Filing at a Glance

Company:	John Hancock Life Insurance Company (USA)
Product Name:	2019 Inforce Rate Increases - JH Adv
State:	Virginia
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Rate
Date Submitted:	03/27/2020
SERFF Tr Num:	MULF-132251136
SERFF Status:	Closed-Approved
State Tr Num:	MULF-132251136
State Status:	Approved
Co Tr Num:	2019 INFORCE RATE INCREASE - JH ADV
Effective Date Requested:	On Approval
Author(s):	Michelle Fluet, Carol Folsom, Joanne Witham, Alex Yi, Amanda Weaver
Reviewer(s):	Bill Dismore (primary)
Disposition Date:	02/18/2021
Disposition Status:	Approved
Effective Date:	

General Information

Project Name: 2019 Inforce Rate Increases - JH Adv
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 49.4%

Deemer Date: 07/25/2020
Submitted By: Michelle Fluet

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 02/18/2021
State Status Changed: 02/18/2021
Created By: Michelle Fluet
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:

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

Dear Commissioner:

We have recently completed our 2019 experience study. This comprehensive study is generally conducted every three years and examines the usage trend for our insured population. The study results show lower than expected claim terminations during the elimination/waiting period and an updated view of future mortality and morbidity improvements, partially offset by favorable incidence as policyholders are filing claims at a lower rate than expected. In short, we anticipate having to pay more claims in the future than previously expected.

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

Policy SeriesApproval DateYears SoldAverage Increase
LTC-VA-9110/3/19911991 – 199449.4%
NH-VA-9110/3/19911991 – 199349.4%
LTC-94 VA12/20/19931994 – 199749.4%
NH-94 VA 10/28/19931994 – 199949.4%

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

If a prior increase was required, the new premium increase will be implemented no less than 12 months from the previous increase.

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

Policyholder Options
We are fully aware that a premium increase may be difficult for our policyholders. Therefore, we will provide all policyholders with options which will help them mitigate the impact of any increase.

•Shared Cost Option
If the policyholder selects this option, they will be able to offset the premium rate increase. The Shared Cost Option consists of two components.
•All policy benefit amounts (all Daily/Weekly/Monthly Benefit amounts and the Policy Limit) will be decreased by an assigned Shared Cost percentage (based upon policy series and the insured's original issue age and benefit selected); and
•We will also apply that same Shared Cost percentage to future claims for covered charges and will pay our portion (1 minus the Shared Cost percentage) of covered charges, but we will pay no more than the new revised [daily/monthly/weekly] benefit amount and the new Policy Limit. The insured will be responsible for the remaining expenses.
Example: If the revised Daily Benefit for Nursing Facility Care is $200 and Your Shared Cost Percentage is 20%, we will pay 80% of the Nursing Home charges, but no more than $200.
•If Your Nursing Home charges are $100, we will pay $80 and You will be responsible for $20.

•If Your Nursing Home charges are $200, we will pay $160 and You will be responsible for $40.
•If Your Nursing Home charges are $300, we will pay $200 and You will be responsible for $100

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.

If Shared Cost is elected all other policy provisions other than those mentioned above remain unchanged, including the inflation increase option (if selected).

•Inflation Reduction
If the policyholder selects this option, they will be able to offset the premium rate increase.

Policyholders who originally purchased lifetime 5% compound or 5% simple inflation and some policyholders who took a reduced compound or simple inflation when notified of past premium increases, will be provided with the ability to keep premium at the current level by decreasing their future inflation coverage to a lower percentage which will vary by policy series. These policyholders will be able to keep all accrued inflation increase amounts to date and the lower inflation index will apply on a prospective basis only. Reduced inflation rates are determined to be actuarially equivalent to the requested rate increase and therefore these options are only available if the full rate increase requested is accepted.

•Paid-up Option
If the policyholder selects this option, the policy will be converted to a paid-up status on the rate increase effective date (the next policy anniversary date). The new policy limit will be equal to 150% of premiums paid, less any claims paid. Under this option all optional riders will terminate, and no additional inflation adjustments/increases will be provided.

Please note all of the referenced mitigation options above may not be available if the rate increase is not approved as requested.

•Nonforfeiture
The nonforfeiture benefit, if purchased, may be exercised and the policy will be converted to paid-up status in accordance with the policy provision on the rate increase effective date.

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

•Additional Mitigation Options
Policyholders may also be able to reduce their benefit period, adjust their daily/monthly benefit amount, drop optional benefit riders or extend their elimination period.

The corresponding forms for the Shared Cost and Inflation Reduction will be submitted under separate cover shortly.

Policyholder Communication Package

We are submitting for informational purposes, our sample template policyholder communication package regarding the rate increase and options to help mitigate the rate increase. We developed the communication package keeping in mind the amount of meaningful and detailed information to the policyholder and presenting it in a clear manner. We have incorporated suggestions from state regulators, policyholders and our dedicated policyholder service representatives. This package will be personalized for each customer and of course will vary by their respective situation. This package is included in Supporting Documentation.

Ensuring No Cross-Subsidization Between States

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

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

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

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

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

This submission is being filed in all states.

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

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

Thank you for your time and consideration in this matter.

Company and Contact

State:	*Virginia*	***Filing Company:***	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2019 Inforce Rate Increases - JH Adv*		
Project Name/Number:	*2019 Inforce Rate Increases - JH Adv/*		

Filing Contact Information

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

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

Filing Company Information

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

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

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

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2019 Inforce Rate Increases - JH Adv*
Project Name/Number: *2019 Inforce Rate Increases - JH Adv/*

Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2019 Inforce Rate Increases - JH Adv*
Project Name/Number: *2019 Inforce Rate Increases - JH Adv/*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Bill Dismore	02/18/2021	02/18/2021

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Info has been requested from company	Bill Dismore	12/14/2020	12/14/2020
Info has been requested from company	Bill Dismore	05/28/2020	05/28/2020
Info has been requested from company	Bill Dismore	05/15/2020	05/15/2020
Info has been requested from company	Bill Dismore	05/08/2020	05/08/2020
Info has been requested from company	Bill Dismore	03/31/2020	03/31/2020

Response Letters

Responded By	Created On	Date Submitted
Michelle Fluet	02/16/2021	02/16/2021
Michelle Fluet	06/25/2020	06/25/2020
Michelle Fluet	05/15/2020	05/15/2020
Michelle Fluet	05/14/2020	05/14/2020
Michelle Fluet	05/06/2020	05/06/2020

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Amendment Letter and Calculations	Carol Folsom	09/03/2020	09/03/2020
Rate	Removed	Michelle Fluet	04/01/2020	04/03/2020
Rate	Removed	Michelle Fluet	04/01/2020	04/03/2020
Rate	Removed	Michelle Fluet	04/01/2020	04/03/2020
Rate	Removed	Michelle Fluet	04/01/2020	04/03/2020
Rate	Removed	Michelle Fluet	04/01/2020	04/03/2020
Rate	Removed	Michelle Fluet	04/01/2020	04/03/2020
Rate	Removed	Michelle Fluet	04/01/2020	04/03/2020
Rate	Removed	Michelle Fluet	04/01/2020	04/03/2020

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2019 Inforce Rate Increases - JH Adv*
Project Name/Number: *2019 Inforce Rate Increases - JH Adv/*

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Long Term Care Insurance Rate Request Summary	Michelle Fluet	04/01/2020	04/03/2020
Supporting Document	Cover letter	Michelle Fluet	04/01/2020	04/03/2020
Supporting Document	Sample Policyholder Communication Package	Michelle Fluet	04/02/2020	04/03/2020
Supporting Document	L&H Actuarial Memorandum	Michelle Fluet	04/01/2020	04/03/2020

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Reminder - response due for outstanding objection letter.	Note To Filer	Bill Dismore	02/16/2021	02/16/2021
Confidentiality Request	Note To Filer	Bill Dismore	05/08/2020	05/08/2020
Extension Granted to 5/06/2020	Note To Filer	Bill Dismore	04/30/2020	04/30/2020
Request for Extension	Note To Reviewer	Michelle Fluet	04/29/2020	04/29/2020
Our call today	Note To Filer	Bill Dismore	04/02/2020	04/02/2020
Our call today	Note To Reviewer	Michelle Fluet	04/01/2020	04/01/2020
Corrected Shared Care Factors	Reviewer Note	Bill Dismore	10/14/2020	
Actuarial Final Summary & Opinion Report	Reviewer Note	Bill Dismore	09/22/2020	
Seperate Filings	Reviewer Note	Bill Dismore	04/01/2020	
RRS	Reviewer Note	Bill Dismore	03/30/2020	

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2019 Inforce Rate Increases - JH Adv*
Project Name/Number: *2019 Inforce Rate Increases - JH Adv/*

Disposition

Disposition Date: 02/18/2021
Effective Date:
Status: Approved

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
John Hancock Life Insurance Company (USA)	49.400%	49.400%	$1,377,486	1,444	$2,790,529	50.500%	27.200%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Certification of Compliance	Received & Acknowledged	Yes
Supporting Document	Product Checklist	Received & Acknowledged	Yes
Supporting Document (revised)	L&H Actuarial Memorandum	Received & Acknowledged	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document (revised)	Long Term Care Insurance Rate Request Summary	Received & Acknowledged	Yes
Supporting Document (revised)	Cover letter	Received & Acknowledged	Yes
Supporting Document (revised)	Sample Policyholder Communication Package	Received & Acknowledged	Yes
Supporting Document	Response to 3/31/20 objection	Received & Acknowledged	Yes
Supporting Document	Response to 5/8/20 objection	Received & Acknowledged	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	No
Supporting Document	Cover letter	Withdrawn	No
Supporting Document	Sample Policyholder Communication Package	Withdrawn	No
Supporting Document	Response to 5/28/20 objection	Received & Acknowledged	Yes
Supporting Document	Amendment Letter and Calculations	Received & Acknowledged	Yes
Rate (revised)	Rate Table	Approved	Yes
Rate (revised)	Rate Table	Approved	Yes

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2019 Inforce Rate Increases - JH Adv*
Project Name/Number: *2019 Inforce Rate Increases - JH Adv/*

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate (revised)	Rate Table	Approved	Yes
Rate (revised)	Rate Table	Approved	Yes
Rate (revised)	Removed	Withdrawn	No
Rate (revised)	Removed	Withdrawn	No
Rate (revised)	Removed	Withdrawn	No
Rate (revised)	Removed	Withdrawn	No
Rate (revised)	Removed	Withdrawn	No
Rate (revised)	Removed	Withdrawn	No
Rate (revised)	Removed	Withdrawn	No
Rate (revised)	Removed	Withdrawn	No
Rate	Rate Table	Withdrawn	No
Rate	Rate Table	Withdrawn	No
Rate	Rate Table	Withdrawn	No
Rate	Rate Table	Withdrawn	No
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Rate	Rate Table	Withdrawn	No
Rate	Rate Table	Withdrawn	No
Rate	Rate Table	Withdrawn	No

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2019 Inforce Rate Increases - JH Adv*
Project Name/Number: *2019 Inforce Rate Increases - JH Adv/*

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	12/14/2020
Submitted Date	12/14/2020
Respond By Date	01/14/2021

Dear Michelle Fluet,

Introduction:

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

Objection 1

Comments: This filing is pending the completion of the policyholder letter review under MULF-132319248.

Please respond to this objection when the questions about the policyholder letter have been answered.

Thank you.

Conclusion:

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

A response to this objection (or request for information if more applicable) is expected within 30 days. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Bill Dismore

State:	*Virginia*	**Filing Company:**	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2019 Inforce Rate Increases - JH Adv*		
Project Name/Number:	*2019 Inforce Rate Increases - JH Adv/*		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	05/28/2020
Submitted Date	05/28/2020
Respond By Date	06/27/2020

Dear Michelle Fluet,

Introduction:

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

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

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please explain why the Before Proposed Increase values in Exhibit 1 differ from those in the PPV Method exhibit for both the Base and Catchup calculations.

Objection 2

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please reconcile the cumulative increase percentage shown in the Cost Sharing Calculations.xlsx spreadsheet (155.1%) and that shown in 2019 Retail ADV Rate Increase Filing Summary.xlsx (149.3%).

Objection 3

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide the total claim count for both a) this block of policies and b) the full data set used to set the morbidity assumptions.

Objection 4

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please quantify the impact of the Companys choice to use only the 5-year period of 2013-2017 to set its experience assumptions vs. all historical data.

Objection 5

- L&H Actuarial Memorandum (Supporting Document)

Comments: Are any adjustments made by policy form or block to adjust the total company assumptions derived in the experience studies to reflect policy characteristics of each individual block?

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.

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

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

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

Thank you for your courtesy and consideration in this matter.

Sincerely,
Bill Dismore

State:	*Virginia*	**Filing Company:**	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2019 Inforce Rate Increases - JH Adv*		
Project Name/Number:	*2019 Inforce Rate Increases - JH Adv/*		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	05/15/2020
Submitted Date	05/15/2020
Respond By Date	05/29/2020

Dear Michelle Fluet,

Introduction:

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

Objection 1

- Product Checklist (Supporting Document)

Comments: Please review, sign and date the Rate Review Filing Checklist found in SERFF and attach this to the Product Checklist under the Supporting Documentation tab.

Conclusion:

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

A response to this objection (or request for information if more applicable) is expected within 2 weeks. After 5/29/2020, the filing will be DISAPPROVED unless an extension no longer than 30-days is requested.

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

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

Thank you for your courtesy and consideration in this matter.

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Sincerely,
Bill Dismore

State: Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2019 Inforce Rate Increases - JH Adv
Project Name/Number: 2019 Inforce Rate Increases - JH Adv/

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	05/08/2020
Submitted Date	05/08/2020
Respond By Date	05/15/2020

Dear Michelle Fluet,

Introduction:

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

Objection 1

Comments: Objection Letter Response #3. - 5/06/2020
Rate/Rule Schedule - Company Rate Information - Overall % Indicated Change

In your response noted above, the company states the Makeup rate increase is 2142.1%. Please revise the current "Overall % Indicated Change:" to this figure.

The "Overall % Rate Impact:" of 49.400% would remain unchanged.

Since 2142.1% is the weighted average of if-knew and makeup increase based on the percentage of the original policyholders remaining in active, premium-paying status, this total should be reflected in the Rate/Rule Schedule tab under Company Rate Information - Overall % Indicated Change instead of the current 49.400%.

Conclusion:

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

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

Thank you for your courtesy and consideration in this matter.

Sincerely,
Bill Dismore

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2019 Inforce Rate Increases - JH Adv*
Project Name/Number: *2019 Inforce Rate Increases - JH Adv/*

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	03/31/2020
Submitted Date	03/31/2020
Respond By Date	04/30/2020

Dear Michelle Fluet,

Introduction:

During our review, we noted the need for additional information to continue. Any revisions, modifications, or changes of any type to a filing not requested by us must be brought to our attention upon and explained in detail. It will expedite the review process if all changes are highlighted and explained.

Objection 1

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide the Nationwide current average premium and number of policies for each form.

Objection 2

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide the form number and the SERFF Tr. Num for the reduced inflation landing spot(s) options and the New Paid Up Option mentioned in the Actuarial Memorandum in Section 17. Requested Rate Increase.

Objection 3

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide all projections required to calculate the increase allowed under the Prospective PV Approach and the Blended If-Knew/Make-up Approach (see attached description).

Objection 4

- L&H Actuarial Memorandum (Supporting Document)

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

Objection 5

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please advise in which states the company has requested rate increases on this block and describe how the rate changes requested in Virginia compare with those in other states, along with a listing of the status of the rate reviews in those other states.

Objection 6

- L&H Actuarial Memorandum (Supporting Document)

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

Objection 7

Comments: Policyholder Notification Letter

Please provide the policyholder rate increase notification letter and any accompanying forms. If the Company plans to use a previously approved form please place these under the Supporting Documentation tab and provide the SERFF Tr. Num under which the policyholder letter and/or forms were approved.

State:	Virginia	**Filing Company:**	John Hancock Life Insurance Company (USA)
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2019 Inforce Rate Increases - JH Adv		
Project Name/Number:	2019 Inforce Rate Increases - JH Adv/		

Conclusion:

We look forward to resuming our review of this submission upon receipt of the requested information to address the questions noted above. A response to our request is expected within 30 days. After 30 days, the filing will be DISAPPROVED unless a 30-day extension is requested. Please do not hesitate to contact me if there are any questions.

Sincerely,

Sincerely,

Bill Dismore

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:

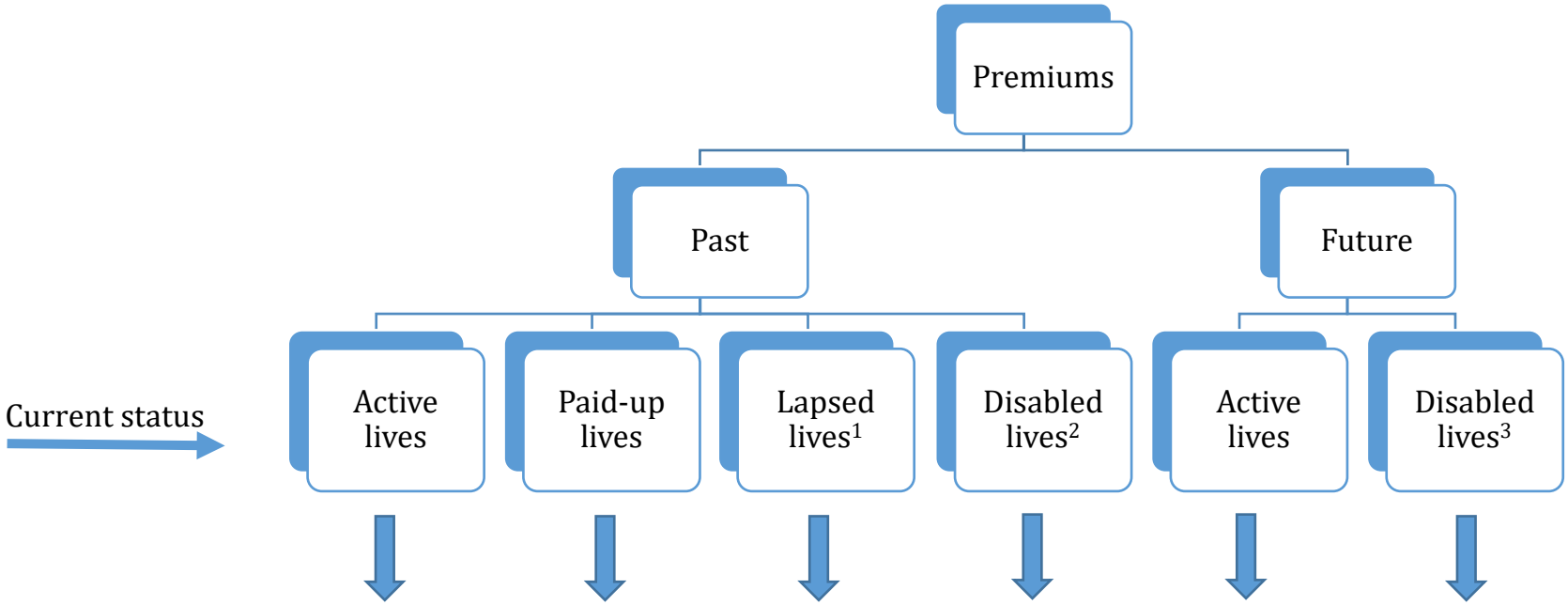
- policyholders who remain active and continue paying premiums
- policyholders who are currently on claim but recover and begin paying premiums again

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

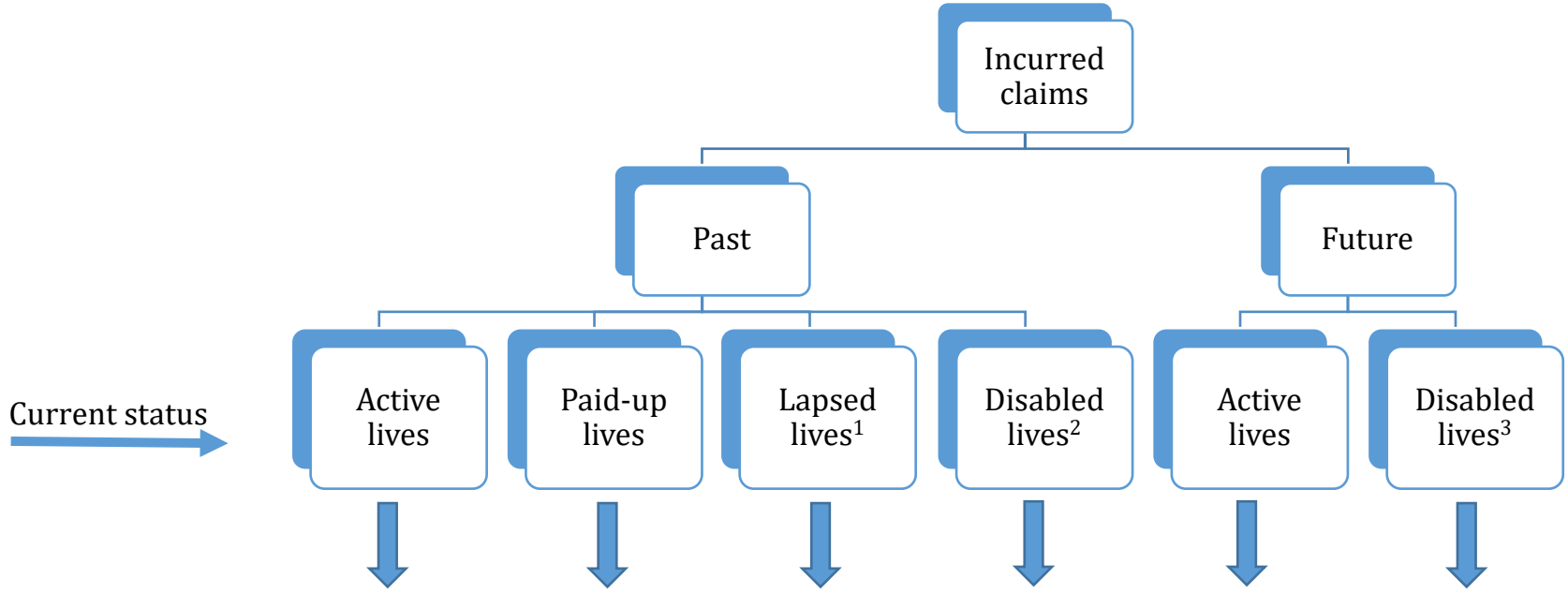


	Active lives	Paid-up lives	Lapsed lives[1]	Disabled lives[2]	Active lives	Disabled lives[3]
Lifetime loss ratio	✓	✓	✓	✓	✓	✓
Prospective present value approach	✗	✗	✗	✗	✓	✗
Blended if-knew/make up approach	✓	✓	✓	✓	✓	✓
2014 NAIC LTC Model Regulation	✓	✓	✓	✓	✓	✓

[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:

$$\text{rate increase } \% = \frac{\Delta PV(\text{future incurred claims}) - \left(\dfrac{.58 + .85\,C}{1 + C}\right)\Delta PV(\text{future earned premiums})}{.85\,PV_{\text{current}}(\text{future earned premiums})}$$

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:

$$\text{rate increase } \% = \frac{\Delta PV(\text{future incurred claims}) - \left(\dfrac{.6 + .8\,C}{1 + C}\right)\Delta PV(\text{future earned premiums})}{.8\,PV_{\text{current}}(\text{future earned premiums})}$$

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:

$$\frac{.58\dfrac{P}{1+C} + .85\dfrac{PC}{1+C}}{P} = \frac{.58+.85C}{1+C}$$

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 $.85\ PV_{\text{current}}(\text{future earned premiums})$:

$$\text{rate increase }\% = \frac{\Delta PV(\text{future incurred claims}) - \left(\dfrac{.58+.85C}{1+C}\right)\Delta PV(\text{future earned premiums})}{.85\,PV_{\text{current}}(\text{future earned premiums})}$$

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.

$$\text{Catch-up rate increase \%} = \frac{\text{AV(premiums requested}^{\text{P}}) - \text{AV(premiums approved}^{\text{P}})}{\text{PV}_{\text{current}}\text{(future earned premiums)}}$$

$$+ \frac{\text{PV(premiums requested}^{\text{F}}) - \text{PV(premiums approved}^{\text{F}})}{\text{PV}_{\text{current}}\text{(future earned premiums)}}$$

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.

