.83	2.06	2.17	2.28	3.52	4.49	5.34	5.80	6.30
48	1.51	1.87	2.19	2.31	2.42	3.58	4.57	5.44	5.87	6.38
49	1.54	1.92	2.25	2.45	2.57	3.63	4.65	5.54	5.94	6.45
50	1.57	1.97	2.29	2.58	2.74	3.68	4.74	5.64	6.01	6.52
51	1.61	2.06	2.36	2.64	2.90	3.80	4.86	5.81	6.20	6.74
52	1.66	2.15	2.42	2.71	2.98	3.92	4.99	5.97	6.40	6.97
53	1.70	2.24	2.49	2.78	3.05	4.05	5.13	6.15	6.60	7.21
54	1.74	2.34	2.56	2.84	3.13	4.18	5.27	6.33	6.81	7.45
55	1.79	2.44	2.63	2.91	3.21	4.32	5.41	6.51	7.03	7.70
56	1.94	2.56	2.80	3.11	3.43	4.45	5.70	6.74	7.32	8.03
57	2.11	2.68	2.99	3.31	3.66	4.60	6.01	6.97	7.63	8.37
58	2.29	2.81	3.19	3.53	3.90	4.75	6.34	7.21	7.94	8.73
59	2.49	2.95	3.40	3.76	4.16	4.90	6.68	7.47	8.27	9.11
60	2.70	3.09	3.62	4.01	4.44	5.06	7.04	7.73	8.62	9.50
61	2.90	3.36	3.90	4.35	4.82	5.40	7.35	8.18	9.10	9.99
62	3.11	3.66	4.21	4.72	5.23	5.77	7.67	8.66	9.62	10.51
63	3.34	3.99	4.54	5.13	5.67	6.16	8.00	9.17	10.16	11.05
64	3.58	4.34	4.89	5.57	6.16	6.57	8.35	9.71	10.73	11.62
65	3.84	4.72	5.27	6.05	6.68	7.02	8.72	10.28	11.33	12.23
66	4.24	5.21	5.84	6.69	7.42	7.56	9.47	11.11	12.33	13.33
67	4.67	5.74	6.47	7.39	8.23	8.14	10.30	12.01	13.42	14.53
68	5.15	6.33	7.16	8.17	9.13	8.76	11.19	12.97	14.61	15.85
69	5.68	6.98	7.94	9.03	10.13	9.43	12.16	14.02	15.90	17.28
70	6.26	7.70	8.79	9.98	11.23	10.16	13.22	15.15	17.30	18.84
71	7.04	8.72	9.88	11.20	12.48	11.17	14.52	16.85	19.08	20.63
72	7.91	9.88	11.09	12.57	13.86	12.29	15.96	18.74	21.05	22.59
73	8.89	11.19	12.46	14.10	15.39	13.52	17.53	20.84	23.22	24.73
74	9.99	12.67	14.00	15.82	17.09	14.87	19.26	23.18	25.61	27.09
75	11.23	14.35	15.72	17.76	18.98	16.36	21.17	25.78	28.25	29.66
76	12.28	15.70	17.20	19.43	20.76	17.49	22.61	27.54	30.19	31.68
77	13.30	17.01	18.62	21.05	22.49	18.51	23.91	29.14	31.94	33.50
78	14.37	18.40	20.13	22.77	24.31	19.56	25.25	30.77	33.74	35.37
79	15.49	19.86	21.71	24.57	26.22	20.63	26.60	32.42	35.56	37.26
80	16.67	21.39	23.37	26.46	28.22	21.70	27.96	34.09	37.40	39.16
81	18.67	23.96	26.17	29.64	31.61	24.30	31.32	38.18	41.89	43.86
82	20.67	26.52	28.98	32.81	34.99	26.91	34.67	42.27	46.38	48.56
83	23.00	29.52	32.25	36.51	38.94	29.95	38.58	47.04	51.61	54.04
84	25.84	33.15	36.22	41.01	43.74	33.64	43.34	52.84	57.97	60.70
85	28.84	37.00	40.43	45.78	48.82	37.54	48.37	58.98	64.70	67.75
86	32.01	41.07	44.87	50.80	54.18	41.66	53.68	65.45	71.81	75.19
87	35.67	45.77	50.01	56.62	60.39	46.44	59.83	72.95	80.04	83.80
88	39.67	50.91	55.62	62.97	67.16	51.65	66.54	81.13	89.01	93.20
89	44.34	56.90	62.16	70.38	75.07	57.72	74.37	90.68	99.48	104.17
90	58.35	74.87	81.80	92.61	98.77	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (3.8% Compound Inflation) or (4.5% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.20	2.85	3.14	3.67	4.14
30	2.20	2.85	3.14	3.67	4.14
31	2.24	2.88	3.20	3.73	4.19
32	2.27	2.92	3.26	3.79	4.24
33	2.31	2.95	3.32	3.85	4.29
34	2.35	2.99	3.38	3.91	4.34
35	2.39	3.02	3.44	3.97	4.39
36	2.43	3.06	3.50	4.03	4.44
37	2.47	3.09	3.57	4.09	4.49
38	2.51	3.13	3.63	4.16	4.54
39	2.55	3.16	3.70	4.22	4.60
40	2.59	3.20	3.77	4.29	4.65
41	2.62	3.26	3.84	4.34	4.71
42	2.66	3.31	3.92	4.40	4.78
43	2.69	3.37	3.99	4.45	4.84
44	2.73	3.43	4.07	4.50	4.90
45	2.76	3.49	4.15	4.56	4.97
46	2.80	3.55	4.23	4.62	5.03
47	2.84	3.62	4.31	4.67	5.08
48	2.88	3.68	4.39	4.73	5.14
49	2.93	3.75	4.47	4.79	5.20
50	2.97	3.82	4.55	4.85	5.26
51	3.07	3.92	4.68	5.00	5.44
52	3.16	4.03	4.82	5.16	5.62
53	3.27	4.14	4.96	5.33	5.81
54	3.37	4.25	5.10	5.50	6.01
55	3.48	4.36	5.25	5.67	6.21
56	3.59	4.60	5.43	5.91	6.48
57	3.71	4.85	5.62	6.15	6.75
58	3.83	5.11	5.82	6.41	7.04
59	3.95	5.39	6.02	6.67	7.35
60	4.08	5.68	6.23	6.95	7.66
61	4.36	5.93	6.60	7.34	8.06
62	4.65	6.19	6.98	7.75	8.47
63	4.97	6.46	7.39	8.19	8.91
64	5.30	6.74	7.83	8.65	9.37
65	5.66	7.03	8.29	9.14	9.86
66	6.09	7.64	8.96	9.95	10.75
67	6.56	8.30	9.68	10.82	11.72
68	7.06	9.02	10.46	11.78	12.78
69	7.61	9.81	11.31	12.82	13.93
70	8.19	10.66	12.22	13.95	15.19
71	9.01	11.71	13.59	15.39	16.63
72	9.91	12.87	15.11	16.97	18.22
73	10.90	14.14	16.81	18.72	19.95
74	11.99	15.54	18.69	20.65	21.84
75	13.19	17.07	20.79	22.78	23.92
76	14.57	18.84	22.95	25.15	26.40
77	16.10	20.79	25.34	27.78	29.13
78	17.78	22.95	27.97	30.67	32.15
79	19.64	25.33	30.88	33.87	35.48
80	21.70	27.96	34.09	37.40	39.16
81	24.30	31.32	38.18	41.89	43.86
82	26.91	34.67	42.27	46.38	48.56
83	29.95	38.58	47.04	51.61	54.04
84	33.64	43.34	52.84	57.97	60.70
85	37.54	48.37	58.98	64.70	67.75
86	41.66	53.68	65.45	71.81	75.19
87	46.44	59.83	72.95	80.04	83.80
88	51.65	66.54	81.13	89.01	93.20
89	57.72	74.37	90.68	99.48	104.17
90	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base					ABI Option: (5% Compound Inflation)				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
30	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
31	1.18	1.33	1.72	1.87	1.97	3.59	4.62	5.13	5.98	6.72
32	1.20	1.36	1.74	1.90	2.00	3.64	4.68	5.22	6.07	6.79
33	1.21	1.38	1.77	1.92	2.02	3.70	4.73	5.32	6.17	6.87
34	1.22	1.40	1.79	1.94	2.05	3.77	4.79	5.42	6.26	6.95
35	1.24	1.43	1.81	1.97	2.08	3.83	4.84	5.52	6.36	7.04
36	1.25	1.45	1.84	1.99	2.11	3.89	4.90	5.62	6.46	7.12
37	1.27	1.48	1.86	2.02	2.14	3.95	4.96	5.72	6.56	7.20
38	1.28	1.50	1.89	2.04	2.17	4.02	5.01	5.83	6.67	7.29
39	1.30	1.54	1.91	2.07	2.20	4.09	5.07	5.94	6.77	7.37
40	1.32	1.60	1.94	2.09	2.23	4.15	5.13	6.05	6.88	7.46
41	1.40	1.69	1.98	2.15	2.29	4.21	5.22	6.16	6.96	7.56
42	1.48	1.80	2.03	2.20	2.35	4.26	5.31	6.28	7.05	7.66
43	1.57	1.90	2.10	2.25	2.42	4.31	5.41	6.40	7.14	7.76
44	1.67	2.02	2.22	2.34	2.48	4.37	5.50	6.53	7.22	7.86
45	1.77	2.14	2.35	2.48	2.60	4.43	5.60	6.65	7.31	7.97
46	1.87	2.27	2.50	2.63	2.76	4.49	5.70	6.78	7.40	8.06
47	1.91	2.36	2.66	2.80	2.94	4.56	5.80	6.90	7.50	8.15
48	1.95	2.42	2.83	2.98	3.12	4.63	5.91	7.03	7.59	8.25
49	1.99	2.49	2.91	3.17	3.32	4.69	6.02	7.16	7.68	8.34
50	2.04	2.55	2.97	3.34	3.53	4.76	6.13	7.30	7.78	8.43
51	2.09	2.66	3.05	3.42	3.75	4.92	6.29	7.51	8.02	8.72
52	2.14	2.78	3.13	3.50	3.85	5.07	6.46	7.73	8.28	9.01
53	2.20	2.90	3.22	3.59	3.95	5.24	6.63	7.95	8.54	9.32
54	2.25	3.03	3.31	3.68	4.05	5.41	6.81	8.18	8.81	9.63
55	2.31	3.16	3.40	3.77	4.15	5.58	6.99	8.42	9.09	9.96
56	2.51	3.31	3.62	4.02	4.43	5.76	7.37	8.71	9.47	10.39
57	2.73	3.47	3.86	4.28	4.73	5.95	7.77	9.02	9.86	10.83
58	2.96	3.64	4.12	4.56	5.04	6.14	8.19	9.33	10.27	11.29
59	3.22	3.81	4.39	4.86	5.38	6.34	8.64	9.65	10.70	11.78
60	3.50	3.99	4.68	5.18	5.74	6.54	9.11	9.99	11.15	12.28
61	3.75	4.35	5.05	5.63	6.23	6.99	9.51	10.58	11.77	12.92
62	4.02	4.73	5.44	6.11	6.76	7.46	9.92	11.20	12.44	13.59
63	4.32	5.15	5.87	6.63	7.34	7.96	10.35	11.86	13.14	14.29
64	4.63	5.61	6.32	7.21	7.96	8.50	10.80	12.56	13.88	15.03
65	4.97	6.11	6.82	7.83	8.64	9.08	11.27	13.29	14.66	15.81
66	5.48	6.74	7.55	8.65	9.59	9.77	12.25	14.37	15.95	17.24
67	6.04	7.43	8.36	9.56	10.64	10.52	13.32	15.53	17.36	18.80
68	6.66	8.19	9.26	10.57	11.80	11.33	14.47	16.78	18.89	20.49
69	7.35	9.03	10.26	11.68	13.10	12.20	15.73	18.13	20.56	22.34
70	8.10	9.96	11.37	12.91	14.53	13.13	17.09	19.60	22.37	24.36
71	9.10	11.28	12.77	14.49	16.14	14.45	18.78	21.79	24.68	26.67
72	10.23	12.77	14.35	16.25	17.92	15.89	20.64	24.24	27.22	29.21
73	11.50	14.47	16.11	18.24	19.90	17.48	22.67	26.96	30.02	31.99
74	12.93	16.38	18.10	20.47	22.11	19.23	24.91	29.98	33.12	35.03
75	14.53	18.55	20.33	22.96	24.55	21.15	27.37	33.34	36.53	38.36
76	15.87	20.28	22.21	25.10	26.82	22.59	29.21	35.58	38.99	40.92
77	17.15	21.95	24.02	27.16	29.01	23.88	30.85	37.59	41.20	43.22
78	18.51	23.70	25.93	29.33	31.31	25.20	32.52	39.63	43.46	45.56
79	19.93	25.55	27.93	31.61	33.73	26.53	34.21	41.71	45.74	47.92
80	21.41	27.47	30.02	33.99	36.25	27.87	35.91	43.79	48.04	50.30
81	23.98	30.77	33.62	38.06	40.60	31.22	40.22	49.04	53.80	56.33
82	26.55	34.07	37.22	42.14	44.95	34.56	44.53	54.30	59.57	62.37
83	29.55	37.91	41.42	46.90	50.02	38.46	49.56	60.43	66.29	69.41
84	33.19	42.59	46.53	52.68	56.18	43.20	55.67	67.87	74.46	77.96
85	37.04	47.53	51.93	58.80	62.71	48.22	62.13	75.75	83.11	87.02
86	41.11	52.75	57.63	65.25	69.59	53.52	68.95	84.07	92.23	96.57
87	45.82	58.79	64.24	72.73	77.57	59.65	76.85	93.70	102.80	107.64
88	50.96	65.39	71.44	80.89	86.27	66.34	85.47	104.21	114.33	119.71
89	56.96	73.08	79.85	90.40	96.42	74.14	95.53	116.47	127.78	133.80
90	74.94	96.16	105.06	118.95	126.86	97.55	125.70	153.25	168.13	176.05

Appendix B2

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

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (4.5% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.85	3.69	4.06	4.75	5.35
30	2.85	3.69	4.06	4.75	5.35
31	2.89	3.73	4.14	4.82	5.42
32	2.94	3.77	4.21	4.90	5.48
33	2.99	3.82	4.29	4.97	5.54
34	3.04	3.86	4.37	5.05	5.61
35	3.09	3.91	4.45	5.13	5.67
36	3.14	3.95	4.53	5.21	5.74
37	3.19	4.00	4.62	5.29	5.81
38	3.24	4.04	4.70	5.38	5.88
39	3.30	4.09	4.79	5.46	5.94
40	3.35	4.14	4.88	5.55	6.01
41	3.39	4.21	4.97	5.62	6.09
42	3.44	4.28	5.07	5.69	6.18
43	3.48	4.36	5.16	5.75	6.26
44	3.52	4.44	5.26	5.83	6.34
45	3.57	4.51	5.37	5.90	6.43
46	3.62	4.60	5.47	5.97	6.50
47	3.68	4.68	5.57	6.04	6.57
48	3.73	4.76	5.67	6.12	6.65
49	3.78	4.85	5.78	6.20	6.73
50	3.84	4.94	5.88	6.27	6.80
51	3.96	5.07	6.06	6.47	7.03
52	4.09	5.21	6.23	6.68	7.27
53	4.22	5.35	6.41	6.89	7.51
54	4.36	5.49	6.60	7.11	7.77
55	4.50	5.64	6.79	7.33	8.03
56	4.65	5.94	7.03	7.64	8.38
57	4.80	6.27	7.27	7.95	8.73
58	4.95	6.61	7.52	8.29	9.11
59	5.11	6.97	7.79	8.63	9.50
60	5.28	7.35	8.06	8.99	9.91
61	5.63	7.67	8.53	9.49	10.42
62	6.01	8.00	9.03	10.03	10.96
63	6.42	8.35	9.56	10.59	11.53
64	6.86	8.71	10.13	11.19	12.12
65	7.32	9.09	10.72	11.82	12.75
66	7.88	9.88	11.59	12.86	13.90
67	8.49	10.74	12.52	14.00	15.16
68	9.14	11.67	13.53	15.23	16.53
69	9.84	12.68	14.62	16.58	18.02
70	10.59	13.79	15.80	18.04	19.64
71	11.65	15.15	17.58	19.90	21.51
72	12.82	16.64	19.55	21.95	23.56
73	14.10	18.29	21.74	24.21	25.80
74	15.51	20.09	24.18	26.71	28.25
75	17.06	22.08	26.89	29.46	30.93
76	18.82	24.34	29.65	32.49	34.10
77	20.76	26.82	32.68	35.83	37.58
78	22.90	29.56	36.03	39.51	41.42
79	25.27	32.58	39.72	43.57	45.64
80	27.87	35.91	43.79	48.04	50.30
81	31.22	40.22	49.04	53.80	56.33
82	34.56	44.53	54.30	59.57	62.37
83	38.46	49.56	60.43	66.29	69.41
84	43.20	55.67	67.87	74.46	77.96
85	48.22	62.13	75.75	83.11	87.02
86	53.52	68.95	84.07	92.23	96.57
87	59.65	76.85	93.70	102.80	107.64
88	66.34	85.47	104.21	114.33	119.71
89	74.14	95.53	116.47	127.78	133.80
90	97.55	125.70	153.25	168.13	176.05

Appendix C1

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

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base with Shared Cost					ABI Option: (4.2% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
30	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
31	0.92	1.04	1.34	1.46	1.53	2.77	3.58	3.97	4.62	5.19
32	0.93	1.06	1.36	1.48	1.55	2.82	3.62	4.04	4.70	5.25
33	0.94	1.07	1.37	1.49	1.58	2.86	3.66	4.11	4.77	5.32
34	0.95	1.09	1.39	1.51	1.60	2.91	3.70	4.19	4.84	5.38
35	0.96	1.11	1.41	1.53	1.62	2.96	3.74	4.27	4.92	5.44
36	0.97	1.13	1.43	1.55	1.64	3.01	3.79	4.35	5.00	5.50
37	0.99	1.15	1.45	1.57	1.67	3.06	3.83	4.43	5.08	5.57
38	1.00	1.17	1.47	1.59	1.69	3.11	3.88	4.51	5.16	5.63
39	1.01	1.20	1.49	1.61	1.72	3.16	3.92	4.59	5.24	5.70
40	1.03	1.24	1.51	1.63	1.74	3.21	3.97	4.67	5.32	5.77
41	1.09	1.32	1.54	1.67	1.79	3.25	4.04	4.77	5.38	5.84
42	1.15	1.39	1.58	1.71	1.83	3.29	4.11	4.86	5.45	5.92
43	1.22	1.48	1.63	1.75	1.88	3.34	4.18	4.95	5.52	6.00
44	1.29	1.56	1.73	1.82	1.93	3.38	4.25	5.05	5.59	6.08
45	1.37	1.66	1.83	1.92	2.02	3.42	4.33	5.15	5.65	6.16
46	1.44	1.76	1.94	2.04	2.15	3.47	4.41	5.24	5.72	6.23
47	1.48	1.83	2.06	2.17	2.28	3.52	4.49	5.34	5.80	6.30
48	1.51	1.87	2.19	2.31	2.42	3.58	4.57	5.44	5.87	6.38
49	1.54	1.92	2.25	2.45	2.57	3.63	4.65	5.54	5.94	6.45
50	1.57	1.97	2.29	2.58	2.74	3.68	4.74	5.64	6.01	6.52
51	1.61	2.06	2.36	2.64	2.90	3.80	4.86	5.81	6.20	6.74
52	1.66	2.15	2.42	2.71	2.98	3.92	4.99	5.97	6.40	6.97
53	1.70	2.24	2.49	2.78	3.05	4.05	5.13	6.15	6.60	7.21
54	1.74	2.34	2.56	2.84	3.13	4.18	5.27	6.33	6.81	7.45
55	1.79	2.44	2.63	2.91	3.21	4.32	5.41	6.51	7.03	7.70
56	1.94	2.56	2.80	3.11	3.43	4.45	5.70	6.74	7.32	8.03
57	2.11	2.68	2.99	3.31	3.66	4.60	6.01	6.97	7.63	8.37
58	2.29	2.81	3.19	3.53	3.90	4.75	6.34	7.21	7.94	8.73
59	2.49	2.95	3.40	3.76	4.16	4.90	6.68	7.47	8.27	9.11
60	2.70	3.09	3.62	4.01	4.44	5.06	7.04	7.73	8.62	9.50
61	2.90	3.36	3.90	4.35	4.82	5.40	7.35	8.18	9.10	9.99
62	3.11	3.66	4.21	4.72	5.23	5.77	7.67	8.66	9.62	10.51
63	3.34	3.99	4.54	5.13	5.67	6.16	8.00	9.17	10.16	11.05
64	3.58	4.34	4.89	5.57	6.16	6.57	8.35	9.71	10.73	11.62
65	3.84	4.72	5.27	6.05	6.68	7.02	8.72	10.28	11.33	12.23
66	4.24	5.21	5.84	6.69	7.42	7.56	9.47	11.11	12.33	13.33
67	4.67	5.74	6.47	7.39	8.23	8.14	10.30	12.01	13.42	14.53
68	5.15	6.33	7.16	8.17	9.13	8.76	11.19	12.97	14.61	15.85
69	5.68	6.98	7.94	9.03	10.13	9.43	12.16	14.02	15.90	17.28
70	6.26	7.70	8.79	9.98	11.23	10.16	13.22	15.15	17.30	18.84
71	7.04	8.72	9.88	11.20	12.48	11.17	14.52	16.85	19.08	20.63
72	7.91	9.88	11.09	12.57	13.86	12.29	15.96	18.74	21.05	22.59
73	8.89	11.19	12.46	14.10	15.39	13.52	17.53	20.84	23.22	24.73
74	9.99	12.67	14.00	15.82	17.09	14.87	19.26	23.18	25.61	27.09
75	11.23	14.35	15.72	17.76	18.98	16.36	21.17	25.78	28.25	29.66
76	12.28	15.70	17.20	19.43	20.76	17.49	22.61	27.54	30.19	31.68
77	13.30	17.01	18.62	21.05	22.49	18.51	23.91	29.14	31.94	33.50
78	14.37	18.40	20.13	22.77	24.31	19.56	25.25	30.77	33.74	35.37
79	15.49	19.86	21.71	24.57	26.22	20.63	26.60	32.42	35.56	37.26
80	16.67	21.39	23.37	26.46	28.22	21.70	27.96	34.09	37.40	39.16
81	18.67	23.96	26.17	29.64	31.61	24.30	31.32	38.18	41.89	43.86
82	20.67	26.52	28.98	32.81	34.99	26.91	34.67	42.27	46.38	48.56
83	23.00	29.52	32.25	36.51	38.94	29.95	38.58	47.04	51.61	54.04
84	25.84	33.15	36.22	41.01	43.74	33.64	43.34	52.84	57.97	60.70
85	28.84	37.00	40.43	45.78	48.82	37.54	48.37	58.98	64.70	67.75
86	32.01	41.07	44.87	50.80	54.18	41.66	53.68	65.45	71.81	75.19
87	35.67	45.77	50.01	56.62	60.39	46.44	59.83	72.95	80.04	83.80
88	39.67	50.91	55.62	62.97	67.16	51.65	66.54	81.13	89.01	93.20
89	44.34	56.90	62.16	70.38	75.07	57.72	74.37	90.68	99.48	104.17
90	58.35	74.87	81.80	92.61	98.77	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (3.8% Compound Inflation) or (4.5% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.20	2.85	3.14	3.67	4.14
30	2.20	2.85	3.14	3.67	4.14
31	2.24	2.88	3.20	3.73	4.19
32	2.27	2.92	3.26	3.79	4.24
33	2.31	2.95	3.32	3.85	4.29
34	2.35	2.99	3.38	3.91	4.34
35	2.39	3.02	3.44	3.97	4.39
36	2.43	3.06	3.50	4.03	4.44
37	2.47	3.09	3.57	4.09	4.49
38	2.51	3.13	3.63	4.16	4.54
39	2.55	3.16	3.70	4.22	4.60
40	2.59	3.20	3.77	4.29	4.65
41	2.62	3.26	3.84	4.34	4.71
42	2.66	3.31	3.92	4.40	4.78
43	2.69	3.37	3.99	4.45	4.84
44	2.73	3.43	4.07	4.50	4.90
45	2.76	3.49	4.15	4.56	4.97
46	2.80	3.55	4.23	4.62	5.03
47	2.84	3.62	4.31	4.67	5.08
48	2.88	3.68	4.39	4.73	5.14
49	2.93	3.75	4.47	4.79	5.20
50	2.97	3.82	4.55	4.85	5.26
51	3.07	3.92	4.68	5.00	5.44
52	3.16	4.03	4.82	5.16	5.62
53	3.27	4.14	4.96	5.33	5.81
54	3.37	4.25	5.10	5.50	6.01
55	3.48	4.36	5.25	5.67	6.21
56	3.59	4.60	5.43	5.91	6.48
57	3.71	4.85	5.62	6.15	6.75
58	3.83	5.11	5.82	6.41	7.04
59	3.95	5.39	6.02	6.67	7.35
60	4.08	5.68	6.23	6.95	7.66
61	4.36	5.93	6.60	7.34	8.06
62	4.65	6.19	6.98	7.75	8.47
63	4.97	6.46	7.39	8.19	8.91
64	5.30	6.74	7.83	8.65	9.37
65	5.66	7.03	8.29	9.14	9.86
66	6.09	7.64	8.96	9.95	10.75
67	6.56	8.30	9.68	10.82	11.72
68	7.06	9.02	10.46	11.78	12.78
69	7.61	9.81	11.31	12.82	13.93
70	8.19	10.66	12.22	13.95	15.19
71	9.01	11.71	13.59	15.39	16.63
72	9.91	12.87	15.11	16.97	18.22
73	10.90	14.14	16.81	18.72	19.95
74	11.99	15.54	18.69	20.65	21.84
75	13.19	17.07	20.79	22.78	23.92
76	14.57	18.84	22.95	25.15	26.40
77	16.10	20.79	25.34	27.78	29.13
78	17.78	22.95	27.97	30.67	32.15
79	19.64	25.33	30.88	33.87	35.48
80	21.70	27.96	34.09	37.40	39.16
81	24.30	31.32	38.18	41.89	43.86
82	26.91	34.67	42.27	46.38	48.56
83	29.95	38.58	47.04	51.61	54.04
84	33.64	43.34	52.84	57.97	60.70
85	37.54	48.37	58.98	64.70	67.75
86	41.66	53.68	65.45	71.81	75.19
87	46.44	59.83	72.95	80.04	83.80
88	51.65	66.54	81.13	89.01	93.20
89	57.72	74.37	90.68	99.48	104.17
90	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base					ABI Option: (5% Compound Inflation)				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
30	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
31	1.18	1.33	1.72	1.87	1.97	3.59	4.62	5.13	5.98	6.72
32	1.20	1.36	1.74	1.90	2.00	3.64	4.68	5.22	6.07	6.79
33	1.21	1.38	1.77	1.92	2.02	3.70	4.73	5.32	6.17	6.87
34	1.22	1.40	1.79	1.94	2.05	3.77	4.79	5.42	6.26	6.95
35	1.24	1.43	1.81	1.97	2.08	3.83	4.84	5.52	6.36	7.04
36	1.25	1.45	1.84	1.99	2.11	3.89	4.90	5.62	6.46	7.12
37	1.27	1.48	1.86	2.02	2.14	3.95	4.96	5.72	6.56	7.20
38	1.28	1.50	1.89	2.04	2.17	4.02	5.01	5.83	6.67	7.29
39	1.30	1.54	1.91	2.07	2.20	4.09	5.07	5.94	6.77	7.37
40	1.32	1.60	1.94	2.09	2.23	4.15	5.13	6.05	6.88	7.46
41	1.40	1.69	1.98	2.15	2.29	4.21	5.22	6.16	6.96	7.56
42	1.48	1.80	2.03	2.20	2.35	4.26	5.31	6.28	7.05	7.66
43	1.57	1.90	2.10	2.25	2.42	4.31	5.41	6.40	7.14	7.76
44	1.67	2.02	2.22	2.34	2.48	4.37	5.50	6.53	7.22	7.86
45	1.77	2.14	2.35	2.48	2.60	4.43	5.60	6.65	7.31	7.97
46	1.87	2.27	2.50	2.63	2.76	4.49	5.70	6.78	7.40	8.06
47	1.91	2.36	2.66	2.80	2.94	4.56	5.80	6.90	7.50	8.15
48	1.95	2.42	2.83	2.98	3.12	4.63	5.91	7.03	7.59	8.25
49	1.99	2.49	2.91	3.17	3.32	4.69	6.02	7.16	7.68	8.34
50	2.04	2.55	2.97	3.34	3.53	4.76	6.13	7.30	7.78	8.43
51	2.09	2.66	3.05	3.42	3.75	4.92	6.29	7.51	8.02	8.72
52	2.14	2.78	3.13	3.50	3.85	5.07	6.46	7.73	8.28	9.01
53	2.20	2.90	3.22	3.59	3.95	5.24	6.63	7.95	8.54	9.32
54	2.25	3.03	3.31	3.68	4.05	5.41	6.81	8.18	8.81	9.63
55	2.31	3.16	3.40	3.77	4.15	5.58	6.99	8.42	9.09	9.96
56	2.51	3.31	3.62	4.02	4.43	5.76	7.37	8.71	9.47	10.39
57	2.73	3.47	3.86	4.28	4.73	5.95	7.77	9.02	9.86	10.83
58	2.96	3.64	4.12	4.56	5.04	6.14	8.19	9.33	10.27	11.29
59	3.22	3.81	4.39	4.86	5.38	6.34	8.64	9.65	10.70	11.78
60	3.50	3.99	4.68	5.18	5.74	6.54	9.11	9.99	11.15	12.28
61	3.75	4.35	5.05	5.63	6.23	6.99	9.51	10.58	11.77	12.92
62	4.02	4.73	5.44	6.11	6.76	7.46	9.92	11.20	12.44	13.59
63	4.32	5.15	5.87	6.63	7.34	7.96	10.35	11.86	13.14	14.29
64	4.63	5.61	6.32	7.21	7.96	8.50	10.80	12.56	13.88	15.03
65	4.97	6.11	6.82	7.83	8.64	9.08	11.27	13.29	14.66	15.81
66	5.48	6.74	7.55	8.65	9.59	9.77	12.25	14.37	15.95	17.24
67	6.04	7.43	8.36	9.56	10.64	10.52	13.32	15.53	17.36	18.80
68	6.66	8.19	9.26	10.57	11.80	11.33	14.47	16.78	18.89	20.49
69	7.35	9.03	10.26	11.68	13.10	12.20	15.73	18.13	20.56	22.34
70	8.10	9.96	11.37	12.91	14.53	13.13	17.09	19.60	22.37	24.36
71	9.10	11.28	12.77	14.49	16.14	14.45	18.78	21.79	24.68	26.67
72	10.23	12.77	14.35	16.25	17.92	15.89	20.64	24.24	27.22	29.21
73	11.50	14.47	16.11	18.24	19.90	17.48	22.67	26.96	30.02	31.99
74	12.93	16.38	18.10	20.47	22.11	19.23	24.91	29.98	33.12	35.03
75	14.53	18.55	20.33	22.96	24.55	21.15	27.37	33.34	36.53	38.36
76	15.87	20.28	22.21	25.10	26.82	22.59	29.21	35.58	38.99	40.92
77	17.15	21.95	24.02	27.16	29.01	23.88	30.85	37.59	41.20	43.22
78	18.51	23.70	25.93	29.33	31.31	25.20	32.52	39.63	43.46	45.56
79	19.93	25.55	27.93	31.61	33.73	26.53	34.21	41.71	45.74	47.92
80	21.41	27.47	30.02	33.99	36.25	27.87	35.91	43.79	48.04	50.30
81	23.98	30.77	33.62	38.06	40.60	31.22	40.22	49.04	53.80	56.33
82	26.55	34.07	37.22	42.14	44.95	34.56	44.53	54.30	59.57	62.37
83	29.55	37.91	41.42	46.90	50.02	38.46	49.56	60.43	66.29	69.41
84	33.19	42.59	46.53	52.68	56.18	43.20	55.67	67.87	74.46	77.96
85	37.04	47.53	51.93	58.80	62.71	48.22	62.13	75.75	83.11	87.02
86	41.11	52.75	57.63	65.25	69.59	53.52	68.95	84.07	92.23	96.57
87	45.82	58.79	64.24	72.73	77.57	59.65	76.85	93.70	102.80	107.64
88	50.96	65.39	71.44	80.89	86.27	66.34	85.47	104.21	114.33	119.71
89	56.96	73.08	79.85	90.40	96.42	74.14	95.53	116.47	127.78	133.80
90	74.94	96.16	105.06	118.95	126.86	97.55	125.70	153.25	168.13	176.05

Appendix B2

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

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (4.5% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.85	3.69	4.06	4.75	5.35
30	2.85	3.69	4.06	4.75	5.35
31	2.89	3.73	4.14	4.82	5.42
32	2.94	3.77	4.21	4.90	5.48
33	2.99	3.82	4.29	4.97	5.54
34	3.04	3.86	4.37	5.05	5.61
35	3.09	3.91	4.45	5.13	5.67
36	3.14	3.95	4.53	5.21	5.74
37	3.19	4.00	4.62	5.29	5.81
38	3.24	4.04	4.70	5.38	5.88
39	3.30	4.09	4.79	5.46	5.94
40	3.35	4.14	4.88	5.55	6.01
41	3.39	4.21	4.97	5.62	6.09
42	3.44	4.28	5.07	5.69	6.18
43	3.48	4.36	5.16	5.75	6.26
44	3.52	4.44	5.26	5.83	6.34
45	3.57	4.51	5.37	5.90	6.43
46	3.62	4.60	5.47	5.97	6.50
47	3.68	4.68	5.57	6.04	6.57
48	3.73	4.76	5.67	6.12	6.65
49	3.78	4.85	5.78	6.20	6.73
50	3.84	4.94	5.88	6.27	6.80
51	3.96	5.07	6.06	6.47	7.03
52	4.09	5.21	6.23	6.68	7.27
53	4.22	5.35	6.41	6.89	7.51
54	4.36	5.49	6.60	7.11	7.77
55	4.50	5.64	6.79	7.33	8.03
56	4.65	5.94	7.03	7.64	8.38
57	4.80	6.27	7.27	7.95	8.73
58	4.95	6.61	7.52	8.29	9.11
59	5.11	6.97	7.79	8.63	9.50
60	5.28	7.35	8.06	8.99	9.91
61	5.63	7.67	8.53	9.49	10.42
62	6.01	8.00	9.03	10.03	10.96
63	6.42	8.35	9.56	10.59	11.53
64	6.86	8.71	10.13	11.19	12.12
65	7.32	9.09	10.72	11.82	12.75
66	7.88	9.88	11.59	12.86	13.90
67	8.49	10.74	12.52	14.00	15.16
68	9.14	11.67	13.53	15.23	16.53
69	9.84	12.68	14.62	16.58	18.02
70	10.59	13.79	15.80	18.04	19.64
71	11.65	15.15	17.58	19.90	21.51
72	12.82	16.64	19.55	21.95	23.56
73	14.10	18.29	21.74	24.21	25.80
74	15.51	20.09	24.18	26.71	28.25
75	17.06	22.08	26.89	29.46	30.93
76	18.82	24.34	29.65	32.49	34.10
77	20.76	26.82	32.68	35.83	37.58
78	22.90	29.56	36.03	39.51	41.42
79	25.27	32.58	39.72	43.57	45.64
80	27.87	35.91	43.79	48.04	50.30
81	31.22	40.22	49.04	53.80	56.33
82	34.56	44.53	54.30	59.57	62.37
83	38.46	49.56	60.43	66.29	69.41
84	43.20	55.67	67.87	74.46	77.96
85	48.22	62.13	75.75	83.11	87.02
86	53.52	68.95	84.07	92.23	96.57
87	59.65	76.85	93.70	102.80	107.64
88	66.34	85.47	104.21	114.33	119.71
89	74.14	95.53	116.47	127.78	133.80
90	97.55	125.70	153.25	168.13	176.05

Appendix C1

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

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base with Shared Cost					ABI Option: (4.2% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
30	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
31	0.92	1.04	1.34	1.46	1.53	2.77	3.58	3.97	4.62	5.19
32	0.93	1.06	1.36	1.48	1.55	2.82	3.62	4.04	4.70	5.25
33	0.94	1.07	1.37	1.49	1.58	2.86	3.66	4.11	4.77	5.32
34	0.95	1.09	1.39	1.51	1.60	2.91	3.70	4.19	4.84	5.38
35	0.96	1.11	1.41	1.53	1.62	2.96	3.74	4.27	4.92	5.44
36	0.97	1.13	1.43	1.55	1.64	3.01	3.79	4.35	5.00	5.50
37	0.99	1.15	1.45	1.57	1.67	3.06	3.83	4.43	5.08	5.57
38	1.00	1.17	1.47	1.59	1.69	3.11	3.88	4.51	5.16	5.63
39	1.01	1.20	1.49	1.61	1.72	3.16	3.92	4.59	5.24	5.70
40	1.03	1.24	1.51	1.63	1.74	3.21	3.97	4.67	5.32	5.77
41	1.09	1.32	1.54	1.67	1.79	3.25	4.04	4.77	5.38	5.84
42	1.15	1.39	1.58	1.71	1.83	3.29	4.11	4.86	5.45	5.92
43	1.22	1.48	1.63	1.75	1.88	3.34	4.18	4.95	5.52	6.00
44	1.29	1.56	1.73	1.82	1.93	3.38	4.25	5.05	5.59	6.08
45	1.37	1.66	1.83	1.92	2.02	3.42	4.33	5.15	5.65	6.16
46	1.44	1.76	1.94	2.04	2.15	3.47	4.41	5.24	5.72	6.23
47	1.48	1.83	2.06	2.17	2.28	3.52	4.49	5.34	5.80	6.30
48	1.51	1.87	2.19	2.31	2.42	3.58	4.57	5.44	5.87	6.38
49	1.54	1.92	2.25	2.45	2.57	3.63	4.65	5.54	5.94	6.45
50	1.57	1.97	2.29	2.58	2.74	3.68	4.74	5.64	6.01	6.52
51	1.61	2.06	2.36	2.64	2.90	3.80	4.86	5.81	6.20	6.74
52	1.66	2.15	2.42	2.71	2.98	3.92	4.99	5.97	6.40	6.97
53	1.70	2.24	2.49	2.78	3.05	4.05	5.13	6.15	6.60	7.21
54	1.74	2.34	2.56	2.84	3.13	4.18	5.27	6.33	6.81	7.45
55	1.79	2.44	2.63	2.91	3.21	4.32	5.41	6.51	7.03	7.70
56	1.94	2.56	2.80	3.11	3.43	4.45	5.70	6.74	7.32	8.03
57	2.11	2.68	2.99	3.31	3.66	4.60	6.01	6.97	7.63	8.37
58	2.29	2.81	3.19	3.53	3.90	4.75	6.34	7.21	7.94	8.73
59	2.49	2.95	3.40	3.76	4.16	4.90	6.68	7.47	8.27	9.11
60	2.70	3.09	3.62	4.01	4.44	5.06	7.04	7.73	8.62	9.50
61	2.90	3.36	3.90	4.35	4.82	5.40	7.35	8.18	9.10	9.99
62	3.11	3.66	4.21	4.72	5.23	5.77	7.67	8.66	9.62	10.51
63	3.34	3.99	4.54	5.13	5.67	6.16	8.00	9.17	10.16	11.05
64	3.58	4.34	4.89	5.57	6.16	6.57	8.35	9.71	10.73	11.62
65	3.84	4.72	5.27	6.05	6.68	7.02	8.72	10.28	11.33	12.23
66	4.24	5.21	5.84	6.69	7.42	7.56	9.47	11.11	12.33	13.33
67	4.67	5.74	6.47	7.39	8.23	8.14	10.30	12.01	13.42	14.53
68	5.15	6.33	7.16	8.17	9.13	8.76	11.19	12.97	14.61	15.85
69	5.68	6.98	7.94	9.03	10.13	9.43	12.16	14.02	15.90	17.28
70	6.26	7.70	8.79	9.98	11.23	10.16	13.22	15.15	17.30	18.84
71	7.04	8.72	9.88	11.20	12.48	11.17	14.52	16.85	19.08	20.63
72	7.91	9.88	11.09	12.57	13.86	12.29	15.96	18.74	21.05	22.59
73	8.89	11.19	12.46	14.10	15.39	13.52	17.53	20.84	23.22	24.73
74	9.99	12.67	14.00	15.82	17.09	14.87	19.26	23.18	25.61	27.09
75	11.23	14.35	15.72	17.76	18.98	16.36	21.17	25.78	28.25	29.66
76	12.28	15.70	17.20	19.43	20.76	17.49	22.61	27.54	30.19	31.68
77	13.30	17.01	18.62	21.05	22.49	18.51	23.91	29.14	31.94	33.50
78	14.37	18.40	20.13	22.77	24.31	19.56	25.25	30.77	33.74	35.37
79	15.49	19.86	21.71	24.57	26.22	20.63	26.60	32.42	35.56	37.26
80	16.67	21.39	23.37	26.46	28.22	21.70	27.96	34.09	37.40	39.16
81	18.67	23.96	26.17	29.64	31.61	24.30	31.32	38.18	41.89	43.86
82	20.67	26.52	28.98	32.81	34.99	26.91	34.67	42.27	46.38	48.56
83	23.00	29.52	32.25	36.51	38.94	29.95	38.58	47.04	51.61	54.04
84	25.84	33.15	36.22	41.01	43.74	33.64	43.34	52.84	57.97	60.70
85	28.84	37.00	40.43	45.78	48.82	37.54	48.37	58.98	64.70	67.75
86	32.01	41.07	44.87	50.80	54.18	41.66	53.68	65.45	71.81	75.19
87	35.67	45.77	50.01	56.62	60.39	46.44	59.83	72.95	80.04	83.80
88	39.67	50.91	55.62	62.97	67.16	51.65	66.54	81.13	89.01	93.20
89	44.34	56.90	62.16	70.38	75.07	57.72	74.37	90.68	99.48	104.17
90	58.35	74.87	81.80	92.61	98.77	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (3.8% Compound Inflation) or (4.5% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.20	2.85	3.14	3.67	4.14
30	2.20	2.85	3.14	3.67	4.14
31	2.24	2.88	3.20	3.73	4.19
32	2.27	2.92	3.26	3.79	4.24
33	2.31	2.95	3.32	3.85	4.29
34	2.35	2.99	3.38	3.91	4.34
35	2.39	3.02	3.44	3.97	4.39
36	2.43	3.06	3.50	4.03	4.44
37	2.47	3.09	3.57	4.09	4.49
38	2.51	3.13	3.63	4.16	4.54
39	2.55	3.16	3.70	4.22	4.60
40	2.59	3.20	3.77	4.29	4.65
41	2.62	3.26	3.84	4.34	4.71
42	2.66	3.31	3.92	4.40	4.78
43	2.69	3.37	3.99	4.45	4.84
44	2.73	3.43	4.07	4.50	4.90
45	2.76	3.49	4.15	4.56	4.97
46	2.80	3.55	4.23	4.62	5.03
47	2.84	3.62	4.31	4.67	5.08
48	2.88	3.68	4.39	4.73	5.14
49	2.93	3.75	4.47	4.79	5.20
50	2.97	3.82	4.55	4.85	5.26
51	3.07	3.92	4.68	5.00	5.44
52	3.16	4.03	4.82	5.16	5.62
53	3.27	4.14	4.96	5.33	5.81
54	3.37	4.25	5.10	5.50	6.01
55	3.48	4.36	5.25	5.67	6.21
56	3.59	4.60	5.43	5.91	6.48
57	3.71	4.85	5.62	6.15	6.75
58	3.83	5.11	5.82	6.41	7.04
59	3.95	5.39	6.02	6.67	7.35
60	4.08	5.68	6.23	6.95	7.66
61	4.36	5.93	6.60	7.34	8.06
62	4.65	6.19	6.98	7.75	8.47
63	4.97	6.46	7.39	8.19	8.91
64	5.30	6.74	7.83	8.65	9.37
65	5.66	7.03	8.29	9.14	9.86
66	6.09	7.64	8.96	9.95	10.75
67	6.56	8.30	9.68	10.82	11.72
68	7.06	9.02	10.46	11.78	12.78
69	7.61	9.81	11.31	12.82	13.93
70	8.19	10.66	12.22	13.95	15.19
71	9.01	11.71	13.59	15.39	16.63
72	9.91	12.87	15.11	16.97	18.22
73	10.90	14.14	16.81	18.72	19.95
74	11.99	15.54	18.69	20.65	21.84
75	13.19	17.07	20.79	22.78	23.92
76	14.57	18.84	22.95	25.15	26.40
77	16.10	20.79	25.34	27.78	29.13
78	17.78	22.95	27.97	30.67	32.15
79	19.64	25.33	30.88	33.87	35.48
80	21.70	27.96	34.09	37.40	39.16
81	24.30	31.32	38.18	41.89	43.86
82	26.91	34.67	42.27	46.38	48.56
83	29.95	38.58	47.04	51.61	54.04
84	33.64	43.34	52.84	57.97	60.70
85	37.54	48.37	58.98	64.70	67.75
86	41.66	53.68	65.45	71.81	75.19
87	46.44	59.83	72.95	80.04	83.80
88	51.65	66.54	81.13	89.01	93.20
89	57.72	74.37	90.68	99.48	104.17
90	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base					ABI Option: (5% Compound Inflation)				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
30	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
31	1.18	1.33	1.72	1.87	1.97	3.59	4.62	5.13	5.98	6.72
32	1.20	1.36	1.74	1.90	2.00	3.64	4.68	5.22	6.07	6.79
33	1.21	1.38	1.77	1.92	2.02	3.70	4.73	5.32	6.17	6.87
34	1.22	1.40	1.79	1.94	2.05	3.77	4.79	5.42	6.26	6.95
35	1.24	1.43	1.81	1.97	2.08	3.83	4.84	5.52	6.36	7.04
36	1.25	1.45	1.84	1.99	2.11	3.89	4.90	5.62	6.46	7.12
37	1.27	1.48	1.86	2.02	2.14	3.95	4.96	5.72	6.56	7.20
38	1.28	1.50	1.89	2.04	2.17	4.02	5.01	5.83	6.67	7.29
39	1.30	1.54	1.91	2.07	2.20	4.09	5.07	5.94	6.77	7.37
40	1.32	1.60	1.94	2.09	2.23	4.15	5.13	6.05	6.88	7.46
41	1.40	1.69	1.98	2.15	2.29	4.21	5.22	6.16	6.96	7.56
42	1.48	1.80	2.03	2.20	2.35	4.26	5.31	6.28	7.05	7.66
43	1.57	1.90	2.10	2.25	2.42	4.31	5.41	6.40	7.14	7.76
44	1.67	2.02	2.22	2.34	2.48	4.37	5.50	6.53	7.22	7.86
45	1.77	2.14	2.35	2.48	2.60	4.43	5.60	6.65	7.31	7.97
46	1.87	2.27	2.50	2.63	2.76	4.49	5.70	6.78	7.40	8.06
47	1.91	2.36	2.66	2.80	2.94	4.56	5.80	6.90	7.50	8.15
48	1.95	2.42	2.83	2.98	3.12	4.63	5.91	7.03	7.59	8.25
49	1.99	2.49	2.91	3.17	3.32	4.69	6.02	7.16	7.68	8.34
50	2.04	2.55	2.97	3.34	3.53	4.76	6.13	7.30	7.78	8.43
51	2.09	2.66	3.05	3.42	3.75	4.92	6.29	7.51	8.02	8.72
52	2.14	2.78	3.13	3.50	3.85	5.07	6.46	7.73	8.28	9.01
53	2.20	2.90	3.22	3.59	3.95	5.24	6.63	7.95	8.54	9.32
54	2.25	3.03	3.31	3.68	4.05	5.41	6.81	8.18	8.81	9.63
55	2.31	3.16	3.40	3.77	4.15	5.58	6.99	8.42	9.09	9.96
56	2.51	3.31	3.62	4.02	4.43	5.76	7.37	8.71	9.47	10.39
57	2.73	3.47	3.86	4.28	4.73	5.95	7.77	9.02	9.86	10.83
58	2.96	3.64	4.12	4.56	5.04	6.14	8.19	9.33	10.27	11.29
59	3.22	3.81	4.39	4.86	5.38	6.34	8.64	9.65	10.70	11.78
60	3.50	3.99	4.68	5.18	5.74	6.54	9.11	9.99	11.15	12.28
61	3.75	4.35	5.05	5.63	6.23	6.99	9.51	10.58	11.77	12.92
62	4.02	4.73	5.44	6.11	6.76	7.46	9.92	11.20	12.44	13.59
63	4.32	5.15	5.87	6.63	7.34	7.96	10.35	11.86	13.14	14.29
64	4.63	5.61	6.32	7.21	7.96	8.50	10.80	12.56	13.88	15.03
65	4.97	6.11	6.82	7.83	8.64	9.08	11.27	13.29	14.66	15.81
66	5.48	6.74	7.55	8.65	9.59	9.77	12.25	14.37	15.95	17.24
67	6.04	7.43	8.36	9.56	10.64	10.52	13.32	15.53	17.36	18.80
68	6.66	8.19	9.26	10.57	11.80	11.33	14.47	16.78	18.89	20.49
69	7.35	9.03	10.26	11.68	13.10	12.20	15.73	18.13	20.56	22.34
70	8.10	9.96	11.37	12.91	14.53	13.13	17.09	19.60	22.37	24.36
71	9.10	11.28	12.77	14.49	16.14	14.45	18.78	21.79	24.68	26.67
72	10.23	12.77	14.35	16.25	17.92	15.89	20.64	24.24	27.22	29.21
73	11.50	14.47	16.11	18.24	19.90	17.48	22.67	26.96	30.02	31.99
74	12.93	16.38	18.10	20.47	22.11	19.23	24.91	29.98	33.12	35.03
75	14.53	18.55	20.33	22.96	24.55	21.15	27.37	33.34	36.53	38.36
76	15.87	20.28	22.21	25.10	26.82	22.59	29.21	35.58	38.99	40.92
77	17.15	21.95	24.02	27.16	29.01	23.88	30.85	37.59	41.20	43.22
78	18.51	23.70	25.93	29.33	31.31	25.20	32.52	39.63	43.46	45.56
79	19.93	25.55	27.93	31.61	33.73	26.53	34.21	41.71	45.74	47.92
80	21.41	27.47	30.02	33.99	36.25	27.87	35.91	43.79	48.04	50.30
81	23.98	30.77	33.62	38.06	40.60	31.22	40.22	49.04	53.80	56.33
82	26.55	34.07	37.22	42.14	44.95	34.56	44.53	54.30	59.57	62.37
83	29.55	37.91	41.42	46.90	50.02	38.46	49.56	60.43	66.29	69.41
84	33.19	42.59	46.53	52.68	56.18	43.20	55.67	67.87	74.46	77.96
85	37.04	47.53	51.93	58.80	62.71	48.22	62.13	75.75	83.11	87.02
86	41.11	52.75	57.63	65.25	69.59	53.52	68.95	84.07	92.23	96.57
87	45.82	58.79	64.24	72.73	77.57	59.65	76.85	93.70	102.80	107.64
88	50.96	65.39	71.44	80.89	86.27	66.34	85.47	104.21	114.33	119.71
89	56.96	73.08	79.85	90.40	96.42	74.14	95.53	116.47	127.78	133.80
90	74.94	96.16	105.06	118.95	126.86	97.55	125.70	153.25	168.13	176.05

Appendix B2

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

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (4.5% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.85	3.69	4.06	4.75	5.35
30	2.85	3.69	4.06	4.75	5.35
31	2.89	3.73	4.14	4.82	5.42
32	2.94	3.77	4.21	4.90	5.48
33	2.99	3.82	4.29	4.97	5.54
34	3.04	3.86	4.37	5.05	5.61
35	3.09	3.91	4.45	5.13	5.67
36	3.14	3.95	4.53	5.21	5.74
37	3.19	4.00	4.62	5.29	5.81
38	3.24	4.04	4.70	5.38	5.88
39	3.30	4.09	4.79	5.46	5.94
40	3.35	4.14	4.88	5.55	6.01
41	3.39	4.21	4.97	5.62	6.09
42	3.44	4.28	5.07	5.69	6.18
43	3.48	4.36	5.16	5.75	6.26
44	3.52	4.44	5.26	5.83	6.34
45	3.57	4.51	5.37	5.90	6.43
46	3.62	4.60	5.47	5.97	6.50
47	3.68	4.68	5.57	6.04	6.57
48	3.73	4.76	5.67	6.12	6.65
49	3.78	4.85	5.78	6.20	6.73
50	3.84	4.94	5.88	6.27	6.80
51	3.96	5.07	6.06	6.47	7.03
52	4.09	5.21	6.23	6.68	7.27
53	4.22	5.35	6.41	6.89	7.51
54	4.36	5.49	6.60	7.11	7.77
55	4.50	5.64	6.79	7.33	8.03
56	4.65	5.94	7.03	7.64	8.38
57	4.80	6.27	7.27	7.95	8.73
58	4.95	6.61	7.52	8.29	9.11
59	5.11	6.97	7.79	8.63	9.50
60	5.28	7.35	8.06	8.99	9.91
61	5.63	7.67	8.53	9.49	10.42
62	6.01	8.00	9.03	10.03	10.96
63	6.42	8.35	9.56	10.59	11.53
64	6.86	8.71	10.13	11.19	12.12
65	7.32	9.09	10.72	11.82	12.75
66	7.88	9.88	11.59	12.86	13.90
67	8.49	10.74	12.52	14.00	15.16
68	9.14	11.67	13.53	15.23	16.53
69	9.84	12.68	14.62	16.58	18.02
70	10.59	13.79	15.80	18.04	19.64
71	11.65	15.15	17.58	19.90	21.51
72	12.82	16.64	19.55	21.95	23.56
73	14.10	18.29	21.74	24.21	25.80
74	15.51	20.09	24.18	26.71	28.25
75	17.06	22.08	26.89	29.46	30.93
76	18.82	24.34	29.65	32.49	34.10
77	20.76	26.82	32.68	35.83	37.58
78	22.90	29.56	36.03	39.51	41.42
79	25.27	32.58	39.72	43.57	45.64
80	27.87	35.91	43.79	48.04	50.30
81	31.22	40.22	49.04	53.80	56.33
82	34.56	44.53	54.30	59.57	62.37
83	38.46	49.56	60.43	66.29	69.41
84	43.20	55.67	67.87	74.46	77.96
85	48.22	62.13	75.75	83.11	87.02
86	53.52	68.95	84.07	92.23	96.57
87	59.65	76.85	93.70	102.80	107.64
88	66.34	85.47	104.21	114.33	119.71
89	74.14	95.53	116.47	127.78	133.80
90	97.55	125.70	153.25	168.13	176.05

Appendix C1

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

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base with Shared Cost					ABI Option: (4.2% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
30	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
31	0.92	1.04	1.34	1.46	1.53	2.77	3.58	3.97	4.62	5.19
32	0.93	1.06	1.36	1.48	1.55	2.82	3.62	4.04	4.70	5.25
33	0.94	1.07	1.37	1.49	1.58	2.86	3.66	4.11	4.77	5.32
34	0.95	1.09	1.39	1.51	1.60	2.91	3.70	4.19	4.84	5.38
35	0.96	1.11	1.41	1.53	1.62	2.96	3.74	4.27	4.92	5.44
36	0.97	1.13	1.43	1.55	1.64	3.01	3.79	4.35	5.00	5.50
37	0.99	1.15	1.45	1.57	1.67	3.06	3.83	4.43	5.08	5.57
38	1.00	1.17	1.47	1.59	1.69	3.11	3.88	4.51	5.16	5.63
39	1.01	1.20	1.49	1.61	1.72	3.16	3.92	4.59	5.24	5.70
40	1.03	1.24	1.51	1.63	1.74	3.21	3.97	4.67	5.32	5.77
41	1.09	1.32	1.54	1.67	1.79	3.25	4.04	4.77	5.38	5.84
42	1.15	1.39	1.58	1.71	1.83	3.29	4.11	4.86	5.45	5.92
43	1.22	1.48	1.63	1.75	1.88	3.34	4.18	4.95	5.52	6.00
44	1.29	1.56	1.73	1.82	1.93	3.38	4.25	5.05	5.59	6.08
45	1.37	1.66	1.83	1.92	2.02	3.42	4.33	5.15	5.65	6.16
46	1.44	1.76	1.94	2.04	2.15	3.47	4.41	5.24	5.72	6.23
47	1.48	1.83	2.06	2.17	2.28	3.52	4.49	5.34	5.80	6.30
48	1.51	1.87	2.19	2.31	2.42	3.58	4.57	5.44	5.87	6.38
49	1.54	1.92	2.25	2.45	2.57	3.63	4.65	5.54	5.94	6.45
50	1.57	1.97	2.29	2.58	2.74	3.68	4.74	5.64	6.01	6.52
51	1.61	2.06	2.36	2.64	2.90	3.80	4.86	5.81	6.20	6.74
52	1.66	2.15	2.42	2.71	2.98	3.92	4.99	5.97	6.40	6.97
53	1.70	2.24	2.49	2.78	3.05	4.05	5.13	6.15	6.60	7.21
54	1.74	2.34	2.56	2.84	3.13	4.18	5.27	6.33	6.81	7.45
55	1.79	2.44	2.63	2.91	3.21	4.32	5.41	6.51	7.03	7.70
56	1.94	2.56	2.80	3.11	3.43	4.45	5.70	6.74	7.32	8.03
57	2.11	2.68	2.99	3.31	3.66	4.60	6.01	6.97	7.63	8.37
58	2.29	2.81	3.19	3.53	3.90	4.75	6.34	7.21	7.94	8.73
59	2.49	2.95	3.40	3.76	4.16	4.90	6.68	7.47	8.27	9.11
60	2.70	3.09	3.62	4.01	4.44	5.06	7.04	7.73	8.62	9.50
61	2.90	3.36	3.90	4.35	4.82	5.40	7.35	8.18	9.10	9.99
62	3.11	3.66	4.21	4.72	5.23	5.77	7.67	8.66	9.62	10.51
63	3.34	3.99	4.54	5.13	5.67	6.16	8.00	9.17	10.16	11.05
64	3.58	4.34	4.89	5.57	6.16	6.57	8.35	9.71	10.73	11.62
65	3.84	4.72	5.27	6.05	6.68	7.02	8.72	10.28	11.33	12.23
66	4.24	5.21	5.84	6.69	7.42	7.56	9.47	11.11	12.33	13.33
67	4.67	5.74	6.47	7.39	8.23	8.14	10.30	12.01	13.42	14.53
68	5.15	6.33	7.16	8.17	9.13	8.76	11.19	12.97	14.61	15.85
69	5.68	6.98	7.94	9.03	10.13	9.43	12.16	14.02	15.90	17.28
70	6.26	7.70	8.79	9.98	11.23	10.16	13.22	15.15	17.30	18.84
71	7.04	8.72	9.88	11.20	12.48	11.17	14.52	16.85	19.08	20.63
72	7.91	9.88	11.09	12.57	13.86	12.29	15.96	18.74	21.05	22.59
73	8.89	11.19	12.46	14.10	15.39	13.52	17.53	20.84	23.22	24.73
74	9.99	12.67	14.00	15.82	17.09	14.87	19.26	23.18	25.61	27.09
75	11.23	14.35	15.72	17.76	18.98	16.36	21.17	25.78	28.25	29.66
76	12.28	15.70	17.20	19.43	20.76	17.49	22.61	27.54	30.19	31.68
77	13.30	17.01	18.62	21.05	22.49	18.51	23.91	29.14	31.94	33.50
78	14.37	18.40	20.13	22.77	24.31	19.56	25.25	30.77	33.74	35.37
79	15.49	19.86	21.71	24.57	26.22	20.63	26.60	32.42	35.56	37.26
80	16.67	21.39	23.37	26.46	28.22	21.70	27.96	34.09	37.40	39.16
81	18.67	23.96	26.17	29.64	31.61	24.30	31.32	38.18	41.89	43.86
82	20.67	26.52	28.98	32.81	34.99	26.91	34.67	42.27	46.38	48.56
83	23.00	29.52	32.25	36.51	38.94	29.95	38.58	47.04	51.61	54.04
84	25.84	33.15	36.22	41.01	43.74	33.64	43.34	52.84	57.97	60.70
85	28.84	37.00	40.43	45.78	48.82	37.54	48.37	58.98	64.70	67.75
86	32.01	41.07	44.87	50.80	54.18	41.66	53.68	65.45	71.81	75.19
87	35.67	45.77	50.01	56.62	60.39	46.44	59.83	72.95	80.04	83.80
88	39.67	50.91	55.62	62.97	67.16	51.65	66.54	81.13	89.01	93.20
89	44.34	56.90	62.16	70.38	75.07	57.72	74.37	90.68	99.48	104.17
90	58.35	74.87	81.80	92.61	98.77	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (3.8% Compound Inflation) or (4.5% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.20	2.85	3.14	3.67	4.14
30	2.20	2.85	3.14	3.67	4.14
31	2.24	2.88	3.20	3.73	4.19
32	2.27	2.92	3.26	3.79	4.24
33	2.31	2.95	3.32	3.85	4.29
34	2.35	2.99	3.38	3.91	4.34
35	2.39	3.02	3.44	3.97	4.39
36	2.43	3.06	3.50	4.03	4.44
37	2.47	3.09	3.57	4.09	4.49
38	2.51	3.13	3.63	4.16	4.54
39	2.55	3.16	3.70	4.22	4.60
40	2.59	3.20	3.77	4.29	4.65
41	2.62	3.26	3.84	4.34	4.71
42	2.66	3.31	3.92	4.40	4.78
43	2.69	3.37	3.99	4.45	4.84
44	2.73	3.43	4.07	4.50	4.90
45	2.76	3.49	4.15	4.56	4.97
46	2.80	3.55	4.23	4.62	5.03
47	2.84	3.62	4.31	4.67	5.08
48	2.88	3.68	4.39	4.73	5.14
49	2.93	3.75	4.47	4.79	5.20
50	2.97	3.82	4.55	4.85	5.26
51	3.07	3.92	4.68	5.00	5.44
52	3.16	4.03	4.82	5.16	5.62
53	3.27	4.14	4.96	5.33	5.81
54	3.37	4.25	5.10	5.50	6.01
55	3.48	4.36	5.25	5.67	6.21
56	3.59	4.60	5.43	5.91	6.48
57	3.71	4.85	5.62	6.15	6.75
58	3.83	5.11	5.82	6.41	7.04
59	3.95	5.39	6.02	6.67	7.35
60	4.08	5.68	6.23	6.95	7.66
61	4.36	5.93	6.60	7.34	8.06
62	4.65	6.19	6.98	7.75	8.47
63	4.97	6.46	7.39	8.19	8.91
64	5.30	6.74	7.83	8.65	9.37
65	5.66	7.03	8.29	9.14	9.86
66	6.09	7.64	8.96	9.95	10.75
67	6.56	8.30	9.68	10.82	11.72
68	7.06	9.02	10.46	11.78	12.78
69	7.61	9.81	11.31	12.82	13.93
70	8.19	10.66	12.22	13.95	15.19
71	9.01	11.71	13.59	15.39	16.63
72	9.91	12.87	15.11	16.97	18.22
73	10.90	14.14	16.81	18.72	19.95
74	11.99	15.54	18.69	20.65	21.84
75	13.19	17.07	20.79	22.78	23.92
76	14.57	18.84	22.95	25.15	26.40
77	16.10	20.79	25.34	27.78	29.13
78	17.78	22.95	27.97	30.67	32.15
79	19.64	25.33	30.88	33.87	35.48
80	21.70	27.96	34.09	37.40	39.16
81	24.30	31.32	38.18	41.89	43.86
82	26.91	34.67	42.27	46.38	48.56
83	29.95	38.58	47.04	51.61	54.04
84	33.64	43.34	52.84	57.97	60.70
85	37.54	48.37	58.98	64.70	67.75
86	41.66	53.68	65.45	71.81	75.19
87	46.44	59.83	72.95	80.04	83.80
88	51.65	66.54	81.13	89.01	93.20
89	57.72	74.37	90.68	99.48	104.17
90	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base					ABI Option: (5% Compound Inflation)				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
30	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
31	1.18	1.33	1.72	1.87	1.97	3.59	4.62	5.13	5.98	6.72
32	1.20	1.36	1.74	1.90	2.00	3.64	4.68	5.22	6.07	6.79
33	1.21	1.38	1.77	1.92	2.02	3.70	4.73	5.32	6.17	6.87
34	1.22	1.40	1.79	1.94	2.05	3.77	4.79	5.42	6.26	6.95
35	1.24	1.43	1.81	1.97	2.08	3.83	4.84	5.52	6.36	7.04
36	1.25	1.45	1.84	1.99	2.11	3.89	4.90	5.62	6.46	7.12
37	1.27	1.48	1.86	2.02	2.14	3.95	4.96	5.72	6.56	7.20
38	1.28	1.50	1.89	2.04	2.17	4.02	5.01	5.83	6.67	7.29
39	1.30	1.54	1.91	2.07	2.20	4.09	5.07	5.94	6.77	7.37
40	1.32	1.60	1.94	2.09	2.23	4.15	5.13	6.05	6.88	7.46
41	1.40	1.69	1.98	2.15	2.29	4.21	5.22	6.16	6.96	7.56
42	1.48	1.80	2.03	2.20	2.35	4.26	5.31	6.28	7.05	7.66
43	1.57	1.90	2.10	2.25	2.42	4.31	5.41	6.40	7.14	7.76
44	1.67	2.02	2.22	2.34	2.48	4.37	5.50	6.53	7.22	7.86
45	1.77	2.14	2.35	2.48	2.60	4.43	5.60	6.65	7.31	7.97
46	1.87	2.27	2.50	2.63	2.76	4.49	5.70	6.78	7.40	8.06
47	1.91	2.36	2.66	2.80	2.94	4.56	5.80	6.90	7.50	8.15
48	1.95	2.42	2.83	2.98	3.12	4.63	5.91	7.03	7.59	8.25
49	1.99	2.49	2.91	3.17	3.32	4.69	6.02	7.16	7.68	8.34
50	2.04	2.55	2.97	3.34	3.53	4.76	6.13	7.30	7.78	8.43
51	2.09	2.66	3.05	3.42	3.75	4.92	6.29	7.51	8.02	8.72
52	2.14	2.78	3.13	3.50	3.85	5.07	6.46	7.73	8.28	9.01
53	2.20	2.90	3.22	3.59	3.95	5.24	6.63	7.95	8.54	9.32
54	2.25	3.03	3.31	3.68	4.05	5.41	6.81	8.18	8.81	9.63
55	2.31	3.16	3.40	3.77	4.15	5.58	6.99	8.42	9.09	9.96
56	2.51	3.31	3.62	4.02	4.43	5.76	7.37	8.71	9.47	10.39
57	2.73	3.47	3.86	4.28	4.73	5.95	7.77	9.02	9.86	10.83
58	2.96	3.64	4.12	4.56	5.04	6.14	8.19	9.33	10.27	11.29
59	3.22	3.81	4.39	4.86	5.38	6.34	8.64	9.65	10.70	11.78
60	3.50	3.99	4.68	5.18	5.74	6.54	9.11	9.99	11.15	12.28
61	3.75	4.35	5.05	5.63	6.23	6.99	9.51	10.58	11.77	12.92
62	4.02	4.73	5.44	6.11	6.76	7.46	9.92	11.20	12.44	13.59
63	4.32	5.15	5.87	6.63	7.34	7.96	10.35	11.86	13.14	14.29
64	4.63	5.61	6.32	7.21	7.96	8.50	10.80	12.56	13.88	15.03
65	4.97	6.11	6.82	7.83	8.64	9.08	11.27	13.29	14.66	15.81
66	5.48	6.74	7.55	8.65	9.59	9.77	12.25	14.37	15.95	17.24
67	6.04	7.43	8.36	9.56	10.64	10.52	13.32	15.53	17.36	18.80
68	6.66	8.19	9.26	10.57	11.80	11.33	14.47	16.78	18.89	20.49
69	7.35	9.03	10.26	11.68	13.10	12.20	15.73	18.13	20.56	22.34
70	8.10	9.96	11.37	12.91	14.53	13.13	17.09	19.60	22.37	24.36
71	9.10	11.28	12.77	14.49	16.14	14.45	18.78	21.79	24.68	26.67
72	10.23	12.77	14.35	16.25	17.92	15.89	20.64	24.24	27.22	29.21
73	11.50	14.47	16.11	18.24	19.90	17.48	22.67	26.96	30.02	31.99
74	12.93	16.38	18.10	20.47	22.11	19.23	24.91	29.98	33.12	35.03
75	14.53	18.55	20.33	22.96	24.55	21.15	27.37	33.34	36.53	38.36
76	15.87	20.28	22.21	25.10	26.82	22.59	29.21	35.58	38.99	40.92
77	17.15	21.95	24.02	27.16	29.01	23.88	30.85	37.59	41.20	43.22
78	18.51	23.70	25.93	29.33	31.31	25.20	32.52	39.63	43.46	45.56
79	19.93	25.55	27.93	31.61	33.73	26.53	34.21	41.71	45.74	47.92
80	21.41	27.47	30.02	33.99	36.25	27.87	35.91	43.79	48.04	50.30
81	23.98	30.77	33.62	38.06	40.60	31.22	40.22	49.04	53.80	56.33
82	26.55	34.07	37.22	42.14	44.95	34.56	44.53	54.30	59.57	62.37
83	29.55	37.91	41.42	46.90	50.02	38.46	49.56	60.43	66.29	69.41
84	33.19	42.59	46.53	52.68	56.18	43.20	55.67	67.87	74.46	77.96
85	37.04	47.53	51.93	58.80	62.71	48.22	62.13	75.75	83.11	87.02
86	41.11	52.75	57.63	65.25	69.59	53.52	68.95	84.07	92.23	96.57
87	45.82	58.79	64.24	72.73	77.57	59.65	76.85	93.70	102.80	107.64
88	50.96	65.39	71.44	80.89	86.27	66.34	85.47	104.21	114.33	119.71
89	56.96	73.08	79.85	90.40	96.42	74.14	95.53	116.47	127.78	133.80
90	74.94	96.16	105.06	118.95	126.86	97.55	125.70	153.25	168.13	176.05

Appendix B2

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

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (4.5% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.85	3.69	4.06	4.75	5.35
30	2.85	3.69	4.06	4.75	5.35
31	2.89	3.73	4.14	4.82	5.42
32	2.94	3.77	4.21	4.90	5.48
33	2.99	3.82	4.29	4.97	5.54
34	3.04	3.86	4.37	5.05	5.61
35	3.09	3.91	4.45	5.13	5.67
36	3.14	3.95	4.53	5.21	5.74
37	3.19	4.00	4.62	5.29	5.81
38	3.24	4.04	4.70	5.38	5.88
39	3.30	4.09	4.79	5.46	5.94
40	3.35	4.14	4.88	5.55	6.01
41	3.39	4.21	4.97	5.62	6.09
42	3.44	4.28	5.07	5.69	6.18
43	3.48	4.36	5.16	5.75	6.26
44	3.52	4.44	5.26	5.83	6.34
45	3.57	4.51	5.37	5.90	6.43
46	3.62	4.60	5.47	5.97	6.50
47	3.68	4.68	5.57	6.04	6.57
48	3.73	4.76	5.67	6.12	6.65
49	3.78	4.85	5.78	6.20	6.73
50	3.84	4.94	5.88	6.27	6.80
51	3.96	5.07	6.06	6.47	7.03
52	4.09	5.21	6.23	6.68	7.27
53	4.22	5.35	6.41	6.89	7.51
54	4.36	5.49	6.60	7.11	7.77
55	4.50	5.64	6.79	7.33	8.03
56	4.65	5.94	7.03	7.64	8.38
57	4.80	6.27	7.27	7.95	8.73
58	4.95	6.61	7.52	8.29	9.11
59	5.11	6.97	7.79	8.63	9.50
60	5.28	7.35	8.06	8.99	9.91
61	5.63	7.67	8.53	9.49	10.42
62	6.01	8.00	9.03	10.03	10.96
63	6.42	8.35	9.56	10.59	11.53
64	6.86	8.71	10.13	11.19	12.12
65	7.32	9.09	10.72	11.82	12.75
66	7.88	9.88	11.59	12.86	13.90
67	8.49	10.74	12.52	14.00	15.16
68	9.14	11.67	13.53	15.23	16.53
69	9.84	12.68	14.62	16.58	18.02
70	10.59	13.79	15.80	18.04	19.64
71	11.65	15.15	17.58	19.90	21.51
72	12.82	16.64	19.55	21.95	23.56
73	14.10	18.29	21.74	24.21	25.80
74	15.51	20.09	24.18	26.71	28.25
75	17.06	22.08	26.89	29.46	30.93
76	18.82	24.34	29.65	32.49	34.10
77	20.76	26.82	32.68	35.83	37.58
78	22.90	29.56	36.03	39.51	41.42
79	25.27	32.58	39.72	43.57	45.64
80	27.87	35.91	43.79	48.04	50.30
81	31.22	40.22	49.04	53.80	56.33
82	34.56	44.53	54.30	59.57	62.37
83	38.46	49.56	60.43	66.29	69.41
84	43.20	55.67	67.87	74.46	77.96
85	48.22	62.13	75.75	83.11	87.02
86	53.52	68.95	84.07	92.23	96.57
87	59.65	76.85	93.70	102.80	107.64
88	66.34	85.47	104.21	114.33	119.71
89	74.14	95.53	116.47	127.78	133.80
90	97.55	125.70	153.25	168.13	176.05

Appendix C1

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

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base with Shared Cost					ABI Option: (4.2% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
30	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
31	0.92	1.04	1.34	1.46	1.53	2.77	3.58	3.97	4.62	5.19
32	0.93	1.06	1.36	1.48	1.55	2.82	3.62	4.04	4.70	5.25
33	0.94	1.07	1.37	1.49	1.58	2.86	3.66	4.11	4.77	5.32
34	0.95	1.09	1.39	1.51	1.60	2.91	3.70	4.19	4.84	5.38
35	0.96	1.11	1.41	1.53	1.62	2.96	3.74	4.27	4.92	5.44
36	0.97	1.13	1.43	1.55	1.64	3.01	3.79	4.35	5.00	5.50
37	0.99	1.15	1.45	1.57	1.67	3.06	3.83	4.43	5.08	5.57
38	1.00	1.17	1.47	1.59	1.69	3.11	3.88	4.51	5.16	5.63
39	1.01	1.20	1.49	1.61	1.72	3.16	3.92	4.59	5.24	5.70
40	1.03	1.24	1.51	1.63	1.74	3.21	3.97	4.67	5.32	5.77
41	1.09	1.32	1.54	1.67	1.79	3.25	4.04	4.77	5.38	5.84
42	1.15	1.39	1.58	1.71	1.83	3.29	4.11	4.86	5.45	5.92
43	1.22	1.48	1.63	1.75	1.88	3.34	4.18	4.95	5.52	6.00
44	1.29	1.56	1.73	1.82	1.93	3.38	4.25	5.05	5.59	6.08
45	1.37	1.66	1.83	1.92	2.02	3.42	4.33	5.15	5.65	6.16
46	1.44	1.76	1.94	2.04	2.15	3.47	4.41	5.24	5.72	6.23
47	1.48	1.83	2.06	2.17	2.28	3.52	4.49	5.34	5.80	6.30
48	1.51	1.87	2.19	2.31	2.42	3.58	4.57	5.44	5.87	6.38
49	1.54	1.92	2.25	2.45	2.57	3.63	4.65	5.54	5.94	6.45
50	1.57	1.97	2.29	2.58	2.74	3.68	4.74	5.64	6.01	6.52
51	1.61	2.06	2.36	2.64	2.90	3.80	4.86	5.81	6.20	6.74
52	1.66	2.15	2.42	2.71	2.98	3.92	4.99	5.97	6.40	6.97
53	1.70	2.24	2.49	2.78	3.05	4.05	5.13	6.15	6.60	7.21
54	1.74	2.34	2.56	2.84	3.13	4.18	5.27	6.33	6.81	7.45
55	1.79	2.44	2.63	2.91	3.21	4.32	5.41	6.51	7.03	7.70
56	1.94	2.56	2.80	3.11	3.43	4.45	5.70	6.74	7.32	8.03
57	2.11	2.68	2.99	3.31	3.66	4.60	6.01	6.97	7.63	8.37
58	2.29	2.81	3.19	3.53	3.90	4.75	6.34	7.21	7.94	8.73
59	2.49	2.95	3.40	3.76	4.16	4.90	6.68	7.47	8.27	9.11
60	2.70	3.09	3.62	4.01	4.44	5.06	7.04	7.73	8.62	9.50
61	2.90	3.36	3.90	4.35	4.82	5.40	7.35	8.18	9.10	9.99
62	3.11	3.66	4.21	4.72	5.23	5.77	7.67	8.66	9.62	10.51
63	3.34	3.99	4.54	5.13	5.67	6.16	8.00	9.17	10.16	11.05
64	3.58	4.34	4.89	5.57	6.16	6.57	8.35	9.71	10.73	11.62
65	3.84	4.72	5.27	6.05	6.68	7.02	8.72	10.28	11.33	12.23
66	4.24	5.21	5.84	6.69	7.42	7.56	9.47	11.11	12.33	13.33
67	4.67	5.74	6.47	7.39	8.23	8.14	10.30	12.01	13.42	14.53
68	5.15	6.33	7.16	8.17	9.13	8.76	11.19	12.97	14.61	15.85
69	5.68	6.98	7.94	9.03	10.13	9.43	12.16	14.02	15.90	17.28
70	6.26	7.70	8.79	9.98	11.23	10.16	13.22	15.15	17.30	18.84
71	7.04	8.72	9.88	11.20	12.48	11.17	14.52	16.85	19.08	20.63
72	7.91	9.88	11.09	12.57	13.86	12.29	15.96	18.74	21.05	22.59
73	8.89	11.19	12.46	14.10	15.39	13.52	17.53	20.84	23.22	24.73
74	9.99	12.67	14.00	15.82	17.09	14.87	19.26	23.18	25.61	27.09
75	11.23	14.35	15.72	17.76	18.98	16.36	21.17	25.78	28.25	29.66
76	12.28	15.70	17.20	19.43	20.76	17.49	22.61	27.54	30.19	31.68
77	13.30	17.01	18.62	21.05	22.49	18.51	23.91	29.14	31.94	33.50
78	14.37	18.40	20.13	22.77	24.31	19.56	25.25	30.77	33.74	35.37
79	15.49	19.86	21.71	24.57	26.22	20.63	26.60	32.42	35.56	37.26
80	16.67	21.39	23.37	26.46	28.22	21.70	27.96	34.09	37.40	39.16
81	18.67	23.96	26.17	29.64	31.61	24.30	31.32	38.18	41.89	43.86
82	20.67	26.52	28.98	32.81	34.99	26.91	34.67	42.27	46.38	48.56
83	23.00	29.52	32.25	36.51	38.94	29.95	38.58	47.04	51.61	54.04
84	25.84	33.15	36.22	41.01	43.74	33.64	43.34	52.84	57.97	60.70
85	28.84	37.00	40.43	45.78	48.82	37.54	48.37	58.98	64.70	67.75
86	32.01	41.07	44.87	50.80	54.18	41.66	53.68	65.45	71.81	75.19
87	35.67	45.77	50.01	56.62	60.39	46.44	59.83	72.95	80.04	83.80
88	39.67	50.91	55.62	62.97	67.16	51.65	66.54	81.13	89.01	93.20
89	44.34	56.90	62.16	70.38	75.07	57.72	74.37	90.68	99.48	104.17
90	58.35	74.87	81.80	92.61	98.77	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (3.8% Compound Inflation) or (4.5% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.20	2.85	3.14	3.67	4.14
30	2.20	2.85	3.14	3.67	4.14
31	2.24	2.88	3.20	3.73	4.19
32	2.27	2.92	3.26	3.79	4.24
33	2.31	2.95	3.32	3.85	4.29
34	2.35	2.99	3.38	3.91	4.34
35	2.39	3.02	3.44	3.97	4.39
36	2.43	3.06	3.50	4.03	4.44
37	2.47	3.09	3.57	4.09	4.49
38	2.51	3.13	3.63	4.16	4.54
39	2.55	3.16	3.70	4.22	4.60
40	2.59	3.20	3.77	4.29	4.65
41	2.62	3.26	3.84	4.34	4.71
42	2.66	3.31	3.92	4.40	4.78
43	2.69	3.37	3.99	4.45	4.84
44	2.73	3.43	4.07	4.50	4.90
45	2.76	3.49	4.15	4.56	4.97
46	2.80	3.55	4.23	4.62	5.03
47	2.84	3.62	4.31	4.67	5.08
48	2.88	3.68	4.39	4.73	5.14
49	2.93	3.75	4.47	4.79	5.20
50	2.97	3.82	4.55	4.85	5.26
51	3.07	3.92	4.68	5.00	5.44
52	3.16	4.03	4.82	5.16	5.62
53	3.27	4.14	4.96	5.33	5.81
54	3.37	4.25	5.10	5.50	6.01
55	3.48	4.36	5.25	5.67	6.21
56	3.59	4.60	5.43	5.91	6.48
57	3.71	4.85	5.62	6.15	6.75
58	3.83	5.11	5.82	6.41	7.04
59	3.95	5.39	6.02	6.67	7.35
60	4.08	5.68	6.23	6.95	7.66
61	4.36	5.93	6.60	7.34	8.06
62	4.65	6.19	6.98	7.75	8.47
63	4.97	6.46	7.39	8.19	8.91
64	5.30	6.74	7.83	8.65	9.37
65	5.66	7.03	8.29	9.14	9.86
66	6.09	7.64	8.96	9.95	10.75
67	6.56	8.30	9.68	10.82	11.72
68	7.06	9.02	10.46	11.78	12.78
69	7.61	9.81	11.31	12.82	13.93
70	8.19	10.66	12.22	13.95	15.19
71	9.01	11.71	13.59	15.39	16.63
72	9.91	12.87	15.11	16.97	18.22
73	10.90	14.14	16.81	18.72	19.95
74	11.99	15.54	18.69	20.65	21.84
75	13.19	17.07	20.79	22.78	23.92
76	14.57	18.84	22.95	25.15	26.40
77	16.10	20.79	25.34	27.78	29.13
78	17.78	22.95	27.97	30.67	32.15
79	19.64	25.33	30.88	33.87	35.48
80	21.70	27.96	34.09	37.40	39.16
81	24.30	31.32	38.18	41.89	43.86
82	26.91	34.67	42.27	46.38	48.56
83	29.95	38.58	47.04	51.61	54.04
84	33.64	43.34	52.84	57.97	60.70
85	37.54	48.37	58.98	64.70	67.75
86	41.66	53.68	65.45	71.81	75.19
87	46.44	59.83	72.95	80.04	83.80
88	51.65	66.54	81.13	89.01	93.20
89	57.72	74.37	90.68	99.48	104.17
90	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base					ABI Option: (5% Compound Inflation)				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
30	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
31	1.18	1.33	1.72	1.87	1.97	3.59	4.62	5.13	5.98	6.72
32	1.20	1.36	1.74	1.90	2.00	3.64	4.68	5.22	6.07	6.79
33	1.21	1.38	1.77	1.92	2.02	3.70	4.73	5.32	6.17	6.87
34	1.22	1.40	1.79	1.94	2.05	3.77	4.79	5.42	6.26	6.95
35	1.24	1.43	1.81	1.97	2.08	3.83	4.84	5.52	6.36	7.04
36	1.25	1.45	1.84	1.99	2.11	3.89	4.90	5.62	6.46	7.12
37	1.27	1.48	1.86	2.02	2.14	3.95	4.96	5.72	6.56	7.20
38	1.28	1.50	1.89	2.04	2.17	4.02	5.01	5.83	6.67	7.29
39	1.30	1.54	1.91	2.07	2.20	4.09	5.07	5.94	6.77	7.37
40	1.32	1.60	1.94	2.09	2.23	4.15	5.13	6.05	6.88	7.46
41	1.40	1.69	1.98	2.15	2.29	4.21	5.22	6.16	6.96	7.56
42	1.48	1.80	2.03	2.20	2.35	4.26	5.31	6.28	7.05	7.66
43	1.57	1.90	2.10	2.25	2.42	4.31	5.41	6.40	7.14	7.76
44	1.67	2.02	2.22	2.34	2.48	4.37	5.50	6.53	7.22	7.86
45	1.77	2.14	2.35	2.48	2.60	4.43	5.60	6.65	7.31	7.97
46	1.87	2.27	2.50	2.63	2.76	4.49	5.70	6.78	7.40	8.06
47	1.91	2.36	2.66	2.80	2.94	4.56	5.80	6.90	7.50	8.15
48	1.95	2.42	2.83	2.98	3.12	4.63	5.91	7.03	7.59	8.25
49	1.99	2.49	2.91	3.17	3.32	4.69	6.02	7.16	7.68	8.34
50	2.04	2.55	2.97	3.34	3.53	4.76	6.13	7.30	7.78	8.43
51	2.09	2.66	3.05	3.42	3.75	4.92	6.29	7.51	8.02	8.72
52	2.14	2.78	3.13	3.50	3.85	5.07	6.46	7.73	8.28	9.01
53	2.20	2.90	3.22	3.59	3.95	5.24	6.63	7.95	8.54	9.32
54	2.25	3.03	3.31	3.68	4.05	5.41	6.81	8.18	8.81	9.63
55	2.31	3.16	3.40	3.77	4.15	5.58	6.99	8.42	9.09	9.96
56	2.51	3.31	3.62	4.02	4.43	5.76	7.37	8.71	9.47	10.39
57	2.73	3.47	3.86	4.28	4.73	5.95	7.77	9.02	9.86	10.83
58	2.96	3.64	4.12	4.56	5.04	6.14	8.19	9.33	10.27	11.29
59	3.22	3.81	4.39	4.86	5.38	6.34	8.64	9.65	10.70	11.78
60	3.50	3.99	4.68	5.18	5.74	6.54	9.11	9.99	11.15	12.28
61	3.75	4.35	5.05	5.63	6.23	6.99	9.51	10.58	11.77	12.92
62	4.02	4.73	5.44	6.11	6.76	7.46	9.92	11.20	12.44	13.59
63	4.32	5.15	5.87	6.63	7.34	7.96	10.35	11.86	13.14	14.29
64	4.63	5.61	6.32	7.21	7.96	8.50	10.80	12.56	13.88	15.03
65	4.97	6.11	6.82	7.83	8.64	9.08	11.27	13.29	14.66	15.81
66	5.48	6.74	7.55	8.65	9.59	9.77	12.25	14.37	15.95	17.24
67	6.04	7.43	8.36	9.56	10.64	10.52	13.32	15.53	17.36	18.80
68	6.66	8.19	9.26	10.57	11.80	11.33	14.47	16.78	18.89	20.49
69	7.35	9.03	10.26	11.68	13.10	12.20	15.73	18.13	20.56	22.34
70	8.10	9.96	11.37	12.91	14.53	13.13	17.09	19.60	22.37	24.36
71	9.10	11.28	12.77	14.49	16.14	14.45	18.78	21.79	24.68	26.67
72	10.23	12.77	14.35	16.25	17.92	15.89	20.64	24.24	27.22	29.21
73	11.50	14.47	16.11	18.24	19.90	17.48	22.67	26.96	30.02	31.99
74	12.93	16.38	18.10	20.47	22.11	19.23	24.91	29.98	33.12	35.03
75	14.53	18.55	20.33	22.96	24.55	21.15	27.37	33.34	36.53	38.36
76	15.87	20.28	22.21	25.10	26.82	22.59	29.21	35.58	38.99	40.92
77	17.15	21.95	24.02	27.16	29.01	23.88	30.85	37.59	41.20	43.22
78	18.51	23.70	25.93	29.33	31.31	25.20	32.52	39.63	43.46	45.56
79	19.93	25.55	27.93	31.61	33.73	26.53	34.21	41.71	45.74	47.92
80	21.41	27.47	30.02	33.99	36.25	27.87	35.91	43.79	48.04	50.30
81	23.98	30.77	33.62	38.06	40.60	31.22	40.22	49.04	53.80	56.33
82	26.55	34.07	37.22	42.14	44.95	34.56	44.53	54.30	59.57	62.37
83	29.55	37.91	41.42	46.90	50.02	38.46	49.56	60.43	66.29	69.41
84	33.19	42.59	46.53	52.68	56.18	43.20	55.67	67.87	74.46	77.96
85	37.04	47.53	51.93	58.80	62.71	48.22	62.13	75.75	83.11	87.02
86	41.11	52.75	57.63	65.25	69.59	53.52	68.95	84.07	92.23	96.57
87	45.82	58.79	64.24	72.73	77.57	59.65	76.85	93.70	102.80	107.64
88	50.96	65.39	71.44	80.89	86.27	66.34	85.47	104.21	114.33	119.71
89	56.96	73.08	79.85	90.40	96.42	74.14	95.53	116.47	127.78	133.80
90	74.94	96.16	105.06	118.95	126.86	97.55	125.70	153.25	168.13	176.05