<u>Transition Provision (For Pre-Rate Stability products and other products where the last rate increase requests was voluntarily reduced by the company)</u>

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.

State:	*Virginia*	**Filing Company:**	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2019 Inforce Rate Increases - JH Adv*		
Project Name/Number:	*2019 Inforce Rate Increases - JH Adv/*		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	02/16/2021
Submitted Date	02/16/2021

Dear Bill Dismore,

Introduction:

Thank you for your letter.

Response 1

Comments:

The policyholder letters and forms applicable to this rate filing has been approved on 2/16/2021

Related Objection 1

Comments: This filing is pending the completion of the policyholder letter review under MULF-132319248.

Please respond to this objection when the questions about the policyholder letter have been answered.

Thank you.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Michelle Fluet

State: Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2019 Inforce Rate Increases - JH Adv
Project Name/Number: 2019 Inforce Rate Increases - JH Adv/

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	06/25/2020
Submitted Date	06/25/2020

Dear Bill Dismore,

Introduction:

Thank you for your letter.

Response 1

Comments:

Please find our response to your May 28, 2020 objection on the Supporting Documentation tab labeled as "Response to 5/28/20 objection".

Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please explain why the Before Proposed Increase values in Exhibit 1 differ from those in the PPV Method exhibit for both the Base and Catchup calculations.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA ADV Appendix E.pdf VA ADV filing package.pdf Updated 2019 Adv shared cost landing spot.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA ADV Appendix E.pdf* *VA ADV filing package.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA ADV filing package.pdf* *VA ADV Appendix E.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA ADV filing package.pdf* *VA Gold filing package.pdf* *VA CCI PreRS filing package.pdf* *VA Pre Rate Stability Appendix E.pdf*

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA ADV Appendix E.pdf VA ADV filing package.pdf Updated 2019 Adv shared cost landing spot.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA ADV Appendix E.pdf* *VA ADV filing package.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA ADV filing package.pdf* *VA ADV Appendix E.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA ADV filing package.pdf* *VA Gold filing package.pdf* *VA CCI PreRS filing package.pdf* *VA Pre Rate Stability Appendix E.pdf*

Satisfied - Item:	Response to 5/28/20 objection
Comments:	
Attachment(s):	VA ADV 5-28-2020 Objection Response.pdf CUP Calculations.xlsx

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

Please find our response to your May 28, 2020 objection on the Supporting Documentation tab labeled as "Response to 5/28/20 objection".

Related Objection 2

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please reconcile the cumulative increase percentage shown in the Cost Sharing Calculations.xlsx spreadsheet (155.1%) and that shown in 2019 Retail ADV Rate Increase Filing Summary.xlsx (149.3%).

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments:

Please find our response to your May 28, 2020 objection on the Supporting Documentation tab labeled as "Response to 5/28/20 objection".

Related Objection 3

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide the total claim count for both a) this block of policies and b) the full data set used to set the morbidity assumptions.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments:

Please find our response to your May 28, 2020 objection on the Supporting Documentation tab labeled as "Response to 5/28/20 objection".

Related Objection 4

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please quantify the impact of the Companys choice to use only the 5-year period of 2013-2017 to set its experience assumptions vs. all historical data.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 5

Comments:

Please find our response to your May 28, 2020 objection on the Supporting Documentation tab labeled as "Response to 5/28/20 objection".

Related Objection 5

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Are any adjustments made by policy form or block to adjust the total company assumptions derived in the experience studies to reflect policy characteristics of each individual block?

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

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

Sincerely,

Michelle Fluet

State: Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2019 Inforce Rate Increases - JH Adv
Project Name/Number: 2019 Inforce Rate Increases - JH Adv/

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/15/2020
Submitted Date	05/15/2020

Dear Bill Dismore,

Introduction:

Thank you for your letter and for speaking with me regarding this request.

Response 1

Comments:

As per our phone call today, the Rate Review Filing Checklist is not applicable to long term care insurance.

Related Objection 1

Applies To:

- Product Checklist (Supporting Document)

Comments: Please review, sign and date the Rate Review Filing Checklist found in SERFF and attach this to the Product Checklist under the Supporting Documentation tab.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

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

Sincerely,

Michelle Fluet

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/14/2020
Submitted Date	05/14/2020

Dear Bill Dismore,

Introduction:

Thank you for your letter.

Response 1

Comments:

Please find our response to your May 8, 2020 objection on the Supporting Documentation tab labeled as "5/8/20 objection".

Related Objection 1

Comments: Objection Letter Response #3. - 5/06/2020

Rate/Rule Schedule - Company Rate Information - Overall % Indicated Change

In your response noted above, the company states the Makeup rate increase is 2142.1%. Please revise the current "Overall % Indicated Change:" to this figure.

The "Overall % Rate Impact:" of 49.400% would remain unchanged.

Since 2142.1% is the weighted average of if-knew and makeup increase based on the percentage of the original policyholders remaining in active, premium-paying status, this total should be reflected in the Rate/Rule Schedule tab under Company Rate Information - Overall % Indicated Change instead of the current 49.400%.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to 5/8/20 objection
Comments:	
Attachment(s):	VA ADV 5-8-2020 Objection Response.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

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

Sincerely,

Michelle Fluet

State: Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2019 Inforce Rate Increases - JH Adv
Project Name/Number: 2019 Inforce Rate Increases - JH Adv/

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/06/2020
Submitted Date	05/06/2020

Dear Bill Dismore,

Introduction:

Thank you for your letter.

Response 1

Comments:

Please find our response to your March 31, 2020 objection on the Supporting Documentation tab labeled as "Response to 3/31/20 objection".

Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide the Nationwide current average premium and number of policies for each form.

Changed Items:

State:	*Virginia*	**Filing Company:**	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2019 Inforce Rate Increases - JH Adv*		
Project Name/Number:	*2019 Inforce Rate Increases - JH Adv/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA ADV Appendix E.pdf VA ADV filing package.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA ADV filing package.pdf* *VA ADV Appendix E.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA ADV filing package.pdf* *VA Gold filing package.pdf* *VA CCI PreRS filing package.pdf* *VA Pre Rate Stability Appendix E.pdf*

State:	*Virginia*	**Filing Company:**	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2019 Inforce Rate Increases - JH Adv*		
Project Name/Number:	*2019 Inforce Rate Increases - JH Adv/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA ADV Appendix E.pdf VA ADV filing package.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA ADV filing package.pdf* *VA ADV Appendix E.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA ADV filing package.pdf* *VA Gold filing package.pdf* *VA CCI PreRS filing package.pdf* *VA Pre Rate Stability Appendix E.pdf*

Satisfied - Item:	Response to 3/31/20 objection
Comments:	
Attachment(s):	VA ADV 3-31-2020 Objection Response.pdf 2019 Retail ADV Rate Increase Filing Summary.xlsx VA ADV Exhibits.xlsx Cost Sharing Calculations.xlsx Prospective Present Value Calculations.xlsx

No Form Schedule items changed.

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2019 Inforce Rate Increases - JH Adv*
Project Name/Number: *2019 Inforce Rate Increases - JH Adv/*

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Table	LTC-VA-91	Revised	Previous State Filing Number: MULF-131210202 Percent Rate Change Request: 49.4	LTC-VA-91.pdf,	05/06/2020 By: Michelle Fluet
Previous Version						
1	*Rate Table*	*LTC-VA-91*	*Revised*	*Previous State Filing Number: MULF-131210202 Percent Rate Change Request: 49.4*	*LTC-VA-91.pdf,*	*03/27/2020 By: Michelle Fluet*
2	Rate Table	NH-VA-91	Revised	Previous State Filing Number: MULF-131210202 Percent Rate Change Request: 49.4	NH-94 VA.pdf,	05/06/2020 By: Michelle Fluet
Previous Version						
2	*Rate Table*	*NH-VA-91*	*Revised*	*Previous State Filing Number: MULF-131210202 Percent Rate Change Request: 49.4*	*NH-VA-91.pdf,*	*03/27/2020 By: Michelle Fluet*
3	Rate Table	LTC-94 VA	Revised	Previous State Filing Number: MULF-131210202 Percent Rate Change Request: 49.4	LTC-94 VA.pdf,	05/06/2020 By: Michelle Fluet
Previous Version						
3	*Rate Table*	*LTC-94 VA*	*Revised*	*Previous State Filing Number: MULF-131210202 Percent Rate Change*	*LTC-94 VA.pdf,*	*03/27/2020 By: Michelle Fluet*

State: Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2019 Inforce Rate Increases - JH Adv
Project Name/Number: 2019 Inforce Rate Increases - JH Adv/

Rate/Rule Schedule Item Changes

				Request: 49.4		
4	Rate Table	NH-94 VA	Revised	Previous State Filing Number: MULF-131210202 Percent Rate Change Request: 49.4	NH-94 VA.pdf,	05/06/2020 By: Michelle Fluet
Previous Version						
4	*Rate Table*	*NH-94 VA*	*Revised*	*Previous State Filing Number: MULF-131210202 Percent Rate Change Request: 49.4*	*NH-94 VA.pdf,*	*03/27/2020 By: Michelle Fluet*

Response 2

Comments:

Please find our response to your March 31, 2020 objection on the Supporting Documentation tab labeled as "Response to 3/31/20 objection".

Related Objection 2

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide the form number and the SERFF Tr. Num for the reduced inflation landing spot(s) options and the New Paid Up Option mentioned in the Actuarial Memorandum in Section 17. Requested Rate Increase.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments:

Please find our response to your March 31, 2020 objection on the Supporting Documentation tab labeled as "Response to 3/31/20 objection".

Related Objection 3

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide all projections required to calculate the increase allowed under the Prospective PV Approach and the Blended If-Knew/Make-up Approach (see attached description).

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments:

Please find our response to your March 31, 2020 objection on the Supporting Documentation tab labeled as "Response to 3/31/20 objection".

Related Objection 4

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

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

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 5

Comments:

Please find our response to your March 31, 2020 objection on the Supporting Documentation tab labeled as "Response to 3/31/20 objection".

Related Objection 5

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please advise in which states the company has requested rate increases on this block and describe how the rate changes requested in Virginia compare with those in other states, along with a listing of the status of the rate reviews in those other states.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 6

Comments:

Please find our response to your March 31, 2020 objection on the Supporting Documentation tab labeled as "Response to 3/31/20 objection".

Related Objection 6

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

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

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 7

Comments:

Please find our response to your March 31, 2020 objection on the Supporting Documentation tab labeled as "Response to 3/31/20 objection".

Related Objection 7

Comments: Policyholder Notification Letter

Please provide the policyholder rate increase notification letter and any accompanying forms. If the Company plans to use a previously approved form please place these under the Supporting Documentation tab and provide the SERFF Tr. Num under which the policyholder letter and/or forms were approved.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

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

Sincerely,

Michelle Fluet

Amendment Letter

Submitted Date: 09/03/2020

Comments:

We are amending this filing to include updated projections to reflect a revision to our Blended If-Knew Methodology. Please see attached amendment letter and calculations.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Amendment Letter and Calculations
Comments:	
Attachment(s):	VA Adv Amendment Letter.pdf VA Retail Blended If-Knew Calculations.xlsx

Amendment Letter

Submitted Date: 04/03/2020

Comments:

We are amending this submission in order to revise the filing so that filing pertains only to the Advance series per your request

Changed Items:

No Form Schedule Items Changed.

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2019 Inforce Rate Increases - JH Adv*
Project Name/Number: *2019 Inforce Rate Increases - JH Adv/*

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Removed	LTC-96 VA	Revised	Previous State Filing Number: MULF-131210202 Percent Rate Change Request: 16.7		04/03/2020 By:
Previous Version						
1	*Rate Table*	*LTC-96 VA*	*Revised*	*Previous State Filing Number: MULF-131210202 Percent Rate Change Request: 16.7*	*LTC-96 VA.pdf,*	*03/27/2020 By: Michelle Fluet*
2	Removed	LTC-96VA 9/96	Revised	Previous State Filing Number: MULF-131210202 Percent Rate Change Request: 16.7		04/03/2020 By:
Previous Version						
2	*Rate Table*	*LTC-96VA 9/96*	*Revised*	*Previous State Filing Number: MULF-131210202 Percent Rate Change Request: 16.7*	*LTC-96 VA 9-96.pdf,*	*03/27/2020 By: Michelle Fluet*
3	Removed	LTC-96CL VA	Revised	Previous State Filing Number: MULF-131210202 Percent Rate Change Request: 16.7		04/03/2020 By:
Previous Version						
3	*Rate Table*	*LTC-96CL VA*	*Revised*	*Previous State Filing Number: MULF-131210202 Percent Rate Change*	*LTC-96CL VA, LTC-96CL VA 9-96.pdf,*	*03/27/2020 By: Michelle Fluet*

Rate/Rule Schedule Item Changes

				Request: 16.7		
4	Removed	LTC-96CL VA 9/96	Revised	Previous State Filing Number: MULF-131210202 Percent Rate Change Request: 16.7		04/03/2020 By:
Previous Version						
4	*Rate Table*	*LTC-96CL VA 9/96*	*Revised*	*Previous State Filing Number: MULF-131210202 Percent Rate Change Request: 16.7*	*LTC-96CL VA, LTC-96CL VA 9-96.pdf,*	*03/27/2020 By: Michelle Fluet*
5	Removed	NH-99 VA 4/99	Revised	Previous State Filing Number: MULF-131210202 Percent Rate Change Request: 16.7		04/03/2020 By:
Previous Version						
5	*Rate Table*	*NH-99 VA 4/99*	*Revised*	*Previous State Filing Number: MULF-131210202 Percent Rate Change Request: 16.7*	*NH-99 VA 4-99.pdf,*	*03/27/2020 By: Michelle Fluet*
6	Removed	LTC-2000 VA 4/00	Revised	Previous State Filing Number: MULF-131210202 Percent Rate Change Request: 16.7		04/03/2020 By:
Previous Version						
6	*Rate Table*	*LTC-2000 VA 4/00*	*Revised*	*Previous State Filing Number: MULF-131210202 Percent Rate Change Request: 16.7*	*LTC2000 VA 4-00.pdf,*	*03/27/2020 By: Michelle Fluet*
7	Removed	LTC-02 VA	Revised	Previous State Filing		04/03/2020

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2019 Inforce Rate Increases - JH Adv*
Project Name/Number: *2019 Inforce Rate Increases - JH Adv/*

Rate/Rule Schedule Item Changes

				Number: MULF-131210202 Percent Rate Change Request: 29.1		By:
Previous Version						
7	*Rate Table*	*LTC-02 VA*	*Revised*	*Previous State Filing Number: MULF-131210202 Percent Rate Change Request: 29.1*	*LTC-02 VA (Pre Rate Stability).pdf,*	*03/27/2020 By: Michelle Fluet*
8	Removed	BSC-02 VA	Revised	Previous State Filing Number: MULF-131210202 Percent Rate Change Request: 29.1		04/03/2020 By:
Previous Version						
8	*Rate Table*	*BSC-02 VA*	*Revised*	*Previous State Filing Number: MULF-131210202 Percent Rate Change Request: 29.1*	*BSC-02 VA (Pre Rate Stability).pdf,*	*03/27/2020 By: Michelle Fluet*

State:	*Virginia*	**Filing Company:**	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2019 Inforce Rate Increases - JH Adv*		
Project Name/Number:	*2019 Inforce Rate Increases - JH Adv/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA 2019 ADV Rate Summary.pdf
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA 2019 Pre-RS Rate Summary.pdf*

Satisfied - Item:	Cover letter
Comments:	
Attachment(s):	VA Adv 2019 JH Inforce Rate Increase Cover Letter.pdf
Previous Version	
Satisfied - Item:	*Cover letter*
Comments:	
Attachment(s):	*VA Pre RS 2019 JH Inforce Rate Increase Cover Letter.pdf*

Satisfied - Item:	Sample Policyholder Communication Package
Comments:	The policyholder communication package has been submitted for review and approval under SERFF Tracking Number MULF-132319248
Attachment(s):	VA_LS_PH Communication 2019_Final.pdf VA_GPO_PH Communication 2019_Final.pdf
Previous Version	
Satisfied - Item:	*Sample Policyholder Communication Package*
Comments:	*We will filing this package in a separate form filing that will be submitted shortly*
Attachment(s):	*VA_LS_PH Communication 2019_Final.pdf* *VA_GPO_PH Communication 2019_Final.pdf*

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA ADV filing package.pdf VA ADV Appendix E.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	

State:	Virginia	**Filing Company:**	John Hancock Life Insurance Company (USA)
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2019 Inforce Rate Increases - JH Adv		
Project Name/Number:	2019 Inforce Rate Increases - JH Adv/		

Attachment(s):	VA ADV filing package.pdf VA Gold filing package.pdf VA CCI PreRS filing package.pdf VA Pre Rate Stability Appendix E.pdf

State:	*Virginia*	**Filing Company:**	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2019 Inforce Rate Increases - JH Adv*		
Project Name/Number:	*2019 Inforce Rate Increases - JH Adv/*		

Note To Filer

Created By:

Bill Dismore on 02/16/2021 09:30 AM

Last Edited By:

Bill Dismore

Submitted On:

02/16/2021 09:30 AM

Subject:

Reminder - response due for outstanding objection letter.

Comments:

The policyholder letters and forms applicable to this rate filing has been approved on 2/16/2021. Please respond to the outstanding objection letter so that we may proceed to finalize the associated rate filings.

State:	*Virginia*	**Filing Company:**	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2019 Inforce Rate Increases - JH Adv*		
Project Name/Number:	*2019 Inforce Rate Increases - JH Adv/*		

Note To Filer

Created By:

Bill Dismore on 05/08/2020 01:58 PM

Last Edited By:

Bill Dismore

Submitted On:

05/08/2020 03:36 PM

Subject:

Confidentiality Request

Comments:

Virginia generally requires that all information in Life and Health insurance form and rate filings be publicly available and there are no specific laws in the insurance chapter (Title 38.2 of the Code of Virginia) that allows for information in such filings to be held confidential.

Per SERFF Instructions, information filed with the Life and Health Insurance Forms and Rates Section is publicly available upon submission.

Questions should be directed to Bob Grissom at bob.grissom@scc.virginia.gov .

State:	*Virginia*	**Filing Company:**	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2019 Inforce Rate Increases - JH Adv*		
Project Name/Number:	*2019 Inforce Rate Increases - JH Adv/*		

Note To Filer

Created By:

Bill Dismore on 04/30/2020 07:21 AM

Last Edited By:

Bill Dismore

Submitted On:

05/08/2020 10:37 AM

Subject:

Extension Granted to 5/06/2020

Comments:

Extension granted to 5/06/2020 for responses to objections.

State:	*Virginia*	**Filing Company:**	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2019 Inforce Rate Increases - JH Adv*		
Project Name/Number:	*2019 Inforce Rate Increases - JH Adv/*		

Note To Reviewer

Created By:

Michelle Fluet on 04/29/2020 04:56 PM

Last Edited By:

Bill Dismore

Submitted On:

05/08/2020 10:37 AM

Subject:

Request for Extension

Comments:

We would like to request an extension to 5/6/2020. We would like to be able to respond to all objections at the same time.

Thank you in advance for your consideration.

State:	*Virginia*	**Filing Company:**	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2019 Inforce Rate Increases - JH Adv*		
Project Name/Number:	*2019 Inforce Rate Increases - JH Adv/*		

Note To Filer

Created By:

Bill Dismore on 04/02/2020 08:22 AM

Last Edited By:

Bill Dismore

Submitted On:

04/03/2020 03:26 PM

Subject:

Our call today

Comments:

Thank you Michelle. I have informed our management team.

State:	*Virginia*	**Filing Company:**	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2019 Inforce Rate Increases - JH Adv*		
Project Name/Number:	*2019 Inforce Rate Increases - JH Adv/*		

Note To Reviewer

Created By:

Michelle Fluet on 04/01/2020 03:25 PM

Last Edited By:

Bill Dismore

Submitted On:

04/03/2020 03:26 PM

Subject:

Our call today

Comments:

I have spoken with our actuarial team and we will split the filings as requested.

Reviewer Note

Created By:

Bill Dismore on 10/14/2020 02:33 PM

Last Edited By:

Bill Dismore

Submitted On:

12/14/2020 07:08 AM

Subject:

Corrected Shared Care Factors

Comments:

10/13/2020 - Email from Joanne M. Witham, Director at John Hancock Life Insurance Company providing a list of policyholders as of 9/30/2020 that will receive a revised Shared Care benefit amount effective as of the policy anniversary date that the Shared Care benefit was elected.

RE: John Hancock Shared Cost Correction - Policyholder Information - MULF-131210202

JW Joanne M. Witham <JWitham@jhancock.com>
Today, 10:34 AM
Bill Dismore <Bill.Dismore@scc.virginia.gov>; P.J. Beltramini <pbeltramini@jhancock.com>; Patricia Elkhill <PElkhill@jhancock.

Reply all |

JH Shared Cost Election...
437 KB

Good morning Bill,

I hope you are doing well and enjoying the fall weather.

Attached please find the list of policyholders as of 9-30-2020 that will receive a revised Shared Care benefit amount. The corrected amount will be effective as of the policy anniversary date that the Shared Care benefit was elected (shown in column 4), and will be processed no later than December 1, 2020. Please note that this file contains all policies that have been revised since the beginning of this effort, so you may replace the prior file with the new one that we submit each quarter.

Please let me know if you have any questions.

Joanne

Joanne Witham | Director, USI-Legacy LTC

200 Berkeley Street | Boston, Massachusetts | B-03-23 | T. 617 572-0281 Ext. 720281|

jwitham@jhancock.com

Message Encryption by Microsoft Office 365

John Hancock LTC-91, NH-91, LTC-94, NH-94 Policyholders with Corrected Shared Cost Factors - cumulative data as of 9/30/2020 **CONFIDENTIAL**

POLICY NUMBER	POLICYHOLDER FIRST NM	POLICYHOLDER LAST NM	SHARED COST EFFECTIVE DATE	Original SHARED COST FACTOR	Corrected SHARED COST FACTOR	Date of Correction
9130676	E Allen	Culverhouse	09/05/2020	0.122	0.116	12/1/2020
9134117	Michele	Arzadon	10/14/2020	0.077	0.072	12/1/2020
9141110	Donna	Kubilins	11/24/2020	0.132	0.122	12/1/2020
9105769	Bissell	Middleton	09/05/2020	0.130	0.127	12/1/2020
9130678	Doris	Culverhouse	09/05/2020	0.215	0.205	12/1/2020
9177206	Loretta	Phillips	09/05/2020	0.077	0.072	12/1/2020
9191111	Ronald	Shurie	09/20/2020	0.079	0.078	12/1/2020
9088632	Beverly	Stevenson	09/21/2020	0.140	0.133	12/1/2020
9140761	John	Riceman	12/04/2020	0.113	0.099	12/1/2020
9102687	Florence	Thompson	08/02/2020	0.128	0.119	12/1/2020
9131813	Peter	Cascio	09/21/2020	0.105	0.100	12/1/2020
9175196	Rosalie	Shipe	08/07/2020	0.051	0.049	12/1/2020
9176460	William	Meyer	09/13/2020	0.128	0.119	12/1/2020
9109638	Cynthia	Chaput	11/07/2020	0.157	0.154	12/1/2020
9141107	Kenneth	Kubilins	11/24/2020	0.132	0.122	12/1/2020
9178049	Juanita	Acha	09/24/2020	0.057	0.051	12/1/2020
9182020	Gilbert	Ashby	11/01/2020	0.090	0.085	12/1/2020
9131496	Laurance	Burden	10/03/2020	0.077	0.073	12/1/2020
9183998	Rosamond	Pariseau	10/12/2020	0.165	0.146	12/1/2020
9184002	Edmund	Pariseau	10/12/2020	0.163	0.147	12/1/2020
9134118	Henry	Arzadon	09/18/2020	0.092	0.081	12/1/2020
9142349	Herbert	Lieberman	11/17/2020	0.120	0.118	12/1/2020
Previous file (data as of 7/28/2020)						
9059963	Edna	Hale	04/03/2020	0.157	0.156	9/1/2020
9155926	Donald	Farriss	06/01/2020	0.077	0.072	9/1/2020
9099873	Carol	Irons	05/23/2020	0.124	0.116	9/1/2020
9152702	Anthony	Tambasco	05/01/2020	0.157	0.154	9/1/2020
9164780	Joyce	Nelson	06/08/2020	0.082	0.081	9/1/2020
9064956	C Lowell	Miller	06/10/2020	0.080	0.076	9/1/2020
9126443	Suzanne	Courtright	06/13/2020	0.100	0.099	9/1/2020
9162730	William	Johnson	05/13/2020	0.069	0.064	9/1/2020
9062869	Linda	Wakefield	03/11/2020	0.182	0.178	9/1/2020
9097002	Peggy	Rose	03/22/2020	0.163	0.147	9/1/2020
9104842	Richard	English	08/24/2020	0.192	0.175	9/1/2020
9122975	Paul	Delker	06/27/2020	0.073	0.071	9/1/2020
9086530	Joan	Hardter	07/28/2020	0.093	0.091	9/1/2020
9150205	Eileen	Appelrouth	05/01/2020	0.111	0.104	9/1/2020
9151019	Dorothy	Fremd	03/01/2020	0.080	0.078	9/1/2020
9157903	Concetta	Wiley	05/01/2020	0.169	0.163	9/1/2020
9077976	Wanda	Vannoy	03/02/2020	0.193	0.189	9/1/2020
9096999	Gerald	Rose	03/14/2020	0.073	0.071	9/1/2020
9121252	Phillip	Levy	05/17/2020	0.094	0.088	9/1/2020
9149765	David	Barton	04/18/2020	0.092	0.081	9/1/2020
9154449	Mary	Hettinger	04/09/2020	0.113	0.110	9/1/2020

John Hancock LTC-91, NH-91, LTC-94, NH-94 Policyholders with Corrected Shared Cost Factors - cumulative data as of 9/30/2020 **CONFIDENTIAL**

POLICY NUMBER	POLICYHOLDER FIRST NM	POLICYHOLDER LAST NM	SHARED COST EFFECTIVE DATE	Original SHARED COST FACTOR	Corrected SHARED COST FACTOR	Date of Correction
9161818	Joyce	Petersen	05/24/2020	0.079	0.075	9/1/2020
9161824	Jimmie	Petersen	05/02/2020	0.065	0.064	9/1/2020
9170255	Conrad	Stroud	08/20/2020	0.065	0.064	9/1/2020
9082975	Judi	Booe	05/15/2020	0.127	0.123	9/1/2020
9157461	Helen	Emison	05/16/2020	0.122	0.120	9/1/2020
9097328	Vivian	Farish	05/01/2020	0.161	0.157	9/1/2020
9149769	Peggy	Barton	04/18/2020	0.169	0.163	9/1/2020
9162733	Norma	Johnson	05/13/2020	0.094	0.088	9/1/2020
9163998	Marilyn	Whiteside	08/02/2020	0.062	0.061	9/1/2020
9102033	Muriel	Scarborough	07/11/2020	0.065	0.064	9/1/2020
9126798	James	Black	08/15/2020	0.161	0.157	9/1/2020
9128053	Robert	Molloy	08/03/2020	0.109	0.105	9/1/2020
9128056	Geraldine	Molloy	07/25/2020	0.103	0.098	9/1/2020
9130251	Judith	Rubin	08/22/2020	0.299	0.295	9/1/2020
9130252	Robert	Rubin	08/22/2020	0.155	0.149	9/1/2020
9156698	Janice	Michael	08/08/2020	0.074	0.073	9/1/2020
9162916	Gene	Pullen	07/10/2020	0.095	0.090	9/1/2020
9168593	Charles	Nichols	07/19/2020	0.079	0.078	9/1/2020
9169425	Joel	Slaven	08/01/2020	0.197	0.193	9/1/2020
9169426	Teri	Slaven	08/01/2020	0.176	0.169	9/1/2020
9173897	Sandra	Baylor	08/19/2020	0.088	0.087	9/1/2020

Reviewer Note

Created By:

Bill Dismore on 09/22/2020 08:23 AM

Last Edited By:

Bill Dismore

Submitted On:

12/14/2020 07:08 AM

Subject:

Actuarial Final Summary & Opinion Report

Comments:

9/08/2020 - ARC Final Summary and Opinion Report

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September 7, 2020

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-132251136

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 pre-stability blocks of Individual Long Term Care Insurance.

Recommendation

My review of this filing was performed according to the provisions of 14VAC5-200-150. 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 and therefore recommend the Bureau approve the requested increases.

Other Considerations

The cumulative rate increase in Virginia exceeds the nationwide average. See details in the State Rate Equity section below.

Historical Background

The forms subject to this filing are referred to as the Advantage block, which were issued from 1991-1999. Since all policies are issued prior to 10/1/2003 they are subject to 14VAC5-200-150.

Relevant statistics on these policies are shown in the chart below:

Series	Previous Increases	# of Policyholders	Requested Increase	Cumulative Increase
Advantage (LTC)	13.0% (7/2009) 24.2% (12/2011) 77.6% (7/2019)	1,420	27.2% to 50.5%; Avg 49.4%	272.4%
Advantage (NH)	35.0% (12/2011) 77.6% (7/2019)	24	27.2% to 50.5%; Avg 49.4%	258.2%

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 a study of Company experience completed in 2019 based on data from 2013-2017. With this study, the Company has changed from a claim cost model to a first-principles model. Future improvement is assumed at 0.5% per year through attained age 100. The morbidity A/E ratios are 96% for incidence, 99% for terminations, and 98% for utilization. This assumption is based on approximately 29,600 claims, of which about 5,100 are for the Advantage policy form, giving the data full credibility.

Voluntary Lapse – the lapse assumptions vary by issue age, inflation, and duration; the lapse rate for inflation policies dips to 0.38% to 0.99% before rising again at advanced attained ages; for non-inflation policies, the range is 0.54% to 1.67%; the original ultimate lapse rate assumption was 5.0% for Advantage; the A/E result for the five year period ending 12/31/2017 was 100% overall and for durations 16+ was 86% to 117%. A shock lapse of 6.9% is assumed due to the increase.

Mortality – 2012 IAM Table with 7 years of improvement and adjustment factors which vary by plan, underwriting class, marital status, issue age, duration and gender, based on past experience. Future improvement is assumed of 1.0% through age 85, grading down to 0% by age 105. The A/E result for the five year period ending 12/31/2017 was 101%.

Projections

The Company has provided Excel exhibits supporting the nationwide loss ratio calculations as of 12/31/2018. We have used that data to produce the loss ratios below:

Benefit Period	Inflation	Original Pricing LR*	Lifetime Loss Ratio*		Future Loss Ratio w/ALR*	
			Before Incr	With Increase	Before Incr	With Increase
All	All	68.6%	91.3%	88.7%	144.0%	100.9%

* using the average valuation interest rate for discounting

Since the lifetime loss ratio exceeds 80%, the 60/80 Test is passed.

PV of Future Loss Test

The goal of this test is to ensure that, when looking only into the future, the company is not in a better position financially than if the assumptions were to play out according to original assumptions (except for interest). This is done by calculating the present value of the future expected loss under original assumptions and comparing that to the current assumptions with and without the proposed premium action. For this filing, the loss is greater with the increase than original assumptions, so this test would not limit the increase.

Benefit Period	Inflation	PV Future Loss (in millions)			
		Original	Before Incr	With Incr	Allowable
All	All	-151.8	-595.6	-488.8	full

Prospective PV Approach

The details of this test are shown in the file "Prospective Present Value Calculations.xlsx" and would allow a base increase of 46.6% based on the change in assumptions, plus 23.8% as a catch-up for previous increases that were reduced or denied, for a total of 70.4%.

If-Knew/Makeup Blend Approach

The details of this test are shown in the file "VA Retail Blended If-Knew Calculations.xlsx" and would allow an increase of 66.9%.

Comparison of Increases Versus Other States

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

	Previous in VA	Nationwide Avg w/o VA	Allowable
Advantage	149.3%	109.9%	none

Note that even prior to this proposed rate increase, the cumulative increase in Virginia (149%) is the 6th highest of all states, which range from 0% to 199%, and is significantly higher than the weighted average of 110%. This test is not defined in the laws or regulations in Virginia and is therefore only useful as a benchmark to measure reasonableness.

Alternatives to Rate Increase

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. The actual landing spot varies depending on whether the insured has elected a landing spot in prior increases. They state that the inflation reductions are actuarially equivalent to the rate increase in the aggregate, but any broad-brush approach like this will not be equitable on an individual policyholder level since the aggregate calculation means that some policyholders would be better and some worse than the average. Most policyholders are not sophisticated 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.

Shared Cost Option

In return for no premium increase, a kind of coinsurance is introduced in the benefits which the Company calls the Shared Cost percentage (SC%). The SC% varies by issue age, inflation and benefit period. So if, for example, the SC% is 15%, then the policy will pay 85% of the covered charges up to 85% of the previous benefit maximum for any future claims.

In the previous rate filing (see Reviewer Note "Shared Cost % Option" in MULF-131210202), I had asked about the seemingly erratic levels of the SC% by pricing cell and the Company responded with their rationale for the assumptions that were made. While not perfect, they have attempted to provide a better fit for policyholder equity by cell in the method they used.

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

Reviewer Note

Created By:

Bill Dismore on 04/01/2020 03:05 PM

Last Edited By:

Bill Dismore

Submitted On:

04/03/2020 03:26 PM

Subject:

Seperate Filings

Comments:

4/01/2020 - Spoke to Michelle Fluet, recommended separate filings by form package for both the pre and post filings because the data does not appear to be pooled and they are requesting separate rate increases.

State:	*Virginia*	**Filing Company:**	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2019 Inforce Rate Increases - JH Adv*		
Project Name/Number:	*2019 Inforce Rate Increases - JH Adv/*		

Reviewer Note

Created By:

Bill Dismore on 03/30/2020 08:35 AM

Last Edited By:

Bill Dismore

Submitted On:

02/18/2021 09:03 AM

Subject:

RRS

Comments:

Rate Review Summary

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

Company Name and NAIC Number: John Hancock Life Insurance Company (U.S.A), 69477

SERFF Tracking Number: MULF-132251136

Revised Rates

Average Annual Premium Per Member: $2,886

Average Requested Percentage Rate Change Per Member: 49.4%

Range of Requested Rate Changes: 27.2% to 50.5%

Number of Virginia Policyholders Affected: 1,444

Form Number	Product Name	Issue Dates	Prior Rate Increases – Date and Percentage Approved	Outlook for Future Rate Increases
LTC-VA-91	ProtectCare Advantage LTC	October 1991 - May 1994	13% - 07/17/2009 24.2% - 12/01/2011 77.6% - 07/03/2019	If the requested premium rate schedule increase is implemented and the underlying assumptions are realized, no further premium rate schedule increases are anticipated.
NH-VA-91	ProtectCare Advantage NH	October 1991 - December 1993	35.0% -12/01/2011 77.6% - 07/03/2019	If the requested premium rate schedule increase is implemented and the underlying assumptions are realized, no further premium rate schedule increases are anticipated.
LTC-94 VA	ProtectCare Advantage Plus LTC	January 1994 - December 1997	13% - 07/17/2009 24.2% - 12/02/2011 77.6% - 07/03/2019	If the requested premium rate schedule increase is implemented and the underlying assumptions are realized, no further premium rate schedule increases are anticipated.
NH-94 VA	ProtectCare Advantage Plus NH	March 1994 - March 1999	35.0% -12/01/2011 77.6% - 07/03/2019	If the requested premium rate schedule increase is implemented and the underlying assumptions are realized, no further premium rate schedule increases are anticipated.

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

This document is prepared by the carrier to help explain the requested rate change and is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing at https://www.scc.virginia.gov/boi/SERFFInquiry/default.aspx.

Summary of the John Hancock's 2019 Rate Increase Request on John Hancock Life Insurance Advantage Policy Series

When pricing a long-term care insurance product, insurance companies use the best available information at that time to predict how many policyholders might ultimately use the benefit in the future. This involves making certain assumptions about a variety of factors including: particular medical conditions, the expected lifespan of policyholders, the length of time policyholders keep their policies, and the cost of receiving long-term care services. If the actual experience differs in an unfavorable way from the expected experience based on these assumptions, a premium rate increase may become necessary. John Hancock previously requested and implemented rate increases on the John Hancock Life Insurance Company long-term care policy series in 2008, 2010, 2013, and 2016.

John Hancock continuously monitors the experience of our in-force LTC insurance policies. Our most recent analysis demonstrates that claims continue to last longer than expected. Unfortunately, based on that data, we have determined that there is a need to increase premiums so we can meet our future claims obligations.

Increases will vary by issue age, inflation, benefit period, policy series, and state. The filing will vary by state based on the amount and timing of prior increases that we were permitted to implement in that state. In this way, policyholders are not subsidizing policyholders in other states.

In Virginia, on our John Hancock Life Insurance Company block of business, we are requesting an average rate increase of 49.4% which ranges from 27.2% to 50.5%. This includes the Advantage policy forms.

No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. John Hancock's decision to increase premiums on certain policies is based upon the future claims anticipated on these policies.

As with the 2010, 2013, and 2016 rate actions, there will be a number of benefit adjustment options to help keep premiums at or close to their current level. For example, policyholders will have the option of electing the new, actuarially equivalent Shared Cost option. Customers can also reduce their benefit period, adjust their daily/monthly benefit amount, extend their elimination period, or drop riders from their coverage.

After the rate increase is accepted by the Virginia Insurance Department, affected policyholders will be provided with an extensive and personalized notification communication at least 90 days prior to the effective date, which will describe the increase and options available to mitigate the impact of the rate increase. In addition, customer support will be available through a dedicated customer service team in order to help our policyholders navigate through their choices and respond to any questions.

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

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

SERFF Tracking Number: MULF-132251136

Disposition: Approved

Approval Date: 2/18/2021

Revised Rates

Average Annual Premium Per Member: $2,886

Average Requested Percentage Rate Change Per Member: 49.4%

Minimum Requested Percentage Rate Change Per Member: 27.2%

Maximum Requested Percentage Rate Change Per Member: 50.5%

Number of Policy Holders Affected: 1,444

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

The Company requested, and the Bureau approved an average rate increase of 49.4% for this block of individual long-term care insurance policy forms.

The filing was reviewed by the Bureau's consulting actuary and determined to comply with the requirements for a rate increase set forth in 14VAC5-200-150 of the Virginia Administrative Code for policies issued prior to October 1,2003. The review indicated that the anticipated loss ratio, reflecting claims payout, will be 88.7% with the increase, which exceeds the minimum required loss ratio of 60%.

The Company has advised that they do not intend to request future rates increases on this block unless the actual experience is worse than projected.

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 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.