Appendix B2

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

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (4.5% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.85	3.69	4.06	4.75	5.35
30	2.85	3.69	4.06	4.75	5.35
31	2.89	3.73	4.14	4.82	5.42
32	2.94	3.77	4.21	4.90	5.48
33	2.99	3.82	4.29	4.97	5.54
34	3.04	3.86	4.37	5.05	5.61
35	3.09	3.91	4.45	5.13	5.67
36	3.14	3.95	4.53	5.21	5.74
37	3.19	4.00	4.62	5.29	5.81
38	3.24	4.04	4.70	5.38	5.88
39	3.30	4.09	4.79	5.46	5.94
40	3.35	4.14	4.88	5.55	6.01
41	3.39	4.21	4.97	5.62	6.09
42	3.44	4.28	5.07	5.69	6.18
43	3.48	4.36	5.16	5.75	6.26
44	3.52	4.44	5.26	5.83	6.34
45	3.57	4.51	5.37	5.90	6.43
46	3.62	4.60	5.47	5.97	6.50
47	3.68	4.68	5.57	6.04	6.57
48	3.73	4.76	5.67	6.12	6.65
49	3.78	4.85	5.78	6.20	6.73
50	3.84	4.94	5.88	6.27	6.80
51	3.96	5.07	6.06	6.47	7.03
52	4.09	5.21	6.23	6.68	7.27
53	4.22	5.35	6.41	6.89	7.51
54	4.36	5.49	6.60	7.11	7.77
55	4.50	5.64	6.79	7.33	8.03
56	4.65	5.94	7.03	7.64	8.38
57	4.80	6.27	7.27	7.95	8.73
58	4.95	6.61	7.52	8.29	9.11
59	5.11	6.97	7.79	8.63	9.50
60	5.28	7.35	8.06	8.99	9.91
61	5.63	7.67	8.53	9.49	10.42
62	6.01	8.00	9.03	10.03	10.96
63	6.42	8.35	9.56	10.59	11.53
64	6.86	8.71	10.13	11.19	12.12
65	7.32	9.09	10.72	11.82	12.75
66	7.88	9.88	11.59	12.86	13.90
67	8.49	10.74	12.52	14.00	15.16
68	9.14	11.67	13.53	15.23	16.53
69	9.84	12.68	14.62	16.58	18.02
70	10.59	13.79	15.80	18.04	19.64
71	11.65	15.15	17.58	19.90	21.51
72	12.82	16.64	19.55	21.95	23.56
73	14.10	18.29	21.74	24.21	25.80
74	15.51	20.09	24.18	26.71	28.25
75	17.06	22.08	26.89	29.46	30.93
76	18.82	24.34	29.65	32.49	34.10
77	20.76	26.82	32.68	35.83	37.58
78	22.90	29.56	36.03	39.51	41.42
79	25.27	32.58	39.72	43.57	45.64
80	27.87	35.91	43.79	48.04	50.30
81	31.22	40.22	49.04	53.80	56.33
82	34.56	44.53	54.30	59.57	62.37
83	38.46	49.56	60.43	66.29	69.41
84	43.20	55.67	67.87	74.46	77.96
85	48.22	62.13	75.75	83.11	87.02
86	53.52	68.95	84.07	92.23	96.57
87	59.65	76.85	93.70	102.80	107.64
88	66.34	85.47	104.21	114.33	119.71
89	74.14	95.53	116.47	127.78	133.80
90	97.55	125.70	153.25	168.13	176.05

Appendix C1

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

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base with Shared Cost					ABI Option: (4.2% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
30	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
31	0.92	1.04	1.34	1.46	1.53	2.77	3.58	3.97	4.62	5.19
32	0.93	1.06	1.36	1.48	1.55	2.82	3.62	4.04	4.70	5.25
33	0.94	1.07	1.37	1.49	1.58	2.86	3.66	4.11	4.77	5.32
34	0.95	1.09	1.39	1.51	1.60	2.91	3.70	4.19	4.84	5.38
35	0.96	1.11	1.41	1.53	1.62	2.96	3.74	4.27	4.92	5.44
36	0.97	1.13	1.43	1.55	1.64	3.01	3.79	4.35	5.00	5.50
37	0.99	1.15	1.45	1.57	1.67	3.06	3.83	4.43	5.08	5.57
38	1.00	1.17	1.47	1.59	1.69	3.11	3.88	4.51	5.16	5.63
39	1.01	1.20	1.49	1.61	1.72	3.16	3.92	4.59	5.24	5.70
40	1.03	1.24	1.51	1.63	1.74	3.21	3.97	4.67	5.32	5.77
41	1.09	1.32	1.54	1.67	1.79	3.25	4.04	4.77	5.38	5.84
42	1.15	1.39	1.58	1.71	1.83	3.29	4.11	4.86	5.45	5.92
43	1.22	1.48	1.63	1.75	1.88	3.34	4.18	4.95	5.52	6.00
44	1.29	1.56	1.73	1.82	1.93	3.38	4.25	5.05	5.59	6.08
45	1.37	1.66	1.83	1.92	2.02	3.42	4.33	5.15	5.65	6.16
46	1.44	1.76	1.94	2.04	2.15	3.47	4.41	5.24	5.72	6.23
47	1.48	1.83	2.06	2.17	2.28	3.52	4.49	5.34	5.80	6.30
48	1.51	1.87	2.19	2.31	2.42	3.58	4.57	5.44	5.87	6.38
49	1.54	1.92	2.25	2.45	2.57	3.63	4.65	5.54	5.94	6.45
50	1.57	1.97	2.29	2.58	2.74	3.68	4.74	5.64	6.01	6.52
51	1.61	2.06	2.36	2.64	2.90	3.80	4.86	5.81	6.20	6.74
52	1.66	2.15	2.42	2.71	2.98	3.92	4.99	5.97	6.40	6.97
53	1.70	2.24	2.49	2.78	3.05	4.05	5.13	6.15	6.60	7.21
54	1.74	2.34	2.56	2.84	3.13	4.18	5.27	6.33	6.81	7.45
55	1.79	2.44	2.63	2.91	3.21	4.32	5.41	6.51	7.03	7.70
56	1.94	2.56	2.80	3.11	3.43	4.45	5.70	6.74	7.32	8.03
57	2.11	2.68	2.99	3.31	3.66	4.60	6.01	6.97	7.63	8.37
58	2.29	2.81	3.19	3.53	3.90	4.75	6.34	7.21	7.94	8.73
59	2.49	2.95	3.40	3.76	4.16	4.90	6.68	7.47	8.27	9.11
60	2.70	3.09	3.62	4.01	4.44	5.06	7.04	7.73	8.62	9.50
61	2.90	3.36	3.90	4.35	4.82	5.40	7.35	8.18	9.10	9.99
62	3.11	3.66	4.21	4.72	5.23	5.77	7.67	8.66	9.62	10.51
63	3.34	3.99	4.54	5.13	5.67	6.16	8.00	9.17	10.16	11.05
64	3.58	4.34	4.89	5.57	6.16	6.57	8.35	9.71	10.73	11.62
65	3.84	4.72	5.27	6.05	6.68	7.02	8.72	10.28	11.33	12.23
66	4.24	5.21	5.84	6.69	7.42	7.56	9.47	11.11	12.33	13.33
67	4.67	5.74	6.47	7.39	8.23	8.14	10.30	12.01	13.42	14.53
68	5.15	6.33	7.16	8.17	9.13	8.76	11.19	12.97	14.61	15.85
69	5.68	6.98	7.94	9.03	10.13	9.43	12.16	14.02	15.90	17.28
70	6.26	7.70	8.79	9.98	11.23	10.16	13.22	15.15	17.30	18.84
71	7.04	8.72	9.88	11.20	12.48	11.17	14.52	16.85	19.08	20.63
72	7.91	9.88	11.09	12.57	13.86	12.29	15.96	18.74	21.05	22.59
73	8.89	11.19	12.46	14.10	15.39	13.52	17.53	20.84	23.22	24.73
74	9.99	12.67	14.00	15.82	17.09	14.87	19.26	23.18	25.61	27.09
75	11.23	14.35	15.72	17.76	18.98	16.36	21.17	25.78	28.25	29.66
76	12.28	15.70	17.20	19.43	20.76	17.49	22.61	27.54	30.19	31.68
77	13.30	17.01	18.62	21.05	22.49	18.51	23.91	29.14	31.94	33.50
78	14.37	18.40	20.13	22.77	24.31	19.56	25.25	30.77	33.74	35.37
79	15.49	19.86	21.71	24.57	26.22	20.63	26.60	32.42	35.56	37.26
80	16.67	21.39	23.37	26.46	28.22	21.70	27.96	34.09	37.40	39.16
81	18.67	23.96	26.17	29.64	31.61	24.30	31.32	38.18	41.89	43.86
82	20.67	26.52	28.98	32.81	34.99	26.91	34.67	42.27	46.38	48.56
83	23.00	29.52	32.25	36.51	38.94	29.95	38.58	47.04	51.61	54.04
84	25.84	33.15	36.22	41.01	43.74	33.64	43.34	52.84	57.97	60.70
85	28.84	37.00	40.43	45.78	48.82	37.54	48.37	58.98	64.70	67.75
86	32.01	41.07	44.87	50.80	54.18	41.66	53.68	65.45	71.81	75.19
87	35.67	45.77	50.01	56.62	60.39	46.44	59.83	72.95	80.04	83.80
88	39.67	50.91	55.62	62.97	67.16	51.65	66.54	81.13	89.01	93.20
89	44.34	56.90	62.16	70.38	75.07	57.72	74.37	90.68	99.48	104.17
90	58.35	74.87	81.80	92.61	98.77	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (3.8% Compound Inflation) or (4.5% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.20	2.85	3.14	3.67	4.14
30	2.20	2.85	3.14	3.67	4.14
31	2.24	2.88	3.20	3.73	4.19
32	2.27	2.92	3.26	3.79	4.24
33	2.31	2.95	3.32	3.85	4.29
34	2.35	2.99	3.38	3.91	4.34
35	2.39	3.02	3.44	3.97	4.39
36	2.43	3.06	3.50	4.03	4.44
37	2.47	3.09	3.57	4.09	4.49
38	2.51	3.13	3.63	4.16	4.54
39	2.55	3.16	3.70	4.22	4.60
40	2.59	3.20	3.77	4.29	4.65
41	2.62	3.26	3.84	4.34	4.71
42	2.66	3.31	3.92	4.40	4.78
43	2.69	3.37	3.99	4.45	4.84
44	2.73	3.43	4.07	4.50	4.90
45	2.76	3.49	4.15	4.56	4.97
46	2.80	3.55	4.23	4.62	5.03
47	2.84	3.62	4.31	4.67	5.08
48	2.88	3.68	4.39	4.73	5.14
49	2.93	3.75	4.47	4.79	5.20
50	2.97	3.82	4.55	4.85	5.26
51	3.07	3.92	4.68	5.00	5.44
52	3.16	4.03	4.82	5.16	5.62
53	3.27	4.14	4.96	5.33	5.81
54	3.37	4.25	5.10	5.50	6.01
55	3.48	4.36	5.25	5.67	6.21
56	3.59	4.60	5.43	5.91	6.48
57	3.71	4.85	5.62	6.15	6.75
58	3.83	5.11	5.82	6.41	7.04
59	3.95	5.39	6.02	6.67	7.35
60	4.08	5.68	6.23	6.95	7.66
61	4.36	5.93	6.60	7.34	8.06
62	4.65	6.19	6.98	7.75	8.47
63	4.97	6.46	7.39	8.19	8.91
64	5.30	6.74	7.83	8.65	9.37
65	5.66	7.03	8.29	9.14	9.86
66	6.09	7.64	8.96	9.95	10.75
67	6.56	8.30	9.68	10.82	11.72
68	7.06	9.02	10.46	11.78	12.78
69	7.61	9.81	11.31	12.82	13.93
70	8.19	10.66	12.22	13.95	15.19
71	9.01	11.71	13.59	15.39	16.63
72	9.91	12.87	15.11	16.97	18.22
73	10.90	14.14	16.81	18.72	19.95
74	11.99	15.54	18.69	20.65	21.84
75	13.19	17.07	20.79	22.78	23.92
76	14.57	18.84	22.95	25.15	26.40
77	16.10	20.79	25.34	27.78	29.13
78	17.78	22.95	27.97	30.67	32.15
79	19.64	25.33	30.88	33.87	35.48
80	21.70	27.96	34.09	37.40	39.16
81	24.30	31.32	38.18	41.89	43.86
82	26.91	34.67	42.27	46.38	48.56
83	29.95	38.58	47.04	51.61	54.04
84	33.64	43.34	52.84	57.97	60.70
85	37.54	48.37	58.98	64.70	67.75
86	41.66	53.68	65.45	71.81	75.19
87	46.44	59.83	72.95	80.04	83.80
88	51.65	66.54	81.13	89.01	93.20
89	57.72	74.37	90.68	99.48	104.17
90	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base					ABI Option: (5% Compound Inflation)				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
30	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
31	1.18	1.33	1.72	1.87	1.97	3.59	4.62	5.13	5.98	6.72
32	1.20	1.36	1.74	1.90	2.00	3.64	4.68	5.22	6.07	6.79
33	1.21	1.38	1.77	1.92	2.02	3.70	4.73	5.32	6.17	6.87
34	1.22	1.40	1.79	1.94	2.05	3.77	4.79	5.42	6.26	6.95
35	1.24	1.43	1.81	1.97	2.08	3.83	4.84	5.52	6.36	7.04
36	1.25	1.45	1.84	1.99	2.11	3.89	4.90	5.62	6.46	7.12
37	1.27	1.48	1.86	2.02	2.14	3.95	4.96	5.72	6.56	7.20
38	1.28	1.50	1.89	2.04	2.17	4.02	5.01	5.83	6.67	7.29
39	1.30	1.54	1.91	2.07	2.20	4.09	5.07	5.94	6.77	7.37
40	1.32	1.60	1.94	2.09	2.23	4.15	5.13	6.05	6.88	7.46
41	1.40	1.69	1.98	2.15	2.29	4.21	5.22	6.16	6.96	7.56
42	1.48	1.80	2.03	2.20	2.35	4.26	5.31	6.28	7.05	7.66
43	1.57	1.90	2.10	2.25	2.42	4.31	5.41	6.40	7.14	7.76
44	1.67	2.02	2.22	2.34	2.48	4.37	5.50	6.53	7.22	7.86
45	1.77	2.14	2.35	2.48	2.60	4.43	5.60	6.65	7.31	7.97
46	1.87	2.27	2.50	2.63	2.76	4.49	5.70	6.78	7.40	8.06
47	1.91	2.36	2.66	2.80	2.94	4.56	5.80	6.90	7.50	8.15
48	1.95	2.42	2.83	2.98	3.12	4.63	5.91	7.03	7.59	8.25
49	1.99	2.49	2.91	3.17	3.32	4.69	6.02	7.16	7.68	8.34
50	2.04	2.55	2.97	3.34	3.53	4.76	6.13	7.30	7.78	8.43
51	2.09	2.66	3.05	3.42	3.75	4.92	6.29	7.51	8.02	8.72
52	2.14	2.78	3.13	3.50	3.85	5.07	6.46	7.73	8.28	9.01
53	2.20	2.90	3.22	3.59	3.95	5.24	6.63	7.95	8.54	9.32
54	2.25	3.03	3.31	3.68	4.05	5.41	6.81	8.18	8.81	9.63
55	2.31	3.16	3.40	3.77	4.15	5.58	6.99	8.42	9.09	9.96
56	2.51	3.31	3.62	4.02	4.43	5.76	7.37	8.71	9.47	10.39
57	2.73	3.47	3.86	4.28	4.73	5.95	7.77	9.02	9.86	10.83
58	2.96	3.64	4.12	4.56	5.04	6.14	8.19	9.33	10.27	11.29
59	3.22	3.81	4.39	4.86	5.38	6.34	8.64	9.65	10.70	11.78
60	3.50	3.99	4.68	5.18	5.74	6.54	9.11	9.99	11.15	12.28
61	3.75	4.35	5.05	5.63	6.23	6.99	9.51	10.58	11.77	12.92
62	4.02	4.73	5.44	6.11	6.76	7.46	9.92	11.20	12.44	13.59
63	4.32	5.15	5.87	6.63	7.34	7.96	10.35	11.86	13.14	14.29
64	4.63	5.61	6.32	7.21	7.96	8.50	10.80	12.56	13.88	15.03
65	4.97	6.11	6.82	7.83	8.64	9.08	11.27	13.29	14.66	15.81
66	5.48	6.74	7.55	8.65	9.59	9.77	12.25	14.37	15.95	17.24
67	6.04	7.43	8.36	9.56	10.64	10.52	13.32	15.53	17.36	18.80
68	6.66	8.19	9.26	10.57	11.80	11.33	14.47	16.78	18.89	20.49
69	7.35	9.03	10.26	11.68	13.10	12.20	15.73	18.13	20.56	22.34
70	8.10	9.96	11.37	12.91	14.53	13.13	17.09	19.60	22.37	24.36
71	9.10	11.28	12.77	14.49	16.14	14.45	18.78	21.79	24.68	26.67
72	10.23	12.77	14.35	16.25	17.92	15.89	20.64	24.24	27.22	29.21
73	11.50	14.47	16.11	18.24	19.90	17.48	22.67	26.96	30.02	31.99
74	12.93	16.38	18.10	20.47	22.11	19.23	24.91	29.98	33.12	35.03
75	14.53	18.55	20.33	22.96	24.55	21.15	27.37	33.34	36.53	38.36
76	15.87	20.28	22.21	25.10	26.82	22.59	29.21	35.58	38.99	40.92
77	17.15	21.95	24.02	27.16	29.01	23.88	30.85	37.59	41.20	43.22
78	18.51	23.70	25.93	29.33	31.31	25.20	32.52	39.63	43.46	45.56
79	19.93	25.55	27.93	31.61	33.73	26.53	34.21	41.71	45.74	47.92
80	21.41	27.47	30.02	33.99	36.25	27.87	35.91	43.79	48.04	50.30
81	23.98	30.77	33.62	38.06	40.60	31.22	40.22	49.04	53.80	56.33
82	26.55	34.07	37.22	42.14	44.95	34.56	44.53	54.30	59.57	62.37
83	29.55	37.91	41.42	46.90	50.02	38.46	49.56	60.43	66.29	69.41
84	33.19	42.59	46.53	52.68	56.18	43.20	55.67	67.87	74.46	77.96
85	37.04	47.53	51.93	58.80	62.71	48.22	62.13	75.75	83.11	87.02
86	41.11	52.75	57.63	65.25	69.59	53.52	68.95	84.07	92.23	96.57
87	45.82	58.79	64.24	72.73	77.57	59.65	76.85	93.70	102.80	107.64
88	50.96	65.39	71.44	80.89	86.27	66.34	85.47	104.21	114.33	119.71
89	56.96	73.08	79.85	90.40	96.42	74.14	95.53	116.47	127.78	133.80
90	74.94	96.16	105.06	118.95	126.86	97.55	125.70	153.25	168.13	176.05

Appendix B2

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

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (4.5% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.85	3.69	4.06	4.75	5.35
30	2.85	3.69	4.06	4.75	5.35
31	2.89	3.73	4.14	4.82	5.42
32	2.94	3.77	4.21	4.90	5.48
33	2.99	3.82	4.29	4.97	5.54
34	3.04	3.86	4.37	5.05	5.61
35	3.09	3.91	4.45	5.13	5.67
36	3.14	3.95	4.53	5.21	5.74
37	3.19	4.00	4.62	5.29	5.81
38	3.24	4.04	4.70	5.38	5.88
39	3.30	4.09	4.79	5.46	5.94
40	3.35	4.14	4.88	5.55	6.01
41	3.39	4.21	4.97	5.62	6.09
42	3.44	4.28	5.07	5.69	6.18
43	3.48	4.36	5.16	5.75	6.26
44	3.52	4.44	5.26	5.83	6.34
45	3.57	4.51	5.37	5.90	6.43
46	3.62	4.60	5.47	5.97	6.50
47	3.68	4.68	5.57	6.04	6.57
48	3.73	4.76	5.67	6.12	6.65
49	3.78	4.85	5.78	6.20	6.73
50	3.84	4.94	5.88	6.27	6.80
51	3.96	5.07	6.06	6.47	7.03
52	4.09	5.21	6.23	6.68	7.27
53	4.22	5.35	6.41	6.89	7.51
54	4.36	5.49	6.60	7.11	7.77
55	4.50	5.64	6.79	7.33	8.03
56	4.65	5.94	7.03	7.64	8.38
57	4.80	6.27	7.27	7.95	8.73
58	4.95	6.61	7.52	8.29	9.11
59	5.11	6.97	7.79	8.63	9.50
60	5.28	7.35	8.06	8.99	9.91
61	5.63	7.67	8.53	9.49	10.42
62	6.01	8.00	9.03	10.03	10.96
63	6.42	8.35	9.56	10.59	11.53
64	6.86	8.71	10.13	11.19	12.12
65	7.32	9.09	10.72	11.82	12.75
66	7.88	9.88	11.59	12.86	13.90
67	8.49	10.74	12.52	14.00	15.16
68	9.14	11.67	13.53	15.23	16.53
69	9.84	12.68	14.62	16.58	18.02
70	10.59	13.79	15.80	18.04	19.64
71	11.65	15.15	17.58	19.90	21.51
72	12.82	16.64	19.55	21.95	23.56
73	14.10	18.29	21.74	24.21	25.80
74	15.51	20.09	24.18	26.71	28.25
75	17.06	22.08	26.89	29.46	30.93
76	18.82	24.34	29.65	32.49	34.10
77	20.76	26.82	32.68	35.83	37.58
78	22.90	29.56	36.03	39.51	41.42
79	25.27	32.58	39.72	43.57	45.64
80	27.87	35.91	43.79	48.04	50.30
81	31.22	40.22	49.04	53.80	56.33
82	34.56	44.53	54.30	59.57	62.37
83	38.46	49.56	60.43	66.29	69.41
84	43.20	55.67	67.87	74.46	77.96
85	48.22	62.13	75.75	83.11	87.02
86	53.52	68.95	84.07	92.23	96.57
87	59.65	76.85	93.70	102.80	107.64
88	66.34	85.47	104.21	114.33	119.71
89	74.14	95.53	116.47	127.78	133.80
90	97.55	125.70	153.25	168.13	176.05

Appendix C1

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

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base with Shared Cost					ABI Option: (4.2% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
30	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
31	0.92	1.04	1.34	1.46	1.53	2.77	3.58	3.97	4.62	5.19
32	0.93	1.06	1.36	1.48	1.55	2.82	3.62	4.04	4.70	5.25
33	0.94	1.07	1.37	1.49	1.58	2.86	3.66	4.11	4.77	5.32
34	0.95	1.09	1.39	1.51	1.60	2.91	3.70	4.19	4.84	5.38
35	0.96	1.11	1.41	1.53	1.62	2.96	3.74	4.27	4.92	5.44
36	0.97	1.13	1.43	1.55	1.64	3.01	3.79	4.35	5.00	5.50
37	0.99	1.15	1.45	1.57	1.67	3.06	3.83	4.43	5.08	5.57
38	1.00	1.17	1.47	1.59	1.69	3.11	3.88	4.51	5.16	5.63
39	1.01	1.20	1.49	1.61	1.72	3.16	3.92	4.59	5.24	5.70
40	1.03	1.24	1.51	1.63	1.74	3.21	3.97	4.67	5.32	5.77
41	1.09	1.32	1.54	1.67	1.79	3.25	4.04	4.77	5.38	5.84
42	1.15	1.39	1.58	1.71	1.83	3.29	4.11	4.86	5.45	5.92
43	1.22	1.48	1.63	1.75	1.88	3.34	4.18	4.95	5.52	6.00
44	1.29	1.56	1.73	1.82	1.93	3.38	4.25	5.05	5.59	6.08
45	1.37	1.66	1.83	1.92	2.02	3.42	4.33	5.15	5.65	6.16
46	1.44	1.76	1.94	2.04	2.15	3.47	4.41	5.24	5.72	6.23
47	1.48	1.83	2.06	2.17	2.28	3.52	4.49	5.34	5.80	6.30
48	1.51	1.87	2.19	2.31	2.42	3.58	4.57	5.44	5.87	6.38
49	1.54	1.92	2.25	2.45	2.57	3.63	4.65	5.54	5.94	6.45
50	1.57	1.97	2.29	2.58	2.74	3.68	4.74	5.64	6.01	6.52
51	1.61	2.06	2.36	2.64	2.90	3.80	4.86	5.81	6.20	6.74
52	1.66	2.15	2.42	2.71	2.98	3.92	4.99	5.97	6.40	6.97
53	1.70	2.24	2.49	2.78	3.05	4.05	5.13	6.15	6.60	7.21
54	1.74	2.34	2.56	2.84	3.13	4.18	5.27	6.33	6.81	7.45
55	1.79	2.44	2.63	2.91	3.21	4.32	5.41	6.51	7.03	7.70
56	1.94	2.56	2.80	3.11	3.43	4.45	5.70	6.74	7.32	8.03
57	2.11	2.68	2.99	3.31	3.66	4.60	6.01	6.97	7.63	8.37
58	2.29	2.81	3.19	3.53	3.90	4.75	6.34	7.21	7.94	8.73
59	2.49	2.95	3.40	3.76	4.16	4.90	6.68	7.47	8.27	9.11
60	2.70	3.09	3.62	4.01	4.44	5.06	7.04	7.73	8.62	9.50
61	2.90	3.36	3.90	4.35	4.82	5.40	7.35	8.18	9.10	9.99
62	3.11	3.66	4.21	4.72	5.23	5.77	7.67	8.66	9.62	10.51
63	3.34	3.99	4.54	5.13	5.67	6.16	8.00	9.17	10.16	11.05
64	3.58	4.34	4.89	5.57	6.16	6.57	8.35	9.71	10.73	11.62
65	3.84	4.72	5.27	6.05	6.68	7.02	8.72	10.28	11.33	12.23
66	4.24	5.21	5.84	6.69	7.42	7.56	9.47	11.11	12.33	13.33
67	4.67	5.74	6.47	7.39	8.23	8.14	10.30	12.01	13.42	14.53
68	5.15	6.33	7.16	8.17	9.13	8.76	11.19	12.97	14.61	15.85
69	5.68	6.98	7.94	9.03	10.13	9.43	12.16	14.02	15.90	17.28
70	6.26	7.70	8.79	9.98	11.23	10.16	13.22	15.15	17.30	18.84
71	7.04	8.72	9.88	11.20	12.48	11.17	14.52	16.85	19.08	20.63
72	7.91	9.88	11.09	12.57	13.86	12.29	15.96	18.74	21.05	22.59
73	8.89	11.19	12.46	14.10	15.39	13.52	17.53	20.84	23.22	24.73
74	9.99	12.67	14.00	15.82	17.09	14.87	19.26	23.18	25.61	27.09
75	11.23	14.35	15.72	17.76	18.98	16.36	21.17	25.78	28.25	29.66
76	12.28	15.70	17.20	19.43	20.76	17.49	22.61	27.54	30.19	31.68
77	13.30	17.01	18.62	21.05	22.49	18.51	23.91	29.14	31.94	33.50
78	14.37	18.40	20.13	22.77	24.31	19.56	25.25	30.77	33.74	35.37
79	15.49	19.86	21.71	24.57	26.22	20.63	26.60	32.42	35.56	37.26
80	16.67	21.39	23.37	26.46	28.22	21.70	27.96	34.09	37.40	39.16
81	18.67	23.96	26.17	29.64	31.61	24.30	31.32	38.18	41.89	43.86
82	20.67	26.52	28.98	32.81	34.99	26.91	34.67	42.27	46.38	48.56
83	23.00	29.52	32.25	36.51	38.94	29.95	38.58	47.04	51.61	54.04
84	25.84	33.15	36.22	41.01	43.74	33.64	43.34	52.84	57.97	60.70
85	28.84	37.00	40.43	45.78	48.82	37.54	48.37	58.98	64.70	67.75
86	32.01	41.07	44.87	50.80	54.18	41.66	53.68	65.45	71.81	75.19
87	35.67	45.77	50.01	56.62	60.39	46.44	59.83	72.95	80.04	83.80
88	39.67	50.91	55.62	62.97	67.16	51.65	66.54	81.13	89.01	93.20
89	44.34	56.90	62.16	70.38	75.07	57.72	74.37	90.68	99.48	104.17
90	58.35	74.87	81.80	92.61	98.77	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (3.8% Compound Inflation) or (4.5% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.20	2.85	3.14	3.67	4.14
30	2.20	2.85	3.14	3.67	4.14
31	2.24	2.88	3.20	3.73	4.19
32	2.27	2.92	3.26	3.79	4.24
33	2.31	2.95	3.32	3.85	4.29
34	2.35	2.99	3.38	3.91	4.34
35	2.39	3.02	3.44	3.97	4.39
36	2.43	3.06	3.50	4.03	4.44
37	2.47	3.09	3.57	4.09	4.49
38	2.51	3.13	3.63	4.16	4.54
39	2.55	3.16	3.70	4.22	4.60
40	2.59	3.20	3.77	4.29	4.65
41	2.62	3.26	3.84	4.34	4.71
42	2.66	3.31	3.92	4.40	4.78
43	2.69	3.37	3.99	4.45	4.84
44	2.73	3.43	4.07	4.50	4.90
45	2.76	3.49	4.15	4.56	4.97
46	2.80	3.55	4.23	4.62	5.03
47	2.84	3.62	4.31	4.67	5.08
48	2.88	3.68	4.39	4.73	5.14
49	2.93	3.75	4.47	4.79	5.20
50	2.97	3.82	4.55	4.85	5.26
51	3.07	3.92	4.68	5.00	5.44
52	3.16	4.03	4.82	5.16	5.62
53	3.27	4.14	4.96	5.33	5.81
54	3.37	4.25	5.10	5.50	6.01
55	3.48	4.36	5.25	5.67	6.21
56	3.59	4.60	5.43	5.91	6.48
57	3.71	4.85	5.62	6.15	6.75
58	3.83	5.11	5.82	6.41	7.04
59	3.95	5.39	6.02	6.67	7.35
60	4.08	5.68	6.23	6.95	7.66
61	4.36	5.93	6.60	7.34	8.06
62	4.65	6.19	6.98	7.75	8.47
63	4.97	6.46	7.39	8.19	8.91
64	5.30	6.74	7.83	8.65	9.37
65	5.66	7.03	8.29	9.14	9.86
66	6.09	7.64	8.96	9.95	10.75
67	6.56	8.30	9.68	10.82	11.72
68	7.06	9.02	10.46	11.78	12.78
69	7.61	9.81	11.31	12.82	13.93
70	8.19	10.66	12.22	13.95	15.19
71	9.01	11.71	13.59	15.39	16.63
72	9.91	12.87	15.11	16.97	18.22
73	10.90	14.14	16.81	18.72	19.95
74	11.99	15.54	18.69	20.65	21.84
75	13.19	17.07	20.79	22.78	23.92
76	14.57	18.84	22.95	25.15	26.40
77	16.10	20.79	25.34	27.78	29.13
78	17.78	22.95	27.97	30.67	32.15
79	19.64	25.33	30.88	33.87	35.48
80	21.70	27.96	34.09	37.40	39.16
81	24.30	31.32	38.18	41.89	43.86
82	26.91	34.67	42.27	46.38	48.56
83	29.95	38.58	47.04	51.61	54.04
84	33.64	43.34	52.84	57.97	60.70
85	37.54	48.37	58.98	64.70	67.75
86	41.66	53.68	65.45	71.81	75.19
87	46.44	59.83	72.95	80.04	83.80
88	51.65	66.54	81.13	89.01	93.20
89	57.72	74.37	90.68	99.48	104.17
90	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base					ABI Option: (5% Compound Inflation)				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
30	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
31	1.18	1.33	1.72	1.87	1.97	3.59	4.62	5.13	5.98	6.72
32	1.20	1.36	1.74	1.90	2.00	3.64	4.68	5.22	6.07	6.79
33	1.21	1.38	1.77	1.92	2.02	3.70	4.73	5.32	6.17	6.87
34	1.22	1.40	1.79	1.94	2.05	3.77	4.79	5.42	6.26	6.95
35	1.24	1.43	1.81	1.97	2.08	3.83	4.84	5.52	6.36	7.04
36	1.25	1.45	1.84	1.99	2.11	3.89	4.90	5.62	6.46	7.12
37	1.27	1.48	1.86	2.02	2.14	3.95	4.96	5.72	6.56	7.20
38	1.28	1.50	1.89	2.04	2.17	4.02	5.01	5.83	6.67	7.29
39	1.30	1.54	1.91	2.07	2.20	4.09	5.07	5.94	6.77	7.37
40	1.32	1.60	1.94	2.09	2.23	4.15	5.13	6.05	6.88	7.46
41	1.40	1.69	1.98	2.15	2.29	4.21	5.22	6.16	6.96	7.56
42	1.48	1.80	2.03	2.20	2.35	4.26	5.31	6.28	7.05	7.66
43	1.57	1.90	2.10	2.25	2.42	4.31	5.41	6.40	7.14	7.76
44	1.67	2.02	2.22	2.34	2.48	4.37	5.50	6.53	7.22	7.86
45	1.77	2.14	2.35	2.48	2.60	4.43	5.60	6.65	7.31	7.97
46	1.87	2.27	2.50	2.63	2.76	4.49	5.70	6.78	7.40	8.06
47	1.91	2.36	2.66	2.80	2.94	4.56	5.80	6.90	7.50	8.15
48	1.95	2.42	2.83	2.98	3.12	4.63	5.91	7.03	7.59	8.25
49	1.99	2.49	2.91	3.17	3.32	4.69	6.02	7.16	7.68	8.34
50	2.04	2.55	2.97	3.34	3.53	4.76	6.13	7.30	7.78	8.43
51	2.09	2.66	3.05	3.42	3.75	4.92	6.29	7.51	8.02	8.72
52	2.14	2.78	3.13	3.50	3.85	5.07	6.46	7.73	8.28	9.01
53	2.20	2.90	3.22	3.59	3.95	5.24	6.63	7.95	8.54	9.32
54	2.25	3.03	3.31	3.68	4.05	5.41	6.81	8.18	8.81	9.63
55	2.31	3.16	3.40	3.77	4.15	5.58	6.99	8.42	9.09	9.96
56	2.51	3.31	3.62	4.02	4.43	5.76	7.37	8.71	9.47	10.39
57	2.73	3.47	3.86	4.28	4.73	5.95	7.77	9.02	9.86	10.83
58	2.96	3.64	4.12	4.56	5.04	6.14	8.19	9.33	10.27	11.29
59	3.22	3.81	4.39	4.86	5.38	6.34	8.64	9.65	10.70	11.78
60	3.50	3.99	4.68	5.18	5.74	6.54	9.11	9.99	11.15	12.28
61	3.75	4.35	5.05	5.63	6.23	6.99	9.51	10.58	11.77	12.92
62	4.02	4.73	5.44	6.11	6.76	7.46	9.92	11.20	12.44	13.59
63	4.32	5.15	5.87	6.63	7.34	7.96	10.35	11.86	13.14	14.29
64	4.63	5.61	6.32	7.21	7.96	8.50	10.80	12.56	13.88	15.03
65	4.97	6.11	6.82	7.83	8.64	9.08	11.27	13.29	14.66	15.81
66	5.48	6.74	7.55	8.65	9.59	9.77	12.25	14.37	15.95	17.24
67	6.04	7.43	8.36	9.56	10.64	10.52	13.32	15.53	17.36	18.80
68	6.66	8.19	9.26	10.57	11.80	11.33	14.47	16.78	18.89	20.49
69	7.35	9.03	10.26	11.68	13.10	12.20	15.73	18.13	20.56	22.34
70	8.10	9.96	11.37	12.91	14.53	13.13	17.09	19.60	22.37	24.36
71	9.10	11.28	12.77	14.49	16.14	14.45	18.78	21.79	24.68	26.67
72	10.23	12.77	14.35	16.25	17.92	15.89	20.64	24.24	27.22	29.21
73	11.50	14.47	16.11	18.24	19.90	17.48	22.67	26.96	30.02	31.99
74	12.93	16.38	18.10	20.47	22.11	19.23	24.91	29.98	33.12	35.03
75	14.53	18.55	20.33	22.96	24.55	21.15	27.37	33.34	36.53	38.36
76	15.87	20.28	22.21	25.10	26.82	22.59	29.21	35.58	38.99	40.92
77	17.15	21.95	24.02	27.16	29.01	23.88	30.85	37.59	41.20	43.22
78	18.51	23.70	25.93	29.33	31.31	25.20	32.52	39.63	43.46	45.56
79	19.93	25.55	27.93	31.61	33.73	26.53	34.21	41.71	45.74	47.92
80	21.41	27.47	30.02	33.99	36.25	27.87	35.91	43.79	48.04	50.30
81	23.98	30.77	33.62	38.06	40.60	31.22	40.22	49.04	53.80	56.33
82	26.55	34.07	37.22	42.14	44.95	34.56	44.53	54.30	59.57	62.37
83	29.55	37.91	41.42	46.90	50.02	38.46	49.56	60.43	66.29	69.41
84	33.19	42.59	46.53	52.68	56.18	43.20	55.67	67.87	74.46	77.96
85	37.04	47.53	51.93	58.80	62.71	48.22	62.13	75.75	83.11	87.02
86	41.11	52.75	57.63	65.25	69.59	53.52	68.95	84.07	92.23	96.57
87	45.82	58.79	64.24	72.73	77.57	59.65	76.85	93.70	102.80	107.64
88	50.96	65.39	71.44	80.89	86.27	66.34	85.47	104.21	114.33	119.71
89	56.96	73.08	79.85	90.40	96.42	74.14	95.53	116.47	127.78	133.80
90	74.94	96.16	105.06	118.95	126.86	97.55	125.70	153.25	168.13	176.05

Appendix B2

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

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (4.5% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.85	3.69	4.06	4.75	5.35
30	2.85	3.69	4.06	4.75	5.35
31	2.89	3.73	4.14	4.82	5.42
32	2.94	3.77	4.21	4.90	5.48
33	2.99	3.82	4.29	4.97	5.54
34	3.04	3.86	4.37	5.05	5.61
35	3.09	3.91	4.45	5.13	5.67
36	3.14	3.95	4.53	5.21	5.74
37	3.19	4.00	4.62	5.29	5.81
38	3.24	4.04	4.70	5.38	5.88
39	3.30	4.09	4.79	5.46	5.94
40	3.35	4.14	4.88	5.55	6.01
41	3.39	4.21	4.97	5.62	6.09
42	3.44	4.28	5.07	5.69	6.18
43	3.48	4.36	5.16	5.75	6.26
44	3.52	4.44	5.26	5.83	6.34
45	3.57	4.51	5.37	5.90	6.43
46	3.62	4.60	5.47	5.97	6.50
47	3.68	4.68	5.57	6.04	6.57
48	3.73	4.76	5.67	6.12	6.65
49	3.78	4.85	5.78	6.20	6.73
50	3.84	4.94	5.88	6.27	6.80
51	3.96	5.07	6.06	6.47	7.03
52	4.09	5.21	6.23	6.68	7.27
53	4.22	5.35	6.41	6.89	7.51
54	4.36	5.49	6.60	7.11	7.77
55	4.50	5.64	6.79	7.33	8.03
56	4.65	5.94	7.03	7.64	8.38
57	4.80	6.27	7.27	7.95	8.73
58	4.95	6.61	7.52	8.29	9.11
59	5.11	6.97	7.79	8.63	9.50
60	5.28	7.35	8.06	8.99	9.91
61	5.63	7.67	8.53	9.49	10.42
62	6.01	8.00	9.03	10.03	10.96
63	6.42	8.35	9.56	10.59	11.53
64	6.86	8.71	10.13	11.19	12.12
65	7.32	9.09	10.72	11.82	12.75
66	7.88	9.88	11.59	12.86	13.90
67	8.49	10.74	12.52	14.00	15.16
68	9.14	11.67	13.53	15.23	16.53
69	9.84	12.68	14.62	16.58	18.02
70	10.59	13.79	15.80	18.04	19.64
71	11.65	15.15	17.58	19.90	21.51
72	12.82	16.64	19.55	21.95	23.56
73	14.10	18.29	21.74	24.21	25.80
74	15.51	20.09	24.18	26.71	28.25
75	17.06	22.08	26.89	29.46	30.93
76	18.82	24.34	29.65	32.49	34.10
77	20.76	26.82	32.68	35.83	37.58
78	22.90	29.56	36.03	39.51	41.42
79	25.27	32.58	39.72	43.57	45.64
80	27.87	35.91	43.79	48.04	50.30
81	31.22	40.22	49.04	53.80	56.33
82	34.56	44.53	54.30	59.57	62.37
83	38.46	49.56	60.43	66.29	69.41
84	43.20	55.67	67.87	74.46	77.96
85	48.22	62.13	75.75	83.11	87.02
86	53.52	68.95	84.07	92.23	96.57
87	59.65	76.85	93.70	102.80	107.64
88	66.34	85.47	104.21	114.33	119.71
89	74.14	95.53	116.47	127.78	133.80
90	97.55	125.70	153.25	168.13	176.05

Appendix C1

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

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base with Shared Cost					ABI Option: (4.2% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
30	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
31	0.92	1.04	1.34	1.46	1.53	2.77	3.58	3.97	4.62	5.19
32	0.93	1.06	1.36	1.48	1.55	2.82	3.62	4.04	4.70	5.25
33	0.94	1.07	1.37	1.49	1.58	2.86	3.66	4.11	4.77	5.32
34	0.95	1.09	1.39	1.51	1.60	2.91	3.70	4.19	4.84	5.38
35	0.96	1.11	1.41	1.53	1.62	2.96	3.74	4.27	4.92	5.44
36	0.97	1.13	1.43	1.55	1.64	3.01	3.79	4.35	5.00	5.50
37	0.99	1.15	1.45	1.57	1.67	3.06	3.83	4.43	5.08	5.57
38	1.00	1.17	1.47	1.59	1.69	3.11	3.88	4.51	5.16	5.63
39	1.01	1.20	1.49	1.61	1.72	3.16	3.92	4.59	5.24	5.70
40	1.03	1.24	1.51	1.63	1.74	3.21	3.97	4.67	5.32	5.77
41	1.09	1.32	1.54	1.67	1.79	3.25	4.04	4.77	5.38	5.84
42	1.15	1.39	1.58	1.71	1.83	3.29	4.11	4.86	5.45	5.92
43	1.22	1.48	1.63	1.75	1.88	3.34	4.18	4.95	5.52	6.00
44	1.29	1.56	1.73	1.82	1.93	3.38	4.25	5.05	5.59	6.08
45	1.37	1.66	1.83	1.92	2.02	3.42	4.33	5.15	5.65	6.16
46	1.44	1.76	1.94	2.04	2.15	3.47	4.41	5.24	5.72	6.23
47	1.48	1.83	2.06	2.17	2.28	3.52	4.49	5.34	5.80	6.30
48	1.51	1.87	2.19	2.31	2.42	3.58	4.57	5.44	5.87	6.38
49	1.54	1.92	2.25	2.45	2.57	3.63	4.65	5.54	5.94	6.45
50	1.57	1.97	2.29	2.58	2.74	3.68	4.74	5.64	6.01	6.52
51	1.61	2.06	2.36	2.64	2.90	3.80	4.86	5.81	6.20	6.74
52	1.66	2.15	2.42	2.71	2.98	3.92	4.99	5.97	6.40	6.97
53	1.70	2.24	2.49	2.78	3.05	4.05	5.13	6.15	6.60	7.21
54	1.74	2.34	2.56	2.84	3.13	4.18	5.27	6.33	6.81	7.45
55	1.79	2.44	2.63	2.91	3.21	4.32	5.41	6.51	7.03	7.70
56	1.94	2.56	2.80	3.11	3.43	4.45	5.70	6.74	7.32	8.03
57	2.11	2.68	2.99	3.31	3.66	4.60	6.01	6.97	7.63	8.37
58	2.29	2.81	3.19	3.53	3.90	4.75	6.34	7.21	7.94	8.73
59	2.49	2.95	3.40	3.76	4.16	4.90	6.68	7.47	8.27	9.11
60	2.70	3.09	3.62	4.01	4.44	5.06	7.04	7.73	8.62	9.50
61	2.90	3.36	3.90	4.35	4.82	5.40	7.35	8.18	9.10	9.99
62	3.11	3.66	4.21	4.72	5.23	5.77	7.67	8.66	9.62	10.51
63	3.34	3.99	4.54	5.13	5.67	6.16	8.00	9.17	10.16	11.05
64	3.58	4.34	4.89	5.57	6.16	6.57	8.35	9.71	10.73	11.62
65	3.84	4.72	5.27	6.05	6.68	7.02	8.72	10.28	11.33	12.23
66	4.24	5.21	5.84	6.69	7.42	7.56	9.47	11.11	12.33	13.33
67	4.67	5.74	6.47	7.39	8.23	8.14	10.30	12.01	13.42	14.53
68	5.15	6.33	7.16	8.17	9.13	8.76	11.19	12.97	14.61	15.85
69	5.68	6.98	7.94	9.03	10.13	9.43	12.16	14.02	15.90	17.28
70	6.26	7.70	8.79	9.98	11.23	10.16	13.22	15.15	17.30	18.84
71	7.04	8.72	9.88	11.20	12.48	11.17	14.52	16.85	19.08	20.63
72	7.91	9.88	11.09	12.57	13.86	12.29	15.96	18.74	21.05	22.59
73	8.89	11.19	12.46	14.10	15.39	13.52	17.53	20.84	23.22	24.73
74	9.99	12.67	14.00	15.82	17.09	14.87	19.26	23.18	25.61	27.09
75	11.23	14.35	15.72	17.76	18.98	16.36	21.17	25.78	28.25	29.66
76	12.28	15.70	17.20	19.43	20.76	17.49	22.61	27.54	30.19	31.68
77	13.30	17.01	18.62	21.05	22.49	18.51	23.91	29.14	31.94	33.50
78	14.37	18.40	20.13	22.77	24.31	19.56	25.25	30.77	33.74	35.37
79	15.49	19.86	21.71	24.57	26.22	20.63	26.60	32.42	35.56	37.26
80	16.67	21.39	23.37	26.46	28.22	21.70	27.96	34.09	37.40	39.16
81	18.67	23.96	26.17	29.64	31.61	24.30	31.32	38.18	41.89	43.86
82	20.67	26.52	28.98	32.81	34.99	26.91	34.67	42.27	46.38	48.56
83	23.00	29.52	32.25	36.51	38.94	29.95	38.58	47.04	51.61	54.04
84	25.84	33.15	36.22	41.01	43.74	33.64	43.34	52.84	57.97	60.70
85	28.84	37.00	40.43	45.78	48.82	37.54	48.37	58.98	64.70	67.75
86	32.01	41.07	44.87	50.80	54.18	41.66	53.68	65.45	71.81	75.19
87	35.67	45.77	50.01	56.62	60.39	46.44	59.83	72.95	80.04	83.80
88	39.67	50.91	55.62	62.97	67.16	51.65	66.54	81.13	89.01	93.20
89	44.34	56.90	62.16	70.38	75.07	57.72	74.37	90.68	99.48	104.17
90	58.35	74.87	81.80	92.61	98.77	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (3.8% Compound Inflation) or (4.5% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.20	2.85	3.14	3.67	4.14
30	2.20	2.85	3.14	3.67	4.14
31	2.24	2.88	3.20	3.73	4.19
32	2.27	2.92	3.26	3.79	4.24
33	2.31	2.95	3.32	3.85	4.29
34	2.35	2.99	3.38	3.91	4.34
35	2.39	3.02	3.44	3.97	4.39
36	2.43	3.06	3.50	4.03	4.44
37	2.47	3.09	3.57	4.09	4.49
38	2.51	3.13	3.63	4.16	4.54
39	2.55	3.16	3.70	4.22	4.60
40	2.59	3.20	3.77	4.29	4.65
41	2.62	3.26	3.84	4.34	4.71
42	2.66	3.31	3.92	4.40	4.78
43	2.69	3.37	3.99	4.45	4.84
44	2.73	3.43	4.07	4.50	4.90
45	2.76	3.49	4.15	4.56	4.97
46	2.80	3.55	4.23	4.62	5.03
47	2.84	3.62	4.31	4.67	5.08
48	2.88	3.68	4.39	4.73	5.14
49	2.93	3.75	4.47	4.79	5.20
50	2.97	3.82	4.55	4.85	5.26
51	3.07	3.92	4.68	5.00	5.44
52	3.16	4.03	4.82	5.16	5.62
53	3.27	4.14	4.96	5.33	5.81
54	3.37	4.25	5.10	5.50	6.01
55	3.48	4.36	5.25	5.67	6.21
56	3.59	4.60	5.43	5.91	6.48
57	3.71	4.85	5.62	6.15	6.75
58	3.83	5.11	5.82	6.41	7.04
59	3.95	5.39	6.02	6.67	7.35
60	4.08	5.68	6.23	6.95	7.66
61	4.36	5.93	6.60	7.34	8.06
62	4.65	6.19	6.98	7.75	8.47
63	4.97	6.46	7.39	8.19	8.91
64	5.30	6.74	7.83	8.65	9.37
65	5.66	7.03	8.29	9.14	9.86
66	6.09	7.64	8.96	9.95	10.75
67	6.56	8.30	9.68	10.82	11.72
68	7.06	9.02	10.46	11.78	12.78
69	7.61	9.81	11.31	12.82	13.93
70	8.19	10.66	12.22	13.95	15.19
71	9.01	11.71	13.59	15.39	16.63
72	9.91	12.87	15.11	16.97	18.22
73	10.90	14.14	16.81	18.72	19.95
74	11.99	15.54	18.69	20.65	21.84
75	13.19	17.07	20.79	22.78	23.92
76	14.57	18.84	22.95	25.15	26.40
77	16.10	20.79	25.34	27.78	29.13
78	17.78	22.95	27.97	30.67	32.15
79	19.64	25.33	30.88	33.87	35.48
80	21.70	27.96	34.09	37.40	39.16
81	24.30	31.32	38.18	41.89	43.86
82	26.91	34.67	42.27	46.38	48.56
83	29.95	38.58	47.04	51.61	54.04
84	33.64	43.34	52.84	57.97	60.70
85	37.54	48.37	58.98	64.70	67.75
86	41.66	53.68	65.45	71.81	75.19
87	46.44	59.83	72.95	80.04	83.80
88	51.65	66.54	81.13	89.01	93.20
89	57.72	74.37	90.68	99.48	104.17
90	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base					ABI Option: (5% Compound Inflation)				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
30	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
31	1.18	1.33	1.72	1.87	1.97	3.59	4.62	5.13	5.98	6.72
32	1.20	1.36	1.74	1.90	2.00	3.64	4.68	5.22	6.07	6.79
33	1.21	1.38	1.77	1.92	2.02	3.70	4.73	5.32	6.17	6.87
34	1.22	1.40	1.79	1.94	2.05	3.77	4.79	5.42	6.26	6.95
35	1.24	1.43	1.81	1.97	2.08	3.83	4.84	5.52	6.36	7.04
36	1.25	1.45	1.84	1.99	2.11	3.89	4.90	5.62	6.46	7.12
37	1.27	1.48	1.86	2.02	2.14	3.95	4.96	5.72	6.56	7.20
38	1.28	1.50	1.89	2.04	2.17	4.02	5.01	5.83	6.67	7.29
39	1.30	1.54	1.91	2.07	2.20	4.09	5.07	5.94	6.77	7.37
40	1.32	1.60	1.94	2.09	2.23	4.15	5.13	6.05	6.88	7.46
41	1.40	1.69	1.98	2.15	2.29	4.21	5.22	6.16	6.96	7.56
42	1.48	1.80	2.03	2.20	2.35	4.26	5.31	6.28	7.05	7.66
43	1.57	1.90	2.10	2.25	2.42	4.31	5.41	6.40	7.14	7.76
44	1.67	2.02	2.22	2.34	2.48	4.37	5.50	6.53	7.22	7.86
45	1.77	2.14	2.35	2.48	2.60	4.43	5.60	6.65	7.31	7.97
46	1.87	2.27	2.50	2.63	2.76	4.49	5.70	6.78	7.40	8.06
47	1.91	2.36	2.66	2.80	2.94	4.56	5.80	6.90	7.50	8.15
48	1.95	2.42	2.83	2.98	3.12	4.63	5.91	7.03	7.59	8.25
49	1.99	2.49	2.91	3.17	3.32	4.69	6.02	7.16	7.68	8.34
50	2.04	2.55	2.97	3.34	3.53	4.76	6.13	7.30	7.78	8.43
51	2.09	2.66	3.05	3.42	3.75	4.92	6.29	7.51	8.02	8.72
52	2.14	2.78	3.13	3.50	3.85	5.07	6.46	7.73	8.28	9.01
53	2.20	2.90	3.22	3.59	3.95	5.24	6.63	7.95	8.54	9.32
54	2.25	3.03	3.31	3.68	4.05	5.41	6.81	8.18	8.81	9.63
55	2.31	3.16	3.40	3.77	4.15	5.58	6.99	8.42	9.09	9.96
56	2.51	3.31	3.62	4.02	4.43	5.76	7.37	8.71	9.47	10.39
57	2.73	3.47	3.86	4.28	4.73	5.95	7.77	9.02	9.86	10.83
58	2.96	3.64	4.12	4.56	5.04	6.14	8.19	9.33	10.27	11.29
59	3.22	3.81	4.39	4.86	5.38	6.34	8.64	9.65	10.70	11.78
60	3.50	3.99	4.68	5.18	5.74	6.54	9.11	9.99	11.15	12.28
61	3.75	4.35	5.05	5.63	6.23	6.99	9.51	10.58	11.77	12.92
62	4.02	4.73	5.44	6.11	6.76	7.46	9.92	11.20	12.44	13.59
63	4.32	5.15	5.87	6.63	7.34	7.96	10.35	11.86	13.14	14.29
64	4.63	5.61	6.32	7.21	7.96	8.50	10.80	12.56	13.88	15.03
65	4.97	6.11	6.82	7.83	8.64	9.08	11.27	13.29	14.66	15.81
66	5.48	6.74	7.55	8.65	9.59	9.77	12.25	14.37	15.95	17.24
67	6.04	7.43	8.36	9.56	10.64	10.52	13.32	15.53	17.36	18.80
68	6.66	8.19	9.26	10.57	11.80	11.33	14.47	16.78	18.89	20.49
69	7.35	9.03	10.26	11.68	13.10	12.20	15.73	18.13	20.56	22.34
70	8.10	9.96	11.37	12.91	14.53	13.13	17.09	19.60	22.37	24.36
71	9.10	11.28	12.77	14.49	16.14	14.45	18.78	21.79	24.68	26.67
72	10.23	12.77	14.35	16.25	17.92	15.89	20.64	24.24	27.22	29.21
73	11.50	14.47	16.11	18.24	19.90	17.48	22.67	26.96	30.02	31.99
74	12.93	16.38	18.10	20.47	22.11	19.23	24.91	29.98	33.12	35.03
75	14.53	18.55	20.33	22.96	24.55	21.15	27.37	33.34	36.53	38.36
76	15.87	20.28	22.21	25.10	26.82	22.59	29.21	35.58	38.99	40.92
77	17.15	21.95	24.02	27.16	29.01	23.88	30.85	37.59	41.20	43.22
78	18.51	23.70	25.93	29.33	31.31	25.20	32.52	39.63	43.46	45.56
79	19.93	25.55	27.93	31.61	33.73	26.53	34.21	41.71	45.74	47.92
80	21.41	27.47	30.02	33.99	36.25	27.87	35.91	43.79	48.04	50.30
81	23.98	30.77	33.62	38.06	40.60	31.22	40.22	49.04	53.80	56.33
82	26.55	34.07	37.22	42.14	44.95	34.56	44.53	54.30	59.57	62.37
83	29.55	37.91	41.42	46.90	50.02	38.46	49.56	60.43	66.29	69.41
84	33.19	42.59	46.53	52.68	56.18	43.20	55.67	67.87	74.46	77.96
85	37.04	47.53	51.93	58.80	62.71	48.22	62.13	75.75	83.11	87.02
86	41.11	52.75	57.63	65.25	69.59	53.52	68.95	84.07	92.23	96.57
87	45.82	58.79	64.24	72.73	77.57	59.65	76.85	93.70	102.80	107.64
88	50.96	65.39	71.44	80.89	86.27	66.34	85.47	104.21	114.33	119.71
89	56.96	73.08	79.85	90.40	96.42	74.14	95.53	116.47	127.78	133.80
90	74.94	96.16	105.06	118.95	126.86	97.55	125.70	153.25	168.13	176.05

Appendix B2

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

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (4.5% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.85	3.69	4.06	4.75	5.35
30	2.85	3.69	4.06	4.75	5.35
31	2.89	3.73	4.14	4.82	5.42
32	2.94	3.77	4.21	4.90	5.48
33	2.99	3.82	4.29	4.97	5.54
34	3.04	3.86	4.37	5.05	5.61
35	3.09	3.91	4.45	5.13	5.67
36	3.14	3.95	4.53	5.21	5.74
37	3.19	4.00	4.62	5.29	5.81
38	3.24	4.04	4.70	5.38	5.88
39	3.30	4.09	4.79	5.46	5.94
40	3.35	4.14	4.88	5.55	6.01
41	3.39	4.21	4.97	5.62	6.09
42	3.44	4.28	5.07	5.69	6.18
43	3.48	4.36	5.16	5.75	6.26
44	3.52	4.44	5.26	5.83	6.34
45	3.57	4.51	5.37	5.90	6.43
46	3.62	4.60	5.47	5.97	6.50
47	3.68	4.68	5.57	6.04	6.57
48	3.73	4.76	5.67	6.12	6.65
49	3.78	4.85	5.78	6.20	6.73
50	3.84	4.94	5.88	6.27	6.80
51	3.96	5.07	6.06	6.47	7.03
52	4.09	5.21	6.23	6.68	7.27
53	4.22	5.35	6.41	6.89	7.51
54	4.36	5.49	6.60	7.11	7.77
55	4.50	5.64	6.79	7.33	8.03
56	4.65	5.94	7.03	7.64	8.38
57	4.80	6.27	7.27	7.95	8.73
58	4.95	6.61	7.52	8.29	9.11
59	5.11	6.97	7.79	8.63	9.50
60	5.28	7.35	8.06	8.99	9.91
61	5.63	7.67	8.53	9.49	10.42
62	6.01	8.00	9.03	10.03	10.96
63	6.42	8.35	9.56	10.59	11.53
64	6.86	8.71	10.13	11.19	12.12
65	7.32	9.09	10.72	11.82	12.75
66	7.88	9.88	11.59	12.86	13.90
67	8.49	10.74	12.52	14.00	15.16
68	9.14	11.67	13.53	15.23	16.53
69	9.84	12.68	14.62	16.58	18.02
70	10.59	13.79	15.80	18.04	19.64
71	11.65	15.15	17.58	19.90	21.51
72	12.82	16.64	19.55	21.95	23.56
73	14.10	18.29	21.74	24.21	25.80
74	15.51	20.09	24.18	26.71	28.25
75	17.06	22.08	26.89	29.46	30.93
76	18.82	24.34	29.65	32.49	34.10
77	20.76	26.82	32.68	35.83	37.58
78	22.90	29.56	36.03	39.51	41.42
79	25.27	32.58	39.72	43.57	45.64
80	27.87	35.91	43.79	48.04	50.30
81	31.22	40.22	49.04	53.80	56.33
82	34.56	44.53	54.30	59.57	62.37
83	38.46	49.56	60.43	66.29	69.41
84	43.20	55.67	67.87	74.46	77.96
85	48.22	62.13	75.75	83.11	87.02
86	53.52	68.95	84.07	92.23	96.57
87	59.65	76.85	93.70	102.80	107.64
88	66.34	85.47	104.21	114.33	119.71
89	74.14	95.53	116.47	127.78	133.80
90	97.55	125.70	153.25	168.13	176.05

Appendix C1

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

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base with Shared Cost					ABI Option: (4.2% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
30	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
31	0.92	1.04	1.34	1.46	1.53	2.77	3.58	3.97	4.62	5.19
32	0.93	1.06	1.36	1.48	1.55	2.82	3.62	4.04	4.70	5.25
33	0.94	1.07	1.37	1.49	1.58	2.86	3.66	4.11	4.77	5.32
34	0.95	1.09	1.39	1.51	1.60	2.91	3.70	4.19	4.84	5.38
35	0.96	1.11	1.41	1.53	1.62	2.96	3.74	4.27	4.92	5.44
36	0.97	1.13	1.43	1.55	1.64	3.01	3.79	4.35	5.00	5.50
37	0.99	1.15	1.45	1.57	1.67	3.06	3.83	4.43	5.08	5.57
38	1.00	1.17	1.47	1.59	1.69	3.11	3.88	4.51	5.16	5.63
39	1.01	1.20	1.49	1.61	1.72	3.16	3.92	4.59	5.24	5.70
40	1.03	1.24	1.51	1.63	1.74	3.21	3.97	4.67	5.32	5.77
41	1.09	1.32	1.54	1.67	1.79	3.25	4.04	4.77	5.38	5.84
42	1.15	1.39	1.58	1.71	1.83	3.29	4.11	4.86	5.45	5.92
43	1.22	1.48	1.63	1.75	1.88	3.34	4.18	4.95	5.52	6.00
44	1.29	1.56	1.73	1.82	1.93	3.38	4.25	5.05	5.59	6.08
45	1.37	1.66	1.83	1.92	2.02	3.42	4.33	5.15	5.65	6.16
46	1.44	1.76	1.94	2.04	2.15	3.47	4.41	5.24	5.72	6.23
47	1.48	1.83	2.06	2.17	2.28	3.52	4.49	5.34	5.80	6.30
48	1.51	1.87	2.19	2.31	2.42	3.58	4.57	5.44	5.87	6.38
49	1.54	1.92	2.25	2.45	2.57	3.63	4.65	5.54	5.94	6.45
50	1.57	1.97	2.29	2.58	2.74	3.68	4.74	5.64	6.01	6.52
51	1.61	2.06	2.36	2.64	2.90	3.80	4.86	5.81	6.20	6.74
52	1.66	2.15	2.42	2.71	2.98	3.92	4.99	5.97	6.40	6.97
53	1.70	2.24	2.49	2.78	3.05	4.05	5.13	6.15	6.60	7.21
54	1.74	2.34	2.56	2.84	3.13	4.18	5.27	6.33	6.81	7.45
55	1.79	2.44	2.63	2.91	3.21	4.32	5.41	6.51	7.03	7.70
56	1.94	2.56	2.80	3.11	3.43	4.45	5.70	6.74	7.32	8.03
57	2.11	2.68	2.99	3.31	3.66	4.60	6.01	6.97	7.63	8.37
58	2.29	2.81	3.19	3.53	3.90	4.75	6.34	7.21	7.94	8.73
59	2.49	2.95	3.40	3.76	4.16	4.90	6.68	7.47	8.27	9.11
60	2.70	3.09	3.62	4.01	4.44	5.06	7.04	7.73	8.62	9.50
61	2.90	3.36	3.90	4.35	4.82	5.40	7.35	8.18	9.10	9.99
62	3.11	3.66	4.21	4.72	5.23	5.77	7.67	8.66	9.62	10.51
63	3.34	3.99	4.54	5.13	5.67	6.16	8.00	9.17	10.16	11.05
64	3.58	4.34	4.89	5.57	6.16	6.57	8.35	9.71	10.73	11.62
65	3.84	4.72	5.27	6.05	6.68	7.02	8.72	10.28	11.33	12.23
66	4.24	5.21	5.84	6.69	7.42	7.56	9.47	11.11	12.33	13.33
67	4.67	5.74	6.47	7.39	8.23	8.14	10.30	12.01	13.42	14.53
68	5.15	6.33	7.16	8.17	9.13	8.76	11.19	12.97	14.61	15.85
69	5.68	6.98	7.94	9.03	10.13	9.43	12.16	14.02	15.90	17.28
70	6.26	7.70	8.79	9.98	11.23	10.16	13.22	15.15	17.30	18.84
71	7.04	8.72	9.88	11.20	12.48	11.17	14.52	16.85	19.08	20.63
72	7.91	9.88	11.09	12.57	13.86	12.29	15.96	18.74	21.05	22.59
73	8.89	11.19	12.46	14.10	15.39	13.52	17.53	20.84	23.22	24.73
74	9.99	12.67	14.00	15.82	17.09	14.87	19.26	23.18	25.61	27.09
75	11.23	14.35	15.72	17.76	18.98	16.36	21.17	25.78	28.25	29.66
76	12.28	15.70	17.20	19.43	20.76	17.49	22.61	27.54	30.19	31.68
77	13.30	17.01	18.62	21.05	22.49	18.51	23.91	29.14	31.94	33.50
78	14.37	18.40	20.13	22.77	24.31	19.56	25.25	30.77	33.74	35.37
79	15.49	19.86	21.71	24.57	26.22	20.63	26.60	32.42	35.56	37.26
80	16.67	21.39	23.37	26.46	28.22	21.70	27.96	34.09	37.40	39.16
81	18.67	23.96	26.17	29.64	31.61	24.30	31.32	38.18	41.89	43.86
82	20.67	26.52	28.98	32.81	34.99	26.91	34.67	42.27	46.38	48.56
83	23.00	29.52	32.25	36.51	38.94	29.95	38.58	47.04	51.61	54.04
84	25.84	33.15	36.22	41.01	43.74	33.64	43.34	52.84	57.97	60.70
85	28.84	37.00	40.43	45.78	48.82	37.54	48.37	58.98	64.70	67.75
86	32.01	41.07	44.87	50.80	54.18	41.66	53.68	65.45	71.81	75.19
87	35.67	45.77	50.01	56.62	60.39	46.44	59.83	72.95	80.04	83.80
88	39.67	50.91	55.62	62.97	67.16	51.65	66.54	81.13	89.01	93.20
89	44.34	56.90	62.16	70.38	75.07	57.72	74.37	90.68	99.48	104.17
90	58.35	74.87	81.80	92.61	98.77	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (3.8% Compound Inflation) or (4.5% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.20	2.85	3.14	3.67	4.14
30	2.20	2.85	3.14	3.67	4.14
31	2.24	2.88	3.20	3.73	4.19
32	2.27	2.92	3.26	3.79	4.24
33	2.31	2.95	3.32	3.85	4.29
34	2.35	2.99	3.38	3.91	4.34
35	2.39	3.02	3.44	3.97	4.39
36	2.43	3.06	3.50	4.03	4.44
37	2.47	3.09	3.57	4.09	4.49
38	2.51	3.13	3.63	4.16	4.54
39	2.55	3.16	3.70	4.22	4.60
40	2.59	3.20	3.77	4.29	4.65
41	2.62	3.26	3.84	4.34	4.71
42	2.66	3.31	3.92	4.40	4.78
43	2.69	3.37	3.99	4.45	4.84
44	2.73	3.43	4.07	4.50	4.90
45	2.76	3.49	4.15	4.56	4.97
46	2.80	3.55	4.23	4.62	5.03
47	2.84	3.62	4.31	4.67	5.08
48	2.88	3.68	4.39	4.73	5.14
49	2.93	3.75	4.47	4.79	5.20
50	2.97	3.82	4.55	4.85	5.26
51	3.07	3.92	4.68	5.00	5.44
52	3.16	4.03	4.82	5.16	5.62
53	3.27	4.14	4.96	5.33	5.81
54	3.37	4.25	5.10	5.50	6.01
55	3.48	4.36	5.25	5.67	6.21
56	3.59	4.60	5.43	5.91	6.48
57	3.71	4.85	5.62	6.15	6.75
58	3.83	5.11	5.82	6.41	7.04
59	3.95	5.39	6.02	6.67	7.35
60	4.08	5.68	6.23	6.95	7.66
61	4.36	5.93	6.60	7.34	8.06
62	4.65	6.19	6.98	7.75	8.47
63	4.97	6.46	7.39	8.19	8.91
64	5.30	6.74	7.83	8.65	9.37
65	5.66	7.03	8.29	9.14	9.86
66	6.09	7.64	8.96	9.95	10.75
67	6.56	8.30	9.68	10.82	11.72
68	7.06	9.02	10.46	11.78	12.78
69	7.61	9.81	11.31	12.82	13.93
70	8.19	10.66	12.22	13.95	15.19
71	9.01	11.71	13.59	15.39	16.63
72	9.91	12.87	15.11	16.97	18.22
73	10.90	14.14	16.81	18.72	19.95
74	11.99	15.54	18.69	20.65	21.84
75	13.19	17.07	20.79	22.78	23.92
76	14.57	18.84	22.95	25.15	26.40
77	16.10	20.79	25.34	27.78	29.13
78	17.78	22.95	27.97	30.67	32.15
79	19.64	25.33	30.88	33.87	35.48
80	21.70	27.96	34.09	37.40	39.16
81	24.30	31.32	38.18	41.89	43.86
82	26.91	34.67	42.27	46.38	48.56
83	29.95	38.58	47.04	51.61	54.04
84	33.64	43.34	52.84	57.97	60.70
85	37.54	48.37	58.98	64.70	67.75
86	41.66	53.68	65.45	71.81	75.19
87	46.44	59.83	72.95	80.04	83.80
88	51.65	66.54	81.13	89.01	93.20
89	57.72	74.37	90.68	99.48	104.17
90	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base					ABI Option: (5% Compound Inflation)				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
30	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
31	1.18	1.33	1.72	1.87	1.97	3.59	4.62	5.13	5.98	6.72
32	1.20	1.36	1.74	1.90	2.00	3.64	4.68	5.22	6.07	6.79
33	1.21	1.38	1.77	1.92	2.02	3.70	4.73	5.32	6.17	6.87
34	1.22	1.40	1.79	1.94	2.05	3.77	4.79	5.42	6.26	6.95
35	1.24	1.43	1.81	1.97	2.08	3.83	4.84	5.52	6.36	7.04
36	1.25	1.45	1.84	1.99	2.11	3.89	4.90	5.62	6.46	7.12
37	1.27	1.48	1.86	2.02	2.14	3.95	4.96	5.72	6.56	7.20
38	1.28	1.50	1.89	2.04	2.17	4.02	5.01	5.83	6.67	7.29
39	1.30	1.54	1.91	2.07	2.20	4.09	5.07	5.94	6.77	7.37
40	1.32	1.60	1.94	2.09	2.23	4.15	5.13	6.05	6.88	7.46
41	1.40	1.69	1.98	2.15	2.29	4.21	5.22	6.16	6.96	7.56
42	1.48	1.80	2.03	2.20	2.35	4.26	5.31	6.28	7.05	7.66
43	1.57	1.90	2.10	2.25	2.42	4.31	5.41	6.40	7.14	7.76
44	1.67	2.02	2.22	2.34	2.48	4.37	5.50	6.53	7.22	7.86
45	1.77	2.14	2.35	2.48	2.60	4.43	5.60	6.65	7.31	7.97
46	1.87	2.27	2.50	2.63	2.76	4.49	5.70	6.78	7.40	8.06
47	1.91	2.36	2.66	2.80	2.94	4.56	5.80	6.90	7.50	8.15
48	1.95	2.42	2.83	2.98	3.12	4.63	5.91	7.03	7.59	8.25
49	1.99	2.49	2.91	3.17	3.32	4.69	6.02	7.16	7.68	8.34
50	2.04	2.55	2.97	3.34	3.53	4.76	6.13	7.30	7.78	8.43
51	2.09	2.66	3.05	3.42	3.75	4.92	6.29	7.51	8.02	8.72
52	2.14	2.78	3.13	3.50	3.85	5.07	6.46	7.73	8.28	9.01
53	2.20	2.90	3.22	3.59	3.95	5.24	6.63	7.95	8.54	9.32
54	2.25	3.03	3.31	3.68	4.05	5.41	6.81	8.18	8.81	9.63
55	2.31	3.16	3.40	3.77	4.15	5.58	6.99	8.42	9.09	9.96
56	2.51	3.31	3.62	4.02	4.43	5.76	7.37	8.71	9.47	10.39
57	2.73	3.47	3.86	4.28	4.73	5.95	7.77	9.02	9.86	10.83
58	2.96	3.64	4.12	4.56	5.04	6.14	8.19	9.33	10.27	11.29
59	3.22	3.81	4.39	4.86	5.38	6.34	8.64	9.65	10.70	11.78
60	3.50	3.99	4.68	5.18	5.74	6.54	9.11	9.99	11.15	12.28
61	3.75	4.35	5.05	5.63	6.23	6.99	9.51	10.58	11.77	12.92
62	4.02	4.73	5.44	6.11	6.76	7.46	9.92	11.20	12.44	13.59
63	4.32	5.15	5.87	6.63	7.34	7.96	10.35	11.86	13.14	14.29
64	4.63	5.61	6.32	7.21	7.96	8.50	10.80	12.56	13.88	15.03
65	4.97	6.11	6.82	7.83	8.64	9.08	11.27	13.29	14.66	15.81
66	5.48	6.74	7.55	8.65	9.59	9.77	12.25	14.37	15.95	17.24
67	6.04	7.43	8.36	9.56	10.64	10.52	13.32	15.53	17.36	18.80
68	6.66	8.19	9.26	10.57	11.80	11.33	14.47	16.78	18.89	20.49
69	7.35	9.03	10.26	11.68	13.10	12.20	15.73	18.13	20.56	22.34
70	8.10	9.96	11.37	12.91	14.53	13.13	17.09	19.60	22.37	24.36
71	9.10	11.28	12.77	14.49	16.14	14.45	18.78	21.79	24.68	26.67
72	10.23	12.77	14.35	16.25	17.92	15.89	20.64	24.24	27.22	29.21
73	11.50	14.47	16.11	18.24	19.90	17.48	22.67	26.96	30.02	31.99
74	12.93	16.38	18.10	20.47	22.11	19.23	24.91	29.98	33.12	35.03
75	14.53	18.55	20.33	22.96	24.55	21.15	27.37	33.34	36.53	38.36
76	15.87	20.28	22.21	25.10	26.82	22.59	29.21	35.58	38.99	40.92
77	17.15	21.95	24.02	27.16	29.01	23.88	30.85	37.59	41.20	43.22
78	18.51	23.70	25.93	29.33	31.31	25.20	32.52	39.63	43.46	45.56
79	19.93	25.55	27.93	31.61	33.73	26.53	34.21	41.71	45.74	47.92
80	21.41	27.47	30.02	33.99	36.25	27.87	35.91	43.79	48.04	50.30
81	23.98	30.77	33.62	38.06	40.60	31.22	40.22	49.04	53.80	56.33
82	26.55	34.07	37.22	42.14	44.95	34.56	44.53	54.30	59.57	62.37
83	29.55	37.91	41.42	46.90	50.02	38.46	49.56	60.43	66.29	69.41
84	33.19	42.59	46.53	52.68	56.18	43.20	55.67	67.87	74.46	77.96
85	37.04	47.53	51.93	58.80	62.71	48.22	62.13	75.75	83.11	87.02
86	41.11	52.75	57.63	65.25	69.59	53.52	68.95	84.07	92.23	96.57
87	45.82	58.79	64.24	72.73	77.57	59.65	76.85	93.70	102.80	107.64
88	50.96	65.39	71.44	80.89	86.27	66.34	85.47	104.21	114.33	119.71
89	56.96	73.08	79.85	90.40	96.42	74.14	95.53	116.47	127.78	133.80
90	74.94	96.16	105.06	118.95	126.86	97.55	125.70	153.25	168.13	176.05

Appendix B2

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

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (4.5% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.85	3.69	4.06	4.75	5.35
30	2.85	3.69	4.06	4.75	5.35
31	2.89	3.73	4.14	4.82	5.42
32	2.94	3.77	4.21	4.90	5.48
33	2.99	3.82	4.29	4.97	5.54
34	3.04	3.86	4.37	5.05	5.61
35	3.09	3.91	4.45	5.13	5.67
36	3.14	3.95	4.53	5.21	5.74
37	3.19	4.00	4.62	5.29	5.81
38	3.24	4.04	4.70	5.38	5.88
39	3.30	4.09	4.79	5.46	5.94
40	3.35	4.14	4.88	5.55	6.01
41	3.39	4.21	4.97	5.62	6.09
42	3.44	4.28	5.07	5.69	6.18
43	3.48	4.36	5.16	5.75	6.26
44	3.52	4.44	5.26	5.83	6.34
45	3.57	4.51	5.37	5.90	6.43
46	3.62	4.60	5.47	5.97	6.50
47	3.68	4.68	5.57	6.04	6.57
48	3.73	4.76	5.67	6.12	6.65
49	3.78	4.85	5.78	6.20	6.73
50	3.84	4.94	5.88	6.27	6.80
51	3.96	5.07	6.06	6.47	7.03
52	4.09	5.21	6.23	6.68	7.27
53	4.22	5.35	6.41	6.89	7.51
54	4.36	5.49	6.60	7.11	7.77
55	4.50	5.64	6.79	7.33	8.03
56	4.65	5.94	7.03	7.64	8.38
57	4.80	6.27	7.27	7.95	8.73
58	4.95	6.61	7.52	8.29	9.11
59	5.11	6.97	7.79	8.63	9.50
60	5.28	7.35	8.06	8.99	9.91
61	5.63	7.67	8.53	9.49	10.42
62	6.01	8.00	9.03	10.03	10.96
63	6.42	8.35	9.56	10.59	11.53
64	6.86	8.71	10.13	11.19	12.12
65	7.32	9.09	10.72	11.82	12.75
66	7.88	9.88	11.59	12.86	13.90
67	8.49	10.74	12.52	14.00	15.16
68	9.14	11.67	13.53	15.23	16.53
69	9.84	12.68	14.62	16.58	18.02
70	10.59	13.79	15.80	18.04	19.64
71	11.65	15.15	17.58	19.90	21.51
72	12.82	16.64	19.55	21.95	23.56
73	14.10	18.29	21.74	24.21	25.80
74	15.51	20.09	24.18	26.71	28.25
75	17.06	22.08	26.89	29.46	30.93
76	18.82	24.34	29.65	32.49	34.10
77	20.76	26.82	32.68	35.83	37.58
78	22.90	29.56	36.03	39.51	41.42
79	25.27	32.58	39.72	43.57	45.64
80	27.87	35.91	43.79	48.04	50.30
81	31.22	40.22	49.04	53.80	56.33
82	34.56	44.53	54.30	59.57	62.37
83	38.46	49.56	60.43	66.29	69.41
84	43.20	55.67	67.87	74.46	77.96
85	48.22	62.13	75.75	83.11	87.02
86	53.52	68.95	84.07	92.23	96.57
87	59.65	76.85	93.70	102.80	107.64
88	66.34	85.47	104.21	114.33	119.71
89	74.14	95.53	116.47	127.78	133.80
90	97.55	125.70	153.25	168.13	176.05

Appendix C1

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

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base with Shared Cost					ABI Option: (4.2% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
30	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
31	0.92	1.04	1.34	1.46	1.53	2.77	3.58	3.97	4.62	5.19
32	0.93	1.06	1.36	1.48	1.55	2.82	3.62	4.04	4.70	5.25
33	0.94	1.07	1.37	1.49	1.58	2.86	3.66	4.11	4.77	5.32
34	0.95	1.09	1.39	1.51	1.60	2.91	3.70	4.19	4.84	5.38
35	0.96	1.11	1.41	1.53	1.62	2.96	3.74	4.27	4.92	5.44
36	0.97	1.13	1.43	1.55	1.64	3.01	3.79	4.35	5.00	5.50
37	0.99	1.15	1.45	1.57	1.67	3.06	3.83	4.43	5.08	5.57
38	1.00	1.17	1.47	1.59	1.69	3.11	3.88	4.51	5.16	5.63
39	1.01	1.20	1.49	1.61	1.72	3.16	3.92	4.59	5.24	5.70
40	1.03	1.24	1.51	1.63	1.74	3.21	3.97	4.67	5.32	5.77
41	1.09	1.32	1.54	1.67	1.79	3.25	4.04	4.77	5.38	5.84
42	1.15	1.39	1.58	1.71	1.83	3.29	4.11	4.86	5.45	5.92
43	1.22	1.48	1.63	1.75	1.88	3.34	4.18	4.95	5.52	6.00
44	1.29	1.56	1.73	1.82	1.93	3.38	4.25	5.05	5.59	6.08
45	1.37	1.66	1.83	1.92	2.02	3.42	4.33	5.15	5.65	6.16
46	1.44	1.76	1.94	2.04	2.15	3.47	4.41	5.24	5.72	6.23
47	1.48	1.83	2.06	2.17	2.28	3.52	4.49	5.34	5.80	6.30
48	1.51	1.87	2.19	2.31	2.42	3.58	4.57	5.44	5.87	6.38
49	1.54	1.92	2.25	2.45	2.57	3.63	4.65	5.54	5.94	6.45
50	1.57	1.97	2.29	2.58	2.74	3.68	4.74	5.64	6.01	6.52
51	1.61	2.06	2.36	2.64	2.90	3.80	4.86	5.81	6.20	6.74
52	1.66	2.15	2.42	2.71	2.98	3.92	4.99	5.97	6.40	6.97
53	1.70	2.24	2.49	2.78	3.05	4.05	5.13	6.15	6.60	7.21
54	1.74	2.34	2.56	2.84	3.13	4.18	5.27	6.33	6.81	7.45
55	1.79	2.44	2.63	2.91	3.21	4.32	5.41	6.51	7.03	7.70
56	1.94	2.56	2.80	3.11	3.43	4.45	5.70	6.74	7.32	8.03
57	2.11	2.68	2.99	3.31	3.66	4.60	6.01	6.97	7.63	8.37
58	2.29	2.81	3.19	3.53	3.90	4.75	6.34	7.21	7.94	8.73
59	2.49	2.95	3.40	3.76	4.16	4.90	6.68	7.47	8.27	9.11
60	2.70	3.09	3.62	4.01	4.44	5.06	7.04	7.73	8.62	9.50
61	2.90	3.36	3.90	4.35	4.82	5.40	7.35	8.18	9.10	9.99
62	3.11	3.66	4.21	4.72	5.23	5.77	7.67	8.66	9.62	10.51
63	3.34	3.99	4.54	5.13	5.67	6.16	8.00	9.17	10.16	11.05
64	3.58	4.34	4.89	5.57	6.16	6.57	8.35	9.71	10.73	11.62
65	3.84	4.72	5.27	6.05	6.68	7.02	8.72	10.28	11.33	12.23
66	4.24	5.21	5.84	6.69	7.42	7.56	9.47	11.11	12.33	13.33
67	4.67	5.74	6.47	7.39	8.23	8.14	10.30	12.01	13.42	14.53
68	5.15	6.33	7.16	8.17	9.13	8.76	11.19	12.97	14.61	15.85
69	5.68	6.98	7.94	9.03	10.13	9.43	12.16	14.02	15.90	17.28
70	6.26	7.70	8.79	9.98	11.23	10.16	13.22	15.15	17.30	18.84
71	7.04	8.72	9.88	11.20	12.48	11.17	14.52	16.85	19.08	20.63
72	7.91	9.88	11.09	12.57	13.86	12.29	15.96	18.74	21.05	22.59
73	8.89	11.19	12.46	14.10	15.39	13.52	17.53	20.84	23.22	24.73
74	9.99	12.67	14.00	15.82	17.09	14.87	19.26	23.18	25.61	27.09
75	11.23	14.35	15.72	17.76	18.98	16.36	21.17	25.78	28.25	29.66
76	12.28	15.70	17.20	19.43	20.76	17.49	22.61	27.54	30.19	31.68
77	13.30	17.01	18.62	21.05	22.49	18.51	23.91	29.14	31.94	33.50
78	14.37	18.40	20.13	22.77	24.31	19.56	25.25	30.77	33.74	35.37
79	15.49	19.86	21.71	24.57	26.22	20.63	26.60	32.42	35.56	37.26
80	16.67	21.39	23.37	26.46	28.22	21.70	27.96	34.09	37.40	39.16
81	18.67	23.96	26.17	29.64	31.61	24.30	31.32	38.18	41.89	43.86
82	20.67	26.52	28.98	32.81	34.99	26.91	34.67	42.27	46.38	48.56
83	23.00	29.52	32.25	36.51	38.94	29.95	38.58	47.04	51.61	54.04
84	25.84	33.15	36.22	41.01	43.74	33.64	43.34	52.84	57.97	60.70
85	28.84	37.00	40.43	45.78	48.82	37.54	48.37	58.98	64.70	67.75
86	32.01	41.07	44.87	50.80	54.18	41.66	53.68	65.45	71.81	75.19
87	35.67	45.77	50.01	56.62	60.39	46.44	59.83	72.95	80.04	83.80
88	39.67	50.91	55.62	62.97	67.16	51.65	66.54	81.13	89.01	93.20
89	44.34	56.90	62.16	70.38	75.07	57.72	74.37	90.68	99.48	104.17
90	58.35	74.87	81.80	92.61	98.77	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (3.8% Compound Inflation) or (4.5% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.20	2.85	3.14	3.67	4.14
30	2.20	2.85	3.14	3.67	4.14
31	2.24	2.88	3.20	3.73	4.19
32	2.27	2.92	3.26	3.79	4.24
33	2.31	2.95	3.32	3.85	4.29
34	2.35	2.99	3.38	3.91	4.34
35	2.39	3.02	3.44	3.97	4.39
36	2.43	3.06	3.50	4.03	4.44
37	2.47	3.09	3.57	4.09	4.49
38	2.51	3.13	3.63	4.16	4.54
39	2.55	3.16	3.70	4.22	4.60
40	2.59	3.20	3.77	4.29	4.65
41	2.62	3.26	3.84	4.34	4.71
42	2.66	3.31	3.92	4.40	4.78
43	2.69	3.37	3.99	4.45	4.84
44	2.73	3.43	4.07	4.50	4.90
45	2.76	3.49	4.15	4.56	4.97
46	2.80	3.55	4.23	4.62	5.03
47	2.84	3.62	4.31	4.67	5.08
48	2.88	3.68	4.39	4.73	5.14
49	2.93	3.75	4.47	4.79	5.20
50	2.97	3.82	4.55	4.85	5.26
51	3.07	3.92	4.68	5.00	5.44
52	3.16	4.03	4.82	5.16	5.62
53	3.27	4.14	4.96	5.33	5.81
54	3.37	4.25	5.10	5.50	6.01
55	3.48	4.36	5.25	5.67	6.21
56	3.59	4.60	5.43	5.91	6.48
57	3.71	4.85	5.62	6.15	6.75
58	3.83	5.11	5.82	6.41	7.04
59	3.95	5.39	6.02	6.67	7.35
60	4.08	5.68	6.23	6.95	7.66
61	4.36	5.93	6.60	7.34	8.06
62	4.65	6.19	6.98	7.75	8.47
63	4.97	6.46	7.39	8.19	8.91
64	5.30	6.74	7.83	8.65	9.37
65	5.66	7.03	8.29	9.14	9.86
66	6.09	7.64	8.96	9.95	10.75
67	6.56	8.30	9.68	10.82	11.72
68	7.06	9.02	10.46	11.78	12.78
69	7.61	9.81	11.31	12.82	13.93
70	8.19	10.66	12.22	13.95	15.19
71	9.01	11.71	13.59	15.39	16.63
72	9.91	12.87	15.11	16.97	18.22
73	10.90	14.14	16.81	18.72	19.95
74	11.99	15.54	18.69	20.65	21.84
75	13.19	17.07	20.79	22.78	23.92
76	14.57	18.84	22.95	25.15	26.40
77	16.10	20.79	25.34	27.78	29.13
78	17.78	22.95	27.97	30.67	32.15
79	19.64	25.33	30.88	33.87	35.48
80	21.70	27.96	34.09	37.40	39.16
81	24.30	31.32	38.18	41.89	43.86
82	26.91	34.67	42.27	46.38	48.56
83	29.95	38.58	47.04	51.61	54.04
84	33.64	43.34	52.84	57.97	60.70
85	37.54	48.37	58.98	64.70	67.75
86	41.66	53.68	65.45	71.81	75.19
87	46.44	59.83	72.95	80.04	83.80
88	51.65	66.54	81.13	89.01	93.20
89	57.72	74.37	90.68	99.48	104.17
90	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base					ABI Option: (5% Compound Inflation)				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
30	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
31	1.18	1.33	1.72	1.87	1.97	3.59	4.62	5.13	5.98	6.72
32	1.20	1.36	1.74	1.90	2.00	3.64	4.68	5.22	6.07	6.79
33	1.21	1.38	1.77	1.92	2.02	3.70	4.73	5.32	6.17	6.87
34	1.22	1.40	1.79	1.94	2.05	3.77	4.79	5.42	6.26	6.95
35	1.24	1.43	1.81	1.97	2.08	3.83	4.84	5.52	6.36	7.04
36	1.25	1.45	1.84	1.99	2.11	3.89	4.90	5.62	6.46	7.12
37	1.27	1.48	1.86	2.02	2.14	3.95	4.96	5.72	6.56	7.20
38	1.28	1.50	1.89	2.04	2.17	4.02	5.01	5.83	6.67	7.29
39	1.30	1.54	1.91	2.07	2.20	4.09	5.07	5.94	6.77	7.37
40	1.32	1.60	1.94	2.09	2.23	4.15	5.13	6.05	6.88	7.46
41	1.40	1.69	1.98	2.15	2.29	4.21	5.22	6.16	6.96	7.56
42	1.48	1.80	2.03	2.20	2.35	4.26	5.31	6.28	7.05	7.66
43	1.57	1.90	2.10	2.25	2.42	4.31	5.41	6.40	7.14	7.76
44	1.67	2.02	2.22	2.34	2.48	4.37	5.50	6.53	7.22	7.86
45	1.77	2.14	2.35	2.48	2.60	4.43	5.60	6.65	7.31	7.97
46	1.87	2.27	2.50	2.63	2.76	4.49	5.70	6.78	7.40	8.06
47	1.91	2.36	2.66	2.80	2.94	4.56	5.80	6.90	7.50	8.15
48	1.95	2.42	2.83	2.98	3.12	4.63	5.91	7.03	7.59	8.25
49	1.99	2.49	2.91	3.17	3.32	4.69	6.02	7.16	7.68	8.34
50	2.04	2.55	2.97	3.34	3.53	4.76	6.13	7.30	7.78	8.43
51	2.09	2.66	3.05	3.42	3.75	4.92	6.29	7.51	8.02	8.72
52	2.14	2.78	3.13	3.50	3.85	5.07	6.46	7.73	8.28	9.01
53	2.20	2.90	3.22	3.59	3.95	5.24	6.63	7.95	8.54	9.32
54	2.25	3.03	3.31	3.68	4.05	5.41	6.81	8.18	8.81	9.63
55	2.31	3.16	3.40	3.77	4.15	5.58	6.99	8.42	9.09	9.96
56	2.51	3.31	3.62	4.02	4.43	5.76	7.37	8.71	9.47	10.39
57	2.73	3.47	3.86	4.28	4.73	5.95	7.77	9.02	9.86	10.83
58	2.96	3.64	4.12	4.56	5.04	6.14	8.19	9.33	10.27	11.29
59	3.22	3.81	4.39	4.86	5.38	6.34	8.64	9.65	10.70	11.78
60	3.50	3.99	4.68	5.18	5.74	6.54	9.11	9.99	11.15	12.28
61	3.75	4.35	5.05	5.63	6.23	6.99	9.51	10.58	11.77	12.92
62	4.02	4.73	5.44	6.11	6.76	7.46	9.92	11.20	12.44	13.59
63	4.32	5.15	5.87	6.63	7.34	7.96	10.35	11.86	13.14	14.29
64	4.63	5.61	6.32	7.21	7.96	8.50	10.80	12.56	13.88	15.03
65	4.97	6.11	6.82	7.83	8.64	9.08	11.27	13.29	14.66	15.81
66	5.48	6.74	7.55	8.65	9.59	9.77	12.25	14.37	15.95	17.24
67	6.04	7.43	8.36	9.56	10.64	10.52	13.32	15.53	17.36	18.80
68	6.66	8.19	9.26	10.57	11.80	11.33	14.47	16.78	18.89	20.49
69	7.35	9.03	10.26	11.68	13.10	12.20	15.73	18.13	20.56	22.34
70	8.10	9.96	11.37	12.91	14.53	13.13	17.09	19.60	22.37	24.36
71	9.10	11.28	12.77	14.49	16.14	14.45	18.78	21.79	24.68	26.67
72	10.23	12.77	14.35	16.25	17.92	15.89	20.64	24.24	27.22	29.21
73	11.50	14.47	16.11	18.24	19.90	17.48	22.67	26.96	30.02	31.99
74	12.93	16.38	18.10	20.47	22.11	19.23	24.91	29.98	33.12	35.03
75	14.53	18.55	20.33	22.96	24.55	21.15	27.37	33.34	36.53	38.36
76	15.87	20.28	22.21	25.10	26.82	22.59	29.21	35.58	38.99	40.92
77	17.15	21.95	24.02	27.16	29.01	23.88	30.85	37.59	41.20	43.22
78	18.51	23.70	25.93	29.33	31.31	25.20	32.52	39.63	43.46	45.56
79	19.93	25.55	27.93	31.61	33.73	26.53	34.21	41.71	45.74	47.92
80	21.41	27.47	30.02	33.99	36.25	27.87	35.91	43.79	48.04	50.30
81	23.98	30.77	33.62	38.06	40.60	31.22	40.22	49.04	53.80	56.33
82	26.55	34.07	37.22	42.14	44.95	34.56	44.53	54.30	59.57	62.37
83	29.55	37.91	41.42	46.90	50.02	38.46	49.56	60.43	66.29	69.41
84	33.19	42.59	46.53	52.68	56.18	43.20	55.67	67.87	74.46	77.96
85	37.04	47.53	51.93	58.80	62.71	48.22	62.13	75.75	83.11	87.02
86	41.11	52.75	57.63	65.25	69.59	53.52	68.95	84.07	92.23	96.57
87	45.82	58.79	64.24	72.73	77.57	59.65	76.85	93.70	102.80	107.64
88	50.96	65.39	71.44	80.89	86.27	66.34	85.47	104.21	114.33	119.71
89	56.96	73.08	79.85	90.40	96.42	74.14	95.53	116.47	127.78	133.80
90	74.94	96.16	105.06	118.95	126.86	97.55	125.70	153.25	168.13	176.05

Appendix B2

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

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (4.5% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.85	3.69	4.06	4.75	5.35
30	2.85	3.69	4.06	4.75	5.35
31	2.89	3.73	4.14	4.82	5.42
32	2.94	3.77	4.21	4.90	5.48
33	2.99	3.82	4.29	4.97	5.54
34	3.04	3.86	4.37	5.05	5.61
35	3.09	3.91	4.45	5.13	5.67
36	3.14	3.95	4.53	5.21	5.74
37	3.19	4.00	4.62	5.29	5.81
38	3.24	4.04	4.70	5.38	5.88
39	3.30	4.09	4.79	5.46	5.94
40	3.35	4.14	4.88	5.55	6.01
41	3.39	4.21	4.97	5.62	6.09
42	3.44	4.28	5.07	5.69	6.18
43	3.48	4.36	5.16	5.75	6.26
44	3.52	4.44	5.26	5.83	6.34
45	3.57	4.51	5.37	5.90	6.43
46	3.62	4.60	5.47	5.97	6.50
47	3.68	4.68	5.57	6.04	6.57
48	3.73	4.76	5.67	6.12	6.65
49	3.78	4.85	5.78	6.20	6.73
50	3.84	4.94	5.88	6.27	6.80
51	3.96	5.07	6.06	6.47	7.03
52	4.09	5.21	6.23	6.68	7.27
53	4.22	5.35	6.41	6.89	7.51
54	4.36	5.49	6.60	7.11	7.77
55	4.50	5.64	6.79	7.33	8.03
56	4.65	5.94	7.03	7.64	8.38
57	4.80	6.27	7.27	7.95	8.73
58	4.95	6.61	7.52	8.29	9.11
59	5.11	6.97	7.79	8.63	9.50
60	5.28	7.35	8.06	8.99	9.91
61	5.63	7.67	8.53	9.49	10.42
62	6.01	8.00	9.03	10.03	10.96
63	6.42	8.35	9.56	10.59	11.53
64	6.86	8.71	10.13	11.19	12.12
65	7.32	9.09	10.72	11.82	12.75
66	7.88	9.88	11.59	12.86	13.90
67	8.49	10.74	12.52	14.00	15.16
68	9.14	11.67	13.53	15.23	16.53
69	9.84	12.68	14.62	16.58	18.02
70	10.59	13.79	15.80	18.04	19.64
71	11.65	15.15	17.58	19.90	21.51
72	12.82	16.64	19.55	21.95	23.56
73	14.10	18.29	21.74	24.21	25.80
74	15.51	20.09	24.18	26.71	28.25
75	17.06	22.08	26.89	29.46	30.93
76	18.82	24.34	29.65	32.49	34.10
77	20.76	26.82	32.68	35.83	37.58
78	22.90	29.56	36.03	39.51	41.42
79	25.27	32.58	39.72	43.57	45.64
80	27.87	35.91	43.79	48.04	50.30
81	31.22	40.22	49.04	53.80	56.33
82	34.56	44.53	54.30	59.57	62.37
83	38.46	49.56	60.43	66.29	69.41
84	43.20	55.67	67.87	74.46	77.96
85	48.22	62.13	75.75	83.11	87.02
86	53.52	68.95	84.07	92.23	96.57
87	59.65	76.85	93.70	102.80	107.64
88	66.34	85.47	104.21	114.33	119.71
89	74.14	95.53	116.47	127.78	133.80
90	97.55	125.70	153.25	168.13	176.05

Appendix C1

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

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base with Shared Cost					ABI Option: (4.2% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
30	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
31	0.92	1.04	1.34	1.46	1.53	2.77	3.58	3.97	4.62	5.19
32	0.93	1.06	1.36	1.48	1.55	2.82	3.62	4.04	4.70	5.25
33	0.94	1.07	1.37	1.49	1.58	2.86	3.66	4.11	4.77	5.32
34	0.95	1.09	1.39	1.51	1.60	2.91	3.70	4.19	4.84	5.38
35	0.96	1.11	1.41	1.53	1.62	2.96	3.74	4.27	4.92	5.44
36	0.97	1.13	1.43	1.55	1.64	3.01	3.79	4.35	5.00	5.50
37	0.99	1.15	1.45	1.57	1.67	3.06	3.83	4.43	5.08	5.57
38	1.00	1.17	1.47	1.59	1.69	3.11	3.88	4.51	5.16	5.63
39	1.01	1.20	1.49	1.61	1.72	3.16	3.92	4.59	5.24	5.70
40	1.03	1.24	1.51	1.63	1.74	3.21	3.97	4.67	5.32	5.77
41	1.09	1.32	1.54	1.67	1.79	3.25	4.04	4.77	5.38	5.84
42	1.15	1.39	1.58	1.71	1.83	3.29	4.11	4.86	5.45	5.92
43	1.22	1.48	1.63	1.75	1.88	3.34	4.18	4.95	5.52	6.00
44	1.29	1.56	1.73	1.82	1.93	3.38	4.25	5.05	5.59	6.08
45	1.37	1.66	1.83	1.92	2.02	3.42	4.33	5.15	5.65	6.16
46	1.44	1.76	1.94	2.04	2.15	3.47	4.41	5.24	5.72	6.23
47	1.48	1.83	2.06	2.17	2.28	3.52	4.49	5.34	5.80	6.30
48	1.51	1.87	2.19	2.31	2.42	3.58	4.57	5.44	5.87	6.38
49	1.54	1.92	2.25	2.45	2.57	3.63	4.65	5.54	5.94	6.45
50	1.57	1.97	2.29	2.58	2.74	3.68	4.74	5.64	6.01	6.52
51	1.61	2.06	2.36	2.64	2.90	3.80	4.86	5.81	6.20	6.74
52	1.66	2.15	2.42	2.71	2.98	3.92	4.99	5.97	6.40	6.97
53	1.70	2.24	2.49	2.78	3.05	4.05	5.13	6.15	6.60	7.21
54	1.74	2.34	2.56	2.84	3.13	4.18	5.27	6.33	6.81	7.45
55	1.79	2.44	2.63	2.91	3.21	4.32	5.41	6.51	7.03	7.70
56	1.94	2.56	2.80	3.11	3.43	4.45	5.70	6.74	7.32	8.03
57	2.11	2.68	2.99	3.31	3.66	4.60	6.01	6.97	7.63	8.37
58	2.29	2.81	3.19	3.53	3.90	4.75	6.34	7.21	7.94	8.73
59	2.49	2.95	3.40	3.76	4.16	4.90	6.68	7.47	8.27	9.11
60	2.70	3.09	3.62	4.01	4.44	5.06	7.04	7.73	8.62	9.50
61	2.90	3.36	3.90	4.35	4.82	5.40	7.35	8.18	9.10	9.99
62	3.11	3.66	4.21	4.72	5.23	5.77	7.67	8.66	9.62	10.51
63	3.34	3.99	4.54	5.13	5.67	6.16	8.00	9.17	10.16	11.05
64	3.58	4.34	4.89	5.57	6.16	6.57	8.35	9.71	10.73	11.62
65	3.84	4.72	5.27	6.05	6.68	7.02	8.72	10.28	11.33	12.23
66	4.24	5.21	5.84	6.69	7.42	7.56	9.47	11.11	12.33	13.33
67	4.67	5.74	6.47	7.39	8.23	8.14	10.30	12.01	13.42	14.53
68	5.15	6.33	7.16	8.17	9.13	8.76	11.19	12.97	14.61	15.85
69	5.68	6.98	7.94	9.03	10.13	9.43	12.16	14.02	15.90	17.28
70	6.26	7.70	8.79	9.98	11.23	10.16	13.22	15.15	17.30	18.84
71	7.04	8.72	9.88	11.20	12.48	11.17	14.52	16.85	19.08	20.63
72	7.91	9.88	11.09	12.57	13.86	12.29	15.96	18.74	21.05	22.59
73	8.89	11.19	12.46	14.10	15.39	13.52	17.53	20.84	23.22	24.73
74	9.99	12.67	14.00	15.82	17.09	14.87	19.26	23.18	25.61	27.09
75	11.23	14.35	15.72	17.76	18.98	16.36	21.17	25.78	28.25	29.66
76	12.28	15.70	17.20	19.43	20.76	17.49	22.61	27.54	30.19	31.68
77	13.30	17.01	18.62	21.05	22.49	18.51	23.91	29.14	31.94	33.50
78	14.37	18.40	20.13	22.77	24.31	19.56	25.25	30.77	33.74	35.37
79	15.49	19.86	21.71	24.57	26.22	20.63	26.60	32.42	35.56	37.26
80	16.67	21.39	23.37	26.46	28.22	21.70	27.96	34.09	37.40	39.16
81	18.67	23.96	26.17	29.64	31.61	24.30	31.32	38.18	41.89	43.86
82	20.67	26.52	28.98	32.81	34.99	26.91	34.67	42.27	46.38	48.56
83	23.00	29.52	32.25	36.51	38.94	29.95	38.58	47.04	51.61	54.04
84	25.84	33.15	36.22	41.01	43.74	33.64	43.34	52.84	57.97	60.70
85	28.84	37.00	40.43	45.78	48.82	37.54	48.37	58.98	64.70	67.75
86	32.01	41.07	44.87	50.80	54.18	41.66	53.68	65.45	71.81	75.19
87	35.67	45.77	50.01	56.62	60.39	46.44	59.83	72.95	80.04	83.80
88	39.67	50.91	55.62	62.97	67.16	51.65	66.54	81.13	89.01	93.20
89	44.34	56.90	62.16	70.38	75.07	57.72	74.37	90.68	99.48	104.17
90	58.35	74.87	81.80	92.61	98.77	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (3.8% Compound Inflation) or (4.5% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.20	2.85	3.14	3.67	4.14
30	2.20	2.85	3.14	3.67	4.14
31	2.24	2.88	3.20	3.73	4.19
32	2.27	2.92	3.26	3.79	4.24
33	2.31	2.95	3.32	3.85	4.29
34	2.35	2.99	3.38	3.91	4.34
35	2.39	3.02	3.44	3.97	4.39
36	2.43	3.06	3.50	4.03	4.44
37	2.47	3.09	3.57	4.09	4.49
38	2.51	3.13	3.63	4.16	4.54
39	2.55	3.16	3.70	4.22	4.60
40	2.59	3.20	3.77	4.29	4.65
41	2.62	3.26	3.84	4.34	4.71
42	2.66	3.31	3.92	4.40	4.78
43	2.69	3.37	3.99	4.45	4.84
44	2.73	3.43	4.07	4.50	4.90
45	2.76	3.49	4.15	4.56	4.97
46	2.80	3.55	4.23	4.62	5.03
47	2.84	3.62	4.31	4.67	5.08
48	2.88	3.68	4.39	4.73	5.14
49	2.93	3.75	4.47	4.79	5.20
50	2.97	3.82	4.55	4.85	5.26
51	3.07	3.92	4.68	5.00	5.44
52	3.16	4.03	4.82	5.16	5.62
53	3.27	4.14	4.96	5.33	5.81
54	3.37	4.25	5.10	5.50	6.01
55	3.48	4.36	5.25	5.67	6.21
56	3.59	4.60	5.43	5.91	6.48
57	3.71	4.85	5.62	6.15	6.75
58	3.83	5.11	5.82	6.41	7.04
59	3.95	5.39	6.02	6.67	7.35
60	4.08	5.68	6.23	6.95	7.66
61	4.36	5.93	6.60	7.34	8.06
62	4.65	6.19	6.98	7.75	8.47
63	4.97	6.46	7.39	8.19	8.91
64	5.30	6.74	7.83	8.65	9.37
65	5.66	7.03	8.29	9.14	9.86
66	6.09	7.64	8.96	9.95	10.75
67	6.56	8.30	9.68	10.82	11.72
68	7.06	9.02	10.46	11.78	12.78
69	7.61	9.81	11.31	12.82	13.93
70	8.19	10.66	12.22	13.95	15.19
71	9.01	11.71	13.59	15.39	16.63
72	9.91	12.87	15.11	16.97	18.22
73	10.90	14.14	16.81	18.72	19.95
74	11.99	15.54	18.69	20.65	21.84
75	13.19	17.07	20.79	22.78	23.92
76	14.57	18.84	22.95	25.15	26.40
77	16.10	20.79	25.34	27.78	29.13
78	17.78	22.95	27.97	30.67	32.15
79	19.64	25.33	30.88	33.87	35.48
80	21.70	27.96	34.09	37.40	39.16
81	24.30	31.32	38.18	41.89	43.86
82	26.91	34.67	42.27	46.38	48.56
83	29.95	38.58	47.04	51.61	54.04
84	33.64	43.34	52.84	57.97	60.70
85	37.54	48.37	58.98	64.70	67.75
86	41.66	53.68	65.45	71.81	75.19
87	46.44	59.83	72.95	80.04	83.80
88	51.65	66.54	81.13	89.01	93.20
89	57.72	74.37	90.68	99.48	104.17
90	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base					ABI Option: (5% Compound Inflation)				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
30	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
31	1.18	1.33	1.72	1.87	1.97	3.59	4.62	5.13	5.98	6.72
32	1.20	1.36	1.74	1.90	2.00	3.64	4.68	5.22	6.07	6.79
33	1.21	1.38	1.77	1.92	2.02	3.70	4.73	5.32	6.17	6.87
34	1.22	1.40	1.79	1.94	2.05	3.77	4.79	5.42	6.26	6.95
35	1.24	1.43	1.81	1.97	2.08	3.83	4.84	5.52	6.36	7.04
36	1.25	1.45	1.84	1.99	2.11	3.89	4.90	5.62	6.46	7.12
37	1.27	1.48	1.86	2.02	2.14	3.95	4.96	5.72	6.56	7.20
38	1.28	1.50	1.89	2.04	2.17	4.02	5.01	5.83	6.67	7.29
39	1.30	1.54	1.91	2.07	2.20	4.09	5.07	5.94	6.77	7.37
40	1.32	1.60	1.94	2.09	2.23	4.15	5.13	6.05	6.88	7.46
41	1.40	1.69	1.98	2.15	2.29	4.21	5.22	6.16	6.96	7.56
42	1.48	1.80	2.03	2.20	2.35	4.26	5.31	6.28	7.05	7.66
43	1.57	1.90	2.10	2.25	2.42	4.31	5.41	6.40	7.14	7.76
44	1.67	2.02	2.22	2.34	2.48	4.37	5.50	6.53	7.22	7.86
45	1.77	2.14	2.35	2.48	2.60	4.43	5.60	6.65	7.31	7.97
46	1.87	2.27	2.50	2.63	2.76	4.49	5.70	6.78	7.40	8.06
47	1.91	2.36	2.66	2.80	2.94	4.56	5.80	6.90	7.50	8.15
48	1.95	2.42	2.83	2.98	3.12	4.63	5.91	7.03	7.59	8.25
49	1.99	2.49	2.91	3.17	3.32	4.69	6.02	7.16	7.68	8.34
50	2.04	2.55	2.97	3.34	3.53	4.76	6.13	7.30	7.78	8.43
51	2.09	2.66	3.05	3.42	3.75	4.92	6.29	7.51	8.02	8.72
52	2.14	2.78	3.13	3.50	3.85	5.07	6.46	7.73	8.28	9.01
53	2.20	2.90	3.22	3.59	3.95	5.24	6.63	7.95	8.54	9.32
54	2.25	3.03	3.31	3.68	4.05	5.41	6.81	8.18	8.81	9.63
55	2.31	3.16	3.40	3.77	4.15	5.58	6.99	8.42	9.09	9.96
56	2.51	3.31	3.62	4.02	4.43	5.76	7.37	8.71	9.47	10.39
57	2.73	3.47	3.86	4.28	4.73	5.95	7.77	9.02	9.86	10.83
58	2.96	3.64	4.12	4.56	5.04	6.14	8.19	9.33	10.27	11.29
59	3.22	3.81	4.39	4.86	5.38	6.34	8.64	9.65	10.70	11.78
60	3.50	3.99	4.68	5.18	5.74	6.54	9.11	9.99	11.15	12.28
61	3.75	4.35	5.05	5.63	6.23	6.99	9.51	10.58	11.77	12.92
62	4.02	4.73	5.44	6.11	6.76	7.46	9.92	11.20	12.44	13.59
63	4.32	5.15	5.87	6.63	7.34	7.96	10.35	11.86	13.14	14.29
64	4.63	5.61	6.32	7.21	7.96	8.50	10.80	12.56	13.88	15.03
65	4.97	6.11	6.82	7.83	8.64	9.08	11.27	13.29	14.66	15.81
66	5.48	6.74	7.55	8.65	9.59	9.77	12.25	14.37	15.95	17.24
67	6.04	7.43	8.36	9.56	10.64	10.52	13.32	15.53	17.36	18.80
68	6.66	8.19	9.26	10.57	11.80	11.33	14.47	16.78	18.89	20.49
69	7.35	9.03	10.26	11.68	13.10	12.20	15.73	18.13	20.56	22.34
70	8.10	9.96	11.37	12.91	14.53	13.13	17.09	19.60	22.37	24.36
71	9.10	11.28	12.77	14.49	16.14	14.45	18.78	21.79	24.68	26.67
72	10.23	12.77	14.35	16.25	17.92	15.89	20.64	24.24	27.22	29.21
73	11.50	14.47	16.11	18.24	19.90	17.48	22.67	26.96	30.02	31.99
74	12.93	16.38	18.10	20.47	22.11	19.23	24.91	29.98	33.12	35.03
75	14.53	18.55	20.33	22.96	24.55	21.15	27.37	33.34	36.53	38.36
76	15.87	20.28	22.21	25.10	26.82	22.59	29.21	35.58	38.99	40.92
77	17.15	21.95	24.02	27.16	29.01	23.88	30.85	37.59	41.20	43.22
78	18.51	23.70	25.93	29.33	31.31	25.20	32.52	39.63	43.46	45.56
79	19.93	25.55	27.93	31.61	33.73	26.53	34.21	41.71	45.74	47.92
80	21.41	27.47	30.02	33.99	36.25	27.87	35.91	43.79	48.04	50.30
81	23.98	30.77	33.62	38.06	40.60	31.22	40.22	49.04	53.80	56.33
82	26.55	34.07	37.22	42.14	44.95	34.56	44.53	54.30	59.57	62.37
83	29.55	37.91	41.42	46.90	50.02	38.46	49.56	60.43	66.29	69.41
84	33.19	42.59	46.53	52.68	56.18	43.20	55.67	67.87	74.46	77.96
85	37.04	47.53	51.93	58.80	62.71	48.22	62.13	75.75	83.11	87.02
86	41.11	52.75	57.63	65.25	69.59	53.52	68.95	84.07	92.23	96.57
87	45.82	58.79	64.24	72.73	77.57	59.65	76.85	93.70	102.80	107.64
88	50.96	65.39	71.44	80.89	86.27	66.34	85.47	104.21	114.33	119.71
89	56.96	73.08	79.85	90.40	96.42	74.14	95.53	116.47	127.78	133.80
90	74.94	96.16	105.06	118.95	126.86	97.55	125.70	153.25	168.13	176.05

Appendix B2

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

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (4.5% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.85	3.69	4.06	4.75	5.35
30	2.85	3.69	4.06	4.75	5.35
31	2.89	3.73	4.14	4.82	5.42
32	2.94	3.77	4.21	4.90	5.48
33	2.99	3.82	4.29	4.97	5.54
34	3.04	3.86	4.37	5.05	5.61
35	3.09	3.91	4.45	5.13	5.67
36	3.14	3.95	4.53	5.21	5.74
37	3.19	4.00	4.62	5.29	5.81
38	3.24	4.04	4.70	5.38	5.88
39	3.30	4.09	4.79	5.46	5.94
40	3.35	4.14	4.88	5.55	6.01
41	3.39	4.21	4.97	5.62	6.09
42	3.44	4.28	5.07	5.69	6.18
43	3.48	4.36	5.16	5.75	6.26
44	3.52	4.44	5.26	5.83	6.34
45	3.57	4.51	5.37	5.90	6.43
46	3.62	4.60	5.47	5.97	6.50
47	3.68	4.68	5.57	6.04	6.57
48	3.73	4.76	5.67	6.12	6.65
49	3.78	4.85	5.78	6.20	6.73
50	3.84	4.94	5.88	6.27	6.80
51	3.96	5.07	6.06	6.47	7.03
52	4.09	5.21	6.23	6.68	7.27
53	4.22	5.35	6.41	6.89	7.51
54	4.36	5.49	6.60	7.11	7.77
55	4.50	5.64	6.79	7.33	8.03
56	4.65	5.94	7.03	7.64	8.38
57	4.80	6.27	7.27	7.95	8.73
58	4.95	6.61	7.52	8.29	9.11
59	5.11	6.97	7.79	8.63	9.50
60	5.28	7.35	8.06	8.99	9.91
61	5.63	7.67	8.53	9.49	10.42
62	6.01	8.00	9.03	10.03	10.96
63	6.42	8.35	9.56	10.59	11.53
64	6.86	8.71	10.13	11.19	12.12
65	7.32	9.09	10.72	11.82	12.75
66	7.88	9.88	11.59	12.86	13.90
67	8.49	10.74	12.52	14.00	15.16
68	9.14	11.67	13.53	15.23	16.53
69	9.84	12.68	14.62	16.58	18.02
70	10.59	13.79	15.80	18.04	19.64
71	11.65	15.15	17.58	19.90	21.51
72	12.82	16.64	19.55	21.95	23.56
73	14.10	18.29	21.74	24.21	25.80
74	15.51	20.09	24.18	26.71	28.25
75	17.06	22.08	26.89	29.46	30.93
76	18.82	24.34	29.65	32.49	34.10
77	20.76	26.82	32.68	35.83	37.58
78	22.90	29.56	36.03	39.51	41.42
79	25.27	32.58	39.72	43.57	45.64
80	27.87	35.91	43.79	48.04	50.30
81	31.22	40.22	49.04	53.80	56.33
82	34.56	44.53	54.30	59.57	62.37
83	38.46	49.56	60.43	66.29	69.41
84	43.20	55.67	67.87	74.46	77.96
85	48.22	62.13	75.75	83.11	87.02
86	53.52	68.95	84.07	92.23	96.57
87	59.65	76.85	93.70	102.80	107.64
88	66.34	85.47	104.21	114.33	119.71
89	74.14	95.53	116.47	127.78	133.80
90	97.55	125.70	153.25	168.13	176.05

Appendix C1

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

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base with Shared Cost					ABI Option: (4.2% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
30	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
31	0.92	1.04	1.34	1.46	1.53	2.77	3.58	3.97	4.62	5.19
32	0.93	1.06	1.36	1.48	1.55	2.82	3.62	4.04	4.70	5.25
33	0.94	1.07	1.37	1.49	1.58	2.86	3.66	4.11	4.77	5.32
34	0.95	1.09	1.39	1.51	1.60	2.91	3.70	4.19	4.84	5.38
35	0.96	1.11	1.41	1.53	1.62	2.96	3.74	4.27	4.92	5.44
36	0.97	1.13	1.43	1.55	1.64	3.01	3.79	4.35	5.00	5.50
37	0.99	1.15	1.45	1.57	1.67	3.06	3.83	4.43	5.08	5.57
38	1.00	1.17	1.47	1.59	1.69	3.11	3.88	4.51	5.16	5.63
39	1.01	1.20	1.49	1.61	1.72	3.16	3.92	4.59	5.24	5.70
40	1.03	1.24	1.51	1.63	1.74	3.21	3.97	4.67	5.32	5.77
41	1.09	1.32	1.54	1.67	1.79	3.25	4.04	4.77	5.38	5.84
42	1.15	1.39	1.58	1.71	1.83	3.29	4.11	4.86	5.45	5.92
43	1.22	1.48	1.63	1.75	1.88	3.34	4.18	4.95	5.52	6.00
44	1.29	1.56	1.73	1.82	1.93	3.38	4.25	5.05	5.59	6.08
45	1.37	1.66	1.83	1.92	2.02	3.42	4.33	5.15	5.65	6.16
46	1.44	1.76	1.94	2.04	2.15	3.47	4.41	5.24	5.72	6.23
47	1.48	1.83	2.06	2.17	2.28	3.52	4.49	5.34	5.80	6.30
48	1.51	1.87	2.19	2.31	2.42	3.58	4.57	5.44	5.87	6.38
49	1.54	1.92	2.25	2.45	2.57	3.63	4.65	5.54	5.94	6.45
50	1.57	1.97	2.29	2.58	2.74	3.68	4.74	5.64	6.01	6.52
51	1.61	2.06	2.36	2.64	2.90	3.80	4.86	5.81	6.20	6.74
52	1.66	2.15	2.42	2.71	2.98	3.92	4.99	5.97	6.40	6.97
53	1.70	2.24	2.49	2.78	3.05	4.05	5.13	6.15	6.60	7.21
54	1.74	2.34	2.56	2.84	3.13	4.18	5.27	6.33	6.81	7.45
55	1.79	2.44	2.63	2.91	3.21	4.32	5.41	6.51	7.03	7.70
56	1.94	2.56	2.80	3.11	3.43	4.45	5.70	6.74	7.32	8.03
57	2.11	2.68	2.99	3.31	3.66	4.60	6.01	6.97	7.63	8.37
58	2.29	2.81	3.19	3.53	3.90	4.75	6.34	7.21	7.94	8.73
59	2.49	2.95	3.40	3.76	4.16	4.90	6.68	7.47	8.27	9.11
60	2.70	3.09	3.62	4.01	4.44	5.06	7.04	7.73	8.62	9.50
61	2.90	3.36	3.90	4.35	4.82	5.40	7.35	8.18	9.10	9.99
62	3.11	3.66	4.21	4.72	5.23	5.77	7.67	8.66	9.62	10.51
63	3.34	3.99	4.54	5.13	5.67	6.16	8.00	9.17	10.16	11.05
64	3.58	4.34	4.89	5.57	6.16	6.57	8.35	9.71	10.73	11.62
65	3.84	4.72	5.27	6.05	6.68	7.02	8.72	10.28	11.33	12.23
66	4.24	5.21	5.84	6.69	7.42	7.56	9.47	11.11	12.33	13.33
67	4.67	5.74	6.47	7.39	8.23	8.14	10.30	12.01	13.42	14.53
68	5.15	6.33	7.16	8.17	9.13	8.76	11.19	12.97	14.61	15.85
69	5.68	6.98	7.94	9.03	10.13	9.43	12.16	14.02	15.90	17.28
70	6.26	7.70	8.79	9.98	11.23	10.16	13.22	15.15	17.30	18.84
71	7.04	8.72	9.88	11.20	12.48	11.17	14.52	16.85	19.08	20.63
72	7.91	9.88	11.09	12.57	13.86	12.29	15.96	18.74	21.05	22.59
73	8.89	11.19	12.46	14.10	15.39	13.52	17.53	20.84	23.22	24.73
74	9.99	12.67	14.00	15.82	17.09	14.87	19.26	23.18	25.61	27.09
75	11.23	14.35	15.72	17.76	18.98	16.36	21.17	25.78	28.25	29.66
76	12.28	15.70	17.20	19.43	20.76	17.49	22.61	27.54	30.19	31.68
77	13.30	17.01	18.62	21.05	22.49	18.51	23.91	29.14	31.94	33.50
78	14.37	18.40	20.13	22.77	24.31	19.56	25.25	30.77	33.74	35.37
79	15.49	19.86	21.71	24.57	26.22	20.63	26.60	32.42	35.56	37.26
80	16.67	21.39	23.37	26.46	28.22	21.70	27.96	34.09	37.40	39.16
81	18.67	23.96	26.17	29.64	31.61	24.30	31.32	38.18	41.89	43.86
82	20.67	26.52	28.98	32.81	34.99	26.91	34.67	42.27	46.38	48.56
83	23.00	29.52	32.25	36.51	38.94	29.95	38.58	47.04	51.61	54.04
84	25.84	33.15	36.22	41.01	43.74	33.64	43.34	52.84	57.97	60.70
85	28.84	37.00	40.43	45.78	48.82	37.54	48.37	58.98	64.70	67.75
86	32.01	41.07	44.87	50.80	54.18	41.66	53.68	65.45	71.81	75.19
87	35.67	45.77	50.01	56.62	60.39	46.44	59.83	72.95	80.04	83.80
88	39.67	50.91	55.62	62.97	67.16	51.65	66.54	81.13	89.01	93.20
89	44.34	56.90	62.16	70.38	75.07	57.72	74.37	90.68	99.48	104.17
90	58.35	74.87	81.80	92.61	98.77	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (3.8% Compound Inflation) or (4.5% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.20	2.85	3.14	3.67	4.14
30	2.20	2.85	3.14	3.67	4.14
31	2.24	2.88	3.20	3.73	4.19
32	2.27	2.92	3.26	3.79	4.24
33	2.31	2.95	3.32	3.85	4.29
34	2.35	2.99	3.38	3.91	4.34
35	2.39	3.02	3.44	3.97	4.39
36	2.43	3.06	3.50	4.03	4.44
37	2.47	3.09	3.57	4.09	4.49
38	2.51	3.13	3.63	4.16	4.54
39	2.55	3.16	3.70	4.22	4.60
40	2.59	3.20	3.77	4.29	4.65
41	2.62	3.26	3.84	4.34	4.71
42	2.66	3.31	3.92	4.40	4.78
43	2.69	3.37	3.99	4.45	4.84
44	2.73	3.43	4.07	4.50	4.90
45	2.76	3.49	4.15	4.56	4.97
46	2.80	3.55	4.23	4.62	5.03
47	2.84	3.62	4.31	4.67	5.08
48	2.88	3.68	4.39	4.73	5.14
49	2.93	3.75	4.47	4.79	5.20
50	2.97	3.82	4.55	4.85	5.26
51	3.07	3.92	4.68	5.00	5.44
52	3.16	4.03	4.82	5.16	5.62
53	3.27	4.14	4.96	5.33	5.81
54	3.37	4.25	5.10	5.50	6.01
55	3.48	4.36	5.25	5.67	6.21
56	3.59	4.60	5.43	5.91	6.48
57	3.71	4.85	5.62	6.15	6.75
58	3.83	5.11	5.82	6.41	7.04
59	3.95	5.39	6.02	6.67	7.35
60	4.08	5.68	6.23	6.95	7.66
61	4.36	5.93	6.60	7.34	8.06
62	4.65	6.19	6.98	7.75	8.47
63	4.97	6.46	7.39	8.19	8.91
64	5.30	6.74	7.83	8.65	9.37
65	5.66	7.03	8.29	9.14	9.86
66	6.09	7.64	8.96	9.95	10.75
67	6.56	8.30	9.68	10.82	11.72
68	7.06	9.02	10.46	11.78	12.78
69	7.61	9.81	11.31	12.82	13.93
70	8.19	10.66	12.22	13.95	15.19
71	9.01	11.71	13.59	15.39	16.63
72	9.91	12.87	15.11	16.97	18.22
73	10.90	14.14	16.81	18.72	19.95
74	11.99	15.54	18.69	20.65	21.84
75	13.19	17.07	20.79	22.78	23.92
76	14.57	18.84	22.95	25.15	26.40
77	16.10	20.79	25.34	27.78	29.13
78	17.78	22.95	27.97	30.67	32.15
79	19.64	25.33	30.88	33.87	35.48
80	21.70	27.96	34.09	37.40	39.16
81	24.30	31.32	38.18	41.89	43.86
82	26.91	34.67	42.27	46.38	48.56
83	29.95	38.58	47.04	51.61	54.04
84	33.64	43.34	52.84	57.97	60.70
85	37.54	48.37	58.98	64.70	67.75
86	41.66	53.68	65.45	71.81	75.19
87	46.44	59.83	72.95	80.04	83.80
88	51.65	66.54	81.13	89.01	93.20
89	57.72	74.37	90.68	99.48	104.17
90	75.95	97.86	119.32	130.90	137.06

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

SERFF Tracking #:	*MULF-130883085*	***State Tracking #:***	*MULF-130883085*	***Company Tracking #:***	*2016 GLTC IN FORCE RATE FILING - POST-RS...*

State:	*Virginia*	***Filing Company:***	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03G Group Long Term Care/LTC03G.001 Qualified*		
Product Name:	*2016 GLTC In force Rate Filing - Post-RS filing*		
Project Name/Number:	*2016 GLTC In force Rate Increase Filing - Post-RS filing /*		

Supporting Document Schedules

Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	Post-RS VIRGINA COMPLIANCE CERTIFICATEv2.pdf
Item Status:	Received & Acknowledged
Status Date:	03/24/2017

Bypassed - Item:	Product Checklist
Bypass Reason:	Not applicable to the rate filing.
Attachment(s):	
Item Status:	Received & Acknowledged
Status Date:	07/03/2019

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	Care Choice Filing Package - VA Post-RS.pdf Corporate Choice Filing Package - VA Post-RS.pdf
Item Status:	Received & Acknowledged
Status Date:	07/02/2019

Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	In addition to Appendix 1 please refer to the Actuarial Memo for details on the rate revisions.
Attachment(s):	GLTC Appendix 1.pdf Post-RS VA Summary.pdf
Item Status:	Received & Acknowledged
Status Date:	07/03/2019

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	VA Post-RS GLTC Cover Letter_RATES.pdf
Item Status:	Received & Acknowledged
Status Date:	03/24/2017

Satisfied - Item:	3/22/2018 response to 3/24/2017 objection letter
Comments:	

Attachment(s):	#8 VA CareChoice loss ratio exhibit.pdf #8 VA CorpChoice loss ratio exhibit.pdf #9 VA CareChoice loss ratio exhibit.pdf #9 VA CorpChoice loss ratio exhibit.pdf 2016 Rate Increase Filing Summary 03142018.pdf 2017-3-24 VA Post RS Response.pdf #2 VA CareChoice LRE since inception.pdf #2 VA CorpChoice LRE since inception.pdf #5 VA CareChoice LRE by interest rate.pdf #5 VA CorpChoice LRE by interest rate.pdf 2013 Long Term Care Morbidity Final.pdf Post-RS Demonstration Rate Increase Needed.pdf Understanding_Premium_Rate_Increases_on_Private_ LTCI_Policyholders_060216.pdf
Item Status:	Received & Acknowledged
Status Date:	07/02/2019

Satisfied - Item:	Rate Increase Filing Summary
Comments:	
Attachment(s):	2016 Rate Increase Filing Summary_Post-RS.pdf
Item Status:	Received & Acknowledged
Status Date:	07/02/2019

Satisfied - Item:	Response to 10/17/18 objection
Comments:	
Attachment(s):	2018-10-17 VA Post RS Response.pdf 2016 Rate Increase Filing Summary_Post RS.xlsx Incurred claims counts_Post RS.xlsx LTCI_Considerations_103118.pdf VA Care Choice Post RS Loss Ratio Exhibit splits.xlsx VA Corporate Choice Loss Ratio Exhibit splits.xlsx Approaches to LTC Rate Increases Final from Pricing Subgroup.pdf
Item Status:	Received & Acknowledged
Status Date:	07/02/2019

Satisfied - Item:	12/20/2018 response to 12/3/2018 objection
Comments:	
Attachment(s):	2018-12-03 VA Post RS Response.pdf
Item Status:	Received & Acknowledged
Status Date:	07/02/2019

Satisfied - Item:	Response to 12/26/2018 objection

SERFF Tracking #:	*MULF-130883085*	***State Tracking #:***	*MULF-130883085*	***Company Tracking #:***	*2016 GLTC IN FORCE RATE FILING - POST-RS...*

State:	*Virginia*	***Filing Company:***	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03G Group Long Term Care/LTC03G.001 Qualified*		
Product Name:	*2016 GLTC In force Rate Filing - Post-RS filing*		
Project Name/Number:	*2016 GLTC In force Rate Increase Filing - Post-RS filing /*		

Comments:	
Attachment(s):	2018-12-26 VA Post RS Response.pdf P-FACE(2002-2) VA Rate Tables with Comparison.xlsx P-FACE(2004) Rate Tables with Comparison.xlsx
Item Status:	Received & Acknowledged
Status Date:	07/02/2019

Satisfied - Item:	5/23/2019 Shared Cost Cover Letter
Comments:	
Attachment(s):	VA 05-22-2019 Shared Cost Cover Letter_Post RS.pdf
Item Status:	Received & Acknowledged
Status Date:	07/02/2019

Satisfied - Item:	Response to 7/2/2019 Objection letter
Comments:	
Attachment(s):	VA 7-2-19 Objection Response GLTC Post RS.pdf
Item Status:	Received & Acknowledged
Status Date:	07/03/2019

SERFF Tracking #:	MULF-130883085	**State Tracking #:**	MULF-130883085	**Company Tracking #:**	2016 GLTC IN FORCE RATE FILING - POST-RS...

State:	Virginia	**Filing Company:**	John Hancock Life Insurance Company (USA)
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	2016 GLTC In force Rate Filing - Post-RS filing		
Project Name/Number:	2016 GLTC In force Rate Increase Filing - Post-RS filing /		

Attachment 2016 Rate Increase Filing Summary_Post RS.xlsx is not a PDF document and cannot be reproduced here.

Attachment Incurred claims counts_Post RS.xlsx is not a PDF document and cannot be reproduced here.

Attachment VA Care Choice Post RS Loss Ratio Exhibit splits.xlsx is not a PDF document and cannot be reproduced here.

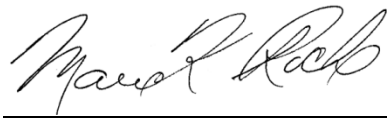
Attachment VA Corporate Choice Loss Ratio Exhibit splits.xlsx is not a PDF document and cannot be reproduced here.

Attachment P-FACE(2002-2) VA Rate Tables with Comparison.xlsx is not a PDF document and cannot be reproduced here.

Attachment P-FACE(2004) Rate Tables with Comparison.xlsx 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: March 9, 2017

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase – Care Choice Policy Series
Policies Issued After October 1st. 2003
May 20, 2019

Product Name	Form Number	Issue Date Range
Care Choice	P-FACE(2002-2) VA	October 2003 - May 2012

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 the certificate form:

P-FACE(2002-2) VA
This is a Group Long-Term Care plan that pays benefits to the certificate holder insured for the following covered care or services provided to the insured:

- Confinement in a Nursing Home or Alternate Care Facility for room, board and care services;
- Home Health Care; Hospice Care, Respite Care; or
- Attendance at an Adult Day Care Center providing Adult Day Care.

It is intended to be a Qualified Long-Term Care Insurance contract under the Federal Internal Revenue Code.

The benefit trigger is determined based on the insured's cognitive impairment or his requiring substantial assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence. The insured must be certified to be chronically ill by a licensed health care practitioner.

Long-Term Care Benefits are paid at 100% of the actual charges for each day of care after the qualification period up to:

Nursing Home (NH):

(a) the Nursing Home Daily Maximum Benefit (NH DMB) elected for care received in a NH, or

Community Based Professional Care (CBPC):

(b) the CBPC DMB elected for covered services received in a community setting (including home health care, adult day care and hospice care provided outside a NH, hospice facility or alternate care facility) or

Alternate Care Facility (ACF):

(c) the ACF DMB elected for covered services received in an ACF, or

Informal Care:

(d) the Informal Care DMB elected up to the number of days per calendar year elected for covered Informal Care services (custodial or homemaker services provided by a person without professional skills).

Benefits are payable until the Lifetime Maximum Benefit (LMB) is reached. Benefits are coordinated with Medicare as well as with any other Group certificate coverages.

3. Renewability

Certificates under this policy form have a guaranteed renewable clause.

4. Applicability

This filing is applicable to inforce policies and to new certificates enrolling in this policy series. The premium changes will apply to the base forms as well as all applicable optional benefits upon the expiration of any applicable group policy rate guarantees.

5. Actuarial Assumptions

Morbidity

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

Our claims projections include 12 years of future morbidity improvements at 1.1% per year, as well as a 5.0% margin for moderately adverse experience, consistent with the margin originally anticipated in our original pricing loss ratio.

Below are currently expected sample annual claim costs for a P-FACE(2002-2) VA policy, $10 daily benefit, and 5yr LMB which include a 5.0% margin for moderately adverse experience:

Issue Age 45		
Age	**FPO**	**ABI**
45	4.80	6.91
50	4.84	8.64
55	6.66	14.54
60	7.44	17.88
65	12.79	38.11
70	23.74	86.37
75	64.47	296.44
80	161.02	934.19
85	343.64	2,465.49

Issue Age 50		
Age	**FPO**	**ABI**
50	5.98	8.53
55	7.54	13.27
60	8.92	17.54
65	17.17	41.58
70	36.57	107.76
75	98.24	364.56
80	235.22	1,099.07
85	431.34	2,493.52

Issue Age 60		
Age	**FPO**	**ABI**
60	8.19	10.63
65	16.48	26.36
70	39.07	74.56
75	108.64	256.23
80	266.18	782.32
85	485.14	1,751.73

Voluntary Lapses

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

In addition to the lapse rates shown below, we assume an additional 3.3% lapse rate due to the rate increase.

Guaranteed Issue:

Duration	Issue Age								
	30	40	45	50	55	60	65	70	80
1	18.7%	10.8%	8.8%	7.4%	6.8%	7.0%	7.0%	7.0%	7.0%
2	16.0%	9.4%	7.4%	5.9%	5.4%	5.4%	5.4%	5.4%	5.4%
3	12.4%	7.0%	6.5%	4.9%	4.0%	3.8%	3.8%	3.8%	3.8%
4	10.5%	6.3%	5.7%	4.3%	3.4%	3.0%	3.0%	3.0%	3.0%
5	8.9%	5.6%	5.0%	3.8%	3.0%	2.4%	2.4%	2.4%	2.4%
6	7.5%	5.0%	4.4%	3.3%	2.6%	1.9%	1.9%	1.9%	1.9%
7	6.3%	4.4%	3.8%	2.9%	2.2%	1.5%	1.5%	1.5%	1.5%
8	5.3%	3.9%	3.3%	2.5%	1.9%	1.2%	1.2%	1.2%	1.2%
9	4.8%	3.6%	3.0%	2.3%	1.7%	1.0%	1.0%	1.0%	1.0%
10	4.7%	3.3%	2.7%	2.1%	1.5%	0.8%	0.8%	0.8%	0.8%
11	4.3%	3.0%	2.4%	1.9%	1.4%	0.6%	0.6%	0.6%	0.6%
12	3.7%	2.7%	2.1%	1.6%	1.2%	0.5%	0.5%	0.5%	0.5%
13	3.3%	2.4%	1.8%	1.4%	1.0%	0.5%	0.5%	0.5%	0.5%
14	3.0%	2.2%	1.6%	1.3%	0.9%	0.5%	0.5%	0.5%	0.5%
15	2.7%	1.9%	1.4%	1.1%	0.8%	0.5%	0.5%	0.5%	0.5%
16	2.4%	1.7%	1.2%	1.0%	0.7%	0.5%	0.5%	0.5%	0.5%
17	2.2%	1.5%	1.1%	0.9%	0.6%	0.5%	0.5%	0.5%	0.5%
18	2.0%	1.4%	0.9%	0.8%	0.5%	0.5%	0.5%	0.5%	0.5%
19	1.8%	1.2%	0.8%	0.7%	0.5%	0.5%	0.5%	0.5%	0.5%
20	1.6%	1.1%	0.8%	0.7%	0.5%	0.5%	0.5%	0.5%	0.5%
21	1.4%	1.0%	0.8%	0.7%	0.5%	0.5%	0.5%	0.5%	0.5%
22	1.3%	1.0%	0.8%	0.7%	0.5%	0.5%	0.5%	0.5%	0.5%
23	1.2%	1.0%	0.8%	0.7%	0.5%	0.5%	0.5%	0.5%	0.5%
24	1.0%	1.0%	0.8%	0.7%	0.5%	0.5%	0.5%	0.5%	0.5%
25+	1.0%	1.0%	0.8%	0.7%	0.5%	0.5%	0.5%	0.5%	0.5%

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase – Care Choice Policy Series
Policies Issued After October 1st. 2003
May 20, 2019

Fully Underwritten:

Duration	Issue Age								
	30	40	45	50	55	60	65	70	80
1	10.3%	5.8%	4.7%	3.4%	2.9%	3.0%	3.7%	3.0%	3.0%
2	8.4%	4.8%	4.0%	2.9%	2.4%	2.1%	2.4%	1.8%	1.8%
3	7.2%	4.6%	3.4%	2.8%	2.0%	1.7%	1.4%	1.4%	1.4%
4	6.2%	4.0%	2.9%	2.3%	1.7%	1.3%	1.1%	1.1%	1.1%
5	5.4%	3.5%	2.5%	2.0%	1.4%	1.1%	0.9%	1.0%	1.0%
6	4.6%	3.0%	2.2%	1.7%	1.2%	0.8%	0.7%	0.8%	0.8%
7	4.0%	2.6%	1.9%	1.4%	1.0%	0.7%	0.4%	0.7%	0.7%
8	3.4%	2.3%	1.6%	1.2%	0.9%	0.5%	0.4%	0.5%	0.5%
9	2.9%	2.0%	1.4%	1.0%	0.7%	0.4%	0.4%	0.5%	0.5%
10	2.7%	1.7%	1.3%	0.8%	0.6%	0.4%	0.4%	0.5%	0.5%
11	2.4%	1.5%	1.1%	0.8%	0.6%	0.4%	0.4%	0.5%	0.5%
12	2.3%	1.3%	0.8%	0.6%	0.5%	0.4%	0.4%	0.5%	0.5%
13	2.1%	1.2%	0.7%	0.6%	0.4%	0.4%	0.4%	0.5%	0.5%
14	2.0%	1.0%	0.6%	0.5%	0.4%	0.4%	0.4%	0.5%	0.5%
15	1.8%	0.9%	0.5%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%
16	1.7%	0.8%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%
17	1.6%	0.7%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%
18	1.4%	0.7%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%
19	1.3%	0.6%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%
20	1.2%	0.6%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%
21	1.1%	0.6%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%
22	1.1%	0.6%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%
23	1.0%	0.6%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%
24	0.9%	0.6%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%
25+	0.6%	0.6%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%

Mortality

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

The base mortality table is the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 19 years of historical improvements based on scale AA. We then apply the following series of adjustment factors which vary by underwriting class and gender:

Fully Underwritten:

Policy Duration	Issue Age			
	< = 55	**65**	**75**	**> = 82**
1	33.3%	19.0%	19.0%	28.5%
2	36.1%	21.9%	25.7%	33.3%
3	39.0%	24.7%	32.3%	38.0%
4	40.9%	27.6%	39.0%	42.8%
5	42.8%	31.4%	45.6%	47.5%
6	44.7%	36.1%	52.3%	52.3%
7	46.6%	41.8%	55.1%	57.0%
8	48.5%	48.5%	58.0%	61.8%
9	50.4%	55.1%	60.8%	66.5%
10	51.3%	61.8%	63.7%	71.3%
11	52.3%	64.6%	69.4%	76.0%
12	53.6%	66.5%	75.1%	80.8%
13	54.9%	67.5%	77.9%	85.5%
14	56.2%	68.5%	80.8%	90.3%
15	57.4%	69.7%	83.6%	95.0%
16	58.7%	71.1%	85.5%	95.0%
17	60.0%	72.5%	86.9%	95.0%
18	61.3%	74.0%	88.5%	95.0%
19	62.6%	75.4%	90.1%	95.0%
20	63.9%	76.9%	92.2%	95.0%
21	65.6%	78.4%	95.0%	95.0%
22	67.5%	80.1%	95.0%	95.0%
23	69.4%	81.7%	95.0%	95.0%
24	72.2%	83.4%	95.0%	95.0%
25	76.0%	85.1%	95.0%	95.0%
26	79.8%	86.7%	95.0%	95.0%
27	83.6%	88.4%	95.0%	95.0%
28	87.4%	90.0%	95.0%	95.0%
29	91.2%	91.7%	95.0%	95.0%
30+	95.0%	95.0%	95.0%	95.0%

Guaranteed Issue Male:

Policy Duration	Issue Age				
	< = 45	55	65	75	> = 84
1	133.0%	76.0%	52.3%	65.6%	95.0%
2	129.2%	75.1%	53.2%	67.5%	95.0%
3	125.4%	74.1%	54.2%	70.3%	95.0%
4	121.6%	73.2%	55.1%	73.2%	95.0%
5	117.8%	72.2%	57.0%	76.0%	95.0%
6	115.0%	70.3%	58.9%	79.8%	95.0%
7	112.1%	68.4%	60.8%	83.6%	95.0%
8	109.3%	64.6%	61.8%	87.4%	95.0%
9	106.4%	60.8%	62.7%	91.2%	95.0%
10	103.6%	57.0%	63.7%	95.0%	95.0%
11	100.7%	53.2%	65.6%	95.0%	95.0%
12	98.8%	54.2%	67.5%	95.0%	95.0%
13	96.9%	55.1%	70.3%	95.0%	95.0%
14	95.0%	57.0%	73.2%	95.0%	95.0%
15	91.2%	58.0%	76.0%	95.0%	95.0%
16	88.8%	59.5%	80.6%	96.0%	96.0%
17	86.8%	62.1%	85.4%	97.0%	97.0%
18	85.2%	63.7%	90.2%	98.0%	98.0%
19	83.9%	65.3%	95.0%	99.0%	99.0%
20	82.8%	67.0%	100.0%	100.0%	100.0%
21	81.3%	69.0%	100.0%	100.0%	100.0%
22	80.0%	71.0%	100.0%	100.0%	100.0%
23	79.1%	74.0%	100.0%	100.0%	100.0%
24	78.6%	77.0%	100.0%	100.0%	100.0%
25	84.0%	80.0%	100.0%	100.0%	100.0%
26	88.0%	84.0%	100.0%	100.0%	100.0%
27	92.0%	88.0%	100.0%	100.0%	100.0%
28	96.0%	92.0%	100.0%	100.0%	100.0%
29	98.0%	96.0%	100.0%	100.0%	100.0%
30+	100.0%	100.0%	100.0%	100.0%	100.0%

Guaranteed Issue Female:

Policy Duration	Issue Age				
	< = 45	55	65	75	> = 84
1	154.0%	88.0%	60.5%	75.9%	110.0%
2	149.6%	86.9%	61.6%	78.1%	110.0%
3	145.2%	85.8%	62.7%	81.4%	110.0%
4	140.8%	84.7%	63.8%	84.7%	110.0%
5	136.4%	83.6%	66.0%	88.0%	110.0%
6	133.1%	81.4%	68.2%	92.4%	110.0%
7	129.8%	79.2%	70.4%	96.8%	110.0%
8	126.5%	74.8%	71.5%	101.2%	110.0%
9	123.2%	70.4%	72.6%	105.6%	110.0%
10	119.9%	66.0%	73.7%	110.0%	110.0%
11	116.6%	61.6%	75.9%	110.0%	110.0%
12	114.4%	62.7%	78.1%	110.0%	110.0%
13	112.2%	63.8%	81.4%	110.0%	110.0%
14	110.0%	66.0%	84.7%	110.0%	110.0%
15	105.6%	67.1%	88.0%	110.0%	110.0%
16	99.9%	67.0%	90.7%	108.0%	108.0%
17	94.8%	67.8%	93.3%	106.0%	106.0%
18	90.4%	67.6%	95.7%	104.0%	104.0%
19	86.4%	67.3%	97.9%	102.0%	102.0%
20	82.8%	67.0%	100.0%	100.0%	100.0%
21	81.3%	69.0%	100.0%	100.0%	100.0%
22	80.0%	71.0%	100.0%	100.0%	100.0%
23	79.1%	74.0%	100.0%	100.0%	100.0%
24	78.6%	77.0%	100.0%	100.0%	100.0%
25	84.0%	80.0%	100.0%	100.0%	100.0%
26	88.0%	84.0%	100.0%	100.0%	100.0%
27	92.0%	88.0%	100.0%	100.0%	100.0%
28	96.0%	92.0%	100.0%	100.0%	100.0%
29	98.0%	96.0%	100.0%	100.0%	100.0%
30+	100.0%	100.0%	100.0%	100.0%	100.0%

Factors for ages not listed above are interpolated.

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

The employees and other eligibles were marketed through the Employer, Union or Association as part of their corporate sponsored employee benefits package with the support of John Hancock representatives and direct mail.

8. Underwriting

Actively at Work employees were generally offered coverage on a Guaranteed Acceptance basis during limited enrollment periods. Other eligibles were underwritten using either simplified (short form) or full underwriting.

9. Premium Classes

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

All premium factors related to the insured elected benefit design options, case size, commissions, or underwriting risk class remain unchanged from the initial rate filing, with the following exception: There was a 20% load on post-issue date optional coverage increases to the insured's DMB. Our current new business rates do not include this load on post-issue date option coverage. To maintain consistency with our current new business pricing, both the past and future optional coverage increases will no longer be loaded by 20%.

10. Premium Modalization Rules

Premiums are payable through payroll deduction, direct bill or automatic bank withdrawal.

The following factors are applied to the monthly premium for different billing frequencies.

Frequency	Multiple of Monthly Premium
Every 4 weeks	12 / 13
Semi-Monthly	12 / 24
Bi-weekly	12 / 26
First 4 weeks of month	12 / 48
Weekly	12 / 52

11. Issue Age Range

The issue age range is 18+ for all policy forms.

12. Area Factors

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

13. Average Annual Premium

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

	Nationwide	Virginia	
Form	before the rate increase	before the rate increase	after the rate increase
P-FACE(2002-2) VA	1,230	1,370	1,604

14. Number of Certificate Holders

The table below summarizes, as of 12/31/2015, the number of certificates inforce and their 2015 annualized premium that will be affected by this rate increase in your state.

Form	Number of Certificates	2015 Annualized Premium
P-FACE(2002-2) VA	3,219	4,421,225

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. Requested Rate Increase

The Company is requesting an average rate increase of 17.1%, which varies by issue age, benefit period, and inflation option, and ranges from 15.8% to 18.8%. 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 all prior rate increase requests were approved in full and within three months of the original filing date. We then determined the amount of rate increase (15.8%) that would be needed in order to revert to the lifetime loss ratio certified to in our 2010 inforce rate increase filing for this form.
2. We are no longer selling new business under this policy form, but we ensured that the proposed rate increases did not result in premium rates that exceed what could be reasonably estimated as new business rates for our Group forms. We determined such rates by applying a series of factors to the P-FACE(2009) policy form premium rates (which were the last set of Group LTC premium rates that were sold). One factor applied to P-FACE(2009) premium rates was a ratio of the most recent Traditional Retail premium rates filed in the Interstate Compact prior to Performance LTC (ICC12-LTC-12, filed in 2014) relative to the Retail LTC rates filed in 2010 (LTC-03). This was done because we believe that if new business for Group Long-Term Care was still being sold, premium rates would have increased by a comparable amount to our Retail business since 2010. Rates were increased by an additional 9.5% across the board, accounting for the average increase to premium rates for ICC12-LTC-12 if they were still being sold in 2016 since a 2016 experience study showed a need to raise rates by 9.5%. These rates were then further adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A**). There is no impact to our proposed rate increase since our proposed premium rates fall below our assumed new business rates. Therefore, after the application of this restriction the average rate increase for the forms listed in this memo remains at 15.8%.

3. Rate increases were adjusted to account for the timing of approvals on prior filings in your State. Adjustments are proportional to the amounts requested in prior filings and were determined such that achieved lifetime loss ratios match those targeted in Step #1 above. After the application of this adjustment, the average rate increase for the forms listed in this memo is 17.1%, ranging from 15.8% to 18.8%.
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 certificate holders that *did not* elect an inflation reduction option as part of the 2010 rate increase filings. **Appendix B2** contains the new proposed rate tables for all policy forms included with this filing for those certificate holders that *did* elect an inflation reduction option as part of the 2010 rate increase filings. Please note that the actual rates implemented may vary slightly from those in Appendices B1 and B2 due to implementation rounding algorithms.

Some of our older group clients have certificates inforce under different policy forms, having opted for upgrading their pre-existing employee benefit plan to a new plan covered under a newer policy form. In those situations, we have offered internal replacement (plan upgrade) opportunities to existing certificate holders, whereby a certificate holder may have elected to lapse their original coverage and purchase the new plan coverage as a replacement. In those situations, the insured would be subject to the attained age (at the time of the replacement) premium rates for their new coverage but in some situations we would provide a premium credit to recognize the premium they had paid since their issue age for their original coverage under the prior plan. For these insureds, we will determine their new premium rate based on their historical original issue ages respectively for each layer of coverage. In a situation where the resulting rate increases are greater than those listed in Appendix A for their coverage, we will continue to offer them a premium credit in order to limit their respective rate increases to the amounts listed in Appendix A.

For those group clients that transferred to us from an external carrier, we will continue to recognize any assets transferred from the prior carrier. We will continue to provide these credits to the insureds within those groups and the rate increase will be calculated based on the insureds' net premium rate.

17. Analysis Performed

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

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

Morbidity

Claim assumptions were derived using data published by the National Center for Health Statistics National Nursing Home Survey (1985 and 1995), the National Health Interview Survey (1984), the National Long-Term

Care Survey (1982, 1984, 1989, 1994, and 1999), 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 a P-FACE(2002-2) policy, $10 daily benefit, and 5yr LMB which include a 5.0% margin for moderately adverse experience:

Issue Age 45		
Age	**FPO**	**ABI**
45	3.21	3.43
50	4.26	5.15
55	7.09	10.29
60	10.37	18.87
65	18.36	42.64
70	33.85	101.49
75	65.14	252.15
80	129.08	645.33
85	223.42	1,440.03
90	318.61	2,641.72

Issue Age 50		
Age	FPO	ABI
50	3.97	4.23
55	5.96	7.22
60	10.61	15.54
65	19.02	34.96
70	35.25	82.99
75	64.96	196.70
80	128.74	502.61
85	222.56	1,119.37
90	316.36	2,046.26

Issue Age 60		
Age	FPO	ABI
60	5.46	5.83
65	16.07	19.69
70	37.49	55.98
75	70.24	131.87
80	134.18	321.43
85	223.01	684.88
90	319.28	1,258.20

Voluntary Terminations

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.

Duration	30	40	45	50	55	60	65	70
1	10.00%	10.00%	7.00%	7.00%	6.50%	6.50%	6.00%	6.00%
2	9.00%	9.00%	6.00%	5.50%	5.50%	5.00%	5.00%	5.00%
3	8.50%	8.50%	5.00%	5.00%	4.00%	4.00%	4.00%	4.00%
4	7.50%	7.50%	4.50%	4.50%	3.50%	3.50%	3.50%	4.00%
5	4.50%	4.00%	3.00%	2.75%	2.75%	2.75%	2.75%	2.75%
6	4.50%	4.00%	3.00%	2.75%	2.75%	2.75%	2.75%	2.75%
7	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
8	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
9	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
10	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%

Mortality

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

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, future improvements of 1% per year were reflected.

The following tables show in aggregate how our new assumptions (excluding the moderately adverse margin) compare to actual experience:

Morbidity

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

The following charts show key experience compared to revised assumptions.

Incidence

Duration	A/E
1-3	114%
4-6	106%
7-9	99%
10+	100%
Total	**102%**

Claim Terminations

Continuance	A/E
Total	**99%**

Salvage

Amount Paid	A/E
Total	**103%**

While we usually complete triennial studies, we found that our quarterly morbidity A/E from Q3-2013 to Q2-2015 (the point at which we would have started the next study) averaged 100%. Therefore, we are still comfortable with the assumptions set based on 2012 data.

Voluntary Lapses

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

	A/E by Amount	
Duration	**UW**	**GI**
1	73%	100%
2	72%	101%
3-5	84%	97%
6-10	93%	103%
11+	100%	100%
Total	**85%**	**100%**

We increased ultimate lapse rates slightly (in the range of 0.1% to 0.2%), consistent with experience, which slightly lowered the loss ratio.
Note that we are no longer selling Group business. Early durations are no longer applicable.

Mortality

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

	A/E by Amount	
Duration	**UW**	**GI**
1-5	118%	105%
6-10	105%	104%
11-15	92%	101%
16+	98%	94%
Total	**100%**	**101%**

While we usually complete triennial studies, we found that our quarterly termination A/E from Q3-2013 to Q2-2015 (the point at which we would have started the next study) averaged 99%. Therefore, we are still comfortable with the assumptions set based on 2012 data.

18. Experience – Past & Future

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 91.7%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 84.0%. 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 Exhibit 1, the proposed rate increase is applied historically (starting in calendar year 2012). Please refer to the cover letter for background on this modeling assumption.

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

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

Note that rate increases will only apply once the applicable group policy rate guarantee has expired.

19. New inflation options that will allow certificate holders to avoid the rate increase

Although this is a closed block of business, we are filing new future inflation options that will allow certificate holders that have a fixed Compound Inflation (Automatic Benefit Increase or ABI) coverage the option to completely offset the rate increase.

Under these new options, the certificate holders 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:

- For certificate holders that are currently receiving a 5% inflation benefit, the annual inflation rate will be reduced from 5% to a future annual rate of 4.4%
- For certificate holders that have previously reduced their inflation rate in order to avoid a rate increase and are currently receiving inflation benefits of 3.2% for benefit periods less than 10 years and 2.3% for benefit periods 10 years or greater, the future annual inflation rate will be reduced to 2.4% for benefit periods less than 10 years and 1.5% for benefit periods 10 years or greater.

The indexation rates of 4.4%, 2.4% and 1.5% were determined to be actuarially equivalent to the requested rate increases in aggregate and therefore these options are only available if the full rate increase requested is accepted.

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

20. 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.**

21. History of Previous Rate Revisions

A 44.8% rate increase on these policy forms was accepted by your state on February 02, 2012.

22. 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 approved rate increases from our nationwide premium data. We then re-introduce prior rate increases with the amount and timing based on your state's prior approvals (as detailed in Section 20). 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.

23. Past Losses Testing

Preventing companies from recouping past losses was the subject of a recent 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**. 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.

24. Proposed Effective Date

These rates will not be effective until after we have satisfied the required 90 days advance notice to the policyholder and to the insureds.

25. Actuarial Certification

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

The preceding Actuarial Memorandum contains:

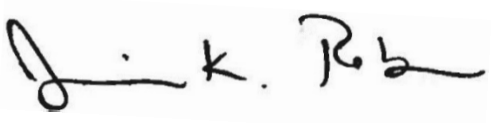
a) the assumptions on which this certification is based;
b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates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

If the requested premium rate schedule increase is implemented and the underlying assumptions which reflect moderately adverse conditions are realized, no further premium rate schedule increases are anticipated.

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

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

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



Julie K. Robinson, FSA, MAAA, CFP®
Associate Actuary
John Hancock Life Insurance Company (U.S.A.)

Exhibit 1: Nationwide Loss Ratio Exhibit
Care Choice (P-FACE(2002-2))

		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	-	-	-	-	13,818	0%	-	13,818	0%
	1989	-	-	-	-	21,913	0%	-	21,913	0%
	1990	-	-	-	-	208,922	0%	-	208,922	0%
	1991	-	-	-	-	642,881	0%	-	642,881	0%
	1992	-	-	-	-	833,221	0%	-	833,221	0%
	1993	-	-	-	134	991,912	0%	134	991,912	0%
	1994	-	-	-	-	1,864,540	0%	-	1,864,540	0%
	1995	-	-	-	-	2,925,155	0%	-	2,925,155	0%
	1996	-	-	-	12,665	3,371,808	0%	12,665	3,371,808	0%
	1997	-	-	-	-	3,861,964	0%	-	3,861,964	0%
	1998	-	-	-	-	4,095,544	0%	-	4,095,544	0%
	1999	-	-	-	-	5,000,072	0%	-	5,000,072	0%
	2000	-	-	-	-	6,333,535	0%	-	6,333,535	0%
	2001	-	-	-	-	6,960,988	0%	-	6,960,988	0%
	2002	-	-	-	-	7,911,777	0%	-	7,911,777	0%
	2003	509,636	4,845,050	11%	6,454	13,750,467	0%	6,454	13,750,467	0%
	2004	1,673,263	17,363,179	10%	1,783,644	37,936,848	5%	1,783,644	37,936,848	5%
	2005	3,204,184	32,286,572	10%	5,763,357	40,683,914	14%	5,763,357	40,683,914	14%
Historical	2006	5,252,667	49,737,743	11%	6,646,734	60,257,833	11%	6,646,734	60,257,833	11%
Experience	2007	7,698,354	71,433,138	11%	7,713,359	90,416,518	9%	7,713,359	90,416,518	9%
	2008	11,310,542	100,728,070	11%	13,925,013	129,455,072	11%	13,925,013	129,455,072	11%
	2009	16,001,529	132,047,975	12%	17,080,052	128,101,000	13%	17,080,052	128,101,000	13%
	2010	21,770,846	161,765,338	13%	18,237,144	155,130,177	12%	18,237,144	155,130,177	12%
	2011	26,501,041	170,064,912	16%	24,516,433	155,960,810	16%	24,516,433	155,960,810	16%
	2012	30,899,526	170,405,024	18%	31,155,792	162,816,927	19%	31,155,792	169,957,744	18%
	2013	34,836,482	167,680,808	21%	31,468,380	191,798,983	16%	31,468,380	202,715,867	16%
	2014	39,106,732	163,539,147	24%	35,292,728	192,903,048	18%	35,292,728	206,417,891	17%
	2015	44,228,702	161,758,945	27%	46,562,193	194,847,954	24%	46,562,193	226,068,352	21%
	2016	49,397,673	157,106,737	31%	48,959,081	193,264,964	25%	48,999,556	225,330,774	22%
	2017	54,401,435	151,404,073	36%	54,876,980	190,135,387	29%	54,433,000	220,260,395	25%
Projected	2018	59,347,573	145,882,536	41%	61,535,464	185,691,363	33%	59,775,668	210,394,550	28%
Future	2019	64,375,235	140,452,085	46%	69,089,045	181,411,317	38%	67,170,929	205,549,212	33%
Experience	2020	69,750,293	135,101,163	52%	77,459,698	177,243,096	44%	75,349,089	200,831,621	38%
	2021	75,579,486	129,779,641	58%	86,801,694	173,147,397	50%	84,459,979	196,197,119	43%
	2022	81,733,464	124,496,299	66%	97,335,002	169,077,050	58%	94,718,699	191,592,127	49%
	2023	88,295,204	119,242,055	74%	109,234,527	164,983,378	66%	106,296,653	186,961,377	57%
	2024	95,269,409	114,014,082	84%	122,341,700	160,829,169	76%	119,042,421	182,262,578	65%
	2025	102,593,448	108,820,337	94%	136,615,036	156,578,157	87%	132,916,267	177,454,511	75%
	2026	110,198,331	103,660,401	106%	152,158,695	152,198,917	100%	148,018,951	172,501,436	86%
	2027	118,041,368	98,537,013	120%	169,017,279	147,663,149	114%	164,394,007	167,371,151	98%
	2028	126,018,477	93,454,094	135%	188,016,083	142,943,263	132%	182,840,659	162,032,258	113%
	2029	134,060,723	88,417,685	152%	208,924,205	138,005,460	151%	203,137,155	156,446,340	130%
	2030	142,088,692	83,433,868	170%	230,630,229	132,832,973	174%	224,207,161	150,594,278	149%
	2031	150,018,756	78,509,185	191%	252,955,998	127,422,430	199%	245,876,377	144,472,117	170%
	2032	157,786,811	73,651,121	214%	275,362,912	121,777,190	226%	267,621,960	138,083,523	194%
	2033	165,309,738	68,871,829	240%	297,161,509	115,907,660	256%	288,774,977	131,440,129	220%
	2034	172,502,114	64,185,896	269%	318,108,115	109,833,130	290%	309,097,481	124,563,632	248%
	2035	179,225,217	59,606,855	301%	337,788,674	103,582,684	326%	328,186,112	117,486,838	279%
	2036	185,297,664	55,148,077	336%	355,657,558	97,196,951	366%	345,510,939	110,255,637	313%
	2037	190,493,413	50,821,964	375%	370,552,575	90,727,099	408%	359,946,040	102,927,878	350%
	2038	194,680,492	46,645,051	417%	381,750,675	84,231,752	453%	370,790,821	95,569,889	388%
	2039	197,798,142	42,633,808	464%	390,152,548	77,771,336	502%	378,915,636	88,250,100	429%
	2040	199,672,763	38,801,762	515%	395,744,785	71,405,069	554%	384,307,008	81,035,616	474%
Values as of 12/31/2015 (discounted at maximum statutory valuation rates)										
	Past :	284,042,001	1,700,247,214	16.7%	282,336,827	1,993,536,494	14.2%	282,336,827	2,060,044,897	13.7%
	Future :	2,608,072,723	1,741,865,729	149.7%	4,335,491,793	2,500,795,638	173.4%	4,213,650,031	2,845,543,761	148.1%
	Lifetime :	2,892,114,725	3,442,112,943	84.0%	4,617,828,620	4,494,332,132	102.7%	4,495,986,858	4,905,588,659	91.7%

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 84.0% =	1,545,731,890
				Present Value of Future Initial Prm x 84.0% =	1,469,037,856
Accum. Value of Past Incurred Claims =	282,336,827			Accum Value of Prior Increases x 85.0% =	187,304,835
Present Value of Future Incurred Claims =	4,213,650,031			Present Value of Future Increases x 85.0% =	932,566,074
Total =	4,495,986,858	>=		Total =	4,134,640,654

Exhibit 1A: Pass Losses Exhibit
Care Choice (P-FACE(2002-2))

		Loss Ratios to Apply to Actual Premium			Adjusted	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*
	1993	0	0	0%	-	134	991,912	0%	134	991,912	0%
	1994	0	0	0%	-	0	1,864,540	0%	0	1,864,540	0%
	1995	0	0	0%	-	0	2,925,155	0%	0	2,925,155	0%
	1996	0	0	0%	-	12,665	3,371,808	0%	12,665	3,371,808	0%
	1997	0	0	0%	-	0	3,861,964	0%	0	3,861,964	0%
	1998	0	0	0%	-	0	4,095,544	0%	0	4,095,544	0%
	1999	0	0	0%	-	0	5,000,072	0%	0	5,000,072	0%
	2000	0	0	0%	-	0	6,333,535	0%	0	6,333,535	0%
Original Pricing	2001	0	0	0%	-	0	6,960,988	0%	0	6,960,988	0%
	2002	0	0	0%	-	0	7,911,777	0%	0	7,911,777	0%
	2003	509,636	4,845,050	11%	1,446,370	6,454	13,750,467	0%	6,454	13,750,467	0%
	2004	1,673,263	17,363,179	10%	3,655,915	1,783,644	37,936,848	5%	1,783,644	37,936,848	5%
	2005	3,204,184	32,286,572	10%	4,037,553	5,763,357	40,683,914	14%	5,763,357	40,683,914	14%
	2006	5,252,667	49,737,743	11%	6,363,665	6,646,734	60,257,833	11%	6,646,734	60,257,833	11%
	2007	7,698,354	71,433,138	11%	9,744,194	7,713,359	90,416,518	9%	7,713,359	90,416,518	9%
	2008	11,310,542	100,728,070	11%	14,536,237	13,925,013	129,455,072	11%	13,925,013	129,455,072	11%
	2009	16,001,529	132,047,975	12%	15,523,236	17,080,052	128,101,000	13%	17,080,052	128,101,000	13%
	2010	20,898,158	137,935,710	15%	23,503,232	18,237,144	155,130,177	12%	18,237,144	155,130,177	12%
	2011	23,168,954	131,911,399	18%	27,392,999	24,516,433	155,960,810	16%	24,516,433	155,960,810	16%
2010 RI	2012	25,101,280	159,364,080	16%	25,645,134	31,155,792	162,816,927	19%	31,155,792	169,957,744	18%
	2013	27,499,564	164,003,234	17%	32,160,271	31,468,380	191,798,983	16%	31,468,380	202,715,867	16%
	2014	30,325,163	167,089,860	18%	35,010,002	35,292,728	192,903,048	18%	35,292,728	206,417,891	17%
	2015	33,541,896	164,986,241	20%	39,612,817	46,562,193	194,847,954	24%	46,562,193	226,068,352	21%
	2016					48,959,081	193,264,964	25%	48,999,556	225,330,774	22%
Projected	2017					54,876,980	190,135,387	29%	54,433,000	220,260,395	25%
Future	2018					61,535,464	185,691,363	33%	59,775,668	210,394,550	28%
Experience	2019					69,089,045	181,411,317	38%	67,170,929	205,549,212	33%
	2020					77,459,698	177,243,096	44%	75,349,089	200,831,621	38%
	2021					86,801,694	173,147,397	50%	84,459,979	196,197,119	43%
	2022					97,335,002	169,077,050	58%	94,718,699	191,592,127	49%
	2023					109,234,527	164,983,378	66%	106,296,653	186,961,377	57%
	2024					122,341,700	160,829,169	76%	119,042,421	182,262,578	65%
	2025					136,615,036	156,578,157	87%	132,916,267	177,454,511	75%
	2026					152,158,695	152,198,917	100%	148,018,951	172,501,436	86%
	2027					169,017,279	147,663,149	114%	164,394,007	167,371,151	98%
	2028					188,016,083	142,943,263	132%	182,840,659	162,032,258	113%
	2029					208,924,205	138,005,460	151%	203,137,155	156,446,340	130%
	2030					230,630,229	132,832,973	174%	224,207,161	150,594,278	149%
	2031					252,955,998	127,422,430	199%	245,876,377	144,472,117	170%
	2032					275,362,912	121,777,190	226%	267,621,960	138,083,523	194%
	2033					297,161,509	115,907,660	256%	288,774,977	131,440,129	220%
	2034					318,108,115	109,833,130	290%	309,097,481	124,563,632	248%
	2035					337,788,674	103,582,684	326%	328,186,112	117,486,838	279%
	2036					355,657,558	97,196,951	366%	345,510,939	110,255,637	313%
	2037					370,552,575	90,727,099	408%	359,946,040	102,927,878	350%
	2038					381,750,675	84,231,752	453%	370,790,821	95,569,889	388%
	2039					390,152,548	77,771,336	502%	378,915,636	88,250,100	429%
	2040					395,744,785	71,405,069	554%	384,307,008	81,035,616	474%
	2041					398,183,885	65,190,006	611%	386,633,353	73,991,105	523%
	2042					397,125,889	59,176,180	671%	385,563,216	67,173,330	574%
	2043					392,594,221	53,409,081	735%	381,121,320	60,633,945	629%
	2044					385,342,275	47,924,683	804%	374,038,504	54,413,871	687%
	2045					376,001,171	42,750,392	880%	364,926,962	48,544,353	752%
Value as of 12/31/15*:											
	Past				277,614,850	282,336,827	1,993,536,494	14.2%	282,336,827	2,060,044,897	13.7%
	Future					4,335,491,793	2,500,795,638	173.4%	4,213,650,031	2,845,543,761	148.1%
	Lifetime					4,617,828,620	4,494,332,132	102.7%	4,495,986,858	4,905,588,659	91.7%

*discounted at maximum statutory valuation rates

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

			Accum Value of Past Initial Prm x 84.0% =	1,545,731,890
Accum Value of Minimum (Past Incurred Claims,			Present Value of Future Initial Prm x 84.0% =	1,469,037,856
Adjusted Originally Expected Incurred Claims) =	277,614,850		Accum Value of Prior Increases x 85.0% =	187,304,835
Present Value of Future Incurred Claims =	4,213,650,031		Present Value of Future Increases x 85.0% =	932,566,074
Total =	4,491,264,881	> =	Total	4,134,640,654

Appendix A - Comparison to New Business Rates (Care Choice P-FACE (2002-2))
Rates shown are for a 90-day EP, 75% HHC benefit, and are per $5 monthly benefit

Inflation Option: Future Purchase Option

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	7	8	10	Life
18-29	0.88	1.02	1.09	1.11	1.24	1.31	1.51	2.17	2.45
30	0.93	1.07	1.16	1.17	1.29	1.37	1.58	2.17	2.45
31	0.99	1.14	1.16	1.17	1.29	1.37	1.58	2.17	2.45
32	0.99	1.14	1.19	1.22	1.36	1.43	1.66	2.22	2.54
33	0.99	1.14	1.19	1.22	1.36	1.43	1.66	2.22	2.54
34	0.99	1.14	1.23	1.28	1.43	1.51	1.75	2.37	2.72
35	0.99	1.14	1.23	1.28	1.43	1.51	1.75	2.38	2.75
36	0.99	1.14	1.23	1.28	1.43	1.51	1.75	2.40	2.78
37	0.99	1.14	1.26	1.35	1.50	1.59	1.84	2.40	2.78
38	0.99	1.15	1.26	1.35	1.51	1.59	1.84	2.57	2.99
39	0.99	1.15	1.26	1.35	1.53	1.61	1.87	2.62	3.06
40	0.99	1.15	1.26	1.37	1.54	1.63	1.88	2.66	3.11
41	1.02	1.22	1.28	1.39	1.59	1.68	1.94	2.76	3.24
42	1.02	1.23	1.40	1.52	1.73	1.83	2.12	2.87	3.38
43	1.10	1.34	1.42	1.55	1.78	1.89	2.18	2.98	3.51
44	1.21	1.36	1.55	1.70	1.85	1.95	2.26	3.11	3.67
45	1.32	1.48	1.59	1.74	2.01	2.13	2.46	3.24	3.83
46	1.34	1.51	1.75	1.81	2.10	2.22	2.57	3.41	4.03
47	1.48	1.66	1.80	1.87	2.19	2.31	2.68	3.58	4.24
48	1.61	1.72	1.88	2.05	2.40	2.54	2.94	3.79	4.50
49	1.64	1.87	2.06	2.14	2.51	2.65	3.07	3.85	4.58
50	1.80	1.94	2.14	2.23	2.64	2.79	3.23	4.08	4.86
51	1.87	2.02	2.27	2.39	2.83	2.99	3.46	4.27	5.10
52	2.05	2.24	2.50	2.53	3.03	3.20	3.71	4.61	5.36
53	2.13	2.36	2.64	2.82	3.38	3.58	4.14	4.86	5.66
54	2.37	2.63	2.94	3.00	3.62	3.83	4.43	5.11	5.97
55	2.45	2.76	3.11	3.22	3.89	4.11	4.76	5.40	6.32
56	2.59	3.00	3.27	3.41	4.13	4.36	5.05	5.84	6.70
57	2.76	3.12	3.60	3.63	4.38	4.63	5.36	6.16	7.10
58	2.96	3.40	3.80	3.86	4.55	4.81	5.56	6.55	7.58
59	3.01	3.57	4.06	4.15	4.87	5.15	5.96	6.97	7.94
60	3.24	3.78	4.35	4.47	5.12	5.41	6.26	7.47	8.40
61	3.47	4.14	4.62	4.81	5.56	5.88	6.81	8.11	9.18
62	3.73	4.40	5.07	5.21	6.09	6.44	7.46	8.88	9.96
63	3.93	4.87	5.45	5.67	6.69	7.07	8.18	9.60	10.99
64	4.29	5.25	5.74	6.20	7.39	7.82	9.05	10.47	11.88
65	4.57	5.71	6.26	6.66	8.03	8.49	9.83	11.44	13.06
66	5.03	6.22	6.76	7.28	8.58	9.07	10.50	12.39	14.22
67	5.44	6.73	7.40	7.88	9.10	9.62	11.13	13.34	15.41
68	5.95	7.18	8.02	8.62	9.77	10.33	11.96	14.51	16.68
69	6.55	7.90	8.79	9.38	10.34	10.93	12.66	15.59	18.20
70	7.15	8.47	9.57	10.15	11.07	11.70	13.54	16.90	19.81
71	7.93	9.34	10.45	11.26	12.03	12.72	14.72	18.93	21.95
72	8.76	10.27	11.45	12.49	13.11	13.86	16.05	21.19	24.35
73	9.69	11.31	12.56	13.79	14.33	15.15	17.54	23.70	27.04
74	10.81	12.45	13.69	15.38	15.63	16.52	19.13	26.56	30.14
75	11.90	13.78	14.99	16.99	17.09	18.07	20.92	29.72	33.42
76	13.23	15.53	16.99	19.32	19.37	20.48	23.71	33.52	37.69
77	14.79	17.59	19.22	21.82	21.96	23.22	26.88	38.06	42.64
78	16.50	19.77	21.73	24.79	24.92	26.35	30.50	42.94	48.20
79	18.43	22.36	24.59	28.07	28.22	29.83	34.53	48.63	54.53
80	30.56	25.18	27.88	31.85	32.05	33.88	39.22	54.92	61.61
81	32.99	27.66	30.66	35.05	35.29	37.30	43.18	60.37	67.74
82	35.25	29.90	33.19	37.87	38.18	40.36	46.72	65.30	73.32
83	38.28	33.41	37.03	42.34	42.63	45.07	52.17	72.98	81.86
84	41.09	36.55	40.51	46.43	46.74	49.41	57.20	79.94	89.68

P-FACE (2002-2) Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	7	8	10	Life
18-29	0.44	0.53	0.59	0.62	0.65	0.69	0.73	0.91	1.01
30	0.44	0.53	0.59	0.62	0.65	0.69	0.73	0.91	1.01
31	0.46	0.55	0.61	0.64	0.68	0.72	0.76	0.94	1.04
32	0.47	0.58	0.64	0.67	0.70	0.74	0.79	0.98	1.08
33	0.49	0.60	0.66	0.69	0.73	0.77	0.82	1.01	1.12
34	0.51	0.62	0.68	0.72	0.75	0.80	0.85	1.05	1.16
35	0.53	0.64	0.71	0.75	0.78	0.83	0.88	1.09	1.21
36	0.55	0.66	0.73	0.77	0.81	0.86	0.91	1.13	1.25
37	0.57	0.69	0.76	0.80	0.84	0.89	0.95	1.17	1.30
38	0.59	0.71	0.79	0.83	0.87	0.92	0.98	1.21	1.35
39	0.61	0.74	0.82	0.86	0.91	0.96	1.02	1.26	1.40
40	0.63	0.77	0.85	0.89	0.94	0.99	1.06	1.31	1.45
41	0.67	0.81	0.90	0.95	0.99	1.05	1.12	1.38	1.53
42	0.71	0.86	0.95	1.00	1.05	1.11	1.18	1.46	1.62
43	0.75	0.91	1.01	1.06	1.12	1.18	1.25	1.55	1.72
44	0.80	0.97	1.07	1.12	1.18	1.25	1.33	1.64	1.82
45	0.85	1.02	1.13	1.19	1.25	1.32	1.40	1.74	1.93
46	0.90	1.09	1.20	1.27	1.33	1.41	1.50	1.85	2.05
47	0.96	1.16	1.28	1.35	1.42	1.50	1.59	1.97	2.19
48	1.02	1.24	1.37	1.44	1.51	1.60	1.70	2.10	2.33
49	1.09	1.32	1.45	1.53	1.61	1.70	1.81	2.23	2.48
50	1.16	1.40	1.55	1.63	1.71	1.81	1.93	2.38	2.64
51	1.24	1.50	1.66	1.74	1.83	1.93	2.06	2.54	2.82
52	1.32	1.60	1.77	1.86	1.96	2.07	2.21	2.72	3.02
53	1.42	1.71	1.89	1.99	2.09	2.21	2.36	2.91	3.23
54	1.51	1.83	2.03	2.13	2.24	2.37	2.53	3.11	3.45
55	1.62	1.96	2.17	2.28	2.40	2.53	2.71	3.33	3.70
56	1.74	2.11	2.33	2.45	2.57	2.72	2.95	3.58	3.97
57	1.87	2.27	2.50	2.64	2.77	2.93	3.22	3.85	4.27
58	2.01	2.44	2.69	2.83	2.97	3.14	3.51	4.14	4.59
59	2.16	2.62	2.89	3.04	3.20	3.38	3.82	4.44	4.93
60	2.32	2.81	3.11	3.27	3.44	3.63	4.17	4.78	5.30
61	2.53	3.06	3.38	3.56	3.74	3.95	4.57	5.19	5.76
62	2.75	3.33	3.67	3.87	4.06	4.29	4.97	5.65	6.27
63	2.99	3.62	3.99	4.20	4.42	4.67	5.40	6.14	6.81
64	3.25	3.93	4.34	4.57	4.80	5.07	5.87	6.67	7.41
65	3.53	4.27	4.72	4.97	5.22	5.52	6.39	7.26	8.05
66	3.85	4.66	5.15	5.42	5.69	6.01	6.96	7.91	8.78
67	4.19	5.08	5.61	5.90	6.20	6.55	7.59	8.62	9.56
68	4.57	5.53	6.11	6.43	6.76	7.14	8.27	9.39	10.42
69	4.98	6.03	6.66	7.01	7.36	7.78	9.01	10.24	11.36
70	5.43	6.57	7.26	7.64	8.03	8.48	9.82	11.16	12.38
71	6.09	7.38	8.15	8.58	9.01	9.52	11.03	12.53	13.90
72	6.84	8.28	9.15	9.63	10.11	10.69	12.38	13.89	14.84
73	7.68	9.30	10.27	10.81	11.35	12.00	13.90	14.78	15.79
74	8.37	10.44	11.53	12.14	12.75	13.48	15.09	15.70	16.77
75	8.82	11.39	12.95	13.63	14.31	15.13	16.01	16.65	17.79
76	9.28	12.06	13.87	15.07	15.80	16.28	16.96	17.64	18.84
77	9.75	12.75	14.66	15.94	16.70	17.21	17.93	18.65	19.92
78	10.22	13.45	15.47	16.82	17.62	18.16	18.92	19.68	21.02
79	10.69	14.17	16.29	17.71	18.56	19.13	19.92	20.72	22.14
80	11.16	14.89	17.12	18.61	19.50	20.10	20.93	21.77	23.26
81	12.28	16.37	18.83	20.47	21.45	22.11	23.03	23.95	25.58
82	13.40	17.86	20.54	22.33	23.40	24.11	25.12	26.12	27.91
83	14.85	19.80	22.77	24.75	25.94	26.73	27.84	28.95	30.93
84	16.30	21.73	24.99	27.17	28.47	29.34	30.56	31.78	33.96

* Benefit Differences between P-FACE (2002-2) and P-FACE (2009):
- P-FACE 2009 Group rates are approximated by applying the ratio of [ICC12-LTC-12 / LTC-03] Retail rates to P-FACE 2009 rates (P-FACE 2009 was the last Group LTC product offered, but would increase by a cor
- ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifet
- An additional 3% factor was applied to account reflect differences in EP: LTC-03 has an EP where 1 day of HHC = 7 days towards EP, and ICC12-LTC-12 is a true service-day EP
- ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business.
- P-FACE 2009 rates were increased by an additional 9.5%, accounting for the average increase to premium rates for ICC12-LTC-12 if they were still being sold in 2016.