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. Specific options are included in the letter sent to all policyholders notifying them of the rate increase and can be discussed 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:
https://scc.virginia.gov/boi/SERFFInquiry/LtcFilings.aspx

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2019 Inforce Rate Increases - JH Adv*
Project Name/Number: *2019 Inforce Rate Increases - JH Adv/*

Post Submission Update Request Processed On 04/03/2020

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

General Information:

Field Name	Requested Change	Prior Value
Product Name	2019 Inforce Rate Increases - JH Adv	2019 Inforce Rate Increases - Pre RS
Project Name	2019 Inforce Rate Increases - JH Adv	2019 Inforce Rate Increases - JH Pre RS
Overall Rate Impact	49.4	23.2

Rate Information:

Field Name	Requested Change	Prior Value
Overall Pct. of Last Revision	77.600%	43.500%

Company Rate Information:

Company Name:John Hancock Life Insurance Company (USA)

Field Name	Requested Change	Prior Value
Overall % Indicated Change	49.400%	23.200%
Overall % Rate Impact	49.400%	23.200%
Written Premium Change for this Program	$1377486	$8531562
Number of Policy Holders Affected for this Program	1444	14598
Written Premium for this Program	$2790529	$36717498
Minimum %Change (where required)	27.200%	10.600%

State: Virginia **Filing Company:** John Hancock Life Insurance Company (USA)
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2019 Inforce Rate Increases - JH Adv
Project Name/Number: 2019 Inforce Rate Increases - JH Adv/

Filing Description:

Requested Value:

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

Dear Commissioner:

We have recently completed our 2019 experience study. This comprehensive study is generally conducted every three years and examines the usage trend for our insured population. The study results show lower than expected claim terminations during the elimination/waiting period and an updated view of future mortality and morbidity improvements, partially offset by favorable incidence as policyholders are filing claims at a lower rate than expected. In short, we anticipate having to pay more claims in the future than previously expected.

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

Policy SeriesApproval DateYears SoldAverage Increase
LTC-VA-9110/3/19911991 199449.4%
NH-VA-9110/3/19911991 199349.4%
LTC-94 VA12/20/19931994 199749.4%
NH-94 VA 10/28/19931994 199949.4%

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

If a prior increase was required, the new premium increase will be implemented no less than 12 months from the previous increase.

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

Policyholder Options
We are fully aware that a premium increase may be difficult for our policyholders. Therefore, we will provide all policyholders with options which will help them mitigate the impact of any increase.

Shared Cost Option
If the policyholder selects this option, they will be able to offset the premium rate increase. The Shared Cost Option consists of two components.
All policy benefit amounts (all Daily/Weekly/Monthly Benefit amounts and the Policy Limit) will be decreased by an assigned Shared Cost percentage (based upon policy series and the insureds original issue age and benefit selected); and
We will also apply that same Shared Cost percentage to future claims for covered charges and will pay our portion (1 minus the Shared Cost percentage) of covered charges, but we will pay no more than the new revised [daily/monthly/weekly] benefit amount and the new Policy Limit. The insured will be responsible for the remaining expenses.

Example: If the revised Daily Benefit for Nursing Facility Care is $200 and Your Shared Cost Percentage is 20%, we will pay 80% of the Nursing Home charges, but no more than $200.
If Your Nursing Home charges are $100, we will pay $80 and You will be responsible for $20.
If Your Nursing Home charges are $200, we will pay $160 and You will be responsible for $40.
If Your Nursing Home charges are $300, we will pay $200 and You will be responsible for $100

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.

If Shared Cost is elected all other policy provisions other than those mentioned above remain unchanged, including the inflation increase option (if selected).

Inflation Reduction
If the policyholder selects this option, they will be able to offset the premium rate increase.

Policyholders who originally purchased lifetime 5% compound or 5% simple inflation and some policyholders who took a reduced compound or simple inflation when notified of past premium increases, will be provided with the ability to keep premium at the current level by decreasing their future inflation coverage to a lower percentage which will vary by policy series. These policyholders will be able to keep all accrued inflation increase amounts to date and the lower inflation index will apply on a prospective basis only. Reduced inflation rates are determined to be actuarially equivalent to the requested rate increase and therefore these options are only available if the full rate increase requested is accepted.

Paid-up Option
If the policyholder selects this option, the policy will be converted to a paid-up status on the rate increase effective date (the next policy anniversary date). The new policy limit will be equal to 150% of premiums paid, less any claims paid. Under this option all optional riders will terminate, and no additional inflation adjustments/increases will be provided.

Please note all of the referenced mitigation options above may not be available if the rate increase is not approved as requested.

Nonforfeiture
The nonforfeiture benefit, if purchased, may be exercised and the policy will be converted to paid-up status in accordance with the policy provision on the rate increase effective date.

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

Additional Mitigation Options
Policyholders may also be able to reduce their benefit period, adjust their daily/monthly benefit amount, drop optional benefit riders or extend their elimination period.

The corresponding forms for the Shared Cost and Inflation Reduction will be submitted under separate cover shortly.

Policyholder Communication Package

We are submitting for informational purposes, our sample template policyholder communication package regarding the rate increase and options to help mitigate the rate increase. We developed the communication package keeping in mind the amount of meaningful and detailed information to the policyholder and presenting it in a clear manner. We have incorporated suggestions from state regulators, policyholders and our dedicated policyholder service representatives. This package will be personalized for each customer and of course will vary by their respective situation. This package is included in Supporting Documentation.

Ensuring No Cross-Subsidization Between States

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

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

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

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

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

This submission is being filed in all states.

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

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

Thank you for your time and consideration in this matter.

Prior Value:

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

Dear Commissioner:

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NH-VA-9110/3/19911991 199349.4%
LTC-94 VA12/20/19931994 199749.4%
NH-94 VA 10/28/19931994 199949.4%
LTC-96 VA9/5/19961996 199816.7%
LTC-96 VA 9/961/30/19971997 200316.7%
LTC-96CL VA 9/5/19961996 199716.7%
LTC-96CL VA 9/96 1/30/19971997 16.7%
NH-99 VA 4/9910/7/19992000 200316.7%
LTC2000 VA 4/0010/5/2001200216.7%
LTC-02 VA8/8/20022002 200429.1%
BSC-02 VA8/8/20022002 200429.1%

The proposed premium rates will be effective on the next policy anniversary date, following a 90-day policyholder notification period, which will be made as soon as practicable following state acceptance. As we will describe later in this letter, we will also offer affected insureds various benefit reduction options to help mitigate the impact of the rate increase.
If a prior increase was required, the new premium increase will be implemented no less than 12 months from the previous increase.

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

Policyholder Options
We are fully aware that a premium increase may be difficult for our policyholders. Therefore, we will provide all policyholders with options which will help them mitigate the impact of any increase.

Shared Cost Option
If the policyholder selects this option, they will be able to offset the premium rate increase. The Shared Cost Option consists of

two components.
All policy benefit amounts (all Daily/Weekly/Monthly Benefit amounts and the Policy Limit) will be decreased by an assigned Shared Cost percentage (based upon policy series and the insureds original issue age and benefit selected); and
We will also apply that same Shared Cost percentage to future claims for covered charges and will pay our portion (1 minus the Shared Cost percentage) of covered charges, but we will pay no more than the new revised [daily/monthly/weekly] benefit amount and the new Policy Limit. The insured will be responsible for the remaining expenses.
Example: If the revised Daily Benefit for Nursing Facility Care is $200 and Your Shared Cost Percentage is 20%, we will pay 80% of the Nursing Home charges, but no more than $200.
If Your Nursing Home charges are $100, we will pay $80 and You will be responsible for $20.
If Your Nursing Home charges are $200, we will pay $160 and You will be responsible for $40.
If Your Nursing Home charges are $300, we will pay $200 and You will be responsible for $100

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.

If Shared Cost is elected all other policy provisions other than those mentioned above remain unchanged, including the inflation increase option (if selected).

Inflation Reduction
If the policyholder selects this option, they will be able to offset the premium rate increase.

Policyholders who originally purchased lifetime 5% compound or 5% simple inflation and some policyholders who took a reduced compound or simple inflation when notified of past premium increases, will be provided with the ability to keep premium at the current level by decreasing their future inflation coverage to a lower percentage which will vary by policy series. These policyholders will be able to keep all accrued inflation increase amounts to date and the lower inflation index will apply on a prospective basis only. Reduced inflation rates are determined to be actuarially equivalent to the requested rate increase and therefore these options are only available if the full rate increase requested is accepted.

Paid-up Option
If the policyholder selects this option, the policy will be converted to a paid-up status on the rate increase effective date (the next policy anniversary date). The new policy limit will be equal to 150% of premiums paid, less any claims paid. Under this option all optional riders will terminate, and no additional inflation adjustments/increases will be provided.

Please note all of the referenced mitigation options above may not be available if the rate increase is not approved as requested.

Nonforfeiture
The nonforfeiture benefit, if purchased, may be exercised and the policy will be converted to paid-up status in accordance with the policy provision on the rate increase effective date.

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

Additional Mitigation Options
Policyholders may also be able to reduce their benefit period, adjust their daily/monthly benefit amount, drop optional benefit riders or extend their elimination period.

The corresponding forms for the Shared Cost and Inflation Reduction will be submitted under separate cover shortly.

Policyholder Communication Package

We are submitting for informational purposes, our sample template policyholder communication package regarding the rate increase and options to help mitigate the rate increase. We developed the communication package keeping in mind the amount of meaningful and detailed information to the policyholder and presenting it in a clear manner. We have incorporated suggestions from state regulators, policyholders and our dedicated policyholder service representatives. This package will be personalized for each customer and of course will vary by their respective situation. This package is included in Supporting Documentation.

Ensuring No Cross-Subsidization Between States

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

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

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

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

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

This submission is being filed in all states.

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

*all actuarial material.
*all required certifications.

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

Thank you for your time and consideration in this matter.

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2019 Inforce Rate Increases - JH Adv*
Project Name/Number: *2019 Inforce Rate Increases - JH Adv/*

Rate Information

Rate data applies to filing.

Filing Method: Review & Approval
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 77.600%
Effective Date of Last Rate Revision: 07/03/2019
Filing Method of Last Filing: Review & Approval
SERFF Tracking Number of Last Filing: MULF-131210202

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)	49.400%	49.400%	$1,377,486	1,444	$2,790,529	50.500%	27.200%

State: *Virginia* **Filing Company:** *John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2019 Inforce Rate Increases - JH Adv*
Project Name/Number: *2019 Inforce Rate Increases - JH Adv/*

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Table	LTC-VA-91	Revised	Previous State Filing Number: MULF-131210202 Percent Rate Change Request: 49.4	LTC-VA-91.pdf,
2		Rate Table	NH-VA-91	Revised	Previous State Filing Number: MULF-131210202 Percent Rate Change Request: 49.4	NH-94 VA.pdf,
3		Rate Table	LTC-94 VA	Revised	Previous State Filing Number: MULF-131210202 Percent Rate Change Request: 49.4	LTC-94 VA.pdf,
4		Rate Table	NH-94 VA	Revised	Previous State Filing Number: MULF-131210202 Percent Rate Change Request: 49.4	NH-94 VA.pdf,

Appendix B1

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

LTC-VA-91

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	278.80	8.28	46.10	11.52	673.72	32.60	163.19	40.80	1322.87	117.25	426.82	106.70
30	298.01	8.85	49.28	12.32	679.75	32.89	164.65	41.16	1322.87	117.25	426.82	106.70
31	311.08	9.24	51.44	12.86	701.36	33.94	169.88	42.47	1322.87	117.25	426.82	106.70
32	370.50	11.00	61.26	15.32	701.36	33.94	169.88	42.47	1322.87	117.25	426.82	106.70
33	385.95	11.46	63.82	15.95	701.36	33.94	169.88	42.47	1322.87	117.25	426.82	106.70
34	401.62	11.93	66.41	16.60	701.36	33.94	169.88	42.47	1322.87	117.25	426.82	106.70
35	421.52	12.52	69.70	17.42	701.36	33.94	169.88	42.47	1322.87	117.25	426.82	106.70
36	437.67	13.00	72.37	18.09	701.36	33.94	169.88	42.47	1322.87	117.25	426.82	106.70
37	458.18	13.61	75.76	18.94	701.36	33.94	169.88	42.47	1322.87	117.25	426.82	106.70
38	485.33	14.41	80.25	20.06	701.36	33.94	169.88	42.47	1322.87	117.25	426.82	106.70
39	502.33	14.92	83.06	20.76	701.36	33.94	169.88	42.47	1322.87	117.25	426.82	106.70
40	534.65	15.88	88.40	22.10	715.86	34.64	173.40	43.35	1322.87	117.25	426.82	106.70
41	587.47	17.45	97.14	24.28	753.10	36.44	182.42	45.60	1322.87	117.25	426.82	106.70
42	619.09	18.39	102.37	25.59	791.40	38.29	191.69	47.92	1322.87	117.25	426.82	106.70
43	637.78	18.94	105.46	26.36	794.26	38.43	192.38	48.10	1322.87	117.25	426.82	106.70
44	638.03	18.95	105.50	26.37	794.26	38.43	192.38	48.10	1322.87	117.25	426.82	106.70
45	594.23	22.84	139.41	34.85	792.28	48.30	255.61	63.90	1376.32	131.76	519.83	129.96
46	635.55	24.43	149.11	37.28	874.50	53.32	282.14	70.53	1376.32	131.76	519.83	129.96
47	653.18	25.11	153.24	38.31	929.08	56.64	299.74	74.94	1376.32	131.76	519.83	129.96
48	678.61	26.09	159.21	39.80	1021.91	62.30	329.69	82.42	1376.32	131.76	519.83	129.96
49	684.67	26.32	160.63	40.16	1084.27	66.11	349.81	87.45	1376.32	131.76	519.83	129.96
50	687.30	28.73	185.25	46.31	1097.98	72.06	396.49	99.12	1397.69	137.56	566.25	141.56
51	703.80	32.83	199.21	49.80	1142.35	81.31	426.55	106.64	1432.10	145.61	591.26	147.82
52	697.81	36.07	206.67	51.67	1150.96	88.44	442.94	110.73	1470.03	154.48	617.42	154.35
53	712.95	40.52	220.24	55.06	1194.25	98.56	472.32	118.08	1511.22	164.08	644.88	161.22
54	725.24	44.96	233.00	58.25	1237.62	109.17	501.60	125.40	1555.56	174.38	673.16	168.29
55	734.68	49.32	244.74	61.19	1281.27	120.19	530.85	132.71	1602.73	185.33	702.59	175.65
56	764.78	55.24	263.49	65.87	1324.63	131.52	559.82	139.95	1652.58	196.90	733.16	183.29
57	798.59	61.66	283.92	70.98	1403.23	146.79	603.86	150.97	1704.93	209.08	764.54	191.14
58	827.02	68.21	302.61	75.65	1444.52	158.94	631.21	157.80	1763.54	222.60	797.89	199.47
59	862.13	76.16	323.44	80.86	1517.60	175.60	670.94	167.74	1832.23	238.26	834.34	208.59
60	898.94	85.00	344.70	86.17	1589.59	193.06	708.80	177.20	1910.86	256.03	873.57	218.39
61	941.48	95.01	367.66	91.92	1690.74	215.04	758.05	189.51	1999.34	275.85	915.59	228.90
62	987.66	105.97	391.59	97.90	1826.37	242.52	821.13	205.28	2097.50	297.76	960.21	240.05
63	1040.09	118.09	417.42	104.35	1908.33	263.69	858.32	214.58	2205.19	321.66	1007.29	251.82
64	1095.72	131.04	443.91	110.98	2057.40	294.85	923.84	230.96	2322.27	347.57	1056.66	264.16
65	1157.89	145.16	472.32	118.08	2169.15	321.39	970.85	242.71	2446.16	375.07	1107.20	276.80
66	1262.10	165.12	517.44	129.36	2312.86	353.23	1030.40	257.60	2584.15	405.20	1162.10	290.52
67	1380.34	187.66	567.66	141.92	2487.71	390.50	1101.75	275.44	2728.61	436.91	1217.84	304.46
68	1508.55	213.60	618.79	154.70	2623.36	423.29	1149.83	287.46	2902.54	474.83	1280.61	320.15
69	1641.18	242.73	666.76	166.69	2779.03	460.95	1199.16	299.79	2992.85	500.40	1299.06	324.76
70	1788.39	275.36	717.34	179.33	2926.48	497.69	1240.62	310.16	3104.64	529.55	1323.36	330.84
71	1915.80	305.23	758.50	189.63	3245.95	563.71	1351.91	337.98	3426.91	594.37	1434.59	358.65
72	2022.80	331.10	791.75	197.94	3333.03	588.45	1366.30	341.58	3520.53	618.60	1449.99	362.50
73	2143.99	358.39	831.36	207.84	3364.09	600.07	1360.12	340.03	3530.98	623.74	1433.70	358.43
74	2282.98	389.08	877.67	219.42	3401.49	611.31	1357.12	339.28	3547.63	627.44	1420.98	355.24
75	2528.54	440.17	962.94	240.73	3448.86	626.45	1357.00	339.25	3574.81	636.06	1411.25	352.81
76	2832.65	505.58	1066.98	266.75	3507.96	648.49	1358.93	339.73	3617.06	654.52	1404.93	351.23
77	2928.62	538.36	1088.92	272.23	3579.14	679.32	1362.13	340.53	3676.12	685.94	1401.73	350.43
78	3146.63	598.12	1152.75	288.19	3807.19	746.75	1421.75	355.44	3902.26	757.61	1459.18	364.79
79	3475.97	682.99	1254.48	313.62	4171.92	845.47	1530.33	382.58	4273.38	862.16	1569.07	392.27
80		777.07		341.64								
81		886.34		375.73								
82		1000.60		412.09								
83		1117.34		450.64								
84		1236.82		491.61								
85		1360.13		535.06								
86		1360.13		535.06								
87+		1360.13		535.06								

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

Appendix B1

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

LTC-VA-91

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	271.34	6.48	31.23	7.81	645.08	25.71	112.20	28.05	1226.63	94.53	303.72	75.93
30	290.04	6.92	33.39	8.35	650.86	25.94	113.20	28.30	1226.63	94.53	303.72	75.93
31	302.76	7.23	34.85	8.71	671.55	26.76	116.80	29.20	1226.63	94.53	303.72	75.93
32	360.59	8.61	41.51	10.38	671.55	26.76	116.80	29.20	1226.63	94.53	303.72	75.93
33	375.63	8.97	43.24	10.81	671.55	26.76	116.80	29.20	1226.63	94.53	303.72	75.93
34	390.88	9.33	44.99	11.25	671.55	26.76	116.80	29.20	1226.63	94.53	303.72	75.93
35	410.24	9.79	47.22	11.81	671.55	26.76	116.80	29.20	1226.63	94.53	303.72	75.93
36	425.97	10.17	49.03	12.26	671.55	26.76	116.80	29.20	1226.63	94.53	303.72	75.93
37	445.92	10.64	51.33	12.83	671.55	26.76	116.80	29.20	1226.63	94.53	303.72	75.93
38	472.35	11.27	54.37	13.59	671.55	26.76	116.80	29.20	1226.63	94.53	303.72	75.93
39	488.89	11.67	56.27	14.07	671.55	26.76	116.80	29.20	1226.63	94.53	303.72	75.93
40	520.35	12.42	59.90	14.97	685.44	27.32	119.22	29.80	1226.63	94.53	303.72	75.93
41	571.76	13.65	65.81	16.45	721.09	28.74	125.42	31.35	1226.63	94.53	303.72	75.93
42	602.53	14.38	69.36	17.34	757.76	30.20	131.80	32.95	1226.63	94.53	303.72	75.93
43	620.72	14.82	71.45	17.86	760.50	30.31	132.27	33.07	1226.63	94.53	303.72	75.93
44	620.96	14.82	71.48	17.87	760.50	30.31	132.27	33.07	1226.63	94.53	303.72	75.93
45	573.19	17.78	94.88	23.72	749.28	38.06	176.52	44.13	1266.47	105.97	369.11	92.28
46	613.05	19.01	101.48	25.37	827.03	42.01	194.84	48.71	1266.47	105.97	369.11	92.28
47	630.05	19.54	104.29	26.07	878.65	44.64	207.00	51.75	1266.47	105.97	369.11	92.28
48	654.58	20.30	108.35	27.09	966.44	49.09	227.68	56.92	1266.47	105.97	369.11	92.28
49	660.43	20.48	109.32	27.33	1025.42	52.09	241.58	60.39	1266.47	105.97	369.11	92.28
50	660.66	22.34	126.64	31.66	1033.58	56.73	275.25	68.81	1282.41	110.59	402.62	100.66
51	673.75	25.60	136.59	34.15	1070.46	64.20	296.93	74.23	1310.24	117.13	420.77	105.19
52	665.23	28.23	142.18	35.54	1073.59	70.00	309.16	77.29	1341.01	124.36	439.89	109.97
53	676.84	31.81	151.93	37.98	1108.91	78.25	330.50	82.62	1374.56	132.16	460.00	115.00
54	685.59	35.43	161.11	40.28	1144.05	86.88	351.94	87.99	1410.77	140.58	480.76	120.19
55	691.63	38.98	169.63	42.41	1179.25	95.89	373.52	93.38	1449.43	149.53	502.50	125.63
56	717.07	43.73	183.06	45.76	1214.07	105.17	394.92	98.73	1490.38	159.05	525.06	131.27
57	745.81	48.94	197.61	49.40	1280.98	117.64	426.97	106.74	1533.46	169.03	548.27	137.07
58	769.13	54.27	211.04	52.76	1313.25	127.62	447.50	111.87	1581.72	180.14	573.12	143.28
59	798.02	60.70	226.30	56.58	1373.67	141.25	477.04	119.26	1638.28	192.93	600.26	150.06
60	827.87	67.85	241.90	60.48	1432.29	155.54	505.32	126.33	1703.09	207.48	629.84	157.46
61	862.51	75.99	258.86	64.72	1516.49	173.50	542.18	135.55	1776.00	223.71	661.39	165.35
62	900.06	84.87	276.55	69.14	1630.75	195.90	589.08	147.27	1856.96	241.65	695.23	173.81
63	942.91	94.70	295.76	73.94	1696.52	213.23	617.75	154.44	1945.85	261.18	731.03	182.76
64	988.35	105.20	315.60	78.90	1821.45	238.69	667.14	166.78	2042.62	282.39	768.79	192.20
65	1039.43	116.65	336.91	84.23	1912.92	260.42	703.31	175.83	2145.03	304.89	807.54	201.88
66	1127.86	132.82	370.17	92.54	2032.19	286.44	748.81	187.20	2259.42	329.59	849.71	212.43
67	1228.31	151.08	407.30	101.83	2178.45	316.93	803.09	200.77	2379.28	355.58	892.70	223.18
68	1335.73	172.05	445.53	111.38	2288.58	343.69	841.05	210.26	2523.05	386.56	941.41	235.35
69	1444.54	195.49	482.16	120.54	2413.84	374.28	880.52	220.13	2591.88	407.29	958.13	239.53
70	1564.60	221.76	521.21	130.30	2530.77	404.00	914.35	228.59	2678.49	430.87	979.36	244.84
71	1666.72	245.75	553.58	138.40	2795.73	457.49	1000.25	250.06	2945.99	483.42	1065.25	266.31
72	1751.37	266.60	580.18	145.05	2860.73	477.50	1014.27	253.57	3017.09	502.96	1079.81	269.95
73	1847.76	288.48	611.40	152.85	2877.73	486.63	1012.62	253.15	3016.92	506.69	1070.37	267.59
74	1957.93	312.93	647.65	161.91	2899.34	495.20	1013.15	253.29	3021.21	508.90	1063.18	265.79
75	2157.99	353.75	713.02	178.26	2929.07	506.95	1015.70	253.92	3034.14	515.17	1058.38	264.59
76	2406.40	406.16	792.85	198.21	2968.88	524.55	1020.15	255.04	3059.94	529.85	1056.62	264.15
77	2477.49	432.61	812.15	203.04	3019.37	549.71	1026.21	256.55	3100.43	555.73	1057.68	264.42
78	2650.23	480.50	863.03	215.76	3200.57	604.27	1075.09	268.77	3280.20	614.00	1105.02	276.25
79	2913.50	547.90	942.20	235.55	3493.40	683.37	1161.05	290.26	3578.56	697.94	1192.22	298.05
80		622.21		257.34								
81		708.30		283.68								
82		798.13		311.71								
83		889.69		341.28								
84		983.12		372.54								
85		1079.32		405.57								
86		1079.32		405.57								
87+		1079.32		405.57								