Appendix A - Comparison to New Business Rates (Care Choice P-FACE (2002-2))
Rates shown are for a 90-day EP, 75% HHC benefit, and are per $5 monthly benefit

Inflation Option: Future Purchase Option
P-FACE (2002-2) Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	7	8	10	Life
18-29	0.44	0.54	0.60	0.63	0.66	0.70	0.74	0.92	1.03
30	0.44	0.54	0.60	0.63	0.66	0.70	0.74	0.92	1.03
31	0.46	0.56	0.62	0.65	0.68	0.72	0.77	0.96	1.06
32	0.48	0.58	0.64	0.67	0.71	0.75	0.80	0.99	1.10
33	0.49	0.60	0.66	0.70	0.73	0.78	0.83	1.03	1.15
34	0.51	0.62	0.69	0.73	0.76	0.81	0.86	1.07	1.19
35	0.53	0.65	0.71	0.75	0.79	0.84	0.89	1.11	1.23
36	0.55	0.67	0.74	0.78	0.82	0.87	0.92	1.15	1.28
37	0.57	0.69	0.77	0.81	0.85	0.90	0.96	1.19	1.32
38	0.59	0.72	0.80	0.84	0.88	0.93	0.99	1.24	1.37
39	0.62	0.75	0.83	0.87	0.91	0.97	1.03	1.28	1.42
40	0.64	0.78	0.86	0.90	0.95	1.00	1.07	1.33	1.48
41	0.68	0.82	0.91	0.96	1.00	1.06	1.13	1.41	1.56
42	0.72	0.87	0.96	1.01	1.06	1.12	1.20	1.49	1.66
43	0.76	0.92	1.02	1.07	1.13	1.19	1.27	1.58	1.75
44	0.81	0.98	1.08	1.14	1.19	1.26	1.34	1.67	1.86
45	0.85	1.03	1.14	1.20	1.26	1.34	1.42	1.77	1.97
46	0.91	1.10	1.22	1.28	1.34	1.42	1.51	1.88	2.09
47	0.97	1.17	1.29	1.36	1.43	1.51	1.61	2.01	2.23
48	1.03	1.25	1.38	1.45	1.52	1.61	1.72	2.14	2.37
49	1.10	1.33	1.47	1.54	1.62	1.72	1.83	2.27	2.53
50	1.17	1.41	1.56	1.64	1.73	1.83	1.95	2.42	2.69
51	1.25	1.51	1.67	1.76	1.85	1.95	2.08	2.59	2.88
52	1.34	1.62	1.79	1.88	1.97	2.09	2.23	2.77	3.08
53	1.43	1.73	1.91	2.01	2.11	2.23	2.39	2.96	3.29
54	1.53	1.85	2.05	2.15	2.26	2.39	2.56	3.17	3.52
55	1.63	1.98	2.19	2.30	2.42	2.56	2.74	3.39	3.77
56	1.76	2.13	2.35	2.47	2.60	2.75	2.98	3.64	4.05
57	1.89	2.29	2.52	2.66	2.79	2.95	3.25	3.91	4.34
58	2.03	2.46	2.71	2.85	3.00	3.17	3.55	4.20	4.67
59	2.18	2.64	2.91	3.07	3.22	3.41	3.87	4.51	5.01
60	2.34	2.84	3.13	3.29	3.46	3.66	4.21	4.85	5.39
61	2.54	3.08	3.40	3.58	3.76	3.98	4.62	5.27	5.85
62	2.77	3.35	3.70	3.89	4.08	4.32	5.02	5.72	6.36
63	3.01	3.64	4.02	4.23	4.44	4.70	5.46	6.22	6.91
64	3.27	3.96	4.37	4.59	4.82	5.10	5.93	6.76	7.51
65	3.55	4.30	4.75	4.99	5.24	5.55	6.44	7.34	8.16
66	3.87	4.68	5.17	5.44	5.71	6.04	7.02	8.00	8.89
67	4.22	5.10	5.63	5.93	6.22	6.58	7.65	8.71	9.68
68	4.59	5.56	6.14	6.46	6.78	7.17	8.33	9.49	10.55
69	5.01	6.06	6.69	7.03	7.38	7.81	9.07	10.34	11.49
70	5.46	6.60	7.29	7.66	8.05	8.51	9.88	11.26	12.51
71	6.13	7.42	8.18	8.61	9.04	9.56	11.10	12.65	14.06
72	6.89	8.33	9.19	9.67	10.15	10.74	12.47	14.03	14.99
73	7.74	9.36	10.32	10.86	11.40	12.06	14.01	14.91	15.93
74	8.43	10.51	11.60	12.19	12.80	13.55	15.21	15.82	16.90
75	8.88	11.46	13.02	13.70	14.38	15.22	16.11	16.76	17.90
76	9.33	12.12	13.94	15.15	15.88	16.36	17.04	17.73	18.94
77	9.79	12.80	14.72	16.00	16.76	17.28	18.00	18.72	20.00
78	10.25	13.49	15.51	16.86	17.67	18.21	18.97	19.73	21.07
79	10.71	14.19	16.31	17.73	18.58	19.15	19.95	20.75	22.16
80	11.16	14.89	17.12	18.61	19.50	20.10	20.93	21.77	23.26
81	12.28	16.37	18.83	20.47	21.45	22.11	23.03	23.95	25.58
82	13.40	17.86	20.54	22.33	23.40	24.11	25.12	26.12	27.91
83	14.85	19.80	22.77	24.75	25.94	26.73	27.84	28.95	30.93
84	16.30	21.73	24.99	27.17	28.47	29.34	30.56	31.78	33.96

P-FACE (2002-2) 2016 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	7	8	10	Life
18-29	16%	17%	17%	17%	17%	17%	17%	18%	18%
30	16%	17%	17%	17%	17%	17%	17%	18%	18%
31	16%	17%	17%	17%	17%	17%	17%	18%	18%
32	16%	17%	17%	17%	17%	17%	17%	18%	18%
33	16%	17%	17%	17%	17%	17%	17%	18%	18%
34	16%	17%	17%	17%	17%	17%	17%	18%	18%
35	16%	17%	17%	17%	17%	17%	17%	18%	18%
36	16%	17%	17%	17%	17%	17%	17%	18%	18%
37	16%	17%	17%	17%	17%	17%	17%	18%	18%
38	17%	17%	17%	17%	17%	17%	17%	18%	18%
39	17%	17%	17%	17%	17%	17%	17%	18%	18%
40	17%	17%	17%	17%	17%	17%	17%	18%	18%
41	17%	17%	17%	17%	17%	17%	17%	18%	18%
42	17%	17%	17%	17%	17%	17%	17%	18%	18%
43	17%	17%	17%	17%	17%	17%	17%	18%	18%
44	17%	17%	17%	17%	17%	17%	17%	18%	18%
45	17%	17%	17%	17%	17%	17%	17%	18%	18%
46	17%	17%	17%	17%	17%	17%	17%	18%	18%
47	17%	17%	17%	17%	17%	17%	17%	18%	18%
48	17%	17%	17%	17%	17%	17%	17%	18%	18%
49	17%	17%	17%	17%	17%	17%	17%	18%	18%
50	17%	17%	17%	17%	17%	17%	17%	18%	18%
51	17%	17%	17%	17%	17%	17%	17%	18%	18%
52	17%	17%	17%	17%	17%	17%	17%	18%	18%
53	17%	17%	17%	17%	17%	17%	17%	18%	18%
54	17%	17%	17%	17%	17%	17%	17%	18%	18%
55	17%	17%	17%	17%	17%	17%	17%	18%	18%
56	17%	17%	17%	17%	17%	17%	17%	18%	18%
57	17%	17%	17%	17%	17%	17%	17%	18%	18%
58	17%	17%	17%	17%	17%	17%	17%	18%	18%
59	17%	17%	17%	17%	17%	17%	17%	18%	18%
60	17%	17%	17%	17%	17%	17%	17%	18%	18%
61	17%	17%	17%	17%	17%	17%	17%	17%	18%
62	17%	17%	17%	16%	16%	17%	17%	17%	18%
63	17%	17%	17%	16%	16%	17%	17%	17%	17%
64	17%	17%	16%	16%	16%	16%	17%	17%	17%
65	17%	16%	16%	16%	16%	16%	17%	17%	17%
66	17%	16%	16%	16%	16%	16%	17%	17%	17%
67	17%	16%	16%	16%	16%	16%	17%	17%	17%
68	16%	16%	16%	16%	16%	16%	17%	17%	17%
69	16%	16%	16%	16%	16%	16%	17%	17%	17%
70	16%	16%	16%	16%	16%	16%	17%	17%	17%
71	17%	16%	16%	16%	16%	16%	17%	17%	17%
72	17%	16%	16%	16%	16%	16%	17%	17%	17%
73	17%	17%	16%	16%	16%	16%	17%	17%	17%
74	17%	17%	16%	16%	16%	16%	17%	17%	17%
75	17%	17%	17%	16%	16%	17%	17%	17%	17%
76	16%	16%	16%	16%	16%	16%	16%	16%	16%
77	16%	16%	16%	16%	16%	16%	16%	16%	16%
78	16%	16%	16%	16%	16%	16%	16%	16%	16%
79	16%	16%	16%	16%	16%	16%	16%	16%	16%
80	16%	16%	16%	16%	16%	16%	16%	16%	16%
81	16%	16%	16%	16%	16%	16%	16%	16%	16%
82	16%	16%	16%	16%	16%	16%	16%	16%	16%
83	16%	16%	16%	16%	16%	16%	16%	16%	16%
84	16%	16%	16%	16%	16%	16%	16%	16%	16%

* Benefit Differences between P-FACE (2002-2) and P-FACE (2009):
- P-FACE 2009 Group rates are approximated by applying the ratio of [ICC12-LTC-12 / LTC-03] Retail rates to P-FACE 2009 rates (P-FACE 2009 was the last Group LTC product offered, but would increase by a cor
- ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifet
- An additional 3% factor was applied to account reflect differences in EP: LTC-03 has an EP where 1 day of HHC = 7 days towards EP, and ICC12-LTC-12 is a true service-day EP
- ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business.
- P-FACE 2009 rates were increased by an additional 9.5%, accounting for the average increase to premium rates for ICC12-LTC-12 if they were still being sold in 2016.

Appendix A - Comparison to New Business Rates (Care Choice P-FACE (2002-2))
Rates shown are for a 90-day EP, 75% HHC benefit, and are per $5 monthly benefit

Inflation Option: ABI (5% Compound Inflation)

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6	7	8	10	Life
18-29	6.94	8.59	9.14	9.74	11.26	11.79	13.58	15.32	16.66
30	6.94	8.59	9.14	9.74	11.26	11.79	13.58	15.32	16.66
31	6.94	8.59	9.14	9.74	11.26	11.79	13.58	15.32	16.66
32	6.94	8.59	9.14	9.74	11.26	11.79	13.58	15.32	16.66
33	6.94	8.59	9.14	9.74	11.26	11.79	13.58	15.32	16.66
34	6.94	8.59	9.14	9.74	11.26	11.79	13.58	15.32	16.66
35	6.94	8.59	9.14	9.74	11.26	11.79	13.58	15.32	16.66
36	7.10	8.60	9.14	9.74	11.30	11.83	13.63	15.42	16.66
37	7.11	8.79	9.14	9.79	11.39	11.93	13.74	15.44	16.66
38	7.11	8.84	9.15	9.87	11.48	12.01	13.84	15.62	16.77
39	7.26	8.87	9.20	9.94	11.57	12.12	13.96	15.65	16.85
40	7.27	8.91	9.28	10.03	11.66	12.21	14.07	15.83	16.91
41	7.38	9.07	9.50	10.28	12.04	12.61	14.53	16.41	17.54
42	7.65	9.21	9.74	10.53	12.43	13.01	14.98	16.82	18.18
43	7.77	9.38	9.98	10.79	12.83	13.43	15.47	17.43	18.86
44	8.06	9.72	10.39	11.22	13.23	13.85	15.96	17.87	19.37
45	8.19	9.88	10.64	11.50	13.67	14.32	16.49	18.53	20.11
46	8.35	10.10	10.95	11.84	14.16	14.83	17.08	19.09	20.92
47	8.70	10.33	11.29	12.19	14.51	15.19	17.50	19.86	21.79
48	8.87	10.57	11.62	12.55	15.06	15.76	18.16	20.49	22.52
49	9.24	10.81	11.96	12.92	15.59	16.33	18.81	21.29	23.42
50	9.42	11.06	12.33	13.31	16.17	16.93	19.50	21.96	24.38
51	9.66	11.34	12.67	13.53	16.59	17.37	20.01	22.41	24.92
52	9.91	11.65	13.05	13.93	16.83	17.62	20.30	22.88	25.47
53	10.37	11.96	13.26	14.15	17.27	18.08	20.82	23.54	26.03
54	10.64	12.31	13.63	14.56	17.53	18.35	21.14	24.04	26.62
55	10.93	12.65	14.04	14.83	17.98	18.83	21.69	24.53	27.20
56	11.00	12.85	14.29	15.08	18.35	19.21	22.13	24.98	27.55
57	11.27	13.27	14.57	15.33	18.71	19.59	22.56	25.22	27.89
58	11.35	13.49	14.84	15.60	19.12	20.02	23.06	25.73	28.31
59	11.65	13.76	14.95	15.69	19.32	20.22	23.29	26.21	28.51
60	11.76	14.03	15.27	15.97	19.76	20.68	23.83	26.57	28.99
61	11.88	14.35	15.64	16.36	19.96	20.89	24.07	26.75	29.30
62	12.00	14.84	16.07	16.58	19.99	20.93	24.11	26.79	29.63
63	12.15	15.26	16.36	17.03	20.08	21.02	24.21	26.89	30.03
64	12.36	15.50	16.85	17.34	20.20	21.15	24.36	27.05	30.47
65	12.55	15.97	17.24	17.69	20.36	21.31	24.55	27.25	30.78
66	13.23	16.86	18.19	18.65	21.50	22.51	25.93	29.42	32.98
67	14.10	17.66	19.10	19.71	22.62	23.68	27.27	31.81	35.40
68	14.89	18.52	20.08	20.89	23.89	25.01	28.82	34.27	37.90
69	15.62	19.46	21.18	22.06	25.17	26.35	30.35	36.98	40.66
70	16.57	20.52	22.19	23.33	26.62	27.87	32.11	39.97	43.53
71	18.04	22.00	23.40	24.63	27.82	29.12	33.55	42.09	46.20
72	19.60	23.66	24.59	25.89	29.29	30.66	35.33	44.44	48.93
73	21.29	25.29	25.80	27.33	30.62	32.05	36.92	46.83	51.75
74	23.33	27.11	27.18	28.94	32.09	33.59	38.70	49.30	54.84
75	25.33	29.16	28.61	30.47	33.63	35.21	40.56	51.94	58.13
76	26.92	31.20	30.52	32.35	35.78	37.45	43.15	55.46	61.80
77	28.48	33.19	32.56	34.40	38.13	39.91	45.98	59.19	65.60
78	30.19	35.46	34.78	36.54	40.71	42.62	49.10	63.19	69.76
79	32.00	37.89	37.08	38.82	43.34	45.37	52.26	67.37	74.19
80	49.88	40.51	39.62	41.27	46.17	48.33	55.68	71.95	78.82
81	52.80	44.52	43.61	45.40	50.78	53.16	61.24	79.16	86.73
82	55.54	48.14	47.17	49.11	54.96	57.54	66.29	85.66	93.79
83	59.31	53.79	52.67	54.89	61.36	64.23	74.00	95.60	104.71
84	62.67	58.91	57.73	60.15	67.21	70.36	81.05	104.68	114.63

P-FACE (2002-2) Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	7	8	10	Life
18-29	2.63	2.89	3.08	3.21	3.37	3.47	3.61	4.27	4.56
30	2.63	2.89	3.08	3.21	3.37	3.47	3.61	4.27	4.56
31	2.72	2.99	3.20	3.33	3.49	3.60	3.75	4.43	4.73
32	2.80	3.10	3.31	3.46	3.62	3.73	3.89	4.60	4.91
33	2.89	3.21	3.44	3.59	3.76	3.87	4.04	4.77	5.09
34	2.98	3.32	3.56	3.72	3.90	4.02	4.19	4.95	5.29
35	3.07	3.44	3.69	3.86	4.05	4.17	4.35	5.13	5.48
36	3.16	3.56	3.83	4.01	4.20	4.33	4.51	5.33	5.69
37	3.26	3.68	3.97	4.16	4.36	4.49	4.68	5.53	5.90
38	3.36	3.81	4.11	4.31	4.52	4.66	4.85	5.73	6.13
39	3.47	3.95	4.26	4.48	4.69	4.83	5.04	5.95	6.36
40	3.58	4.09	4.42	4.64	4.87	5.02	5.22	6.17	6.60
41	3.64	4.19	4.55	4.79	5.02	5.17	5.38	6.36	6.80
42	3.70	4.30	4.68	4.93	5.17	5.33	5.55	6.56	7.01
43	3.76	4.41	4.82	5.08	5.33	5.49	5.72	6.76	7.22
44	3.82	4.53	4.95	5.24	5.49	5.66	5.89	6.96	7.44
45	3.89	4.64	5.10	5.40	5.66	5.83	6.08	7.18	7.67
46	4.04	4.82	5.30	5.61	5.88	6.06	6.32	7.46	7.97
47	4.20	5.00	5.50	5.84	6.12	6.30	6.57	7.76	8.29
48	4.37	5.18	5.71	6.07	6.36	6.55	6.83	8.07	8.62
49	4.54	5.37	5.94	6.31	6.61	6.81	7.10	8.38	8.96
50	4.72	5.57	6.17	6.56	6.87	7.08	7.38	8.72	9.31
51	4.92	5.83	6.46	6.88	7.21	7.43	7.74	9.14	9.77
52	5.14	6.10	6.77	7.21	7.56	7.79	8.12	9.59	10.24
53	5.36	6.39	7.09	7.57	7.93	8.17	8.51	10.06	10.74
54	5.59	6.68	7.43	7.93	8.32	8.57	8.93	10.55	11.27
55	5.83	6.99	7.79	8.32	8.72	8.99	9.36	11.06	11.82
56	6.24	7.49	8.36	8.94	9.37	9.65	10.06	11.88	12.69
57	6.68	8.03	8.97	9.47	9.76	10.21	10.80	12.76	13.64
58	7.09	8.59	9.49	9.81	10.10	10.57	11.61	13.71	14.65
59	7.34	8.89	9.83	10.15	10.45	10.94	12.47	14.25	15.66
60	7.60	9.21	10.17	10.50	10.82	11.33	13.05	14.75	16.21
61	7.92	9.59	10.60	10.94	11.27	11.80	13.59	15.37	16.89
62	8.25	9.99	11.04	11.40	11.74	12.30	14.16	16.01	17.59
63	8.60	10.41	11.50	11.88	12.24	12.81	14.76	16.68	18.33
64	8.95	10.85	11.98	12.38	12.75	13.35	15.37	17.38	18.97
65	9.33	11.30	12.48	12.89	13.28	13.90	16.02	18.11	19.49
66	9.75	11.81	13.05	13.48	13.89	14.54	16.75	18.93	20.27
67	10.20	12.35	13.64	14.09	14.52	15.20	17.51	19.72	21.07
68	10.66	12.91	14.26	14.73	15.18	15.89	18.30	20.48	21.88
69	11.14	13.50	14.91	15.40	15.87	16.61	19.13	21.24	22.69
70	11.65	14.11	15.59	16.10	16.59	17.36	20.00	22.01	23.51
71	12.53	15.25	16.85	17.41	17.93	18.77	21.62	23.05	24.62
72	13.02	16.48	18.21	18.81	19.38	20.29	23.18	24.11	25.75
73	13.51	17.22	19.68	20.33	20.94	21.93	24.21	25.18	26.90
74	14.00	17.96	20.66	21.98	22.64	23.70	25.26	26.27	28.06
75	14.49	18.71	21.52	23.39	24.47	25.26	26.31	27.36	29.23
76	14.97	19.46	22.38	24.32	25.49	26.27	27.36	28.46	30.40
77	15.45	20.20	23.23	25.25	26.46	27.27	28.40	29.54	31.56
78	15.90	20.93	24.07	26.16	27.42	28.26	29.43	30.61	32.70
79	16.34	21.64	24.89	27.05	28.35	29.22	30.43	31.65	33.82
80	16.75	22.33	25.68	27.91	29.25	30.14	31.40	32.66	34.89
81	18.42	24.56	28.25	30.70	32.18	33.16	34.54	35.92	38.38
82	20.10	26.79	30.81	33.49	35.10	36.17	37.68	39.19	41.87
83	22.27	29.70	34.15	37.12	38.90	40.09	41.76	43.43	46.40
84	24.45	32.60	37.49	40.75	42.71	44.01	45.84	47.68	50.94

* Benefit Differences between P-FACE (2002-2) and P-FACE (2009):
- The P-FACE (2009) ABI option increases the benefits and remaining LMB by 5% per year compounded. The P-FACE (2002-2) ABI option increases the DMB by 5% per year; the new LMB is calculated as the DMB
- P-FACE 2009 Group rates are approximated by applying the ratio of [ICC12-LTC-12 / LTC-03] Retail rates to P-FACE 2009 rates (P-FACE 2009 was the last Group LTC product offered, but would increase by a cor
- ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifet
- An additional 3% factor was applied to account reflect differences in EP: LTC-03 has an EP where 1 day of HHC = 7 days towards EP, and ICC12-LTC-12 is a true service-day EP
- ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business.
- P-FACE 2009 rates were increased by an additional 9.5%, accounting for the average increase to premium rates for ICC12-LTC-12 if they were still being sold in 2016.

Appendix A - Comparison to New Business Rates (Care Choice P-FACE (2002-2))
Rates shown are for a 90-day EP, 75% HHC benefit, and are per $5 monthly benefit

Inflation Option: ABI (5% Compound Inflation)
P-FACE (2002-2) Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 2	3	4	5	6	7	8	10	Life
18-29	2.68	2.95	3.14	3.27	3.43	3.54	3.68	4.38	4.68
30	2.68	2.95	3.14	3.27	3.43	3.54	3.68	4.38	4.68
31	2.77	3.05	3.26	3.40	3.56	3.67	3.82	4.54	4.85
32	2.85	3.16	3.38	3.52	3.69	3.81	3.96	4.71	5.03
33	2.94	3.27	3.50	3.66	3.83	3.95	4.11	4.89	5.22
34	3.03	3.38	3.63	3.79	3.98	4.10	4.27	5.07	5.42
35	3.13	3.50	3.76	3.94	4.13	4.25	4.43	5.26	5.62
36	3.23	3.63	3.90	4.08	4.28	4.41	4.60	5.46	5.83
37	3.33	3.75	4.04	4.24	4.44	4.58	4.77	5.67	6.05
38	3.43	3.89	4.19	4.40	4.61	4.75	4.95	5.88	6.28
39	3.54	4.02	4.35	4.56	4.78	4.93	5.13	6.10	6.52
40	3.65	4.17	4.51	4.73	4.96	5.11	5.33	6.33	6.76
41	3.71	4.27	4.64	4.88	5.11	5.27	5.49	6.52	6.97
42	3.77	4.38	4.77	5.03	5.27	5.43	5.66	6.72	7.18
43	3.83	4.50	4.91	5.18	5.43	5.60	5.83	6.93	7.40
44	3.90	4.61	5.05	5.34	5.60	5.77	6.01	7.14	7.63
45	3.96	4.73	5.20	5.50	5.77	5.94	6.19	7.36	7.86
46	4.12	4.91	5.40	5.72	6.00	6.18	6.44	7.65	8.17
47	4.28	5.09	5.61	5.95	6.23	6.43	6.69	7.95	8.50
48	4.45	5.28	5.82	6.19	6.48	6.68	6.96	8.27	8.84
49	4.63	5.48	6.05	6.43	6.74	6.94	7.23	8.60	9.19
50	4.81	5.68	6.28	6.69	7.01	7.22	7.52	8.94	9.55
51	5.02	5.95	6.58	7.01	7.35	7.57	7.89	9.37	10.02
52	5.23	6.22	6.90	7.35	7.71	7.94	8.27	9.83	10.50
53	5.46	6.51	7.23	7.71	8.08	8.33	8.68	10.31	11.02
54	5.69	6.81	7.58	8.09	8.48	8.73	9.10	10.81	11.55
55	5.94	7.13	7.94	8.48	8.89	9.16	9.54	11.34	12.12
56	6.36	7.64	8.52	9.11	9.55	9.84	10.25	12.18	13.02
57	6.81	8.18	9.15	9.65	9.93	10.40	11.01	13.09	13.98
58	7.23	8.76	9.67	9.97	10.26	10.75	11.83	14.06	15.02
59	7.47	9.05	9.99	10.31	10.61	11.11	12.71	14.59	16.05
60	7.72	9.36	10.33	10.65	10.96	11.49	13.29	15.08	16.59
61	8.04	9.74	10.75	11.09	11.42	11.96	13.83	15.70	17.27
62	8.38	10.15	11.20	11.55	11.89	12.45	14.40	16.34	17.98
63	8.72	10.57	11.66	12.03	12.38	12.97	15.00	17.02	18.72
64	9.09	11.00	12.14	12.52	12.89	13.50	15.62	17.72	19.36
65	9.46	11.46	12.64	13.04	13.42	14.06	16.26	18.45	19.86
66	9.89	11.97	13.21	13.62	14.02	14.69	16.98	19.27	20.63
67	10.33	12.50	13.80	14.23	14.65	15.34	17.74	20.05	21.42
68	10.79	13.06	14.41	14.86	15.30	16.03	18.53	20.79	22.21
69	11.28	13.65	15.06	15.53	15.98	16.74	19.35	21.54	23.01
70	11.79	14.26	15.73	16.22	16.70	17.49	20.22	22.29	23.81
71	12.67	15.41	17.00	17.53	18.05	18.90	21.85	23.31	24.90
72	13.15	16.65	18.37	18.95	19.50	20.43	23.41	24.35	26.02
73	13.63	17.37	19.86	20.48	21.08	22.08	24.43	25.41	27.14
74	14.11	18.10	20.81	22.13	22.78	23.86	25.45	26.47	28.28
75	14.58	18.83	21.65	23.53	24.62	25.42	26.48	27.54	29.42
76	15.05	19.56	22.49	24.44	25.62	26.40	27.50	28.60	30.56
77	15.50	20.28	23.32	25.34	26.56	27.37	28.51	29.65	31.68
78	15.94	20.98	24.13	26.23	27.49	28.33	29.51	30.69	32.79
79	16.36	21.67	24.92	27.09	28.39	29.25	30.47	31.69	33.86
80	16.75	22.33	25.68	27.91	29.25	30.14	31.40	32.66	34.89
81	18.42	24.56	28.25	30.70	32.18	33.16	34.54	35.92	38.38
82	20.10	26.79	30.81	33.49	35.10	36.17	37.68	39.19	41.87
83	22.27	29.70	34.15	37.12	38.90	40.09	41.76	43.43	46.40
84	24.45	32.60	37.49	40.75	42.71	44.01	45.84	47.68	50.94

P-FACE (2002-2) 2016 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6	7	8	10	Life
18-29	18%	18%	18%	18%	18%	18%	18%	19%	19%
30	18%	18%	18%	18%	18%	18%	18%	19%	19%
31	18%	18%	18%	18%	18%	18%	18%	19%	19%
32	18%	18%	18%	18%	18%	18%	18%	19%	19%
33	18%	18%	18%	18%	18%	18%	18%	19%	19%
34	18%	18%	18%	18%	18%	18%	18%	19%	19%
35	18%	18%	18%	18%	18%	18%	18%	19%	19%
36	18%	18%	18%	18%	18%	18%	18%	19%	19%
37	18%	18%	18%	18%	18%	18%	18%	19%	19%
38	18%	18%	18%	18%	18%	18%	18%	19%	19%
39	18%	18%	18%	18%	18%	18%	18%	19%	19%
40	18%	18%	18%	18%	18%	18%	18%	19%	19%
41	18%	18%	18%	18%	18%	18%	18%	19%	19%
42	18%	18%	18%	18%	18%	18%	18%	19%	19%
43	18%	18%	18%	18%	18%	18%	18%	19%	19%
44	18%	18%	18%	18%	18%	18%	18%	19%	19%
45	18%	18%	18%	18%	18%	18%	18%	19%	19%
46	18%	18%	18%	18%	18%	18%	18%	19%	19%
47	18%	18%	18%	18%	18%	18%	18%	19%	19%
48	18%	18%	18%	18%	18%	18%	18%	19%	19%
49	18%	18%	18%	18%	18%	18%	18%	19%	19%
50	18%	18%	18%	18%	18%	18%	18%	19%	19%
51	18%	18%	18%	18%	18%	18%	18%	19%	19%
52	18%	18%	18%	18%	18%	18%	18%	19%	19%
53	18%	18%	18%	18%	18%	18%	18%	19%	19%
54	18%	18%	18%	18%	18%	18%	18%	19%	19%
55	18%	18%	18%	18%	18%	18%	18%	19%	19%
56	18%	18%	18%	18%	18%	18%	18%	19%	19%
57	18%	18%	18%	18%	18%	18%	18%	19%	19%
58	18%	18%	18%	18%	18%	18%	18%	19%	19%
59	18%	18%	18%	18%	18%	18%	18%	19%	19%
60	18%	18%	18%	17%	17%	17%	18%	18%	19%
61	18%	18%	18%	17%	17%	17%	18%	18%	18%
62	18%	18%	18%	17%	17%	17%	18%	18%	18%
63	18%	18%	17%	17%	17%	17%	18%	18%	18%
64	18%	17%	17%	17%	17%	17%	18%	18%	18%
65	17%	17%	17%	17%	17%	17%	18%	18%	18%
66	17%	17%	17%	17%	17%	17%	17%	18%	18%
67	17%	17%	17%	17%	17%	17%	17%	18%	18%
68	17%	17%	17%	17%	17%	17%	17%	18%	18%
69	17%	17%	17%	17%	17%	17%	17%	17%	17%
70	17%	17%	17%	17%	17%	17%	17%	17%	17%
71	17%	17%	17%	17%	17%	17%	17%	17%	17%
72	17%	17%	17%	17%	17%	17%	17%	17%	17%
73	17%	17%	17%	17%	17%	17%	17%	17%	17%
74	17%	17%	17%	17%	17%	17%	17%	17%	17%
75	17%	17%	17%	17%	17%	17%	17%	17%	17%
76	16%	16%	16%	16%	16%	16%	16%	16%	16%
77	16%	16%	16%	16%	16%	16%	16%	16%	16%
78	16%	16%	16%	16%	16%	16%	16%	16%	16%
79	16%	16%	16%	16%	16%	16%	16%	16%	16%
80	16%	16%	16%	16%	16%	16%	16%	16%	16%
81	16%	16%	16%	16%	16%	16%	16%	16%	16%
82	16%	16%	16%	16%	16%	16%	16%	16%	16%
83	16%	16%	16%	16%	16%	16%	16%	16%	16%
84	16%	16%	16%	16%	16%	16%	16%	16%	16%

<u>* Benefit Differences between P-FACE (2002-2) and P-FACE (2009):</u>
- The P-FACE (2009) ABI option increases the benefits and remaining LMB by 5% per year compounded. The P-FACE (2002-2) ABI option increases the DMB by 5% per year; the new LMB is calculated as the DMB
- P-FACE 2009 Group rates are approximated by applying the ratio of [ICC12-LTC-12 / LTC-03] Retail rates to P-FACE 2009 rates (P-FACE 2009 was the last Group LTC product offered, but would increase by a cor
- ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifet
- An additional 3% factor was applied to account reflect differences in EP: LTC-03 has an EP where 1 day of HHC = 7 days towards EP, and ICC12-LTC-12 is a true service-day EP
- ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business.
- P-FACE 2009 rates were increased by an additional 9.5%, accounting for the average increase to premium rates for ICC12-LTC-12 if they were still being sold in 2016.

Appendix B1

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base							ABI Option: (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	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
30	0.44	0.54	0.60	0.63	0.66	0.92	1.03	2.68	2.95	3.14	3.27	3.43	4.38	4.68
31	0.46	0.56	0.62	0.65	0.68	0.96	1.06	2.77	3.05	3.26	3.40	3.56	4.54	4.85
32	0.48	0.58	0.64	0.67	0.71	0.99	1.10	2.85	3.16	3.38	3.52	3.69	4.71	5.03
33	0.49	0.60	0.66	0.70	0.73	1.03	1.15	2.94	3.27	3.50	3.66	3.83	4.89	5.22
34	0.51	0.62	0.69	0.73	0.76	1.07	1.19	3.03	3.38	3.63	3.79	3.98	5.07	5.42
35	0.53	0.65	0.71	0.75	0.79	1.11	1.23	3.13	3.50	3.76	3.94	4.13	5.26	5.62
36	0.55	0.67	0.74	0.78	0.82	1.15	1.28	3.23	3.63	3.90	4.08	4.28	5.46	5.83
37	0.57	0.69	0.77	0.81	0.85	1.19	1.32	3.33	3.75	4.04	4.24	4.44	5.67	6.05
38	0.59	0.72	0.80	0.84	0.88	1.24	1.37	3.43	3.89	4.19	4.40	4.61	5.88	6.28
39	0.62	0.75	0.83	0.87	0.91	1.28	1.42	3.54	4.02	4.35	4.56	4.78	6.10	6.52
40	0.64	0.78	0.86	0.90	0.95	1.33	1.48	3.65	4.17	4.51	4.73	4.96	6.33	6.76
41	0.68	0.82	0.91	0.96	1.00	1.41	1.56	3.71	4.27	4.64	4.88	5.11	6.52	6.97
42	0.72	0.87	0.96	1.01	1.06	1.49	1.66	3.77	4.38	4.77	5.03	5.27	6.72	7.18
43	0.76	0.92	1.02	1.07	1.13	1.58	1.75	3.83	4.50	4.91	5.18	5.43	6.93	7.40
44	0.81	0.98	1.08	1.14	1.19	1.67	1.86	3.90	4.61	5.05	5.34	5.60	7.14	7.63
45	0.85	1.03	1.14	1.20	1.26	1.77	1.97	3.96	4.73	5.20	5.50	5.77	7.36	7.86
46	0.91	1.10	1.22	1.28	1.34	1.88	2.09	4.12	4.91	5.40	5.72	6.00	7.65	8.17
47	0.97	1.17	1.29	1.36	1.43	2.01	2.23	4.28	5.09	5.61	5.95	6.23	7.95	8.50
48	1.03	1.25	1.38	1.45	1.52	2.14	2.37	4.45	5.28	5.82	6.19	6.48	8.27	8.84
49	1.10	1.33	1.47	1.54	1.62	2.27	2.53	4.63	5.48	6.05	6.43	6.74	8.60	9.19
50	1.17	1.41	1.56	1.64	1.73	2.42	2.69	4.81	5.68	6.28	6.69	7.01	8.94	9.55
51	1.25	1.51	1.67	1.76	1.85	2.59	2.88	5.02	5.95	6.58	7.01	7.35	9.37	10.02
52	1.34	1.62	1.79	1.88	1.97	2.77	3.08	5.23	6.22	6.90	7.35	7.71	9.83	10.50
53	1.43	1.73	1.91	2.01	2.11	2.96	3.29	5.46	6.51	7.23	7.71	8.08	10.31	11.02
54	1.53	1.85	2.05	2.15	2.26	3.17	3.52	5.69	6.81	7.58	8.09	8.48	10.81	11.55
55	1.63	1.98	2.19	2.30	2.42	3.39	3.77	5.94	7.13	7.94	8.48	8.89	11.34	12.12
56	1.76	2.13	2.35	2.47	2.60	3.64	4.05	6.36	7.64	8.52	9.11	9.55	12.18	13.02
57	1.89	2.29	2.52	2.66	2.79	3.91	4.34	6.81	8.18	9.15	9.65	9.93	13.09	13.98
58	2.03	2.46	2.71	2.85	3.00	4.20	4.67	7.23	8.76	9.67	9.97	10.26	14.06	15.02
59	2.18	2.64	2.91	3.07	3.22	4.51	5.01	7.47	9.05	9.99	10.31	10.61	14.59	16.05
60	2.34	2.84	3.13	3.29	3.46	4.85	5.39	7.72	9.36	10.33	10.65	10.96	15.08	16.59
61	2.54	3.08	3.40	3.58	3.76	5.27	5.85	8.04	9.74	10.75	11.09	11.42	15.70	17.27
62	2.77	3.35	3.70	3.89	4.08	5.72	6.36	8.38	10.15	11.20	11.55	11.89	16.34	17.98
63	3.01	3.64	4.02	4.23	4.44	6.22	6.91	8.72	10.57	11.66	12.03	12.38	17.02	18.72
64	3.27	3.96	4.37	4.59	4.82	6.76	7.51	9.09	11.00	12.14	12.52	12.89	17.72	19.36
65	3.55	4.30	4.75	4.99	5.24	7.34	8.16	9.46	11.46	12.64	13.04	13.42	18.45	19.86
66	3.87	4.68	5.17	5.44	5.71	8.00	8.89	9.89	11.97	13.21	13.62	14.02	19.27	20.63
67	4.22	5.10	5.63	5.93	6.22	8.71	9.68	10.33	12.50	13.80	14.23	14.65	20.05	21.42
68	4.59	5.56	6.14	6.46	6.78	9.49	10.55	10.79	13.06	14.41	14.86	15.30	20.79	22.21
69	5.01	6.06	6.69	7.03	7.38	10.34	11.49	11.28	13.65	15.06	15.53	15.98	21.54	23.01
70	5.46	6.60	7.29	7.66	8.05	11.26	12.51	11.79	14.26	15.73	16.22	16.70	22.29	23.81
71	6.13	7.42	8.18	8.61	9.04	12.65	14.06	12.67	15.41	17.00	17.53	18.05	23.31	24.90
72	6.89	8.33	9.19	9.67	10.15	14.03	14.99	13.15	16.65	18.37	18.95	19.50	24.35	26.02
73	7.74	9.36	10.32	10.86	11.40	14.91	15.93	13.63	17.37	19.86	20.48	21.08	25.41	27.14
74	8.43	10.51	11.60	12.19	12.80	15.82	16.90	14.11	18.10	20.81	22.13	22.78	26.47	28.28
75	8.88	11.46	13.02	13.70	14.38	16.76	17.90	14.58	18.83	21.65	23.53	24.62	27.54	29.42
76	9.33	12.12	13.94	15.15	15.88	17.73	18.94	15.05	19.56	22.49	24.44	25.62	28.60	30.56
77	9.79	12.80	14.72	16.00	16.76	18.72	20.00	15.50	20.28	23.32	25.34	26.56	29.65	31.68
78	10.25	13.49	15.51	16.86	17.67	19.73	21.07	15.94	20.98	24.13	26.23	27.49	30.69	32.79
79	10.71	14.19	16.31	17.73	18.58	20.75	22.16	16.36	21.67	24.92	27.09	28.39	31.69	33.86
80	11.16	14.89	17.12	18.61	19.50	21.77	23.26	16.75	22.33	25.68	27.91	29.25	32.66	34.89
81	12.28	16.37	18.83	20.47	21.45	23.95	25.58	18.42	24.56	28.25	30.70	32.18	35.92	38.38
82	13.40	17.86	20.54	22.33	23.40	26.12	27.91	20.10	26.79	30.81	33.49	35.10	39.19	41.87
83	14.85	19.80	22.77	24.75	25.94	28.95	30.93	22.27	29.70	34.15	37.12	38.90	43.43	46.40
84	16.30	21.73	24.99	27.17	28.47	31.78	33.96	24.45	32.60	37.49	40.75	42.71	47.68	50.94
85+	19.76	26.35	30.30	32.93	34.52	38.53	41.17	29.64	39.52	45.45	49.40	51.77	57.80	61.75

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (3.2% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.52	1.67	1.79	1.86	1.95
30	1.52	1.67	1.79	1.86	1.95
31	1.57	1.73	1.85	1.93	2.02
32	1.62	1.79	1.92	2.00	2.10
33	1.67	1.86	1.99	2.08	2.18
34	1.72	1.92	2.06	2.16	2.26
35	1.78	1.99	2.14	2.24	2.34
36	1.83	2.06	2.22	2.32	2.43
37	1.89	2.13	2.30	2.41	2.52
38	1.95	2.21	2.38	2.50	2.62
39	2.01	2.29	2.47	2.59	2.72
40	2.07	2.37	2.56	2.69	2.82
41	2.11	2.43	2.63	2.77	2.90
42	2.14	2.49	2.71	2.86	2.99
43	2.18	2.55	2.79	2.94	3.08
44	2.21	2.62	2.87	3.03	3.18
45	2.25	2.69	2.95	3.13	3.28
46	2.34	2.79	3.07	3.25	3.41
47	2.43	2.89	3.18	3.38	3.54
48	2.53	3.00	3.31	3.51	3.68
49	2.63	3.11	3.44	3.65	3.83
50	2.73	3.23	3.57	3.80	3.98
51	2.85	3.38	3.74	3.98	4.17
52	2.97	3.53	3.92	4.18	4.38
53	3.10	3.70	4.11	4.38	4.59
54	3.23	3.87	4.30	4.59	4.81
55	3.37	4.05	4.51	4.82	5.05
56	3.61	4.34	4.84	5.18	5.42
57	3.87	4.65	5.20	5.56	5.82
58	4.14	4.98	5.57	5.96	6.24
59	4.43	5.33	5.97	6.39	6.69
60	4.74	5.70	6.40	6.86	7.18
61	4.98	6.01	6.75	7.24	7.58
62	5.23	6.33	7.13	7.65	8.01
63	5.49	6.67	7.52	8.08	8.46
64	5.77	7.03	7.94	8.53	8.94
65	6.06	7.41	8.38	9.01	9.44
66	6.42	7.89	8.95	9.64	10.10
67	6.81	8.40	9.55	10.31	10.80
68	7.22	8.94	10.20	11.03	11.56
69	7.66	9.52	10.90	11.81	12.37
70	8.12	10.14	11.64	12.63	13.23
71	8.74	10.98	12.61	13.68	14.33
72	9.39	11.89	13.66	14.82	15.52
73	10.10	12.87	14.79	16.05	16.82
74	10.85	13.92	16.01	17.39	18.21
75	11.67	15.06	17.32	18.83	19.73
76	12.54	16.30	18.74	20.37	21.35
77	13.48	17.63	20.28	22.04	23.10
78	14.49	19.08	21.94	23.84	24.99
79	15.58	20.64	23.73	25.80	27.04
80	16.75	22.33	25.68	27.91	29.25
81	18.42	24.56	28.25	30.70	32.18
82	20.10	26.79	30.81	33.49	35.10
83	22.27	29.70	34.15	37.12	38.90
84	24.45	32.60	37.49	40.75	42.71
85+	29.64	39.52	45.45	49.40	51.77

Appendix B2

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.3% Compound Inflation)	
	Benefit Period	
	10 Years	Life
18-29	2.19	2.34
30	2.19	2.34
31	2.27	2.43
32	2.36	2.52
33	2.44	2.61
34	2.54	2.71
35	2.63	2.81
36	2.73	2.92
37	2.83	3.03
38	2.94	3.14
39	3.05	3.26
40	3.16	3.38
41	3.26	3.48
42	3.36	3.59
43	3.46	3.70
44	3.57	3.81
45	3.68	3.93
46	3.83	4.09
47	3.98	4.25
48	4.14	4.42
49	4.30	4.59
50	4.47	4.77
51	4.69	5.01
52	4.92	5.25
53	5.16	5.51
54	5.41	5.78
55	5.67	6.06
56	6.09	6.51
57	6.54	6.99
58	7.03	7.51
59	7.54	8.07
60	8.09	8.65
61	8.54	9.13
62	9.02	9.65
63	9.52	10.19
64	10.06	10.75
65	10.62	11.35
66	11.36	12.14
67	12.15	12.98
68	12.99	13.88
69	13.89	14.84
70	14.86	15.88
71	16.08	17.18
72	17.39	18.58
73	18.82	20.11
74	20.36	21.75
75	22.03	23.53
76	23.83	25.46
77	25.79	27.55
78	27.90	29.81
79	30.18	32.25
80	32.66	34.89
81	35.92	38.38
82	39.19	41.87
83	43.43	46.40
84	47.68	50.94
85+	57.80	61.75

Appendix C1

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

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost					ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
30	0.38	0.46	0.51	0.54	0.56	2.27	2.50	2.66	2.77	2.91
31	0.40	0.48	0.53	0.56	0.58	2.34	2.58	2.76	2.88	3.02
32	0.41	0.50	0.55	0.58	0.61	2.42	2.67	2.86	2.99	3.13
33	0.43	0.51	0.57	0.60	0.63	2.49	2.77	2.97	3.10	3.25
34	0.44	0.53	0.59	0.62	0.65	2.57	2.87	3.07	3.21	3.37
35	0.46	0.55	0.61	0.64	0.68	2.65	2.97	3.19	3.33	3.49
36	0.47	0.57	0.63	0.67	0.70	2.73	3.07	3.30	3.46	3.63
37	0.49	0.60	0.66	0.69	0.73	2.82	3.18	3.43	3.59	3.76
38	0.51	0.62	0.68	0.72	0.75	2.90	3.29	3.55	3.72	3.90
39	0.53	0.64	0.71	0.74	0.78	2.99	3.41	3.68	3.86	4.05
40	0.55	0.66	0.73	0.77	0.81	3.09	3.53	3.82	4.01	4.20
41	0.58	0.70	0.78	0.82	0.86	3.14	3.62	3.93	4.13	4.33
42	0.61	0.74	0.82	0.87	0.91	3.19	3.71	4.04	4.26	4.46
43	0.65	0.79	0.87	0.92	0.96	3.25	3.81	4.16	4.39	4.60
44	0.69	0.84	0.92	0.97	1.02	3.30	3.91	4.28	4.52	4.74
45	0.73	0.88	0.98	1.03	1.08	3.36	4.01	4.40	4.66	4.89
46	0.78	0.94	1.04	1.10	1.15	3.49	4.16	4.57	4.85	5.08
47	0.83	1.00	1.11	1.17	1.22	3.63	4.31	4.75	5.04	5.28
48	0.88	1.07	1.18	1.24	1.30	3.77	4.47	4.93	5.24	5.49
49	0.94	1.14	1.26	1.32	1.39	3.92	4.64	5.12	5.45	5.71
50	1.00	1.21	1.34	1.41	1.48	4.08	4.81	5.32	5.66	5.93
51	1.07	1.29	1.43	1.50	1.58	4.25	5.04	5.58	5.94	6.22
52	1.14	1.38	1.53	1.61	1.69	4.43	5.27	5.84	6.23	6.53
53	1.22	1.48	1.64	1.72	1.81	4.62	5.51	6.12	6.53	6.85
54	1.31	1.58	1.75	1.84	1.93	4.82	5.77	6.42	6.85	7.18
55	1.40	1.69	1.87	1.97	2.07	5.03	6.03	6.72	7.18	7.53
56	1.50	1.82	2.01	2.12	2.22	5.39	6.47	7.22	7.72	8.09
57	1.62	1.96	2.16	2.28	2.39	5.77	6.93	7.75	8.18	8.42
58	1.74	2.10	2.32	2.45	2.57	6.12	7.42	8.20	8.47	8.72
59	1.87	2.26	2.50	2.63	2.76	6.34	7.68	8.48	8.76	9.03
60	2.01	2.43	2.68	2.82	2.97	6.56	7.95	8.78	9.07	9.34
61	2.18	2.64	2.92	3.07	3.22	6.84	8.28	9.15	9.45	9.73
62	2.37	2.87	3.17	3.34	3.51	7.12	8.63	9.53	9.84	10.14
63	2.58	3.12	3.45	3.63	3.81	7.42	8.99	9.93	10.26	10.56
64	2.80	3.39	3.75	3.95	4.14	7.73	9.36	10.34	10.69	11.01
65	3.05	3.69	4.08	4.29	4.51	8.05	9.76	10.78	11.13	11.47
66	3.32	4.02	4.44	4.68	4.91	8.42	10.20	11.27	11.64	11.99
67	3.62	4.38	4.84	5.10	5.35	8.80	10.66	11.78	12.17	12.53
68	3.94	4.78	5.28	5.56	5.83	9.20	11.15	12.31	12.72	13.10
69	4.30	5.21	5.75	6.05	6.36	9.62	11.65	12.87	13.30	13.70
70	4.69	5.68	6.27	6.60	6.93	10.06	12.18	13.46	13.90	14.32
71	5.26	6.37	7.04	7.41	7.78	10.81	13.17	14.55	15.03	15.48
72	5.90	7.15	7.90	8.32	8.73	11.24	14.23	15.72	16.24	16.73
73	6.63	8.03	8.87	9.34	9.80	11.66	14.87	16.99	17.55	18.08
74	7.22	9.01	9.96	10.48	11.01	12.09	15.51	17.83	18.97	19.54
75	7.61	9.83	11.18	11.77	12.35	12.51	16.15	18.58	20.19	21.12
76	8.01	10.41	11.97	13.01	13.64	12.93	16.80	19.32	21.00	22.01
77	8.42	11.01	12.66	13.76	14.42	13.33	17.44	20.05	21.80	22.84
78	8.82	11.62	13.36	14.52	15.22	13.73	18.07	20.78	22.59	23.67
79	9.23	12.23	14.07	15.29	16.02	14.10	18.69	21.49	23.36	24.48
80	9.64	12.85	14.78	16.06	16.84	14.46	19.28	22.17	24.10	25.25
81	10.60	14.14	16.26	17.67	18.52	15.90	21.21	24.39	26.51	27.78
82	11.57	15.42	17.74	19.28	20.20	17.35	23.13	26.60	28.92	30.30
83	12.82	17.09	19.66	21.37	22.39	19.23	25.64	29.48	32.05	33.59
84	14.07	18.76	21.58	23.45	24.58	21.11	28.15	32.37	35.18	36.87
85+	17.06	22.75	26.16	28.43	29.80	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	FPO Base with Shared Cost		ABI Option: (4.4% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost	
	Benefit Period		Benefit Period	
	10 Years	Life	10 Years	Life
18-29	0.78	0.87	3.69	3.94
30	0.78	0.87	3.69	3.94
31	0.81	0.90	3.82	4.09
32	0.84	0.94	3.97	4.24
33	0.87	0.97	4.12	4.40
34	0.91	1.01	4.27	4.56
35	0.94	1.04	4.43	4.74
36	0.97	1.08	4.60	4.91
37	1.01	1.12	4.77	5.10
38	1.05	1.16	4.95	5.29
39	1.09	1.21	5.14	5.49
40	1.13	1.25	5.33	5.69
41	1.19	1.32	5.49	5.87
42	1.26	1.40	5.66	6.05
43	1.34	1.49	5.83	6.23
44	1.42	1.57	6.01	6.42
45	1.50	1.67	6.20	6.62
46	1.60	1.77	6.44	6.88
47	1.70	1.89	6.70	7.16
48	1.81	2.01	6.96	7.44
49	1.93	2.14	7.24	7.73
50	2.05	2.28	7.53	8.04
51	2.20	2.44	7.89	8.43
52	2.35	2.61	8.28	8.84
53	2.51	2.79	8.68	9.28
54	2.69	2.98	9.11	9.73
55	2.88	3.19	9.55	10.20
56	3.09	3.43	10.26	10.96
57	3.32	3.69	11.02	11.77
58	3.57	3.96	11.84	12.65
59	3.84	4.26	12.31	13.52
60	4.12	4.58	12.74	13.99
61	4.48	4.98	13.27	14.58
62	4.88	5.41	13.83	15.19
63	5.30	5.88	14.40	15.82
64	5.76	6.39	15.01	16.38
65	6.27	6.95	15.63	16.83
66	6.83	7.58	16.35	17.50
67	7.44	8.26	17.03	18.19
68	8.11	9.00	17.68	18.89
69	8.84	9.81	18.34	19.59
70	9.63	10.69	19.00	20.30
71	10.82	12.00	19.90	21.26
72	11.99	12.81	20.81	22.24
73	12.76	13.63	21.74	23.23
74	13.55	14.48	22.68	24.23
75	14.38	15.36	23.62	25.24
76	15.23	16.27	24.57	26.25
77	16.10	17.20	25.50	27.25
78	16.99	18.15	26.43	28.23
79	17.89	19.11	27.33	29.20
80	18.80	20.08	28.19	30.12
81	20.68	22.09	31.01	33.13
82	22.55	24.10	33.83	36.15
83	25.00	26.71	37.50	40.06
84	27.44	29.32	41.16	43.98
85+	33.27	35.54	49.90	53.31

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (2.4% Compound Inflation) or (3.2% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.29	1.42	1.51	1.58	1.65
30	1.29	1.42	1.51	1.58	1.65
31	1.33	1.47	1.57	1.63	1.71
32	1.37	1.52	1.63	1.70	1.78
33	1.42	1.57	1.68	1.76	1.84
34	1.46	1.63	1.75	1.83	1.91
35	1.51	1.69	1.81	1.89	1.98
36	1.55	1.74	1.88	1.97	2.06
37	1.60	1.81	1.95	2.04	2.14
38	1.65	1.87	2.02	2.12	2.22
39	1.70	1.94	2.09	2.20	2.30
40	1.75	2.00	2.17	2.28	2.39
41	1.78	2.06	2.23	2.35	2.46
42	1.81	2.11	2.30	2.42	2.54
43	1.84	2.16	2.36	2.49	2.61
44	1.88	2.22	2.43	2.57	2.69
45	1.91	2.28	2.50	2.65	2.78
46	1.98	2.36	2.60	2.75	2.89
47	2.06	2.45	2.70	2.86	3.00
48	2.14	2.54	2.80	2.98	3.12
49	2.23	2.64	2.91	3.09	3.24
50	2.32	2.73	3.02	3.22	3.37
51	2.42	2.86	3.17	3.37	3.54
52	2.52	2.99	3.32	3.54	3.71
53	2.63	3.13	3.48	3.71	3.89
54	2.74	3.28	3.65	3.89	4.08
55	2.86	3.43	3.82	4.08	4.28
56	3.06	3.67	4.10	4.38	4.59
57	3.28	3.94	4.40	4.71	4.94
58	3.51	4.22	4.72	5.06	5.30
59	3.76	4.52	5.07	5.43	5.70
60	4.03	4.85	5.44	5.84	6.12
61	4.23	5.11	5.74	6.17	6.47
62	4.45	5.38	6.07	6.52	6.83
63	4.67	5.68	6.40	6.89	7.22
64	4.91	5.98	6.76	7.28	7.63
65	5.15	6.31	7.14	7.69	8.06
66	5.47	6.72	7.63	8.24	8.63
67	5.80	7.16	8.16	8.82	9.24
68	6.16	7.63	8.72	9.44	9.90
69	6.53	8.13	9.32	10.11	10.60
70	6.93	8.66	9.96	10.83	11.35
71	7.46	9.38	10.79	11.73	12.29
72	8.03	10.16	11.69	12.71	13.32
73	8.64	11.01	12.66	13.76	14.42
74	9.30	11.93	13.72	14.91	15.63
75	10.01	12.92	14.86	16.15	16.93
76	10.77	14.00	16.10	17.50	18.34
77	11.60	15.16	17.44	18.96	19.87
78	12.48	16.43	18.89	20.53	21.52
79	13.43	17.80	20.46	22.24	23.31
80	14.46	19.28	22.17	24.10	25.25
81	15.90	21.21	24.39	26.51	27.78
82	17.35	23.13	26.60	28.92	30.30
83	19.23	25.64	29.48	32.05	33.59
84	21.11	28.15	32.37	35.18	36.87
85+	25.59	34.12	39.24	42.65	44.70

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.)

P-FACE(2002-2) VA

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

Home Health Monthly Benefit at 75% of Nursing Home Monthly Benefit

Age	ABI Option: (1.5% Compound Inflation) or (2.3% Compound Inflation) with Shared Cost	
	Benefit Period	
	10 Years	Life
18-29	1.84	1.97
30	1.84	1.97
31	1.91	2.04
32	1.98	2.12
33	2.06	2.20
34	2.14	2.28
35	2.22	2.37
36	2.30	2.46
37	2.39	2.55
38	2.48	2.64
39	2.57	2.74
40	2.66	2.85
41	2.75	2.93
42	2.83	3.02
43	2.92	3.12
44	3.01	3.21
45	3.10	3.31
46	3.22	3.44
47	3.35	3.58
48	3.48	3.72
49	3.62	3.87
50	3.76	4.02
51	3.95	4.22
52	4.14	4.42
53	4.34	4.64
54	4.55	4.86
55	4.77	5.10
56	5.13	5.48
57	5.51	5.89
58	5.92	6.32
59	6.36	6.79
60	6.83	7.30
61	7.22	7.71
62	7.63	8.15
63	8.06	8.61
64	8.52	9.10
65	9.00	9.62
66	9.64	10.30
67	10.32	11.02
68	11.05	11.80
69	11.83	12.64
70	12.67	13.53
71	13.72	14.66
72	14.87	15.88
73	16.10	17.21
74	17.45	18.64
75	18.90	20.19
76	20.47	21.87
77	22.18	23.69
78	24.02	25.67
79	26.03	27.81
80	28.19	30.12
81	31.01	33.13
82	33.83	36.15
83	37.50	40.06
84	41.16	43.98
85+	49.90	53.31

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

Appendix D
Care Choice (P-FACE(2002-2))
Shared Cost Percentages

Age	FPO									ABI							
	Benefit Period									Benefit Period							
	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	10 Years
18-29	8.7%	10.3%	7.5%	9.4%	10.3%			11.9%	8.7%	9.8%	6.0%	6.0%	5.2%	6.0%			6.4%
30	9.0%	11.4%	10.1%	10.5%	11.6%		10.3%	12.1%	10.0%		6.7%		6.4%	6.2%			7.5%
31	10.2%	10.7%	6.8%	10.9%	11.6%			12.1%	9.2%	11.4%	8.1%		7.0%	5.6%			7.7%
32	10.3%	11.5%	9.2%	11.5%	11.6%			12.1%	11.4%	9.6%	7.4%	8.0%	7.4%	7.0%			11.9%
33	11.3%	11.4%	11.5%	11.5%	11.6%			12.1%	12.2%	7.6%	8.6%	10.0%	7.7%	9.0%			10.2%
34	11.3%	11.5%	11.5%	11.6%	11.6%	11.6%		12.1%	12.2%		11.4%	12.2%	8.7%	9.4%			10.4%
35	11.3%	11.5%	11.5%	11.6%	11.6%			12.1%	12.2%	10.4%	12.2%	10.5%	9.7%	10.6%			12.2%
36	11.1%	11.5%	11.5%	11.5%	11.6%			12.0%	12.2%	8.2%	10.4%	11.1%	10.5%	11.1%			11.7%
37	11.3%	11.5%	11.5%	11.6%	11.6%			12.1%	12.2%	12.2%	12.2%	12.2%	11.9%	12.2%	12.2%		12.6%
38	11.3%	11.5%	11.5%	11.6%	11.6%		11.7%	12.1%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%		12.6%
39	11.4%	11.3%	11.5%	11.5%	11.6%	11.6%		12.1%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%			12.6%
40	7.3%	8.0%	7.6%	8.1%	8.0%		6.5%	9.5%	8.0%	7.3%	8.4%	7.4%	6.9%	6.8%			7.6%
41	7.2%	8.2%	9.4%	8.5%	9.0%		7.6%	10.4%	8.6%	12.2%	7.0%	7.8%	6.9%	7.2%			8.5%
42	7.8%	9.1%	8.0%	9.1%	9.5%		6.3%	10.6%	9.5%	10.3%	7.9%	8.4%	7.4%	7.9%			8.6%
43	9.2%	8.9%	9.7%	9.5%	10.4%			12.1%	9.7%	8.7%	7.6%	8.7%	7.9%	8.3%			8.8%
44	9.5%	10.1%	9.4%	10.4%	11.0%		7.4%	12.1%	10.6%	12.2%	9.1%	9.0%	8.5%	9.7%			10.1%
45	9.9%	11.3%	11.6%	11.2%	11.6%	11.6%	11.0%	12.1%	11.8%	12.2%	8.9%	10.5%	9.3%	10.4%			11.8%
46	10.9%	11.6%	11.6%	11.5%	11.6%		9.9%	12.1%	12.2%	11.4%	10.1%	10.3%	10.5%	11.0%			12.6%
47	11.4%	11.6%	11.6%	11.5%	11.6%		10.5%	12.1%	12.2%	12.2%	12.1%	11.9%	11.4%	12.1%			12.6%
48	11.5%	11.5%	11.6%	11.5%	11.6%		11.7%	12.1%	12.2%	12.2%	12.2%	9.6%	12.2%	12.2%			12.6%
49	11.5%	11.6%	11.6%	11.5%	11.6%		10.8%	12.1%	12.2%	12.2%	12.2%	12.2%	12.2%	12.2%			12.6%
50	8.1%	8.5%	8.3%	8.9%	9.3%	11.6%	8.7%	10.7%	9.3%	11.1%	7.7%	8.6%	7.8%	7.8%			8.6%
51	8.4%	8.9%	9.0%	9.4%	9.5%	10.6%	6.9%	11.3%	9.6%	8.4%	7.6%	9.8%	8.2%	8.2%			10.4%
52	9.2%	9.9%	9.5%	10.0%	10.8%	11.6%	7.6%	12.1%	10.8%	8.9%	8.7%	9.9%	8.9%	8.7%	8.6%		11.2%
53	10.3%	10.7%	9.9%	10.7%	11.4%	11.1%	9.5%	12.1%	11.3%	9.0%	9.4%	9.0%	9.6%	9.9%			11.8%
54	11.2%	11.6%	11.1%	11.5%	11.5%	11.6%	8.5%	12.1%	11.9%	8.9%	10.2%	12.2%	10.7%	10.7%			12.6%
55	7.5%	7.5%	7.4%	8.1%	8.3%	11.4%	5.9%	10.0%	7.8%	8.4%	7.3%	10.7%	7.3%	7.2%			9.3%
56	7.6%	7.9%	7.8%	8.4%	8.6%	11.3%	6.4%	10.5%	8.2%	7.4%	7.6%	8.7%	8.0%	7.8%			8.7%
57	8.7%	8.9%	9.0%	8.9%	9.3%		7.1%	11.8%	8.8%	7.3%	8.7%	8.2%	8.7%	8.2%			10.4%
58	9.5%	9.9%	9.9%	9.5%	10.1%		7.2%	12.0%	9.5%	8.5%	10.1%	9.8%	9.7%	8.7%			12.5%
59	10.2%	10.8%	10.4%	10.1%	11.0%	8.4%	8.4%	11.9%	10.3%	9.5%	10.6%	12.1%	10.3%	10.1%			11.6%
60	6.7%	6.3%	6.4%	6.9%	6.7%		5.9%	8.2%	6.0%	8.0%	6.6%	6.4%	6.6%	6.6%			8.6%
61	7.0%	6.7%	6.6%	7.2%	6.7%		5.7%	9.3%	6.3%	5.7%	7.1%	7.1%	7.0%	6.4%			8.7%
62	7.6%	7.4%	8.1%	7.6%	7.3%		6.0%	9.8%	6.8%	7.1%	7.9%	7.7%	7.3%	6.8%			10.1%
63	8.5%	8.0%	7.9%	7.9%	8.1%		7.3%	11.2%	7.2%	8.1%	7.7%	11.8%	8.3%	7.8%			12.2%
64	9.8%	8.4%	8.5%	8.3%	9.3%		7.8%	11.3%	7.4%	6.4%	8.3%		8.8%	8.0%			12.2%
65	6.4%	5.5%	5.7%	6.0%	5.8%		4.9%	7.4%	4.4%	4.8%	5.2%		5.7%	6.3%			8.3%
66	6.0%	6.1%	5.7%	5.9%	5.8%		6.2%	7.3%	4.7%	6.2%	5.8%	6.2%	5.5%	4.6%			10.5%
67	6.5%	6.5%	6.1%	6.1%	6.1%		7.5%	9.0%	5.6%		6.2%		6.1%	6.5%			7.9%
68	6.8%	6.5%	6.8%	6.1%	6.7%		7.8%	10.3%	5.8%	9.4%	7.8%		6.7%	6.4%			6.6%
69	7.0%	7.1%	5.4%	6.1%	7.6%		9.3%	11.6%	6.3%		6.6%	8.7%	7.1%	6.5%			
70	4.9%	4.1%	4.2%	4.4%	4.4%			5.5%	3.7%	5.3%	4.0%		4.4%	5.1%			
71	4.7%	4.2%	4.0%	4.5%	5.1%		7.2%	6.0%	3.9%		6.1%		5.2%	3.9%			
72	6.0%	4.5%	6.0%	4.8%	5.0%		5.1%	11.4%	4.4%		2.6%		4.5%	4.9%			
73	5.0%	4.9%	6.9%	4.5%	5.9%		7.2%		5.3%				5.5%	5.8%			
74	5.7%	6.7%	5.8%	4.3%	7.0%		7.5%		4.2%				5.6%	10.6%			
75	3.8%	4.2%	4.5%	3.6%	4.0%		5.2%		2.4%				3.9%	3.3%			
76	3.4%	3.4%	3.4%	3.4%	4.3%		4.0%		2.7%				4.4%				
77	3.2%	3.4%	3.2%	3.6%	4.0%				2.3%		4.2%		3.9%				
78	2.4%	3.7%	3.5%	3.3%	5.5%		5.0%		2.9%								
79	1.8%	4.0%	2.1%	2.8%	4.6%			3.7%	3.6%				1.8%				
80	1.5%	2.2%		2.3%					2.0%								
81	0.5%	2.4%		2.2%					3.2%					2.1%			
82	2.4%	2.4%		2.5%	6.4%				2.2%								
83		3.0%		2.0%													
84		3.0%		1.9%													
85	1.5%			2.1%													
86		3.6%		2.3%	4.2%												
87	2.1%	2.9%		1.4%													
88				1.6%													
89																	
90																	
91	4.0%																
92																	
93																	
94																	
95																	

* Certain cells are blank because there are no nationwide polcies with that benefit period, issue age and inflation combination

For FPO policies with multiple layers of coverage, the Shared Cost percentage will be based on the issue age of the base contract. Each FPO layer will be reduced by the Shared Cost percentage

Appendix D

Care Choice (P-FACE(2002-2))
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 FPO 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 – Corporate Choice Policy Series
May 20, 2019

Product Name	Form Number	Issue Date Range
Corporate Choice	P-FACE(2004)	May 2007 - February 2012

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 the certificate form:

P-FACE(2004)
This is a Group Long-Term Care plan that pays benefits to the certificate holder insured for the following covered care or services provided to the insured:

- Confinement in a Nursing Home or Alternate Care Facility for room, board and care services;
- Home Health Care; Hospice Care, Respite Care; or
- Attendance at an Adult Day Care Center providing Adult Day Care

It is intended to be a Qualified Long-Term Care Insurance contract under the Federal Internal Revenue Code. The benefit trigger is determined based on the insured's cognitive impairment or his requiring substantial assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence. The insured must be certified to be chronically ill by a licensed health care practitioner.

Long-Term Care Benefits are paid at 100% of the actual charges for each day of care after the Elimination Period up to the Daily Benefit (DB) elected for care received in a Nursing Home (NH), Alternate Care Facility (ACF) or Community Based Professional Care (CBPC).

Benefits are payable until the Certificate Limit is reached. Benefits are coordinated with Medicare and other group health care plans.

3. Renewability

Certificates under this policy form have a guaranteed renewable clause.

4. Applicability

This filing is applicable to inforce policies and to new certificates enrolling in this policy series. The premium changes will apply to the base forms as well as all applicable optional benefits upon the expiration of any applicable group policy rate guarantees.

5. Actuarial Assumptions

Morbidity

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

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

Below are currently expected sample annual claim costs for a P-FACE(2004) policy, $10 daily benefit, and 5yr LMB which include a 7.5% margin for moderately adverse experience:

Issue Age 45		
Age	**FPO**	**ABI**
45	4.74	6.48
50	4.79	8.11
55	6.59	13.63
60	7.36	16.76
65	12.65	35.73
70	23.49	80.98
75	63.78	277.95
80	159.28	875.91
85	339.92	2,311.69

Issue Age 50		
Age	**FPO**	**ABI**
50	5.92	7.99
55	7.46	12.44
60	8.82	16.44
65	16.99	38.99
70	36.17	101.04
75	97.18	341.82
80	232.68	1,030.51
85	426.68	2,337.98

Issue Age 60		
Age	**FPO**	**ABI**
60	8.10	9.96
65	16.30	24.71
70	38.64	69.91
75	107.47	240.25
80	263.30	733.51
85	479.90	1,642.45

Voluntary Lapses

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

In addition to the lapse rates shown below, we assume an additional 3.9% lapse rate due to the rate increase.

Guaranteed Issue:

Duration	Issue Age								
	30	40	45	50	55	60	65	70	80
1	18.7%	10.8%	8.8%	7.4%	6.8%	7.0%	7.0%	7.0%	7.0%
2	16.0%	9.4%	7.4%	5.9%	5.4%	5.4%	5.4%	5.4%	5.4%
3	12.4%	7.0%	6.5%	4.9%	4.0%	3.8%	3.8%	3.8%	3.8%
4	10.5%	6.3%	5.7%	4.3%	3.4%	3.0%	3.0%	3.0%	3.0%
5	8.9%	5.6%	5.0%	3.8%	3.0%	2.4%	2.4%	2.4%	2.4%
6	7.5%	5.0%	4.4%	3.3%	2.6%	1.9%	1.9%	1.9%	1.9%
7	6.3%	4.4%	3.8%	2.9%	2.2%	1.5%	1.5%	1.5%	1.5%
8	5.3%	3.9%	3.3%	2.5%	1.9%	1.2%	1.2%	1.2%	1.2%
9	4.8%	3.6%	3.0%	2.3%	1.7%	1.0%	1.0%	1.0%	1.0%
10	4.7%	3.3%	2.7%	2.1%	1.5%	0.8%	0.8%	0.8%	0.8%
11	4.3%	3.0%	2.4%	1.9%	1.4%	0.6%	0.6%	0.6%	0.6%
12	3.7%	2.7%	2.1%	1.6%	1.2%	0.5%	0.5%	0.5%	0.5%
13	3.3%	2.4%	1.8%	1.4%	1.0%	0.5%	0.5%	0.5%	0.5%
14	3.0%	2.2%	1.6%	1.3%	0.9%	0.5%	0.5%	0.5%	0.5%
15	2.7%	1.9%	1.4%	1.1%	0.8%	0.5%	0.5%	0.5%	0.5%
16	2.4%	1.7%	1.2%	1.0%	0.7%	0.5%	0.5%	0.5%	0.5%
17	2.2%	1.5%	1.1%	0.9%	0.6%	0.5%	0.5%	0.5%	0.5%
18	2.0%	1.4%	0.9%	0.8%	0.5%	0.5%	0.5%	0.5%	0.5%
19	1.8%	1.2%	0.8%	0.7%	0.5%	0.5%	0.5%	0.5%	0.5%
20	1.6%	1.1%	0.8%	0.7%	0.5%	0.5%	0.5%	0.5%	0.5%
21	1.4%	1.0%	0.8%	0.7%	0.5%	0.5%	0.5%	0.5%	0.5%
22	1.3%	1.0%	0.8%	0.7%	0.5%	0.5%	0.5%	0.5%	0.5%
23	1.2%	1.0%	0.8%	0.7%	0.5%	0.5%	0.5%	0.5%	0.5%
24	1.0%	1.0%	0.8%	0.7%	0.5%	0.5%	0.5%	0.5%	0.5%
25+	1.0%	1.0%	0.8%	0.7%	0.5%	0.5%	0.5%	0.5%	0.5%

Fully Underwritten:

Duration	Issue Age								
	30	40	45	50	55	60	65	70	80
1	10.3%	5.8%	4.7%	3.4%	2.9%	3.0%	3.7%	3.0%	3.0%
2	8.4%	4.8%	4.0%	2.9%	2.4%	2.1%	2.4%	1.8%	1.8%
3	7.2%	4.6%	3.4%	2.8%	2.0%	1.7%	1.4%	1.4%	1.4%
4	6.2%	4.0%	2.9%	2.3%	1.7%	1.3%	1.1%	1.1%	1.1%
5	5.4%	3.5%	2.5%	2.0%	1.4%	1.1%	0.9%	1.0%	1.0%
6	4.6%	3.0%	2.2%	1.7%	1.2%	0.8%	0.7%	0.8%	0.8%
7	4.0%	2.6%	1.9%	1.4%	1.0%	0.7%	0.4%	0.7%	0.7%
8	3.4%	2.3%	1.6%	1.2%	0.9%	0.5%	0.4%	0.5%	0.5%
9	2.9%	2.0%	1.4%	1.0%	0.7%	0.4%	0.4%	0.5%	0.5%
10	2.7%	1.7%	1.3%	0.8%	0.6%	0.4%	0.4%	0.5%	0.5%
11	2.4%	1.5%	1.1%	0.8%	0.6%	0.4%	0.4%	0.5%	0.5%
12	2.3%	1.3%	0.8%	0.6%	0.5%	0.4%	0.4%	0.5%	0.5%
13	2.1%	1.2%	0.7%	0.6%	0.4%	0.4%	0.4%	0.5%	0.5%
14	2.0%	1.0%	0.6%	0.5%	0.4%	0.4%	0.4%	0.5%	0.5%
15	1.8%	0.9%	0.5%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%
16	1.7%	0.8%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%
17	1.6%	0.7%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%
18	1.4%	0.7%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%
19	1.3%	0.6%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%
20	1.2%	0.6%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%
21	1.1%	0.6%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%
22	1.1%	0.6%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%
23	1.0%	0.6%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%
24	0.9%	0.6%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%
25+	0.6%	0.6%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%

Mortality

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

The base mortality table is the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 19 years of historical improvements based on scale AA. We then apply the following series of adjustment factors which vary by underwriting class and gender:

Fully Underwritten:

Policy Duration	Issue Age			
	< = 55	65	75	> = 82
1	33.3%	19.0%	19.0%	28.5%
2	36.1%	21.9%	25.7%	33.3%
3	39.0%	24.7%	32.3%	38.0%
4	40.9%	27.6%	39.0%	42.8%
5	42.8%	31.4%	45.6%	47.5%
6	44.7%	36.1%	52.3%	52.3%
7	46.6%	41.8%	55.1%	57.0%
8	48.5%	48.5%	58.0%	61.8%
9	50.4%	55.1%	60.8%	66.5%
10	51.3%	61.8%	63.7%	71.3%
11	52.3%	64.6%	69.4%	76.0%
12	53.6%	66.5%	75.1%	80.8%
13	54.9%	67.5%	77.9%	85.5%
14	56.2%	68.5%	80.8%	90.3%
15	57.4%	69.7%	83.6%	95.0%
16	58.7%	71.1%	85.5%	95.0%
17	60.0%	72.5%	86.9%	95.0%
18	61.3%	74.0%	88.5%	95.0%
19	62.6%	75.4%	90.1%	95.0%
20	63.9%	76.9%	92.2%	95.0%
21	65.6%	78.4%	95.0%	95.0%
22	67.5%	80.1%	95.0%	95.0%
23	69.4%	81.7%	95.0%	95.0%
24	72.2%	83.4%	95.0%	95.0%
25	76.0%	85.1%	95.0%	95.0%
26	79.8%	86.7%	95.0%	95.0%
27	83.6%	88.4%	95.0%	95.0%
28	87.4%	90.0%	95.0%	95.0%
29	91.2%	91.7%	95.0%	95.0%
30+	95.0%	95.0%	95.0%	95.0%

Guaranteed Issue Male:

Policy Duration	Issue Age				
	< = 45	55	65	75	> = 84
1	133.0%	76.0%	52.3%	65.6%	95.0%
2	129.2%	75.1%	53.2%	67.5%	95.0%
3	125.4%	74.1%	54.2%	70.3%	95.0%
4	121.6%	73.2%	55.1%	73.2%	95.0%
5	117.8%	72.2%	57.0%	76.0%	95.0%
6	115.0%	70.3%	58.9%	79.8%	95.0%
7	112.1%	68.4%	60.8%	83.6%	95.0%
8	109.3%	64.6%	61.8%	87.4%	95.0%
9	106.4%	60.8%	62.7%	91.2%	95.0%
10	103.6%	57.0%	63.7%	95.0%	95.0%
11	100.7%	53.2%	65.6%	95.0%	95.0%
12	98.8%	54.2%	67.5%	95.0%	95.0%
13	96.9%	55.1%	70.3%	95.0%	95.0%
14	95.0%	57.0%	73.2%	95.0%	95.0%
15	91.2%	58.0%	76.0%	95.0%	95.0%
16	88.8%	59.5%	80.6%	96.0%	96.0%
17	86.8%	62.1%	85.4%	97.0%	97.0%
18	85.2%	63.7%	90.2%	98.0%	98.0%
19	83.9%	65.3%	95.0%	99.0%	99.0%
20	82.8%	67.0%	100.0%	100.0%	100.0%
21	81.3%	69.0%	100.0%	100.0%	100.0%
22	80.0%	71.0%	100.0%	100.0%	100.0%
23	79.1%	74.0%	100.0%	100.0%	100.0%
24	78.6%	77.0%	100.0%	100.0%	100.0%
25	84.0%	80.0%	100.0%	100.0%	100.0%
26	88.0%	84.0%	100.0%	100.0%	100.0%
27	92.0%	88.0%	100.0%	100.0%	100.0%
28	96.0%	92.0%	100.0%	100.0%	100.0%
29	98.0%	96.0%	100.0%	100.0%	100.0%
30+	100.0%	100.0%	100.0%	100.0%	100.0%

Guaranteed Issue Female:

Policy Duration	Issue Age				
	< = 45	55	65	75	> = 84
1	154.0%	88.0%	60.5%	75.9%	110.0%
2	149.6%	86.9%	61.6%	78.1%	110.0%
3	145.2%	85.8%	62.7%	81.4%	110.0%
4	140.8%	84.7%	63.8%	84.7%	110.0%
5	136.4%	83.6%	66.0%	88.0%	110.0%
6	133.1%	81.4%	68.2%	92.4%	110.0%
7	129.8%	79.2%	70.4%	96.8%	110.0%
8	126.5%	74.8%	71.5%	101.2%	110.0%
9	123.2%	70.4%	72.6%	105.6%	110.0%
10	119.9%	66.0%	73.7%	110.0%	110.0%
11	116.6%	61.6%	75.9%	110.0%	110.0%
12	114.4%	62.7%	78.1%	110.0%	110.0%
13	112.2%	63.8%	81.4%	110.0%	110.0%
14	110.0%	66.0%	84.7%	110.0%	110.0%
15	105.6%	67.1%	88.0%	110.0%	110.0%
16	99.9%	67.0%	90.7%	108.0%	108.0%
17	94.8%	67.8%	93.3%	106.0%	106.0%
18	90.4%	67.6%	95.7%	104.0%	104.0%
19	86.4%	67.3%	97.9%	102.0%	102.0%
20	82.8%	67.0%	100.0%	100.0%	100.0%
21	81.3%	69.0%	100.0%	100.0%	100.0%
22	80.0%	71.0%	100.0%	100.0%	100.0%
23	79.1%	74.0%	100.0%	100.0%	100.0%
24	78.6%	77.0%	100.0%	100.0%	100.0%
25	84.0%	80.0%	100.0%	100.0%	100.0%
26	88.0%	84.0%	100.0%	100.0%	100.0%
27	92.0%	88.0%	100.0%	100.0%	100.0%
28	96.0%	92.0%	100.0%	100.0%	100.0%
29	98.0%	96.0%	100.0%	100.0%	100.0%
30+	100.0%	100.0%	100.0%	100.0%	100.0%

Factors for ages not listed above are interpolated.

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

The employees and other eligibles were marketed through the Employer, Union or Association as part of their corporate sponsored employee benefits package with the support of John Hancock representatives and direct mail.

8. Underwriting

Actively at Work employees were generally offered coverage on a Guaranteed Acceptance basis during limited enrollment periods. Other eligibles were underwritten using either simplified (short form) or full underwriting.

9. Premium Classes

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

All premium factors related to the insured elected benefit design options, case size, commissions, or underwriting risk class remain unchanged from the initial rate filing

10. Premium Modalization Rules

Premiums are payable through payroll deduction, direct bill, automatic bank withdrawal or credit cards on a monthly basis.

The following factors are applied to the monthly premium for different billing frequencies.

Frequency	Multiple of Monthly Premium
Monthly	1
Quarterly	3
Semi-annual	6
Annual	12

11. Issue Age Range

The issue age range is 18+ for all policy forms.

12. Area Factors

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

13. Average Annual Premium

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

	Nationwide	Virginia	
Form	before the rate increase	before the rate increase	after the rate increase
P-FACE(2004)	1,260	1,570	2,030

14. Number of Certificate Holders

The table below summarizes, as of 12/31/2015, the number of certificates inforce and their 2015 annualized premium that will be affected by this rate increase in your state.

Form	Number of Certificates	2015 Annualized Premium
P-FACE(2004)	237	373,029

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. Requested Rate Increase

The Company is requesting an average rate increase of 29.3%, which varies by issue age, benefit period, and inflation option, and ranges from 28.4% to 29.3%. Rate increases were derived as follows:

1. The Company first determined the projected lifetime loss ratio for this form based on nationwide actual experience and projected future experience assuming all prior rate increase requests were approved in full and within three months of the original filing date. We then determined the amount of rate increase (28.4%) that would be needed in order to revert to the lifetime loss ratio certified to in our 2010 inforce rate increase filing for this form.
2. We are no longer selling new business under this policy form, but we ensured that the proposed rate increases did not result in premium rates that exceed what could be reasonably estimated as new business rates for our Group forms. We determined such rates by applying a series of factors to the P-FACE(2009) policy form premium rates (which were the last set of Group LTC premium rates that were sold). One factor applied to P-FACE(2009) premium rates was a ratio of the most recent Traditional Retail premium rates filed in the Interstate Compact prior to Performance LTC (ICC12-LTC-12, filed in 2014) relative to the Retail LTC rates filed in 2010 (LTC-03). This was done because we believe that if new business for Group Long-Term Care was still being sold, premium rates would have increased by a comparable amount to our Retail business since 2010. Rates were increased by an additional 9.5% across the board, accounting for the average increase to premium rates for ICC12-LTC-12 if they were still being sold in 2016 since a 2016 experience study showed a need to raise rates by 9.5%. There is no impact to our proposed rate increase since our proposed premium rates fall below our assumed new business rates. These rates were then further adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A**). After the application of this restriction the average rate increase for the forms listed in this memo is 28.4%.

3. Rate increases were adjusted to account for the timing of approvals on prior filings in your State. Adjustments are proportional to the amounts requested in prior filings and were determined such that achieved lifetime loss ratios match those targeted in Step #1 above. After the application of this adjustment, the average rate increase for the forms listed in this memo is 29.3%, ranging from 28.4% to 29.3%.
4. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1** where it can be seen that the sum of past and future projected incurred claims is not less than the sum of the original premium times the original loss ratio and the rate increase premium times the 85% loss ratio requirement.

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

17. Analysis Performed

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

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

Morbidity

Claim cost assumptions are derived primarily from our own experience. For advanced ages, where we do not have credible amounts of exposure, our data was extrapolated using the patterns found in the 1985 National Center for Health Statistics National Nursing Home Survey. The claim costs are adjusted for the impact of underwriting and anti-selection considerations.

Below are the original sample annual claim costs for a P-FACE(2004) policy, $10 daily benefit, and 5yr LMB which include a 7.5% margin for moderately adverse experience:

Issue Age 45		
Age	**FPO**	**ABI**
45	1.84	2.20
50	2.46	3.72
55	4.12	7.88
60	8.01	18.36
65	16.73	43.87
70	21.79	73.82
75	55.53	239.18
80	129.35	708.89

Issue Age 50		
Age	FPO	ABI
50	2.58	3.10
55	3.61	5.49
60	7.04	13.39
65	15.58	34.44
70	21.87	58.42
75	56.09	189.81
80	131.67	566.05
85	241.15	1,286.98

Issue Age 60		
Age	FPO	ABI
60	4.18	5.05
65	11.36	17.90
70	21.19	36.26
75	55.30	117.24
80	131.18	348.79
85	241.51	792.35
90	332.91	1,330.10

85	234.73	1,597.45
90	320.48	2,666.41

90	331.61	2,160.62

Voluntary Terminations

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.

FPO:

Duration	30	40	45	50	55	60	65	70	80
1	10.00%	8.30%	6.50%	6.50%	6.50%	6.80%	2.70%	2.70%	2.70%
2	8.00%	6.80%	5.50%	5.30%	5.00%	4.50%	2.20%	2.20%	2.20%
3	7.00%	6.00%	5.00%	4.80%	4.50%	4.00%	2.00%	2.00%	2.00%
4	6.00%	5.00%	4.00%	3.50%	3.00%	2.80%	1.70%	1.70%	1.70%
5	5.00%	4.40%	3.80%	3.10%	2.50%	2.20%	1.60%	1.60%	1.60%
6	4.50%	4.00%	3.50%	2.90%	2.30%	1.90%	1.60%	1.60%	1.60%
7	4.00%	3.60%	3.30%	2.60%	2.00%	1.70%	1.50%	1.50%	1.50%
8	3.50%	3.10%	2.80%	2.10%	1.50%	1.50%	1.50%	1.50%	1.50%
9	3.00%	2.50%	2.00%	1.60%	1.50%	1.50%	1.50%	1.50%	1.50%
10	2.50%	2.00%	1.50%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%
11	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%
12	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%
13	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%
14+	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%

ABI:

Duration	30	40	45	50	55	60	65	70	80
1	10.00%	8.30%	6.50%	6.50%	6.50%	6.80%	2.70%	2.70%	2.70%
2	8.00%	6.80%	5.50%	5.30%	5.00%	4.50%	2.15%	2.15%	2.15%
3	7.00%	6.00%	5.00%	4.80%	4.50%	4.00%	1.95%	1.95%	1.95%
4	6.00%	5.00%	4.00%	3.50%	3.00%	2.80%	1.60%	1.60%	1.60%
5	5.00%	4.40%	3.80%	3.10%	2.50%	2.20%	1.50%	1.50%	1.50%
6	4.50%	4.00%	3.50%	2.90%	2.30%	1.90%	1.40%	1.40%	1.40%
7	4.00%	3.60%	3.30%	2.60%	2.00%	1.70%	1.30%	1.30%	1.30%
8	3.50%	3.10%	2.80%	2.10%	1.50%	1.50%	1.20%	1.20%	1.20%
9	3.00%	2.50%	2.00%	1.60%	1.50%	1.50%	1.10%	1.10%	1.10%
10	2.50%	2.00%	1.50%	1.40%	1.40%	1.40%	1.00%	1.00%	1.00%
11+	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%

Mortality

The 1994 Group Annuity Mortality Table was used, weighted 45% males and 55% females, with the following selection factors applied:

Duration	Selection Factor
1	20.00%
2	30.00%

3	40.00%
4	50.00%
5	60.00%
6	65.00%
7	70.00%
8	75.00%
9	80.00%
10	85.00%
11	90.00%
12	95.00%
13+	97.00%

In addition, future improvements were reflected based on scale AA.

The following tables show in aggregate how our new assumptions (excluding the moderately adverse margin) compare to actual experience:

Morbidity

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

The following charts show key experience compared to revised assumptions.

Incidence

Duration	A/E
1-3	114%
4-6	106%
7-9	99%
10+	100%
Total	**102%**

Claim Terminations

Continuance	A/E
Total	**99%**

Salvage

Amount Paid	A/E
Total	**103%**

While we usually complete triennial studies, we found that our quarterly morbidity A/E from Q3-2013 to Q2-2015 (the point at which we would have started the next study) averaged 100%. Therefore, we are still comfortable with the assumptions set based on 2012 data.

Voluntary Lapses

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

	A/E by Amount	
Duration	**UW**	**GI**
1	73%	100%
2	72%	101%
3-5	84%	97%
6-10	93%	103%
11+	100%	100%
Total	**85%**	**100%**

We increased ultimate lapse rates slightly (in the range of 0.1% to 0.2%), consistent with experience, which slightly lowered the loss ratio.
Note that we are no longer selling Group business. Early durations are no longer applicable.

Mortality

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

	A/E by Amount	
Duration	**UW**	**GI**
1-5	118%	105%
6-10	105%	104%
11-15	92%	101%
16+	98%	94%
Total	**100%**	**101%**

While we usually complete triennial studies, we found that our quarterly termination A/E from Q3-2013 to Q2-2015 (the point at which we would have started the next study) averaged 99%. Therefore, we are still comfortable with the assumptions set based on 2012 data.

18. Experience – Past & Future

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 98.9%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 93.6%. 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 Exhibit 1, the proposed rate increase is applied historically (starting in calendar year 2012). Please refer to the cover letter for background on this modeling assumption.

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

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

Note that rate increases will only apply once the applicable group policy rate guarantee has expired.

19. New inflation options that will allow certificate holders to avoid the rate increase

Although this is a closed block of business, we are filing new future inflation options that will allow certificate holders that have a fixed Compound Inflation (Automatic Benefit Increase or ABI) coverage the option to completely offset the rate increase.

Under these new options, the certificate holders 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:

- For certificate holders that are currently receiving a 5% inflation benefit, the annual inflation rate will be reduced from 5% to a future annual rate of 4.2%
- For certificate holders that have previously reduced their inflation rate in order to avoid a rate increase and are currently receiving an inflation benefit of 4.5%, the future annual inflation rate will be reduced to 3.8%.

Both the 4.2% and 3.8% indexation rates were determined to be actuarially equivalent to the requested rate increases in aggregate and therefore these options are only available if the full rate increase requested is accepted.

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

20. 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.**

21. History of Previous Rate Revisions

A 22.5% rate increase on these policy forms was accepted by your state on February 02, 2012.

22. 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 approved rate increases from our nationwide premium data. We then re-introduce prior rate increases with the amount and timing based on your state's prior approvals (as detailed in Section 20). 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.

23. Past Losses Testing

Preventing companies from recouping past losses was the subject of a recent 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**. 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.

24. Proposed Effective Date

These rates will not be effective until after we have satisfied the required 90 days advance notice to the policyholder and to the insureds.

25. Actuarial Certification

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

The preceding Actuarial Memorandum contains:

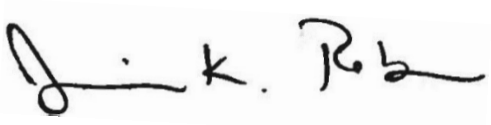
a) the assumptions on which this certification is based;
b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates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

If the requested premium rate schedule increase is implemented and the underlying assumptions which reflect moderately adverse conditions are realized, no further premium rate schedule increases are anticipated.

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

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

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



Julie K. Robinson, FSA, MAAA, CFP®
Associate Actuary
John Hancock Life Insurance Company (U.S.A.)

Exhibit 1: Nationwide Loss Ratio Exhibit
Coporate Choice (P-FACE (2004))

		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
Historical	2006	9,245	176,935	5%	-	181,250	0%	-	181,250	0%
Experience	2007	77,000	1,660,238	5%	541	1,637,081	0%	541	1,637,081	0%
	2008	190,318	4,310,756	4%	21,167	4,204,035	1%	21,167	4,204,035	1%
	2009	304,312	6,556,277	5%	79,590	6,275,661	1%	79,590	6,275,661	1%
	2010	434,774	8,172,359	5%	581,997	7,611,263	8%	581,997	7,611,263	8%
	2011	516,585	8,456,948	6%	280,795	7,819,975	4%	280,795	7,819,975	4%
	2012	609,940	8,308,873	7%	648,390	7,288,478	9%	648,390	7,656,031	8%
	2013	712,132	8,044,311	9%	54,598	7,406,075	1%	54,598	7,801,235	1%
	2014	840,914	7,816,735	11%	447,586	7,485,407	6%	447,586	8,068,872	6%
	2015	975,770	7,604,526	13%	487,834	7,447,850	7%	487,834	9,545,811	5%
	2016	1,115,396	7,399,146	15%	1,201,761	7,295,461	16%	1,203,242	9,431,684	13%
	2017	1,275,227	7,187,807	18%	1,372,257	7,105,529	19%	1,360,109	9,067,959	15%
Projected	2018	1,464,284	6,997,597	21%	1,560,369	6,885,036	23%	1,509,086	8,557,475	18%
Future	2019	1,701,321	6,823,349	25%	1,784,368	6,610,463	27%	1,727,807	8,216,193	21%
Experience	2020	1,951,835	6,658,187	29%	2,047,194	6,384,621	32%	1,983,776	7,935,489	25%
	2021	2,214,527	6,495,283	34%	2,354,619	6,176,736	38%	2,282,541	7,677,100	30%
	2022	2,522,207	6,330,772	40%	2,724,520	6,024,299	45%	2,641,387	7,487,643	35%
	2023	2,877,540	6,162,566	47%	3,156,181	5,895,448	54%	3,059,706	7,327,503	42%
	2024	3,298,566	5,989,954	55%	3,640,222	5,766,369	63%	3,528,520	7,167,075	49%
	2025	3,728,705	5,812,442	64%	4,186,313	5,635,539	74%	4,057,130	7,004,462	58%
	2026	4,167,168	5,629,929	74%	4,817,075	5,501,383	88%	4,667,313	6,837,711	68%
	2027	4,671,502	5,442,215	86%	5,541,004	5,362,182	103%	5,367,273	6,664,684	81%
	2028	5,238,420	5,249,237	100%	6,369,595	5,216,393	122%	6,168,113	6,483,463	95%
	2029	5,860,451	5,051,108	116%	7,283,676	5,062,356	144%	7,051,419	6,291,984	112%
	2030	6,517,378	4,848,244	134%	8,257,923	4,899,004	169%	7,992,705	6,088,923	131%
	2031	7,191,026	4,641,231	155%	9,293,596	4,725,920	197%	8,993,050	5,873,761	153%
	2032	7,836,383	4,430,694	177%	10,368,236	4,542,975	228%	10,030,746	5,646,339	178%
	2033	8,438,095	4,217,304	200%	11,470,432	4,348,164	264%	11,094,707	5,404,162	205%
	2034	9,030,590	4,001,905	226%	12,545,463	4,144,046	303%	12,132,159	5,150,417	236%
	2035	9,611,879	3,785,501	254%	13,587,205	3,932,442	346%	13,136,985	4,887,362	269%
	2036	10,201,985	3,569,177	286%	14,571,310	3,712,603	392%	14,085,667	4,614,071	305%
	2037	10,789,752	3,353,992	322%	15,501,910	3,486,413	445%	14,982,124	4,332,886	346%
	2038	11,348,717	3,140,989	361%	16,273,670	3,257,553	500%	15,725,076	4,048,382	388%
	2039	11,856,768	2,931,227	404%	16,937,688	3,027,684	559%	16,363,573	3,762,625	435%
	2040	12,309,438	2,725,773	452%	17,486,641	2,799,495	625%	16,890,548	3,478,959	486%
	2041	12,675,302	2,525,686	502%	17,872,243	2,576,397	694%	17,259,706	3,201,626	539%
	2042	12,917,143	2,331,901	554%	18,109,150	2,359,406	768%	17,485,178	2,931,887	596%
	2043	13,053,922	2,145,210	609%	18,156,856	2,150,122	844%	17,528,123	2,671,733	656%
	2044	13,165,542	1,966,335	670%	18,062,836	1,949,889	926%	17,434,297	2,422,835	720%
	2045	13,253,968	1,795,966	738%	17,871,759	1,759,753	1016%	17,246,762	2,186,493	789%
	2046	13,283,596	1,634,748	813%	17,650,177	1,580,541	1117%	17,029,623	1,963,736	867%
	2047	13,262,970	1,483,120	894%	17,310,222	1,412,773	1225%	16,698,504	1,755,212	951%
	2048	13,180,190	1,341,156	983%	16,884,993	1,256,794	1343%	16,285,385	1,561,346	1043%
	2049	13,025,450	1,208,654	1078%	16,360,212	1,112,872	1470%	15,776,637	1,382,474	1141%
	2050	12,811,416	1,085,302	1180%	15,718,880	980,976	1602%	15,155,935	1,218,558	1244%
	2051	12,553,959	970,793	1293%	15,015,841	860,767	1744%	14,475,992	1,069,172	1354%
	2052	12,289,895	864,844	1421%	14,227,871	751,851	1892%	13,714,494	933,830	1469%
	2053	12,053,392	767,180	1571%	13,515,330	653,822	2067%	13,025,702	812,024	1604%
	2054	11,840,782	677,540	1748%	12,849,587	566,137	2270%	12,382,165	703,078	1761%
	2055	11,588,655	595,633	1946%	12,197,052	488,100	2499%	11,751,621	606,128	1939%
	2056	11,246,870	521,142	2158%	11,484,212	418,991	2741%	11,063,370	520,277	2126%
	2057	10,819,424	453,724	2385%	10,767,716	358,144	3007%	10,371,847	444,696	2332%
	2058	10,324,334	392,956	2627%	10,043,743	304,903	3294%	9,673,374	378,568	2555%
Values as of 12/31/2015 (discounted at maximum statutory valuation rates)										
Past :		5,296,860	71,498,240	7.4%	2,965,191	67,125,053	4.4%	2,965,191	70,740,887	4.2%
Future :		150,943,882	95,348,636	158.3%	189,246,136	93,747,754	201.9%	182,879,237	117,094,765	156.2%
Lifetime :		156,240,741	166,846,876	93.6%	192,211,326	160,872,806	119.5%	185,844,427	187,835,652	98.9%

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

				Accum Value of Past Initial Prm x 93.6% =	59,561,038
				Present Value of Future Initial Prm x 93.6% =	69,240,355
Accum. Value of Past Incurred Claims =	2,965,191			Accum Value of Prior Increases x 93.6% =	6,682,987
Present Value of Future Incurred Claims =	182,879,237			Present Value of Future Increases x 93.6% =	40,410,921
Total =	185,844,427	>=		Total =	175,895,301

Exhibit 1A: Pass Losses Exhibit
Coporate Choice (P-FACE (2004))

	Calendar Year	Loss Ratios to Apply to Actual Premium: Incurred Claims	Earned Premium	Incurred Loss Ratio*	Adjusted Expected Incurred Claims	Before Proposed Increase: Incurred Claims	Earned Premium	Incurred Loss Ratio*	With Proposed Rate Increase: Incurred Claims	Earned Premium	Incurred Loss Ratio*
Original Pricing	2006	9,245	176,935	5%	9,471	0	181,250	0%	0	181,250	0%
	2007	77,000	1,660,238	5%	75,926	541	1,637,081	0%	541	1,637,081	0%
	2008	190,318	4,310,756	4%	185,607	21,167	4,204,035	1%	21,167	4,204,035	1%
	2009	304,312	6,556,277	5%	291,287	79,590	6,275,661	1%	79,590	6,275,661	1%
2010 RI	2010	627,394	7,151,453	9%	667,733	581,997	7,611,263	8%	581,997	7,611,263	8%
	2011	644,703	6,782,445	10%	743,325	280,795	7,819,975	4%	280,795	7,819,975	4%
	2012	690,452	7,323,890	9%	687,114	648,390	7,288,478	9%	648,390	7,656,031	8%
	2013	750,721	7,071,312	11%	786,261	54,598	7,406,075	1%	54,598	7,801,235	1%
	2014	828,623	7,184,750	12%	863,298	447,586	7,485,407	6%	447,586	8,068,872	6%
	2015	926,707	7,177,603	13%	961,599	487,834	7,447,850	7%	487,834	9,545,811	5%
Projected Future Experience	2016					1,201,761	7,295,461	16%	1,203,242	9,431,684	13%
	2017					1,372,257	7,105,529	19%	1,360,109	9,067,959	15%
	2018					1,560,369	6,885,036	23%	1,509,086	8,557,475	18%
	2019					1,784,368	6,610,463	27%	1,727,807	8,216,193	21%
	2020					2,047,194	6,384,621	32%	1,983,776	7,935,489	25%
	2021					2,354,619	6,176,736	38%	2,282,541	7,677,100	30%
	2022					2,724,520	6,024,299	45%	2,641,387	7,487,643	35%
	2023					3,156,181	5,895,448	54%	3,059,706	7,327,503	42%
	2024					3,640,222	5,766,369	63%	3,528,520	7,167,075	49%
	2025					4,186,313	5,635,539	74%	4,057,130	7,004,462	58%
	2026					4,817,075	5,501,383	88%	4,667,313	6,837,711	68%
	2027					5,541,004	5,362,182	103%	5,367,273	6,664,684	81%
	2028					6,369,595	5,216,393	122%	6,168,113	6,483,463	95%
	2029					7,283,676	5,062,356	144%	7,051,419	6,291,984	112%
	2030					8,257,923	4,899,004	169%	7,992,705	6,088,923	131%
	2031					9,293,596	4,725,920	197%	8,993,050	5,873,761	153%
	2032					10,368,236	4,542,975	228%	10,030,746	5,646,339	178%
	2033					11,470,432	4,348,164	264%	11,094,707	5,404,162	205%
	2034					12,545,463	4,144,046	303%	12,132,159	5,150,417	236%
	2035					13,587,205	3,932,442	346%	13,136,985	4,887,362	269%
	2036					14,571,310	3,712,603	392%	14,085,667	4,614,071	305%
	2037					15,501,910	3,486,413	445%	14,982,124	4,332,886	346%
	2038					16,273,670	3,257,553	500%	15,725,076	4,048,382	388%
	2039					16,937,688	3,027,684	559%	16,363,573	3,762,625	435%
	2040					17,486,641	2,799,495	625%	16,890,548	3,478,959	486%
	2041					17,872,243	2,576,397	694%	17,259,706	3,201,626	539%
	2042					18,109,150	2,359,406	768%	17,485,178	2,931,887	596%
	2043					18,156,856	2,150,122	844%	17,528,123	2,671,733	656%
	2044					18,062,836	1,949,889	926%	17,434,297	2,422,835	720%
	2045					17,871,759	1,759,753	1016%	17,246,762	2,186,493	789%
	2046					17,650,177	1,580,541	1117%	17,029,623	1,963,736	867%
	2047					17,310,222	1,412,773	1225%	16,698,504	1,755,212	951%
	2048					16,884,993	1,256,794	1343%	16,285,385	1,561,346	1043%
	2049					16,360,212	1,112,872	1470%	15,776,637	1,382,474	1141%
	2050					15,718,880	980,976	1602%	15,155,935	1,218,558	1244%
	2051					15,015,841	860,767	1744%	14,475,992	1,069,172	1354%
	2052					14,227,871	751,851	1892%	13,714,494	933,830	1469%
	2053					13,515,330	653,822	2067%	13,025,702	812,024	1604%
	2054					12,849,587	566,137	2270%	12,382,165	703,078	1761%
	2055					12,197,052	488,100	2499%	11,751,621	606,128	1939%
	2056					11,484,212	418,991	2741%	11,063,370	520,277	2126%
	2057					10,767,716	358,144	3007%	10,371,847	444,696	2332%
	2058					10,043,743	304,903	3294%	9,673,374	378,568	2555%
Value as of 12/31/15*:											
	Past				5,894,949	2,965,191	67,125,053	4.4%	2,965,191	70,740,887	4.2%
	Future					189,246,136	93,747,754	201.9%	182,879,237	117,094,765	156.2%
	Lifetime					192,211,326	160,872,806	119.5%	185,844,427	187,835,652	98.9%

*discounted at maximum statutory valuation rates

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

				Accum Value of Past Initial Prm x 93.6% =	59,561,038
Accum Value of Minimum (Past Incurred Claims,				Present Value of Future Initial Prm x 93.6% =	69,240,355
Adjusted Originally Expected Incurred Claims) =	2,965,191			Accum Value of Prior Increases x 93.6% =	6,682,987
Present Value of Future Incurred Claims =	182,879,237			Present Value of Future Increases x 93.6% =	40,410,921
Total =	185,844,427	> =		Total	175,895,301

Appendix A - Comparison to New Business Rates (Corporate Choice P-FACE (2004))

Rates shown are for a 90-day EP, 100% HHC benefit, with ROP to age 70 and are per $5 monthly benefit.

P-Face (2009) rates reflect a 1.15 Group Specific Factor to reflect the average case size of the P-Face (2004) groups and the equivalent commission load.

Inflation Option: Future Purchase Option

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6
18-29	1.34	1.55	1.66	1.69	1.88
30	1.42	1.63	1.76	1.78	1.97
31	1.51	1.73	1.76	1.78	1.97
32	1.51	1.73	1.82	1.85	2.07
33	1.51	1.73	1.82	1.85	2.07
34	1.51	1.73	1.87	1.95	2.18
35	1.51	1.73	1.87	1.95	2.18
36	1.51	1.73	1.87	1.95	2.18
37	1.51	1.73	1.92	2.06	2.29
38	1.51	1.75	1.92	2.06	2.30
39	1.51	1.75	1.92	2.06	2.33
40	1.51	1.75	1.92	2.08	2.34
41	1.55	1.86	1.95	2.12	2.42
42	1.55	1.88	2.12	2.31	2.64
43	1.68	2.04	2.17	2.36	2.72
44	1.85	2.07	2.37	2.58	2.81
45	2.01	2.25	2.42	2.64	3.06
46	2.03	2.30	2.66	2.75	3.18
47	2.24	2.52	2.73	2.83	3.31
48	2.44	2.60	2.85	3.10	3.63
49	2.47	2.82	3.11	3.23	3.79
50	2.71	2.91	3.22	3.35	3.97
51	2.81	3.03	3.40	3.58	4.24
52	3.07	3.35	3.74	3.79	4.54
53	3.19	3.53	3.95	4.22	5.05
54	3.53	3.91	4.38	4.48	5.39
55	3.64	4.10	4.62	4.78	5.78
56	3.84	4.44	4.85	5.06	6.12
57	4.07	4.61	5.32	5.36	6.47
58	4.36	5.00	5.60	5.69	6.69
59	4.43	5.24	5.96	6.09	7.15
60	4.75	5.53	6.37	6.54	7.49
61	5.06	6.03	6.73	7.01	8.10
62	5.41	6.37	7.34	7.54	8.83
63	5.67	7.03	7.86	8.17	9.64
64	6.16	7.53	8.24	8.89	10.61
65	6.52	8.15	8.94	9.52	11.47
66	7.16	8.86	9.63	10.37	12.21
67	7.72	9.55	10.51	11.19	12.92
68	8.43	10.16	11.36	12.20	13.84
69	9.24	11.15	12.41	13.24	14.60
70	10.06	11.93	13.47	14.29	15.58
71	11.15	13.14	14.70	15.84	16.92
72	12.31	14.43	16.09	17.55	18.43
73	13.59	15.88	17.63	19.35	20.11
74	15.15	17.46	19.20	21.56	21.92
75	16.67	19.30	20.99	23.80	23.94
76	18.52	21.71	23.74	27.01	27.08
77	20.68	24.54	26.80	30.44	30.63
78	23.04	27.51	30.24	34.51	34.69
79	25.71	31.05	34.16	38.98	39.19
80	42.57	34.90	38.64	44.14	44.41
81	45.97	38.33	42.49	48.57	48.90
82	49.11	41.44	46.00	52.48	52.90
83	53.34	46.30	51.32	58.67	59.08
84	57.25	50.65	56.14	64.35	64.77

P-FACE (2004) Rates after Requested Rate Increases *excluding additional rate increase due to cost of delay :*

Issue Age	Benefit Period 2	3	4	5	6
18-29	0.95	1.06	1.38	1.50	1.58
30	0.95	1.06	1.38	1.50	1.58
31	0.96	1.08	1.40	1.52	1.60
32	0.97	1.10	1.42	1.54	1.62
33	0.98	1.12	1.43	1.56	1.64
34	0.99	1.14	1.45	1.58	1.67
35	1.01	1.16	1.47	1.60	1.69
36	1.02	1.18	1.49	1.62	1.72
37	1.03	1.20	1.51	1.64	1.74
38	1.04	1.22	1.53	1.66	1.77
39	1.05	1.25	1.55	1.68	1.79
40	1.07	1.30	1.58	1.70	1.82
41	1.14	1.37	1.61	1.74	1.86
42	1.20	1.46	1.65	1.79	1.91
43	1.27	1.54	1.70	1.83	1.96
44	1.35	1.63	1.80	1.90	2.01
45	1.43	1.73	1.91	2.01	2.11
46	1.51	1.84	2.03	2.13	2.24
47	1.54	1.91	2.15	2.27	2.38
48	1.57	1.96	2.29	2.41	2.53
49	1.61	2.01	2.35	2.56	2.69
50	1.64	2.06	2.39	2.69	2.85
51	1.69	2.15	2.46	2.76	3.03
52	1.73	2.24	2.53	2.83	3.10
53	1.77	2.34	2.60	2.90	3.19
54	1.82	2.44	2.67	2.97	3.27
55	1.86	2.55	2.74	3.04	3.35
56	2.02	2.67	2.92	3.24	3.58
57	2.20	2.80	3.12	3.45	3.81
58	2.39	2.93	3.32	3.68	4.07
59	2.60	3.07	3.54	3.92	4.34
60	2.82	3.22	3.78	4.18	4.63
61	3.03	3.51	4.07	4.54	5.03
62	3.25	3.82	4.39	4.93	5.46
63	3.48	4.16	4.73	5.35	5.92
64	3.74	4.53	5.10	5.81	6.43
65	4.01	4.93	5.50	6.32	6.98
66	4.42	5.44	6.09	6.98	7.74
67	4.88	5.99	6.75	7.71	8.59
68	5.38	6.61	7.48	8.53	9.53
69	5.93	7.29	8.28	9.42	10.57
70	6.54	8.04	9.18	10.42	11.72
71	7.35	9.10	10.31	11.69	13.02
72	8.26	10.31	11.58	13.12	14.46
73	9.28	11.67	13.00	14.72	16.06
74	10.43	13.22	14.61	16.51	17.84
75	11.72	14.97	16.41	18.53	19.81
76	12.82	16.38	17.95	20.28	21.67
77	13.88	17.76	19.43	21.97	23.47
78	14.99	19.20	21.01	23.76	25.37
79	16.17	20.73	22.66	25.64	27.36
80	17.40	22.32	24.39	27.61	29.45
81	19.48	25.00	27.32	30.93	32.98
82	21.57	27.68	30.24	34.24	36.52
83	24.01	30.81	33.66	38.11	40.64
84	26.97	34.60	37.80	42.80	45.65

P-FACE (2004) Rates after Requested Rate Increases *including additional rate increase due to cost of delay :*

Issue Age	Benefit Period 2	3	4	5	6
18-29	0.95	1.06	1.38	1.50	1.58
30	0.95	1.06	1.38	1.50	1.58
31	0.96	1.08	1.40	1.52	1.60
32	0.97	1.10	1.42	1.54	1.62
33	0.98	1.12	1.43	1.56	1.64
34	0.99	1.14	1.45	1.58	1.67
35	1.01	1.16	1.47	1.60	1.69
36	1.02	1.18	1.49	1.62	1.72
37	1.03	1.20	1.51	1.64	1.74
38	1.04	1.22	1.53	1.66	1.77
39	1.05	1.25	1.55	1.68	1.79
40	1.07	1.30	1.58	1.70	1.82
41	1.14	1.38	1.61	1.74	1.86
42	1.20	1.46	1.65	1.79	1.91
43	1.28	1.55	1.70	1.83	1.96
44	1.35	1.64	1.80	1.90	2.01
45	1.43	1.74	1.91	2.01	2.11
46	1.52	1.85	2.03	2.14	2.24
47	1.55	1.92	2.16	2.28	2.39
48	1.58	1.97	2.30	2.42	2.54
49	1.62	2.02	2.37	2.57	2.70
50	1.65	2.07	2.41	2.71	2.87
51	1.70	2.16	2.48	2.78	3.05
52	1.74	2.26	2.55	2.85	3.13
53	1.78	2.36	2.62	2.92	3.21
54	1.83	2.46	2.69	2.99	3.29
55	1.88	2.57	2.76	3.06	3.37
56	2.04	2.69	2.94	3.26	3.60
57	2.21	2.82	3.14	3.48	3.84
58	2.41	2.95	3.35	3.71	4.10
59	2.61	3.10	3.57	3.95	4.37
60	2.84	3.24	3.80	4.21	4.66
61	3.05	3.53	4.10	4.57	5.06
62	3.27	3.85	4.42	4.96	5.49
63	3.51	4.19	4.77	5.39	5.96
64	3.76	4.56	5.14	5.85	6.47
65	4.04	4.96	5.54	6.36	7.02
66	4.45	5.47	6.13	7.03	7.79
67	4.91	6.04	6.80	7.77	8.64
68	5.41	6.65	7.53	8.59	9.59
69	5.97	7.34	8.34	9.49	10.64
70	6.58	8.09	9.24	10.49	11.80
71	7.40	9.16	10.38	11.77	13.11
72	8.31	10.38	11.66	13.21	14.56
73	9.34	11.75	13.09	14.82	16.17
74	10.50	13.31	14.71	16.63	17.96
75	11.80	15.07	16.52	18.66	19.95
76	12.89	16.48	18.05	20.39	21.79
77	13.94	17.83	19.52	22.06	23.57
78	15.04	19.26	21.07	23.83	25.44
79	16.19	20.76	22.69	25.68	27.40
80	17.40	22.32	24.39	27.61	29.45
81	19.48	25.00	27.32	30.93	32.98
82	21.57	27.68	30.24	34.24	36.52
83	24.01	30.81	33.66	38.11	40.64
84	26.97	34.60	37.80	42.80	45.65

P-FACE (2004) 2016 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6
18-29	28%	28%	28%	28%	28%
30	28%	28%	28%	28%	28%
31	28%	28%	28%	28%	28%
32	28%	28%	28%	28%	28%
33	28%	28%	28%	28%	28%
34	28%	28%	28%	28%	28%
35	28%	28%	28%	28%	28%
36	28%	28%	28%	28%	28%
37	28%	28%	28%	28%	28%
38	28%	28%	28%	28%	28%
39	28%	28%	28%	28%	28%
40	28%	29%	28%	28%	28%
41	29%	29%	28%	28%	28%
42	29%	29%	28%	28%	28%
43	29%	29%	28%	28%	28%
44	29%	29%	29%	28%	28%
45	29%	29%	29%	29%	29%
46	29%	29%	29%	29%	29%
47	29%	29%	29%	29%	29%
48	29%	29%	29%	29%	29%
49	29%	29%	29%	29%	29%
50	29%	29%	29%	29%	29%
51	29%	29%	29%	29%	29%
52	29%	29%	29%	29%	29%
53	29%	29%	29%	29%	29%
54	29%	29%	29%	29%	29%
55	29%	29%	29%	29%	29%
56	29%	29%	29%	29%	29%
57	29%	29%	29%	29%	29%
58	29%	29%	29%	29%	29%
59	29%	29%	29%	29%	29%
60	29%	29%	29%	29%	29%
61	29%	29%	29%	29%	29%
62	29%	29%	29%	29%	29%
63	29%	29%	29%	29%	29%
64	29%	29%	29%	29%	29%
65	29%	29%	29%	29%	29%
66	29%	29%	29%	29%	29%
67	29%	29%	29%	29%	29%
68	29%	29%	29%	29%	29%
69	29%	29%	29%	29%	29%
70	29%	29%	29%	29%	29%
71	29%	29%	29%	29%	29%
72	29%	29%	29%	29%	29%
73	29%	29%	29%	29%	29%
74	29%	29%	29%	29%	29%
75	29%	29%	29%	29%	29%
76	29%	29%	29%	29%	29%
77	29%	29%	29%	29%	29%
78	29%	29%	29%	29%	29%
79	29%	29%	29%	29%	29%
80	28%	28%	28%	28%	28%
81	28%	28%	28%	28%	28%
82	28%	28%	28%	28%	28%
83	28%	28%	28%	28%	28%
84	28%	28%	28%	28%	28%

* Benefit Differences between P-FACE (2004) and P-FACE (2009):

- The Elimination Period for P-FACE (2004) is based on Dates of Service, while in P-FACE (2009) this is based on Calendar Days.
- P-FACE (2009) does not have a marital discount so P-FACE (2004) reflects a "blended" rate of married and single certificate holders.
- P-FACE 2009 Group rates are approximated by applying the ratio of [ICC12-LTC-12 / LTC-03] Retail rates to P-FACE 2009 rates (P-FACE 2009 was the last Group LTC product offered, but would increase by a comparable amount relative to Retail LTC products).
- ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options).
- An additional 3% factor was applied to account reflect differences in EP: LTC-03 has an EP where 1 day of HHC = 7 days towards EP, and ICC12-LTC-12 is a true service-day EP
- ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business.
- P-FACE 2009 rates were increased by an additional 9.5%, accounting for the average increase to premium rates for ICC12-LTC-12 if they were still being sold in 2016.

Appendix A - Comparison to New Business Rates (Corporate Choice P-FACE (2004))

Rates shown are for a 90-day EP, 100% HHC benefit, with ROP to age 70 and are per $5 monthly benefit.

P-Face (2009) rates reflect a 1.15 Group Specific Factor to reflect the average case size of the P-Face (2004) groups and the equivalent commission load.

Inflation Option: Compound Inflation Coverage

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 2	3	4	5	6
18-29	10.49	12.99	13.89	15.09	17.72
30	10.49	12.99	13.89	15.09	17.72
31	10.49	12.99	13.89	15.09	17.72
32	10.49	12.99	13.89	15.09	17.72
33	10.49	12.99	13.89	15.09	17.72
34	10.51	12.99	13.89	15.09	17.72
35	10.51	13.03	13.89	15.09	17.75
36	10.72	13.09	13.89	15.12	17.88
37	10.77	13.39	13.89	15.24	18.06
38	10.78	13.45	13.97	15.40	18.21
39	11.04	13.52	14.08	15.52	18.40
40	11.06	13.59	14.18	15.65	18.56
41	11.22	13.82	14.53	16.07	19.15
42	11.63	14.10	14.84	16.42	19.75
43	11.80	14.30	15.25	16.82	20.34
44	12.23	14.81	15.86	17.47	21.02
45	12.41	15.07	16.25	17.90	21.68
46	12.63	15.37	16.69	18.38	22.45
47	13.11	15.63	17.13	18.87	22.91
48	13.39	15.95	17.64	19.38	23.72
49	13.90	16.28	18.12	19.90	24.55
50	14.15	16.62	18.61	20.48	25.41
51	14.47	17.04	19.09	20.75	26.00
52	14.80	17.46	19.58	21.28	26.31
53	15.43	17.90	19.88	21.63	26.88
54	15.90	18.31	20.40	22.20	27.22
55	16.27	18.77	20.93	22.52	27.87
56	16.31	19.04	21.22	22.87	28.34
57	16.65	19.54	21.53	23.18	28.88
58	16.77	19.89	21.91	23.50	29.44
59	17.13	20.15	22.05	23.59	29.66
60	17.23	20.48	22.40	23.95	30.21
61	17.32	20.84	22.81	24.40	30.34
62	17.45	21.49	23.35	24.61	30.34
63	17.55	21.96	23.69	25.18	30.34
64	17.68	22.29	24.24	25.47	30.34
65	17.89	22.83	24.71	25.89	30.36
66	18.85	24.06	26.05	27.19	31.97
67	20.03	25.09	27.21	28.67	33.53
68	21.11	26.26	28.57	30.29	35.32
69	22.04	27.48	29.97	31.88	37.06
70	23.30	28.90	31.35	33.62	39.09
71	25.37	30.92	32.95	35.40	40.79
72	27.45	33.14	34.60	37.20	42.88
73	29.77	35.37	36.19	39.18	44.71
74	32.50	37.89	38.03	41.40	46.85
75	35.26	40.71	39.94	43.52	48.98
76	37.02	43.46	42.51	46.10	52.00
77	38.77	46.14	45.26	48.92	55.30
78	40.61	49.18	48.24	51.86	58.92
79	42.56	52.43	51.32	54.97	62.59
80	66.27	55.94	54.71	58.31	66.53
81	70.11	61.48	60.23	64.15	73.18
82	73.77	66.48	65.15	69.40	79.21
83	78.78	74.28	72.74	77.56	88.42
84	83.21	81.36	79.73	84.99	96.85

P-FACE (2004) Rates after Requested Rate Increases *excluding additional rate increase due to cost of delay :*

Issue Age	Benefit Period 2	3	4	5	6
18-29	2.85	3.69	4.06	4.75	5.36
30	2.85	3.69	4.06	4.75	5.36
31	2.89	3.73	4.14	4.82	5.42
32	2.94	3.77	4.21	4.90	5.48
33	2.99	3.82	4.29	4.98	5.55
34	3.04	3.86	4.37	5.06	5.61
35	3.09	3.91	4.45	5.13	5.68
36	3.14	3.95	4.53	5.22	5.74
37	3.19	4.00	4.62	5.30	5.81
38	3.24	4.05	4.70	5.38	5.88
39	3.30	4.09	4.79	5.47	5.95
40	3.35	4.14	4.88	5.55	6.02
41	3.39	4.21	4.97	5.62	6.10
42	3.44	4.29	5.07	5.69	6.18
43	3.48	4.36	5.17	5.76	6.26
44	3.53	4.44	5.27	5.83	6.35
45	3.57	4.52	5.37	5.90	6.43
46	3.62	4.60	5.47	5.97	6.50
47	3.68	4.68	5.57	6.05	6.58
48	3.73	4.77	5.68	6.12	6.65
49	3.79	4.85	5.78	6.20	6.73
50	3.84	4.94	5.89	6.28	6.81
51	3.97	5.08	6.06	6.48	7.04
52	4.09	5.21	6.23	6.68	7.27
53	4.23	5.35	6.42	6.89	7.52
54	4.36	5.49	6.60	7.11	7.77
55	4.50	5.64	6.79	7.34	8.04
56	4.65	5.95	7.03	7.64	8.38
57	4.80	6.27	7.28	7.96	8.74
58	4.95	6.61	7.53	8.29	9.11
59	5.11	6.97	7.79	8.64	9.51
60	5.28	7.35	8.06	8.99	9.91
61	5.64	7.67	8.54	9.50	10.43
62	6.02	8.00	9.04	10.04	10.97
63	6.43	8.35	9.57	10.60	11.53
64	6.86	8.72	10.13	11.20	12.13
65	7.32	9.10	10.73	11.83	12.76
66	7.89	9.89	11.59	12.87	13.91
67	8.49	10.75	12.53	14.01	15.17
68	9.14	11.68	13.54	15.24	16.54
69	9.84	12.69	14.63	16.59	18.03
70	10.60	13.79	15.81	18.05	19.66
71	11.66	15.16	17.59	19.91	21.53
72	12.82	16.65	19.56	21.96	23.57
73	14.11	18.30	21.75	24.23	25.81
74	15.52	20.10	24.19	26.73	28.27
75	17.07	22.09	26.90	29.48	30.95
76	18.25	23.59	28.74	31.50	33.06
77	19.32	24.96	30.41	33.34	34.96
78	20.41	26.35	32.11	35.21	36.91
79	21.53	27.76	33.84	37.11	38.88
80	22.65	29.18	35.58	39.03	40.87
81	25.36	32.68	39.85	43.71	45.77
82	28.08	36.18	44.12	48.40	50.68
83	31.25	40.27	49.10	53.86	56.40
84	35.10	45.23	55.14	60.50	63.35

P-FACE (2004) Rates after Requested Rate Increases *including additional rate increase due to cost of delay :*

Issue Age	Benefit Period 2	3	4	5	6
18-29	2.87	3.71	4.09	4.78	5.39
30	2.87	3.71	4.09	4.78	5.39
31	2.91	3.76	4.17	4.86	5.46
32	2.96	3.80	4.24	4.93	5.52
33	3.01	3.84	4.32	5.01	5.59
34	3.06	3.89	4.40	5.09	5.65
35	3.11	3.93	4.48	5.17	5.72
36	3.16	3.98	4.57	5.25	5.78
37	3.21	4.03	4.65	5.33	5.85
38	3.27	4.07	4.74	5.42	5.92
39	3.32	4.12	4.82	5.50	5.99
40	3.37	4.17	4.91	5.59	6.06
41	3.42	4.24	5.01	5.66	6.14
42	3.46	4.32	5.10	5.73	6.22
43	3.51	4.39	5.20	5.80	6.31
44	3.55	4.47	5.30	5.87	6.39
45	3.60	4.55	5.41	5.94	6.48
46	3.65	4.63	5.51	6.02	6.55
47	3.70	4.71	5.61	6.09	6.62
48	3.76	4.80	5.71	6.17	6.70
49	3.81	4.89	5.82	6.24	6.78
50	3.87	4.98	5.93	6.32	6.85
51	3.99	5.11	6.10	6.52	7.08
52	4.12	5.25	6.28	6.73	7.32
53	4.26	5.39	6.46	6.94	7.57
54	4.39	5.53	6.65	7.16	7.83
55	4.53	5.68	6.84	7.39	8.09
56	4.68	5.99	7.08	7.69	8.44
57	4.83	6.31	7.33	8.01	8.80
58	4.99	6.66	7.58	8.35	9.18
59	5.15	7.02	7.84	8.69	9.57
60	5.32	7.40	8.12	9.06	9.98
61	5.68	7.72	8.59	9.57	10.50
62	6.06	8.06	9.10	10.10	11.04
63	6.47	8.41	9.63	10.67	11.61
64	6.91	8.78	10.20	11.27	12.21
65	7.37	9.16	10.80	11.91	12.85
66	7.94	9.95	11.67	12.96	14.01
67	8.55	10.82	12.61	14.10	15.27
68	9.20	11.76	13.63	15.35	16.65
69	9.91	12.78	14.73	16.70	18.15
70	10.67	13.89	15.92	18.18	19.79
71	11.74	15.26	17.71	20.05	21.67
72	12.91	16.77	19.69	22.12	23.73
73	14.20	18.42	21.90	24.39	25.99
74	15.62	20.24	24.36	26.91	28.46
75	17.19	22.24	27.09	29.68	31.17
76	18.35	23.73	28.91	31.68	33.25
77	19.40	25.06	30.54	33.48	35.11
78	20.47	26.42	32.20	35.31	37.02
79	21.56	27.80	33.89	37.17	38.94
80	22.65	29.18	35.58	39.03	40.87
81	25.36	32.68	39.85	43.71	45.77
82	28.08	36.18	44.12	48.40	50.68
83	31.25	40.27	49.10	53.86	56.40
84	35.10	45.23	55.14	60.50	63.35

P-FACE (2004) 2016 Rate Increases (%) :

Issue Age	Benefit Period 2	3	4	5	6
18-29	29%	29%	29%	29%	29%
30	29%	29%	29%	29%	29%
31	29%	29%	29%	29%	29%
32	29%	29%	29%	29%	29%
33	29%	29%	29%	29%	29%
34	29%	29%	29%	29%	29%
35	29%	29%	29%	29%	29%
36	29%	29%	29%	29%	29%
37	29%	29%	29%	29%	29%
38	29%	29%	29%	29%	29%
39	29%	29%	29%	29%	29%
40	29%	29%	29%	29%	29%
41	29%	29%	29%	29%	29%
42	29%	29%	29%	29%	29%
43	29%	29%	29%	29%	29%
44	29%	29%	29%	29%	29%
45	29%	29%	29%	29%	29%
46	29%	29%	29%	29%	29%
47	29%	29%	29%	29%	29%
48	29%	29%	29%	29%	29%
49	29%	29%	29%	29%	29%
50	29%	29%	29%	29%	29%
51	29%	29%	29%	29%	29%
52	29%	29%	29%	29%	29%
53	29%	29%	29%	29%	29%
54	29%	29%	29%	29%	29%
55	29%	29%	29%	29%	29%
56	29%	29%	29%	29%	29%
57	29%	29%	29%	29%	29%
58	29%	29%	29%	29%	29%
59	29%	29%	29%	29%	29%
60	29%	29%	29%	29%	29%
61	29%	29%	29%	29%	29%
62	29%	29%	29%	29%	29%
63	29%	29%	29%	29%	29%
64	29%	29%	29%	29%	29%
65	29%	29%	29%	29%	29%
66	29%	29%	29%	29%	29%
67	29%	29%	29%	29%	29%
68	29%	29%	29%	29%	29%
69	29%	29%	29%	29%	29%
70	29%	29%	29%	29%	29%
71	29%	29%	29%	29%	29%
72	29%	29%	29%	29%	29%
73	29%	29%	29%	29%	29%
74	29%	29%	29%	29%	29%
75	29%	29%	29%	29%	29%
76	29%	29%	29%	29%	29%
77	29%	29%	29%	29%	29%
78	29%	29%	29%	29%	29%
79	29%	29%	29%	29%	29%
80	28%	28%	28%	28%	28%
81	28%	28%	28%	28%	28%
82	28%	28%	28%	28%	28%
83	28%	28%	28%	28%	28%
84	28%	28%	28%	28%	28%

* Benefit Differences between P-FACE (2004) and P-FACE (2009):

- The Elimination Period for P-FACE (2004) is based on Dates of Service, while in P-FACE (2009) this is based on Calendar Days.
- P-FACE (2009) does not have a marital discount so P-FACE (2004) reflects a "blended" rate of married and single certificate holders.
- P-FACE 2009 Group rates are approximated by applying the ratio of [ICC12-LTC-12 / LTC-03] Retail rates to P-FACE 2009 rates (P-FACE 2009 was the last Group LTC product offered, but would increase by a comparable amount relative to Retail LTC products).
- ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options).
- An additional 3% factor was applied to account reflect differences in EP: LTC-03 has an EP where 1 day of HHC = 7 days towards EP, and ICC12-LTC-12 is a true service-day EP
- ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business.
- P-FACE 2009 rates were increased by an additional 9.5%, accounting for the average increase to premium rates for ICC12-LTC-12 if they were still being sold in 2016.

Appendix B1

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

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base					ABI Option: (5% Compound Inflation)				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
30	1.17	1.31	1.70	1.85	1.94	3.53	4.57	5.04	5.89	6.64
31	1.18	1.33	1.72	1.87	1.97	3.59	4.62	5.13	5.98	6.72
32	1.20	1.36	1.74	1.90	2.00	3.64	4.68	5.22	6.07	6.79
33	1.21	1.38	1.77	1.92	2.02	3.70	4.73	5.32	6.17	6.87
34	1.22	1.40	1.79	1.94	2.05	3.77	4.79	5.42	6.26	6.95
35	1.24	1.43	1.81	1.97	2.08	3.83	4.84	5.52	6.36	7.04
36	1.25	1.45	1.84	1.99	2.11	3.89	4.90	5.62	6.46	7.12
37	1.27	1.48	1.86	2.02	2.14	3.95	4.96	5.72	6.56	7.20
38	1.28	1.50	1.89	2.04	2.17	4.02	5.01	5.83	6.67	7.29
39	1.30	1.54	1.91	2.07	2.20	4.09	5.07	5.94	6.77	7.37
40	1.32	1.60	1.94	2.09	2.23	4.15	5.13	6.05	6.88	7.46
41	1.40	1.69	1.98	2.15	2.29	4.21	5.22	6.16	6.96	7.56
42	1.48	1.80	2.03	2.20	2.35	4.26	5.31	6.28	7.05	7.66
43	1.57	1.90	2.10	2.25	2.42	4.31	5.41	6.40	7.14	7.76
44	1.67	2.02	2.22	2.34	2.48	4.37	5.50	6.53	7.22	7.86
45	1.77	2.14	2.35	2.48	2.60	4.43	5.60	6.65	7.31	7.97
46	1.87	2.27	2.50	2.63	2.76	4.49	5.70	6.78	7.40	8.06
47	1.91	2.36	2.66	2.80	2.94	4.56	5.80	6.90	7.50	8.15
48	1.95	2.42	2.83	2.98	3.12	4.63	5.91	7.03	7.59	8.25
49	1.99	2.49	2.91	3.17	3.32	4.69	6.02	7.16	7.68	8.34
50	2.04	2.55	2.97	3.34	3.53	4.76	6.13	7.30	7.78	8.43
51	2.09	2.66	3.05	3.42	3.75	4.92	6.29	7.51	8.02	8.72
52	2.14	2.78	3.13	3.50	3.85	5.07	6.46	7.73	8.28	9.01
53	2.20	2.90	3.22	3.59	3.95	5.24	6.63	7.95	8.54	9.32
54	2.25	3.03	3.31	3.68	4.05	5.41	6.81	8.18	8.81	9.63
55	2.31	3.16	3.40	3.77	4.15	5.58	6.99	8.42	9.09	9.96
56	2.51	3.31	3.62	4.02	4.43	5.76	7.37	8.71	9.47	10.39
57	2.73	3.47	3.86	4.28	4.73	5.95	7.77	9.02	9.86	10.83
58	2.96	3.64	4.12	4.56	5.04	6.14	8.19	9.33	10.27	11.29
59	3.22	3.81	4.39	4.86	5.38	6.34	8.64	9.65	10.70	11.78
60	3.50	3.99	4.68	5.18	5.74	6.54	9.11	9.99	11.15	12.28
61	3.75	4.35	5.05	5.63	6.23	6.99	9.51	10.58	11.77	12.92
62	4.02	4.73	5.44	6.11	6.76	7.46	9.92	11.20	12.44	13.59
63	4.32	5.15	5.87	6.63	7.34	7.96	10.35	11.86	13.14	14.29
64	4.63	5.61	6.32	7.21	7.96	8.50	10.80	12.56	13.88	15.03
65	4.97	6.11	6.82	7.83	8.64	9.08	11.27	13.29	14.66	15.81
66	5.48	6.74	7.55	8.65	9.59	9.77	12.25	14.37	15.95	17.24
67	6.04	7.43	8.36	9.56	10.64	10.52	13.32	15.53	17.36	18.80
68	6.66	8.19	9.26	10.57	11.80	11.33	14.47	16.78	18.89	20.49
69	7.35	9.03	10.26	11.68	13.10	12.20	15.73	18.13	20.56	22.34
70	8.10	9.96	11.37	12.91	14.53	13.13	17.09	19.60	22.37	24.36
71	9.10	11.28	12.77	14.49	16.14	14.45	18.78	21.79	24.68	26.67
72	10.23	12.77	14.35	16.25	17.92	15.89	20.64	24.24	27.22	29.21
73	11.50	14.47	16.11	18.24	19.90	17.48	22.67	26.96	30.02	31.99
74	12.93	16.38	18.10	20.47	22.11	19.23	24.91	29.98	33.12	35.03
75	14.53	18.55	20.33	22.96	24.55	21.15	27.37	33.34	36.53	38.36
76	15.87	20.28	22.21	25.10	26.82	22.59	29.21	35.58	38.99	40.92
77	17.15	21.95	24.02	27.16	29.01	23.88	30.85	37.59	41.20	43.22
78	18.51	23.70	25.93	29.33	31.31	25.20	32.52	39.63	43.46	45.56
79	19.93	25.55	27.93	31.61	33.73	26.53	34.21	41.71	45.74	47.92
80	21.41	27.47	30.02	33.99	36.25	27.87	35.91	43.79	48.04	50.30
81	23.98	30.77	33.62	38.06	40.60	31.22	40.22	49.04	53.80	56.33
82	26.55	34.07	37.22	42.14	44.95	34.56	44.53	54.30	59.57	62.37
83	29.55	37.91	41.42	46.90	50.02	38.46	49.56	60.43	66.29	69.41
84	33.19	42.59	46.53	52.68	56.18	43.20	55.67	67.87	74.46	77.96
85	37.04	47.53	51.93	58.80	62.71	48.22	62.13	75.75	83.11	87.02
86	41.11	52.75	57.63	65.25	69.59	53.52	68.95	84.07	92.23	96.57
87	45.82	58.79	64.24	72.73	77.57	59.65	76.85	93.70	102.80	107.64
88	50.96	65.39	71.44	80.89	86.27	66.34	85.47	104.21	114.33	119.71
89	56.96	73.08	79.85	90.40	96.42	74.14	95.53	116.47	127.78	133.80
90	74.94	96.16	105.06	118.95	126.86	97.55	125.70	153.25	168.13	176.05

Appendix B2

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

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (4.5% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.85	3.69	4.06	4.75	5.35
30	2.85	3.69	4.06	4.75	5.35
31	2.89	3.73	4.14	4.82	5.42
32	2.94	3.77	4.21	4.90	5.48
33	2.99	3.82	4.29	4.97	5.54
34	3.04	3.86	4.37	5.05	5.61
35	3.09	3.91	4.45	5.13	5.67
36	3.14	3.95	4.53	5.21	5.74
37	3.19	4.00	4.62	5.29	5.81
38	3.24	4.04	4.70	5.38	5.88
39	3.30	4.09	4.79	5.46	5.94
40	3.35	4.14	4.88	5.55	6.01
41	3.39	4.21	4.97	5.62	6.09
42	3.44	4.28	5.07	5.69	6.18
43	3.48	4.36	5.16	5.75	6.26
44	3.52	4.44	5.26	5.83	6.34
45	3.57	4.51	5.37	5.90	6.43
46	3.62	4.60	5.47	5.97	6.50
47	3.68	4.68	5.57	6.04	6.57
48	3.73	4.76	5.67	6.12	6.65
49	3.78	4.85	5.78	6.20	6.73
50	3.84	4.94	5.88	6.27	6.80
51	3.96	5.07	6.06	6.47	7.03
52	4.09	5.21	6.23	6.68	7.27
53	4.22	5.35	6.41	6.89	7.51
54	4.36	5.49	6.60	7.11	7.77
55	4.50	5.64	6.79	7.33	8.03
56	4.65	5.94	7.03	7.64	8.38
57	4.80	6.27	7.27	7.95	8.73
58	4.95	6.61	7.52	8.29	9.11
59	5.11	6.97	7.79	8.63	9.50
60	5.28	7.35	8.06	8.99	9.91
61	5.63	7.67	8.53	9.49	10.42
62	6.01	8.00	9.03	10.03	10.96
63	6.42	8.35	9.56	10.59	11.53
64	6.86	8.71	10.13	11.19	12.12
65	7.32	9.09	10.72	11.82	12.75
66	7.88	9.88	11.59	12.86	13.90
67	8.49	10.74	12.52	14.00	15.16
68	9.14	11.67	13.53	15.23	16.53
69	9.84	12.68	14.62	16.58	18.02
70	10.59	13.79	15.80	18.04	19.64
71	11.65	15.15	17.58	19.90	21.51
72	12.82	16.64	19.55	21.95	23.56
73	14.10	18.29	21.74	24.21	25.80
74	15.51	20.09	24.18	26.71	28.25
75	17.06	22.08	26.89	29.46	30.93
76	18.82	24.34	29.65	32.49	34.10
77	20.76	26.82	32.68	35.83	37.58
78	22.90	29.56	36.03	39.51	41.42
79	25.27	32.58	39.72	43.57	45.64
80	27.87	35.91	43.79	48.04	50.30
81	31.22	40.22	49.04	53.80	56.33
82	34.56	44.53	54.30	59.57	62.37
83	38.46	49.56	60.43	66.29	69.41
84	43.20	55.67	67.87	74.46	77.96
85	48.22	62.13	75.75	83.11	87.02
86	53.52	68.95	84.07	92.23	96.57
87	59.65	76.85	93.70	102.80	107.64
88	66.34	85.47	104.21	114.33	119.71
89	74.14	95.53	116.47	127.78	133.80
90	97.55	125.70	153.25	168.13	176.05

Appendix C1

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

P-FACE(2004)

Premiums to be used only with those

that have not previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	FPO Base with Shared Cost					ABI Option: (4.2% Compound Inflation) or (5.0% Compound Inflation) with Shared Cost				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
30	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
31	0.92	1.04	1.34	1.46	1.53	2.77	3.58	3.97	4.62	5.19
32	0.93	1.06	1.36	1.48	1.55	2.82	3.62	4.04	4.70	5.25
33	0.94	1.07	1.37	1.49	1.58	2.86	3.66	4.11	4.77	5.32
34	0.95	1.09	1.39	1.51	1.60	2.91	3.70	4.19	4.84	5.38
35	0.96	1.11	1.41	1.53	1.62	2.96	3.74	4.27	4.92	5.44
36	0.97	1.13	1.43	1.55	1.64	3.01	3.79	4.35	5.00	5.50
37	0.99	1.15	1.45	1.57	1.67	3.06	3.83	4.43	5.08	5.57
38	1.00	1.17	1.47	1.59	1.69	3.11	3.88	4.51	5.16	5.63
39	1.01	1.20	1.49	1.61	1.72	3.16	3.92	4.59	5.24	5.70
40	1.03	1.24	1.51	1.63	1.74	3.21	3.97	4.67	5.32	5.77
41	1.09	1.32	1.54	1.67	1.79	3.25	4.04	4.77	5.38	5.84
42	1.15	1.39	1.58	1.71	1.83	3.29	4.11	4.86	5.45	5.92
43	1.22	1.48	1.63	1.75	1.88	3.34	4.18	4.95	5.52	6.00
44	1.29	1.56	1.73	1.82	1.93	3.38	4.25	5.05	5.59	6.08
45	1.37	1.66	1.83	1.92	2.02	3.42	4.33	5.15	5.65	6.16
46	1.44	1.76	1.94	2.04	2.15	3.47	4.41	5.24	5.72	6.23
47	1.48	1.83	2.06	2.17	2.28	3.52	4.49	5.34	5.80	6.30
48	1.51	1.87	2.19	2.31	2.42	3.58	4.57	5.44	5.87	6.38
49	1.54	1.92	2.25	2.45	2.57	3.63	4.65	5.54	5.94	6.45
50	1.57	1.97	2.29	2.58	2.74	3.68	4.74	5.64	6.01	6.52
51	1.61	2.06	2.36	2.64	2.90	3.80	4.86	5.81	6.20	6.74
52	1.66	2.15	2.42	2.71	2.98	3.92	4.99	5.97	6.40	6.97
53	1.70	2.24	2.49	2.78	3.05	4.05	5.13	6.15	6.60	7.21
54	1.74	2.34	2.56	2.84	3.13	4.18	5.27	6.33	6.81	7.45
55	1.79	2.44	2.63	2.91	3.21	4.32	5.41	6.51	7.03	7.70
56	1.94	2.56	2.80	3.11	3.43	4.45	5.70	6.74	7.32	8.03
57	2.11	2.68	2.99	3.31	3.66	4.60	6.01	6.97	7.63	8.37
58	2.29	2.81	3.19	3.53	3.90	4.75	6.34	7.21	7.94	8.73
59	2.49	2.95	3.40	3.76	4.16	4.90	6.68	7.47	8.27	9.11
60	2.70	3.09	3.62	4.01	4.44	5.06	7.04	7.73	8.62	9.50
61	2.90	3.36	3.90	4.35	4.82	5.40	7.35	8.18	9.10	9.99
62	3.11	3.66	4.21	4.72	5.23	5.77	7.67	8.66	9.62	10.51
63	3.34	3.99	4.54	5.13	5.67	6.16	8.00	9.17	10.16	11.05
64	3.58	4.34	4.89	5.57	6.16	6.57	8.35	9.71	10.73	11.62
65	3.84	4.72	5.27	6.05	6.68	7.02	8.72	10.28	11.33	12.23
66	4.24	5.21	5.84	6.69	7.42	7.56	9.47	11.11	12.33	13.33
67	4.67	5.74	6.47	7.39	8.23	8.14	10.30	12.01	13.42	14.53
68	5.15	6.33	7.16	8.17	9.13	8.76	11.19	12.97	14.61	15.85
69	5.68	6.98	7.94	9.03	10.13	9.43	12.16	14.02	15.90	17.28
70	6.26	7.70	8.79	9.98	11.23	10.16	13.22	15.15	17.30	18.84
71	7.04	8.72	9.88	11.20	12.48	11.17	14.52	16.85	19.08	20.63
72	7.91	9.88	11.09	12.57	13.86	12.29	15.96	18.74	21.05	22.59
73	8.89	11.19	12.46	14.10	15.39	13.52	17.53	20.84	23.22	24.73
74	9.99	12.67	14.00	15.82	17.09	14.87	19.26	23.18	25.61	27.09
75	11.23	14.35	15.72	17.76	18.98	16.36	21.17	25.78	28.25	29.66
76	12.28	15.70	17.20	19.43	20.76	17.49	22.61	27.54	30.19	31.68
77	13.30	17.01	18.62	21.05	22.49	18.51	23.91	29.14	31.94	33.50
78	14.37	18.40	20.13	22.77	24.31	19.56	25.25	30.77	33.74	35.37
79	15.49	19.86	21.71	24.57	26.22	20.63	26.60	32.42	35.56	37.26
80	16.67	21.39	23.37	26.46	28.22	21.70	27.96	34.09	37.40	39.16
81	18.67	23.96	26.17	29.64	31.61	24.30	31.32	38.18	41.89	43.86
82	20.67	26.52	28.98	32.81	34.99	26.91	34.67	42.27	46.38	48.56
83	23.00	29.52	32.25	36.51	38.94	29.95	38.58	47.04	51.61	54.04
84	25.84	33.15	36.22	41.01	43.74	33.64	43.34	52.84	57.97	60.70
85	28.84	37.00	40.43	45.78	48.82	37.54	48.37	58.98	64.70	67.75
86	32.01	41.07	44.87	50.80	54.18	41.66	53.68	65.45	71.81	75.19
87	35.67	45.77	50.01	56.62	60.39	46.44	59.83	72.95	80.04	83.80
88	39.67	50.91	55.62	62.97	67.16	51.65	66.54	81.13	89.01	93.20
89	44.34	56.90	62.16	70.38	75.07	57.72	74.37	90.68	99.48	104.17
90	58.35	74.87	81.80	92.61	98.77	75.95	97.86	119.32	130.90	137.06

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.)

P-FACE(2004)

Premiums to be used only with those

that have previously elected an inflation decrease option

Rates per $5 of Monthly Benefit - 90 Day Elimination Period

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

Age	ABI Option: (3.8% Compound Inflation) or (4.5% Compound Inflation) with Shared Cost				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.20	2.85	3.14	3.67	4.14
30	2.20	2.85	3.14	3.67	4.14
31	2.24	2.88	3.20	3.73	4.19
32	2.27	2.92	3.26	3.79	4.24
33	2.31	2.95	3.32	3.85	4.29
34	2.35	2.99	3.38	3.91	4.34
35	2.39	3.02	3.44	3.97	4.39
36	2.43	3.06	3.50	4.03	4.44
37	2.47	3.09	3.57	4.09	4.49
38	2.51	3.13	3.63	4.16	4.54
39	2.55	3.16	3.70	4.22	4.60
40	2.59	3.20	3.77	4.29	4.65
41	2.62	3.26	3.84	4.34	4.71
42	2.66	3.31	3.92	4.40	4.78
43	2.69	3.37	3.99	4.45	4.84
44	2.73	3.43	4.07	4.50	4.90
45	2.76	3.49	4.15	4.56	4.97
46	2.80	3.55	4.23	4.62	5.03
47	2.84	3.62	4.31	4.67	5.08
48	2.88	3.68	4.39	4.73	5.14
49	2.93	3.75	4.47	4.79	5.20
50	2.97	3.82	4.55	4.85	5.26
51	3.07	3.92	4.68	5.00	5.44
52	3.16	4.03	4.82	5.16	5.62
53	3.27	4.14	4.96	5.33	5.81
54	3.37	4.25	5.10	5.50	6.01
55	3.48	4.36	5.25	5.67	6.21
56	3.59	4.60	5.43	5.91	6.48
57	3.71	4.85	5.62	6.15	6.75
58	3.83	5.11	5.82	6.41	7.04
59	3.95	5.39	6.02	6.67	7.35
60	4.08	5.68	6.23	6.95	7.66
61	4.36	5.93	6.60	7.34	8.06
62	4.65	6.19	6.98	7.75	8.47
63	4.97	6.46	7.39	8.19	8.91
64	5.30	6.74	7.83	8.65	9.37
65	5.66	7.03	8.29	9.14	9.86
66	6.09	7.64	8.96	9.95	10.75
67	6.56	8.30	9.68	10.82	11.72
68	7.06	9.02	10.46	11.78	12.78
69	7.61	9.81	11.31	12.82	13.93
70	8.19	10.66	12.22	13.95	15.19
71	9.01	11.71	13.59	15.39	16.63
72	9.91	12.87	15.11	16.97	18.22
73	10.90	14.14	16.81	18.72	19.95
74	11.99	15.54	18.69	20.65	21.84
75	13.19	17.07	20.79	22.78	23.92
76	14.57	18.84	22.95	25.15	26.40
77	16.10	20.79	25.34	27.78	29.13
78	17.78	22.95	27.97	30.67	32.15
79	19.64	25.33	30.88	33.87	35.48
80	21.70	27.96	34.09	37.40	39.16
81	24.30	31.32	38.18	41.89	43.86
82	26.91	34.67	42.27	46.38	48.56
83	29.95	38.58	47.04	51.61	54.04
84	33.64	43.34	52.84	57.97	60.70
85	37.54	48.37	58.98	64.70	67.75
86	41.66	53.68	65.45	71.81	75.19
87	46.44	59.83	72.95	80.04	83.80
88	51.65	66.54	81.13	89.01	93.20
89	57.72	74.37	90.68	99.48	104.17
90	75.95	97.86	119.32	130.90	137.06

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

Appendix D
Corporate Choice (P-FACE (2004))
Shared Cost Percentages

Age	FPO									ABI							
	Benefit Period									Benefit Period							
	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	10 Years
18-29	17.7%	17.7%	17.7%	17.7%	17.7%						10.6%		12.2%	11.2%			
30	17.7%	17.7%			17.7%					11.9%	11.5%	10.0%	15.6%	12.6%			
31	17.7%	17.7%			17.7%						11.6%		6.8%	13.8%			
32	17.7%	17.7%	17.7%	17.7%						12.7%	12.7%	11.5%	17.0%				
33	17.7%	17.7%	17.7%	17.7%	17.7%						14.7%		17.5%	17.6%			
34	17.7%	17.7%	17.7%	17.7%	17.7%						15.2%		18.1%	18.1%			
35	17.7%	17.7%	17.7%	17.7%							15.0%		18.1%	18.1%			
36	17.7%	17.7%	17.7%	17.7%	17.7%						15.6%		13.2%				
37	17.7%	17.7%	17.7%	17.7%	17.7%						18.1%	18.1%	18.1%	18.1%			
38	17.7%	17.7%	17.7%	17.7%	17.7%						18.1%		18.0%	18.1%			
39	17.7%	17.8%	17.7%	17.7%	17.7%						18.1%		14.1%	18.1%			
40	15.0%	17.8%	17.6%	17.7%	17.7%						9.4%	8.0%	9.4%	11.3%			
41	15.9%	17.8%	17.7%	17.7%	17.7%					11.4%	10.0%	9.1%	13.3%	18.1%			
42	17.9%	17.9%	17.8%	17.7%	17.7%						10.1%	12.6%	4.9%	14.6%			
43	18.0%	18.0%	17.7%	17.7%	17.7%					12.4%	10.7%	11.9%	7.8%	16.5%			
44	18.0%	18.0%	17.8%	17.8%	17.8%					15.1%	12.3%	12.1%	13.5%	18.1%			
45	18.1%	18.1%	17.9%	17.8%	17.8%					16.3%	12.2%	11.5%	15.1%	15.7%			
46	18.1%	18.1%	18.0%	17.9%	17.8%					16.3%	12.7%	12.9%	13.7%	18.1%			
47	18.1%	18.1%	18.0%	18.0%	17.9%					15.8%	15.4%	15.3%	17.7%	18.1%			
48	18.1%	18.1%	18.1%	18.0%	18.0%					14.5%	16.9%	15.6%	18.1%	18.1%			
49	18.1%	18.1%	18.1%	18.1%	18.0%					14.6%	18.1%	15.6%	18.1%	18.1%			
50	16.9%	18.1%	17.6%	18.1%	18.1%						10.4%	7.7%	10.6%	10.7%			
51	16.4%	18.1%	18.1%	18.1%	18.1%					9.9%	8.8%	10.4%	11.0%	15.3%			
52	17.2%	18.1%	18.1%	18.1%	18.1%					9.5%	11.2%	11.5%	10.4%	16.2%			
53	17.4%	18.1%	18.1%	18.1%	18.1%					12.5%	11.3%	11.3%	11.6%	15.8%			
54	18.1%	18.1%	18.1%	18.1%	18.1%					10.5%	12.2%	11.4%	14.4%	16.1%			
55	12.2%	16.0%	15.6%	16.5%	18.1%					7.9%	8.5%	9.1%	10.7%	10.3%			
56	14.3%	18.1%	15.8%	18.1%	18.1%					8.9%	8.7%	8.6%	11.1%	13.3%			
57	15.1%	18.1%	16.7%	18.1%	18.1%					12.4%	11.0%	9.9%	10.7%	12.8%			
58	16.7%	18.1%	16.5%	18.1%	18.1%					10.4%	11.4%	11.0%	12.9%	15.9%			
59	18.1%	18.1%	18.1%	18.1%	18.1%					14.4%	14.5%	10.9%	12.3%	18.1%			
60	10.6%	12.5%	11.6%	12.8%	12.1%					7.8%	7.8%	6.6%	10.5%	8.8%			
61	12.0%	13.6%	12.6%	15.2%	17.3%					8.6%	9.0%	9.0%	8.8%	9.8%			
62	13.6%	16.0%	14.0%	15.3%	12.4%					12.3%	9.8%	10.1%	10.1%	13.2%			
63	15.4%	16.5%	15.4%	18.1%	18.1%					18.1%	11.1%	10.4%	13.1%	11.0%			
64	16.3%	18.1%	16.8%	18.1%						9.1%	11.2%	10.6%	10.4%				
65	11.1%	13.0%	13.7%	12.5%	17.2%						7.0%	6.3%	7.4%	13.1%			
66	11.9%	13.1%	11.6%	14.4%	18.1%						8.5%	7.1%	8.9%	8.4%			
67	12.3%	14.9%	14.2%	15.2%	18.1%					7.7%	3.6%	10.6%	11.0%				
68	17.3%	16.5%		18.1%	18.1%					13.3%	12.7%	9.5%	12.0%	10.3%			
69	16.6%	16.5%	16.4%	18.1%							14.6%	10.6%	10.4%	18.1%			
70		12.1%		11.0%													
71		8.0%	7.7%	7.7%													
72			15.4%	10.6%									9.4%				
73	17.1%		16.7%														
74													18.1%				
75										6.0%							
76			10.4%														
77																	
78				17.5%													
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95																	

* Certain cells are blank because there are no nationwide polcies with that benefit period, issue age and inflation combination

For FPO policies with multiple layers of coverage, the Shared Cost percentage will be based on the issue age of the base contract. Each FPO layer will be reduced by the Shared Cost percentage

Appendix D

Corporate Choice (P-FACE (2004))
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 FPO policies with multiple layers of coverage:

$$\text{Premium after electing Shared Cost option} = \frac{[\ (\text{Premium Rate Schedule, Base Issue Age per \$10 Daily Benefit: Appendices C1-C4}) * (\text{New Base Daily Benefit}/10) + (\text{Premium Rate Schedule, GPO Layer 1 Issue Age per \$10 Daily Benefit: Appendices C1-C4}) * (\text{New Layer 1 Daily Benefit}/10) + \ \ldots\ ]}{(1 - \text{Shared Cost Percentage})}$$

Appendix 1
John Hancock Life Company (U.S.A.)
Company NAIC # 65838; FEIN #: 01-0233346
Group Long-Term Care Insurance Rate Revision Submission

John Hancock is requesting premium rate increases for the policy forms listed in the cover letter. These rate increases are in response to the following:

- Our most recent comprehensive experience studies show unfavorable trends since the prior study that prompted our last rate increase filing. The largest impact with respect to updating assumptions is attributable to a decrease to mortality rates. Updates to morbidity assumptions also had a large impact on the P-FACE(2004) plan.
- We have applied a more refined modeling approach that is causing movements in our loss ratio.
- We have corrected certain projections and assumptions in our prior filing in 2010 that had understated the loss ratio, which meant the rate increases we requested in our prior filing were too low (model and assumption corrections). We have enhanced our model vetting process, in which an independent team reviews all of the assumptions and calculations in our model to ensure that all model inputs match our documented assumptions.

With respect to actual experience, results of experience studies and modeling refinements, we are calculating the rate increase assuming an implementation date of 1/1/2015, which lowers the increases needed to bring John Hancock back to its target loss ratio. Extensive analysis was needed in order to understand loss ratio movements and confirm a rate increase was needed. Therefore, we assumed a 1/1/2015 implementation date rather than passing on the costs to insureds. This lowers the rate increase that would be borne by customers by $54M on a nationwide basis.

With respect to the changes resulting from the model and assumption corrections, we are calculating the rate increase on a basis assuming they were implemented at the time of the 2010 rate increase instead of reflecting a current implementation date. This lowers the rate increases needed to bring John Hancock back to its target loss ratio. John Hancock is absorbing the impact of applying this implementation date, rather than passing on the costs to insureds. This lowers the rate increase that would be borne by customers by $116M on a nationwide basis.

Comprehensive Experience Studies
Mortality, lapse and morbidity experience studies were completed since our last filing. Across all of our plans, updates to mortality assumptions increased our loss ratio, lapse assumption updates decreased our loss ratio, and for morbidity, the impact differed by plan.

- Our mortality experience study saw lower mortality rates, causing the loss ratio to increase for all plans. Due to the durations at which the updates to mortality rates were made, there was a larger loss ratio impact to more recently issued plans (P-FACE(2004)) and a smaller impact to older plans (GPB-COV-0002).
- Lapse rates were increased slightly for all plans (in the range of .1% to .2%), leading to a slightly lower loss ratio.
- Morbidity updates caused an increase to the loss ratio for the P-FACE(2004) plan, a very minimal impact for the P-FACE(2002-2) plan, and a reduction to the loss ratio for the GPB-COV-0002 Plan.

Refinements
During our 2010 filing there were a few reasonable simplifying assumptions utilized. Moving to a more refined approach caused movements in our loss ratio. By reflecting the refinements in our calculation of our rate increase, we more accurately reflect the experience we expect to see in the future instead of waiting for the experience to unfold over time, which would result in larger rate increases in the future. Some of the assumptions that are now modeled in an enhanced way are described in detail below:

- Our prior filing used gender blended mortality tables while our current filing uses gender distinct tables.
- Our prior filing used pivotal issue ages (mostly quinquennial) when modeling mortality rates while our current filing uses actual issue ages.
- Our prior filing applied lapses at policy year-ends while our current filing applies lapses quarterly.

Since our prior filing we have converted our valuation system from a claim cost projection model to First Principles methodology, consistent with the industry best practices.

For plans that upgraded to our P-FACE(2002-2) plan or transferred from another carrier to our P-FACE(2002-2) plan, past premiums (and asset transfers for plans transferring from another carrier) were ignored and future premiums were based on the attained age premium without any premium discount in our 2010 projection model. We are now reflecting past premiums paid (and asset transfers for transfers) and projecting future premiums based on the attained age premium after the discount. The PV of premiums over the life of the policy is the same between the two methods at a 6% discount rate (the pricing rate for the plan), but are different when discounting at the valuation interest rate as is done for rate increases. The prior methodology understated the loss ratio which understated the 2010 rate increase.

Model Refinements Account for the following impact to our overall rate increase:

Plan	Rate Increase Due to Model Refinement
GPB-COV-0002	2.6%
P-FACE(2002-2)	9.8%
P-FACE(2004)	15.8%

Model and Assumption Corrections

John Hancock is also requesting a rate increase because of model and assumption corrections needed in the projections used in our prior filing. The projections in our prior filing understated the loss ratio which meant the rate increases we requested in our prior filing were too low. We have enhanced our model vetting process, in which an independent team reviews all of the assumptions and calculations in our model to ensure that all model inputs match our documented assumptions.

Model and Assumption Corrections Account for the following impact to our overall rate increase:

Plan	Rate Increase Due to Model and Assumption Corrections
GPB-COV-0002	4.4%
P-FACE(2002-2)	8.4%
P-FACE(2004)	10.4%

Below is the complete list of model and assumption corrections needed in the projections used in our prior filings. In some cases, the correction would have resulted in an overstatement or understatement of the rate increase, but in total, the net impact was an understatement of the rate increase:

<u>Impacting all plans - GPB-COV-0002, P-FACE(2002-2), and P-FACE(2004)</u>

For our Guaranteed Issue business, we were using lapse rates for fully underwritten business for durations 2+. This caused lapse rates to be understated.

Historical mortality improvements from 1994 (the date of the base mortality table) to the projection date (12/31/09) was modeled using 10 years instead of 16 years. This caused mortality rates to be overstated.

The mortality improvement referred to the policy year instead of the projection year, which caused mortality rates to be overstated.

The mortality selection factors for policies issued in 2004 or later were not updated in our 2010 projection models (the 2010 models used an ultimate mortality selection factor of 100% instead of 93%). This caused mortality to be overstated.

There was an over-counting of deaths in the 2010 mortality experience study. This caused mortality rates to be overstated.

Impacting all Plans Except for P-FACE(2004)
The models we used in projecting benefits for our 2010 rate increase for two of the plans contained some claim cost multipliers that were inconsistent with our valuation models. This inconsistency understated our loss ratios.

Impacting P-FACE(2002-2) only
For plans that upgraded to our 2002 plan, morbidity, mortality and lapse rates were based on the issue age and duration starting at the time of the upgrade in our 2010 projection model rather than being based on the original issue age and duration from the issue date of the original coverage. This overstated our loss ratio.

Impacting P-FACE(2004) only
Limited pay policies were projected with premiums paid for life in our 2010 projection model rather than for the limited payment period which overstated premiums.

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 NAIC in late 2013. The accepted methodology by NAIC 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.

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

Reset Form

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

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

SERFF Tracking Number: MULF-130883085

Effective Date: Upon Approval

(Projected) Number of Insureds Affected: 3456

New Rates

Average Annual Premium Per Member: $1387

Revised Rates

Average Annual Premium Per Member: $1638

Average Requested Percentage Rate Change Per Member: 18.1%

Minimum Requested Percentage Rate Change Per Member: 15.8%

Maximum Requested Percentage Rate Change Per Member: 29.3%

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

Form#	**"Product Name"(if applicable)**
P-FACE(2002-2) VA et al P-FACE(2004)	Care Choice Corporate Choice

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

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

Health Insurance Rate Request Summary

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

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

Our decision to increase premiums is solely related to the future claims anticipated on these policies.

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.)

John Hancock Place
Post Office Box 111 C-7-30
Boston, Massachusetts 02117
1-888-877-6075 Ext. 1
Direct: (617) 572-0281
Email: jwitham@jhancock.com

Joanne Witham
Director
LTC Contracts and Legislative Services

March 9, 2017

Jacqueline 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
Group Long-Term Care Insurance Rate Revision Submission
Revised Actuarial Memos

Dear Commissioner:

John Hancock is requesting premium rate increases for the policy forms listed below. These rate increases are in response to the results of our most recently completed experience studies, refinements to our modeling approach and correction of certain projections and assumptions in our prior 2010 rate increase filing. A more thorough discussion of each of these elements is found in Appendix 1. In addition, Appendix 1 also addresses how John Hancock assures there is no cross subsidization between states and that past losses are not being recouped.

As a result of the factors noted above and emerging experience since our last filing, 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.

John Hancock Policy Series	Approval Dates	Years Policy Series Available for Sale	Rate Increase
P-FACE(2002-2), et al.	10/28/2002 & 2/2/2012	2003-2012	17.1%
P-FACE(2004), et al.	1/20/2006 & 2/2/2012	2007-2012	29.3%

Alternative Options For Insureds

Insureds affected by the premium increase will receive a notice 90 days prior to the policy anniversary. We plan to offer to affected insureds that have purchased the automatic compound inflation feature an opportunity to keep their premium rate neutral by reducing their inflation on a prospective basis (they will keep any coverage that has already inflated). Below, we have included a table that illustrates the reduced automatic compound inflation percentage by policy series that we will offer to allow affected insureds to remain premium rate neutral. There are two tables – one for those currently receiving 5% inflation increase per year, and another table for those who have previously reduced their inflation rate to avoid the prior rate increase.

For insureds that are currently receiving a 5% inflation benefit:

John Hancock Policy Series	New Lower Automatic Compound Percentage*
P-FACE(2002-2), et al.	4.4%
P-FACE(2004), et al.	4.2%

For insureds that have previously reduced their inflation rate in order to avoid a rate increase:

John Hancock Policy Series	Current Automatic Compound Percentage*	New Lower Automatic Compound Percentage*
P-FACE(2002-2), et al. • Insureds with less than 10 year Lifetime Maximum Benefit • Insureds with 10 year or greater Lifetime Maximum Benefit	3.2% 2.3%	2.4% 1.5%
P-FACE(2004), et al.	4.5%	3.8%

**Please note these amounts were determined to be actuarially equivalent to the requested rate increases in aggregate.*

We will also allow affected insureds to reduce their benefit period, reduce their daily benefit amount, and/or drop optional benefit features.

Policy amendment forms, Certificate amendment forms and policyholder communications will be submitted to your department in separate SERFF filing # MULF-130883116 for review.

In addition, if the requested increase is approved in full, we will make available the 2014 NAIC Model Contingent Nonforfeiture Benefit for all affected certificateholders, even if it is not otherwise required in your State.

Subject to your acceptance, the new premium rates will be applied to all group policies that have been issued in your state. If coverage is issued in your state under group policies issued in another state, then the situs state laws and regulations will govern the premium rates for that coverage. Rates will be applied to group policies issued in your state as soon as practical based upon administrative and case feasibility following acceptance of this submission by your Department.

Please note the SERFF submission was created based on the department's request on similar prior submissions.

The following items are included in this submission:

- the submission letter
- Appendix 1.
- 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.