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

Appendix B1

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

LTC-VA-91

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	422.41	15.02	73.40	18.35	735.24	42.05	184.95	46.24	1450.82	147.45	470.46	117.62
30	448.36	15.94	77.91	19.48	735.24	42.05	184.95	46.24	1450.82	147.45	470.46	117.62
31	464.60	16.52	80.74	20.18	735.24	42.05	184.95	46.24	1450.82	147.45	470.46	117.62
32	491.44	17.47	85.40	21.35	735.24	42.05	184.95	46.24	1450.82	147.45	470.46	117.62
33	512.46	18.22	89.05	22.26	735.24	42.05	184.95	46.24	1450.82	147.45	470.46	117.62
34	544.80	19.37	94.67	23.67	735.24	42.05	184.95	46.24	1450.82	147.45	470.46	117.62
35	595.99	21.19	103.57	25.89	735.24	42.05	184.95	46.24	1450.82	147.45	470.46	117.62
36	633.48	22.52	110.08	27.52	735.24	42.05	184.95	46.24	1450.82	147.45	470.46	117.62
37	647.63	23.02	112.54	28.14	735.24	42.05	184.95	46.24	1450.82	147.45	470.46	117.62
38	656.20	23.33	114.03	28.51	735.24	42.05	184.95	46.24	1450.82	147.45	470.46	117.62
39	656.20	23.33	114.03	28.51	790.18	45.20	198.77	49.69	1450.82	147.45	470.46	117.62
40	656.20	23.33	114.03	28.51	823.50	47.10	207.16	51.79	1450.82	147.45	470.46	117.62
41	656.20	23.33	114.03	28.51	862.28	49.32	216.91	54.23	1450.82	147.45	470.46	117.62
42	656.20	23.33	114.03	28.51	920.94	52.68	231.67	57.92	1450.82	147.45	470.46	117.62
43	656.20	23.33	114.03	28.51	920.94	52.68	231.67	57.92	1450.82	147.45	470.46	117.62
44	656.20	23.33	114.03	28.51	920.94	52.68	231.67	57.92	1450.82	147.45	470.46	117.62
45	680.83	31.06	165.78	41.45	914.21	65.05	301.89	75.47	1520.34	165.47	571.16	142.79
46	693.74	31.65	168.93	42.23	968.26	68.89	319.74	79.94	1520.34	165.47	571.16	142.79
47	744.79	33.97	181.36	45.34	1059.05	75.35	349.72	87.43	1520.34	165.47	571.16	142.79
48	751.51	34.28	182.99	45.75	1156.28	82.27	381.83	95.46	1520.34	165.47	571.16	142.79
49	805.24	36.73	196.08	49.02	1160.83	82.59	383.33	95.83	1520.34	165.47	571.16	142.79
50	799.16	39.52	222.85	55.71	1191.36	90.81	438.59	109.65	1548.13	172.66	621.67	155.42
51	810.04	44.55	236.04	59.01	1237.13	101.80	468.34	117.08	1591.65	182.80	648.97	162.24
52	810.08	49.15	245.84	61.46	1287.44	113.81	499.56	124.89	1639.55	193.96	677.58	169.39
53	787.82	52.34	248.22	62.05	1342.07	126.85	532.09	133.02	1691.53	206.01	707.49	176.87
54	797.62	57.54	260.09	65.02	1400.76	140.87	566.09	141.52	1747.39	218.97	738.55	184.64
55	809.93	63.03	272.61	68.15	1457.22	155.10	598.92	149.73	1806.77	232.74	770.75	192.69
56	853.04	71.10	295.57	73.89	1529.29	171.48	638.02	159.50	1869.55	247.33	804.26	201.07
57	897.48	79.62	319.53	79.88	1598.64	188.03	675.94	168.99	1935.34	262.65	838.76	209.69
58	975.95	92.08	355.97	88.99	1676.24	206.42	716.15	179.04	2008.98	279.69	875.54	218.88
59	1012.32	101.80	376.66	94.16	1747.43	225.18	751.52	187.88	2095.34	299.43	915.42	228.86
60	1081.28	115.73	408.89	102.22	1815.39	244.34	783.04	195.76	2194.15	321.83	958.58	239.64
61	1146.42	130.25	438.92	109.73	1947.33	273.06	840.04	210.01	2305.27	346.88	1004.68	251.17
62	1208.72	145.20	467.19	116.80	2044.56	297.82	879.67	219.92	2428.49	374.51	1053.72	263.43
63	1268.86	160.41	493.65	123.41	2189.80	330.34	937.74	234.44	2563.59	404.71	1105.37	276.34
64	1327.79	175.86	518.68	129.67	2299.37	358.12	978.35	244.59	2710.43	437.44	1159.64	289.91
65	1419.73	196.11	555.58	138.90	2442.09	391.47	1030.86	257.72	2868.79	472.63	1216.37	304.09
66	1568.93	225.08	614.17	153.54	2646.32	435.46	1107.04	276.76	3038.47	510.27	1275.38	318.84
67	1749.64	259.66	683.94	170.98	2918.55	491.71	1208.94	302.23	3219.30	550.32	1336.68	334.17
68	1920.73	295.43	745.00	186.25	3145.02	542.44	1283.60	320.90	3437.45	598.29	1405.50	351.38
69	2145.97	342.83	819.52	204.88	3355.33	592.35	1341.46	335.36	3647.87	646.58	1461.10	365.27
70	2360.77	390.47	884.74	221.19	3621.96	652.88	1415.43	353.86	3839.14	691.66	1503.22	375.81
71	2576.68	438.72	947.84	236.96	3867.57	709.18	1478.30	369.57	4133.88	754.81	1583.39	395.85
72	2796.22	486.95	1011.90	252.98	3993.09	741.91	1496.41	374.10	4240.89	782.23	1592.51	398.13
73	2967.22	525.43	1058.99	264.75	4108.13	768.86	1513.00	378.25	4333.82	801.61	1599.34	399.83
74	3223.61	579.49	1135.32	283.83	4235.72	796.34	1533.90	383.48	4436.69	819.62	1609.74	402.44
75	3326.52	608.27	1155.33	288.83	4381.61	830.14	1558.70	389.68	4558.63	845.05	1624.52	406.13
76	3438.26	642.24	1175.73	293.93	4491.25	863.49	1566.76	391.69	4645.88	873.39	1623.05	405.76
77	3555.31	681.78	1194.59	298.65	4543.08	894.13	1550.89	387.72	4679.21	904.27	1598.71	399.68
78	3821.52	755.52	1259.55	314.89	4792.67	972.22	1598.78	399.70	4925.16	987.69	1643.38	410.84
79	4223.16	860.67	1365.60	341.40	5209.48	1089.49	1699.83	424.96	5350.53	1112.86	1745.72	436.43
80		976.58		370.56								
81		1116.09		408.08								
82		1261.83		448.10								
83		1410.53		490.50								
84		1562.60		535.54								
85		1719.47		583.29								
86		1719.47		583.29								
87+		1719.47		583.29								

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

Appendix B1

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

LTC-VA-91

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	409.95	12.00	51.00	12.75	701.19	33.88	130.54	32.64	1338.89	121.01	343.77	85.94
30	435.13	12.74	54.14	13.53	701.19	33.88	130.54	32.64	1338.89	121.01	343.77	85.94
31	450.89	13.20	56.10	14.02	701.19	33.88	130.54	32.64	1338.89	121.01	343.77	85.94
32	476.94	13.96	59.34	14.83	701.19	33.88	130.54	32.64	1338.89	121.01	343.77	85.94
33	497.33	14.56	61.88	15.47	701.19	33.88	130.54	32.64	1338.89	121.01	343.77	85.94
34	528.72	15.48	65.78	16.45	701.19	33.88	130.54	32.64	1338.89	121.01	343.77	85.94
35	578.41	16.93	71.96	17.99	701.19	33.88	130.54	32.64	1338.89	121.01	343.77	85.94
36	614.78	18.00	76.49	19.12	701.19	33.88	130.54	32.64	1338.89	121.01	343.77	85.94
37	628.52	18.40	78.20	19.55	701.19	33.88	130.54	32.64	1338.89	121.01	343.77	85.94
38	636.84	18.64	79.23	19.81	701.19	33.88	130.54	32.64	1338.89	121.01	343.77	85.94
39	636.84	18.64	79.23	19.81	753.59	36.41	140.30	35.07	1338.89	121.01	343.77	85.94
40	636.84	18.64	79.23	19.81	785.37	37.95	146.21	36.55	1338.89	121.01	343.77	85.94
41	636.84	18.64	79.23	19.81	822.34	39.74	153.10	38.27	1338.89	121.01	343.77	85.94
42	636.84	18.64	79.23	19.81	878.29	42.44	163.51	40.88	1338.89	121.01	343.77	85.94
43	636.84	18.64	79.23	19.81	878.29	42.44	163.51	40.88	1338.89	121.01	343.77	85.94
44	636.84	18.64	79.23	19.81	878.29	42.44	163.51	40.88	1338.89	121.01	343.77	85.94
45	654.57	24.74	115.69	28.92	860.91	52.36	213.96	53.49	1392.95	135.60	416.35	104.09
46	666.98	25.21	117.89	29.47	911.81	55.46	226.62	56.65	1392.95	135.60	416.35	104.09
47	716.06	27.06	126.56	31.64	997.31	60.66	247.86	61.97	1392.95	135.60	416.35	104.09
48	722.52	27.31	127.70	31.93	1088.87	66.23	270.62	67.66	1392.95	135.60	416.35	104.09
49	774.18	29.26	136.83	34.21	1093.15	66.49	271.68	67.92	1392.95	135.60	416.35	104.09
50	765.60	31.45	156.30	39.07	1116.65	73.07	312.22	78.06	1414.61	141.40	453.79	113.45
51	772.63	35.55	166.07	41.52	1154.17	82.10	334.29	83.57	1450.41	149.78	474.06	118.51
52	769.29	39.35	173.45	43.36	1195.57	92.03	357.67	89.42	1489.97	158.97	495.47	123.87
53	744.85	42.01	175.55	43.89	1240.68	102.82	382.03	95.51	1533.01	168.99	517.87	129.47
54	750.84	46.30	184.43	46.11	1289.23	114.39	407.53	101.88	1579.31	179.73	541.41	135.35
55	759.15	50.81	193.71	48.43	1335.53	126.21	432.22	108.06	1628.76	191.22	565.76	141.44
56	796.28	57.43	210.58	52.64	1395.98	139.77	461.63	115.41	1681.03	203.35	591.10	147.78
57	834.46	64.45	228.13	57.03	1453.76	153.54	490.24	122.56	1735.99	216.11	617.26	154.31
58	903.64	74.67	254.73	63.68	1518.46	168.82	520.81	130.20	1797.50	230.29	645.21	161.30
59	932.89	82.64	270.35	67.59	1576.36	184.41	548.00	137.00	1869.46	246.67	675.94	168.99
60	991.42	94.11	294.31	73.58	1630.65	200.32	572.85	143.21	1951.81	265.27	709.13	177.28
61	1045.74	106.04	316.99	79.25	1741.72	224.07	616.37	154.09	2044.42	286.03	744.76	186.19
62	1096.93	118.30	338.49	84.62	1821.05	244.61	647.55	161.89	2147.16	308.96	782.85	195.71
63	1145.77	130.83	358.89	89.72	1942.70	271.54	692.35	173.09	2259.91	333.97	823.06	205.77
64	1193.31	143.54	378.28	94.57	2032.29	294.56	724.59	181.15	2382.59	361.10	865.56	216.39
65	1270.22	160.21	406.43	101.61	2151.01	322.26	766.00	191.50	2515.04	390.32	910.19	227.55
66	1397.90	183.98	450.52	112.63	2323.51	358.71	824.96	206.24	2657.22	421.63	956.62	239.15
67	1553.00	212.41	503.19	125.80	2555.20	405.34	903.57	225.89	2808.96	454.93	1005.00	251.25
68	1697.18	241.73	549.99	137.50	2744.44	447.32	962.57	240.64	2991.18	494.66	1059.77	264.94
69	1885.76	280.41	607.45	151.86	2916.45	488.32	1009.50	252.37	3163.70	534.34	1104.95	276.24
70	2062.97	319.24	658.68	164.67	3135.74	537.92	1069.34	267.34	3318.00	571.21	1140.62	285.15
71	2240.25	358.52	708.67	177.17	3336.23	584.07	1120.73	280.18	3561.23	622.98	1205.15	301.29
72	2420.79	397.85	759.56	189.89	3433.90	610.80	1138.23	284.56	3643.27	645.26	1215.67	303.92
73	2557.89	428.91	797.82	199.46	3521.51	632.18	1154.29	288.57	3712.13	660.10	1223.87	305.97
74	2765.71	472.19	858.41	214.60	3617.54	653.29	1173.43	293.36	3787.04	672.92	1234.83	308.71
75	2840.64	494.91	876.75	219.19	3728.42	679.73	1195.98	298.99	3877.57	692.09	1249.24	312.31
76	2923.61	522.26	895.64	223.91	3809.29	706.61	1206.12	301.53	3939.59	714.97	1251.75	312.94
77	3012.51	554.81	913.59	228.40	3843.31	732.59	1198.19	299.55	3958.33	741.83	1237.21	309.30
78	3225.65	614.81	966.93	241.73	4042.50	797.00	1239.79	309.95	4154.78	811.34	1276.45	319.11
79	3547.96	699.03	1051.84	262.96	4376.82	891.62	1322.69	330.67	4496.50	912.60	1360.50	340.12
80		790.96		286.19								
81		901.23		315.88								
82		1015.93		347.51								
83		1132.45		380.87								
84		1251.03		416.14								
85		1372.78		453.37								
86		1372.78		453.37								
87+		1372.78		453.37								

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

Appendix B1

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

LTC-VA-91

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	531.63	22.90	93.25	23.31	781.81	53.16	196.37	49.09	1629.53	189.62	508.71	127.18
30	673.06	29.00	118.06	29.52	799.30	54.35	200.76	50.19	1629.53	189.62	508.71	127.18
31	681.02	29.34	119.46	29.87	835.00	56.78	209.73	52.43	1629.53	189.62	508.71	127.18
32	681.02	29.34	119.46	29.87	908.26	61.76	228.13	57.03	1629.53	189.62	508.71	127.18
33	681.02	29.34	119.46	29.87	945.84	64.32	237.56	59.39	1629.53	189.62	508.71	127.18
34	681.02	29.34	119.46	29.87	1022.89	69.56	256.92	64.23	1629.53	189.62	508.71	127.18
35	681.02	29.34	119.46	29.87	1102.51	74.97	276.92	69.23	1629.53	189.62	508.71	127.18
36	681.02	29.34	119.46	29.87	1143.29	77.75	287.16	71.79	1629.53	189.62	508.71	127.18
37	681.02	29.34	119.46	29.87	1153.27	78.42	289.67	72.42	1629.53	189.62	508.71	127.18
38	681.02	29.34	119.46	29.87	1153.27	78.42	289.67	72.42	1629.53	189.62	508.71	127.18
39	701.90	30.24	123.12	30.78	1153.27	78.42	289.67	72.42	1629.53	189.62	508.71	127.18
40	754.51	32.50	132.35	33.09	1153.27	78.42	289.67	72.42	1629.53	189.62	508.71	127.18
41	815.29	35.12	143.01	35.75	1153.27	78.42	289.67	72.42	1629.53	189.62	508.71	127.18
42	878.74	37.86	154.14	38.54	1153.27	78.42	289.67	72.42	1629.53	189.62	508.71	127.18
43	912.28	39.30	160.03	40.01	1153.27	78.42	289.67	72.42	1629.53	189.62	508.71	127.18
44	912.28	39.30	160.03	40.01	1153.27	78.42	289.67	72.42	1629.53	189.62	508.71	127.18
45	908.16	49.70	220.36	55.09	1253.15	104.50	406.71	101.68	1722.71	212.75	616.28	154.07
46	968.75	53.02	235.07	58.77	1253.15	104.50	406.71	101.68	1722.71	212.75	616.28	154.07
47	1031.74	56.46	250.35	62.59	1253.15	104.50	406.71	101.68	1722.71	212.75	616.28	154.07
48	1053.63	57.66	255.66	63.92	1253.15	104.50	406.71	101.68	1722.71	212.75	616.28	154.07
49	1053.63	57.66	255.66	63.92	1253.15	104.50	406.71	101.68	1722.71	212.75	616.28	154.07
50	1073.25	63.38	296.86	74.21	1293.12	114.92	465.23	116.31	1759.94	222.03	670.22	167.56
51	1110.89	72.58	319.25	79.81	1352.13	129.02	496.94	124.24	1816.58	235.11	699.32	174.83
52	1152.37	82.63	342.96	85.74	1416.94	144.47	530.13	132.53	1878.78	249.53	729.89	182.47
53	1197.28	93.46	367.64	91.91	1487.32	161.26	564.95	141.24	1946.25	265.15	761.93	190.48
54	1245.38	105.03	393.47	98.37	1562.88	179.24	601.24	150.31	2018.63	281.90	795.11	198.78
55	1296.30	117.29	420.28	105.07	1643.31	198.41	639.00	159.75	2095.62	299.80	829.77	207.44
56	1349.76	130.12	447.90	111.98	1728.31	218.68	678.23	169.56	2176.91	318.68	865.56	216.39
57	1405.42	143.48	476.67	119.17	1817.56	240.01	718.77	179.69	2262.16	338.54	902.51	225.63
58	1469.21	158.69	507.57	126.89	1917.36	263.72	761.93	190.48	2357.38	360.61	941.90	235.48
59	1546.82	176.95	541.90	135.47	2033.91	291.10	808.68	202.17	2468.74	386.15	984.73	246.18
60	1637.67	198.16	579.33	144.83	2166.85	322.11	859.03	214.76	2596.00	415.09	1030.83	257.71
61	1741.14	222.19	619.54	154.89	2315.73	356.65	912.48	228.12	2738.99	447.45	1080.04	270.01
62	1856.55	248.88	662.70	165.68	2480.18	394.65	969.20	242.30	2897.48	483.17	1132.34	283.09
63	1983.32	278.14	708.14	177.04	2659.79	436.01	1028.71	257.18	3071.28	522.24	1187.60	296.90
64	2120.88	309.77	755.88	188.97	2854.12	480.68	1091.15	272.79	3260.17	564.58	1245.63	311.41
65	2268.49	343.65	805.57	201.39	3062.78	528.53	1156.05	289.01	3463.98	610.19	1306.28	326.57
66	2425.62	379.70	857.06	214.27	3285.39	579.50	1223.40	305.85	3682.45	659.02	1369.37	342.34
67	2591.63	417.70	910.19	227.55	3521.52	633.52	1292.87	323.22	3915.43	711.05	1434.92	358.73
68	2799.64	465.23	970.67	242.67	3804.44	697.81	1370.19	342.55	4196.48	773.33	1508.49	377.12
69	3072.06	527.14	1042.60	260.65	4154.59	776.56	1458.63	364.66	4545.32	849.71	1593.49	398.37
70	3382.51	597.43	1120.21	280.05	4539.60	862.65	1550.72	387.68	4927.28	932.75	1681.78	420.44
71	3559.40	643.77	1151.36	287.84	4734.27	911.71	1575.31	393.83	5100.31	975.26	1696.72	424.18
72	3720.38	685.13	1178.95	294.74	4902.33	953.51	1593.85	398.46	5244.60	1010.18	1705.20	426.30
73	3878.84	722.91	1208.23	302.06	5053.98	986.91	1610.46	402.62	5367.45	1033.67	1710.88	427.72
74	3997.73	752.56	1225.31	306.33	5220.12	1020.28	1631.68	407.92	5500.97	1054.46	1720.09	430.02
75	4117.88	785.03	1240.98	310.24	5411.47	1062.27	1657.12	414.28	5660.47	1085.26	1734.10	433.53
76	4251.14	825.09	1256.97	314.24	5635.47	1119.59	1686.83	421.71	5857.11	1136.01	1753.46	438.36
77	4394.41	873.82	1271.28	317.82	5896.36	1197.00	1720.09	430.02	6098.12	1214.04	1778.50	444.63
78	4722.52	966.37	1334.54	333.63	6260.32	1307.96	1776.84	444.21	6367.20	1313.98	1805.58	451.39
79	5213.27	1096.99	1440.49	360.12	6702.70	1441.22	1853.40	463.35	6861.41	1466.41	1894.70	473.68
80		1238.75		389.10								
81		1415.99		429.01								
82		1600.11		471.52								
83		1786.87		516.47								
84		1976.74		564.10								
85		2171.58		614.51								
86		2171.58		614.51								
87+		2171.58		614.51								