Sincerely,

Joanne Witham

Joanne Witham

Nationwide Loss Ratio Exhibit
Care Choice (P-FACE(2002-2))

	Calendar Year	Historical & Projected Experience without any Rate Increases: Incurred Claims	Earned Premium	Incurred Loss Ratio
	1988	-	13,818	0%
	1989	-	21,913	0%
	1990	-	208,922	0%
	1991	-	642,881	0%
	1992	-	833,221	0%
	1993	126	991,912	0%
	1994	-	1,864,540	0%
	1995	-	2,925,155	0%
	1996	11,871	3,371,808	0%
	1997	-	3,861,964	0%
	1998	-	4,095,544	0%
	1999	-	5,000,072	0%
	2000	-	6,333,535	0%
	2001	-	6,960,988	0%
	2002	-	7,911,777	0%
	2003	5,853	13,750,467	0%
	2004	1,639,220	37,936,848	4%
	2005	5,251,471	40,683,914	13%
Historical	2006	6,051,490	60,257,833	10%
Experience	2007	7,022,995	90,416,518	8%
	2008	12,675,266	129,455,072	10%
	2009	15,510,010	128,101,000	12%
	2010	16,685,059	155,130,177	11%
	2011	22,582,300	155,960,810	14%
	2012	28,596,208	156,829,921	18%
	2013	29,060,009	150,837,388	19%
	2014	32,605,203	145,660,181	22%
	2015	43,035,701	144,391,400	30%
	2016	42,592,258	140,238,684	30%
	2017	46,906,293	135,148,297	35%
Projected	2018	51,170,463	130,219,590	39%
Future	2019	55,504,773	125,372,189	44%
Experience	2020	60,138,458	120,595,779	50%
	2021	65,163,552	115,845,612	56%
	2022	70,468,470	111,129,525	63%
	2023	76,124,758	106,439,413	72%
	2024	82,136,463	101,772,751	81%
	2025	88,449,570	97,136,642	91%
	2026	95,004,547	92,530,712	103%
	2027	101,764,585	87,957,406	116%
	2028	108,639,944	83,420,224	130%
	2029	115,571,168	78,924,558	146%
	2030	122,489,788	74,475,838	164%
	2031	129,323,675	70,079,903	185%
	2032	136,017,584	65,743,434	207%
	2033	142,499,852	61,477,278	232%
	2034	148,696,867	57,294,460	260%
	2035	154,489,063	53,207,056	290%
	2036	159,720,148	49,227,002	324%
	2037	164,195,333	45,365,371	362%
	2038	167,800,920	41,636,920	403%
	2039	170,484,593	38,056,351	448%
	2040	172,096,804	34,635,740	497%
Values as of 12/31/2015 (discounted at original pricing interest rate)				
	Past :	283,775,836	2,092,263,492	13.6%
	Future :	1,481,120,927	1,280,746,879	115.6%
	Lifetime :	1,764,896,763	3,373,010,371	52.3%

Nationwide Loss Ratio Exhibit
Coporate Choice (P-FACE (2004))

		Historical & Projected Experience Before Proposed Increase		
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio
Historical Experience	2006	-	181,250	0%
	2007	478	1,637,081	0%
	2008	19,746	4,204,035	0%
	2009	70,637	6,275,661	1%
	2010	511,264	7,611,263	7%
	2011	258,183	7,819,975	3%
	2012	576,555	7,288,478	8%
	2013	49,031	7,406,075	1%
	2014	410,064	7,485,407	5%
	2015	450,845	7,447,850	6%
Projected Future Experience	2016	1,037,117	7,246,701	14%
	2017	1,185,593	7,039,717	17%
	2018	1,361,163	6,853,426	20%
	2019	1,581,305	6,682,767	24%
	2020	1,813,868	6,521,008	28%
	2021	2,057,859	6,361,460	32%
	2022	2,343,604	6,200,339	38%
	2023	2,673,383	6,035,599	44%
	2024	3,064,170	5,866,543	52%
	2025	3,463,445	5,692,688	61%
	2026	3,870,399	5,513,935	70%
	2027	4,338,338	5,330,089	81%
	2028	4,864,190	5,141,087	95%
	2029	5,441,146	4,947,040	110%
	2030	6,050,558	4,748,356	127%
	2031	6,675,470	4,545,608	147%
	2032	7,273,864	4,339,409	168%
	2033	7,831,637	4,130,415	190%
	2034	8,380,847	3,919,454	214%
	2035	8,919,549	3,707,509	241%
	2036	9,466,349	3,495,641	271%
	2037	10,010,965	3,284,890	305%
	2038	10,528,897	3,076,275	342%
	2039	10,999,653	2,870,835	383%
	2040	11,419,010	2,669,614	428%
	2041	11,757,707	2,473,649	475%
	2042	11,981,345	2,283,857	525%
	2043	12,107,480	2,101,012	576%
	2044	12,209,974	1,925,822	634%
	2045	12,290,851	1,758,964	699%
	2046	12,317,218	1,601,067	769%
	2047	12,297,051	1,452,563	847%
	2048	12,219,437	1,313,524	930%
	2049	12,075,161	1,183,752	1020%
	2050	11,875,866	1,062,942	1117%
	2051	11,636,362	950,791	1224%
	2052	11,390,578	847,026	1345%
	2053	11,170,102	751,374	1487%
	2054	10,971,690	663,581	1653%
	2055	10,736,742	583,361	1840%
	2056	10,419,034	510,405	2041%
	2057	10,022,188	444,376	2255%
	2058	9,563,098	384,860	2485%
Values as of 12/31/2015 (discounted at original pricing interest rate)				
Past :		2,915,458	74,722,016	3.9%
Future :		77,466,232	73,102,673	106.0%
Lifetime :		80,381,690	147,824,689	54.4%

Nationwide Loss Ratio Exhibit
Care Choice (P-FACE(2002-2))

Original Assumptions

	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio
	2003	492,372	4,845,050	10%
	2004	1,616,469	17,363,179	9%
	2005	3,095,257	32,286,572	10%
Historical	2006	5,073,987	49,737,743	10%
Experience	2007	7,436,254	71,433,138	10%
	2008	10,925,415	100,728,070	11%
	2009	15,456,686	132,047,975	12%
	2010	21,029,784	161,765,338	13%
	2011	25,599,086	170,064,912	15%
	2012	29,847,875	170,405,024	18%
	2013	33,650,743	167,680,808	20%
	2014	37,775,342	163,539,147	23%
	2015	42,722,660	161,758,945	26%
	2016	47,715,298	157,106,737	30%
	2017	52,548,231	151,404,073	35%
Projected	2018	57,325,298	145,882,536	39%
Future	2019	62,180,944	140,452,085	44%
Experience	2020	67,371,974	135,101,163	50%
	2021	73,001,491	129,779,641	56%
	2022	78,944,490	124,496,299	63%
	2023	85,281,122	119,242,055	72%
	2024	92,015,922	114,014,082	81%
	2025	99,088,375	108,820,337	91%
	2026	106,431,792	103,660,401	103%
	2027	114,004,934	98,537,013	116%
	2028	121,707,268	93,454,094	130%
	2029	129,472,187	88,417,685	146%
	2030	137,222,985	83,433,868	164%
	2031	144,878,859	78,509,185	185%
	2032	152,377,919	73,651,121	207%
	2033	159,639,880	68,871,829	232%
	2034	166,582,279	64,185,896	260%
	2035	173,071,166	59,606,855	290%
	2036	178,931,451	55,148,077	324%
	2037	183,944,917	50,821,964	362%
	2038	187,984,187	46,645,051	403%
	2039	190,990,655	42,633,808	448%
	2040	192,796,784	38,801,762	497%
	2041	193,293,435	35,161,165	550%
	2042	192,550,503	31,719,694	607%
	2043	190,633,262	28,484,917	669%
	2044	187,651,521	25,463,677	737%
	2045	183,440,810	22,660,653	810%
	2046	178,046,214	20,075,581	887%
	2047	171,739,251	17,704,556	970%
	2048	164,764,587	15,542,106	1060%
	2049	157,333,693	13,582,873	1158%
	2050	149,286,176	11,819,808	1263%
	2051	140,735,043	10,243,205	1374%
	2052	131,915,719	8,840,015	1492%
	2053	123,038,042	7,596,683	1620%
	2054	114,156,312	6,502,590	1756%
	2055	105,164,460	5,545,564	1896%
Values as of 12/31/2015 (discounted at original pricing interest rate)				
	Past :	299,062,398	1,891,737,990	15.8%
	Future :	1,659,271,672	1,434,796,428	115.6%
	Lifetime :	1,958,334,070	3,326,534,418	58.9%

Nationwide Loss Ratio Exhibit
Coporate Choice (P-FACE (2004))

Original Assumptions

	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio
Historical Experience	2006	8,760	176,935	5%
	2007	73,151	1,660,238	4%
	2008	180,743	4,310,756	4%
	2009	288,980	6,556,277	4%
	2010	412,974	8,172,359	5%
	2011	490,629	8,456,948	6%
	2012	579,225	8,308,873	7%
	2013	676,251	8,044,311	8%
	2014	798,460	7,816,735	10%
	2015	926,427	7,604,526	12%
Projected Future Experience	2016	1,058,935	7,399,146	14%
	2017	1,210,534	7,187,807	17%
	2018	1,389,797	6,997,597	20%
	2019	1,614,570	6,823,349	24%
	2020	1,852,026	6,658,187	28%
	2021	2,101,149	6,495,283	32%
	2022	2,392,905	6,330,772	38%
	2023	2,729,621	6,162,566	44%
	2024	3,128,629	5,989,954	52%
	2025	3,536,304	5,812,442	61%
	2026	3,951,818	5,629,929	70%
	2027	4,429,601	5,442,215	81%
	2028	4,966,515	5,249,237	95%
	2029	5,555,608	5,051,108	110%
	2030	6,177,841	4,848,244	127%
	2031	6,815,898	4,641,231	147%
	2032	7,426,880	4,430,694	168%
	2033	7,996,386	4,217,304	190%
	2034	8,557,150	4,001,905	214%
	2035	9,107,184	3,785,501	241%
	2036	9,665,487	3,569,177	271%
	2037	10,221,560	3,353,992	305%
	2038	10,750,388	3,140,989	342%
	2039	11,231,046	2,931,227	383%
	2040	11,659,225	2,725,773	428%
	2041	12,005,047	2,525,686	475%
	2042	12,233,389	2,331,901	525%
	2043	12,362,178	2,145,210	576%
	2044	12,466,828	1,966,335	634%
	2045	12,549,406	1,795,966	699%
	2046	12,576,328	1,634,748	769%
	2047	12,555,737	1,483,120	847%
	2048	12,476,490	1,341,156	930%
	2049	12,329,179	1,208,654	1020%
	2050	12,125,691	1,085,302	1117%
	2051	11,881,149	970,793	1224%
	2052	11,630,195	864,844	1345%
	2053	11,405,081	767,180	1487%
	2054	11,202,495	677,540	1653%
	2055	10,962,605	595,633	1840%
	2056	10,638,213	521,142	2041%
	2057	10,233,019	453,724	2255%
	2058	9,764,271	392,956	2485%
Values as of 12/31/2015 (discounted at original pricing interest rate)				
Past :		5,483,560	79,567,909	6.9%
Future :		79,095,844	74,640,491	106.0%
Lifetime :		84,579,404	154,208,400	54.8%

John Hancock 2016 Inforce Rate Increase Filings Care Choice

State	2015 Policy Counts	2015 Annualized Premium	2010 Filing		2016 Filing				
			Approved Date	Approved Avg. RI %	Requested Avg. RI %	2016 Filing Status	Approved Date	Approved Avg. RI %	Notes
AK	77	123,993	11-Feb-11	44.8%	15.8%	Approved	27-Jul-17	15.8%	
AL	38	51,721	2-Feb-11	44.8%	15.8%	Filed			
AR	45	47,448	No approval	0.0%		Not yet filed			
AZ	293	290,155	No file	44.8%	15.8%	Approved	23-Dec-16	15.8%	Exempt from filing
CA	14,521	16,017,348	No approval	0.0%	55.0%	Filed			
CO	807	1,174,775	6-Jul-11	39.7%	20.0%	Not yet filed			
CT	405	441,859	No approval	0.0%	66.1%	Approved	27-Jun-17	15.0%	15% Cap, no landing spots**
DC	1,452	2,050,863	21-Jun-12	44.8%		Not yet filed			
DE	552	907,202	14-Jun-12	44.8%	17.7%	Approved	10-Mar-17	17.7%	
FL									No certificate holders
GA	26,330	26,783,743	26-Jun-12	30.7%	28.2%	Approved	14-Apr-17	15.0%	15% Cap, no landing spots**
HI	2,499	1,722,401	27-Mar-12	44.8%	17.3%	Filed			
IA	3,412	3,783,012	17-Nov-11	31.3%	27.7%	Approved	23-Aug-17	15.8%	15% Cap for FPO, full approval for ABI**
ID	111	110,335	18-Apr-11	44.8%	15.8%	Approved	4-May-17	15.8%	
IL	9,012	10,400,585	6-May-11	44.8%	18.4%	Approved	15-Dec-17	18.4%	
IN	886	1,198,231	No approval	0.0%		Not yet filed			
KS	477	138,657	11-Oct-11	31.3%	26.2%	Filed			
KY	428	644,456	25-Jul-11	31.3%	27.3%	Approved	16-Jun-17	27.3%	
LA									No certificate holders
MA	7,753	11,663,402	No file	44.8%	15.8%	Approved	24-Jan-17	15.8%	Exempt from filing
MD									No certificate holders
ME	83	97,098	26-Sep-11	44.8%		Not yet filed			
MI	9,126	11,230,360	18-Apr-11	44.8%	15.8%	Approved	13-Feb-17	15.8%	
MN	3,204	4,608,805	26-Sep-11	44.8%	17.1%	Approved	15-Dec-17	17.1%	15% cap phase-in
MO	7,049	7,634,599	28-Dec-12	44.8%	18.8%	Approved	1-Sep-17	18.8%	
MS									No certificate holders
MT									No certificate holders
NC	831	895,147	2-Jun-11	44.8%	16.1%	Approved	5-Mar-18	16.1%	
ND									No certificate holders
NE	505	461,865			58.6%	Approved	18-Sep-17	58.6%	All certificate holders issued after 2010 RI
NH	188	331,274	9-Jun-11	44.8%	16.1%	Approved	26-Jul-17	16.1%	
NJ	5,663	7,526,962	No file	44.8%	15.8%	Approved	2-Mar-17	15.8%	Exempt from filing
NM	1,466	1,614,201	No approval	0.0%	66.1%	Filed			
NV	127	101,232	No approval	0.0%	66.1%	Approved	26-Jul-17	66.1%	3-year equal phase-in
NY	16,013	24,290,003	9-Oct-13	5.0%	58.1%	Approved	6-Dec-17	5.0%	5% Cap, no landing spots**
OH	3,194	3,574,168	15-Mar-11	44.8%	15.8%	Approved	1-May-17	15.0%	15% Cap**
OK	507	591,535	26-Aug-11	39.1%	20.1%	Approved	2-Jun-17	10.0%	10% Cap, no landing spots**
OR	305	392,679	14-Feb-12	44.8%	17.1%	Approved	24-Sep-17	17.1%	
PA	4,305	6,668,427	17-Feb-11	44.8%	15.8%	Approved	27-Apr-17	15.8%	
RI	33	35,743	25-Mar-13	36.3%	25.0%	Filed			
SC	572	757,803	6-Jul-11	36.3%	22.6%	Approved	3-Jul-17	18.0%	20% cap**
SD									No certificate holders
TN									No certificate holders
TX	21,228	27,460,282	19-Sep-12	44.8%	18.1%	Approved	7-Apr-17	18.1%	
UT	103	132,635	7-Apr-11	44.8%	15.8%	Approved	14-Jun-17	15.8%	
VA	5,382	6,472,385	3-Feb-12	44.8%	17.1%	Filed			
VT									No certificate holders
WA	1,673	2,433,640	31-Aug-11	39.6%	15.5%	Filed			
WI	681	808,484	27-Apr-11	44.8%	15.8%	Approved	1-Sep-17	15.8%	
WV									No certificate holders
WY									No certificate holders

*** states that approved capped amounts were done so with the understanding that John Hancock would be re-filing for any unapproved amounts, as well as an additional cost of delay, such that the rate increases requested will be actuarially equivalent among states*

John Hancock 2016 Inforce Rate Increase Filings GPB-COV-0002

State	2015 Policy Counts	2015 Annualized Premium	2010 Filing		2016 Filing				
			Approved Date	Approved Avg. RI %	Requested Avg. RI %	2016 Filing Status	Approved Date	Approved Avg. RI %	Notes
AK			11-Feb-11	3.8%					No certificate holders
AL									No certificate holders
AR									No certificate holders
AZ									No certificate holders
CA	536	1,066,011	No approval	0.0%	11.8%	Filed			
CO	591	443,274	6-Jul-11	3.8%	20.0%	Not yet filed			
CT	1,244	1,188,846	No approval	0.0%	11.8%	Approved	27-Jun-17	11.8%	Flat 11.8%
DC									No certificate holders
DE									No certificate holders
FL									No certificate holders
GA	769	758,775	No certif. impacted		8.4%	Approved	14-Apr-17	8.4%	
HI									No certificate holders
IA									No certificate holders
ID									No certificate holders
IL	3,219	2,726,687	No certif. impacted		8.4%	Approved	30-Oct-17	8.4%	
IN	228	129,077	No certif. impacted			Not yet filed			
KS									No certificate holders
KY									No certificate holders
LA	10	10,337	No certif. impacted		8.4%	Approved	2-Oct-17	8.4%	
MA	1,438	2,083,124	No file	3.8%	8.4%	Approved	24-Jan-17	8.4%	Exempt from filing
MD	7,989	8,540,484	No approval		10.8%	Approved	16-Jan-18	10.2%	Cap 3-year phase-in**
ME									No certificate holders
MI	543	619,545	No certif. impacted		8.4%	Approved	13-Feb-17	8.4%	
MN									No certificate holders
MO	977	784,866	No certif. impacted		8.4%	Approved	18-Sep-17	8.4%	
MS									No certificate holders
MT									No certificate holders
NC	2,596	3,169,301	2-Jun-11	3.8%	8.4%	Approved	5-Mar-18	8.4%	
ND									No certificate holders
NE									No certificate holders
NH									No certificate holders
NJ									No certificate holders
NM									No certificate holders
NV									No certificate holders
NY	2,798	3,752,128	9-Oct-13	0.3%	10.6%	Filed			
OH									No certificate holders
OK									No certificate holders
OR									No certificate holders
PA	46	40,996	No certif. impacted		8.4%	Approved	27-Apr-17	8.4%	
RI									No certificate holders
SC									No certificate holders
SD									No certificate holders
TN									No certificate holders
TX									No certificate holders
UT	81	61,458	No certif. impacted		8.4%	Approved	14-Jun-17	8.4%	
VA	940	1,065,000	No certif. impacted		8.4%	Filed			
VT									No certificate holders
WA	1,988	2,655,700	31-Aug-11	1.7%		Not yet filed			Can't request due to WA Regulation WAC 284-60-050
WI	780	572,811	No certif. impacted		8.4%	Approved	1-Sep-17	8.4%	10% in year 1, remainder in year 3
WV									No certificate holders
WY									No certificate holders

*** states that approved capped amounts were done so with the understanding that John Hancock would be re-filing for any unapproved amounts, as well as an additional cost of delay, such that the rate increases requested will be actuarially equivalent among states*

John Hancock 2016 Inforce Rate Increase Filings Corporate Choice

State	2015 Policy Counts	2015 Annualized Premium	2010 Filing		2016 Filing				
			Approved Date	Approved Avg. RI %	Requested Avg. RI %	2016 Filing Status	Approved Date	Approved Avg. RI %	Notes
AK									No certificate holders
AL	6	2,785	2-Feb-11	22.5%	28.4%	Filed			
AR									No certificate holders
AZ	71	74,200	No file	22.5%	28.4%	Approved	23-Dec-16	28.4%	Exempt from filing
CA									No certificate holders
CO	117	183,218	6-Jul-11	22.5%	28.7%	Not yet filed			
CT	343	521,785	No approval	0.0%	61.5%	Approved	27-Jun-17	15.0%	15% cap, no landing spots**
DC	97	138,586	21-Jun-12	22.5%		Not yet filed			
DE									No certificate holders
FL									No certificate holders
GA	35	16,416	26-Jun-12	19.5%	33.0%	Approved	14-Apr-17	15.0%	15% cap, no landing spots**
HI									No certificate holders
IA									No certificate holders
ID									No certificate holders
IL	250	475,034	6-May-11	22.5%	29.2%	Approved	15-Dec-17	29.2%	Phased in over 2 years
IN	16	18,234	No approval	0.0%		Not yet filed			
KS									No certificate holders
KY	33	32,433	25-Jul-11	19.9%	32.3%	Approved	16-Jun-17	12.0%	12% cap, no landing spots**
LA	29	34,693	2-Feb-12	22.5%	29.3%	Approved	3-Oct-17	15.0%	15% Cap, no landing spots**
MA	265	418,698	No file	22.5%	28.4%	Approved	24-Jan-17	28.4%	Exempt from filing
MD	101	176,016	23-Oct-12	15.0%	41.6%	Approved	16-Jan-18	26.6%	12.5% max 2-year phase-in**
ME									No certificate holders
MI	326	347,128	18-Apr-11	20.2%	31.2%	Approved	13-Feb-17	31.2%	
MN	386	254,718	26-Sep-11	22.5%	30.4%	Approved	15-Dec-17	30.4%	15% cap phase-in
MO									No certificate holders
MS	115	106,580	31-Mar-11	22.5%	28.4%	Approved	1-Feb-17	25.0%	25% cap**
MT									No certificate holders
NC	135	128,010	2-Jun-11	22.5%	28.6%	Approved	5-Mar-18	28.6%	Approved in full - Corp Choice phased in at 25% first year and remainder in the second year.
ND									No certificate holders
NE	21	31,325	25-Aug-11	22.5%	28.8%	Approved	18-Sep-17	28.8%	
NH	36	56,061	9-Jun-11	22.5%	28.6%	Approved	26-Jul-17	28.6%	
NJ	162	297,098	No file	22.5%	28.4%	Approved	2-Mar-17	28.4%	Exempt from filing
NM	41	48,946	No approval	0.0%	61.5%	Filed			
NV	28	27,330	No approval	0.0%	62.2%	Approved	26-Jul-17	62.2%	3-year equal phase-in
NY	959	1,014,068	9-Oct-13	5.0%	53.9%	Approved	6-Dec-17	5.0%	5% Cap, no landing spots**
OH	611	520,014	15-Mar-11	22.5%	28.4%	Approved	1-May-17	15.0%	15% Cap, no landing spots**
OK	47	62,240	26-Aug-11	22.5%	28.8%	Approved	2-Jun-17	10.0%	10% Cap, no landing spots**
OR	247	318,505	14-Feb-12	22.5%	29.3%	Approved	24-Sep-17	29.3%	
PA	1,254	1,881,964	17-Feb-11	22.5%	28.4%	Approved	27-Apr-17	25.1%	20% Cap on FPO**
RI									No certificate holders
SC									No certificate holders
SD									No certificate holders
TN	123	138,102	31-Jan-11	22.5%	28.4%	Approved	16-Feb-17	28.4%	
TX									No certificate holders
UT									No certificate holders
VA	237	373,029	2-Feb-12	22.5%	29.3%	Filed			
VT	5	3,479	No approval	0.0%		Not yet filed			
WA									No certificate holders
WI									No certificate holders
WV									No certificate holders
WY									No certificate holders

*** states that approved capped amounts were done so with the understanding that John Hancock would be re-filing for any unapproved amounts, as well as an additional cost of delay, such that the rate increases requested will be actuarially equivalent among states*

John Hancock Financial Services

Long Term Care
601 Congress Street
Boston Massachusetts 02210

(617) 572-0849
Naomi_Worts@jhancock.com

Naomi Worts, FSA, MAAA
Actuary, LTC Product & Risk Management

LONG-TERM CARE INSURANCE

March 22, 2018

Janet Houser
Virginia Department of Insurance

Re: John Hancock Life Insurance Company (U.S.A.)
2016 Inforce Rate Increase Filing
SERFF ID: MULF-130883085

Dear Ms. Houser,

This letter is in response to your objection dated March 24, 2017 regarding the above filing. Your questions/requests are included below in bold with our responses following.

1. **Re-state the nationwide experience using Virginia approved rates.**

   All exhibits reflect only those rates approved in Virginia. This is done for all filings in all states in order to ensure that no state is subsidizing the rate actions from other states. 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 states' prior approvals.

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

   Please see the 2 PDF files *'#2 VA CareChoice LRE since inception.pdf'* and *'#2 VA CorpChoice LRE since inception.pdf'*.

   Please note that we do not believe it is right to assume that our prior approved rate increase was 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: Past Losses Exhibit 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: Pass Losses Exhibit. 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.

3. **Please provide an actual-to-expected analysis on each assumption, with expected on both original and current assumption basis.**

We always determine actual to expected (A/E) ratios based on our current assumptions, so once we make a change to our assumptions we no longer track A/Es based on the prior assumptions. The last time we looked at A/E ratios using original pricing assumptions was in 2010, so the following tables reflect A/E ratios using our previous and current best estimate assumptions. While we usually complete triennial studies, we found that our quarterly morbidity and termination A/Es from Q3-2013 to Q2-2015 (the point at which we would have started the next study) averaged 100%. Therefore, we are still comfortable with the assumptions set based on 2012 data.

Lapse:

Fully Underwritten

Duration	Exposure	Actual Count	Expected Count	A/E Previous - Count	A/E Revised - Count	A/E Revised - Amount
1-5	76,278	1,835	2,260	61%	81.2%	78.4%
6-10	68,108	1,053	1,027	88%	102.6%	92.9%
11+	120,353	1,003	919	99%	109.2%	99.8%
Total	264,738	3,892	4,206	76.6%	92.5%	85.2%

Guaranteed Issue

Duration	Expos Count	Actual Count	Expected Count	A/E Previous - Count	A/E Revised - Count	A/E Revised - Amount
1	62,264	5,987	5,433	124.2%	110.2%	100.2%
2	58,416	4,656	4,286	124.6%	108.6%	100.5%
3-5	163,802	8,608	7,874	108.7%	109.3%	97.1%
6-10	154,900	5,681	4,747	125.8%	119.7%	102.6%
11+	198,481	2,697	2,442	158.2%	110.4%	100.1%
TOTAL	637,863	27,629	24,783	121.8%	111.5%	99.7%

Mortality:

Fully Underwritten*

Dur	Expos Count	Actual Count	Expected Count	A/E Previous	A/E Revised	A/E Revised – Amount
1-5	76,686	92	78	89%	117%	118%
6-10	68,195	186	172	77%	108%	105%
11+	122,333	1,186	1,186	78%	100%	96%
Total	267,215	1,463	1,436	78%	102%	100%

*Note that when determining mortality assumptions for fully underwritten policies, the data is combined with our Individual experience to determine assumptions.

Guaranteed Issue

Dur	Expos Count	Actual Count	Expected Count	A/E Previous*	A/E Revised	A/E Revised - Amount
1-5	314,336	633	636	73.3%	99.6%	104.5%
6-10	167,834	493	481	74.6%	102.4%	104.3%
11+	202,290	1,074	1,076	68.7%	99.8%	96.2%
Total	685,160	2,200	2,193	71.2%	100.3%	101.1%

*Note there was an issue in the 2010 experience study, resulting in the over-counting of deaths (this is outlined in Appendix 1, which was provided to you as part of our 2016 rate increase filing). This caused mortality rates to be overstated. Fixing the error in the study brought our A/E based on our previous assumptions down (though more exposure following the 2010 study brought the A/E down as well).

Morbidity:

Incidence

Duration	Actual Count	A/E Previous	Expected	A/E Revised
1-3	1,156	112%	1,010	114%
4-6	1,323	105%	1,247	106%
7-9	1,498	97%	1,507	99%
10+	7,246	96%	7,249	100%
Total	11,223	98%	11,013	102%

Claim Terminations

Duration from Issue to Incurral (years)	A/E original	A/E Revised	Actual
1-3	77%	95%	634
4-6	86%	102%	801
7-9	80%	100%	979
10+	71%	99%	3571

Total	75%	99%	5,985

Benefit Utilization

Duration from Issue to Incurral (years)	Previous A/E	Expected $ New	A/E Revised
1-3	78%	47,789,467	111%
4-6	79%	49,812,930	112%
7-9	77%	59,250,546	110%
10+	69%	224,687,465	98%
Total	72%	381,540,408	103%

4. Please provide a step-by-step quantification of the impact of the change in each assumption from the original assumptions to the current assumptions.

The table below shows the attribution of our cumulative rate increase request (including 2010) by category.

Attribution of Cumulative Rate Increase Request		
	Policy Series	
Assumption	**P-FACE (2002-2)**	**P-FACE (2004)**
Morbidity	37.24%	35.78%
Mortality	10.22%	11.24%
Lapse	16.54%	-3.12%
Refinements	9.80%	15.80%
Other	-3.90%	-4.30%
Total	**86.01%**	**62.16%**

The total impact of assumption changes on premiums for both Policy Series is a higher premium increase than the average increase we are requesting. This is due to the impact of various limitations we have applied in our 2010 rate increase (capping all increases at 100%, grading down to 0% at age 80, and new business rate caps).

In the 2010 rate increase filing, we updated our morbidity and lapse assumptions in accordance with our 2010 experience study. The 2010 study confirmed that the incidence and length of claims assumptions were significantly underestimated, while the rate of voluntary lapse assumption was above the actual experience level. Approximately 2/3 of rate increase is related to morbidity assumption change and 1/3 related to our lapse assumption. We requested the full rate increase in 2010 that we thought was necessary at the time and certified that based on our anticipated costs at the time, no further premium rate increases were necessary.

Our most recent comprehensive experience studies show unfavorable trends since the prior study that prompted our last rate increase filing. The largest impact with respect to updating assumptions is attributable to a decrease to mortality rates. Due to the durations at which the updates to mortality rates were made, there was a larger loss ratio impact to more recently issued plans (P-FACE(2004)). As discussed in Appendix 1 in our initial filing, refinements also caused the need for a rate increase.

5. **Please use the average maximum statutory valuation interest rate for each block of business to accumulate and discount cash flows.**

   Please see *'#5 VA CareChoice LRE by interest rate.pdf'* and *'#5 VA CorpChoice LRE by interest rate.pdf'*. There are two pages for Care Choice block of business – each showing the portion of business that uses a 4.0% and 4.5% discount rate. The sum of the values on these two tabs match the loss ratio exhibits that have been previously provided in our initial filing. Corporate Choice policy series are using a 4.0% discount rate.

6. **Please provide sufficient detail or documentation provided so that any projections can be recreated. Please provide a copy of all projections in Excel with working formulas.**

   Our projection is done in our actuarial software GGY AXIS. A reconciliation spreadsheet to replicate calculations from our GGY AXIS model is not readily available. Alternatively, if there is other information we could provide (in place of the projections in Excel) that would help in your analysis, please let us know.

7. **According to item 21 of the memorandum, the Company has stated no state's rate increase approvals will subsidize other states' experience. For review purposes, 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 *'2016 Rate Increase Filing Summary 03142018.pdf'*.

8. **Please provide a loss ratio projection reflecting the actual historical experience during the historical experience period and then, utilizing the actual inforce as of the projection date, projecting forward the expected earned premiums and incurred claims using the original pricing assumptions for interest, mortality, morbidity and persistency into the future and assuming the future premiums are paid based on the original premium scale as if no increases had ever been implemented.**

   Please refer to PDF files: *"#8 VA CareChoice loss ratio exhibit.pdf"* and *"#8 VA CorpChoice loss ratio exhibit.pdf".*

9. **Please provide a loss ratio projection (both past and future) which reflects all of the original pricing assumptions for interest, mortality, morbidity, persistency and premium scale, but uses the actual distribution of policies as issued rather than the originally assumed mix of business.**

   We always project our original pricing assumptions reflecting the actual mix of business, not our assumed mix of business. Please see *"#9 VA CareChoice loss ratio exhibit.pdf"* and *"#9 VA CorpChoice loss ratio exhibit.pdf".*

10. **Please provide a detailed explanation of the data sources and actuarial review performed in setting each assumption, including discussion of any adjustments made to reflect the company's unique business.**

    Our future assumptions are set by analyzing our experience on not only this product, but other John Hancock Group and Retail products that have more experience at older ages and later durations where we are seeing unfavorable morbidity unfold. This methodology is consistent with the attached American Academy of Actuaries Issue Brief *Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf*. The brief provides guidance on determining the need for premium rate increases on pages 4 and 5. This guidance includes a discussion on determining assumptions used for projections, particularly in situations where experience credibility may be low. Because of the long duration nature of Long Term Care policies, claims are often not seen in early durations which leads to lower credibility in actual experience for younger groups of policies. In situations where

this is the case, the Actuarial Standards of Practice require that industry data or company data for older, similar business be used to set assumptions. Specifically, the brief states the following:

'Section 3.2.1 of Actuarial Standard of Practice No. 18, *Long-Term Care Insurance*, requires actuaries to use alternative data sources such as public data or experience from the insurance company's older, similar policy forms for identifying reasonable assumptions. Waiting until there is adequate claim information on each policy form could result in much larger, less affordable rate increases.'

While P-FACE(2002-2) and P-FACE(2004) are younger blocks of insureds, our proposed rate increases on these forms is based on our experience from this form as well as similar forms where we have over 20 years of experience and much more ultimate exposure at the older attained ages. Overall, our unfavorable morbidity experience is at later durations and older attained ages, so we have a lot of data on our older plans and less on these younger ones. With our combined data we are able to make credible decisions regarding future assumptions, in accordance with ASOP 18.

For morbidity, our most recent morbidity study is as of 9/30/2012 where we take snapshots of the policy and claim extracts. While we usually complete triennial studies, we found that our quarterly morbidity A/Es from Q3-2013 to Q2-2015 (the point at which we would have started the next study) averaged 100%. Therefore, we are still comfortable with the assumptions set based on 2012 data. Incidence, continuance and salvage are constructed from these data sources. More specifically active life exposure, claim incurrals, on-claim exposure, claim termination, dollars paid, and maximum payable amounts are the elements built from the data. Since population and industry data is extremely limited and since we have almost all company data from inception, we do not use credibility weighting in developing new assumptions. Instead, trends are analyzed using from-inception data. The fit of various attributes are tested against the actual experience to identify areas that require revisions. Assumptions in Excel-based models are then revised to determine the best fit. Regression models built with Matlab are also used to validate the excel-based fit models. Industry trends provided by Milliman were reviewed and incorporated into the 2010 study. The Milliman industry factors are being reviewed as part of this study.

Key dimensions for long term care morbidity are the following: attained age, issue age, gender, underwriting, selection/anti-selection and wear-off, benefit period, elimination period, inflation of benefits, calendar year of incurral (captures environmental and other trends), issue year (captures underwriting era difference), coverage types.

See *'2013 Long Term Care Morbidity Final.pdf'* for our most recent comprehensive claims study for the Group business.

Modeling Overview

An iterative approach was used to fit new modifiers to the existing expected assumptions. For refitting incidence, we used duration 10+ data where possible, with the view that duration 10+ is a reasonable proxy for ultimate experience. We used all durations' data where we lacked sufficient duration 10+ data. For continuance, we fit on all durations from issue, as select/ultimate effects are not as pronounced for claim terminations. For salvage, we used all durations' data as well.

We used the A/E ratios as the modifiers for each chosen dimension. Once we had cycled through all of the chosen dimensions, we reviewed the fit across all of the dimensions. As a general rule, if the |standard errors| (SE) were < 1.64, we stopped. (A SE of 1.64 is consistent with our corporate standard on credibility.) If not, we cycled through the assumptions again, applying the residual A/E ratios to the modifiers and continuing until our criteria was met. This approach has many similarities to a more technical regression

approach. This modeling was done in EXCEL. This approach was used for incidence and continuance, but not for salvage, due to limitations in what could be coded into the valuation system for salvage changes.

Our most current Lapse/Mortality Study is based on our experience from 4/1/2009 to 3/31/2012. While we usually complete triennial studies, we found that our quarterly lapse and morbidity A/Es from Q3-2013 to Q2-2015 (the point at which we would have started the next study) averaged 100%. Therefore, we are still comfortable with the assumptions set based on 2012 data. The key sources of data are inforce and termination records from a date after the study – in this study, September 2012. We also use the Social Security Administration list of deaths as of September 2012. In addition to the death scrub, we also move 25% of lapse to death for attained age 80+. In 2007, we conducted a poll of lapsed policies at higher attained ages and determined that one quarter of them were truly deaths. We then reclassified 25% of the lapses at attained ages 80 and above as deaths.

Adjustments are then made to our expected assumptions to get our A/E's closer to 100% - for lapse we focus on later durations as we no longer sell new business so our assumption in early durations is no longer material. Our lapse assumption varies by issue age, duration, and underwriting (guaranteed issue vs. fully underwritten). For mortality, our assumption varies by issue age, duration, underwriting, and gender.

11. Please provide the reserve basis and justification for the reserve levels provided.

Based on discussions had during the 2010 inforce rate increase filing process, we have provided Exhibit 1b in our initial filing which uses Net Level Reserves based on U.S. Statutory assumptions without margins (i.e. original pricing assumptions) and without reflecting any prior rate increases. This exhibit is intended to show compliance with the standards outlined in 14VAC5-200-153.

12. Please explain what, if any, margins are included in the proposed rates to ensure that future rate increases will not be needed presuming the experience develops as projected including a demonstration that actual and projected costs exceed costs anticipated at the time of initial pricing under moderately adverse experience and that the composite margin is projected to be exhausted.

A margin for moderately adverse experience of 5% is included in the proposed rates for the Care Choice product series. This is because the product was originally priced with the same 5% margin as the product was sold just prior to rate stabilization rules coming into effect. The margin for moderately adverse experience for the Corporate Choice product series is 7.5%.

The attached file 'Post-RS Demonstration Rate Increase Needed.pdf' shows our original pricing loss ratios on the left-hand side. Next, in the middle columns, it shows the loss ratio that we certified to in our prior filing. Both of these sets of cashflows reflect the margins we priced with (a 5% increase to claims for P-FACE(2002-2) and a 7.5% increase to claims for P-FACE(2004)). The right set of columns show our current experience **without** our margins for adverse deviation. Our current lifetime loss ratio without these margins are higher than our certified loss ratios (and our original pricing loss ratios), which demonstrates our need for a rate increase.

13. How does the company plan to comply with 14VAC5-200-153.G.1.

We are voluntarily giving all certificate holders the option to elect contingent non-forfeiture as part of the rate increase. If we didn't offer this benefit voluntarily, 6% of certificate holders in VA would be eligible for contingent nonforfeiture based on the applicable age and cumulative rate increase triggers.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Naomi Worts, FSA, MAAA

Nationwide Loss Ratio Exhibit: Rate Increase Since Inception
Care Choice (P-FACE(2002-2))

		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	-	-	-	-	18,759	0%	-	21,925	0%
	1989	-	-	-	-	29,703	0%	-	34,715	0%
	1990	-	-	-	-	273,077	0%	-	318,794	0%
	1991	-	-	-	-	831,530	0%	-	970,564	0%
	1992	-	-	-	-	1,078,389	0%	-	1,258,684	0%
	1993	-	-	-	134	1,283,369	0%	134	1,497,896	0%
	1994	-	-	-	-	2,411,042	0%	-	2,814,485	0%
	1995	-	-	-	-	3,804,777	0%	-	4,441,953	0%
	1996	-	-	-	12,665	4,394,094	0%	12,665	5,130,226	0%
	1997	-	-	-	-	4,995,592	0%	-	5,832,364	0%
	1998	-	-	-	-	5,288,832	0%	-	6,174,698	0%
	1999	-	-	-	-	6,453,413	0%	-	7,534,656	0%
	2000	-	-	-	-	8,144,849	0%	-	9,509,451	0%
	2001	-	-	-	-	8,956,156	0%	-	10,456,742	0%
	2002	-	-	-	-	10,180,742	0%	-	11,886,489	0%
	2003	509,636	4,845,050	11%	6,454	17,872,459	0%	6,454	20,875,041	0%
	2004	1,673,263	17,363,179	10%	1,783,644	47,404,600	4%	1,783,644	53,489,348	3%
	2005	3,204,184	32,286,572	10%	5,763,357	57,025,307	10%	5,763,357	66,791,455	9%
Historical	2006	5,252,667	49,737,743	11%	6,646,734	84,466,920	8%	6,646,734	98,568,898	7%
Experience	2007	7,698,354	71,433,138	11%	7,713,359	124,439,401	6%	7,713,359	143,904,556	5%
	2008	11,310,542	100,728,070	11%	13,925,013	174,595,543	8%	13,925,013	200,210,272	7%
	2009	16,001,529	132,047,975	12%	17,080,052	184,240,643	9%	17,080,052	216,007,769	8%
	2010	21,770,846	161,765,338	13%	18,237,144	220,147,227	8%	18,237,144	257,234,672	7%
	2011	26,501,041	170,064,912	16%	24,516,433	222,188,664	11%	24,516,433	260,452,041	9%
	2012	30,899,526	170,405,024	18%	31,155,792	221,682,848	14%	31,155,792	259,814,996	12%
	2013	34,836,482	167,680,808	21%	31,468,380	211,000,561	15%	31,468,380	247,227,494	13%
	2014	39,106,732	163,539,147	24%	35,292,728	202,033,115	17%	35,292,728	236,669,944	15%
	2015	44,228,702	161,758,945	27%	46,562,193	198,170,614	23%	46,562,193	232,097,137	20%
	2016	49,397,673	157,106,737	31%	48,960,249	194,811,007	25%	49,002,191	228,151,377	21%
	2017	54,401,435	151,404,073	36%	54,876,980	190,135,387	29%	54,433,000	220,260,395	25%
Projected	2018	59,347,573	145,882,536	41%	61,535,464	185,691,363	33%	59,775,668	210,394,550	28%
Future	2019	64,375,235	140,452,085	46%	69,089,045	181,411,317	38%	67,170,929	205,549,212	33%
Experience	2020	69,750,293	135,101,163	52%	77,459,698	177,243,096	44%	75,349,089	200,831,621	38%
	2021	75,579,486	129,779,641	58%	86,801,694	173,147,397	50%	84,459,979	196,197,119	43%
	2022	81,733,464	124,496,299	66%	97,335,002	169,077,050	58%	94,718,699	191,592,127	49%
	2023	88,295,204	119,242,055	74%	109,234,527	164,983,378	66%	106,296,653	186,961,377	57%
	2024	95,269,409	114,014,082	84%	122,341,700	160,829,169	76%	119,042,421	182,262,578	65%
	2025	102,593,448	108,820,337	94%	136,615,036	156,578,157	87%	132,916,267	177,454,511	75%
	2026	110,198,331	103,660,401	106%	152,158,695	152,198,917	100%	148,018,951	172,501,436	86%
	2027	118,041,368	98,537,013	120%	169,017,279	147,663,149	114%	164,394,007	167,371,151	98%
	2028	126,018,477	93,454,094	135%	188,016,083	142,943,263	132%	182,840,659	162,032,258	113%
	2029	134,060,723	88,417,685	152%	208,924,205	138,005,460	151%	203,137,155	156,446,340	130%
	2030	142,088,692	83,433,868	170%	230,630,229	132,832,973	174%	224,207,161	150,594,278	149%
	2031	150,018,756	78,509,185	191%	252,955,998	127,422,430	199%	245,876,377	144,472,117	170%
	2032	157,786,811	73,651,121	214%	275,362,912	121,777,190	226%	267,621,960	138,083,523	194%
	2033	165,309,738	68,871,829	240%	297,161,509	115,907,660	256%	288,774,977	131,440,129	220%
	2034	172,502,114	64,185,896	269%	318,108,115	109,833,130	290%	309,097,481	124,563,632	248%
	2035	179,225,217	59,606,855	301%	337,788,674	103,582,684	326%	328,186,112	117,486,838	279%
	2036	185,297,664	55,148,077	336%	355,657,558	97,196,951	366%	345,510,939	110,255,637	313%
	2037	190,493,413	50,821,964	375%	370,552,575	90,727,099	408%	359,946,040	102,927,878	350%
	2038	194,680,492	46,645,051	417%	381,750,675	84,231,752	453%	370,790,821	95,569,889	388%
	2039	197,798,142	42,633,808	464%	390,152,548	77,771,336	502%	378,915,636	88,250,100	429%
	2040	199,672,763	38,801,762	515%	395,744,785	71,405,069	554%	384,307,008	81,035,616	474%
Values as of 12/31/2015 (discounted at maximum statutory valuation rates)										
	Past :	284,042,001	1,700,247,214	16.7%	282,336,827	2,552,410,235	11.1%	282,336,827	2,976,826,804	9.5%
	Future :	2,608,072,723	1,741,865,729	149.7%	4,335,492,937	2,502,310,873	173.3%	4,213,652,613	2,848,308,133	147.9%
	Lifetime :	2,892,114,725	3,442,112,943	84.0%	4,617,829,764	5,054,721,108	91.4%	4,495,989,440	5,825,134,938	77.2%

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

Accum. Value of Past Incurred Claims =	282,336,827
Present Value of Future Incurred Claims =	4,213,652,613
Total =	4,495,989,440

Accum Value of Past Initial Prm x 84.0% =	1,545,731,890
Present Value of Future Initial Prm x 84.0% =	1,469,037,856
Accum Value of Prior Increases x 85.0% =	966,569,456
Present Value of Future Increases x 85.0% =	934,915,790
Total =	4,916,254,991

Nationwide Loss Ratio Exhibit: Rate Increase Since Inception
Coporate Choice (P-FACE (2004))

		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
Historical	2006	9,245	176,935	5%	-	219,303	0%	-	283,407	0%
Experience	2007	77,000	1,660,238	5%	541	1,997,115	0%	541	2,581,499	0%
	2008	190,318	4,310,756	4%	21,167	5,139,244	0%	21,167	6,643,455	0%
	2009	304,312	6,556,277	5%	79,590	7,688,448	1%	79,590	9,939,424	1%
	2010	434,774	8,172,359	5%	581,997	9,318,092	6%	581,997	12,045,933	5%
	2011	516,585	8,456,948	6%	280,795	9,572,453	3%	280,795	12,374,713	2%
	2012	609,940	8,308,873	7%	648,390	8,774,199	7%	648,390	11,343,256	6%
	2013	712,132	8,044,311	9%	54,598	8,135,649	1%	54,598	10,517,910	1%
	2014	840,914	7,816,735	11%	447,586	7,845,395	6%	447,586	10,142,677	4%
	2015	975,770	7,604,526	13%	487,834	7,497,605	7%	487,834	9,693,049	5%
	2016	1,115,396	7,399,146	15%	1,201,761	7,295,461	16%	1,203,242	9,431,684	13%
	2017	1,275,227	7,187,807	18%	1,372,257	7,105,529	19%	1,360,109	9,067,959	15%
Projected	2018	1,464,284	6,997,597	21%	1,560,369	6,885,036	23%	1,509,086	8,557,475	18%
Future	2019	1,701,321	6,823,349	25%	1,784,368	6,610,463	27%	1,727,807	8,216,193	21%
Experience	2020	1,951,835	6,658,187	29%	2,047,194	6,384,621	32%	1,983,776	7,935,489	25%
	2021	2,214,527	6,495,283	34%	2,354,619	6,176,736	38%	2,282,541	7,677,100	30%
	2022	2,522,207	6,330,772	40%	2,724,520	6,024,299	45%	2,641,387	7,487,643	35%
	2023	2,877,540	6,162,566	47%	3,156,181	5,895,448	54%	3,059,706	7,327,503	42%
	2024	3,298,566	5,989,954	55%	3,640,222	5,766,369	63%	3,528,520	7,167,075	49%
	2025	3,728,705	5,812,442	64%	4,186,313	5,635,539	74%	4,057,130	7,004,462	58%
	2026	4,167,168	5,629,929	74%	4,817,075	5,501,383	88%	4,667,313	6,837,711	68%
	2027	4,671,502	5,442,215	86%	5,541,004	5,362,182	103%	5,367,273	6,664,684	81%
	2028	5,238,420	5,249,237	100%	6,369,595	5,216,393	122%	6,168,113	6,483,463	95%
	2029	5,860,451	5,051,108	116%	7,283,676	5,062,356	144%	7,051,419	6,291,984	112%
	2030	6,517,378	4,848,244	134%	8,257,923	4,899,004	169%	7,992,705	6,088,923	131%
	2031	7,191,026	4,641,231	155%	9,293,596	4,725,920	197%	8,993,050	5,873,761	153%
	2032	7,836,383	4,430,694	177%	10,368,236	4,542,975	228%	10,030,746	5,646,339	178%
	2033	8,438,095	4,217,304	200%	11,470,432	4,348,164	264%	11,094,707	5,404,162	205%
	2034	9,030,590	4,001,905	226%	12,545,463	4,144,046	303%	12,132,159	5,150,417	236%
	2035	9,611,879	3,785,501	254%	13,587,205	3,932,442	346%	13,136,985	4,887,362	269%
	2036	10,201,985	3,569,177	286%	14,571,310	3,712,603	392%	14,085,667	4,614,071	305%
	2037	10,789,752	3,353,992	322%	15,501,910	3,486,413	445%	14,982,124	4,332,886	346%
	2038	11,348,717	3,140,989	361%	16,273,670	3,257,553	500%	15,725,076	4,048,382	388%
	2039	11,856,768	2,931,227	404%	16,937,688	3,027,684	559%	16,363,573	3,762,625	435%
	2040	12,309,438	2,725,773	452%	17,486,641	2,799,495	625%	16,890,548	3,478,959	486%
	2041	12,675,302	2,525,686	502%	17,872,243	2,576,397	694%	17,259,706	3,201,626	539%
	2042	12,917,143	2,331,901	554%	18,109,150	2,359,406	768%	17,485,178	2,931,887	596%
	2043	13,053,922	2,145,210	609%	18,156,856	2,150,122	844%	17,528,123	2,671,733	656%
	2044	13,165,542	1,966,335	670%	18,062,836	1,949,889	926%	17,434,297	2,422,835	720%
	2045	13,253,968	1,795,966	738%	17,871,759	1,759,753	1016%	17,246,762	2,186,493	789%
	2046	13,283,596	1,634,748	813%	17,650,177	1,580,541	1117%	17,029,623	1,963,736	867%
	2047	13,262,970	1,483,120	894%	17,310,222	1,412,773	1225%	16,698,504	1,755,212	951%
	2048	13,180,190	1,341,156	983%	16,884,993	1,256,794	1343%	16,285,385	1,561,346	1043%
	2049	13,025,450	1,208,654	1078%	16,360,212	1,112,872	1470%	15,776,637	1,382,474	1141%
	2050	12,811,416	1,085,302	1180%	15,718,880	980,976	1602%	15,155,935	1,218,558	1244%
	2051	12,553,959	970,793	1293%	15,015,841	860,767	1744%	14,475,992	1,069,172	1354%
	2052	12,289,895	864,844	1421%	14,227,871	751,851	1892%	13,714,494	933,830	1469%
	2053	12,053,392	767,180	1571%	13,515,330	653,822	2067%	13,025,702	812,024	1604%
	2054	11,840,782	677,540	1748%	12,849,587	566,137	2270%	12,382,165	703,078	1761%
	2055	11,588,655	595,633	1946%	12,197,052	488,100	2499%	11,751,621	606,128	1939%
	2056	11,246,870	521,142	2158%	11,484,212	418,991	2741%	11,063,370	520,277	2126%
	2057	10,819,424	453,724	2385%	10,767,716	358,144	3007%	10,371,847	444,696	2332%
	2058	10,324,334	392,956	2627%	10,043,743	304,903	3294%	9,673,374	378,568	2555%
Values as of 12/31/2015 (discounted at maximum statutory valuation rates)										
Past :		5,296,860	71,498,240	7.4%	2,965,191	77,910,953	3.8%	2,965,191	100,720,748	2.9%
Future :		150,943,882	95,348,636	158.3%	189,246,136	93,747,754	201.9%	182,879,237	117,094,765	156.2%
Lifetime :		156,240,741	166,846,876	93.6%	192,211,326	171,658,707	112.0%	185,844,427	217,815,513	85.3%

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 Incurred Claims =	2,965,191
Present Value of Future Incurred Claims =	182,879,237
Total =	185,844,427

Accum Value of Past Initial Prm x 93.6% =	59,561,038
Present Value of Future Initial Prm x 93.6% =	69,240,355
Accum Value of Prior Increases x 93.6% =	34,757,086
Present Value of Future Increases x 93.6% =	40,410,921
Total =	203,969,400

Nationwide Loss Ratio Exhibit
Care Choice (P-FACE(2002-2))

Average maximum statutory valuation interest rate: 4.5%

		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	-	-	-	-	13,818	0%	-	13,818	0%
	1989	-	-	-	-	21,913	0%	-	21,913	0%
	1990	-	-	-	-	208,922	0%	-	208,922	0%
	1991	-	-	-	-	642,881	0%	-	642,881	0%
	1992	-	-	-	-	833,221	0%	-	833,221	0%
	1993	-	-	-	-	991,912	0%	-	991,912	0%
	1994	-	-	-	-	1,864,540	0%	-	1,864,540	0%
	1995	-	-	-	-	2,925,155	0%	-	2,925,155	0%
	1996	-	-	-	-	3,371,808	0%	-	3,371,808	0%
	1997	-	-	-	-	3,861,964	0%	-	3,861,964	0%
	1998	-	-	-	-	4,095,544	0%	-	4,095,544	0%
	1999	-	-	-	-	5,000,072	0%	-	5,000,072	0%
	2000	-	-	-	-	6,333,535	0%	-	6,333,535	0%
	2001	-	-	-	-	6,960,988	0%	-	6,960,988	0%
	2002	-	-	-	-	7,911,777	0%	-	7,911,777	0%
	2003	509,636	4,845,050	11%	6,454	13,750,467	4%	6,454	13,750,467	0%
	2004	1,673,263	17,363,179	10%	1,782,423	37,936,848	4%	1,782,423	37,936,848	5%
	2005	3,204,184	32,286,572	10%	5,708,564	40,683,914	8%	5,708,564	40,683,914	14%
Historical	2006	4,515,607	40,000,544	11%	4,712,491	48,170,083	9%	4,712,491	48,170,083	10%
Experience	2007	5,147,077	38,488,661	13%	4,072,767	46,952,586	11%	4,072,767	46,952,586	9%
	2008	5,599,243	37,272,661	15%	6,159,092	44,073,298	13%	6,159,092	44,073,298	14%
	2009	6,105,257	36,542,975	17%	4,478,852	41,758,674	15%	4,478,852	41,758,674	11%
	2010	7,102,128	36,059,626	20%	5,405,218	37,935,839	19%	5,405,218	37,935,839	14%
	2011	8,302,172	35,504,770	23%	7,918,223	35,670,929	23%	7,918,223	35,670,929	22%
	2012	9,396,574	35,123,215	27%	8,105,943	35,976,303	26%	8,105,943	37,554,150	22%
	2013	10,371,425	34,839,936	30%	8,815,072	41,999,642	25%	8,815,072	44,390,193	20%
	2014	11,423,127	34,451,140	33%	10,174,987	43,101,873	27%	10,174,987	46,121,602	22%
	2015	12,585,503	34,281,577	37%	13,257,438	44,157,122	29%	13,257,438	51,221,847	26%
	2016	13,781,148	33,434,602	41%	13,477,526	43,872,974	31%	13,487,324	51,140,776	26%
	2017	15,074,493	32,247,423	47%	15,273,013	43,243,190	35%	15,144,862	50,083,332	30%
Projected	2018	16,458,243	31,084,208	53%	17,352,369	42,308,303	39%	16,848,322	47,926,062	35%
Future	2019	17,930,669	29,934,790	60%	19,703,036	41,388,769	43%	19,144,969	46,885,446	41%
Experience	2020	19,511,388	28,795,650	68%	22,228,512	40,473,744	48%	21,609,208	45,850,107	47%
	2021	21,198,936	27,659,416	77%	24,968,077	39,553,707	54%	24,279,015	44,809,243	54%
	2022	22,955,803	26,525,220	87%	28,079,694	38,618,406	59%	27,307,600	43,751,223	62%
	2023	24,790,287	25,390,679	98%	31,725,390	37,654,953	66%	30,852,339	42,661,430	72%
	2024	26,701,646	24,255,443	110%	35,786,978	36,651,422	73%	34,799,534	41,526,317	84%
	2025	28,667,003	23,121,690	124%	39,962,442	35,598,719	81%	38,856,981	40,335,552	96%
	2026	30,663,585	21,989,777	139%	44,172,191	34,492,712	89%	42,947,120	39,084,430	110%
	2027	32,684,997	20,860,616	157%	48,610,011	33,331,861	98%	47,257,125	37,771,185	125%
	2028	34,709,787	19,736,039	176%	53,735,179	32,114,711	108%	52,231,590	36,394,143	144%
	2029	36,754,304	18,619,491	197%	59,404,028	30,836,727	119%	57,732,299	34,948,138	165%
	2030	38,833,200	17,513,867	222%	65,043,878	29,495,791	132%	63,204,863	33,430,743	189%
	2031	40,912,669	16,420,851	249%	70,515,493	28,092,908	146%	68,513,738	31,843,062	215%
	2032	42,917,998	15,342,202	280%	75,811,221	26,632,436	161%	73,651,007	30,189,997	244%
	2033	44,760,578	14,281,229	313%	80,845,316	25,122,057	178%	78,533,328	28,480,211	276%
	2034	46,421,530	13,243,337	351%	85,525,684	23,575,372	197%	83,071,318	26,729,067	311%
	2035	47,855,236	12,232,629	391%	89,541,915	22,008,782	217%	86,963,877	24,955,121	348%
	2036	48,959,759	11,252,215	435%	93,103,235	20,439,681	240%	90,412,926	23,178,062	390%
	2037	49,719,750	10,305,063	482%	95,784,742	18,881,401	263%	93,007,430	21,412,981	434%
	2038	50,199,579	9,394,172	534%	97,162,145	17,345,747	289%	94,336,912	19,673,242	480%
	2039	50,427,002	8,524,037	592%	97,535,332	15,843,854	318%	94,691,421	17,971,471	527%
	2040	50,331,763	7,698,869	654%	97,219,393	14,386,866	350%	94,375,731	16,320,311	578%
Values as of 12/31/2015 (discounted at maximum statutory valuation rates)										
	Past :	105,781,729	546,611,469	19.4%	99,898,084	777,126,984	14.2%	99,898,084	792,084,039	12.6%
	Future :	623,267,547	354,149,017	176.0%	1,021,387,698	535,357,888	173.4%	992,538,504	609,101,171	163.0%
	Lifetime :	729,049,276	900,760,486	80.9%	1,121,285,782	1,312,484,872	102.7%	1,092,436,587	1,401,185,210	78.0%

Nationwide Loss Ratio Exhibit
Care Choice (P-FACE(2002-2))

Average maximum statutory valuation interest rate: 4.0%

		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	-	-	-	-	-	-	-	-	-
	1989	-	-	-	-	-	-	-	-	-
	1990	-	-	-	-	-	-	-	-	-
	1991	-	-	-	-	-	-	-	-	-
	1992	-	-	-	-	-	-	-	-	-
	1993	-	-	-	134	-	-	134	-	-
	1994	-	-	-	-	-	-	-	-	-
	1995	-	-	-	-	-	-	-	-	-
	1996	-	-	-	12,665	-	-	12,665	-	-
	1997	-	-	-	-	-	-	-	-	-
	1998	-	-	-	-	-	-	-	-	-
	1999	-	-	-	-	-	-	-	-	-
	2000	-	-	-	-	-	-	-	-	-
	2001	-	-	-	-	-	-	-	-	-
	2002	-	-	-	-	-	-	-	-	-
	2003	-	-	-	-	-	-	-	-	-
	2004	-	-	-	1,221	-	-	1,221	-	-
	2005	-	-	-	54,793	-	-	54,793	-	-
Historical	2006	737,061	9,737,199	8%	1,934,243	12,087,750	6%	1,934,243	12,087,750	16%
Experience	2007	2,551,277	32,944,477	8%	3,640,592	43,463,932	6%	3,640,592	43,463,932	8%
	2008	5,711,299	63,455,409	9%	7,765,921	85,381,774	7%	7,765,921	85,381,774	9%
	2009	9,896,272	95,505,000	10%	12,601,200	86,342,326	11%	12,601,200	86,342,326	15%
	2010	14,668,718	125,705,712	12%	12,831,926	117,194,338	13%	12,831,926	117,194,338	11%
	2011	18,198,869	134,560,143	14%	16,598,210	120,289,881	15%	16,598,210	120,289,881	14%
	2012	21,502,952	135,281,808	16%	23,049,850	126,840,624	17%	23,049,850	132,403,594	17%
	2013	24,465,057	132,840,872	18%	22,653,308	149,799,341	16%	22,653,308	158,325,674	14%
	2014	27,683,605	129,088,007	21%	25,117,741	149,801,176	18%	25,117,741	160,296,288	16%
	2015	31,643,199	127,477,368	25%	33,304,756	150,690,833	21%	33,304,756	174,846,505	19%
	2016	35,616,525	123,672,135	29%	35,481,555	149,391,989	24%	35,512,232	174,189,999	20%
	2017	39,326,942	119,156,651	33%	39,603,967	146,892,197	27%	39,288,139	170,177,063	23%
Projected	2018	42,889,330	114,798,327	37%	44,183,095	143,383,060	30%	42,927,346	162,468,488	26%
Future	2019	46,444,566	110,517,295	42%	49,386,008	140,022,548	33%	48,025,960	158,663,766	30%
Experience	2020	50,238,905	106,305,513	47%	55,231,186	136,769,352	37%	53,739,880	154,981,514	35%
	2021	54,380,550	102,120,225	53%	61,833,617	133,593,691	41%	60,180,964	151,387,876	40%
	2022	58,777,661	97,971,078	60%	69,255,308	130,458,645	45%	67,411,100	147,840,903	46%
	2023	63,504,918	93,851,376	68%	77,509,137	127,328,425	50%	75,444,315	144,299,946	52%
	2024	68,567,763	89,758,638	76%	86,554,722	124,177,747	55%	84,242,887	140,736,261	60%
	2025	73,926,446	85,698,646	86%	96,652,593	120,979,438	61%	94,059,286	137,118,959	69%
	2026	79,534,747	81,670,624	97%	107,986,504	117,706,205	68%	105,071,831	133,417,005	79%
	2027	85,356,371	77,676,397	110%	120,407,268	114,331,288	75%	117,136,882	129,599,967	90%
	2028	91,308,691	73,718,055	124%	134,280,904	110,828,551	82%	130,609,068	125,638,115	104%
	2029	97,306,418	69,798,194	139%	149,520,177	107,168,733	91%	145,404,856	121,498,202	120%
	2030	103,255,493	65,920,001	157%	165,586,351	103,337,182	100%	161,002,298	117,163,534	137%
	2031	109,106,087	62,088,335	176%	182,440,506	99,329,522	110%	177,362,639	112,629,056	157%
	2032	114,868,813	58,308,919	197%	199,551,692	95,144,754	121%	193,970,953	107,893,525	180%
	2033	120,549,160	54,590,599	221%	216,316,193	90,785,603	133%	210,241,649	102,959,918	204%
	2034	126,080,583	50,942,560	247%	232,582,431	86,257,758	146%	226,026,162	97,834,565	231%
	2035	131,369,981	47,374,227	277%	248,246,760	81,573,902	161%	241,222,236	92,531,717	261%
	2036	136,337,905	43,895,862	311%	262,554,323	76,757,270	178%	255,098,013	87,077,575	293%
	2037	140,773,663	40,516,901	347%	274,767,832	71,845,697	196%	266,938,610	81,514,897	327%
	2038	144,480,914	37,250,879	388%	284,588,531	66,886,005	216%	276,453,909	75,896,647	364%
	2039	147,371,140	34,109,771	432%	292,617,216	61,927,481	238%	284,224,216	70,278,628	404%
	2040	149,341,000	31,102,894	480%	298,525,391	57,018,203	262%	289,931,277	64,715,304	448%
Values as of 12/31/2015 (discounted at maximum statutory valuation rates)										
	Past :	178,260,272	1,153,635,745	15.5%	182,438,743	1,216,409,510	14.2%	182,438,743	1,267,960,859	14.4%
	Future :	1,984,805,176	1,387,716,713	143.0%	3,314,104,095	1,965,437,750	173.4%	3,221,111,528	2,236,442,590	144.0%
	Lifetime :	2,163,065,448	2,541,352,458	85.1%	3,496,542,838	3,181,847,260	102.7%	3,403,550,271	3,504,403,449	97.1%

Nationwide Loss Ratio Exhibit
Coporate Choice (P-FACE (2004))

Average maximum statutory valuation interest rate: 4.0%

		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
Historical	2006	9,245	176,935	5%	-	181,250	0%	-	181,250	0%
Experience	2007	77,000	1,660,238	5%	541	1,637,081	0%	541	1,637,081	0%
	2008	190,318	4,310,756	4%	21,167	4,204,035	1%	21,167	4,204,035	1%
	2009	304,312	6,556,277	5%	79,590	6,275,661	1%	79,590	6,275,661	1%
	2010	434,774	8,172,359	5%	581,997	7,611,263	8%	581,997	7,611,263	8%
	2011	516,585	8,456,948	6%	280,795	7,819,975	4%	280,795	7,819,975	4%
	2012	609,940	8,308,873	7%	648,390	7,288,478	9%	648,390	7,656,031	8%
	2013	712,132	8,044,311	9%	54,598	7,406,075	1%	54,598	7,801,235	1%
	2014	840,914	7,816,735	11%	447,586	7,485,407	6%	447,586	8,068,872	6%
	2015	975,770	7,604,526	13%	487,834	7,447,850	7%	487,834	9,545,811	5%
	2016	1,115,396	7,399,146	15%	1,201,761	7,295,461	16%	1,203,242	9,431,684	13%
	2017	1,275,227	7,187,807	18%	1,372,257	7,105,529	19%	1,360,109	9,067,959	15%
Projected	2018	1,464,284	6,997,597	21%	1,560,369	6,885,036	23%	1,509,086	8,557,475	18%
Future	2019	1,701,321	6,823,349	25%	1,784,368	6,610,463	27%	1,727,807	8,216,193	21%
Experience	2020	1,951,835	6,658,187	29%	2,047,194	6,384,621	32%	1,983,776	7,935,489	25%
	2021	2,214,527	6,495,283	34%	2,354,619	6,176,736	38%	2,282,541	7,677,100	30%
	2022	2,522,207	6,330,772	40%	2,724,520	6,024,299	45%	2,641,387	7,487,643	35%
	2023	2,877,540	6,162,566	47%	3,156,181	5,895,448	54%	3,059,706	7,327,503	42%
	2024	3,298,566	5,989,954	55%	3,640,222	5,766,369	63%	3,528,520	7,167,075	49%
	2025	3,728,705	5,812,442	64%	4,186,313	5,635,539	74%	4,057,130	7,004,462	58%
	2026	4,167,168	5,629,929	74%	4,817,075	5,501,383	88%	4,667,313	6,837,711	68%
	2027	4,671,502	5,442,215	86%	5,541,004	5,362,182	103%	5,367,273	6,664,684	81%
	2028	5,238,420	5,249,237	100%	6,369,595	5,216,393	122%	6,168,113	6,483,463	95%
	2029	5,860,451	5,051,108	116%	7,283,676	5,062,356	144%	7,051,419	6,291,984	112%
	2030	6,517,378	4,848,244	134%	8,257,923	4,899,004	169%	7,992,705	6,088,923	131%
	2031	7,191,026	4,641,231	155%	9,293,596	4,725,920	197%	8,993,050	5,873,761	153%
	2032	7,836,383	4,430,694	177%	10,368,236	4,542,975	228%	10,030,746	5,646,339	178%
	2033	8,438,095	4,217,304	200%	11,470,432	4,348,164	264%	11,094,707	5,404,162	205%
	2034	9,030,590	4,001,905	226%	12,545,463	4,144,046	303%	12,132,159	5,150,417	236%
	2035	9,611,879	3,785,501	254%	13,587,205	3,932,442	346%	13,136,985	4,887,362	269%
	2036	10,201,985	3,569,177	286%	14,571,310	3,712,603	392%	14,085,667	4,614,071	305%
	2037	10,789,752	3,353,992	322%	15,501,910	3,486,413	445%	14,982,124	4,332,886	346%
	2038	11,348,717	3,140,989	361%	16,273,670	3,257,553	500%	15,725,076	4,048,382	388%
	2039	11,856,768	2,931,227	404%	16,937,688	3,027,684	559%	16,363,573	3,762,625	435%
	2040	12,309,438	2,725,773	452%	17,486,641	2,799,495	625%	16,890,548	3,478,959	486%
	2041	12,675,302	2,525,686	502%	17,872,243	2,576,397	694%	17,259,706	3,201,626	539%
	2042	12,917,143	2,331,901	554%	18,109,150	2,359,406	768%	17,485,178	2,931,887	596%
	2043	13,053,922	2,145,210	609%	18,156,856	2,150,122	844%	17,528,123	2,671,733	656%
	2044	13,165,542	1,966,335	670%	18,062,836	1,949,889	926%	17,434,297	2,422,835	720%
	2045	13,253,968	1,795,966	738%	17,871,759	1,759,753	1016%	17,246,762	2,186,493	789%
	2046	13,283,596	1,634,748	813%	17,650,177	1,580,541	1117%	17,029,623	1,963,736	867%
	2047	13,262,970	1,483,120	894%	17,310,222	1,412,773	1225%	16,698,504	1,755,212	951%
	2048	13,180,190	1,341,156	983%	16,884,993	1,256,794	1343%	16,285,385	1,561,346	1043%
	2049	13,025,450	1,208,654	1078%	16,360,212	1,112,872	1470%	15,776,637	1,382,474	1141%
	2050	12,811,416	1,085,302	1180%	15,718,880	980,976	1602%	15,155,935	1,218,558	1244%
	2051	12,553,959	970,793	1293%	15,015,841	860,767	1744%	14,475,992	1,069,172	1354%
	2052	12,289,895	864,844	1421%	14,227,871	751,851	1892%	13,714,494	933,830	1469%
	2053	12,053,392	767,180	1571%	13,515,330	653,822	2067%	13,025,702	812,024	1604%
	2054	11,840,782	677,540	1748%	12,849,587	566,137	2270%	12,382,165	703,078	1761%
	2055	11,588,655	595,633	1946%	12,197,052	488,100	2499%	11,751,621	606,128	1939%
	2056	11,246,870	521,142	2158%	11,484,212	418,991	2741%	11,063,370	520,277	2126%
	2057	10,819,424	453,724	2385%	10,767,716	358,144	3007%	10,371,847	444,696	2332%
	2058	10,324,334	392,956	2627%	10,043,743	304,903	3294%	9,673,374	378,568	2555%
Values as of 12/31/2015 (discounted at maximum statutory valuation rates)										
Past :		5,296,860	71,498,240	7.4%	2,965,191	67,125,053	4.4%	2,965,191	70,740,887	4.2%
Future :		150,943,882	95,348,636	158.3%	189,246,136	93,747,754	201.9%	182,879,237	117,094,765	156.2%
Lifetime :		156,240,741	166,846,876	93.6%	192,211,326	160,872,806	119.5%	185,844,427	187,835,652	98.9%

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

				Accum Value of Past Initial Prm x 93.6% =	59,561,038
				Present Value of Future Initial Prm x 93.6% =	69,240,355
Accum. Value of Past Incurred Claims =	2,965,191			Accum Value of Prior Increases x 93.6% =	6,682,987
Present Value of Future Incurred Claims =	182,879,237			Present Value of Future Increases x 93.6% =	40,410,921
Total =	185,844,427	>=		Total =	175,895,301

Long Term Care
2013 Morbidity Study

Prepared By: Wesley DeNering, Actuary
Kevin Kang, Actuarial Associate
Albert Michaud, Sr. Actuarial Associate
Fennie Tsai, Associate Actuary

Date: 9/30/2013
Sign-Off: Zahir Bhanji, VP
Tony Teta, SVP

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Executive Summary

The 2013 LTC Morbidity Experience Study is an in-depth analysis of the major morbidity elements that make up pricing and valuation for John Hancock Retail, Fortis and Group long-term care products. Most assumptions associated with these products were last updated in 2010. Neither combination products nor the Federal plan are included in this study. The revisions found in this study are intended to cover valuation of all stand-alone LTC coverage except for Custom Care III, Leading Edge and later.

JH Retail and Fortis experience has been unfavorable since the last update, while Group has been close to expected in aggregate. Trends are emerging across many different attributes and across all claim cost components; there is no one single driver to the changes seen. For JH retail, the primary drivers are unfavorable claim termination experience for Custom Care and later products along with issues related to salvage for all products. For Fortis, deterioration in experience in the later product series (4060+) and recognition of experience differentials for products with comprehensive coverage vs. stand-alone nursing or home care coverage are the primary drivers.

Group experience has very large but offsetting changes in claim termination and salvage experience. This is due, in part, to inclusion in this study of claims where the only benefit received has been waiver of premium and also to the amount of time since the last full study of all group claim cost components.

Claim cost components of incidence, continuance and salvage across a large number of attributes were reviewed using near-complete from-inception data as of 9/30/2012. Some attributes were excluded from the main study, with separate smaller studies conducted and included here in an appendix.

Revised assumptions were developed by focusing on experience from policy durations 10+ where possible. A simple refitting method was used based on actual to expected patterns found in various attributes. This fit was validated through confidence interval hypothesis tests across a large number of cross sections of attributes. In addition, regression models, using Matlab software, were constructed concurrently to confirm the fit of the Excel models. Besides the statistical fit, materiality and smoothness were also considered to form a final recommendation.

In 2012, the IFRS valuation model was converted from use of a “claim cost” approach to a “first principles” approach. These approaches use mortality decrements very differently, and this affects morbidity experience analysis. The claim cost approach decrements lives only in total, so movements between healthy and LTC disabled statuses have very little effect on the number of total lives remaining at future durations. Also, incidence at incurral and claim terminations during the Elimination Period (EP) are used in this approach, but the focus is on getting the right number of claims at the end of the EP. Past experience analysis has focused on the EP met point, with earlier time-points “back-solved”.

The first principles model tracks active lives and disabled lives separately, with active lives decremented by active life mortality, lapse and LTC morbidity, and LTC disabled lives decremented by disabled mortality and recovery. Therefore, the claim incidence at incurral along with the subsequent disabled deaths that occur during the EP are critical. This meant experience analysis needed to switch from measuring claim experience from the EP met point to the incurral point.

As a result, at-incurral claim data is used for the 2013 morbidity analysis while the past morbidity studies used at-EP-met data. Because this represents a significant departure in methodology, we produced results on both bases and compared these extensively for consistency.

This file is located at:

Xx pbosfile04\shared\altdist&prodmgmt\rltcindividual\ltc_protected\prod_dev\morbidity experience analysis team\morbidity study basis change\2013 morbidity study\final files\document\2013 Long Term Care Morbidity Study5.

Description

Long Term Care morbidity claim costs can be described as a probability of claiming (incidence rate) times severity. The components of claim severity are length of care (continuance on claim) and salvage factor (dollars used compared to maximum available; 'salvage factor' is 1 minus the salvage percent). Also, continuance on claim is analogous to active life expectancy. As such, the actual underlying element measured is claim termination (analogous to mortality rates), not the length of care.

This study analyzes each of these components for all stand-alone John Hancock LTC products. The following are excluded or treated separately:

- Pre-Advantage series plans sold from 1987-1991 make up less than 1% of total JH Retail business, and are excluded from the main analysis, but are studied separately.
- Policies with the Waiver of Elimination Period for Home Healthcare Services are also removed from the main JH Retail block for the study, and are studied separately. Other riders are included, but not studied as separate attributes in the main study.
- Fortis excludes "PSRT" claims from claim termination and Salvage studies. (These are claims from an old converted claim operations system that has technical issues.)
- Group policies sold on a Guaranteed Issue basis to employee's spouses and business transferred in are excluded in the main study. Modified GI business is partially excluded. "GI spouses" policies are studied separately.

The last full experience studies for JH Retail and Fortis were conducted in 2010. At that time, only incidence was studied in detail for Group. A full analysis is carried out this time for all three lines of business.

Sources of data

9/30/2012 snapshots of the policy and claim extracts from the following systems are used for the study.

PNO (JH Retail policy admin system)

- PNO 'purged' file (JH Retail policy admin archived data)
- LifePro (JH Retail and Fortis policy and claim admin system)
- 'Psrt' Fortis files (old archived Fortis claim data)
- CSPP (JH Retail claim admin system for policies administered on PNO)
- Promise (JH Retail, Fortis and Group claim admin for new claims 7/1/2009 and later)
- GLTC Care (group policy and claim admin system)
- 'missing claims' (very early CSPP claims missing from the CSPP system)

Incidence, continuance and salvage are constructions from these data sources. More specifically active life exposure, claim incurrals, on-claim exposure, claim termination, dollars paid, and maximum payable amounts are the elements built from the data.

Since population and industry data is extremely limited and since we have almost all company data from inception, we do not use credibility weighting in developing new assumptions. Instead, trends are analyzed using from-inception data. The fit of various attributes, such as marital, are tested against the actual experience to identify areas that require revisions. Assumptions in Excel-based models are then revised to determine the best fit. Regression models built with Matlab are also used to validate the excel-based fit models. Industry trends provided by Milliman were reviewed and incorporated into the 2010 study. The Milliman industry factors are being reviewed as part of this study.

For a more detailed discussion of modeling considerations or general terminology used, refer to the following documents:

LTC glossary.doc

Modeling considerations.doc

Adjustments to Data

IBNR

The incidence component of the study is built using data from inception through 9/30/2012 with 9/30/2012 as the cut-off for exposure and claims. This construction requires IBNR. The last six months (from 4/1/2012 to 9/30/2012) of exposure at seriatim level is used to calculate IBNR which then is included in the actual claim count.

The continuance and salvage components are based on 9/30/2012 data with 9/30/2011 as the cut-off due to IBNR type issues. The past research has indicated impact of incurred-but-not reported payments, closed but not terminated claims, and not yet submitted bills is significant but not easily estimated. By cutting off claims and on-claim exposure through 9/30/2011 using 9/30/2012 data eliminates most of these issues.

Policy Replacement

JH Retail policies that were upgraded or downgraded are mapped back to their original forms and features. For example, if an Advantage series policy was upgraded to a Gold Select series policy, it will be treated as an Advantage policy. Preferably, exposure should reflect the two product series and policy figures accordingly. However, it is too complex technically to do for this study, and a replaced policy is mapped to its original policy characteristics.

When a Group policyholder has more than one policy issued, the policies under the same policyholder are consolidated and the original policy features are used.

Closed and Reopen Claims
If a claim began less than 180 days since a prior claim on the same policy, the two claims are consolidated into one. The minimum incurral date, minimum EP met date and maximum last date of service are assigned for the consolidated claim. LifePro closes inactive claims more frequently than other systems, and this leads to many new claims being open. The process to consolidate claims that incur less than 180 days apart reduces claim counts and increase claim continuance and salvage.

Claim without Invoice Submission/Recording
We have a number of claims for which we have no bills recorded in our systems. We chose to include these as claims, since claims operations indicated that the person had met the benefit trigger. However, we have no valid claim incurral date nor do we have a last incurred date of paid services for these claims. For JH retail and Fortis, we chose to define the incurral date as the notification date minus 2 months for these claims. We defined the last Date Of Service as the notification date minus two months plus 1 day. Group LTC has different claim triggers, and claims typically only end when actually processed as a termination, so we used the same incurral date definition, but the processed termination date for these claims.

Note that past studies included only "EP met" claims, i.e. claims where non-EP claim dollars were paid, so claims of this type were not part of the study.

Removal of Claims and On-claim Exposure Due to Data Reliability Issues
Incurral Year 2011 claims and on-claim exposure for JH Retail are removed from the continuance analysis due to lack of reliability of the claim information entered into the payments table. Fortis has the first 5 months of claim and on-claim exposure removed for incurral years less than 2003 from the continuance study. Group has the first 5 months of claim and on-claim exposure removed for incurral years less than 2000 from the continuance study.

Group Policies with Zero Payments
Prior studies excluded claims with $0 payments, ie claims where the only benefit paid was waiver of premium were not included. The 2013 study includes this type of claims. These can be claims with no invoices submitted, but also ones with invoices with only EP days credited, but then with an extended period of premium waiver.

Dimensions for Analysis

This section describes the dimension chosen, the reasons for the selection of dimensions and the grouping used and reason for groups. Note that a dimension is defined here as anything that affects long term care morbidity. Note that the term 'attribute' will at times be used interchangeably for this term.

A mix of customer, product and operational dimensions were used. Customer (demographic) dimensions include items such as age and sex. Product dimensions are those such as benefit periods

and benefit triggers. Operational dimensions include items such as underwriting method or material claim administration practices.

Key dimensions for long term care morbidity are the following: attained age, issue age, gender, underwriting, selection/anti-selection and wear-off, benefit period, elimination period, inflation of benefits, calendar year of incurral (captures environmental and other trends), issue year (captures underwriting era difference), coverage types, trigger differences, rider presence, risk class and marital status at issue. These last two are not known for group experience. For Group, guaranteed issue coverage and clients covered are two additional important attributes.

There are also important dimensions such as wealth, educational level and medical technology changes for which information is lacking. Also, several dimensions are excluded in the study due to non-materiality on the results, or an expectation of no major change in the existing expected assumptions. One example is agent/agencies. Also not directly studied here are the dimensions of site of care and diagnosis. These two dimensions are studied, but have no direct bearing on active life reserves, and also no direct bearing on disabled life reserves under our current methodology.

Observed Experience Overview

Major Observations

JH Retail

- Overall claim experience has been unfavorable. This is primarily a result of higher claim incidence rates (somewhat offset by higher earlier claim terminations), lower later claim terminations and less salvage than expected.
- Milliman selection factors introduced in 2010 show some trends
- Claim termination experience for claim years 2+ for claim ages 90+ appear unfavorable
- Incidence and claim terminations by Benefit Period show trends
- Claim termination experience for Custom Care and later is unfavorable
- Claim termination experience for Married lives(Both M1 and M2) is favorable

Fortis

- Overall claim experience has been very unfavorable
- Comprehensive vs. Stand-Alone Coverage types show significant differences
- Ultimate 4060+ product series incidence experience is unfavorable
- Claim terminations experience by product series (<4060 vs. 4060+) shows differences
- Milliman selection factors introduced in 2010 show some trends
- Incidence and claim terminations by Benefit Period show trends
- Favorable DLR salvage experience due to addition of more 4060+ claims

Group

- Overall claim experience does not have notable changes
- Very unfavorable claim termination experience is offset by very favorable salvage experience
- Issue year 2000+ incidence experience does not show as favorable results as expected
- Favorable DLR Salvage experience, comparable to ALR

These are discussed in much more detail in the sections that follow.

Modeling Overview

An iterative approach was used to fit new modifiers to the existing expected assumptions. For refitting incidence, we used duration 10+ data where possible, with the view that duration 10+ is a reasonable proxy for ultimate experience. We used all durations' data where we lacked sufficient duration 10+ data. (In general, any fit related to Custom Care and later, but also younger attained ages and IY 2000+ for GI.) For continuance, we fit on all durations from issue, as select/ultimate effects are not as pronounced for claim terminations. For salvage, we used all durations' data, but, excluded claim data from 2010 and 2011 incurrals for JH Retail.

We used the A/E ratios as the modifiers for each chosen dimension. Once we had cycled through all of the chosen dimensions, we reviewed the fit across all of the dimensions. As a general rule, if the |standard errors| (SE) were < 1.64, we stopped. (A SE of 1.64 is consistent with our corporate standard on credibility.) If not, we cycled through the assumptions again, applying the residual A/E ratios to the modifiers and continuing until our criteria was met. This approach has many similarities to a more technical regression approach. This modeling was done in EXCEL. This approach was used for incidence and continuance, but not for salvage, due to limitations in what could be coded into the valuation system for salvage changes.

We also used regression models as a secondary approach. However, this involved the use of new (MATLAB) software, and given our unfamiliarity with it, we did not use this as our primary tool. Regression results were fairly close to the less technical approach actually used.

The actual iterative steps will not be shown, just the final fit. There are many interactive effects, some having important effects. The standard errors will not be shown, but if the final solution is outside of the standard error bounds, it will be discussed.

The main body of this document covers the major adjustments to be made to morbidity assumptions for active life reserves. Disabled life reserve changes are covered in Appendix 4. Items that were studied separately from the main study are covered in the Appendix 5- "Other Analyses". Also, this document does not cover the existing expected incidence, claim termination and salvage rates, just the proposed adjustments to these rates. Some of the adjustments will be expressed as "apply the adjustment to the existing table", and at other times as "replace the existing table with the following new table".

JH Retail – Observed Experience and Justification of Recommendation

This section and the two that follow show the experience before and after the recommended 2013 Basis Change elements. "A/e" and "original a/e" ratios will refer to experience prior to any recommended changes. The "A/E new" or "A/E revised" ratios refer to a/es using revised expected values which include all recommended changes except for some minor ones which can be found in the "Other Analyses" appendix.

Also, not all of the recommended adjustment factors are shown in the next 3 sections. For example, only selected attained age adjustments are shown, not all of the interpolated values. If a complete description of the recommended 2013 Basis Changes is desired, see Appendices 1, 2 & 3.

JH Retail Incidence

Issue Age - Incidence

With our 2010 study, we introduced industry based selection factors from a study done by Milliman. These selection factors vary by issue age (IA) with differing ultimate levels. The 1st year selection factor is typically about 35% wearing off over 9 durations for most issue ages. The ultimate levels used were as follows:

IA ultimate Chart

Issue Age band	Relative ultimate values
<48	1.00
48-54	1.00
55-59	1.00
60-64	1.00
65-69	1.10
70-74	1.15
75-79	1.20
80+	1.35

Milliman set these factors using data at the point at which the Elimination Period was met. With some small modifications, these issue age based selection factors fit our data reasonably well in the 2010 study.

Current emerging experience has been somewhat unfavorable. Below is a table which shows experience both at EP Met as well as EP Start (Incurral).

Inception through 9/30/2012 data				
	Durations from issue 10+			
	Claims at EP met		Claims at Incurral	
IA band	Actual	A/E	Actual	A/E
<48	18	130%	23	142%
48-54	156	106%	213	120%
55-59	553	102%	780	116%
60-64	2,370	108%	3,209	118%
65-69	5,417	102%	6,967	105%
70-74	6,119	103%	7,612	101%
75-79	3,387	104%	4,121	98%
80+	517	91%	655	88%
total	18,535	103.4%	23,581	103.9%

The chart above shows that on an incidence at EP met basis, this emergence has been fairly level across all issue ages. However, the current study's focus is on incidence at incurral, not at the EP met point. In total, the result is similar, but the by-issue age results are very different. For example, the EP met A/E for issue ages 55-59 is 102%, but is 116% at the point of incurral. This implies different actual claim termination patterns relative to expectations by issue age, and for issue ages 55-59, it implies much higher claim terminations than expected.

The following chart repeats the above incidence at incurral data, and adds claim termination data in the 1st 5 months from incurral (the 1st 5 months from incurral are an extremely good proxy for the EP period). This shows explicitly the higher claim terminations by issue age during the EP. Also brought in here are the recommended new Basis Change factors. Again note that the "a/e revised" is not just the recommended change in this section, but includes all recommended changes.

Inception through 9/30/2012 data					Inception through 9/30/2011 data			
	Dur's fr issue 10+				All dur's fr issue			
	Claims at Incurral				Clm Terms, 1st 5			
IA band	Actual	A/E original	A/E revised	New factor	Actual	A/E original	A/E revised	New factor
<48	23	142%	100.1%	100.0%	24	127%	84.7%	112.0%
48-54	213	120%	96.5%	100.0%	150	174%	108.6%	112.0%
55-59	780	116%	100.0%	105.1%	475	176%	108.3%	112.0%
60-64	3,209	118%	100.0%	111.1%	1276	148%	100.0%	112.0%
65-69	6,967	105%	100.0%	100.7%	2235	116%	100.0%	100.6%
70-74	7,612	101%	100.0%	97.0%	2343	91%	100.0%	86.1%
75-79	4,121	98%	100.4%	97.0%	1609	80%	100.0%	78.7%
80+	655	88%	102.4%	90.4%	447	69%	100.0%	66.9%
total	23,581	103.9%	100.1%		8,559	102%	100.5%	

"New factors" are the adjustment factors that are to be applied to the existing expected assumptions. For example, the "new factor" for Issue age band 80+ is 0.904. The existing relative expected ultimate experience factor is 1.35 (from IA Ultimate chart above), the new relative value is 1.22 for these ages.

This experience resulted in a recommendation to revise the "Issue Age Band Selection Factors" and to also introduce Issue Age related claim termination rates (both shown above).

Much of the high A/E incidence experience at younger ages is attributable more to attained age than to issue age. However, we still recommend significant increases to incidence at issue age bands 55-59 and 60-64. We also recommend issue age claim termination factors that are to be applied in the 1st 5 months on claim. The data indicated that the <60 issue age claim termination rates could be set to a much higher value, but we chose to maintain some conservatism given the small volume of claim terminations from these issue age bands, hence the less than optimal fit at issue ages <60.

The "new factors" above for incidence are the ultimate updates to the Issue Age Selection Factors. However, we actually refit on all durations for this attribute and are recommending incidence modifications for durations 1-9 and 10+. Since early duration experience is not a primary driver of reserve levels nor of pricing, the before and after results will not be shown here. (See appendix 1 for tables of all current and proposed replacement select and ultimate durational issue age factors.)

Attained Age - Incidence

Duration 10+ attained age (AA) experience is quite limited at attained ages <65. We included data from durations 1-9 for assumption refitting for these younger attained ages.

Inception through 9/30/2012 data					Inception through 9/30/2011 data		
	All durations from issue		Durations from issue 10+			All durations from issue	
	Claims at Incurral		Claims at Incurral			Claim Terminations, 1st 5 months on claim	
AA band	Actual	A/E	Actual	A/E	AA band	Actual	A/E
40-59	526	151%	34	174%			
60-64	1,103	139%	108	115%			
65-69	2,863	111%	508	116%	40-69	1400	159%
70-74	6,464	102%	1,986	115%	70-74	1512	126%
75-79	11,704	98%	5,194	105%	75-79	2207	102%
80-84	14,183	98%	8,134	105%	80-84	2211	87%
85-89	8,494	95%	5,903	99%	85-89	1033	75%
90-94	1,848	96%	1,626	98%	90+	197	86%
95+	87	97%	87	97%			
total	47,271	99.7%	23,580	103.9%	total	8560	102%

Here, the somewhat negative/positive incidence experience at the youngest/oldest ages is somewhat offset by the 1st 5 months on-claim termination experience. For example, the a/e at attained ages 70-74 is 115% for durations 10+, but the a/e for claim terminations in the 1st 5 months are 126%. 26% higher claim terminations over this period translates into about a 7% shorter average length of stay, so the a/e at the end of the EP would be approximately 108%. In other words, a/e experience at the EP met point would be closer to 100% at all attained ages, and much of the patterns observed above are due to using a single aggregate set of expected claim termination rates by attained age, and emerge due to now studying experience at the incurral point, rather than at the EP met point.

We are resetting experience to be appropriate at incurral, so we recommend resetting the attained incidence rates and also resetting the claim termination rates to vary at all durations, not just after the 1st 5 months on claim. The recommended adjustment factors for incidence can be found in the next table.

Incidence at incurral data:

Inception through 9/30/2012 data							
	All durations from issue			Durations from issue 10+			
	Claims at Incurral						
AA band	Actual	A/E	A/E revised	Actual	A/E	A/E revised	New factor
40-59	526	151%	100.4%	34	174%	121%	1.520
60-64	1,103	139%	100.1%	108	115%	86%	1.421
65-69	2,863	111%	97.9%	508	116%	98%	1.133
70-74	6,464	102%	97.8%	1,986	115%	98%	1.106
75-79	11,704	98%	100.8%	5,194	105%	99%	1.025
80-84	14,183	98%	100.2%	8,134	105%	101%	1.079
85-89	8,494	95%	100.6%	5,903	99%	101%	1.019
90-94	1,848	96%	102.3%	1,626	98%	103%	1.064
95+	87	97%	109.0%	87	97%	109%	1.064
total	47,271	99.7%		23,580	103.9%	100.1%	

Again, this is only a portion of the new factors- we developed new factors for every attained age. The factor shown is for the 1st age in the attained age band, but, the A/E ratio is for the entire band. The new factors increase incidence at all attained ages, despite favorable a/e ratios at prior to revision at high attained ages. This is due to interactive effects with other assumptions.

The fit at ages 90+ appears weak. This is a result of the iterative process- after fitting on another attribute, the fit at 90+ became worse. However, these values are well within our SE limit. Also, while a better fit is certainly possible for this attribute, it would come at the expense of the fit on other attributes.

Claim terminations within the 1st 5 months from incurral data:

Inception through 9/30/2011 data				
	All dur's fr issue			
	Clm Terms, 1st 5			
IC age band	Actual	A/E orig	A/E revised	New factor
40-69	1400	159%	97%	1.505
70-74	1512	126%	100%	1.218
75-79	2207	102%	102%	1.056
80-84	2211	87%	102%	0.996
85-89	1033	75%	100%	0.936
90+	197	86%	99%	1.162
total	8560	102%	100.5%	

Claim terminations during the 1st 5 months from incurral vary significantly by incurral age. The recommendation is to update the claim termination rates to reflect incurral age differences.

Benefit Period and Product Series - Incidence

Underlying expected values vary by "less than 10 year BPs" vs. 10+, with ultimate factors of 1.00/1.25 for <10/10+ BPs. The Advantage 5 year base plan uses the 10+ year BP loads as Advantage is a 2 pool product, and "5" is typically "5+5". Advantage is grouped separately from Gold & Similar (GS). Custom Care & later (CC+) was originally grouped with GS in this 2013 study due to the low volume of claims experience for durations 10+ with that block. However, the GS block also has a very low volume of claims experience for the 5 year BP plan, so CC+ factors for BP were revised and smoothed to account for this lack of experience for the 5 year BP.

The data below indicates a need for factors that vary by all BPs, not just <=10 vs. 10+.

		Durations from issue 10+			
		Claims at Incurral			
Product	Base BP	Actual	A/E orig	A/E new	new factor
Advantage	1/2	2,148	106%	100%	1.043
Advantage	3	4,659	114%	100%	1.100
Advantage	5	2,698	94%	100%	0.886
Advantage	Lifetime	1,675	106%	100%	0.991
Advantage	total	11,179	105.7%	100.1%	
Gold & similar	1/2	1,351	86%	100%	0.841
Gold & similar	3	2,687	99%	100%	0.974
Gold & similar	4	3,754	108%	100%	1.025
Gold & similar	5	23	105%	111%	0.913
Gold & similar	6	2,195	112%	100%	1.056
Gold & similar	10	203	93%	100%	0.890
Gold & similar	Lifetime	1,794	105%	101%	0.991
Gold & similar	total	12,007	102.8%	100.3%	
Custom Care & later	1/2	39	78%	97%	0.830
Custom Care & later	3	145	92%	96%	0.960
Custom Care & later	4	79	98%	94%	1.010
Custom Care & later	5	33	90%	84%	1.026
Custom Care & later	6	24	101%	93%	1.041
Custom Care & later	10	10	103%	120%	0.878
Custom Care & later	Lifetime	64	97%	93%	0.977
Custom Care & later	total	395	92.7%	94.5%	

In general, we recommend an increase to Advantage incurral incidence across all BPs, but a decrease to the 5 year BP incidence rates within the Advantage series. GS overall also increases along with a generally increasing set of factors recommended to be applied to by BP. CC+ generally follows GS, since it was grouped with GS due to its low volume of claims and based on the belief that GS BP patterns are applicable to CC+.

The overall A/E for CC+ is 94.5% for durations 10+ after recommended adjustments. However, for durations 10+, this is not statistically significant.
For the 1st 5 month period claim termination offset, we chose to keep the structure somewhat simpler, with the data and adjustments grouped by product and by BP separately.

	Inception through 9/30/2011 data			
	All durations from issue			
	Claim Terms, 1st 5 mos			
Product	Actual	A/E orig	A/E new	New factors
Adv	2785	94%	101.2%	94.2%
GS	4363	107%	100.6%	108.2%
CC+	1412	104%	99.0%	90.2%

Claim terminations in the 1st 5 months for Advantage are understated, while they are overstated for GS. The CC+ relationship is less clear cut due to interactions with other assumptions. We recommend decreases to the 1st 5 month claim terminations for the Advantage & CC+ series, and increases for GS.

	All durations from issue			
	Claim Terminations, 1st 5 months on claim			
BP	Actual	A/E orig	A/E new	New factors
1	3	132%	163%	108%
2	1228	96%	101%	108%
3	2788	96%	101%	102%
4	1568	113%	100%	102%
5	863	107%	102%	99%*
6	875	112%	100%	95%
10	117	104%	99%	88%
LifeTime	1118	100%	100%	87%

***Adv & GS use 105% for BP 5 Adjustment factor**

Recommendations are to increase claim terminations for short BPs and decrease them for longer BPs. The 1 year BP uses the 2 year assumption, as there is too little data to use directly. The recommended factors do not follow the pre-adjustment a/es pattern due to interactive effects.

Risk Class - Incidence

Current underlying ultimate risk class expectations for all products are as follows:

Risk Class	Factor
Preferred	80%
Standard	100%
Substd 1	160%
Substd 2	174%

In other words, a person issued with a preferred rating is expected to have 20% better morbidity at all ultimate durations relative to a person issued with a standard rating.

The next chart shows experience by risk class. It has been better than expected over all durations with credible data for the preferred class, both at the point of incurral, and over the course of the 1st 5 months on claim. Substandard CC+ business also has had better than expected experience for Custom

Care and later products which is likely related to changes in underwriting that were made concurrently with the introduction of the Custom Care product.

	Inception through 9/30/2012 data				Incept'n thru 9/30/2011 data	
	All durations from issue		Durations from issue 10+		All durations from issue	
	Claims at Incurral		Claims at Incurral		Claim Terminations, 1st 5	
Risk Class	Actual	A/E	Actual	A/E	Actual	A/E
Preferred	4,665	92.9%	1,777	89.1%	857	114%
Standard	38,124	101.1%	20,129	105.4%	6769	99%
Substd1 not CC+	3,037	102.4%	1,433	105.0%	599	112%
Substd1 CC+	784	75.1%	42	95.1%	166	104%
Substd2 not CC+	458	111.6%	193	108.4%	118	148%
Substd2 CC+	204	86.3%	6	76.4%	51	110%

The table below shows how well the incidence was refit. There are no recommended changes to the 1st 5 months claim terminations for risk class.

Inception through 9/30/2012 data						
	All durs fr issue			Durs fr iss 10+		
	Claims at Incurral					
Risk Class	Actual	A/E orig	A/E new	Actual	A/E orig	A/E new
Preferred	4,665	92.9%	98.8%	1,777	89.1%	96%
Standard	38,124	101.1%	99.9%	20,129	105.4%	100%
Substd1 not CC+	3,037	102.4%	103.2%	1,433	105.0%	101%
Substd1 CC+	784	75.1%	97.5%	42	95.1%	117%
Substd2 not CC+	458	111.6%	110.9%	193	108.4%	102%
Substd2 CC+	204	86.3%	97.2%	6	76.4%	82%

Not shown above are the recommended adjustment factors. For preferred business, the following shows the recommended changes at selected durations from issue:

	Selected durations from issue				
	1	5	10	15	20+
Prior factors	55%	70%	79%	80%	80%
New factors	60%	64%	66%	72%	80%

These factors recognize the very good preferred experience over the experience period, but preserve the ultimate prior expected value of 80%. The CC+ substandard adjustment factors are 0.80 for substandard I and 0.90 for substandard II, moving CC+ ultimate values from 160%/174% to 128%/156%, for substandard I/II respectively.

Also, for products preceding Custom Care, the substandard 1&2s' SEs are outside of our limit. This is because Adv and GS were grouped together for fitting purposes, but have very different substandard experience (not shown in the chart above- it's grouped there). Since these are fairly small blocks of closed business, we chose to keep the assumption simple, and not subdivide this category.