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

Appendix B1

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

LTC-VA-91

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	514.26	18.69	65.83	16.46	742.31	43.69	140.63	35.16	1496.96	158.28	378.10	94.53
30	651.07	23.66	83.35	20.84	758.91	44.67	143.77	35.94	1496.96	158.28	378.10	94.53
31	658.78	23.94	84.33	21.08	792.80	46.66	150.19	37.55	1496.96	158.28	378.10	94.53
32	658.78	23.94	84.33	21.08	862.37	50.76	163.37	40.84	1496.96	158.28	378.10	94.53
33	658.78	23.94	84.33	21.08	898.04	52.86	170.13	42.53	1496.96	158.28	378.10	94.53
34	658.78	23.94	84.33	21.08	971.20	57.16	183.99	46.00	1496.96	158.28	378.10	94.53
35	658.78	23.94	84.33	21.08	1046.80	61.61	198.31	49.58	1496.96	158.28	378.10	94.53
36	658.78	23.94	84.33	21.08	1085.52	63.89	205.65	51.41	1496.96	158.28	378.10	94.53
37	658.78	23.94	84.33	21.08	1094.99	64.45	207.44	51.86	1496.96	158.28	378.10	94.53
38	658.78	23.94	84.33	21.08	1094.99	64.45	207.44	51.86	1496.96	158.28	378.10	94.53
39	678.97	24.67	86.92	21.73	1094.99	64.45	207.44	51.86	1496.96	158.28	378.10	94.53
40	729.87	26.52	93.43	23.36	1094.99	64.45	207.44	51.86	1496.96	158.28	378.10	94.53
41	788.65	28.66	100.96	25.24	1094.99	64.45	207.44	51.86	1496.96	158.28	378.10	94.53
42	850.03	30.89	108.81	27.20	1094.99	64.45	207.44	51.86	1496.96	158.28	378.10	94.53
43	882.48	32.06	112.97	28.24	1094.99	64.45	207.44	51.86	1496.96	158.28	378.10	94.53
44	882.48	32.06	112.97	28.24	1094.99	64.45	207.44	51.86	1496.96	158.28	378.10	94.53
45	869.94	40.47	156.11	39.03	1174.72	85.78	292.44	73.11	1572.20	177.49	456.73	114.18
46	927.98	43.17	166.53	41.63	1174.72	85.78	292.44	73.11	1572.20	177.49	456.73	114.18
47	988.32	45.98	177.36	44.34	1174.72	85.78	292.44	73.11	1572.20	177.49	456.73	114.18
48	1009.29	46.96	181.12	45.28	1174.72	85.78	292.44	73.11	1572.20	177.49	456.73	114.18
49	1009.29	46.96	181.12	45.28	1174.72	85.78	292.44	73.11	1572.20	177.49	456.73	114.18
50	1024.29	51.62	211.36	52.84	1206.60	94.32	336.25	84.06	1602.32	185.17	497.43	124.36
51	1055.39	59.22	228.04	57.01	1255.80	106.09	360.12	90.03	1649.68	196.16	519.50	129.88
52	1089.72	67.55	245.53	61.38	1309.99	119.05	385.29	96.32	1701.83	208.26	542.88	135.72
53	1127.03	76.58	264.00	66.00	1368.97	133.10	411.78	102.94	1758.55	221.42	567.24	141.81
54	1167.08	86.23	283.13	70.78	1432.43	148.22	439.40	109.85	1819.52	235.52	592.74	148.18
55	1209.62	96.41	303.23	75.81	1500.15	164.33	468.34	117.08	1884.50	250.60	619.38	154.85
56	1254.33	107.15	323.99	81.00	1571.87	181.45	498.41	124.60	1953.24	266.58	647.01	161.75
57	1300.96	118.31	345.57	86.39	1647.31	199.43	529.64	132.41	2025.45	283.37	675.61	168.90
58	1354.42	130.98	368.95	92.24	1731.62	219.42	562.98	140.75	2106.00	302.01	706.18	176.55
59	1419.35	146.22	394.94	98.73	1829.82	242.42	599.44	149.86	2199.92	323.50	739.69	184.92
60	1495.37	163.88	423.55	105.89	1941.72	268.46	638.67	159.67	2307.11	347.78	775.82	193.96
61	1581.92	183.86	454.61	113.65	2067.02	297.39	680.85	170.21	2427.46	374.96	814.73	203.68
62	1678.57	206.09	487.79	121.95	2205.43	329.27	725.64	181.41	2560.94	404.91	856.25	214.06
63	1784.83	230.41	523.10	130.77	2356.76	363.96	772.71	193.18	2707.40	437.65	900.06	225.01
64	1900.24	256.73	560.21	140.05	2520.68	401.40	822.25	205.56	2866.87	473.20	946.48	236.62
65	2024.27	285.01	598.95	149.74	2696.94	441.61	874.07	218.52	3039.16	511.53	995.03	248.76
66	2156.47	315.04	639.32	159.83	2885.30	484.48	927.85	231.96	3224.21	552.65	1045.71	261.43
67	2296.40	346.80	680.85	170.21	3085.46	530.01	983.59	245.90	3421.96	596.54	1098.51	274.63
68	2470.66	386.28	728.58	182.14	3323.96	583.87	1045.87	261.47	3659.07	648.72	1158.17	289.54
69	2697.35	437.36	785.96	196.49	3616.98	649.34	1117.63	279.41	3951.15	712.27	1227.48	306.87
70	2954.77	495.23	848.63	212.16	3937.72	720.67	1192.91	298.23	4269.33	781.06	1300.01	325.00
71	3095.07	533.24	876.19	219.05	4092.91	760.99	1216.50	304.12	4405.97	815.87	1315.84	328.96
72	3223.04	567.26	901.02	225.25	4226.45	795.37	1235.07	308.77	4519.04	844.42	1326.43	331.61
73	3346.94	597.57	927.13	231.78	4343.15	821.36	1251.89	312.97	4610.73	861.46	1334.42	333.61
74	3433.15	620.23	943.97	235.99	4467.78	845.83	1272.28	318.07	4706.80	874.22	1345.04	336.26
75	3519.78	645.42	959.86	239.96	4613.16	877.86	1296.30	324.07	4824.52	896.09	1359.84	339.96
76	3619.19	677.79	976.40	244.10	4788.75	924.51	1324.28	331.07	4976.75	937.56	1379.50	344.87
77	3730.22	718.88	991.90	247.98	5000.62	990.99	1355.99	339.00	5172.37	1006.50	1404.54	351.14
78	3994.90	795.27	1045.59	261.40	5295.62	1084.31	1406.51	351.63	5387.73	1092.49	1431.69	357.92
79	4388.37	900.25	1132.68	283.17	5645.29	1191.57	1472.35	368.09	5781.42	1215.91	1507.78	376.94
80		1012.33		306.83								
81		1151.94		339.06								
82		1296.01		373.34								
83		1441.34		409.43								
84		1588.16		447.45								
85		1737.86		487.53								
86		1737.86		487.53								
87+		1737.86		487.53								

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

Appendix B1

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

LTC-VA-91

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	679.65	39.56	113.08	28.27	885.15	77.88	208.00	52.00	2014.67	280.43	572.14	143.03
30	737.29	42.91	122.67	30.67	885.15	77.88	208.00	52.00	2014.67	280.43	572.14	143.03
31	737.29	42.91	122.67	30.67	955.18	84.04	224.46	56.11	2014.67	280.43	572.14	143.03
32	737.29	42.91	122.67	30.67	993.09	87.37	233.37	58.34	2014.67	280.43	572.14	143.03
33	737.29	42.91	122.67	30.67	1070.71	94.20	251.61	62.90	2014.67	280.43	572.14	143.03
34	737.29	42.91	122.67	30.67	1150.76	101.25	270.42	67.60	2014.67	280.43	572.14	143.03
35	737.29	42.91	122.67	30.67	1191.70	104.85	280.04	70.01	2014.67	280.43	572.14	143.03
36	737.29	42.91	122.67	30.67	1275.43	112.21	299.72	74.93	2014.67	280.43	572.14	143.03
37	751.58	43.75	125.05	31.26	1305.70	114.88	306.83	76.71	2014.67	280.43	572.14	143.03
38	751.58	43.75	125.05	31.26	1305.70	114.88	306.83	76.71	2014.67	280.43	572.14	143.03
39	807.82	47.02	134.41	33.60	1305.70	114.88	306.83	76.71	2014.67	280.43	572.14	143.03
40	865.69	50.39	144.04	36.01	1305.70	114.88	306.83	76.71	2014.67	280.43	572.14	143.03
41	928.51	54.04	154.49	38.62	1305.70	114.88	306.83	76.71	2014.67	280.43	572.14	143.03
42	993.51	57.83	165.31	41.33	1305.70	114.88	306.83	76.71	2014.67	280.43	572.14	143.03
43	1013.83	59.01	168.69	42.17	1305.70	114.88	306.83	76.71	2014.67	280.43	572.14	143.03
44	1013.83	59.01	168.69	42.17	1305.70	114.88	306.83	76.71	2014.67	280.43	572.14	143.03
45	1001.60	72.88	224.21	56.05	1458.87	153.21	430.25	107.56	2166.85	316.47	689.84	172.46
46	1061.00	77.20	237.51	59.38	1458.87	153.21	430.25	107.56	2166.85	316.47	689.84	172.46
47	1122.17	81.65	251.20	62.80	1458.87	153.21	430.25	107.56	2166.85	316.47	689.84	172.46
48	1167.65	84.96	261.39	65.35	1458.87	153.21	430.25	107.56	2166.85	316.47	689.84	172.46
49	1167.65	84.96	261.39	65.35	1458.87	153.21	430.25	107.56	2166.85	316.47	689.84	172.46
50	1199.69	93.63	303.40	75.85	1520.13	168.58	492.69	123.17	2227.75	330.90	748.52	187.13
51	1252.66	106.46	326.28	81.57	1605.30	188.81	526.69	131.67	2311.36	350.15	780.40	195.10
52	1310.73	120.44	350.31	87.58	1698.89	211.04	562.33	140.58	2402.98	371.24	813.75	203.44
53	1373.50	135.56	375.65	93.91	1800.48	235.23	599.93	149.98	2502.29	394.16	848.56	212.14
54	1439.76	151.61	401.73	100.43	1909.68	261.22	639.16	159.79	2608.87	418.81	884.85	221.21
55	1475.53	164.75	419.18	104.79	2026.11	288.97	680.36	170.09	2722.28	445.08	922.78	230.69
56	1559.26	183.55	450.09	112.52	2149.40	318.44	723.02	180.76	2842.10	473.00	962.17	240.54
57	1640.56	202.56	480.46	120.12	2279.16	349.50	767.65	191.91	2968.01	502.38	1002.88	250.72
58	1715.90	221.88	508.27	127.07	2423.01	383.78	814.89	203.72	3107.00	534.66	1046.03	261.51
59	1830.09	247.84	545.75	136.44	2588.72	422.85	866.06	216.51	3266.63	571.40	1092.62	273.16
60	1936.24	274.23	579.04	144.76	2776.14	466.74	920.49	230.12	3447.10	612.60	1142.48	285.62
61	2039.37	301.18	609.51	152.38	2985.05	515.46	978.52	244.63	3648.74	658.37	1195.44	298.86
62	2183.28	335.16	650.18	162.54	3215.26	568.87	1039.66	259.91	3871.71	708.84	1251.51	312.88
63	2277.16	362.07	674.46	168.62	3466.59	627.06	1103.90	275.98	4116.38	764.05	1310.53	327.63
64	2457.36	403.32	722.44	180.61	3738.85	690.00	1171.09	292.77	4382.91	824.08	1372.48	343.12
65	2589.71	437.30	754.74	188.69	4031.82	757.59	1240.89	310.22	4671.60	889.02	1437.05	359.26
66	2792.13	483.59	805.63	201.41	4345.36	829.89	1313.30	328.33	4982.72	958.99	1504.56	376.14
67	3032.86	537.37	865.89	216.47	4679.28	906.84	1388.17	347.04	5316.52	1034.02	1574.53	393.63
68	3300.12	598.49	926.49	231.62	5073.73	996.99	1470.40	367.60	5712.36	1122.09	1652.17	413.04
69	3543.87	658.11	970.83	242.71	5551.92	1104.88	1563.08	390.77	6175.15	1223.82	1735.56	433.89
70	3815.89	723.67	1017.61	254.40	5936.11	1194.01	1621.55	405.39	6409.72	1279.61	1748.68	437.17
71	4066.05	784.19	1056.75	264.19	6331.11	1284.08	1680.55	420.14	6906.67	1386.51	1831.70	457.93
72	4315.35	842.53	1096.43	274.11	6551.66	1336.68	1695.87	423.97	7116.48	1434.08	1840.83	460.21
73	4469.54	878.30	1114.75	278.69	6744.93	1377.24	1708.34	427.09	7265.08	1460.82	1838.76	459.69
74	4719.57	931.39	1157.74	289.44	6950.81	1416.26	1724.37	431.09	7419.82	1482.67	1839.26	459.82
75	5008.24	995.63	1208.08	302.02	7184.73	1465.07	1744.88	436.22	7601.33	1515.14	1844.19	461.05
76	5295.72	1067.15	1253.89	313.47	7362.28	1512.83	1747.49	436.87	7724.79	1550.23	1831.05	457.76
77	5504.00	1132.83	1275.74	318.93	7451.87	1556.97	1724.90	431.22	7762.56	1588.01	1793.81	448.45
78	5948.12	1256.39	1348.70	337.17	7895.01	1691.26	1779.72	444.93	8194.27	1728.95	1842.85	460.71
79	6600.36	1429.43	1467.51	366.88	8650.51	1903.36	1901.87	475.47	8981.36	1959.66	1968.11	492.03
80		1617.69		399.75								
81		1842.44		441.78								
82		2074.72		486.51								
83		2309.16		533.61								
84		2546.44		583.34								
85		2788.91		635.85								
86		2788.91		635.85								
87+		2788.91		635.85								

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

Appendix B1

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

LTC-VA-91

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	652.60	33.02	80.29	20.07	832.54	65.27	150.05	37.51	1833.09	237.52	430.25	107.56
30	707.95	35.82	87.10	21.78	832.54	65.27	150.05	37.51	1833.09	237.52	430.25	107.56
31	707.95	35.82	87.10	21.78	898.41	70.44	161.92	40.48	1833.09	237.52	430.25	107.56
32	707.95	35.82	87.10	21.78	934.06	73.23	168.34	42.09	1833.09	237.52	430.25	107.56
33	707.95	35.82	87.10	21.78	1007.07	78.95	181.50	45.38	1833.09	237.52	430.25	107.56
34	707.95	35.82	87.10	21.78	1082.36	84.86	195.07	48.77	1833.09	237.52	430.25	107.56
35	707.95	35.82	87.10	21.78	1120.87	87.88	202.01	50.50	1833.09	237.52	430.25	107.56
36	707.95	35.82	87.10	21.78	1199.62	94.05	216.20	54.05	1833.09	237.52	430.25	107.56
37	721.67	36.52	88.79	22.20	1228.10	96.28	221.34	55.33	1833.09	237.52	430.25	107.56
38	721.67	36.52	88.79	22.20	1228.10	96.28	221.34	55.33	1833.09	237.52	430.25	107.56
39	775.67	39.25	95.43	23.86	1228.10	96.28	221.34	55.33	1833.09	237.52	430.25	107.56
40	831.24	42.06	102.27	25.57	1228.10	96.28	221.34	55.33	1833.09	237.52	430.25	107.56
41	891.56	45.11	109.69	27.42	1228.10	96.28	221.34	55.33	1833.09	237.52	430.25	107.56
42	953.98	48.27	117.37	29.34	1228.10	96.28	221.34	55.33	1833.09	237.52	430.25	107.56
43	973.48	49.26	119.77	29.94	1228.10	96.28	221.34	55.33	1833.09	237.52	430.25	107.56
44	973.48	49.26	119.77	29.94	1228.10	96.28	221.34	55.33	1833.09	237.52	430.25	107.56
45	951.44	60.82	160.13	40.03	1354.54	128.36	311.90	77.97	1960.60	268.13	517.38	129.34
46	1007.86	64.43	169.63	42.41	1354.54	128.36	311.90	77.97	1960.60	268.13	517.38	129.34
47	1065.97	68.14	179.41	44.85	1354.54	128.36	311.90	77.97	1960.60	268.13	517.38	129.34
48	1109.17	70.90	186.68	46.67	1354.54	128.36	311.90	77.97	1960.60	268.13	517.38	129.34
49	1109.17	70.90	186.68	46.67	1354.54	128.36	311.90	77.97	1960.60	268.13	517.38	129.34
50	1135.08	78.14	218.07	54.52	1405.09	141.24	359.14	89.78	2011.60	280.39	562.33	140.58
51	1179.38	88.89	235.23	58.81	1476.94	158.32	385.13	96.28	2082.30	296.69	586.69	146.67
52	1228.06	100.66	253.38	63.34	1555.97	177.12	412.59	103.15	2159.99	314.59	612.52	153.13
53	1280.77	113.37	272.50	68.13	1642.00	197.59	441.53	110.38	2244.26	334.09	639.65	159.91
54	1336.47	126.86	292.27	73.07	1734.68	219.66	471.93	117.98	2334.90	355.05	668.09	167.02
55	1363.75	137.94	305.72	76.43	1833.71	243.24	503.97	125.99	2431.51	377.45	697.68	174.42
56	1435.28	153.78	329.25	82.31	1938.77	268.33	537.32	134.33	2533.80	401.23	728.58	182.14
57	1504.45	169.84	352.33	88.08	2049.57	294.86	572.14	143.03	2641.48	426.37	760.62	190.15
58	1567.27	186.10	373.80	93.45	2172.13	324.04	609.25	152.31	2759.96	453.87	794.78	198.70
59	1664.11	207.92	402.63	100.66	2312.59	357.14	649.62	162.41	2895.19	484.93	831.73	207.93
60	1752.34	229.98	428.57	107.14	2471.03	394.16	693.11	173.28	3047.62	519.71	871.61	217.90
61	1836.97	252.57	452.81	113.20	2647.41	435.19	739.37	184.84	3217.63	558.24	914.11	228.53
62	1957.59	280.96	484.93	121.23	2841.77	480.19	788.57	197.14	3405.70	600.71	959.40	239.85
63	2032.97	303.49	504.97	126.24	3054.16	529.23	840.23	210.06	3612.24	647.17	1007.29	251.82
64	2185.07	338.01	542.75	135.69	3284.53	582.27	894.66	223.67	3837.66	697.76	1057.80	264.45
65	2294.48	366.48	569.05	142.26	3532.96	639.37	951.39	237.85	4082.42	752.65	1110.60	277.65
66	2465.88	405.37	609.55	152.39	3799.37	700.54	1010.40	252.60	4346.91	811.87	1166.02	291.50
67	2670.95	450.57	657.28	164.32	4083.89	765.81	1071.70	267.92	4631.59	875.58	1223.72	305.93
68	2895.86	501.58	705.92	176.48	4417.24	841.66	1139.37	284.84	4966.25	949.71	1288.13	322.03
69	3095.19	550.81	743.29	185.82	4817.00	931.44	1216.37	304.09	5352.28	1034.25	1357.96	339.49
70	3316.85	604.66	783.21	195.80	5131.51	1004.79	1267.09	316.77	5537.01	1079.37	1373.27	343.32
71	3519.41	654.33	817.39	204.35	5454.65	1078.76	1318.64	329.66	5947.57	1167.42	1443.62	360.90
72	3722.74	702.40	852.06	213.02	5629.07	1121.53	1335.46	333.87	6112.00	1205.71	1455.40	363.85
73	3841.04	730.37	869.97	217.49	5774.75	1151.58	1349.49	337.37	6218.14	1222.88	1457.66	364.41
74	4036.03	771.17	907.24	226.81	5922.84	1177.41	1366.31	341.58	6320.86	1232.18	1461.67	365.42
75	4261.96	821.26	950.49	237.62	6093.58	1212.11	1386.98	346.74	6445.46	1251.68	1469.54	367.39
76	4488.23	879.04	990.93	247.73	6221.61	1249.73	1394.20	348.55	6526.67	1279.12	1463.89	365.97
77	4651.84	934.81	1013.16	253.29	6285.37	1290.28	1382.31	345.58	6546.76	1317.59	1439.92	359.98
78	5009.18	1036.95	1075.99	269.00	6639.74	1403.38	1432.68	358.17	6891.43	1439.11	1485.71	371.43
79	5526.97	1174.83	1175.13	293.78	7234.29	1572.17	1536.70	384.17	7511.11	1623.45	1592.67	398.17
80		1321.48		320.98								
81		1495.20		355.48								
82		1673.21		392.07								
83		1851.73		430.39								
84		2031.20		470.56								
85		2213.15		512.73								
86		2213.15		512.73								
87+		2213.15		512.73								

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

Appendix B2

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

LTC-VA-91

Premiums to be used only with those that previously elected a shared cost option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	Indexed Inflation with 2016 Shared Cost				5% Simple Inflation with 2016 Shared Cost**				5% Compound Inflation with 2016 Shared Cost**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	278.80	8.28	46.10	11.52	673.72	32.60	163.19	40.80	994.57	88.15	320.89	80.22
30	298.01	8.85	49.28	12.32	679.75	32.89	164.65	41.16	994.57	88.15	320.89	80.22
31	311.08	9.24	51.44	12.86	701.36	33.94	169.88	42.47	994.57	88.15	320.89	80.22
32	370.50	11.00	61.26	15.32	701.36	33.94	169.88	42.47	994.57	88.15	320.89	80.22
33	385.95	11.46	63.82	15.95	701.36	33.94	169.88	42.47	994.57	88.15	320.89	80.22
34	401.62	11.93	66.41	16.60	701.36	33.94	169.88	42.47	994.57	88.15	320.89	80.22
35	421.52	12.52	69.70	17.42	701.36	33.94	169.88	42.47	994.57	88.15	320.89	80.22
36	437.67	13.00	72.37	18.09	701.36	33.94	169.88	42.47	994.57	88.15	320.89	80.22
37	458.18	13.61	75.76	18.94	701.36	33.94	169.88	42.47	994.57	88.15	320.89	80.22
38	485.33	14.41	80.25	20.06	701.36	33.94	169.88	42.47	994.57	88.15	320.89	80.22
39	502.33	14.92	83.06	20.76	701.36	33.94	169.88	42.47	994.57	88.15	320.89	80.22
40	534.65	15.88	88.40	22.10	704.89	34.11	170.74	42.68	994.57	88.15	320.89	80.22
41	587.47	17.45	97.14	24.28	713.88	34.54	172.91	43.23	994.57	88.15	320.89	80.22
42	619.09	18.39	102.37	25.59	722.97	34.98	175.12	43.78	994.57	88.15	320.89	80.22
43	637.78	18.94	105.46	26.36	723.65	35.02	175.28	43.82	994.57	88.15	320.89	80.22
44	638.03	18.95	105.50	26.37	723.65	35.02	175.28	43.82	994.57	88.15	320.89	80.22
45	594.23	22.84	139.41	34.85	753.86	45.96	243.21	60.80	1034.76	99.06	390.82	97.71
46	635.55	24.43	149.11	37.28	773.27	47.14	249.48	62.37	1034.76	99.06	390.82	97.71
47	653.18	25.11	153.24	38.31	785.84	47.91	253.53	63.38	1034.76	99.06	390.82	97.71
48	661.93	25.44	155.29	38.82	806.69	49.18	260.26	65.06	1034.76	99.06	390.82	97.71
49	663.39	25.50	155.64	38.91	820.36	50.02	264.67	66.17	1034.76	99.06	390.82	97.71
50	669.66	28.00	180.50	45.12	836.03	54.87	301.90	75.47	1050.83	103.42	425.73	106.43
51	685.83	31.99	194.12	48.53	865.09	61.58	323.02	80.76	1076.70	109.47	444.53	111.13
52	697.81	36.07	206.67	51.67	888.32	68.26	341.87	85.47	1105.21	116.14	464.19	116.05
53	712.95	40.52	220.24	55.06	920.97	76.01	364.24	91.06	1136.18	123.36	484.84	121.21
54	725.24	44.96	233.00	58.25	955.36	84.28	387.20	96.80	1169.52	131.10	506.10	126.53
55	734.68	49.32	244.74	61.19	991.45	93.00	410.77	102.69	1204.98	139.34	528.23	132.06
56	764.78	55.24	263.49	65.87	1029.01	102.17	434.88	108.72	1242.46	148.03	551.21	137.80
57	798.59	61.66	283.92	70.98	1075.69	112.53	462.91	115.73	1281.82	157.19	574.80	143.70
58	827.02	68.21	302.61	75.65	1117.73	122.98	488.41	122.10	1325.88	167.36	599.88	149.97
59	862.13	76.16	323.44	80.86	1172.30	135.65	518.28	129.57	1377.53	179.13	627.28	156.82
60	898.94	85.00	344.70	86.17	1232.10	149.64	549.39	137.35	1436.64	192.49	656.78	164.19
61	941.48	95.01	367.66	91.92	1303.62	165.80	584.48	146.12	1503.16	207.39	688.36	172.09
62	987.66	105.97	391.59	97.90	1387.86	184.29	623.98	156.00	1576.96	223.86	721.92	180.48
63	1040.09	118.09	417.42	104.35	1465.49	202.50	659.14	164.79	1657.93	241.84	757.31	189.33
64	1085.98	129.88	439.96	109.99	1562.69	223.95	701.70	175.42	1745.95	261.32	794.43	198.61
65	1150.39	144.22	469.26	117.32	1655.39	245.27	740.91	185.23	1839.10	281.99	832.42	208.11
66	1218.41	159.40	499.53	124.88	1762.16	269.12	785.06	196.26	1942.84	304.64	873.70	218.42
67	1304.48	177.34	536.47	134.12	1879.06	294.96	832.19	208.05	2051.45	328.48	915.61	228.90
68	1396.51	197.74	572.83	143.21	2002.83	323.16	877.85	219.46	2182.22	356.99	962.80	240.70
69	1521.17	224.98	618.01	154.50	2153.13	357.13	929.08	232.27	2317.11	387.42	1005.75	251.44
70	1658.60	255.38	665.28	166.32	2317.47	394.12	982.44	245.61	2472.13	421.66	1053.75	263.44
71	1748.79	278.62	692.38	173.09	2529.60	439.30	1053.55	263.39	2682.90	465.33	1123.13	280.78
72	1809.04	296.11	708.08	177.02	2690.23	474.97	1102.80	275.70	2841.57	499.29	1170.35	292.59
73	1879.03	314.10	728.62	182.16	2815.86	502.28	1138.47	284.62	2955.56	522.09	1200.06	300.02
74	1984.44	338.20	762.90	190.72	2956.68	531.37	1179.65	294.91	3083.71	545.39	1235.16	308.79
75	2285.80	397.91	870.49	217.62	3117.77	566.31	1226.73	306.68	3231.63	575.00	1275.77	318.94
76	2667.41	476.08	1004.74	251.18	3303.33	610.66	1279.66	319.91	3406.06	616.34	1322.98	330.74
77	2877.68	529.00	1069.98	267.49	3516.89	667.50	1338.44	334.61	3612.19	674.01	1377.35	344.34
78	3146.63	598.12	1152.75	288.19	3807.19	746.75	1421.75	355.44	3902.26	757.61	1459.18	364.79
79	3475.97	682.99	1254.48	313.62	4171.92	845.47	1530.33	382.58	4273.38	862.16	1569.07	392.27
80		777.07		341.64								
81		886.34		375.73								
82		1000.60		412.09								
83		1117.34		450.64								
84		1236.82		491.61								
85		1360.13		535.06								
86		1360.13		535.06								
87+		1360.13		535.06								

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

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

Age 80+ rates are for inflation additions only

Appendix B2

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

LTC-VA-91

Premiums to be used only with those that previously elected a shared cost option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	Indexed Inflation with 2016 Shared Cost				5% Simple Inflation with 2016 Shared Cost**				5% Compound Inflation with 2016 Shared Cost**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	271.34	6.48	31.23	7.81	645.08	25.71	112.20	28.05	922.21	71.07	228.35	57.09
30	290.04	6.92	33.39	8.35	650.86	25.94	113.20	28.30	922.21	71.07	228.35	57.09
31	302.76	7.23	34.85	8.71	671.55	26.76	116.80	29.20	922.21	71.07	228.35	57.09
32	360.59	8.61	41.51	10.38	671.55	26.76	116.80	29.20	922.21	71.07	228.35	57.09
33	375.63	8.97	43.24	10.81	671.55	26.76	116.80	29.20	922.21	71.07	228.35	57.09
34	390.88	9.33	44.99	11.25	671.55	26.76	116.80	29.20	922.21	71.07	228.35	57.09
35	410.24	9.79	47.22	11.81	671.55	26.76	116.80	29.20	922.21	71.07	228.35	57.09
36	425.97	10.17	49.03	12.26	671.55	26.76	116.80	29.20	922.21	71.07	228.35	57.09
37	445.92	10.64	51.33	12.83	671.55	26.76	116.80	29.20	922.21	71.07	228.35	57.09
38	472.35	11.27	54.37	13.59	671.55	26.76	116.80	29.20	922.21	71.07	228.35	57.09
39	488.89	11.67	56.27	14.07	671.55	26.76	116.80	29.20	922.21	71.07	228.35	57.09
40	520.35	12.42	59.90	14.97	674.93	26.90	117.39	29.35	922.21	71.07	228.35	57.09
41	571.76	13.65	65.81	16.45	683.53	27.24	118.89	29.72	922.21	71.07	228.35	57.09
42	602.53	14.38	69.36	17.34	692.24	27.59	120.40	30.10	922.21	71.07	228.35	57.09
43	620.72	14.82	71.45	17.86	692.89	27.61	120.51	30.13	922.21	71.07	228.35	57.09
44	620.96	14.82	71.48	17.87	692.89	27.61	120.51	30.13	922.21	71.07	228.35	57.09
45	573.19	17.78	94.88	23.72	712.94	36.22	167.96	41.99	952.17	79.67	277.51	69.38
46	613.05	19.01	101.48	25.37	731.30	37.15	172.29	43.07	952.17	79.67	277.51	69.38
47	630.05	19.54	104.29	26.07	743.18	37.75	175.09	43.77	952.17	79.67	277.51	69.38
48	638.49	19.80	105.69	26.42	762.90	38.76	179.73	44.93	952.17	79.67	277.51	69.38
49	639.91	19.85	105.92	26.48	775.83	39.41	182.78	45.69	952.17	79.67	277.51	69.38
50	643.70	21.77	123.39	30.85	786.99	43.19	209.58	52.39	964.15	83.14	302.70	75.68
51	656.55	24.95	133.10	33.28	810.65	48.62	224.87	56.22	985.08	88.06	316.35	79.09
52	665.23	28.23	142.18	35.54	828.61	54.03	238.61	59.65	1008.21	93.50	330.72	82.68
53	676.84	31.81	151.93	37.98	855.16	60.34	254.87	63.72	1033.44	99.36	345.84	86.46
54	685.59	35.43	161.11	40.28	883.13	67.07	271.68	67.92	1060.66	105.69	361.45	90.36
55	691.63	38.98	169.63	42.41	912.51	74.20	289.03	72.26	1089.73	112.42	377.80	94.45
56	717.07	43.73	183.06	45.76	943.13	81.70	306.78	76.70	1120.51	119.58	394.76	98.69
57	745.81	48.94	197.61	49.40	981.97	90.18	327.30	81.83	1152.90	127.08	412.21	103.05
58	769.13	54.27	211.04	52.76	1016.16	98.75	346.26	86.57	1189.18	135.44	430.89	107.72
59	798.02	60.70	226.30	56.58	1061.12	109.11	368.50	92.12	1231.71	145.05	451.29	112.82
60	827.87	67.85	241.90	60.48	1110.17	120.56	391.68	97.92	1280.44	155.99	473.53	118.38
61	862.51	75.99	258.86	64.72	1169.27	133.77	418.04	104.51	1335.25	168.19	497.25	124.31
62	900.06	84.87	276.55	69.14	1239.21	148.87	447.64	111.91	1396.12	181.68	522.70	130.67
63	942.91	94.70	295.76	73.94	1302.83	163.75	474.40	118.60	1462.94	196.36	549.61	137.40
64	979.56	104.27	312.80	78.20	1383.47	181.30	506.72	126.68	1535.70	212.31	578.00	144.50
65	1032.70	115.89	334.73	83.68	1459.85	198.74	536.74	134.18	1612.70	229.22	607.13	151.78
66	1088.82	128.22	357.36	89.34	1548.32	218.24	570.52	142.63	1698.70	247.80	638.84	159.71
67	1160.80	142.78	384.92	96.23	1645.46	239.39	606.60	151.65	1788.81	267.34	671.16	167.79
68	1236.52	159.27	412.44	103.11	1747.25	262.40	642.11	160.53	1896.91	290.63	707.78	176.95
69	1338.91	181.19	446.90	111.72	1870.19	289.98	682.21	170.55	2006.67	315.33	741.80	185.45
70	1451.05	205.66	483.38	120.85	2004.11	319.93	724.07	181.02	2132.80	343.09	779.83	194.96
71	1521.42	224.32	505.33	126.33	2178.74	356.53	779.50	194.88	2306.40	378.47	833.97	208.49
72	1566.29	238.42	518.87	129.72	2309.02	385.41	818.66	204.67	2435.22	405.96	871.56	217.89
73	1619.42	252.83	535.84	133.96	2408.77	407.33	847.60	211.90	2525.27	424.12	895.94	223.98
74	1701.89	272.01	562.96	140.74	2520.20	430.45	880.67	220.17	2626.13	442.36	924.15	231.04
75	1950.83	319.79	644.57	161.14	2647.88	458.28	918.19	229.55	2742.86	465.72	956.77	239.19
76	2266.03	382.46	746.60	186.65	2795.69	493.95	960.64	240.16	2881.44	498.94	994.98	248.75
77	2434.41	425.09	798.02	199.51	2966.86	540.15	1008.36	252.09	3046.51	546.07	1039.29	259.82
78	2650.23	480.50	863.03	215.76	3200.57	604.27	1075.09	268.77	3280.20	614.00	1105.02	276.25
79	2913.50	547.90	942.20	235.55	3493.40	683.37	1161.05	290.26	3578.56	697.94	1192.22	298.05
80		622.21		257.34								
81		708.30		283.68								
82		798.13		311.71								
83		889.69		341.28								
84		983.12		372.54								
85		1079.32		405.57								
86		1079.32		405.57								
87+		1079.32		405.57								

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

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

Age 80+ rates are for inflation additions only

Appendix B2

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

LTC-VA-91

Premiums to be used only with those that previously elected a shared cost option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	Indexed Inflation with 2016 Shared Cost				5% Simple Inflation with 2016 Shared Cost**				5% Compound Inflation with 2016 Shared Cost**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	422.41	15.02	73.40	18.35	735.24	42.05	184.95	46.24	1090.77	110.86	353.71	88.43
30	448.36	15.94	77.91	19.48	735.24	42.05	184.95	46.24	1090.77	110.86	353.71	88.43
31	464.60	16.52	80.74	20.18	735.24	42.05	184.95	46.24	1090.77	110.86	353.71	88.43
32	491.44	17.47	85.40	21.35	735.24	42.05	184.95	46.24	1090.77	110.86	353.71	88.43
33	512.46	18.22	89.05	22.26	735.24	42.05	184.95	46.24	1090.77	110.86	353.71	88.43
34	544.80	19.37	94.67	23.67	735.24	42.05	184.95	46.24	1090.77	110.86	353.71	88.43
35	595.99	21.19	103.57	25.89	735.24	42.05	184.95	46.24	1090.77	110.86	353.71	88.43
36	633.48	22.52	110.08	27.52	735.24	42.05	184.95	46.24	1090.77	110.86	353.71	88.43
37	647.63	23.02	112.54	28.14	735.24	42.05	184.95	46.24	1090.77	110.86	353.71	88.43
38	656.20	23.33	114.03	28.51	735.24	42.05	184.95	46.24	1090.77	110.86	353.71	88.43
39	656.20	23.33	114.03	28.51	748.53	42.82	188.30	47.07	1090.77	110.86	353.71	88.43
40	656.20	23.33	114.03	28.51	756.45	43.27	190.29	47.57	1090.77	110.86	353.71	88.43
41	656.20	23.33	114.03	28.51	765.55	43.79	192.58	48.14	1090.77	110.86	353.71	88.43
42	656.20	23.33	114.03	28.51	779.07	44.56	195.98	48.99	1090.77	110.86	353.71	88.43
43	656.20	23.33	114.03	28.51	779.07	44.56	195.98	48.99	1090.77	110.86	353.71	88.43
44	656.20	23.33	114.03	28.51	779.07	44.56	195.98	48.99	1090.77	110.86	353.71	88.43
45	680.83	31.06	165.78	41.45	817.35	58.15	269.91	67.48	1143.03	124.41	429.41	107.35
46	683.98	31.20	166.55	41.64	829.86	59.04	274.04	68.51	1143.03	124.41	429.41	107.35
47	696.26	31.76	169.54	42.38	850.39	60.51	280.82	70.21	1143.03	124.41	429.41	107.35
48	697.86	31.83	169.93	42.48	871.76	62.03	287.88	71.97	1143.03	124.41	429.41	107.35
49	710.47	32.41	173.00	43.25	872.75	62.10	288.20	72.05	1143.03	124.41	429.41	107.35
50	716.63	35.44	199.83	49.96	895.70	68.27	329.74	82.44	1163.93	129.81	467.39	116.85
51	734.57	40.40	214.05	53.51	930.11	76.54	352.11	88.03	1196.65	137.43	487.91	121.98
52	744.93	45.20	226.06	56.52	967.93	85.57	375.58	93.90	1232.66	145.82	509.42	127.36
53	764.42	50.78	240.85	60.21	1009.01	95.37	400.04	100.01	1271.74	154.89	531.91	132.98
54	786.29	56.72	256.40	64.10	1053.13	105.91	425.60	106.40	1313.74	164.62	555.26	138.82
55	809.93	63.03	272.61	68.15	1098.81	116.95	451.61	112.90	1358.39	174.98	579.48	144.87
56	842.10	70.19	291.78	72.95	1149.76	128.92	479.68	119.92	1405.58	185.95	604.67	151.17
57	875.49	77.67	311.70	77.92	1201.90	141.37	508.19	127.05	1455.05	197.47	630.60	157.65
58	920.37	86.83	335.70	83.92	1260.25	155.19	538.43	134.61	1510.41	210.28	658.25	164.56
59	960.86	96.62	357.51	89.38	1324.27	170.65	569.53	142.38	1575.34	225.12	688.24	172.06
60	1014.63	108.60	383.69	95.92	1394.39	187.68	601.45	150.36	1649.63	241.96	720.69	180.17
61	1072.69	121.87	410.69	102.67	1485.16	208.25	640.67	160.17	1733.17	260.79	755.35	188.84
62	1135.03	136.35	438.70	109.68	1574.85	229.40	677.58	169.40	1825.81	281.56	792.22	198.05
63	1201.56	151.90	467.47	116.87	1681.33	253.64	720.00	180.00	1927.38	304.27	831.05	207.76
64	1272.23	168.50	496.98	124.24	1786.16	278.19	759.99	190.00	2037.78	328.88	871.85	217.96
65	1355.03	187.17	530.26	132.57	1904.19	305.24	803.80	200.95	2156.84	355.34	914.50	228.63
66	1455.41	208.79	569.73	142.43	2041.51	335.94	854.03	213.51	2284.41	383.63	958.87	239.72
67	1566.74	232.51	612.45	153.11	2199.20	370.51	910.97	227.74	2420.37	413.74	1004.96	251.24
68	1693.12	260.42	656.71	164.18	2366.39	408.14	965.81	241.45	2584.38	449.82	1056.70	264.17
69	1858.85	296.96	709.87	177.47	2558.22	451.63	1022.78	255.69	2775.08	491.88	1111.51	277.88
70	2042.11	337.76	765.32	191.33	2782.39	501.54	1087.33	271.83	2981.37	537.12	1167.36	291.84
71	2200.08	374.60	809.31	202.33	3014.04	552.67	1152.05	288.01	3221.57	588.23	1233.95	308.49
72	2348.85	409.04	850.01	212.50	3223.00	598.83	1207.82	301.96	3423.00	631.37	1285.39	321.35
73	2483.67	439.80	886.41	221.60	3438.65	643.56	1266.44	316.61	3627.56	670.97	1338.70	334.68
74	2802.06	503.71	986.85	246.71	3681.82	692.21	1333.31	333.33	3856.50	712.44	1399.24	349.81
75	3007.17	549.88	1044.42	261.10	3960.98	750.45	1409.07	352.27	4121.00	763.92	1468.57	367.14
76	3237.69	604.77	1107.14	276.79	4229.26	813.12	1475.36	368.84	4374.87	822.44	1528.37	382.09
77	3493.48	669.92	1173.82	293.45	4464.07	878.58	1523.92	380.98	4597.83	888.54	1570.91	392.73
78	3821.52	755.52	1259.55	314.89	4792.67	972.22	1598.78	399.70	4925.16	987.69	1643.38	410.84
79	4223.16	860.67	1365.60	341.40	5209.48	1089.49	1699.83	424.96	5350.53	1112.86	1745.72	436.43
80		976.58		370.56								
81		1116.09		408.08								
82		1261.83		448.10								
83		1410.53		490.50								
84		1562.60		535.54								
85		1719.47		583.29								
86		1719.47		583.29								
87+		1719.47		583.29								