Marital - Incidence

Underlying marital expectations have married/M1 lives at about 60% of the morbidity of single lives at duration 1 from issue, and "M2" has even lower expectations (both with significant wear-off over the life of the business). ("M1" is married, 1 of 2 applying or placed; "M2" is married, both applying or placed.) The experience below suggests more convergence than expected.

	Inception through 9/30/2012 data							Incept'n thru 9/30/2011 data			
	All durs fr issue			Durs fr iss 10+				All durs from issue			
	Claims at Incurral			Claims at Incurral				Clm Terms, 1st 5 mos			
Marital status at issue	Actual	A/E orig	A/E new	Actual	A/E org	A/E new	New factors	Actual	A/E org	A/E new	New factors
Single	19,431	94%	101%	9,117	97%	100%	0.92	3254	89%	100.7%	93.9%
Adv& GS Married & CC+ "Married 1"	24,893	105%	99%	14,251	109%	100%	1.06	4585	110%	99.8%	113.7%
CC+ "Married 2"	2,948	103%	100%	213	96%	94%	1.08	721	127%	100.5%	103.0%

Note that the "M2" category has a low volume of claims information in durations 10+. Because of this, all durations experience was used in fitting the M2 class.

The low/high A/E ratios for the claim terminations in the 1st 5 months on claim for the single/marital classes caused a refit of claim terminations during the EP. Adjustments are shown above.

Marital and product claim terminations are highly inter-related. Part of the reason for the favorable positive experience for CC+ is that a higher proportion of lives are married, and most fall within the "M2" category.

Single lives incidence morbidity assumptions at all durations from issue are recommended to be reduced (.92 factor) while married lives assumptions are recommended to be increased (1.06 and 1.08 factors). By about attained age 90, the married/M1 rates exceed the single rates, which we believe is inappropriate. We reset the "marital frailty factors" so that the married/M1 rates are capped at rates close to the single rates. (This is outside of the experience period, so no further details will be given here. See the Other Analyses appendix for more details.)

Gender – Incidence

With the exception of one very recent product, we currently have no gender distinct morbidity assumptions for pricing or valuation.

	Inception through 9/30/2012 data				Incept'n thru 9/30/2011 data			
	Durations from issue 10+				All durations from issue			
	Claims at Incurral				Clm Terms, 1st 5 mos on clm			
Gender	Actual	A/E orig	A/E new	New factors	Actual	A/E orig	A/E new	New factors
Male	8,467	98%	99.8%	0.92	3405	116%	100.5%	1.10
Female	15,113	108%	100.3%	1.05	5155	95%	100.5%	0.94

We are recommending the above factors for incurral incidence and claim terminations in the 1st 5 months on claim.

Global experience for 1st 5 months on claim

In addition to fitting on the attributes above, there was a recommended duration on claim adjustment factor that reshaped the continuance curves. Part of this was a factor covering the 1st 5 months on claim and is shown below.

time on clm	Actual	A/e new	Factor
1-5	8560	100.5%	1.020

Therefore we are recommending that claim terminations in the 1st 5 months be increased by an additional global factor of 1.02

JH Retail Claim Terminations

"Actual" in this section is the count of actual claim terminations 6+ months on claim. All data is from inception through 9/30/2011 in this section.

Global experience for shape of claim termination curve

time on clm	Actual	A/E orig	A/E new	New factor
6-12 months	4,591	103.0%	99.4%	1.013
2+3 years	6,889	95.3%	99.1%	0.952
4+ years	3,659	99.5%	99.3%	1.019
total (6+ mos)	15,139	98.5%	99.2%	

Experience showed a need for a slight reshaping of the curves, which the recommended new factors above accomplish.

Incurral Age Band (Attained Age) – Claim Terminations

Incurral Age Band	Actual	A/E orig	A/E new	New factor
50-69	1,461	94%	98.7%	0.944
70-74	2,335	100%	100.3%	1.000
75-79	4,102	100%	100.3%	1.014
80-84	4,531	100%	100.0%	1.030
85-89	2,345	97%	98.6%	1.000
90+	365	81%	81.2%	1.000

We analyzed attained ages 90+ in considerable detail and ultimately are recommending no change at this time, despite the very unfavorable a/e of 81%. This is because most of the claim terminations in the 90+ incurral age band are at attained ages 90 & 91, while the band is 90+. Since claim termination rates are expected to increase rapidly by attained age throughout this band, we believe it is premature to revise this entire band for data that is only in the early 90s.

Had we refit at attained ages 90+, the overall A/E would have been 99.7%. With this recommendation, the overall A/E becomes 99.2%.

Issue Age Band – Claim Terminations

Issue Age	Actual	A/E orig	A/E new	New factor
<48	23	62%	71%	1.046
48-54	129	96%	100%	1.046
55-59	403	97%	100%	1.052
60-64	1,428	99%	100%	1.026
65-69	3,395	99%	100%	0.987
70-74	4,863	101%	100%	1.005
75-79	3,774	97%	99%	0.988
80+	1,124	94%	96%	1.012

Claim termination rates vary somewhat by issue age (especially ages <60 and at ages 75+), but at most ages the pattern is fairly level.

Product grouping – Claim Termination

One of the changes made in 2010 was to introduce product-specific claim termination rates for CC+. The experience up to 2010 had been very favorable for CC+, but has since been unfavorable.

Product	Actual	A/E orig	A/E new	New factor
Adv	6,386	99%	99%	1.001
Gold	7,615	101%	100%	1.030
CC+	1,138	85%	98%	0.838

In the 2010 study, we substantially increased CC+ claim termination rates. Much of this is attributable to married lives having higher claim terminations, especially the “M2” lives. Also, emerging experience

at later durations on claim has been unfavorable. We are recommending resetting the product specific factors per the chart above and developing claim termination modifiers that vary by marital status.

Marital – Claim Terminations

Marital claim terminations and product claim terminations are inter-related. Part of the reason for the favorable positive experience for CC+ is that a higher proportion of lives are married, and most fall within the "M2" category.

Marital	Actual	A/E orig	A/E new	New factor
Single	6,628	90%	100%	0.959
Adv/GS Married, CC+ M1	8,003	107%	99%	1.035
CC+ M2	508	100%	99%	1.175

We are recommending the factors above for application to claim terminations in months 6+ on claim.

Gender – Claim Terminations

There are very large differences in experience by gender.

gender	Actual	A/E orig	A/E new	New factor
Male	6,034	130%	99.3%	1.290
Female	9,105	85%	99.2%	0.867

We recommend reflection of the large differences between male and female claim terminations.

Benefit Period – Claim Terminations

The expected claim termination rates in current use for the 10+ year BPs are about 4% lower than the <10 year BPs. Once this is considered, there appear to be slightly lower claim terminations with increasing BP.

Benefit Period	Actual	A/E orig	A/E new	New factor
1	4	219%	200%	1.104
2	2,351	109%	99%	1.104
3	5,133	96%	99%	0.987
4	2,348	99%	100%	0.973
5	1,613	102%	99%	0.943*
6	1,376	92%	100%	0.912
10	205	109%	100%	1.147
LifeTime	2,109	95%	99%	0.967
***Adv & GS use 1.056 for the BP 5 Adjustment factor**				

We recommend introduction of BP specific claim termination modifier factors.

Duration from issue – Claim Terminations

Duration from issue of incurral	Actual	A/E orig	A/E new	New factor
1	357	99%	102.3%	na
2	590	97%	100.7%	na
3	870	96%	100.2%	na
4	1,040	99%	102.9%	na
5	1,266	97%	98.4%	na
6	1,411	99%	99.8%	na
7	1,440	101%	101.9%	na
8	1,474	97%	97.6%	na
9	1,422	97%	96.8%	na
10	1,309	104%	104.0%	na
11	1,154	98%	96.3%	na
12	958	103%	101.5%	na
13	676	96%	94.3%	na
14	498	96%	95.3%	na
15	314	99%	98.1%	na
16	199	95%	95.7%	na
17	105	98%	98.5%	na

Experience by duration showed no strong trend. We are not recommending claim termination modifiers that vary by duration from issue.

JH Retail Salvage

For JH retail, salvage on claim has a typical pattern of worsening over the 1st 2 years on claim, and then stabilizing. To create a reasonably mature block of data, we removed 2010 & 2011 claim incurrals (2012 was already removed by study design). Therefore, no claim is less than 2.75 years old in the study. Data shown is from inception through 9/30/2011. (Incurral years 2010+ are removed, but not salvage data in 2010+ related to incurrals prior to 2010.)

For purposes of matching to expectations, all payments are mapped back to the year of incurral. Also, Incurral (IC) year is formed using issue year and duration from issue data, and is not a direct measure of the actual incurral year by date.

Incurral Year – Salvage

Attribute	Item	Actual pd (ms)	A/E orig	A/E new
IC year	<2010	1,959	102.4%	100.0%
IC year	2010 & 2011	121	94.7%	92.9%

Again, the 2010 & 2011 experience above is removed for the salvage study. This moved the starting point a/e from 101.9% to 102.4%.

Key attributes: Inflation & Marital - Salvage

Inflation type is the key driver of future salvage levels. Current experience is very unfavorable by inflation type.

Marital status shows considerable variability; adjustment factors were brought into the refit models as follows for marital status and inflation type:

Attribute	Item	Actual pd (ms)	A/E orig	A/E new	New factors
Total	Total	1,964	102.4%	100.0%	
Inflation	None/GPO	1,249	101.0%	99.8%	1.010
Inflation	Simple	453	104.6%	100.3%	1.046
Inflation	Compound	262	105.3%	100.3%	1.053

Attribute	Item	Actual pd (ms)	A/E orig	A/E new	New fitting factors
Marital	Single	992	104.8%	100.0%	1.024
Marital	Adv/GS Married, M1	925	100.4%	100.0%	0.980
Marital	CC+ M2	47	94.6%	100.0%	0.914

The marital factors in the above chart were used for refitting, but are not the recommended final adjustment factors. The JH retail salvage charts that follow use the "new factors" from the chart above. The following are the final recommended factors:

Marital issue status	Recommended Factor
Single	102.4%
Adv/GS Married, M1	99.6%
CC+ M2	95.2%

These assume a certain amount of trending of the marital experience toward the single experience, and this is expected to occur mostly outside of the observed experience period. Ideally, we would create duration from issue salvage factors, but our AXIS valuation model can handle only a very limited number of salvage modifications. For this reason, we also have limited the number of attributes with recommended modifiers.

Other attributes: Product, Risk class, and Benefit Period

Attribute	Item	Actual pd (ms)	A/E orig	A/E new
Product	Adv	825	103.7%	101.0%
Product	GS	1,006	102.1%	99.7%
Product	CC+	133.1	96.9%	96.6%
Risk class	Preferred	160	103.8%	101.6%
Risk class	Standard	1,640	102.8%	100.4%
Risk class	Sub 1	143	97.5%	95.2%
Risk class	Sub 2	21	96.3%	93.9%
BP	2	213	100.5%	98.5%
BP	3	627	99.7%	97.2%
BP	4	295	102.2%	100.2%
BP	5	229	105.0%	102.6%
BP	6	197	103.0%	100.6%
BP	10	31	103.4%	100.8%
BP	30	371	106.6%	103.9%

Salvage has been unfavorable for older products. Some of this may be due to an emphasis on sales of larger Maximum Daily Benefit coverage amounts with more recently issued policies.

Risk class results show less favorable salvage experience relative to better risk classes. This seems counter-intuitive. It has not been explored further.

Results by Benefit Period show increasingly less favorable salvage with increasing BPs.

Other attributes: Elimination Period & Maximum Daily Benefit

Attribute	Item	Actual pd (ms)	A/E orig	A/E new
EP	20	202	100.7%	98.0%
EP	30	11	94.3%	92.6%
EP	60	100	102.5%	99.9%
EP	90	118	98.5%	98.0%
EP	100	1,435	102.9%	100.4%
EP	180	95	103.9%	101.8%
MDB	lt100	277	113.7%	111.2%
MDB	100-199	1,456	103.5%	101.1%
MDB	200-299	213	86.7%	84.6%
MDB	300-399	16	78.8%	77.4%
MDB	400+	2	92.7%	93.7%

Results by Elimination Period show significant variability. However, this is mostly product related, since 30 and 90 day EPs are almost entirely Custom Care and later business.

Results by Maximum Daily Benefit (grouped by amount chosen at issue) also show great variability, with higher MDBs having much more favorable salvage. We do not have different expectations for this, nor do we plan on introducing any.

Other attributes: Incurral Age & Gender

Attribute	Item	Actual pd (ms)	A/E orig	A/E new
IC age	<70	142	98.0%	95.4%
IC age	70-74	182	101.4%	98.7%
IC age	75-79	456	102.0%	99.6%
IC age	80-84	640	103.8%	101.5%
IC age	85-89	433	102.9%	100.6%
IC age	90+	111	101.7%	99.2%
Gender	Female	1,382	103.1%	100.3%
Gender	Male	582	100.9%	99.4%

Older ages and females show marginally unfavorable salvage a/es.

Fortis – Observed Experience and Justification of Recommendation

In the prior study, the incidence assumptions were based on the point at which the EP was met. The incidence assumptions in this study are based on the point of incurral. For the discussion of incidence, we have included both claim incurrals as well as claim terminations during the EP period. This means that claim incidence and terminations during the EP are considered as incidence. This approach keeps the two studies consistent. "Incidence, Durations 10+" in the charts below is always incidence at incurral.

Fortis Incidence

Attained Age

	Incidence, Durations 10+				Claim Terms, 1st 5 mos.			
Attained age	Actual Count	A/E orig.	Adj factor	A/E new	Actual Count	A/E orig.	Adj factor	A/E new
lt70	451	111%	none	103%	493	201%	2.18	100%
70-74	1,145	104%	none	98%	677	135%	1.41	101%
75-79	3,114	104%	none	98%	1,214	112%	1.13	100%
80-84	4,748	104%	none	99%	1,474	97%	0.96	100%
85-89	3,895	107%	none	103%	941	79%	0.76	100%
90+	1,975	104%	none	104%	445	73%	0.69	100%
Total	15,328	105%	none	100%	5,244	102%	na	100%

Since the observed experience showed little variation by attained age for incurral incidence, we recommend no changes to the attained age incidence rates. After bringing in all suggested changes, the fit above by attained age for incidence appears to show a poor fit. However, high ages are made up of a high percentage of HHC only claims, and we chose not to fit on coverage type fully across all durations from issue. Had we done so, the high age a/es would be close to 100%. The Fortis Coverage Type section discusses this in more detail. We believe the attained age incidence rates do not need further adjustment.

Claim terminations during the 1st 5 months on claim show a strong trend by attained age, and we recommend the multipliers shown above for months 1-5 on claim.

Product Series- Incidence

Fortis experience is grouped into "pre-4060" and "4060+" blocks. Pre-4060 forms were issued up to about 1997, while 4060+ was issued in later periods. Pre-4060 forms were underwritten more loosely and have different benefits than 4060+ forms. Expected assumptions have lower ultimate experience for the 4060+ block relative to the pre-4060 block.

Emerging experience in the 4060+ has been unfavorable for incidence at incurral. The difference in claim terminations in the 1st 5 month by product series is not sufficient to offset this.

	Incidence, Durations 10+				Claim Terms, 1st 5 mos.			
Product Series	Actual count	A/E orig.	Adj Factor*	A/E New	Actual Claim Terms 1-5	A/E orig.	Adj Factor	A/E New
Pre - 4060	10,512	102%	1.000	100%	3,252	101%	1.030	100%
4060+	4,817	112%	1.104	100%	1,992	103%	0.955	99%

***4060+ incidence recommendations are by duration, 110.4% was the ultimate adjustment**

We refit the 4060+ experience to better reflect the different select and ultimate experience for that form group. A/e experience for the 4060+ forms has been much better than expected through about the 1st 9 durations from issue, but has been worse than expected for durations 11+. We recommend 4060+ adjustment factors that vary by duration from issue, with an ultimate factor of 1.104. (Not shown here, nor is there any reserve impact as all Fortis business is 10+ years old)

Current expected claim terminations in the 1st 5 months from issue do not differ by product series. The experience indicates a need for variation by series. We recommend the factors in the above table to account for this.

A small subcategory of the <4060 product series is the 900 series which makes up 5% of past claims, but less than 3% of future claims. It is the oldest Fortis business and has restrictive benefits, and good A/E experience for incidence. We recommend an incidence factor of 0.80 be applied for this business.

	Incidence		
	Incidence adj factor	Actual claims Dur 10+	A/E New Dur 10+
900 series	80%	851	90%

The experience appears to be trending towards 100%, so use of a factor that reflects all of the past good A/E experience is not recommended.

Coverage Type- Incidence

Expected assumptions currently do not vary by coverage type. However, experience shows considerable variation by coverage type. This should be recognized, as the coverage type mix has been rapidly changing as the facility only (NH only) and HHC only types of coverage were sold at earlier issue years and typically to older individuals. As these people die, the mix shifts to a higher percent of comprehensive policies.

The high incidence relative to expectations by HHC only policyholders followed by high claim terminations is notable. It continues beyond the 1st 5 month on claim into later periods. It may be due to the coverage being used for acute care.

	Incidence, durations 10+				Claim Terminations, 1st 5 mos.			
Coverage Type	Actual Cts	A/E original	Adj factor	A/E revised	Actual Cts	A/E original	Adj factor	A/E revised
LTC	8,471	109%	1.12	99%	3,043	102%	0.950	100%
NH Only	4,383	84%	0.84	99%	1,122	76%	0.825	100%
HHC Only	2,475	147%	1.32	107%	1,079	155%	1.620	99%

Factors are recommended to account for the difference in experience by coverage type, both for incidence at incurral and for claim terminations in the 1st 5 months from issue.

The poor fit for incidence for HHC Only is due to fitting HHC only at durations 15+. We saw a trend which showed high A/Es at early durations, but with a steadily decreasing pattern, and determined HHC should be fit on duration 15+. The next table shows fits on durations 15+.

Incidence		
Coverage Type	Actual Claims Dur 15+	A/E new Dur 15+
LTC	3022	99%
NH Only	957	99%
HHC Only	467	104%

Since most HHC Only business is at duration 15 or later, we recommend only one factor, rather than an (anti)select/ultimate factor. We chose not to update the actual to expected ratios throughout this Fortis section to reflect the worse experience in durations 10-14 for HHC Only and used only the recommended factor. This affects the apparent fit for some other attributes, primarily attained age.

Benefit Period - Incidence

Current expected assumptions vary by lifetime vs. non-lifetime Benefit Periods, with significant loads added to account for higher usage with lifetime benefits (+25% ultimate). However, the incidence original a/es below make it clear that usage increases with increasing BP for all BPs. Likewise, there is an apparent pattern of lower claim terminations in the 1st 5 months on claim with increasing BP. This emerges through the derived adjustment factors more so than through the original a/es.

	Incidence, durations 10+				Claim Terms, 1st 5 mos.			
Benefit Period	Actual Cts	A/E original	Adj factor	A/E new	Actual Cts	A/E original	Adj factor	A/E new
1	315	89%	0.80	100%	124	130%	1.28	100%
2	1,838	96%	0.88	100%	694	106%	1.10	102%
3	3,325	110%	1.03	100%	1,299	102%	1.05	100%
4	3,184	106%	1.04	99%	1,083	98%	0.98	100%
5	1,031	122%	1.13	102%	389	105%	1.00	99%
LifeTime	5,636	102%	1.01	101%	1,655	101%	0.93	99%

We recommend recognition of this usage pattern through BP specific incidence and 1st 5 month claim termination adjustment factors.

Inflation Type – Incidence

We are seeing favorable experience with the compound inflation plans. Both the incidence at incurral and 1st 5 months claim terminations for compound have been favorable.

	Incidence, durations 10+				Claim Terms, 1st 5 mos.			
Inflation Type	Actual Cts	A/E original	Adj factor	A/E new	Actual Cts	A/E original	Adj factor	A/E new
None	10,134	108%	1.01	103%	3,457	100%	none	102%
Simple	3,422	102%	1.03	96%	1,162	104%	none	97%
Compound	1,773	93%	0.92	97%	625	110%	none	91%

We recommend the introduction of factors to account for differences in incidence by inflation type, but not for claim terminations, even though the compound a/es show a significant trend away from expected.

We recommend no inflation type claim termination adjustments for a number of reasons, primarily because we expect the claim termination a/e relationships to change as the business ages due to strong interactive effects between age and inflation type. For example, the compound a/e went from 110% before adjustments to 91% afterwards. This is occurring due to a combination of the age mix and the adjustment factors by age. 60% of compound plan 1st 5 month claim terminations have occurred at ages <75, while only 17% of these have occurred at ages <75 for non-compound plans. The incurral age adjustments recommended for ages <75 impact to the compound plans disproportionately, and appear to cause an unacceptable fit. However, this business is a closed block, and most claims in the future for compound plans will occur at older ages, where the age adjustments have far less of an impact.

Risk Class - Incidence

There is no apparent trend by risk class. However, note that risk class is covariate with other attributes, especially product series. (Pre-4060 had little preferred business, while 4060+ had a high percent of preferred.)

	Incidence, durations 10+				Claim Terms, 1st 5 mos.			
Risk Class	Actual Cts	A/E original	Adj factor	A/E new	Actual Cts	A/E original	Adj factor	A/E new
Preferred*	3,602	106%	1.00*	99%	1,446	105%	none	101%
Standard	11,372	104%	1.01	100%	3,689	101%	none	100%
Substandard1	339	107%	1.10	100%	103	89%	none	85%
Substandard2	16	176%	1.20	134%	4	87%	none	88%

*** Preferred Risk Class was refit by duration. 1.00 is the ultimate adjustment**

The following shows some of the durational preferred selection factors. The new factors are not adjustments to the original factors; they are replacements.

	Selected durations from issue				
Preferred class	1	5	10	15	18+
Original Factors	55%	70%	79%	80%	80%
New Factors	60%	67%	72%	75%	80%

Like with JH retail, we account for the good experience through modifications of the selection factors, but do not reduce the ultimate preferred factor below the existing factor of 80%.

Gender - Incidence

Current valuation assumptions do not vary by gender. Experience shows there to be a significant difference between male and female incidence rates.

	Incidence, durations 10+				Claim Terms, 1st 5 mos.			
Gender	Actual Cts	A/E original	Adj factor	A/E new	Actual Cts	A/E original	Adj factor	A/E new
Male	5,325	96%	0.90	100%	1,911	108%	1.083	99%
Female	10,004	110%	1.07	100%	3,333	99%	0.958	101%

We recommend recognition of the differences in experience by gender, both for incidence and claim terminations during the 1st 5 months on claim.

Marital - Incidence

We currently expect far fewer claims from those married at issue. This expectation was set from the EP met point. The data below shows that those married at issue go on claim at higher rates, but also come off claim at higher rates, resulting in no overall trend for incidence at the end of the elimination period.

	Incidence, durations 10+				Claim Terms, 1st 5 mos.			
Marital	Actual Cts	A/E original	Adj factor	A/E new	Actual Cts	A/E original	Adj factor	A/E new
Single	6,638	102%	0.95	100%	2,234	93%	0.96	100%
Married	8,691	107%	1.04	101%	3,010	109%	1.03	100%

Despite this, we recommend updating the incidence and 1st 5 month claim termination marital class factors to fit to the experience.

Elimination Period - Incidence

Experience by Elimination Period is highly correlated with experience by coverage type and policy form. Almost all of the 7 day EP policies are HHC only policies. Once this is adjusted for through Coverage Type factors, there is still an underlying trend of better experience with longer EPs. We recommend modification of existing EP incidence experience factors through the adjustment factors in the following chart.

	Incidence, durations 10+				Claim Terms, 1st 5 mos.			
Elimination Period	Actual Cts	A/E original	Adj factor	A/E new	Actual Cts	A/E original	Adj factor	A/E new
0	256	114%	1.245	96%	85	121%	none	121%
7	2,783	147%	1.045	109%	1,226	153%	none	103%
20	3,118	104%	1.045	100%	1,125	109%	none	114%
30	3	94%	1.100	93%	-	0%	none	0%
60	3,294	96%	0.980	97%	1,005	91%	none	100%
90	2,746	108%	0.975	98%	1,028	91%	none	90%
100	2,964	89%	0.950	99%	740	77%	none	92%
180	113	88%	0.880	100%	29	90%	none	107%
365	52	88%	0.920	99%	6	35%	none	42%

For claim terminations in the 1st 5 months, the SE for the a/e new for 20 day EP claim terminations is outside of our standard for fit, as is the 90 day EP, but we do not recommend introduction of claim termination modifiers for the 1st 5 months on claim that vary by EP. The higher than expected claim terminations for the 20 day EP will largely offset the lower than expected terminations for the 90/100 day EPs, despite a shift to a higher percent of longer EPs being inforce. Also, in general, a 10% change in the 1st 5 months claim termination rates will result in about a 2% change in total claim costs.

Issue Age - Incidence

Once adjusted for other attributes, Fortis has a good fit by issue age for both incidence at incurral and for claim terminations in the 1st 5 months on claim. We recommend no changes to Select/ultimate Issue Age incidence tables, and do not recommend introduction of issue age claim termination factors for Fortis.

	Incidence, durations 10+				Claim Terms, 1st 5 mos.			
Pivotal Issue Age	Actual Cts	A/E original	Adj factor	A/E new	Actual Cts	A/E original	Adj factor	A/E new
45	21	130%	none	121%	NA	NA	none	NA
52	139	97%	none	91%	103	227%	none	116%
57	551	108%	none	102%	285	185%	none	102%
62	2,050	105%	none	101%	820	141%	none	106%
67	4,137	103%	none	98%	1,345	110%	none	101%
72	4,660	104%	none	99%	1,436	93%	none	98%
77	2,696	108%	none	105%	870	81%	none	99%
82	1,074	103%	none	105%	385	74%	none	100%

The apparent poor fit for incidence at pivotal issue ages 77 and 82 is due to experience at these high issue ages (and also high attained ages) that is made up of a high proportion of HHC only business. As previously mentioned, we fit the HHC only business at durations 15+ instead of durations 10+, and used the 15+ factor for all durations. This factor is inadequate at earlier durations, but all of the HHC business is beyond duration 15. Development of HHC only factors at durations below 15 would only be useful for developing a better fit to the past data.

Fortis Claim Terminations

In the context of claim terminations, we split claim terminations primarily into groupings by the first 5 months on claim, which corresponds well to activity during the Elimination Period, and 6+ months, which is primarily activity after the EP. The Claim Terminations section covers the claim terminations in months 6+ on claim.

Low claim terminations A/E ratios imply longer than expected stays on claim, and therefore have unfavorable financial effects.

Product Series – Claim Terminations

Claim terminations are lower for 4060+ products, likely because pre-4060 forms include almost all Home Health Care only forms, which have high claim termination rates.

Claim Terms 6+ Months

Product Series	Actual Claim Terms 6+	A/E Original	A/E Revised	Claim Term Adj Factors
Pre - 4060	5,080	100%	100%	102.0%
4060+	2,036	91%	100%	94.5%

We recommend new adjustment factors that vary by product series.

Coverage Type – Claim Terminations

There is a difference in claim termination rates by coverage type. Continuing the trend from the 1st 5 months, HHC only claims terminate at a higher rate after 5 months on claim.

Claim Terms 6+ Months

Coverage Type	Actual Claim Terms 6+	A/E Original	A/E Revised	Claim Term Adj Factors
LTC	3,649	94%	101%	94.5%
NH Only	2,442	94%	99%	100.0%
HHC Only	1,025	126%	99%	128.0%

We recommend new adjustment factors that vary by coverage type.

Incurral Age – Claim Terminations

There are significant differences in the actual experience vs. the underlying expected assumptions by incurral age. We recommend making adjustments to account for incurral age differences.

Claim Terms 6+ Months

Attained Age	Actual Claim Terms 6+	A/E Original	A/E Revised	Claim Term Adj Factors*
<70	383	73%	101%	76%
70-74	776	100%	100%	104%
75-79	1,552	110%	100%	111%
80-84	2,009	107%	100%	107%
85-89	1,548	96%	100%	94%
90+	848	79%	100%	76%/100%

*** We recommend 4060+ use 100% for Attained Age 90+**

The actual claim terminations above have the following split by product group:

Incurral Age band	<4060	4060+	Total
<70	137	246	383
70-74	403	373	776
75-79	991	561	1,552
80-84	1,479	530	2,009
85-89	1,281	267	1,548
90+	789	59	848

The volume of claim terminations is very low for the 4060+ block. Again, the <4060 block has a very high proportion of facility only and home care only policies, along with different benefits, so experience should be split by product series and incurral age.

We recommend the adjustments shown in "Claim Term Adj Factors" be made to the existing claim terminations which vary by attained age band. However, we also recommend not applying the age 90+ factor to the 4060+ block of business due to the immaturity of that data- most claim terminations for this product series are at incurral ages 90 & 91, and the band covers all 90+ incurral ages. We expect large increases in claim terminations by incurral age, so updating this band for only ages 90 & 91 is inappropriate. The <4060 data is far more mature, so we recommend adjusting the 90+ age band for the <4060 product series.

Benefit Period – Claim Terminations

Like incidence, expected claim termination assumptions are also split by lifetime vs. non-lifetime benefit periods, with lower claim terminations assumed for lifetime BPs. The experience indicates a need for more refined expected assumptions that vary for each BP, as there is a consistent pattern of lower claim terminations with increasing benefit periods.

We recommend expansion of the claim terminations to cover all BPs.

Claim Terms 6+ Months

Benefit Period	Actual Claim Terms 6+	A/E Original	A/E Revised	Claim Term Adj Factors
1	112	152%	100%	150.0%
2	871	118%	100%	120.0%
3	1,576	99%	100%	103.0%
4	1,551	98%	100%	97.5%
5	430	89%	100%	94.5%
LifeTime	2,576	92%	99%	94.5%

Inflation type & Risk Class – Claim Terminations

There are large differences in A/E experience by inflation type and by risk class. However, both inflation type and risk class are highly covariate with product series and coverage type. All pre-4060 HHC only policies were sold without automatic inflation increases, and nearly all pre-4060 business was sold as either standard or substandard, while nearly all 4060+ business was sold as preferred or standard.

Claim Terms 6+ Months

Inflation Type	Actual Claim Terms 6+	A/E Original	A/E Revised	Claim Term Adj Factors
None	5,148	100%	101%	none
Simple	1,329	94%	96%	none
Compound	639	88%	96%	none

Claim Terms 6+ Months

Risk Class	Actual Claim Terms 6+	A/E Original	A/E Revised	Claim Term Adj Factors
Preferred	1,474	87%	96%	none
Standard	5,400	100%	100%	none
Substandard1	238	121%	114%	none
Substandard2	4	206%	182%	none

Adjustments to the product series and introduction of coverage type factors greatly improve the fit by inflation type and risk class. The SEs associated with the revised a/es for all groupings above meet our corporate standards except for the substandard risk class, which has an SE of -1.9, which is not far outside of the standard. Since substandard business is less than 0.5% of the inforce Fortis business, we recommend not introducing adjustment factors for these two attributes.

Gender – Claim Terminations

Currently, there are no gender specific expected claim termination assumptions. Females have much lower claim termination a/es implying much longer Length of Stays.

We recommend new adjustments that vary by gender to account for these experience differences.

Claim Terms 6+ Months

Gender	Actual Claim Terms 6+	A/E Original	A/E Revised	Claim Term Adj Factors
Male	2,681	132%	98%	135.5%
Female	4,435	84%	101%	86.3%

Marital – Claim Terminations

Current expected claim termination assumptions do not vary by marital vs. single class. The a/es below imply that those who were married at issue have had higher claim termination rates.

We recommend new adjustments that vary by marital status to account for these experience differences.

Claim Terms 6+ Months

Marital Status	Actual Claim Terms 6+	A/E Original	A/E Revised	Claim Term Adj Factors
Single	3,421	86%	100%	95.0%
Married	3,695	112%	100%	102.8%

Fortis Salvage

Salvage factor assumptions currently vary by inflation type and incurral duration. We are seeing significant differences across many attributes for salvage. However, we are quite limited as to what we can implement in GGY AXIS for salvage, so adjustments need to be aggregate present value adjustments.

We recommend modifying the existing inflation type salvage factors by the following factors:

Inflation Type	Factor
None	101.1%
Simple	98.7%
Compound	97.4%

And introducing the following new adjustment factors varying by coverage type:

Coverage Type	Factor
LTC	99.2%
NH only	113.9%
HHC only	89.0%

The following shows the result of using these factors. Most remaining differences for other attributes are not significant. The overall effect of using exact factors for the remaining attributes is estimated to be immaterial, so no aggregate factor is recommended.

Inflation Type - Salvage

There is more salvage with richer inflation options. The recommended adjustments account for this.

Inflation Type	Actual Paid $	A/E Orig	Revised A/E	New Factor
None	556,864,704	103%	100%	101%
Simple	223,752,443	101%	100%	99%
Compound	125,703,863	98%	100%	97%
Total	**906,321,009**	**102%**	**100%**	

Coverage Type - Salvage

The recommended adjustments by coverage type result in a much better fit:

Coverage Type	Actual Paid $	A/E Orig	Revised A/E	New Factor
LTC	527,964,855	99%	100%	99%
NH only	277,022,927	114%	100%	114%
HHC only	101,333,228	90%	100%	89%

Other Attributes – Salvage

The following tables show the Salvage A/E's by other attributes, for which we recommend no adjustments.

Incurral Age	Actual Paid $	A/E Orig	Revised A/E
<70	67,749,433	97%	98%
70-74	115,356,116	100%	100%
75-79	216,271,885	100%	99%
80-84	256,716,475	103%	100%
85-89	173,151,067	104%	101%
90-94	66,956,726	107%	102%
95-99	9,710,032	112%	105%
100+	409,276	101%	93%

Base BP	Actual Paid $	A/E Orig	Revised A/E
1	6,247,320	86%	86%
2	74,481,422	97%	96%
3	180,834,892	97%	97%
4	183,396,153	103%	100%
5	60,784,386	99%	100%
Lifetime	400,576,836	105%	103%

MDB Group	Actual Paid $	A/E Orig	Revised A/E
<=50	34,824,800	114%	108%
51-100	578,701,052	106%	103%
101-150	238,355,447	96%	97%
151-200	50,043,381	86%	87%
201-250	2,044,029	74%	75%
251-300	2,352,299	75%	77%

Risk Class	Actual Paid $	A/E Orig	Revised A/E
Preferred	227,095,026	101%	101%
Standard	655,795,623	102%	100%
Substandard	23,430,360	103%	97%

Marital	Actual Paid $	A/E Orig	Revised A/E
Married	412,748,196	98%	97%
Single	493,572,813	105%	103%

Gender	Actual Paid $	A/E Orig	Revised A/E
Male	264,092,585	100%	99%
Female	642,228,424	103%	100%

Product	Actual Paid $	A/E Orig	Revised A/E
<4060	605,388,053	103%	99%
4060+	300,932,956	100%	101%

Group LTC – Observed Experience and Justification of Recommendation

Group experience is close to expected for incidence at incurral, but experience for claim terminations and for salvage is far from expected, with very low claim termination rates being offset by very high salvage. Part of this is due to the inclusion of claims with no dollars paid, which had been excluded in prior studies. For group, these are not just claimants that did not meet their EP, but are also those that have met the EP and are getting waiver of premium without receiving paid services. In addition, it has been a long time since group claim terminations and salvage factors have been updated, as they were not looked at in detail in the 2010 study.

There are fewer attributes studied for group. Risk classes are not used, marital discounts are not offered and marital status at issue is not recorded. The five year BP makes up 85% of the experience in the study; while GPO inflation makes up 98%, so it does not make sense to study BP or inflation type as attributes. On the other hand, group Guaranteed Issue business has had quite different experience from Fully Underwritten business, so this split is often focused on.

GLTC Background

There are some important differences between group and retail business. One of the most important is that group contracts generally only require that the benefit trigger be met (ie the ADL or Cognitive impairment requirement), while retail contracts require benefit triggers to be met **and** eligible paid services be received. This has a number of implications.

The Period of Care

For Group, benefits begin upon determination of benefit eligibility, and end only when it is determined that the person is no longer benefit eligible. For retail contracts, benefits begin with the 1st Date of Service (DOS: a date on which a payable eligible service is received) and end with the last DOS. Retail claims would basically form a subset of group claims, all else being equal. Also, due to this difference, group claims will have higher incidence, longer continuance, and better salvage than retail, and can have claims where the only benefit is waiver of premium.

The Elimination Period

Because of the benefit eligibility difference, most group contracts implicitly have true calendar day EPs (ie a 60 day EP is met 60 days after benefit eligibility is determined, despite the possibility that no services have been received).

Retail contracts, on the other hand, require services be delivered to start the EP. There are no retail contracts with a pure calendar day EP. For example, for a pure 60 calendar day EP, the EP is met 60 days after the 1st payable eligible DOS. (This would still be stricter than group, since paid services would be needed to at least start the claim.) Instead, retail contracts rely on Dates of Service, and EPs have various flavors. For a pure DOS EP, if services were delivered every other day, it would take 120 days to meet a 60 day EP. Most recent contracts do not have pure DOS EPs. They have language saying 1-7 days in a calendar week will be counted as 7. So, if care was received every other day, it would take 60 days to meet a 60 day EP. However, if care was received 1x per month, it would take 8 1/2 months to meet a 60 day EP.

We view the retail EPs as much stricter than group EPs. Those with group contracts can meet their EP without paying any money out of pocket, which is not the case for JH retail base policies without riders. The impact of the group EP differences are generally an expectation of higher incidence, perhaps higher or lower claim terminations due to more acute care coverage vs less intensive claims, and better salvage. Requiring paid services makes a big difference in the resulting claims experience.

Group Incidence

In the 2010 study, the incidence assumptions were based on the point at which the EP was met. The incidence assumptions in this study are based on the point of incurral. While the sections discussing retail business grouped incidence at incurral with claim terminations during the EP to allow comparisons to the prior study, the group section will show only incidence at incurral in this section. This is because the definitional changes made as to what constitutes a claim and a claim termination have a very large impact on claim terminations and salvage, and presenting all claim terminations together allows for a clearer presentation.

Like with JH retail and Fortis, we focus on durations 10+ for incidence, as earlier durations are heavily influenced by underwriting effects, and are also not critical to either reserve levels or to pricing. Also, like with JH retail and Fortis, the a/e revised values include all recommended changes, not just the attribute discussed in the section.

Underwriting Type - Incidence

The two key underwriting types for group are Guaranteed Issue (GI) and Fully Underwritten. Current expected assumptions vary considerably by underwriting type. Experience indicates better than expected morbidity at incurral, with some difference by underwriting type.

	Durations 10+			
UW Type	Actual Count	A/E Original	A/E Revised	Adj. Factor
GI	1,782	99.3%	100.7%	105.0%
Full uw	5,461	94.7%	99.7%	98.0%
Total	7,243	95.8%	100.0%	

Underwriting type is highly covariant with gender- the majority of males are GI while the majority of females are fully underwritten. The recommended adjustment factor for males is 0.88 and for females is 1.06 (see below). Once these adjustments are made, the GI a/e ratio gets worse, and the fully underwritten a/e ratio gets better. This in turn leads to the recommended GI and Full underwriting adjustments of 1.05 and 0.98. In other words, introducing gender adjustments reallocates good experience from GI to males, and allows for a more realistic set of factors by underwriting type to emerge.

GI Issue year 2000+ - Incidence

Past experience indicated that we had chosen a better overall risk pool of clients since issue year 2000, and we assumed a difference for this in 2010. The expected assumption is a 30% reduction in incidence wearing off to 15% over 20 years. The experience indicates that this assumption should be modified. The underwriting type assumption discussed above was developed for durations 10+, so it covers only a very small amount of business issued since 2000 (120 actual claims), so a separate review of the year 2000+ GI factors was completed.

GI Only	All Durations			Durations 10+			
Issue Year	Actual Count	A/E Original	A/E Revised	Actual Count	A/E Original	A/E Revised	Adj. Factor
<2000	2,458	97.3%	100.5%	1,662	98.1%	100.0%	100%
2000+	1,187	108.8%	103.5%	120	120.2%	111.1%	107%
total	3,645	100.8%	101.5%	1,782	99.3%	100.7%	

Since there is little experience for policies issued after 1/1/2000 in durations 10+, the focus for this assumption was on all durations. The resulting fit meets our SE guideline.

The new recommended adjustment factor of 1.07 moves the ultimate level from a 15% reduction to a 9% reduction for this block of group business issued in 2000 and later.

Attained Age – Incidence

Group age related expected assumptions consist of GI anti-selection factors that vary by duration from issue and Fully Underwritten business industry-based selection factors that vary by duration from issue and by issue age band with ultimate differences. They share common ultimate attained age incidence rates. A review of the experience data indicated that the common attained age structure is reasonable, and that the ultimate issue age related factors are also reasonable. In other words, we observed no interdependencies that would lead to, for instance, attained age incidence rates separated by gender.

The following shows the fit by attained age before and after the recommended attained age factors:

		Incidence Durations 10+							
		GI			Full uw			Total	
Attained Age	New factors**	Actual Count	A/E Original	A/E Revised	Actual Count	A/E Original	A/E Revised	Actual Count	A/E New
<60	80%-105%	294	93.5%	95.9%	71	100.1%	104.9%	364	97.5%
60-64	105%	256	103.1%	97.2%	103	100.6%	100.9%	359	98.0%
65-69	105%	341	105.8%	100.4%	212	89.7%	93.3%	554	98.2%
70-74	102%	369	101.8%	101.2%	614	97.1%	96.4%	984	99.0%
75-79	97%	343	101.8%	103.3%	1,342	89.8%	96.3%	1,685	98.9%
80-84	95%	139	83.0%	101.9%	1,819	95.0%	99.4%	1,958	100.0%
85-89	101%	38	103.8%	102.9%	1,024	95.9%	99.4%	1,062	100.1%
90+	111%	3	103.8%	102.9%	279	109.4%	100.3%	281	100.7%
Total		1,782	1	100.7%	5,464	94.7%	99.7%	7,246	100.0%

** factors are interpolated values that are specific to each age. The ones shown are for the center of the age range displayed.

Slopes by attained age are fairly similar for GI and fully underwritten business. The recommended factors do not vary by underwriting type.

Issue Age – Incidence

The adjustments made to attained age and other attributes resulted in the following fit by issue age band:

	Incidence Durations 10+							
	GI			Full uw			Total	
Issue Age	Actual Count	A/E Original	A/E Revised	Actual Count	A/E Original	A/E Revised	Actual Count	A/E New
0-39	87	71.9%	81.0%	20	94.0%	110.2%	107	85.2%
40-49	401	107.3%	103.4%	110	96.7%	95.1%	511	101.5%
50-54	350	101.3%	98.7%	195	101.2%	99.4%	544	98.9%
55-59	416	102.0%	103.0%	530	93.8%	95.7%	946	98.8%
60-64	367	101.6%	107.2%	1,463	100.1%	106.2%	1,830	106.4%
65-69	112	85.0%	91.7%	1,877	90.7%	97.8%	1,989	97.5%
70-74	44	95.4%	101.3%	962	93.4%	98.7%	1,006	98.8%
75-79	4	126.6%	125.7%	252	95.4%	94.2%	256	94.6%
80+	1	28.0%	24.9%	53	105.7%	98.5%	54	92.3%

The highlighted cells above are cells that do not meet our SE requirement. Rather than add issue age adjustment factors, we recommend no action at this time.

The 1st one is GI business at issue ages 0-39. The favorable a/es may be due to the current expected GI antiselection factors, which are a set of flat extra factors added to incidence. This flat extra may be too large at very young attained ages, but we do not recommend complicating this in order to get a better fit. In addition, all GI A/Es show a lack of fit, but meet our SE guideline. This is likely due to the low volume of GI claims to date. We recommend no changes to GI flat extra factors or introduction of GI issue age factors at this time.

Like with JH retail and Fortis, current group fully underwritten business expectations include industry-based selection factors that vary by duration from issue and by issue age band with ultimate differences. The fitted data above indicates that age band 60-64 ultimate experience is materially different than expected (A/E= 106.2%, SE=-2.3). However, while not material, the bands around the 60-64 band show favorable experience after fitting, and if all issue age factors were updated, the total reserve impact would be immaterial. We recommend no changes to group fully underwritten issue age assumptions at this time.

Gender - Incidence

Current expected assumptions do not vary by gender. The experience shows large differences in incidence by gender, similar to what is seen in the retail business.

	Durations 10+			
Gender	Actual Count	A/E Original	A/E Revised	Adj. Factor
Male	3,191	87%	99%	88%
Female	4,052	104%	100%	106%

We recommend reflecting the observed gender differences in the expected incidence assumptions.

Group Claim Terminations

As previously mentioned, GLTC contracts do not require services in place to stay on claim, only that a person remains disabled per the contract. This is a key difference from retail products. Previous studies have been EP met based and required money to have been paid in order to be considered a claim. The current study is incurral based, and includes all claims that are documented as having met the benefit trigger, regardless of whether any benefits were paid or even if any bills were submitted.

Incurred dates of service are preferred for start and end dates, as they are consistent with accrual accounting, and are used for retail business. However, because of the group trigger difference, claims do not start with the 1st date of delivered services, nor do they necessarily end with the last, and waiver of premium may precede or follow service usage for an extended period of time, or be the entire claim. Therefore, we rely on the system recorded claim incurral date for all group claims (rather than the recorded 1st date of incurred services) and the termination processed date for the end date of group claims without paid services. Since it can frequently take a significant amount of time for a claim to be closed, this leads to low claim termination rates, especially in early durations on claim. This also impacts salvage calculations.

Underwriting Type & Incurral Age – Claim Terminations

The impact of the above mentioned changes primarily impact the early durations on claim. The overall A/E for the 1st 5 months on claim is 49%, indicating a large change is needed to early claim termination rates.

Also, current expected assumptions do not vary by incurral age or underwriting type during the 1st 5 months on claim. The data indicates that there are also A/E differences for GI vs full underwriting by incurral age.

Months 1-5	Guranteed Issue			Fully Underwritten			1-5 Adj Factor	
Incurral Age	Actual Terms	A/E Original	A/E Revised	Actual Terms	A/E Original	A/E Revised	GI	FU
0-59	205	57%	96%	55	76%	85%	60%	90%
60-69	202	63%	109%	166	79%	99%	65%	80%
70-74	74	51%	99%	168	58%	90%	50%	65%
75-79	60	56%	102%	249	45%	101%	55%	45%
80-84	21	52%	100%	227	35%	89%	50%	40%
85-89	4	38%	79%	93	28%	93%	50%	30%
90+	1	146%	0%	28	32%	93%	50%	35%
Total	567	58%	102%	986	45%	94%		

We recommend adjustments to the claim termination factors in the 1st 5 months on claim to account for these differences.

Experience is much closer to expected for claim terminations in months 6+, but the experience indicates a need to adjust the overall level along with the by age and by underwriting type assumptions.

We recommend adjustments to the claim termination factors for months 6+ on claim to account for these differences.

Gender – Claim Terminations

Current assumptions do not vary by gender. There are clear differences by gender and underwriting type.

GI Only	1st 5 months			Months 6+			Adjustment Factor	
Incurral Age	Actual Terms	A/E Original	A/E Revised	Actual Terms	A/E Original	A/E Revised	1-5	6+
Male	345	58%	95%	782	91%	100%	105%	105%
Female	222	57%	101%	424	81%	104%	93%	95%

FU Only	1st 5 months			Months 6+			Adjustment Factor	
Incurral Age	Actual Terms	A/E Original	A/E Revised	Actual Terms	A/E Original	A/E Revised	1-5	6+
Male	415	51%	94%	1,199	117%	100%	112%	123%
Female	571	42%	93%	1,792	84%	99%	92%	89%

Experience showed significant differences by both underwriting type and gender. We recommend recognition of both through gender/underwriting type modifiers (included the table above).

Policy Year and Duration on Claim – Claim Terminations

At the time the expected claim termination assumptions were last set, there was limited group claim termination data. The experience that existed showed that claim terminations for group were lower than for retail. The group assumptions were set using group experience for a number of durations from issue and for only certain months on claim, with an assumption of a reversion to the retail assumptions over a number of policy durations.

For GI, this wear-off concluded by policy year 25, while for fully underwritten business, the wear-off concluded by policy year 8. In the 2013 study we review whether the experience is in line with the assumptions including the group modifiers (implicit in the analysis above), and to the extent possible, whether the wear-off to the higher ultimate retail expectations is appropriate.

Since the GI wear-off is largely outside of the experience period, and since the experience prior to the wear-off is covered in the sections above, no a/e data will be presented.

The current expected modifiers to the ultimate claim terminations are as follows for GI business:

	Duration from issue											
IC age	1-14	15	16	17	18	19	20	21	22	23	24	25+
<60	0.60	0.64	0.67	0.71	0.75	0.78	0.82	0.85	0.89	0.93	0.96	1.00
60+	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

These are applied only to claim terminations in months 19+ on claim.

We recommend the following replacement assumptions:

	Duration from issue
IC age	All durations
<60	0.60
60+	1.00

This is an adjustment that is largely outside of the experience period. We recommend this adjustment because we expect the group vs. retail differences to be permanent due to the differences in benefit triggers and the revised definitions in claim terminations.

The current expected assumption modifiers to the ultimate claim terminations are as follows for fully underwritten business:

Full uw	IC age	mos on clm 16-42			
Pol Yr	0-59	60-69	70-74	75-79	80+
1-5	1.00	1.00	0.80	0.80	0.50
6	1.00	1.00	0.87	0.87	0.67
7	1.00	1.00	0.93	0.93	0.83
8+	1.00	1.00	1.00	1.00	1.00

These are applied only to claim terminations in months 16-42 on claim.

We recommend following replacements to the current assumptions:

FU	IC age	mos on clm 16-42			
Pol Yr	0-59	60-69	70-74	75-79	80+
All	1.00	1.00	0.80	0.80	0.50

This recommended change has no impact on policy years 1-5 and little impact on 6&7, but becomes fully effective for durations 8+. We focus our analysis on durations 8+. With this change, the fully underwritten results are as follows for the applicable subset:

Claim terminations, months 16-42 only, full underwriting only, policy years 8+		
Incurral Age Band	Actual 16-42mos	A/E (revised)
0-59	27	79%
60-69	124	99%
70-79	448	98%
80+	514	138%

For ages <69, there was no change to PolYr/IC age assumptions. For attained ages 70-79, the good a/e fit at 98% implies that the change is appropriate, and that there is no support for the prior wear-off. For ages 80+, there is limited support, as the claim termination a/e of 138% indicates that the revised claim terminations are too low; to get a 100% a/e, the wear-off factor would be 0.69 (1.38*0.50), not 1.00. We recommend the more conservative value of 0.50, removing the wear-off altogether. This is not as conservative as it may appear, as it applies only to months on claim at durations 16-42, which on a PV basis over the life of a claim, is about ¼ of the cost. Also, given the anomaly between the experience below age 80 and 80+, we would prefer to maintain consistency with the theory that there is no wear-off needed, and that the group experience is and will be permanently different from retail for the previously mentioned reasons. This also greatly simplifies the group claim termination structure, as it removes the need for policy year factors for claim terminations.

Future studies should monitor this closely and look to further simplify this structure.

Group Salvage

GLTC Salvage A/E ratios have been very low. This offsets the low A/E experience seen in claim terminations. This low salvage A/E is driven in part by the definitional changes made for group along with the inclusion in the 2013 study of claims with no dollars paid. Again, for most group policies, there is no requirement for services to be in place for the claim to start or to continue.

Note also that group expected salvage factors are complex, varying by inflation type, duration from issue, underwriting type, home health coverage percent, and issue age band, and attained age. It was beyond the scope of this study to review these in depth. Instead, we focused on the ultimate actual and expected salvage experience, using policy durations 10+, incurral ages 75+, and incurrals prior to 2010 subset to represent ultimate experience.

Using all data from inception shows an overall A/E of 72%, while the defined “ultimate subset” has an A/E of 70%.

We recommend a simple adjustment factor of 0.70 be applied to all salvage factors. We recommend no other group salvage adjustments.

All underwriting types	Paid amounts			
Dataset	Actual	Expected New	A/E Orig	A/E New
All data, from inception	394,695,003	381,540,408	72.4%	103.4%
"Ultimate" subset	136,692,985	136,844,865	69.9%	99.9%

Note that "ultimate" experience is better than from inception experience, and is what we used for determination of the recommended factor. For analysis of other attributes, we used the full datasets to improve the by attribute credibility. This is especially needed for GI.

GI only	Paid amounts			
Dataset	Actual	Expected New	A/E Orig	A/E New
All data, from inception	113,858,120	111,652,455	71.4%	102.0%
"Ultimate" subset	9,654,638	10,414,031	64.9%	92.7%

Incurral Age – Salvage

There's no discernible pattern by age, and the fit is within the SE requirements. Note again that we did not revise the policy year salvage factors to fit more closely in early policy years. Had we done so, the A/E's for all durations would be 100%, but from a reserve standpoint, this has no materiality.

IC Age	Actual Paid $	A/E Orig	A/E revised
0-39	11,238,161	80%	115%
40-49	19,937,704	76%	108%
50-54	16,229,187	72%	103%
55-59	20,314,233	68%	97%
60-64	29,725,649	75%	107%
65-69	37,073,742	72%	103%
70-74	61,495,199	74%	106%
75-79	83,242,986	72%	102%
80-84	75,054,656	69%	99%
85-89	33,313,889	74%	106%
90-94	6,632,091	76%	108%
95-99	437,505	77%	110%
Total	**394,695,003**	**72.4%**	**103%**

Benefit Period – Salvage

Except for the 10+ year BP group, there appears to be a pattern of worse experience with increasing BP. However, no BPs have a statistically significant difference from the overall aggregate.

Base BP (yrs)	Actual Paid $	A/E Orig	a/e revised
2	591,479	47%	68%
3	4,719,665	63%	91%
4	36,428,176	68%	97%
5	343,563,132	73%	105%
6	4,203,234	77%	111%
7	11,451	11%	15%
8	1,441	7%	10%
10	4,741,007	62%	88%
Total	**394,259,584**	**72.3%**	**103%**

Elimination Period – Salvage

The 120 day EP shows much worse experience than other EPs. The 120 day EP was issued only to IBM. Since IBM is anticipated to be a stable proportion of the future experience, we do not recommend modifiers that vary by EP.

Base EP	Actual Paid $	A/E Orig	a/e revised
45	2,224,309	67%	96%
60	118,295,010	72%	103%
90	192,301,723	69%	99%
100	374,685	125%	179%
120	80,720,049	82%	117%
180	38,658	56%	80%
365	305,150	61%	87%
Total	**394,259,584**	**72%**	**103%**

Inflation Type – Salvage

Until about 2006, almost all group business was sold with a GPO, and did not have built-in inflation coverage. Compound business is showing more favorable results than GPO, but has low credibility, and a higher percent of immature data. We do not recommend inflation type modifiers.

Inflation Type	Actual Paid $	A/E Orig	a/e revised
GPO	386,529,321	72%	104%
Compound	7,730,263	65%	93%
Total	**394,259,584**	**72%**	**103%**

Maximum Daily Benefit – Salvage

Business with higher MDBs has better A/E experience than business with lower MDBs. We do not recommend setting salvage factors that vary by MDB. To do so would require a very detailed study by issue year cohort. The current aggregate modification approach should be conservative, as once inflation is considered, relatively smaller MDB amounts were issued in the earliest issue years.

MDB Group	Actual Paid $	A/E Orig	a/e revised
lt50	5,082,057	78%	112%
51-100	123,979,077	77%	110%
101-150	141,364,559	76%	109%
151-200	72,864,310	66%	94%
201-300	40,208,029	63%	90%
301-400	8,445,482	60%	85%
400+	2,316,069	60%	85%
Total	**394,259,584**	**72%**	**103%**

Underwriting Type – Salvage

There is little variation in salvage by underwriting type.

UW Type	Actual Paid $	a/e	a/e new
Full uw	265,907,784	73%	104%
GI	113,842,833	71%	102%
MGI	14,508,967	70%	100%
Total	**394,259,584**	72.3%	103%

Gender – Salvage

By gender differences are not statistically significantly different from the aggregate.

Gender	Actual Paid $	a/e	a/e new
Female	231,772,450	74%	105%
Male	162,487,134	70%	101%
Total	**394,259,584**	72%	103%

Modified Guaranteed Issue Review

MGI makes up about 6% of future active GLTC life reserves, and about 4% of past experience. We use the GI expected assumptions for this block. We excluded this block of business in the 2010 analysis, and partially excluded it for the 2013 study- it was excluded for incidence and claim terminations, and included in the salvage study. In 2010, we were concerned about how to characterize MGI, and wanted to make sure it did not impact the recommended factors for GI or fully underwritten business. We chose to use GI expectations as MGI experience was closer to GI than to fully underwritten. This is a review of that fit for incidence, claim terminations and salvage.

	Incidence, Durs 10+		Clm Terms		Salvage	
UW Type	Actual ct	a/e new	Actual ct	a/e new	Actual $m	a/e new
GI	1,782	101%	1,773	100%	265.9	104%
FU	5,461	100%	3,977	98%	113.8	102%
MGI	202	100%	235	111%	14.5	100%
Total	7,445	100%	5,985	99%	394	103%

The chart above shows that GI assumptions applied to MGI continue to be reasonable. The a/es above may indicate that this is too conservative for claim terminations and salvage, but these a/es are not yet statistically significant.

Appendix 1 – JH Retail 2013 Morbidity Basis Change Recommendations

This section 1st outlines the recommended morbidity changes to be made for IFRS ALR & DLR valuation for all JH retail products up to Leading Edge and Custom Care III. The changes are not applied to LE and CCIII. Changes which are purely regroupings of assumptions that have no basis impact are not listed. Also, exact instructions on how to apply the recommendations are not listed in this document.

JH Incidence (technically, hazard rates associated with incidence)

1. Incidence: Issue Age Selection Factors (Factor Summary A.5). Replace table A.5 with Table A.5.a.

Table A.5: Current JH Retail Selection Factors

Policy Year ---------->

Issue Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14+
45	0.30	0.40	0.55	0.65	0.67	0.69	0.71	0.75	0.79	0.83	0.88	0.92	0.96	1.00
52	0.30	0.40	0.55	0.65	0.67	0.69	0.71	0.75	0.79	0.83	0.88	0.92	0.96	1.00
57	0.30	0.40	0.55	0.65	0.67	0.69	0.71	0.75	0.79	0.83	0.88	0.92	0.96	1.00
62	0.25	0.40	0.45	0.55	0.65	0.70	0.85	0.95	1.00	1.00	1.00	1.00	1.00	1.00
67	0.35	0.45	0.60	0.75	0.85	0.95	1.00	1.05	1.10	1.10	1.10	1.10	1.10	1.10
72	0.35	0.55	0.75	0.85	0.90	1.00	1.10	1.15	1.15	1.15	1.15	1.15	1.15	1.15
77	0.35	0.60	0.80	0.90	1.00	1.15	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20
82	0.35	0.70	0.85	0.95	1.10	1.20	1.30	1.35	1.35	1.35	1.35	1.35	1.35	1.35

Table A.5.a: Recommended JH Retail Selection Factors

Policy Year ---------->

Issue Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14+
45	0.28	0.38	0.56	0.66	0.74	0.70	0.73	0.79	0.83	0.83	0.88	0.92	0.96	1.00
52	0.28	0.38	0.56	0.66	0.74	0.70	0.73	0.79	0.83	0.83	0.88	0.92	0.96	1.00
57	0.29	0.40	0.58	0.69	0.77	0.72	0.76	0.82	0.87	0.87	0.93	0.97	1.01	1.05
62	0.23	0.39	0.46	0.56	0.73	0.72	0.88	1.01	1.07	1.11	1.11	1.11	1.11	1.11
67	0.29	0.39	0.55	0.69	0.85	0.87	0.93	1.01	1.05	1.11	1.11	1.11	1.11	1.11
72	0.28	0.46	0.67	0.76	0.87	0.89	0.99	1.06	1.07	1.12	1.12	1.12	1.12	1.12
77	0.27	0.48	0.68	0.77	0.93	0.98	1.04	1.07	1.07	1.16	1.16	1.16	1.16	1.16
82	0.28	0.58	0.76	0.85	1.07	1.07	1.17	1.25	1.25	1.22	1.22	1.22	1.22	1.22

2. Incidence: Attained Age (Factor Summary A.1). Apply the modifiers in Table A.1.a to the attained age incurral point hazard rates.

Table A.1.a: Recommended Attained Age Incidence Adjustments

AA	Adj.	AA	Adj.	AA	Adj.	AA	Adj.
18-57	1.520	66	1.186	75	1.056	84	1.055
58	1.499	67	1.133	76	1.040	85	1.043
59	1.480	68	1.128	77	1.025	86	1.031
60	1.460	69	1.122	78	1.035	87	1.019
61	1.441	70	1.117	79	1.046	88	1.028
62	1.421	71	1.111	80	1.057	89	1.037
63	1.359	72	1.106	81	1.068	90	1.046
64	1.298	73	1.089	82	1.079	91	1.055
65	1.241	74	1.072	83	1.067	92+	1.064

3. Incidence: Product and Benefit Period (Factor Summary A.7). Continue use of the existing BP multipliers. In addition, apply the following new multipliers by BP and product series:

Table A.7.a: Recommended JH Retail Benefit Period Incidence Modifiers

Benefit Period	ADV	Gold	CC+
1	1.043	0.841	0.830
2	1.043	0.841	0.830
3	1.100	0.974	0.960
4	1.000	1.025	1.010
5	0.886	0.913	1.026
6	1.000	1.056	1.041
10	1.000	0.890	0.878
LifeTime	0.991	0.991	0.977

(BP refers to the base BP. Mappings for BP codes and for policy forms to the Benefit Periods and the policy series are provided in instructions to valuation.)

4. Incidence: Risk Class (Factor Summary A.3). Replace the preferred factors found in table A.3 below with those found in table A.3.a. In addition, for Custom Care and later, apply the factors found in table A.3.b to the risk class factors.

Table A.3: Current JH Retail Risk Class Incidence Factors

Policy Year	1	2	3	4	5	6	7	8	9	10	11	12	13+
Preferred	0.547	0.602	0.637	0.670	0.697	0.721	0.742	0.761	0.776	0.788	0.796	0.800	0.800
Standard	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Substd 1	1.919	1.842	1.778	1.724	1.682	1.647	1.623	1.607	1.599	1.599	1.599	1.599	1.599
Substd 2	2.657	2.444	2.297	2.183	2.084	2.001	1.931	1.873	1.826	1.790	1.763	1.745	1.736

Table A.3.a: New Preferred Class Incidence Factors

Policy Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
Preferred	0.600	0.618	0.630	0.637	0.642	0.648	0.652	0.656	0.659	0.664	0.671	0.679	0.689	0.702	0.716	0.732	0.750	0.771	0.795	0.800

Table A.3.b: New Substandard Class Incidence Adjustments - Customer Care and Later Products

Risk Class	CC & Later
Preferred	1.00
Standard	1.00
Substd 1	0.80
Substd 2	0.90

5. Incidence: Gender (New Factor Summary Item A.14). Apply the following new factors by gender:

Table A.14: Recommended JH Retail Gender Incidence Factors

Gender	Factor
Male	0.920
Female	1.050

6. Incidence: Marital Status (Factor Summary A.4). In addition to other marital adjustments, apply the following new modifiers:

Table A.4.4: Recommended JH Retail Incidence Factors by Marital Status

Marital Status	Factor
Single	0.920
M1	1.061
M2	1.076

Marital status is the marital status at time of issue. M1 factors from this table are intended to apply to all lives for Advantage and Gold series receiving a marital discount and also Custom Care and later "M1s" (Married, one applying). M2 factors apply to all Custom Care and later policies where both members of a couple apply. The exact mapping of the marital classes to the codes in the new valuation marital field will not be covered here, but the intent is to match the marital groupings used in the experience study.

7. Incidence: Marital Frailty (Factor Summary A.4.2). Replace table A.4.2 with table A.4.2.a.

Table A.4.2: Current JH Retail Incidence Factors by Attained Age

Attained Age	<=60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
Marrital Frailty Factor	1.000	1.010	1.021	1.031	1.042	1.053	1.032	1.012	0.992	0.973	0.954	0.976	0.999	1.022	1.046	1.071
Attained Age	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90+	
Marrital Frailty Factor	1.089	1.109	1.128	1.148	1.168	1.190	1.212	1.234	1.257	1.281	1.278	1.275	1.272	1.270	1.267	

Table A.4.2.a: Revised JH Retail Incidence Factors by Attained Age

Attained Age	<=60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
MarritalFrailtyFactor	1.000	1.010	1.021	1.031	1.042	1.053	1.032	1.012	0.992	0.973	0.954	0.976	0.999	1.022	1.046	1.071
Attained Age	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91
MarritalFrailtyFactor	1.089	1.109	1.128	1.148	1.168	1.190	1.212	1.234	1.257	1.281	1.278	1.275	1.272	1.270	1.267	**1.250**
Attained Age	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107
MarritalFrailtyFactor	**1.233**	**1.217**	**1.202**	**1.188**	**1.174**	**1.161**	**1.150**	**1.139**	**1.129**	**1.120**	**1.111**	**1.103**	**1.096**	**1.090**	**1.084**	**1.079**
Attained Age	108	109	110	111	112	113	114	115	116	117	118	119	120+			
MarritalFrailtyFactor	**1.075**	**1.071**	**1.068**	**1.065**	**1.062**	**1.060**	**1.058**	**1.056**	**1.054**	**1.053**	**1.049**	**1.049**	**1.049**			

JH Retail Claim Termination

8. Marital (Factor Summary AH.3). Apply the following new marital status modifiers to all claim termination rates. The "1st 5 mos" factors are for the first five months from claim incurral, and "6+ mos" are for claim durations month six and later.

Table AH.3: Recommended JH Retail Marital Status Termination Adjustments

Marital Status	months from Incurral 1st 5 mos	6+ mos
S	0.939	0.959
M1	1.030	1.035
M2	1.137	1.175

Marital status is the marital status at time of issue. "S" is "Single". M1 factors from this table are intended to apply to all lives for Advantage and Gold series receiving a marital discount and also Custom Care and later "M1s" (Married, one applying). M2 factors apply to all Custom Care and later policies where both members of a couple apply. The exact mapping of the marital classes to the codes in the new valuation marital field will not be covered here, but the intent is to match the marital groupings used in the experience study.

9. Product (Factor Summary AH.4). Apply the following modifiers by product series grouping to the claim termination rates.

Table AH.4.: Recommended JH Retail Product Termination Adjustments

Product	months from Incurral 1st 5 mos	6+ mos
Adv	0.942	1.001
Gold	1.082	1.030
CC+	0.902	0.838

Mappings recommended for use between the above product series groups and the valuation policy forms will not be included here. Note however, that experience analysis groups some old RWJ plans as "Adv" and some as "Gold", while valuation codes all of these as "RWJ". In the past study, weighted factors were developed for the RWJ class. Since 80% of the inforce in "RWJ" is of the Gold era, and given the small number remaining, we will map all RWJ to "Gold" for valuation purposes.

10. Incurral Age (Factor Summary AH.5). Apply the following modifiers to the claim termination rates:

Table AH.5: Recommended JH Retail Incurral Age Band Termination Modifiers

Incurral age band	Months from Incurral 1st 5 mos	6+ mos
<70	1.505	0.944
70-74	1.218	1.000
75-79	1.056	1.014
80-84	0.996	1.030
85-89	0.936	1.000
90+	1.162	1.000

11. Gender (Factor Summary AH.2). Apply the following new by gender modifiers to claim termination rates:

Table AH.2: Recommended JH Retail Gender Termination Modifiers

Gender	months from Incurral 1st 5 mos	6+ mos
Male	1.103	1.290
Female	0.942	0.867

12. Benefit Period (Factor Summary AH.1). Apply the following new BP modifiers to claim termination rates:

Table AH.1: Recommended JH Retail Benefit Period Termination Modifiers

Benefit Period	months from Incurral 1st 5 mos	6+ mos
1	1.080	1.104
2	1.080	1.104
3	1.023	0.987
4	1.021	0.973
5	0.985*	0.943*
6	0.950	0.912
10	0.877	1.147
Lifetime	0.871	0.967

*Adv & GS Use factors of 1.046 and 1.056

13. Issue Age (Factor Summary AH.6). Apply the following new issue age modifiers to claim termination rates:

Table AH.6: Recommended JH Retail Issue Age Band Termination Modifiers

Issue Age Band	months from Incurral 1st 5 mos	6+ mos
18-47	1.120	1.046
48-54	1.120	1.046
55-59	1.120	1.052
60-64	1.120	1.026
65-69	1.006	0.987
70-74	0.861	1.005
75-79	0.787	0.988
80+	0.669	1.012

14. Claim Duration (Factor Summary AH.7). Apply the following modifiers to claim termination rates:

Table AH.7: Recommended JH Retail Duration on Claim Termination Modifiers

Duration on Claim (month)	Factor
1-5	1.0200
6-12	1.0132
13-36	0.9516
37+	1.0193

JH ALR Salvage

15. Salvage: Inflation (Factor Summary K.2). Apply the following modifiers to the inflation type factors.

Table K.2: Recommended JH Retail ALR Inflation Salvage Modifiers

Inflation	Factor
None	1.010
Simple	1.046
Compound	1.053

Note that "None" includes no inflation and GPO type inflation. "Simple" are all plans using simple inflation, including those with simple inflation landing spots. "Compound" is used for everything else.

16. Salvage: Marital Status (Factor Summary K.1). Apply the following new marital modifiers:

Table K.1: Recommended JH Retail ALR Marital Status Salvage Adjustments

Marital Status	Factor
Single	1.024
M1	0.996
M2	0.952

The same marital status mappings as described for claim terminations are to be used.

Other JH Retail Changes

17. ICP. Move the "ICP savings effect" from incidence to salvage (FS A.2 and K.3). Revise incidence factor A.2 from 1.052 to 1.104. Apply an adjustment factor of 0.96 to salvage tables.

18. Claim cost: Pre-Advantage (Factor Summary F). Update the "Comp" factor from 1.25 to 1.05.

19. Service day multiplier (AI). Revise these multipliers per the following chart.

Product	Current	Recommended
Advantage	1.41	1.41
Gold	1.41	1.41
Custom Care	1.00	1.19
Custom Care II	1.00	1.19
Essential Care II	1.41	1.41
CCII CA	1.41	1.41
NYP	1.41	1.41
Leading Edge	1.41	1.41
CCII Enhanced	1.00	1.19
CCIII	1.41	1.41

20. HHC% (AT). Apply a global claim cost factor of 1.003.

21. MDB anti-selection (A.1). Apply a factor of 1.015 to baseline incidence hazard rates.

22. Recovery (AH.8). Replace the existing recovery table with table AH.8.a, which varies by incurral age.

AH.8 Existing Factors

Year on Claim ----->

Year On Claim	1	2	3	4	5+
Recovery%	24.0%	5.0%	2.0%	1.0%	0.0%

AH.8.a Recommended Factors

Year on Claim ----->

Incurral Age	1	2	3	4	5+
<70	37.0%	18.0%	17.0%	2.5%	0.0%
70-74	31.0%	7.0%	3.5%	1.5%	0.0%
75-79	27.0%	7.0%	1.0%	1.0%	0.0%
80-84	21.0%	3.0%	1.0%	1.0%	0.0%
85-89	15.0%	3.0%	1.0%	1.0%	0.0%
90+	13.5%	2.5%	0.0%	0.0%	0.0%

23. State loads (Factor Summary N.9 and O). Set all state loads prior the CCIII/LE product series to 1.00 (State load Table O). Set CCII CA state load of 9% to 0%.

24 DLR Salvage. Replace the existing DLR salvage factors:

	Incurral date <=6/30/2010	Incurral date >6/30/2010
Prior table	67.3%	61.5%
Updated table	64.6%	62.1%

Appendix 2 – Fortis 2013 Morbidity Basis Change Recommendations

This section lists the recommended changes. All changes are modifications to existing expected assumptions.

Incidence

Factors that are newly introduced are applied to existing incidence hazard rates.

1. Incidence: Replace Product Series morbidity factors

Existing 4060+ factor: 0.8226; Existing <4060 factor: 1.00

New replacement factors vary by duration from issue for 4060+. A 900 series factor is also introduced.

Product Series	Duration	Factors
4060+	1	46.20%
4060+	2	57.65%
4060+	3	60.81%
4060+	4	62.39%
4060+	5	63.97%
4060+	6	68.70%
4060+	7	70.28%
4060+	8	73.44%
4060+	9	78.18%
4060+	10	81.62%
4060+	11	85.46%
4060+	12+	90.82%
Pre 4060; >900s	All	100.00%
900's	All	80.00%

2. Incidence: Introduce Coverage Type factors

Coverage type	Factor
LTC	1.12
NH	0.84
HHC	1.32

3. Incidence: Revise Benefit Period factors

Existing table:

	Policy Year--->							
Benefit Period	1	2	3	4	5	6	7	8+
<10 years	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10+ years	2.25	1.75	1.50	1.45	1.40	1.35	1.30	1.25

Replacement table:

Policy Year ---->

Benefit Period	1	2	3	4	5	6	7	8+
1	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80
2	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88
3	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03
4	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04
5	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13
10+	2.27	1.77	1.52	1.46	1.41	1.36	1.31	1.26

4. Incidence: Introduce Inflation type factors

Inflation	Factor
None	1.01
Simple	1.03
Compound	0.92

5. Incidence: Revise Risk Class factors

Existing factors:

Policy Year ---->

Risk Class	1	2	3	4	5	6	7	8	9	10	11	12	13+
Preferred	0.547	0.602	0.637	0.670	0.697	0.721	0.742	0.761	0.776	0.788	0.796	0.800	0.800
Standard	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Substandard 1	1.919	1.842	1.778	1.724	1.682	1.647	1.623	1.607	1.599	1.599	1.599	1.599	1.599
Substandard 2	2.657	2.444	2.297	2.183	2.084	2.001	1.931	1.873	1.826	1.790	1.763	1.745	1.736

New risk class factors:

Policy Year ---->

Risk Class	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18+
Preferred	0.600	0.618	0.637	0.656	0.669	0.682	0.696	0.703	0.710	0.717	0.724	0.731	0.739	0.746	0.753	0.768	0.784	0.800
Standard	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.010
Substandard 1	2.111	2.027	1.956	1.897	1.850	1.812	1.786	1.768	1.759	1.759	1.759	1.759	1.759	1.759	1.759	1.759	1.759	1.759
Substandard 2	3.188	2.933	2.756	2.619	2.501	2.401	2.318	2.247	2.192	2.148	2.115	2.095	2.084	2.084	2.084	2.084	2.084	2.084

6. Incidence: Introduce Gender factors

Gender	Factor
Male	0.900
Female	1.070

7. Incidence: Revise marital frailty factors beyond attained age 90.

Existing factors:

Attained Age	<=60	.....	90+
Marital Frailty Factor	65.09%	.....	131%

Revised factors:

Attained Age	<=60	.....	90	91	92	93	94	95	96	97	98	99	100	101	102	103
Marital Frailty Factor	65.09%	.....	131%	129%	127%	125%	124%	122%	120%	119%	117%	116%	115%	114%	113%	112%

Attained Age	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120+
Marital Frailty Factor	111%	110%	109%	109%	108%	108%	107%	107%	107%	106%	106%	106%	106%	106%	105%	105%	105%

8. Incidence: Introduce additional marital adjustment factors

Marital Status	Factors
Single	0.950
Married	1.040

9. Incidence: Revise Elimination Period factors

Existing EP factors are multiplied by the following adjustments:

EP	Factor
0	1.245
20	1.045
30	1.100
60	0.980
90	0.975
100	0.950
180	0.880
365	0.920
730	1.000

10. Incidence: Introduce Maximum Daily Benefit factor

Apply a factor of 1.019 to incidence hazard rates to account for differences in MDB usage.

Claim Terminations (ALR & DLR)

Adjustments here are applied to the existing expected claim termination rates unless otherwise specified. They are applied by month on claim.

11. Claim terminations: Introduce Product Series modifiers.

	1st 5 mos	6+ mos
<4060	103.0%	102.0%
4060+	95.5%	94.5%

12. Claim terminations: Introduce Coverage Type factors

Coverage Type	1st 5 mos	6+ mos
LTC	95.0%	94.5%
NH only	82.5%	100.0%
HH only	162.0%	128.0%

13. Claim terminations: Apply Incurral Age modifiers

New factors Pre 4060

Incurral Age	1st 5 mos	6+ mos
lt70	2.180	0.760
70-74	1.410	1.040
75-79	1.130	1.110
80-84	0.960	1.070
85-89	0.760	0.940
90+	0.690	0.760

New factors 4060+

Incurral Age	1st 5 mos	6+ mos
lt70	2.180	0.760
70-74	1.410	1.040
75-79	1.130	1.110
80-84	0.960	1.070
85-89	0.760	0.940
90+	0.690	1.000

14. Claim terminations: Introduce Benefit Period modifiers

BP	1st 5 mos	6+ mos
1	1.280	1.500
2	1.100	1.200
3	1.050	1.030
4	0.980	0.975
5	1.000	0.945
Lifetime	0.930	0.945

15. Claim terminations: Introduce Gender factors

Gender	1st 5 mos	6+ mos
Male	1.083	1.355
Female	0.958	0.863

16. Claim terminations: Introduce Marital factors

Marital Status	1st 5 mos	6+ mos
Single	0.960	0.950
Married	1.030	1.050

17. Revise recovery proportion factors.

Existing Factors

Year on Claim ----->

Year On Claim	1	2	3	4	5+
Recovery%	24.0%	5.0%	2.0%	1.0%	0.0%

Recommended Factors

Year on Claim ----->

Incurral Age	1	2	3	4	5+
<70	37.0%	18.0%	17.0%	2.5%	0.0%
70-74	31.0%	7.0%	3.5%	1.5%	0.0%
75-79	27.0%	7.0%	1.0%	1.0%	0.0%
80-84	21.0%	3.0%	1.0%	1.0%	0.0%
85-89	15.0%	3.0%	1.0%	1.0%	0.0%
90+	13.5%	2.5%	0.0%	0.0%	0.0%

18. Revise Service Day Elimination Period multiplier.

Prior factor: 1.41
Revised factor: 1.21

Salvage (ALR)

19. Salvage: Revise inflation type factors. Apply these to existing inflation factors.

Inflation Type	Factor
None	1.0114
Simple	0.9872
Compound	0.9739

20. Salvage: Introduce Coverage type factors

Coverage Type	Factor
LTC	0.9917
NH only	1.1395
HHC only	0.8903

Other

21. Introduce Global HHC factor

Apply a factor of 1.002 as a global claim cost type adjustment.

22. DLR- update DLR salvage factors- apply the following new product series factors to the existing <= / post 6/30/2010 factors.

<4060 product group	4060+ product group
1.035	0.808

Appendix 3 – Group GLTC 2013 Morbidity Basis Change Recommendations

Group Incidence.

New tables are adjustments to the existing hazard rates.

1. Incidence: GI Issue Year 2000+ (Factor Summary A.8)

Replace Table A.8.A with Table A.8-B.

Table A.8-A: Current Group Issue Year Incidence Factors – GI only

Policy Year	1	2	3	4	5	6	7	8	9	10
Issue Year 2000+	0.700	0.700	0.700	0.700	0.700	0.710	0.720	0.730	0.740	0.750
Policy Year	11	12	13	14	15	16	17	18	19	20+
Issue Year 2000+	0.760	0.770	0.780	0.790	0.800	0.810	0.820	0.830	0.840	0.850

Table A.8-B: Recommended Group Issue Year Incidence Factors – GI only

Policy Year	1	2	3	4	5	6	7	8	9	10
Issue Year 2000+	0.749	0.749	0.749	0.749	0.749	0.760	0.770	0.781	0.792	0.803
Policy Year	11	12	13	14	15	16	17	18	19	20+
Issue Year 2000+	0.813	0.824	0.835	0.845	0.856	0.867	0.877	0.888	0.899	0.910

2. Incidence: UW type (Factor Summary A.13)

Introduce new factors by underwriting type. applied to Group incidence.

Table A.13: Recommended Group Underwriting Type Incidence Factors

UW Type	Factor
FU	0.980
GI	1.050

3. Incidence: Attained Age (Factor Summary A.1)

Apply the following attained age adjustments to existing single life attained age hazard rates.

Table A.1-B: Recommended Adjustments by Attained Age

AA	Adj.	AA	Adj.	AA	Adj.	AA	Adj.	AA	Adj.	AA	Adj.
18-44	0.80	55	1.01	66	1.05	77	0.97	88	1.03	99	1.05
45	0.81	56	1.02	67	1.05	78	0.96	89	1.05	100	1.04
46	0.82	57	1.03	68	1.05	79	0.95	90	1.07	101	1.03
47	0.83	58	1.04	69	1.05	80	0.95	91	1.09	102	1.02
48	0.84	59	1.05	70	1.04	81	0.95	92	1.11	103	1.01
49	0.85	60	1.05	71	1.03	82	0.95	93	1.13	104+	1.00
50	0.88	61	1.05	72	1.02	83	0.95	94	1.15		
51	0.91	62	1.05	73	1.01	84	0.95	95	1.13		
52	0.94	63	1.05	74	1.00	85	0.97	96	1.11		
53	0.97	64	1.05	75	0.99	86	0.99	97	1.09		
54	1.00	65	1.05	76	0.98	87	1.01	98	1.07		

4. Incidence: Gender (Factor Summary A.14)

Apply new gender factors.

Table A.14: Recommended Group Gender Incidence Factors

Gender	Factor
Male	0.880
Female	1.060

Group Claim Termination

5. Claim termination: Incurral Age adjustment (Factor Summary AI)

Group termination tables in the current AXIS First Principle model consists of two components- (1) base termination rate, and (2) wear-off adjustments. The wear-off adjustments are removed and replaced with the new incurral age factors shown in Table **AI.2**. The "1st 5 mos" factors are for the first five months from claim incurral, and "6+ mos" are for claim durations month six and later.

Table AI.2: Recommended Group Incurral Age Termination Adjustments

Fully Underwritten			GI and Modified GI		
	months from Incurral			months from Incurral	
Incurral Age	1st 5 mos	6+ mos	Incurral Age	1st 5 mos	6+ mos
0-59	0.90	0.95	0-59	0.60	0.75
60-69	0.80	0.95	60-69	0.65	0.85
70-74	0.65	1.05	70-74	0.50	1.05
75-79	0.45	1.10	75-79	0.55	1.10
80-84	0.40	1.20	80-84	0.50	1.05
85-89	0.30	1.05	85-89	0.50	0.90
90+	0.35	1.00	90+	0.50	1.00

6. Claim termination: Gender and Underwriting Type (Factor Summary AI.1)

Current Group incidence is multiplied by the new gender and underwriting type adjustment factors shown in Table **AI.1**.

Table AI.1: Recommended Group Gender and UW Type Termination Adjustments

	months from Incurral	
Gender & UW Type	1st 5 mos	6+ mos
Male FU	1.12	1.23
Female FU	0.92	0.89
Male GI, Mod GI	1.05	1.05
Female GI, Mod GI	0.93	0.95

Group ALR Salvage

7. Global adjustment (Factor Summary K.3)

A new flat factor of 0.7 is applied to Group ALR salvage assumptions.

Group DLR Salvage

8. Recommend the same change as ALR, using a factor of 70%. The Group DLR Factor is 0.49 in the current assumptions. Therefore the 2013 BC brings the Salvage Factor to 0.343.

Other Group Changes

9. Global incidence increase of 2% due to MDB anti-selection
10. Increase Incidence by 1% due to inclusion of non-forfeiture policies in the study
11. Set policy year claim termination adjustments to 1.00. This effectively removes them.
12. Set all state loads to 1.00 except for EPA 2M, which remains at 1.04.
13. Revise IBM loads.

Current factors			
BASE-UWMTHOD = "G":			
IBMO	IBMN	EPA2M	Other
1.13	1.13	1	0.98
Fully Underwritten:			
2005 and earlier	2006 and later		
1 / .95 = 1.05263	1		

Revised factors			
BASE-UWMTHOD = "G":			
IBMO	IBMN	EPA2M	Other
1.00	1.00	1.00	1.00
Fully Underwritten:			
2005 and earlier	2006 and later		
1 / .95 = 1.05263	1		

Appendix 4 – Disabled Life Reserve Assumptions

Claim Terminations

For JH retail & Fortis, expected claim termination assumptions for Disabled Life Reserves (DLRs) are the same as those for Active Life Reserves (ALRs). For Group, current DLR & ALR assumptions are different.

For the 2013 study, we kept the same structure for JH retail and Fortis claim terminations, meaning that all recommended claim termination adjustments made to ALRs are also recommended for use with DLRs. For group, we recommend changing the current group DLR claim termination structure and assumptions to be identical to the ALR assumptions.

Salvage

Current DLR and ALR assumptions are different for all 3 lines. Both the values of the assumptions and the structure differ. We recommend continuing this difference in structure, but updating the values. Future modeling should consider making the ALR and DLR salvage assumptions the same.

The current DLR salvage and recommended new assumptions are:

	Current		Revised	
Product grouping	Incurral date <=6/30/2010	Incurral date >6/30/2010	Incurral date <=6/30/2010	Incurral date >6/30/2010
JH retail	67.3%	61.5%	64.6%	62.1%
Fortis, <4060	76.7%	74.5%	79.4%	77.1%
Fortis, 4060+	76.7%	74.5%	62.0%	60.2%
Group	49.0%	49.0%	34.3%	34.3%

The salvage analyses use a comparison of the payments made vs. the maximum payable up to 9/30/2011 for the open claim block at 9/30/2012. The maximum payable is constructed as the actual time on-claim times the Maximum Daily Benefits.

Salvage tends to become smaller with increasing duration on claim up to a point. After the end of a defined BP, it tends to get bigger, as the only way someone with, say, a 73,000 policy limit and a $100 MDB could be on claim for more than, say, 4 years, is with extremely large amounts of salvage. It is important to recognize this usage pattern in setting salvage factors that do not vary by duration on claim.

It is appealing to keep the DLR salvage factors simple, but in doing so, there is a risk that ALR and DLR assumptions may become inconsistent in the future. The DLR factors must be continually updated, as they are only intended for use over a short period of time. Shifts in the mix of claim types can quickly make these simple factors outdated, as will be shown in the Fortis section.

JH retail DLR salvage experience

Current expected salvage factors are split at 6/30/2010, the date that claim operations introduced some changes, with the key one being how Independent Care Providers were handled. These changes were assumed to reduce costs for claims reported after this date. Currently, ALR valuation assumes a 5% reduction to JH retail incidence for this. However, the changes are mostly related to salvage, so we recommend moving this from incidence to salvage on an actuarially equivalent basis. The recommended revised factor is a 4% reduction to salvage factors in ALR assumptions. This change was made for experience purposes, and was included as part of the expected salvage claims experience after 6/30/2010.

DLR assumptions handle this through the use of different salvage factors for <=6/30/2010 vs. thereafter.

DLR experience using the 2013 datasets from inception show better than expected overall experience for DLRs, but that the salvage factor developed for DLR usage for >6/30/2010 business is low:

IC date	Actual_DLR Paid ($m)	Prior salvage factor	A/E
Clm <=6/30/2010	770,282,192	67.3%	94.3%
Clm >6/30/2010	50,724,108	61.5%	104.0%
Total	821,006,300		94.8%

Note that the a/e for those incurred before or on 6/30/2010 is statistically significant, but that the 6/30/2010+ a/e is not. We felt it was appropriate to reflect some of the adverse >6/30/2010 experience and at the same time reset the >6/30/2010 factors to be in line with what we are using for ALR (a 4% salvage factor reduction). In addition, we recommend a reduction to the <=6/30/2010 factors due to the positive past experience.

IC date	Prior salvage factor	Recommended new salvage factor	A/E revised
Clm <=6/30/2010	67.3%	64.6%	98.2%
Clm >6/30/2010	61.5%	62.1%	102.9%
Total			98.5%

With these adjustments, both subcategories and the total values are within our SE requirement.

Fortis DLR salvage experience

DLR experience using the 2013 datasets from inception shows much better than expected overall experience for DLRs, with all of this better than expected experience coming from the 4060+ block.

Actual paid claims, open claim block			
Pt series	<=6/30/2010	>6/30/2010	Total
lt4060	132,280,778	10,206,193	142,486,970
4060+	89,246,126	9,495,168	98,741,294
Total	221,526,904	19,701,360	241,228,265

A/E current, no revisions			
Pt series	<=6/30/2010	>6/30/2010	Total
lt4060	101%	98%	101%
4060+	79%	77%	78%
Total	90%	87%	90%

Note that the current Fortis DLR salvage factors do not vary by product series, and were set at a time when there were far fewer 4060+ claims in the DLR Block. As time passed, more 4060+ policyholders went on claim, and the current open DLR block is made up of a much higher proportion of 4060+ claims.

The experience on the 4060+ block is very different from the <4060 block for a number of reasons, with the primary one being that the <4060 block typically pays facility benefits on an indemnity basis, meaning there is no salvage with facility usage.

Current factors are

	Current	
Product grouping	Incurral date <=6/30/2010	Incurral date >6/30/2010
Fortis	76.7%	74.5%

We recommend splitting these further by <4060 vs. 4060+ forms, increasing the above factors by 1.035 for <4060 forms and 0.808 for 4060+ forms. The revised factors are:

	Current		Revised	
Product grouping	Incurral date <=6/30/2010	Incurral date >6/30/2010	Incurral date <=6/30/2010	Incurral date >6/30/2010
Fortis, <4060	76.7%	74.5%	79.4%	77.1%
Fortis, 4060+	76.7%	74.5%	62.0%	60.2%

And the revised A/Es are:

A/E after revised factors			
Pt series	<=6/30/2010	>6/30/2010	Total
lt4060	97.4%	94.3%	97.1%
4060+	97.2%	96.0%	97.1%
Total	97.3%	95.1%	97.1%

The A/E is reset to less than 100% for the same reason as JH Retail- a higher percent of benefits is typically used over the life of a claim block. However, unlike JH retail, which shows a stable salvage percent after 2 years on claim, Fortis does not. This is likely due to the much higher proportion of lifetime benefit periods inforce for Fortis. We recognized this in developing the offset for maturation of the claim block.

Group DLR salvage experience

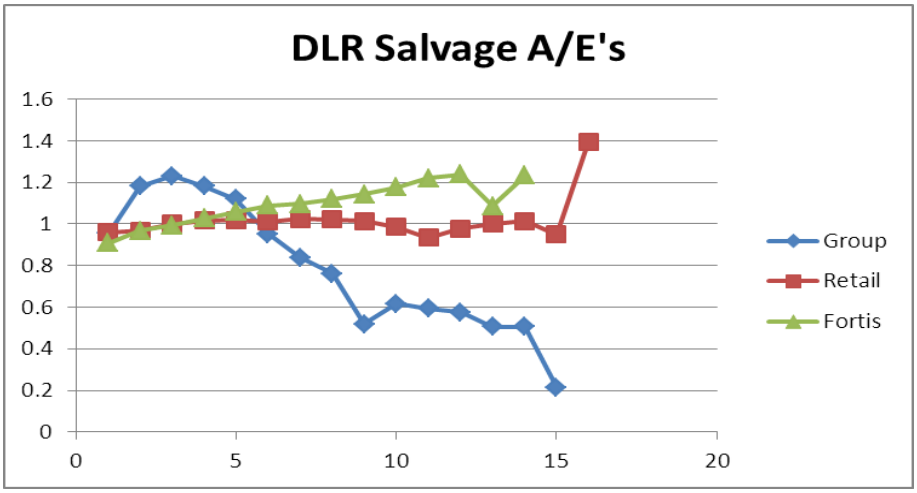
DLR experience using the 2013 datasets from inception shows much better than expected overall experience for DLRs. This is consistent with the experience seen on the ALRs.

Group DLR Salvage currently uses a factor of 49% for the salvage expectation. The following shows experience for the current open claim block by duration on claim under the current assumption and the recommended adjustment factor of 0.70 (resulting in a revised group DLR salvage factor of 0.343).

	DLR Assumptions						
Time on Claim	**Actual Paid $**	**Max $**	**Ratio**	**Expected $**	**A/E**	**Expected New $**	**A/E New**
1	41,138,796	125,596,112	33%	61,542,095	67%	43,079,466	95%
2	34,677,214	85,593,141	41%	41,940,639	83%	29,358,447	118%
3	24,078,278	57,054,179	42%	27,956,548	86%	19,569,583	123%
4	16,019,890	39,493,154	41%	19,351,645	83%	13,546,152	118%
5	10,330,417	26,909,090	38%	13,185,454	78%	9,229,818	112%
6	5,630,491	17,238,617	33%	8,446,922	67%	5,912,846	95%
7	3,386,787	11,784,823	29%	5,774,563	59%	4,042,194	84%
8	2,017,889	7,739,051	26%	3,792,135	53%	2,654,495	76%
9	1,371,484	7,718,524	18%	3,782,077	36%	2,647,454	52%
10+	3,618,877	18,644,119	19%	9,135,618	40%	6,394,933	57%
Total	**142,270,123**	**397,770,809**	**36%**	**194,907,696**	**73%**	136,435,388	104%

The new A/E is 104%. We did not adjust this to 100% because as a group claim block matures, we expect less usage of benefits over time.

Below is a graph which shows New DLR Salvage A/E ratios by duration on claim. It can be seen that as duration increases both JH Retail and Fortis have deteriorating salvage A/E ratios while group has A/E ratios that improve. Therefore we would expect that when we mature the GLTC Block the A/E will be less than 104%. The key reason for this improvement is that almost all group policies have 5 or less years of coverage, and claims that last a long time must have low benefit utilization.



Appendix 5 – Other Analyses

This appendix briefly outlines assumptions and recommendations not covered in the main study. Most were handled separately due to special considerations needed for the morbidity assumption being reviewed. Others are included here because of model limitations in terms of the total number of attributes that could be studied at one time. There are separate analyses for the following:

1. EP met time
2. Recovery Rates
3. Pre-Advantage
4. Maximum Daily Benefit
5. Marital Frailty Factors
6. Home Health Care Percent
7. Group IBM Factors
8. Issue Year 2004+
9. State loads
10. Riders

In more detail:

1. EP Met Time. We have factors that are applied to the EP days to determine the time-point at which benefits begin. For example, we currently expect Advantage forms with a 100 day EP to take 141 days to meet the EP (a 1.41 factor). We recommend updates to most JH retail Custom Care and later products EP met point factors from 1.00 to 1.19, and Fortis products' factor be updated from 1.41 to 1.21 instead due to the observed "EP met time" experience. We recommend no changes to EP met factors for other products.
2. Recovery Rates. The current recovery rates are the proportion of total claim terminations that are not due to death. We recommend expansion of these from varying only by duration on claim to varying by duration on claim and by incurral age for Fortis and JH retail. We recommend no change for group.
3. Pre-Advantage products. The pre-Advantage products make up <1% of inforce business. This business currently uses Gold Select series assumptions times a global claim cost adjustment of 1.25. Based on experience, we recommend changing this adjustment from 1.25 to 1.05.
4. Maximum Daily Benefit (MDB). MDBs were not included as an attribute or weight in the main 2013 study of incidence and claim terminations, but have a risk of differential usage by MDB. We studied this risk and recommend loading incidence by 1.5% for JH retail, 1.9% for Fortis, and 2.0% for Group.
5. Marital Frailty Factors. These are adjustments that recognize that the very good morbidity associated with being married at the time of issue will trend toward single life morbidity due to other causes besides the death of one of a couple. Recommended updates to the other marital assumptions cause the net effect of these factors to become much higher than single life factors. We recommend revisions to these marital frailty factors at ages above 90 to keep this relationship stable.
6. Home Health Care Percent (HHC%). The amount of HHC chosen relative to the facility MDB was not included as an attribute in the main 2013 study. There is a risk of differential usage by those with different HHC amounts and also a risk of shifts in the HHC coverage amounts as the product

mix changes. We studied this and recommend judgment and experience-based loads of +0.3% for JH retail, +0.2% for Fortis, and no change for group.

7. Group IBM factors. The main 2013 study excluded business issued on a GI basis to relatives of IBM employees (mostly GI spousal business). We currently have a 1.13 load applied to all IBM GI business, a 1.0 factor applied to EPA2M business, and a 0.98 factor applied to all other GI business. Experience has improved markedly for this block, and based on the current trend, we recommend that these adjustments be removed. (replace the 1.13 with 1.00; 1.0 stays at 1.0; replace 0.98 with 1.00).
8. Issue Year Band. One area of concern with the current assumptions is 2004+ issue year business factors, which recognized good experience for this block using factors starting at 0.766 going up to an ultimate of 0.883 by duration 20 from issue. Experience does not indicate a need to update these factors.
9. Loads for mandated benefits. We did not include expected costs for mandated additional jurisdictional benefits in our expectations in the main 2013 study, but did include these differences in the actual benefits. Therefore, adjustments on aggregate a/e ratios will implicitly include these costs, so expected jurisdictional loads are largely not needed going forward, and we recommended removal of most of these for valuation purposes. Re-rating should consider these.
10. Riders. We are recommending no changes to any rider factors. However, riders are important, especially for JH retail and group. Fortis has far fewer riders and most have been issued since 2000, so we did not study the riders' experience for the Fortis block. A rider analysis needs to consider "mechanical" vs. other costs such as those occurring because of behavioral differences.
    a. JH retail Sharedcare (24% of inforce). Experience has been positive for this rider, but interactive effects with marital status, gender, and product make it difficult to isolate the amount attributable to the rider itself. As more experience accumulates, we should consider this as a separate attribute.
    b. JH retail Home Care EP Waiver of Premium (19% of inforce). We chose to exclude all policies with this rider from the main 2013 study and look at them separately. We have observed a very high incidence a/e, which is offset by very high claim termination a/e and a low salvage a/e. The net effect of these appears to indicate that the load for this rider could be reduced, but that it is too early to take such an action.
    c. JH retail, Other riders (each is <6% of inforce). We analyzed the other JH retail riders. For the ones with the greatest amount of inforce, the rider loads continue to be needed. For some of the other smaller ones, the rider load may be redundant. However, each of these makes up <1% of inforce, so rather than changing rider loads, we recommend no change for any of these.
    d. Group Riders and Ancillary benefits. Most group business includes Return of Premium (RoP), Restoration of Benefits (RB), and/or Nonforfeiture (NF) benefits as part of the contract, either as a built-in benefit for the client or as a rider. We treated RoP as out of scope. We determined that the existing RB and NF loads should continue.

Each of these items is covered in much more detail in the following (the 1st covers non-rider adjustments; the 2nd is a review of riders):

2013 Long Term Care Morbidity Study·

2013 Long Term Care Morbidity Study·

rider glossary.doc

Nationwide Loss Ratio Exhibit
Care Choice (P-FACE(2002-2))

		Original Assumptions			Certified Experience and Projections			2015 Experience and Projections Before Proposed Increase without Margins for MAE		
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio
	1988	-	-	-	-	-	-	-	13,818	0%
	1989	-	-	-	-	-	-	-	21,913	0%
	1990	-	-	-	-	-	-	-	208,922	0%
	1991	-	-	-	-	-	-	-	642,881	0%
	1992	-	-	-	-	-	-	-	833,221	0%
	1993	-	-	-	-	-	-	134	991,912	0%
	1994	-	-	-	-	-	-	-	1,864,540	0%
	1995	-	-	-	-	-	-	-	2,925,155	0%
	1996	-	-	-	-	-	-	12,665	3,371,808	0%
	1997	-	-	-	-	-	-	-	3,861,964	0%
	1998	-	-	-	-	-	-	-	4,095,544	0%
	1999	-	-	-	-	-	-	-	5,000,072	0%
	2000	-	-	-	-	-	-	-	6,333,535	0%
	2001	-	-	-	-	-	-	-	6,960,988	0%
	2002	-	-	-	-	-	-	-	7,911,777	0%
	2003	509,636	4,845,050	11%	360,394	4,744,318	8%	6,454	13,750,467	0%
	2004	1,673,263	17,363,179	10%	1,358,943	15,990,818	8%	1,783,644	37,936,848	5%
	2005	3,204,184	32,286,572	10%	3,748,919	31,452,962	12%	5,763,357	40,683,914	14%
Historical	2006	5,252,667	49,737,743	11%	5,731,020	47,736,492	12%	6,646,734	60,257,833	11%
Experience	2007	7,698,354	71,433,138	11%	7,196,738	70,643,615	10%	7,713,359	90,416,518	9%
	2008	11,310,542	100,728,070	11%	11,406,800	102,924,949	11%	13,925,013	129,455,072	11%
	2009	16,001,529	132,047,975	12%	15,556,986	130,515,426	12%	17,080,052	128,101,000	13%
	2010	21,770,846	161,765,338	13%	20,898,158	137,935,710	15%	18,237,144	155,130,177	12%
	2011	26,501,041	170,064,912	16%	23,168,954	151,256,448	15%	24,516,433	155,960,810	16%
	2012	30,899,526	170,405,024	18%	25,101,280	159,364,080	16%	31,155,792	162,816,927	19%
	2013	34,836,482	167,680,808	21%	27,499,564	164,003,234	17%	31,468,380	191,798,983	16%
	2014	39,106,732	163,539,147	24%	30,325,163	167,089,860	18%	35,292,728	192,903,048	18%
	2015	44,228,702	161,758,945	27%	33,541,896	164,986,241	20%	46,562,193	194,847,954	24%
	2016	49,397,673	157,106,737	31%	37,144,617	161,513,384	23%	46,639,695	193,264,964	24%
	2017	54,401,435	151,404,073	36%	41,273,899	157,598,941	26%	52,307,804	190,135,387	28%
Projected	2018	59,347,573	145,882,536	41%	46,113,061	153,460,483	30%	58,677,503	185,691,363	32%
Future	2019	64,375,235	140,452,085	46%	51,556,434	149,403,568	35%	65,897,277	181,411,317	36%
Experience	2020	69,750,293	135,101,163	52%	57,601,688	145,387,567	40%	73,892,896	177,243,096	42%
	2021	75,579,486	129,779,641	58%	64,239,111	141,374,703	45%	82,811,466	173,147,397	48%
	2022	81,733,464	124,496,299	66%	71,815,882	137,322,854	52%	92,863,172	169,077,050	55%
	2023	88,295,204	119,242,055	74%	80,946,693	133,192,118	61%	104,215,246	164,983,378	63%
	2024	95,269,409	114,014,082	84%	91,373,820	128,954,909	71%	116,717,260	160,829,169	73%
	2025	102,593,448	108,820,337	94%	102,568,617	124,595,054	82%	130,329,820	156,578,157	83%
	2026	110,198,331	103,660,401	106%	114,260,960	120,105,177	95%	145,152,124	152,198,917	95%
	2027	118,041,368	98,537,013	120%	126,788,644	115,482,918	110%	161,226,762	147,663,149	109%
	2028	126,018,477	93,454,094	135%	140,484,914	110,730,850	127%	179,339,963	142,943,263	125%
	2029	134,060,723	88,417,685	152%	154,842,612	105,857,234	146%	199,272,292	138,005,460	144%
	2030	142,088,692	83,433,868	170%	168,786,717	100,873,978	167%	219,964,929	132,832,973	166%
	2031	150,018,756	78,509,185	191%	181,688,414	95,796,639	190%	241,247,631	127,422,430	189%
	2032	157,786,811	73,651,121	214%	194,532,810	90,645,250	215%	262,606,922	121,777,190	216%
	2033	165,309,738	68,871,829	240%	208,118,970	85,446,845	244%	283,385,612	115,907,660	244%
	2034	172,502,114	64,185,896	269%	221,988,117	80,230,952	277%	303,350,987	109,833,130	276%
	2035	179,225,217	59,606,855	301%	234,067,599	75,024,929	312%	322,107,908	103,582,684	311%
	2036	185,297,664	55,148,077	336%	243,279,191	69,854,697	348%	339,136,145	97,196,951	349%
	2037	190,493,413	50,821,964	375%	251,222,854	64,746,687	388%	353,328,411	90,727,099	389%
	2038	194,680,492	46,645,051	417%	259,090,899	59,731,405	434%	363,995,796	84,231,752	432%
	2039	197,798,142	42,633,808	464%	266,631,154	54,840,726	486%	371,995,834	77,771,336	478%
	2040	199,672,763	38,801,762	515%	271,100,368	50,101,883	541%	377,315,640	71,405,069	528%
	2041	200,191,245	35,161,165	569%	271,701,791	45,536,024	597%	379,628,311	65,190,006	582%
	2042	199,425,886	31,719,694	629%	270,465,718	41,164,125	657%	378,606,667	59,176,180	640%
	2043	197,444,202	28,484,917	693%	268,962,258	37,011,577	727%	374,273,632	53,409,081	701%
	2044	194,359,795	25,463,677	763%	267,411,315	33,099,763	808%	367,347,310	47,924,683	767%
	2045	190,002,213	22,660,653	838%	263,153,723	29,439,081	894%	358,429,237	42,750,392	838%
	2046	184,418,185	20,075,581	919%	256,040,874	26,034,330	983%	347,340,477	37,908,708	916%
	2047	177,888,850	17,704,556	1005%	246,804,756	22,890,315	1078%	334,018,570	33,416,208	1000%
	2048	170,667,603	15,542,106	1098%	235,625,171	20,008,332	1178%	319,001,547	29,281,470	1089%
	2049	162,973,436	13,582,873	1200%	222,942,470	17,383,846	1282%	302,874,680	25,505,360	1187%
	2050	154,640,122	11,819,808	1308%	208,957,366	15,008,352	1392%	285,782,791	22,082,463	1294%
	2051	145,784,758	10,243,205	1423%	195,200,046	12,870,042	1517%	267,385,077	19,003,862	1407%
	2052	136,651,206	8,840,015	1546%	180,266,348	10,957,579	1645%	248,088,014	16,256,993	1526%
	2053	127,456,837	7,596,683	1678%	163,561,658	9,261,167	1766%	228,992,369	13,825,505	1656%
	2054	118,257,852	6,502,590	1819%	146,963,335	7,768,999	1892%	209,856,273	11,689,049	1795%
	2055	108,944,465	5,545,564	1965%	132,761,537	6,467,375	2053%	191,237,335	9,825,137	1946%
Values as of 12/31/2015 (discounted at maximum statutory valuation rates)										
	Past :	284,042,001	1,700,247,214	16.7%	243,459,063	1,632,557,756	14.9%	282,336,827	1,993,536,494	14.2%
	Future :	2,608,072,723	1,741,865,729	149.7%	3,028,939,547	1,962,738,624	154.3%	4,133,861,564	2,500,795,638	165.3%
	Lifetime :	2,892,114,725	3,442,112,943	84.0%	3,272,398,610	3,595,296,379	91.0%	4,416,198,391	4,494,332,132	98.3%

Nationwide Loss Ratio Exhibit
Corporate Choice (P-FACE(2004))

		Original Assumptions			Certified Experience and Projections			2015 Experience and Projections Before Proposed Increase without Margins for MAE		
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio
Historical	2006	9,245	176,935	5%	-	270,080	0%	-	181,250	0%
Experience	2007	77,000	1,660,238	5%	142	1,613,247	0%	541	1,637,081	0%
	2008	190,318	4,310,756	4%	160,370	4,143,693	4%	21,167	4,204,035	1%
	2009	304,312	6,556,277	5%	280,418	6,480,008	4%	79,590	6,275,661	1%
	2010	434,774	8,172,359	5%	627,394	7,151,453	9%	581,997	7,611,263	8%
	2011	516,585	8,456,948	6%	644,703	7,429,259	9%	280,795	7,819,975	4%
	2012	609,940	8,308,873	7%	690,452	7,323,890	9%	648,390	7,288,478	9%
	2013	712,132	8,044,311	9%	750,721	7,071,312	11%	54,598	7,406,075	1%
	2014	840,914	7,816,735	11%	828,623	7,184,750	12%	447,586	7,485,407	6%
	2015	975,770	7,604,526	13%	926,707	7,177,603	13%	487,834	7,447,850	7%
	2016	1,115,396	7,399,146	15%	1,047,185	6,980,723	15%	1,118,270	7,295,461	15%
	2017	1,275,227	7,187,807	18%	1,191,656	6,800,562	18%	1,277,849	7,105,529	18%
Projected	2018	1,464,284	6,997,597	21%	1,359,048	6,631,238	20%	1,453,727	6,885,036	21%
Future	2019	1,701,321	6,823,349	25%	1,553,293	6,469,027	24%	1,662,933	6,610,463	25%
Experience	2020	1,951,835	6,658,187	29%	1,786,461	6,311,605	28%	1,908,237	6,384,621	30%
	2021	2,214,527	6,495,283	34%	2,066,382	6,156,923	34%	2,195,008	6,176,736	36%
	2022	2,522,207	6,330,772	40%	2,397,576	6,002,525	40%	2,539,902	6,024,299	42%
	2023	2,877,540	6,162,566	47%	2,779,973	5,845,818	48%	2,942,270	5,895,448	50%
	2024	3,298,566	5,989,954	55%	3,209,603	5,684,805	56%	3,393,397	5,766,369	59%
	2025	3,728,705	5,812,442	64%	3,689,975	5,518,295	67%	3,902,280	5,635,539	69%
	2026	4,167,168	5,629,929	74%	4,235,522	5,345,531	79%	4,489,969	5,501,383	82%
	2027	4,671,502	5,442,215	86%	4,862,330	5,166,009	94%	5,164,377	5,362,182	96%
	2028	5,238,420	5,249,237	100%	5,558,532	4,979,641	112%	5,936,208	5,216,393	114%
	2029	5,860,451	5,051,108	116%	6,269,570	4,786,555	131%	6,787,634	5,062,356	134%
	2030	6,517,378	4,848,244	134%	6,946,624	4,586,987	151%	7,695,062	4,899,004	157%
	2031	7,191,026	4,641,231	155%	7,594,628	4,381,569	173%	8,659,632	4,725,920	183%
	2032	7,836,383	4,430,694	177%	8,282,661	4,171,323	199%	9,660,423	4,542,975	213%
	2033	8,438,095	4,217,304	200%	9,081,245	3,957,376	229%	10,686,791	4,348,164	246%
	2034	9,030,590	4,001,905	226%	9,895,662	3,740,830	265%	11,687,792	4,144,046	282%
	2035	9,611,879	3,785,501	254%	10,569,293	3,522,766	300%	12,657,672	3,932,442	322%
	2036	10,201,985	3,569,177	286%	11,080,931	3,304,368	335%	13,573,756	3,712,603	366%
	2037	10,789,752	3,353,992	322%	11,556,698	3,086,946	374%	14,439,873	3,486,413	414%
	2038	11,348,717	3,140,989	361%	12,170,527	2,871,813	424%	15,158,035	3,257,553	465%
	2039	11,856,768	2,931,227	404%	12,811,193	2,660,246	482%	15,775,756	3,027,684	521%
	2040	12,309,438	2,725,773	452%	13,223,437	2,453,488	539%	16,286,217	2,799,495	582%
	2041	12,675,302	2,525,686	502%	13,333,460	2,252,891	592%	16,644,532	2,576,397	646%
	2042	12,917,143	2,331,901	554%	13,286,729	2,059,620	645%	16,864,346	2,359,406	715%
	2043	13,053,922	2,145,210	609%	13,378,065	1,874,419	714%	16,908,003	2,150,122	786%
	2044	13,165,542	1,966,335	670%	13,577,643	1,697,940	800%	16,819,693	1,949,889	863%
	2045	13,253,968	1,795,966	738%	13,639,337	1,530,844	891%	16,640,999	1,759,753	946%
	2046	13,283,596	1,634,748	813%	13,487,189	1,373,816	982%	16,433,860	1,580,541	1040%
	2047	13,262,970	1,483,120	894%	13,212,681	1,227,419	1076%	16,116,563	1,412,773	1141%
	2048	13,180,190	1,341,156	983%	12,905,805	1,091,792	1182%	15,719,936	1,256,794	1251%
	2049	13,025,450	1,208,654	1078%	12,533,483	966,712	1297%	15,230,723	1,112,872	1369%
	2050	12,811,416	1,085,302	1180%	12,150,604	851,758	1427%	14,633,115	980,976	1492%
	2051	12,553,959	970,793	1293%	11,738,187	746,509	1572%	13,978,124	860,767	1624%
	2052	12,289,895	864,844	1421%	11,128,153	650,605	1710%	13,244,152	751,851	1762%
	2053	12,053,392	767,180	1571%	10,322,173	563,753	1831%	12,580,393	653,822	1924%
	2054	11,840,782	677,540	1748%	9,608,799	485,748	1978%	11,960,230	566,137	2113%
	2055	11,588,655	595,633	1946%	9,158,964	416,193	2201%	11,352,428	488,100	2326%
	2056	11,246,870	521,142	2158%	8,761,699	354,498	2472%	10,688,595	418,991	2551%
	2057	10,819,424	453,724	2385%	8,210,037	300,141	2735%	10,021,420	358,144	2798%
	2058	10,324,334	392,956	2627%	7,540,439	252,610	2985%	9,347,348	304,903	3066%
	2059	9,772,403	338,346	2888%	6,902,433	211,284	3267%	8,689,332	258,529	3361%
	2060	9,181,279	289,394	3173%	6,346,723	175,478	3617%	8,031,967	218,363	3678%
	2061	8,573,451	245,678	3490%	5,816,815	144,583	4023%	7,467,471	183,736	4064%
	2062	7,958,920	206,850	3848%	5,152,902	118,112	4363%	6,968,304	153,950	4526%
	2063	7,326,981	172,561	4246%	4,362,666	95,584	4564%	6,522,784	128,352	5082%
	2064	6,671,002	142,460	4683%	3,728,684	76,543	4871%	6,127,254	106,384	5760%
	2065	5,965,036	116,194	5134%	3,262,966	60,584	5386%	5,697,376	87,569	6506%
	2066	5,196,858	93,449	5561%	2,791,270	47,311	5900%	5,149,297	71,491	7203%
	2067	4,402,900	73,968	5952%	2,311,620	36,391	6352%	4,496,892	57,838	7775%
	2068	3,641,854	57,511	6332%	1,871,003	27,525	6798%	3,829,582	46,337	8265%
	2069	2,937,943	43,822	6704%	1,477,119	20,420	7234%	3,191,633	36,731	8689%
	2070	2,307,036	32,630	7070%	1,132,170	14,829	7635%	2,611,667	28,795	9070%
	2071	1,758,264	23,670	7428%	840,073	10,526	7981%	2,090,733	22,333	9362%
	2072	1,294,165	16,668	7764%	600,348	7,282	8244%	1,641,759	17,145	9576%
	2073	914,949	11,338	8070%	413,839	4,891	8462%	1,284,265	13,024	9861%
Values as of 12/31/2015 (discounted at maximum statutory valuation rates)										
Past :		5,296,860	71,498,240	7.4%	5,568,843	65,443,687	8.5%	2,965,191	67,125,053	4.4%
Future :		150,943,882	95,348,636	158.3%	146,621,879	89,149,344	164.5%	176,256,137	93,747,754	188.0%
Lifetime :		156,240,741	166,846,876	93.6%	152,190,722	154,593,030	98.4%	179,221,328	160,872,806	111.4%

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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1850 M Street NW, Suite 300
Washington, DC 20036
202-223-8196 | www.actuary.org

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Factors Affecting LTCI Premium Increases

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

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

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

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

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

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

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

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

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

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

Differences Between Current and Past LTCI Policies

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

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

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

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

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

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

Determining the Need for Premium Rate Increases

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

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

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

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

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

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

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

With LTCI it can take a long time from the purchase of a policy until the first time a claim is submitted, and this time period can be several decades for many individual policies. As such, there is often little claims experience to justify premium rate increases on a relatively young group of policy forms based on the experience of those forms alone. Section 3.2.1 of Actuarial Standard of Practice No. 18, *Long-Term Care Insurance*, requires actuaries to use alternative data sources such as public data or experience from the insurance company's older, similar policy forms for identifying reasonable assumptions.[6] Waiting until there is adequate claim information on each policy form could result in much larger, less affordable rate increases.

Filing and Approval Process

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

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

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

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

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

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

The Effects of Premium Rate Increases

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

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

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

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

Alternatives to a Premium Rate Increase

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

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

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

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

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

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

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

Conclusion

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

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

John Hancock 2016 Inforce Rate Increase Filings Care Choice

State	2015 Annualized Premium	2016 Filing				
		Requested Avg. RI %	2016 Filing Status	Approved Date	Approved Avg. RI %	Notes
AK	123,993	15.8%	Approved	27-Jul-17	15.8%	
AL	51,721	15.8%	Filed			
AR	47,448		Not yet filed			
AZ	290,155	15.8%	Approved	23-Dec-16	15.8%	Exempt from filing
CA	16,017,348	55.0%	Filed			
CO	1,174,775	20.0%	Not yet filed			
CT	441,859	66.1%	Approved	27-Jun-17	15.0%	15% Cap, no landing spots**
DC	2,050,863		Not yet filed			
DE	907,202	17.7%	Approved	10-Mar-17	17.7%	
FL						No certificate holders
GA	26,783,743	28.2%	Approved	14-Apr-17	15.0%	15% Cap, no landing spots**
HI	1,722,401	17.3%	Filed			
IA	3,783,012	27.7%	Approved	23-Aug-17	15.8%	15% Cap for FPO, full approval for ABI**
ID	110,335	15.8%	Approved	4-May-17	15.8%	
IL	10,400,585	18.4%	Approved	15-Dec-17	18.4%	
IN	1,198,231		Not yet filed			
KS	138,657	26.2%	Filed			
KY	644,456	27.3%	Approved	16-Jun-17	27.3%	
LA						No certificate holders
MA	11,663,402	15.8%	Approved	24-Jan-17	15.8%	Exempt from filing
MD						No certificate holders
ME	97,098	16.2%	Approved	8-May-18	16.2%	
MI	11,230,360	15.8%	Approved	13-Feb-17	15.8%	
MN	4,608,805	17.1%	Approved	15-Dec-17	17.1%	15% cap phase-in
MO	7,634,599	18.8%	Approved	1-Sep-17	18.8%	
MS						No certificate holders
MT						No certificate holders
NC	895,147	16.1%	Approved	5-Mar-18	16.1%	
ND						No certificate holders
NE	461,865	58.6%	Approved	18-Sep-17	58.6%	All certificate holders issued after 2010 RI
NH	331,274	16.1%	Approved	26-Jul-17	16.1%	
NJ	7,526,962	15.8%	Approved	2-Mar-17	15.8%	Exempt from filing
NM	1,614,201	66.1%	Filed			
NV	101,232	66.1%	Approved	26-Jul-17	66.1%	3-year equal phase-in
NY	24,290,003	58.1%	Approved	6-Dec-17	5.0%	5% Cap, no landing spots**
OH	3,574,168	15.8%	Approved	1-May-17	15.0%	15% Cap**
OK	591,535	20.1%	Approved	2-Jun-17	10.0%	10% Cap, no landing spots**
OR	392,679	17.1%	Approved	24-Sep-17	17.1%	
PA	6,668,427	15.8%	Approved	27-Apr-17	15.8%	
RI	35,743	25.0%	Filed			
SC	757,803	22.6%	Approved	3-Jul-17	18.0%	20% cap**
SD						No certificate holders
TN						No certificate holders
TX	27,460,282	18.1%	Approved	7-Apr-17	18.1%	
UT	132,635	15.8%	Approved	14-Jun-17	15.8%	
VA	6,472,385	17.1%	Filed			
VT						No certificate holders
WA	2,433,640	15.5%	Filed			
WI	808,484	15.8%	Approved	1-Sep-17	15.8%	
WV						No certificate holders
WY						No certificate holders

*** states that approved capped amounts were done so with the understanding that John Hancock would be re-filing for any unapproved amounts, as well as an additional cost of delay, such that the rate increases requested will be actuarially equivalent among states*

John Hancock 2016 Inforce Rate Increase Filings Corporate Choice

State	2015 Annualized Premium	2016 Filing				
		Requested Avg. RI %	2016 Filing Status	Approved Date	Approved Avg. RI %	Notes
AK						No certificate holders
AL	2,785	28.4%	Filed			
AR						No certificate holders
AZ	74,200	28.4%	Approved	23-Dec-16	28.4%	Exempt from filing
CA						No certificate holders
CO	183,218	28.7%	Not yet filed			
CT	521,785	61.5%	Approved	27-Jun-17	15.0%	15% cap, no landing spots**
DC	138,586		Not yet filed			
DE						No certificate holders
FL						No certificate holders
GA	16,416	33.0%	Approved	14-Apr-17	15.0%	15% cap, no landing spots**
HI						No certificate holders
IA						No certificate holders
ID						No certificate holders
IL	475,034	29.2%	Approved	15-Dec-17	29.2%	Phased in over 2 years
IN	18,234		Not yet filed			
KS						No certificate holders
KY	32,433	32.3%	Approved	16-Jun-17	12.0%	12% cap, no landing spots**
LA	34,693	29.3%	Approved	3-Oct-17	15.0%	15% Cap, no landing spots**
MA	418,698	28.4%	Approved	24-Jan-17	28.4%	Exempt from filing
MD	176,016	41.6%	Approved	16-Jan-18	26.6%	12.5% max 2-year phase-in**
ME						No certificate holders
MI	347,128	31.2%	Approved	13-Feb-17	31.2%	
MN	254,718	30.4%	Approved	15-Dec-17	30.4%	15% cap phase-in
MO						No certificate holders
MS	106,580	28.4%	Approved	1-Feb-17	25.0%	25% cap**
MT						No certificate holders
NC	128,010	28.6%	Approved	5-Mar-18	28.6%	Approved in full - Corp Choice phased in at 25% first year and remainder in the second year.
ND						No certificate holders
NE	31,325	28.8%	Approved	18-Sep-17	28.8%	
NH	56,061	28.6%	Approved	26-Jul-17	28.6%	
NJ	297,098	28.4%	Approved	2-Mar-17	28.4%	Exempt from filing
NM	48,946	61.5%	Filed	0-Jan-00		
NV	27,330	62.2%	Approved	26-Jul-17	62.2%	3-year equal phase-in
NY	1,014,068	53.9%	Approved	6-Dec-17	5.0%	5% Cap, no landing spots**
OH	520,014	28.4%	Approved	1-May-17	15.0%	15% Cap, no landing spots**
OK	62,240	28.8%	Approved	2-Jun-17	10.0%	10% Cap, no landing spots**
OR	318,505	29.3%	Approved	24-Sep-17	29.3%	
PA	1,881,964	28.4%	Approved	27-Apr-17	25.1%	20% Cap on FPO**
RI						No certificate holders
SC						No certificate holders
SD						No certificate holders
TN	138,102	28.4%	Approved	16-Feb-17	28.4%	
TX						No certificate holders
UT						No certificate holders
VA	373,029	29.3%	Filed	0-Jan-00		
VT	3,479	63.9%	Not yet filed	0-Jan-00		
WA						No certificate holders
WI						No certificate holders
WV						No certificate holders
WY						No certificate holders

*** states that approved capped amounts were done so with the understanding that John Hancock would be re-filing for any unapproved amounts, as well as an additional cost of delay, such that the rate increases requested will be actuarially equivalent among states*

John Hancock Financial Services

Long Term Care
601 Congress Street
Boston Massachusetts 02210

(617) 572-7026
JulieKRobinson@jhancock.com

Julie K. Robinson, FSA, MAAA, CFP®
Assistant Actuary, LTC In Force Management

John Hancock
LONG-TERM CARE INSURANCE

November 20, 2018

Bill Dismore
Virginia Department of Insurance

Re: John Hancock Life Insurance Company (U.S.A.)
2016 GLTC Inforce Rate Increase Filing – Post-RS
SERFF ID: MULF-130883085

Dear Mr. Dismore,

This letter is in response to your objection dated October 17, 2018 regarding the above filing. Your questions/requests are included below in **bold** with our responses following.

1. **Please provide the "2016 Rate Increase Filing Summary 03142018.pdf" in Excel format and include the cumulative total of all approved rate increases to date in each state.**

   Refer to the Excel file "2016 Rate Increase Filing Summary_Post RS.xlsx".

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.**

   Our ultimate lapse rates vary by issue age and underwriting type. See the below table.

Ultimate lapse rate by issue age								
Issue age	0-37	38-42	43-47	48-52	53-57	58-62	63-67	68+
Fully underwritten	0.62%	0.58%	0.42%	0.42%	0.42%	0.42%	0.42%	0.50%
Guaranteed issue	1.02%	1.02%	0.82%	0.67%	0.48%	0.48%	0.48%	0.48%

   Our weighted average overall ultimate voluntary lapse rate is 0.62%.

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

   Refer to the Excel file "*Incurred claims counts_Post RS.xlsx*" for historical claim counts for each product series. Note the P-FACE(2002-2) counts include both Pre RS & Post RS claims.

4. **For both the model refinements and the model corrections, the documentation quantifies the impact versus the 2010 pricing models. To what extent were these modeling deficiencies present in the original pricing models?**

   No modeling deficiencies were present within our original pricing models.

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 post-stability block, assumptions should include appropriate 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 14VAC5-200-153.

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 four subsets of the business corresponding to the combinations of (limited/lifetime benefit periods) and (without/with inflation protection), please provide (in Excel format) the following projections on a nationwide basis:**

a. current assumptions and current rates

Please see the following files:

- VA Care Choice Post RS Loss Ratio Exhibit splits.xlsx
- VA Corporate Choice Loss Ratio Exhibit splits.xlsx

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

Please see "VA Corporate Choice Loss Ratio Exhibit splits.xlsx". The Care Choice plan does not have limited-pay policies.

c. current assumptions with the proposed rate increase

Please see the following files:

- VA Care Choice Post RS Loss Ratio Exhibit splits.xlsx
- VA Corporate Choice Loss Ratio Exhibit splits.xlsx

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 Care Choice Post RS Loss Ratio Exhibit splits.xlsx
- VA Corporate Choice Loss Ratio Exhibit splits.xlsx

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

Please see the following files:

- VA Care Choice Post RS Loss Ratio Exhibit splits.xlsx
- VA Corporate Choice Loss Ratio Exhibit splits.xlsx

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.

While we do not know exactly how you utilize the information from the exhibits where all rate increases are assumed to be collected from the issue date of the policy, we would like to bring to your attention two very recently published documents that state that it is not appropriate to use this type of information (Phantom Premium or If-Knew Methodology) alone in determining the amount of a rate increase. Both of these documents were discussed at the NAIC fall annual meeting in November of 2018.

1. "LTCI_Considerations_103118.pdf", which is an Issue Brief published by the American Academy of Actuaries. Please see the "Past Premium Shortfalls" section on pages 5 and 6.
2. "Approaches to LTC Rate Increases Final from Pricing Subgroup.docx", which is a guidance document from the NAIC's Long-Term Care Actuarial Workgroup's LTC Pricing Subgroup which discusses two potential approaches to determining rate increases. Please see the 2nd paragraph under the section "Blended If-Knew/Make-up Approach" on page 10.

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 Care Choice Post RS Loss Ratio Exhibit splits.xlsx
- VA Corporate Choice Loss Ratio Exhibit splits.xlsx

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

Please see the following files:

- VA Care Choice Post RS Loss Ratio Exhibit splits.xlsx
- VA Corporate Choice Loss Ratio Exhibit splits.xlsx

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

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

See the below tables.

Care Choice (2002 Plan)		
Inflation type	**Benefit period range**	**Reserve**
With inflation	Non-lifetime	637,653,020
With inflation	Lifetime	-
Without inflation	Non-lifetime	897,451,353
Without inflation	Lifetime	28,179,764

Corporate Choice (2005 Plan)		
Inflation type	**Benefit period range**	**Reserve**
With inflation	Non-lifetime	39,069,789
With inflation	Lifetime	-
Without inflation	Non-lifetime	10,148,567
Without inflation	Lifetime	-

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

The exhibits above are provided separately for each Policy Series.

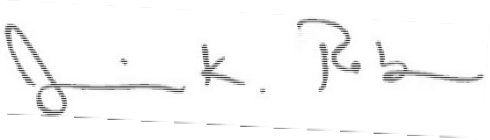
9. Relative value from landing spot election is typically not equivalent for each individual insured. How does the company communicate to the policyholder that all options may not be of equal value from their perspective?

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 form filing SERFF MULF-130883116 for a cover letter with this language.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,



Julie K. Robinson, FSA, MAAA, CFP®

American Academy of Actuaries

Issue Brief

Long-Term Care Insurance:

Considerations for Treatment of Past Losses in Rate Increase Requests

OCTOBER 2018

KEY POINTS

- Most LTCI policies include a "guaranteed renewable" contractual provision requiring an insurance company to offer to renew these policies every year for a specific premium, however, the insurer may renew these policies at higher rates to reflect emerging experience.
- The 2014 NAIC LTC Model Regulation stipulates that any excess of actual past claims over expected past claims cannot be reflected in the loss ratio compliance.
- It would be inappropriate to use the "Phantom Premium" methodology alone to determine the amount of an allowable rate increase.
- Restricting premium rate increases in such a way that future claims cannot be funded could have severe financial implications.

Introduction

Private long-term care insurance (LTCI) is an option for financing future long-term care (LTC) needs. LTCI has received much attention due to the relative size and frequency of premium rate increases. As insurance regulators and LTCI companies have assessed the necessity and justification for these premium rate increase requests, they have discussed which types of past losses should not be recoverable.

This issue was considered in the drafting of the 2014 National Association of Insurance Commissioners (NAIC) LTC Model Regulation,[i] which stipulates that any excess of actual past claims over expected past claims cannot be reflected in the loss ratio compliance. This Model Regulation further stipulates that expected claims are based on original pricing assumptions until new assumptions are reflected as part of a rate increase where those new assumptions are to be used for all periods beyond each requested effective date of a rate increase. Although that 2014 language only applies prospectively to new LTCI policies issued after the effective date of a state's adoption, it may be reasonable to apply the NAIC guidance on this issue retroactively to other policies. Recently, the NAIC Long-Term Care Pricing Subgroup has explored methods for the premium rate increase process to evolve and become more uniform among the various states and jurisdictions.

The American Academy of Actuaries' Long-Term Care Past Losses Considerations Work Group has developed this issue brief to identify issues commonly raised in favor of and against recoupment of past losses in various situations.

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1850 M Street NW, Suite 300
Washington, DC 20036
202-223-8196 | www.actuary.org

Craig Hanna, Director of Public Policy
Cori Uccello, Senior Health Fellow

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Background

Most LTCI policies include a "guaranteed renewable" contractual provision requiring an insurance company to offer to renew these policies every year for a specific premium. However, the insurer may renew these policies at higher rates, raising premiums on a class basis after receiving approval from state regulators for the specific set of new premium rates. The new premium rates should be based on actual experience together with future anticipated experience. Thus, guaranteed renewable insurance policies only guarantee that the insurer will not cancel the policies; they do not guarantee that premium rates will remain the same after the policy is issued. Unlike the attained age rating methodology used in some other health insurance products, LTCI products are rated on an issue age basis. Issue age rating requires the insurer to establish an expected level premium structure from the date of issue while accounting for liabilities over a very long time horizon.

A premium rate increase could be justified when the overall lifetime loss ratio exceeds regulatory minimums. When a block of LTCI is initially priced, the projected profitability is measured using the entire life of the block. While actual experience will fluctuate from expected, the overall performance can still be measured using the lifetime loss ratio.

Under the statutory requirements of the 1980s and early 1990s, pricing actuaries were expected to certify that the premium rates were designed to produce a certain minimum lifetime loss ratio. The lifetime loss ratio is defined as the present value of projected claims over the present value of projected premiums. Most states required actuaries to certify that the minimum lifetime loss ratio be at least 60 percent, although some states required different minimums. The intent of this minimum lifetime loss ratio was to protect the consumer from high premium rates by requiring that most of the premiums were paid out in benefits.

In the early stages of the product life cycle, LTCI pricing assumptions were based on a combination of assumptions from other insurance products thought to be most comparable. Modifications to these assumptions were derived from population data, as there was no actual experience specific to LTCI products available. In the late 1990s and early 2000s, insurers and regulators began to observe that unfavorable experience was emerging, at least with respect to lapse experience.

The NAIC adopted a new pricing certification, requiring the insurer to build a margin into the pricing to cover moderately adverse experience. The regulation of LTCI shifted from facilitating the delivery of a minimum benefit in relation to the premium to a consumer protection focus of reducing the need for future premium rate increases. This new approach was coined the "Rate Stability" regulation. The intent of this new pricing methodology was to reduce the likelihood of future premium rate increases, due to the built-in margin for adverse experience. However, if that margin is exhausted, a premium rate increase can still be filed, justified, approved, and implemented, provided future experience is projected to be worse than originally projected and the other requirements of the regulation are met. This regulation first went into effect in Idaho on July 1, 2001, and was slowly adopted in all but nine states thereafter. However, it was several years before all insurers filed for and received approval for rate-stabilized policies.

Members of the Long-Term Care Past Losses Considerations Work Group include: Dave Plumb, MAAA, FSA—*Chairperson*; Jamala M. Arland, MAAA, FSA; Jim Glickman MAAA, FSA, FCA; Perry Kupferman, MAAA, FSA; Al Schmitz MAAA, FSA; and Bruce Stahl, MAAA, ASA. The work group would like to extend special thanks to Jodi McAllister for her contributions.

Current discussions between insurers and regulators include whether premium rate increases can be used to recoup past losses, in addition to any increases needed to avoid expected future losses. There are many possible sources of past losses, including past persistency in excess of expected, past claims in excess of expected, delays in the request or approval of necessary premium rate increases, companies pricing different from industry standards, investment returns being lower than expected, and shortfalls in past premiums.

Past Persistency in Excess of Expected

Long-term care insurance is a lapse-supported product: To the extent that persistency is higher than expected, the lifetime loss ratio will be higher than expected. From an incurred claim and loss ratio perspective, higher persistency in the early policy years will generally not materially impact the historical loss ratio. The impact is primarily in the future, as more people are expected to persist to higher-cost claim years, which will result in more claims being paid out in the future than anticipated.

Assuming morbidity is as expected, higher persistency generally results in a higher historical loss ratio. However, this higher persistency can be adjusted for in the premium rate increase calculation.

Past Claims in Excess of Expected

There are arguments both for and against recouping past losses due to past claims being greater than expected. Those arguments weigh whether the company should bear all, some, or none of the burden of past losses of this sort, and how active premium-paying policyholders should share in that burden.

A key public policy issue surrounding allowing insurers to recoup past losses through premium rate increases centers around the "fairness" of the increased premium rate burden on policyholders who are still actively paying premiums. After a premium rate increase, those active policyholders will pay for future benefits at a higher premium rate. Those active policyholders could also be required to contribute to funding higher-than-expected claims that have already been incurred by other policyholders who are on claim and who are no longer paying premiums. Policyholders should fund the expected cost of future benefits, but it is not clear how much a policyholder should also be expected to fund higher than expected incurred claims by other policyholders who will not share in the burden. The 2014 NAIC LTC Model Regulation states that policyholders should not fund unexpectedly high benefits paid in the past (by only including the lesser of actual and expected past claims in the loss ratio calculation). Therefore, it is critically important for insurers to manage and monitor their inforce blocks proactively and seek any necessary premium rate increases in a timely manner when justified by experience or changes to future assumptions.

State Rate Approval Delays or Limitations

If a state delays or limits an approval of an insurer's request for a premium rate increase, the company will lose both premium and investment income. Treating such losses as non-recoverable would appear to be unfair and would add a considerable amount of risk to the LTCI product line. Such treatment could also result in subsidization of premium rates across states, which in turn could create an unfair extra burden for policyholders in states that have approved justified premium rate increases in a timely manner.

Insurer Delays in the Filing Process

When premium rate increase filings are delayed, larger future increases will be necessary in order to achieve the same lifetime loss ratio, all else equal. In cases where an insurer should have filed for a premium rate increase but delayed doing so, some would contend the cost of such delay should be borne solely by the insurer. This would mean that policyholders would only be subject to the premium rate increase that would have been necessary had the filing been timely. Such delays could be due to companies not reviewing their data and projections regularly, or by making an error in their projections, thus, not being aware of the need for a premium rate increase. Delays could also be due to not responding in a timely manner to questions from states during the premium rate increase filing process.

However, there may be instances where companies waited for more credible experience—most likely morbidity—before filing for premium rate increases. There is a strong case to be made that this delay not be treated the same as neglecting to file. Even if a company knows that lapse or mortality experience is unfavorable, waiting to get more credible morbidity experience may be appropriate to avoid filing for premium rate increases that may turn out to be unnecessary, should morbidity emerge better than expected.

Pricing Different From Industry Standards

There is a view that some inforce blocks of LTCI may have been priced with assumptions that were different, and in hindsight unreasonable, relative to industry norms and standards at the time of pricing. As such, the financial shortfall resulting from any differences between the pricing assumptions and the industry standard might be the responsibility of the insurer. However, the reasonability of pricing assumptions, the industry standards, and even significant differences in the product itself are highly subjective in advance of emerging experience.

For example, an insurer's pricing may be different from what might otherwise be considered industry standards for legitimate reasons, such as differences in benefits, policy provisions, administrative practices, underwriting, sales distribution channels, sales practices, geography, and target market. The pricing assumptions may also be subject to company-specific experience. It can be difficult to objectively assess how much each of these elements contributed to the pricing of a product, especially when experience turns out to be adverse.

Additionally, defining industry standards is challenging and subjective. The benchmarks chosen must be appropriate for pricing. Intercompany studies and industry tables only provide a hindsight view and can be distorted because of the difficulty in isolating differences across multiple insurers that participate.

However, if it is determined that an insurer purposefully used inappropriate assumptions—for example, in order to achieve a higher level of sales—then the insurer should not be allowed to recoup those losses.

Past and Future Investment Returns

Inforce blocks of LTCI are very sensitive to changes in investment income rates, as well as morbidity, mortality, and lapse experience. For determining the lifetime loss ratio at the point of re-rating an inforce block of LTCI, the Rate Stability regulation prescribes the use of "the maximum [statutory] valuation interest rate for contract reserves" (which suggests that the rate is based on the issue years of the block) with a disclosure that "the use of any averages" is permitted (which suggests a single weighted rate). As such, it would appear that investment returns better or worse than expected would be a gain or loss to the company and have no impact on changes to premium rates for Rate Stability products. The rest of this section is focused on pre-Rate Stability products.

Pre-Rate Stability regulation is silent on what discount rate to use, and different states vary in their approach to this issue. The 2013 NAIC Model Bulletin[ii] does stipulate that the maximum statutory valuation discount rate be used in determining loss ratios (for pre and post-Rate Stability business). That same bulletin also introduced a dual loss ratio requirement for pre-Rate Stability business, which is 60 percent (or the originally expected lifetime loss ratio, if greater) of the premiums in effect as of the effective date of the new requirement plus 80 percent (75 percent for group) of any increases after that date. While not many states have adopted this Model Bulletin, it indicates the willingness of states to treat pre-Rate Stability products similar to post-Rate Stability products, where companies bear the investment return risk, and where investment returns would have no impact on changes to premium rates.

Across many insurance product lines, for products priced in the 1980s and early 1990s, it was common to use interest rates in excess of 8 percent, since investment rates on investment grade bonds were well into double digit levels. *Long-Term Care Insurance: The SOA Pricing Project*[iii] noted that the average LTCI industry investment income assumption for new LTCI products priced in the year 2000 was 6.4 percent, while in 2014 it had dropped to 4.6 percent. Additionally, there usually is not a single discount rate that impacts the setting of premiums or the profitability of the business. While the expected investment return is important, the valuation discount rate is also important in setting premiums and measuring profitability because the level of reserves held has a material impact on profitability. The lifetime loss ratio calculation does not explicitly account for the impact of investment income—only implicitly in the discount rate used. Any difference between the discount rate used to determine the original pricing loss ratio and the discount rate used to determine the loss ratio at the point of re-rating will have an impact on the repricing of the block. As long as the insurer consistently uses the same discount rate between pricing and rate increase calculations, this concern can be alleviated.

For those states that have not subscribed to the Model Bulletin treatment for pre-Rate Stability products, the current sustained low-interest-rate environment is especially challenging. LTCI insurers should be allowed to consider differences in expectation of investment returns when calculating the actuarially justified premium rate increase. Any historical gain or loss from investment returns could be readily determined, although it may not be feasible to fairly attribute historical investment returns to a specific block of LTCI because most insurers manage their investment portfolios at a line of business or total company level. Projecting future gains or losses from investment returns is likely to be quite subjective, as it requires projections of future interest rates, which can be more volatile than morbidity, mortality, and lapse experience.

Past Premium Shortfalls

Although the 2014 NAIC LTC Model Regulation considered past losses, there have been continuing discussions about how to treat past losses in premium rate increase filings, most notably in the 2017–18 discussions among the NAIC Long-Term Care Pricing (B) Subgroup.

A few states have developed rules on how to adjust for past losses by assuming the new premium was charged since inception in demonstrating compliance with the minimum loss ratio. This is referred to as the "Phantom Premium" approach. This essentially means a policyholder should pay no more in the future than what he or she would have paid had the insurance company known exactly how experience would develop when the product was originally priced. Using this approach raises some serious concerns, which are outlined below.

If all the adverse claims experience is expected to be in the future, it follows that there are no past claim losses to recoup, and the higher future premiums are needed to offset the higher future claims. In this case, assuming those higher premiums were paid from the original issue date could expose the insurers to much higher risks retroactively, compared with what they may have believed to be the case when they decided to enter this product line. If this situation arises after, say, two-thirds of the premiums have been paid on a particular policy form, the company could only increase premiums to address one-third of the now-expected additional claims. This approach can cause serious solvency concerns, especially when companies have older blocks of business. Therefore, it would be inappropriate to use the "Phantom Premium" methodology alone to determine the amount of an allowable rate increase.

There are many reasons why an insurer could find itself in the scenario of expecting adverse experience in the future, including:

1. While early-duration claims may have been better than expected, claims experience at the older ages and later policy durations (after underwriting has worn off) may be worse than originally expected. When the insurer obtains enough experience to recognize the problem at the older ages and later durations, it may still have observed gains in the past or just modest losses, while the significant losses are to be expected to unfold in future years.

2. A new type of LTC service provider may become available that customers find more attractive and which is more costly than other service providers. A shift to the new service provider can increase the expected future costs above what was originally expected. A typical example of this phenomenon occurred with the emergence of assisted living facilities in the mid-1990s and the eventual mandating of their inclusion by some jurisdictions, in policies previously issued and priced without anticipation of that benefit.

3. Medical advances or lifestyle changes can extend peoples' lives so that more people survive to the ages where LTC services are typically needed.

Medical advances can extend the lives of people who are already using LTC services, thus extending the duration of claims.

One of the revisions in the 2014 NAIC LTC Model Regulation prevents insurers from recouping past claim losses by requiring them to use the lesser of actual and expected past claims when demonstrating compliance with the minimum loss ratio. Thus, if companies are experiencing greater claims than expected, and fail to act in a timely manner, those past claim losses cannot be passed on to policyholders through premium rate increases. But premium rate increases are allowed in order to fund increases in future claims expectations, subject to the minimum loss ratio and Rate Stability requirements.

Conclusion

The LTCI premium rates developed by insurers from at least 10 years ago have generally turned out to be underpriced, and thus many premium rate increases have been filed on this business. It is common for LTCI carriers today to anticipate higher-than-expected future claims, and higher-than-expected overall lifetime claims, on their inforce LTCI policies. The guaranteed renewable feature of LTCI is meant to encourage insurers to enter this line of business, and if necessary to revise their premiums to adjust for the greater-than-expected future claims.

The current LTC Model Regulation has been revised to avoid the recoupment of *past* claim losses. Restricting premium rate increases in such a way that *future* claims cannot be funded could have severe financial implications and does not follow the 2014 NAIC LTC Model Regulation.

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[i] Long-Term Care Insurance Model Regulation; NAIC; 1st Quarter 2017. Accessed at naic.org/store/free/MDL-641.pdf.

[ii] Model Bulletin; NAIC; Aug. 9, 2013. Accessed at naic.org/documents/committees_b_senior_issues_130809_ltc_model_bulletin.pdf.

[iii] *Long-Term Care Insurance: The SOA Pricing Project*; Society of Actuaries; November 2016. Accessed at soa.org/Files/Sections/ltc-pricing-project.pdf.

The American Academy of Actuaries is a 19,500-member professional association whose mission is to serve the public and the U.S. actuarial profession. For more than 50 years, the Academy has assisted public policymakers on all levels by providing leadership, objective expertise, and actuarial advice on risk and financial security issues. The Academy also sets qualification, practice, and professionalism standards for actuaries in the United States.

Long-term Care Insurance
Approaches to Reviewing Premium Rate Increases

NAIC LTC Pricing Subgroup

October 2018

Executive Summary

Several years ago, the NAIC Long-term Care Pricing Subgroup proposed changes to the NAIC Long-term Care (LTC) Model Regulation (Model 641) aimed at strengthening the pricing of LTC insurance. These proposed changes were adopted by the NAIC in August of 2014. These changes apply to LTC insurance policies issued on or after the date that the state where the policy is issued adopts the changes.

Despite these changes, along with changes made to the pricing methodology of LTC insurance in 2002, carriers find themselves in situations where they must increase premium rates in order to cover future expected claims. Most of these increases are implemented on blocks that are no longer open to new business. Regulators often treat the review and approval of these rate increases differently.

Over the past year, the LTC Pricing Subgroup studied and discussed approaches used by various states to review LTC rate increases. These approaches were discussed on public calls consisting of regulators, industry representatives, and consumer advocates. Through that process, this document was developed to serve as a resource that states can use in their review of LTC rate increases. The goal is to create a more predictable and transparent process for reviewing LTC rate increase filings.

Scope

This document describes two methodologies for computing rate increases for LTC insurance policies. Regulators should consider applicable laws in their state when applying these methods to a particular block of policies.

Background

Prior to 2002, LTC insurance was priced using a fixed lifetime loss ratio methodology. This methodology was meant to ensure that premium rates were not too high. However, as experience evolved, the premiums set using this methodology proved to be inadequate, leading to large rate increases. In addition, this approach allowed for the portion of the premium available for expenses and profit to increase when actual claims were higher than what was expected when the product was initially priced.

In 2002, a new method of pricing LTC insurance was adopted by the NAIC. This new method, known as the rate stabilization methodology, moved away from fixed loss ratios applied to initial premiums and moved to a rating methodology designed to increase the probability

that premiums will remain unchanged for the life of the contract, even under moderately adverse experience.

Even under the revised methodology, policyholders continue to experience large rate increases. In response, the NAIC Long-term Care Pricing Subgroup proposed changes to the NAIC Long-term Care Model Regulation (Model 641) aimed at strengthening the pricing of LTC insurance. These proposed changes were adopted by the NAIC in August of 2014. These changes apply to LTC insurance policies issued after the date that the state where the policy is issued adopts the revised regulation. The new model does not address rate increases consumers are experiencing on existing business.

The LTC Pricing Subgroup turned its focus to the review of these rate increases with the goal of developing a framework to achieve greater transparency and predictability in the review and approval of requests for LTC insurance rate increases.

Approaches

As a starting point, the subgroup surveyed states on various practices surrounding their review of LTC insurance rate increases. One of the first steps in the process was to develop consistency when using certain terms, including the term "recoupment of past losses", when used in our discussions. For purposes of this document, the subgroup developed a consistent understanding of different categories of past losses.

The following charts illustrate the streams of potential losses or deficiencies stemming from two general sources – those stemming from past and future premiums being insufficient, and those stemming from past and future incurred claims being worse than expected.

At the time of a rate increase, sources of potential past premium deficiencies come from premiums that were paid by policyholders who:

- are active
- are in paid-up status (i.e., they are not on claim, but are no longer paying premium under the terms of the policy but may have future claims)
- have lapsed coverage, (i.e., they are not paying premium, are not on claim, and cannot have future claims)
- are disabled (i.e., on claim)

At the time of a rate increase, sources of future premiums come from the following two groups:

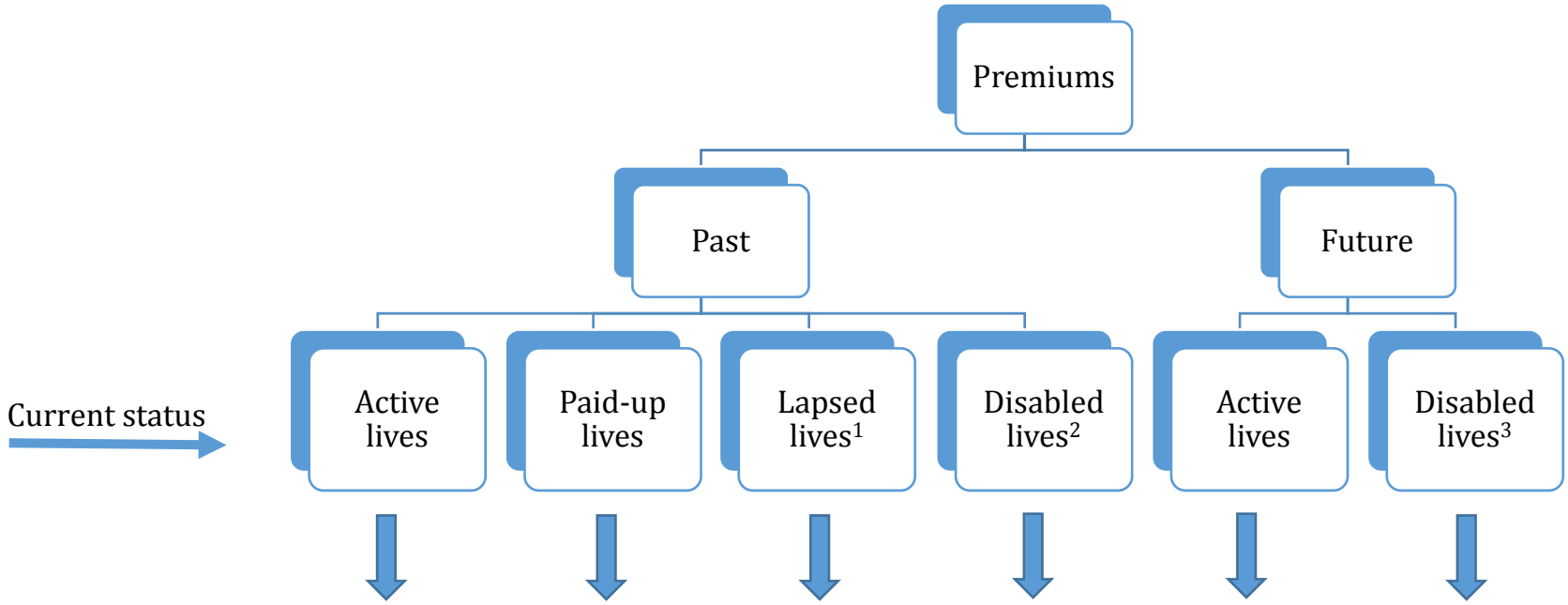
- policyholders who remain active and continue paying premiums
- policyholders who are currently on claim but recover and begin paying premiums again

At the time of a rate increase, sources of future incurred claims are:

- active premium paying policyholders who go on claim in the future

- disabled policyholders who are currently on claim, recover, and go on claim again in the future
- paid-up policyholders – this source of future claims is recognized in lifetime loss ratio calculations but not in projections of future claims for rate increases

Premium Shortfall Categories at the Time of a Rate Increase Request

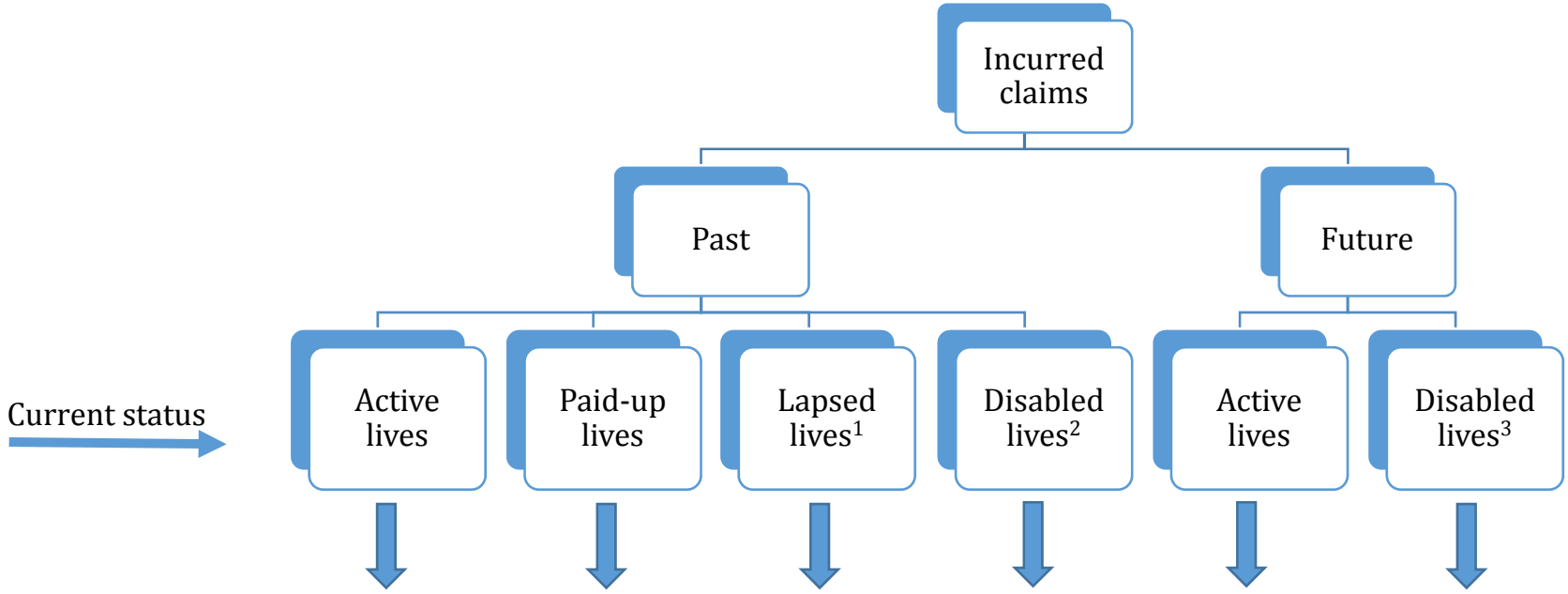


	Active lives	Paid-up lives	Lapsed lives[1]	Disabled lives[2]	Active lives	Disabled lives[3]
Lifetime loss ratio	✓	✓	✓	✓	✓	✓
Prospective present value approach	✗	✗	✗	✗	✓	✗
Blended if-knew/make up approach	✓✗	✓✗	✓✗	✓✗	✓	✓
2014 NAIC LTC Model Regulation	✓	✓	✓	✓	✓	✓

[1] Includes voluntary lapses and those who died prior to generating a claim
[2] Includes those who died while on claim and those who exhausted their benefits
[3] Current disabled lives who might recover in the future and resume paying premiums

✗ indicates that the category is not reflected in the methodology, and any deficiency needs to be funded from a source other than a rate increase. However, the deficiency could be mitigated by catch-up and transitional adjustments to the prospective PV approach. ✓✗ indicates a partial recoupment since the method blends if-knew, which does not allow for any recoupment, and make up, which allows for full recoupment.

Categories of Adverse Claims Experience at the Time of a Rate Increase Request



	Active lives	Paid-up lives	Lapsed lives[1]	Disabled lives[2]	Active lives	Disabled lives[3]
Lifetime loss ratio	✓	✓	✓	✓	✓	✓
Prospective present value approach	✗	✗	✗	✗	✓	✗
Blended if-knew/make up approach	✓	✓	✓	✓	✓	✓
2014 NAIC LTC Model Regulation	✗	✗	✗	✗	✓	✓

[1] Includes voluntary lapses and those who died prior to generating a claim
[2] Includes those who died while on claim and those who exhausted their benefits
[3] Current disabled lives who might recover in the future and resume paying premiums

✗ indicates that the category is not reflected in the methodology, and any deficiency needs to be funded from a source other than a rate increase. However, the deficiency could be mitigated by catch-up and transitional adjustments to the prospective PV approach. ✓ indicates a partial recoupment since the method blends if-knew, which does not allow for any recoupment, and make up, which allows for full recoupment.

As a second step in the process, the pricing subgroup identified several general methodologies that were consistently used across states. These are:

- The lifetime loss ratio approach, which allows for full recoupment of past losses and often results in the largest rate increase
- Unique state approaches, which are designed to limit the recoupment of past losses
- The amended model regulation, which, like the state approaches, limits the recoupment of past losses

The two state approaches discussed in the pricing subgroup are described below.

Prospective PV approach

This approach avoids a recoupment of past losses by considering only future projections. The following formula is used to compute an allowable rate increase for a block of LTC insurance policies:

$$\text{rate increase \%} = \frac{\Delta PV(\text{future incurred claims}) - \left(\frac{.58 + .85C}{1 + C}\right)\Delta PV(\text{future earned premiums})}{.85\, PV_{\text{current}}(\text{future earned premiums})}$$

where:

Δ indicates the change in present value (PV) due to the change in actuarial assumptions between the time of the last rate increase (or the original assumptions if there was no prior rate increase) and the current assumptions

C is the cumulative percent rate increase to date. For example, if the current rate, prior to the proposed rate increase, is 50 percent higher than the rate at initial pricing, then $C = .5$

The *current* subscript in the denominator indicates that the PV should be computed using current assumptions. The future earned premiums in the formula are based on the current premiums prior to the proposed rate increase. Regulators may wish to consider the addition of margin to the rate increase. For example, the ΔPV(future incurred claims) term in the above formula could be multiplied by 1.1 to represent a 10 percent margin.

The formula is limited to **active, premium-paying policyholders** as of the time of the filing. All present value calculations in the formula should be based on the same set of current active lives.

For pre-rate stabilized policies, one could use .6 in place of .58 and .8 in place of .85:

$$\text{rate increase \%} = \frac{\Delta PV(\text{future incurred claims}) - \left(\frac{.6 + .8C}{1 + C}\right)\Delta PV(\text{future earned premiums})}{.8\, PV_{\text{current}}(\text{future earned premiums})}$$

Justification for the formula

The numerator represents the amount of additional funding needed, on a prospective basis, as a result of the change in actuarial assumptions. This amount reflects the increase in the PV of incurred claims, and is partly offset by the increase in the PV of future net premiums, where net premiums are computed by multiplying gross premiums by the loss ratio.

To compute the loss ratio, if P_0 is the premium at initial pricing and P is the current premium prior to the proposed rate increase, then:

$$P = P_0(1+C)$$

so

$$P_0 = \frac{P}{1+C}$$

The portion of current premium due to prior increases is:

$$P - P_0 = P - \frac{P}{1+C} = \frac{PC}{1+C}$$

Applying a 58 percent loss ratio to the initial premium and an 85 percent loss ratio to the increase portion, the loss ratio is:

$$\frac{.58\frac{P}{1+C} + .85\frac{PC}{1+C}}{P} = \frac{.58+.85C}{1+C}$$

Since a loss ratio of 85 percent applies to the rate increase, which provides the additional funding needed, then:

$$.85\,\Delta PV_{\text{current}}(\text{future earned premiums}) =$$
$$\Delta PV(\text{future incurred claims}) - \left(\frac{.58+.85C}{1+C}\right)\Delta PV(\text{future earned premiums})$$

The percentage rate increase, computed as ΔPV / PV of future earned premiums, is found by dividing both sides of the above equation by $.85\,PV_{\text{current}}(\text{future earned premiums})$:

$$\text{rate increase}\,\% = \frac{\Delta PV(\text{future incurred claims}) - \left(\frac{.58+.85C}{1+C}\right)\Delta PV(\text{future earned premiums})}{.85\,PV_{\text{current}}(\text{future earned premiums})}$$

Possible Modifications to Prospective PV approach

The prospective PV formula is intended to produce a rate increase that is adequate to fund the projected increase in future claim liabilities. However, a regulator should consider modifications to the formula based on the following:

- Disapproval of a prior actuarially justified rate increase.
- A prior actuarially justified rate increase reduced by the regulator.
- Approval of a prior actuarially justified rate increase after significant delay, offset by any company delay in filing for an actuarially justified rate increase.

Note that the use of any prior "actuarially justified" rate increase requires justification and support, which may vary by company and by state. The use and amount of any prior actuarially justified rate increase must be agreed to by both the regulator and the company.

Examples of the modifications that could be made to the prospective PV formula are described below:

Catch-up Provision (For rate increase requests denied or delayed)

If part of a past rate increase request has been denied, or if there was a material delay in the prior approval, for the new rate to be consistent with the underlying methodology of the Base Formula, a company must be granted an additional rate increase amount, called the catch-up provision. The catch-up provision is designed to reflect in a new rate increase the necessary additional premiums based on the assumptions provided to the department at the time of the previous rate increase request that were not approved with the prior filing(s). It will not take into account any deviation in actual experience from assumed experience during that time period.

$$\text{Catch-up rate increase \%} = \frac{\text{AV}(\text{premiums requested}^{\text{P}}) - \text{AV}(\text{premiums approved}^{\text{P}})}{\text{PV}_{\text{current}}(\text{future earned premiums})}$$

$$+ \frac{\text{PV}(\text{premiums requested}^{\text{F}}) - \text{PV}(\text{premiums approved}^{\text{F}})}{\text{PV}_{\text{current}}(\text{future earned premiums})}$$

Where:

AV is the Accumulated Value at the time of the new rate increase request using the actuarial assumptions made at the time of the previous rate increase request(s).

PV is the Present Value at the time of the new rate increase request using the actuarial assumptions made at the time of the previous rate increase request(s).

Premiums Requested^{P} is the total past premiums that would have been collected had the entire rate increase request been granted in a timely manner based on the actuarial assumptions made at the time of the previous rate increase request(s)

Premiums Requested^{F} is the total future premiums that would have been collected had the entire rate increase request been granted in a timely manner based on the actuarial assumptions made at the time of the previous rate increase request(s)

Premiums Approved^{P} is the total past premiums that were collected based on the rate increase approved at the time of the previous rate increase request(s)

Premiums Approved^{F} is the total future premiums that would have been collected based on the rate increase approved at the time of the previous rate increase request(s)

For pre-rate stabilized policies, use .8 in place of .85.

Transition Provision (For Pre-Rate Stability products and other products where the last rate increase requests was voluntarily reduced by the company)

If the prior rate increase request was not subject to the Rate Stability actuarial certification or a past rate increase request has been voluntarily reduced from the amount per such certification, a transition period needs to be established for companies to make a single filing to provide the full amount of premium necessary to meet the actuarial certification (consistent with the Model Bulletin calculation requirements). This transition filing would establish the assumptions to be used as the "prior assumptions" for future Base Formula requests and the maximum "Prior Premium" scale for these policies based on those prior assumptions. For any new filing of a rate increase to the Prior Rate scale to be consistent with the underlying methodology of the Base Formula, a company must be granted increases from the current approved premium scale up to but not above the maximum Prior Premium scale as part of the Transition amount. In this instance, the company will not be allowed to recapture past premiums that would have been collected if the rate increase request had not been voluntarily reduced. To the extent that a company requests a Transitional increase and a state denies or reduces the amount, the amount denied would be allowed in future rate increase requests under the Catch-Up Provision.

$$\text{Transition rate increase \%} = \frac{\text{PV(premiums justified)} - \text{PV(premiums requested)}}{\text{PV}_{\text{current}}\text{(future earned premiums)}}$$

Where:

PV is the Present Value using the actuarial assumptions made at the time of the previous rate increase request(s).

Premiums Justified is the total future premiums that would have been collected had the previous rate increase request been based upon the entire amount calculated in the Base Formula and Catch-up Provisions at the time of the previous rate increase request(s)

Premiums Requested is the total future premiums that would have been collected based on the entire rate increase requested at the time of the previous rate increase request(s)

For pre-rate stabilized policies, use .8 in place of .85.

Calculation of Entire Rate Increase

Total Rate Increase = Base Formula Increase % + Catch-up Increase % + Transition Increase %

Blended If-Knew/Make-up Approach

This approach begins with the computation of if-knew and makeup rate increases, as described in the definitions below. Next, a blended average is computed between the if-knew and make-up increases, where the makeup component is weighted based on the percentage of original policyholders remaining in active, premium-paying status. Finally, a cost-sharing function is applied to determine the portion of the rate increase that is paid by policyholders, while the remainder is a cost borne by the company.

This approach requires the use of all components outlined in this section. It is not appropriate to use only one part of this approach to determine a rate increase.

Key definitions include:

- If-knew increase – increase to the premium rates such that the resulting rates, if in effect from inception of the form, would produce the greater of the initial target lifetime loss ratio or minimum loss ratio applicable to the form

- Make-up increase – increase to the premium rates such that the resulting rates, if in effect in future years, would produce the greater of the initial target lifetime loss ratio or minimum loss ratio applicable to the form

- Blended increase – weighted average of if-knew increase and makeup increase, with the makeup component weighted based on the percentage of the original policyholders remaining in active, premium-paying status

- Cost-sharing increase – blended increase reduced by the cost-sharing formula described below

- Maximum allowable rate increase – an increase that, in addition to any prior rate increase, results in a cumulative rate increase equal to the cost-sharing increase

Cost sharing

This approach requires a state to establish a cost-sharing formula to be applied the rate increase determined under this approach. The table below is an example of a formula where the rate increase is sliced into layers. The policyholder's share of the rate increase decreases with each layer.

Blended increase	Policyholder share of the increase
0-15%	100%
15-50%	90%
50-100%	75%
100-150%	65%
>150%	50%

For example, a blended increase of 70 percent would be sliced into three layers, consisting of 15 percent in the 0-15% layer, 35 percent in the 15-50% layer, and the remaining 20 percent in the 50-100% layer. The policyholder's share of a 70 percent blended increase would be 100% x 15% + 90% x 35% + 75% x 20% = 15% + 31.5% + 15% = 61.5%.

The example below illustrates the application of this method. It assumes that the minimum loss ratio applicable to the policy is 60 percent and that at the time of the rate increase filing, 40 percent of the original policyholders remain and are paying premium.

	Without current increase			Premium at if knew level			Premium at make up level			With allowable rate increase		
Experience	*Earned Premium*		*Incurred*	*Earned*	*Incurred*	*Loss*	*Earned*	*Incurred*	*Loss*	*Earned*	*Incurred*	*Loss*
Period	*Original*	*Actual*	*Claims*	*Premiums*	*Claims*	*Ratio*	*Premiums*	*Claims*	*Ratio*	*Premiums*	*Claims*	*Ratio*
Past	100	110	50	208	50	24%	110	50	45%	110	50	45%
Future	60	78	150	125	150	120%	223	150	67%	137	150	109%
Lifetime	160	188	200	333	200	60%	333	200	60%	247	200	81%
Loss ratio at the original premium level				125%								
Minimum loss ratio applicable to the form				60%		Layer	PH share					
If-knew increase				108%		15%	100%					
Make-up increase				272%		35%	90%					
Remaining policyholders percentage				40%		50%	75%					
Blended increase				174%		50%	65%					
Cost-sharing increase				128%		24%	50%					
Past rate increase				30%		174%						
Maximum allowable rate increase				76%								

There are many possible refinements of the basic approach described above, such as:

- reducing the allowable increase if the original premiums were unreasonably low (i.e. lower than a benchmark premium calculated using assumptions that are deemed appropriate for the period in which the policy was priced and issued)
- basing the if-knew and make-up increases on a measure of profitability rather than on a target or minimum loss ratio standard

- calculating present values using actual and expected investment returns rather than statutory valuation rates
- specifying how margins for adverse experience and waiver of premium benefits should be treated in the loss ratio calculation
- specifying the level of granularity of the rate increase calculation (i.e. whether the rate increase should vary by benefit features, underwriting criteria, etc.)

NAIC Model Regulation

Section 20.1(C)(2) of the Model Regulation describes a 58/85 loss ratio standard, which recognizes the lesser of actual or expected past claims. The allowable rate increase computed according to the Model Regulation's loss ratio standard applicable on the issue date of the policy, serves as a ceiling when using either of the above approaches.

Comparison of Approaches

Below are summaries of the results produced under each method for three actual rate filings received from three different carriers.

For each carrier, the earned premiums and incurred claims were multiplied by a random number to mask the carrier's actual data. Note that all yearly figures are discounted with interest:

Carrier #1

Summary of rate filing	
Type	Pre Rate Stabilized (Individual)
Rate increase history	40% in 2010; 25% in 2015
Cumulative rate prior increase	1.40 x 1.25 - 1 = 75%

	Accumulated and present values at 4.5% interest rate			
	Prior assumptions		Current assumptions	
	Earned premiums	Incurred claims	Earned premiums	Incurred claims
Past	29,881,320	30,254,745	29,312,302	30,254,745
Future	6,396,557	64,064,583	8,276,125	81,078,884
Lifetime	36,277,877	94,319,328	37,588,427	111,333,629

Summary of calculations	
Estimated % of active policyholders remaining	50%
Lifetime LR	296%
Maximum rate increase under 60/80 lifetime LR standard	1321%
Blended if-knew & makeup components:	
Makeup increase	3268%
"If knew" rate increase	498%
Blended with 50% active policyholders remaining:	1883%
With cost sharing	983%

Blended if-knew & makeup rate increase* (after backing out prior 69.6% cumulative rate increase)	**519%**
Prospective PV allowable rate increase	**238%**
* Rate increase assumes: (1) benchmark premium = original premium; and (2) 50% actives remaining.	

Carrier #2

Summary of rate filing	
Type	Rate stabilized (individual)
Rate increase history	None
Cumulative prior rate increase	0%

	Accumulated and present values at 4% interest rate			
	Prior assumptions		Current assumptions	
	Earned premiums	Incurred claims	Earned premiums	Incurred claims
Past	2,605,954	41,528	2,605,954	41,528
Future	4,537,414	3,795,819	4,382,489	5,514,785
Lifetime	7,143,367	3,837,347	6,988,442	5,556,313

Summary of calculations	
Estimated % of active policyholders remaining	71%
Lifetime LR	80%
Maximum rate increase under 58/85 lifetime LR standard	40%
Blended if-knew & makeup components:	
Makeup increase	59%
"If knew" rate increase	37%
Blended with 71% active policyholders remaining:	53%
With cost sharing	49%
Blended if-knew & makeup allowable rate increase[1, 2]	**49%**
Prospective PV allowable rate increase[2]	**49%**
[1] Rate increase assumes: (1) benchmark premium = original premium; and (2) 71% actives remaining. [2] The allowable rate increase would be limited to 40% based on the 58/85 lifetime loss ratio standard.	

Carrier #3

Summary of rate filing	
Type	Rate stabilized (individual)
Rate increase history	None
Cumulative prior rate increase	0%

	Accumulated and present values at 4.5% interest rate			
	Prior assumptions		Current assumptions	
	Earned premiums	Incurred claims*	Earned premiums	Incurred claims*
Past	1,272,279	221,055	1,272,279	221,055

Future	659,852	1,098,641	864,521	2,561,128
Lifetime	1,932,131	1,319,696	2,136,800	2,782,183

* Projected incurred claims include a 10% moderately adverse experience load.

Summary of calculations	
Estimated % of active policyholders remaining	77%
Lifetime LR	130%
Maximum rate increase under 58/85 lifetime LR standard	210%
Blended if-knew & makeup components:	
Makeup increase	308%
"If knew" rate increase	124%
Blended with 77% active policyholders remaining:	266%
With cost sharing	174%
Blended if-knew & makeup allowable rate increase*	**174%**
Prospective PV allowable rate increase	**183%**
* Rate increase assumes: (1) benchmark premium = original premium; and (2) 77% actives remaining.	

Other Considerations

Premium Rate Increase Caps

Some states, either by regulation or administrative practice, place caps on premium rate increases. In particular, New Hampshire adopted a rule that caps rate increases based on the insured's attained age. In general, caps implemented by states have no actuarial basis, but instead are arbitrarily administered.

Although it is understandable that states may favor arbitrary caps in the interest of protecting policyholders from large rate increases, one concern is a potential solvency risk if actuarially justified rate increases are postponed along with the potential for substantial reductions in benefits due to state-specific guaranty fund limits. In addition, the need for future rate increases will be greater based on the degree to which requested rate increases are capped. Many states have worked with companies to successfully address large rate increases through the use of a pre-approved series of incremental increases, allowing rates to reach the appropriate level while fully informing the policyholders of the timing and amount of the full series of increases.

Delays in Filing and Delays in Approval of Rate Increases

Similar to arbitrary rate caps, delays in implementing actuarially justified rate increases due to either a carrier failing to file a needed rate increase, or delays in the regulatory approval of a needed rate increase, can pose a potential solvency risk. Several LTC insurance carriers have commented that delays in the implementation of needed rate increases lead to significantly higher rate increases later. For example, one carrier with a large block of LTC business estimated that each one-year delay of a needed rate increase adds a 5 to 10 percentage point increase to the needed rate increase.

Lifetime Loss Ratio Issue

Some regulators believe it is inappropriate to approve a rate increase that would lead to a lower projected lifetime loss ratio than in the prior rate increase filing. Where the prior filing was consistent with actuarially certified adequate premiums this would generally be an appropriate expectation unless sufficient justification is provided for an exception. Where the prior rate filing was not consistent with actuarially certified adequate premiums (e.g. most pre-rate stability business or filings limited by rate caps) or the company noted in its filing that if experience did not improve that additional rate increase filings are likely, the projected loss ratio from such a prior filing is not an appropriate limit.

John Hancock Financial Services

Long Term Care
601 Congress Street
Boston Massachusetts 02210

(617) 572-7026
JulieKRobinson@jhancock.com

Julie K. Robinson, FSA, MAAA, CFP®
Assistant Actuary, LTC In Force Management

John Hancock
LONG-TERM CARE INSURANCE

December 20, 2018

Bill Dismore
Virginia Department of Insurance

Re: John Hancock Life Insurance Company (U.S.A.)
2016 GLTC Inforce Rate Increase Filing – Post-RS
SERFF ID: MULF-130883085

Dear Mr. Dismore,

This letter is in response to your objection dated December 3, 2018 regarding the above filing. Your questions/requests are included below in **bold** with our responses following.

1. **Please provide the current rates and the amount of increase requested for each benefit period for all Affected Form Numbers. Please ensure that the Affected Form Number appears on each of the Current Rate sheets as well as the percentage increase to be applied to the current rate to obtain the proposed rate for each benefit period. Provide the SERFF Tracking # for the approved Current Rates.**

   In comparing P-FACE (2002-2) VA proposed rates with the current rates approved under SERFF # MULF-126977901, we were unable to find where the rates for the ABI Option: (4.4% Compound Inflation) for benefit periods of 2, 3, 4, 5, 6, 10 years and Life; (2.4% Compound Inflation) for benefit periods of 2, 3, 4, 5, 6 years; (1.5% Compound Inflation) for benefit periods 10 years and Life were approved in the prior filing.

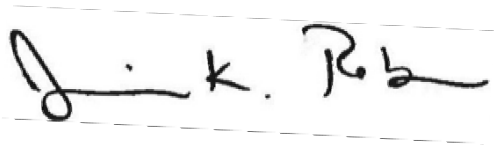
   See the attached files "*P-FACE(2002-2) VA Rate Tables with Comparison.xlsx*" and "*P-FACE(2004) Rate Tables with Comparison.xlsx*". The "Table of contents" tab in each file contains details regarding the information contained in each tab.

   The SERFF tracking # is MULF-126977901.

   Note the inflation rates you referenced are being proposed as part of this rate increase filing; thus, no currently approved rate sheets with these inflation rates will be found in SERFF. See the attached rate table files to better understand the relationship between current and proposed inflation rates.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,



Julie K. Robinson, FSA, MAAA, CFP®

John Hancock Financial Services

Long Term Care
601 Congress Street
Boston Massachusetts 02210

(617) 572-7026
JulieKRobinson@jhancock.com

Julie K. Robinson, FSA, MAAA, CFP®
Associate Actuary, LTC In Force Management

LONG-TERM CARE INSURANCE

January 2, 2019

Bill Dismore
Virginia Department of Insurance

Re: John Hancock Life Insurance Company (U.S.A.)
2016 GLTC Inforce Rate Increase Filing – Post-RS
SERFF ID: MULF-130883085

Dear Mr. Dismore,

This letter is in response to your objection dated December 26, 2018 regarding the above filing. Your questions/requests are included below in **bold** with our responses following.

1. **Please remove Items 45 and 46 from the Rate/Rule Schedule and place these Rate Tables w/comparison under the Supporting Documentation tab.**

   We have moved the items in SERFF as requested.

2. **Please review the proposed rates carefully. The Affected Form Number(s) must be listed on the proposed rate exactly as it was approved.**

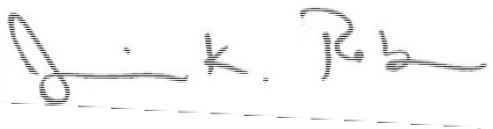
   For example, Item 24 of the Rate Tables shows the affected form number as "P-MS(2004)". The proposed rate sheet is titled, "P-FACE(2004).pdf" and the line under John Hancock Life Insurance Company (U.S.A.) shows "P-FACE(2004). The form number "P-MS(2004)" is not indicated anywhere on the proposed rate sheet.

   Please review each of the proposed rate sheets and ensure that the exact form number is identified on the proposed rate sheet.

   The proposed rate sheets have been revised to reference all applicable form numbers. Please see "*P-FACE(2002-2) VA.pdf" and "P-FACE(2004).pdf".*

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,



Julie K. Robinson, FSA, MAAA, CFP®

John Hancock Financial Services

Long Term Care
200 Berkeley Street
Boston Massachusetts 02116

(617) 572-4989
dplumb@jhancock.com

David Plumb, FSA, MAAA
Vice President, Long Term Care Inforce Management

John Hancock
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 – Post-RS
SERFF ID: MULF-130883085

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.

We would like to add this option to the current filing. New filing packages and rate sheets with the Shared Cost option are attached. The new filing package includes minor additional updates:

- Section 19 - No longer uses the word "avoid" and instead uses "offset".
- Section 20 - Now contains the details for the new Shared Cost option
- Section 22 (formerly 21) - The third sentence was updated to say "This is accomplished by first backing-out all prior **approved** rate increases from our nationwide premium data."
- Appendices C1 to C2 - 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-130883166.

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

John Hancock Financial Services

Long Term Care
200 Berkeley Street
Boston Massachusetts 02116

(617) 572-4989
dplumb@jhancock.com

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 GLTC Inforce Rate Increases JH – Post-RS
SERFF ID: MULF-130883085

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 include the narrative in the RRS.

A short narrative explaining the rate increase has been included in the RRS.
Please see the attached LTC Summary: "*Post-RS VA 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