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

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

Age 80+ rates are for inflation additions only

Appendix B2

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

LTC-VA-91

Premiums to be used only with those that previously elected a shared cost option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	Indexed Inflation with 2016 Shared Cost				5% Simple Inflation with 2016 Shared Cost**				5% Compound Inflation with 2016 Shared Cost**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	409.95	12.00	51.00	12.75	701.19	33.88	130.54	32.64	1006.62	90.98	258.46	64.61
30	435.13	12.74	54.14	13.53	701.19	33.88	130.54	32.64	1006.62	90.98	258.46	64.61
31	450.89	13.20	56.10	14.02	701.19	33.88	130.54	32.64	1006.62	90.98	258.46	64.61
32	476.94	13.96	59.34	14.83	701.19	33.88	130.54	32.64	1006.62	90.98	258.46	64.61
33	497.33	14.56	61.88	15.47	701.19	33.88	130.54	32.64	1006.62	90.98	258.46	64.61
34	528.72	15.48	65.78	16.45	701.19	33.88	130.54	32.64	1006.62	90.98	258.46	64.61
35	578.41	16.93	71.96	17.99	701.19	33.88	130.54	32.64	1006.62	90.98	258.46	64.61
36	614.78	18.00	76.49	19.12	701.19	33.88	130.54	32.64	1006.62	90.98	258.46	64.61
37	628.52	18.40	78.20	19.55	701.19	33.88	130.54	32.64	1006.62	90.98	258.46	64.61
38	636.84	18.64	79.23	19.81	701.19	33.88	130.54	32.64	1006.62	90.98	258.46	64.61
39	636.84	18.64	79.23	19.81	713.87	34.49	132.90	33.23	1006.62	90.98	258.46	64.61
40	636.84	18.64	79.23	19.81	721.42	34.86	134.31	33.58	1006.62	90.98	258.46	64.61
41	636.84	18.64	79.23	19.81	730.10	35.28	135.92	33.98	1006.62	90.98	258.46	64.61
42	636.84	18.64	79.23	19.81	742.99	35.90	138.32	34.58	1006.62	90.98	258.46	64.61
43	636.84	18.64	79.23	19.81	742.99	35.90	138.32	34.58	1006.62	90.98	258.46	64.61
44	636.84	18.64	79.23	19.81	742.99	35.90	138.32	34.58	1006.62	90.98	258.46	64.61
45	654.57	24.74	115.69	28.92	769.70	46.82	191.29	47.82	1047.26	101.95	313.03	78.26
46	657.59	24.85	116.23	29.06	781.48	47.53	194.22	48.56	1047.26	101.95	313.03	78.26
47	669.40	25.30	118.31	29.58	800.82	48.71	199.03	49.76	1047.26	101.95	313.03	78.26
48	670.94	25.36	118.59	29.65	820.94	49.93	204.03	51.01	1047.26	101.95	313.03	78.26
49	683.07	25.82	120.73	30.18	821.87	49.99	204.26	51.07	1047.26	101.95	313.03	78.26
50	686.53	28.20	140.16	35.04	839.53	54.94	234.74	58.68	1063.55	106.31	341.17	85.29
51	700.64	32.24	150.60	37.65	867.74	61.73	251.33	62.83	1090.46	112.61	356.41	89.10
52	707.42	36.18	159.50	39.87	898.86	69.19	268.91	67.23	1120.21	119.52	372.51	93.13
53	722.73	40.77	170.34	42.58	932.78	77.30	287.22	71.80	1152.56	127.05	389.35	97.34
54	740.17	45.65	181.81	45.45	969.28	86.00	306.39	76.60	1187.37	135.13	407.05	101.76
55	759.15	50.81	193.71	48.43	1007.05	95.17	325.91	81.48	1224.55	143.76	425.36	106.34
56	786.07	56.70	207.88	51.97	1049.54	105.08	347.07	86.77	1263.85	152.89	444.41	111.10
57	814.01	62.87	222.54	55.64	1092.98	115.43	368.58	92.14	1305.17	162.47	464.07	116.02
58	852.18	70.42	240.22	60.05	1141.62	126.93	391.56	97.89	1351.41	173.14	485.09	121.27
59	885.47	78.44	256.61	64.15	1194.62	139.75	415.30	103.82	1405.52	185.46	508.19	127.05
60	930.31	88.31	276.17	69.04	1252.50	153.87	440.00	110.00	1467.43	199.44	533.14	133.29
61	978.48	99.22	296.60	74.15	1328.36	170.89	470.09	117.52	1537.05	215.04	559.93	139.98
62	1030.05	111.09	317.85	79.46	1402.69	188.41	498.78	124.70	1614.30	232.28	588.57	147.14
63	1085.00	123.89	339.85	84.96	1491.61	208.49	531.59	132.90	1699.07	251.09	618.80	154.70
64	1143.38	137.53	362.45	90.61	1578.70	228.82	562.87	140.72	1791.30	271.49	650.76	162.69
65	1212.34	152.91	387.91	96.98	1677.22	251.28	597.28	149.32	1890.88	293.46	684.31	171.08
66	1296.75	170.67	417.92	104.48	1792.48	276.73	636.42	159.10	1997.78	316.99	719.21	179.80
67	1390.66	190.21	450.59	112.65	1925.42	305.44	680.86	170.22	2111.86	342.03	755.59	188.90
68	1496.06	213.08	484.81	121.20	2064.99	336.58	724.27	181.07	2248.86	371.90	796.76	199.19
69	1633.45	242.89	526.18	131.54	2223.61	372.31	769.68	192.42	2406.75	406.50	840.58	210.14
70	1784.51	276.15	569.77	142.44	2408.88	413.23	821.47	205.37	2576.67	443.58	885.77	221.44
71	1912.82	306.12	605.09	151.27	2599.96	455.18	873.40	218.35	2775.30	485.49	939.18	234.80
72	2033.49	334.20	638.04	159.51	2771.65	493.00	918.71	229.68	2940.64	520.82	981.22	245.30
73	2141.05	359.01	667.81	166.95	2947.63	529.16	966.19	241.55	3107.19	552.53	1024.42	256.11
74	2404.04	410.44	746.15	186.54	3144.47	567.86	1019.98	255.00	3291.81	584.92	1073.35	268.34
75	2567.94	447.40	792.58	198.15	3370.49	614.47	1081.16	270.29	3505.32	625.65	1129.32	282.33
76	2753.07	491.80	843.39	210.85	3587.08	665.39	1135.76	283.94	3709.78	673.26	1178.73	294.68
77	2960.12	545.16	897.70	224.43	3776.47	719.85	1177.35	294.34	3889.49	728.93	1215.69	303.92
78	3225.65	614.81	966.93	241.73	4042.50	797.00	1239.79	309.95	4154.78	811.34	1276.45	319.11
79	3547.96	699.03	1051.84	262.96	4376.82	891.62	1322.69	330.67	4496.50	912.60	1360.50	340.12
80		790.96		286.19								
81		901.23		315.88								
82		1015.93		347.51								
83		1132.45		380.87								
84		1251.03		416.14								
85		1372.78		453.37								
86		1372.78		453.37								
87+		1372.78		453.37								

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

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

Age 80+ rates are for inflation additions only

Appendix B2

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

LTC-VA-91

Premiums to be used only with those that previously elected a shared cost option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	Indexed Inflation with 2016 Shared Cost				5% Simple Inflation with 2016 Shared Cost**				5% Compound Inflation with 2016 Shared Cost**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	531.63	22.90	93.25	23.31	781.81	53.16	196.37	49.09	1225.13	142.56	382.47	95.62
30	673.06	29.00	118.06	29.52	786.08	53.45	197.44	49.36	1225.13	142.56	382.47	95.62
31	681.02	29.34	119.46	29.87	794.69	54.04	199.60	49.90	1225.13	142.56	382.47	95.62
32	681.02	29.34	119.46	29.87	812.03	55.22	203.96	50.99	1225.13	142.56	382.47	95.62
33	681.02	29.34	119.46	29.87	820.75	55.81	206.15	51.54	1225.13	142.56	382.47	95.62
34	681.02	29.34	119.46	29.87	838.30	57.01	210.56	52.64	1225.13	142.56	382.47	95.62
35	681.02	29.34	119.46	29.87	856.00	58.21	215.00	53.75	1225.13	142.56	382.47	95.62
36	681.02	29.34	119.46	29.87	864.90	58.81	217.24	54.31	1225.13	142.56	382.47	95.62
37	681.02	29.34	119.46	29.87	867.06	58.96	217.78	54.44	1225.13	142.56	382.47	95.62
38	681.02	29.34	119.46	29.87	867.06	58.96	217.78	54.44	1225.13	142.56	382.47	95.62
39	686.11	29.56	120.35	30.09	867.06	58.96	217.78	54.44	1225.13	142.56	382.47	95.62
40	698.72	30.10	122.56	30.64	867.06	58.96	217.78	54.44	1225.13	142.56	382.47	95.62
41	712.95	30.71	125.06	31.27	867.06	58.96	217.78	54.44	1225.13	142.56	382.47	95.62
42	727.46	31.34	127.61	31.90	867.06	58.96	217.78	54.44	1225.13	142.56	382.47	95.62
43	735.00	31.66	128.93	32.23	867.06	58.96	217.78	54.44	1225.13	142.56	382.47	95.62
44	735.00	31.66	128.93	32.23	867.06	58.96	217.78	54.44	1225.13	142.56	382.47	95.62
45	759.92	41.59	184.39	46.10	942.15	78.56	305.78	76.44	1295.19	159.95	463.33	115.83
46	773.53	42.33	187.70	46.92	942.15	78.56	305.78	76.44	1295.19	159.95	463.33	115.83
47	787.40	43.09	191.06	47.77	942.15	78.56	305.78	76.44	1295.19	159.95	463.33	115.83
48	792.15	43.35	192.22	48.05	942.15	78.56	305.78	76.44	1295.19	159.95	463.33	115.83
49	792.15	43.35	192.22	48.05	942.15	78.56	305.78	76.44	1295.19	159.95	463.33	115.83
50	806.90	47.65	223.19	55.80	972.20	86.40	349.77	87.44	1323.18	166.93	503.89	125.97
51	835.20	54.57	240.02	60.01	1016.57	97.00	373.62	93.40	1365.76	176.76	525.77	131.44
52	866.39	62.13	257.84	64.46	1065.30	108.61	398.57	99.64	1412.52	187.61	548.75	137.19
53	900.15	70.27	276.40	69.10	1118.21	121.24	424.74	106.19	1463.25	199.34	572.84	143.21
54	936.32	78.96	295.82	73.96	1175.02	134.76	452.03	113.01	1517.67	211.94	597.79	149.45
55	974.60	88.18	315.98	78.99	1235.49	149.17	480.42	120.10	1575.55	225.40	623.84	155.96
56	1014.79	97.83	336.75	84.19	1299.39	164.41	509.91	127.48	1636.66	239.59	650.76	162.69
57	1056.64	107.88	358.38	89.59	1366.50	180.45	540.39	135.10	1700.76	254.53	678.53	169.63
58	1104.60	119.31	381.61	95.40	1441.53	198.27	572.84	143.21	1772.35	271.12	708.15	177.04
59	1162.94	133.04	407.41	101.85	1529.16	218.85	607.99	152.00	1856.07	290.32	740.35	185.09
60	1231.25	148.99	435.56	108.89	1629.11	242.18	645.84	161.46	1951.75	312.07	775.01	193.75
61	1309.04	167.05	465.79	116.45	1741.04	268.14	686.03	171.51	2059.26	336.41	812.00	203.00
62	1395.81	187.12	498.24	124.56	1864.67	296.71	728.68	182.17	2178.41	363.26	851.33	212.83
63	1491.12	209.11	532.40	133.10	1999.71	327.81	773.41	193.35	2309.08	392.64	892.87	223.22
64	1594.54	232.90	568.29	142.07	2145.81	361.39	820.36	205.09	2451.09	424.47	936.50	234.13
65	1705.52	258.37	605.65	151.41	2302.69	397.37	869.15	217.29	2604.32	458.76	982.10	245.52
66	1823.66	285.47	644.37	161.09	2470.05	435.68	919.79	229.95	2768.58	495.47	1029.54	257.38
67	1948.46	314.04	684.31	171.08	2647.58	476.30	972.02	243.00	2943.74	534.59	1078.82	269.70
68	2104.85	349.77	729.78	182.45	2860.29	524.63	1030.15	257.54	3155.04	581.41	1134.12	283.53
69	2309.67	396.32	783.86	195.96	3123.54	583.84	1096.64	274.16	3417.30	638.84	1198.03	299.51
70	2548.16	450.07	843.89	210.97	3419.83	649.86	1168.21	292.05	3711.88	702.67	1266.94	316.74
71	2773.88	501.70	897.27	224.32	3689.47	710.51	1227.65	306.91	3974.72	760.03	1322.27	330.57
72	3002.88	553.00	951.58	237.89	3956.88	769.62	1286.46	321.62	4233.14	815.36	1376.34	344.08
73	3246.74	605.10	1011.34	252.83	4230.37	826.08	1348.02	337.00	4492.75	865.22	1432.07	358.02
74	3474.95	654.15	1065.08	266.27	4537.49	886.86	1418.30	354.58	4781.62	916.57	1495.15	373.79
75	3722.56	709.66	1121.84	280.46	4891.97	960.29	1498.03	374.51	5117.06	981.07	1567.63	391.91
76	4003.16	776.96	1183.64	295.91	5306.73	1054.28	1588.43	397.11	5515.44	1069.74	1651.17	412.79
77	4317.99	858.63	1249.17	312.29	5793.82	1176.18	1690.17	422.54	5992.06	1192.93	1747.57	436.89
78	4722.52	966.37	1334.54	333.63	6260.32	1307.96	1776.84	444.21	6367.20	1313.98	1805.58	451.39
79	5213.27	1096.99	1440.49	360.12	6702.70	1441.22	1853.40	463.35	6861.41	1466.41	1894.70	473.68
80		1238.75		389.10								
81		1415.99		429.01								
82		1600.11		471.52								
83		1786.87		516.47								
84		1976.74		564.10								
85		2171.58		614.51								
86		2171.58		614.51								
87+		2171.58		614.51								

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

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

Age 80+ rates are for inflation additions only

Appendix B2

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

LTC-VA-91

Premiums to be used only with those that previously elected a shared cost option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	Indexed Inflation with 2016 Shared Cost				5% Simple Inflation with 2016 Shared Cost**				5% Compound Inflation with 2016 Shared Cost**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	514.26	18.69	65.83	16.46	742.31	43.69	140.63	35.16	1125.46	119.00	284.27	71.07
30	651.07	23.66	83.35	20.84	746.35	43.93	141.39	35.35	1125.46	119.00	284.27	71.07
31	658.78	23.94	84.33	21.08	754.53	44.41	142.94	35.74	1125.46	119.00	284.27	71.07
32	658.78	23.94	84.33	21.08	770.99	45.38	146.06	36.52	1125.46	119.00	284.27	71.07
33	658.78	23.94	84.33	21.08	779.27	45.87	147.63	36.91	1125.46	119.00	284.27	71.07
34	658.78	23.94	84.33	21.08	795.94	46.85	150.79	37.70	1125.46	119.00	284.27	71.07
35	658.78	23.94	84.33	21.08	812.74	47.84	153.97	38.49	1125.46	119.00	284.27	71.07
36	658.78	23.94	84.33	21.08	821.20	48.33	155.57	38.89	1125.46	119.00	284.27	71.07
37	658.78	23.94	84.33	21.08	823.25	48.45	155.96	38.99	1125.46	119.00	284.27	71.07
38	658.78	23.94	84.33	21.08	823.25	48.45	155.96	38.99	1125.46	119.00	284.27	71.07
39	663.69	24.12	84.96	21.24	823.25	48.45	155.96	38.99	1125.46	119.00	284.27	71.07
40	675.89	24.56	86.52	21.63	823.25	48.45	155.96	38.99	1125.46	119.00	284.27	71.07
41	689.66	25.06	88.28	22.07	823.25	48.45	155.96	38.99	1125.46	119.00	284.27	71.07
42	703.70	25.57	90.08	22.52	823.25	48.45	155.96	38.99	1125.46	119.00	284.27	71.07
43	710.99	25.83	91.01	22.75	823.25	48.45	155.96	38.99	1125.46	119.00	284.27	71.07
44	710.99	25.83	91.01	22.75	823.25	48.45	155.96	38.99	1125.46	119.00	284.27	71.07
45	727.94	33.87	130.63	32.66	883.19	64.49	219.87	54.97	1182.02	133.44	343.38	85.85
46	740.98	34.47	132.97	33.24	883.19	64.49	219.87	54.97	1182.02	133.44	343.38	85.85
47	754.26	35.09	135.36	33.84	883.19	64.49	219.87	54.97	1182.02	133.44	343.38	85.85
48	758.82	35.30	136.17	34.04	883.19	64.49	219.87	54.97	1182.02	133.44	343.38	85.85
49	758.82	35.30	136.17	34.04	883.19	64.49	219.87	54.97	1182.02	133.44	343.38	85.85
50	770.09	38.81	158.91	39.73	907.16	70.91	252.81	63.20	1204.67	139.22	373.99	93.50
51	793.48	44.52	171.45	42.86	944.15	79.76	270.75	67.69	1240.28	147.48	390.58	97.64
52	819.28	50.79	184.60	46.15	984.89	89.50	289.68	72.42	1279.48	156.58	408.15	102.04
53	847.34	57.58	198.48	49.62	1029.23	100.07	309.59	77.40	1322.13	166.47	426.46	106.62
54	877.45	64.83	212.86	53.22	1076.94	111.44	330.36	82.59	1367.97	177.07	445.64	111.41
55	909.43	72.48	227.98	57.00	1127.86	123.55	352.11	88.03	1416.83	188.41	465.67	116.42
56	943.04	80.56	243.59	60.90	1181.78	136.42	374.72	93.68	1468.51	200.42	486.44	121.61
57	978.10	88.95	259.81	64.95	1238.50	149.94	398.20	99.55	1522.80	213.05	507.95	126.99
58	1018.29	98.47	277.39	69.35	1301.88	164.96	423.27	105.82	1583.36	227.06	530.93	132.73
59	1067.11	109.93	296.93	74.23	1375.72	182.26	450.68	112.67	1653.96	243.22	556.12	139.03
60	1124.26	123.21	318.43	79.61	1459.84	201.83	480.17	120.04	1734.55	261.47	583.28	145.82
61	1189.34	138.23	341.79	85.45	1554.04	223.59	511.88	127.97	1825.04	281.90	612.54	153.13
62	1262.00	154.95	366.73	91.68	1658.11	247.55	545.55	136.39	1925.39	304.42	643.75	160.94
63	1341.89	173.23	393.28	98.32	1771.88	273.64	580.95	145.24	2035.51	329.03	676.69	169.17
64	1428.65	193.01	421.18	105.29	1895.12	301.78	618.19	154.55	2155.40	355.77	711.59	177.90
65	1521.91	214.28	450.31	112.58	2027.64	332.02	657.15	164.29	2284.93	384.59	748.09	187.02
66	1621.30	236.86	480.66	120.17	2169.25	364.25	697.58	174.40	2424.06	415.50	786.19	196.55
67	1726.50	260.73	511.88	127.97	2319.74	398.47	739.49	184.87	2572.73	448.49	825.89	206.47
68	1857.52	290.41	547.77	136.94	2499.06	438.97	786.32	196.58	2751.00	487.73	870.75	217.69
69	2027.95	328.82	590.90	147.73	2719.35	488.19	840.27	210.07	2970.59	535.51	922.86	230.71
70	2225.93	373.07	639.30	159.83	2966.42	542.90	898.66	224.66	3216.23	588.40	979.34	244.83
71	2412.02	415.56	682.82	170.71	3189.65	593.05	948.03	237.01	3433.62	635.82	1025.45	256.36
72	2601.46	457.86	727.25	181.81	3411.35	641.98	996.88	249.22	3647.51	681.57	1070.62	267.65
73	2801.51	500.19	776.04	194.01	3635.37	687.51	1047.88	261.97	3859.36	721.07	1116.96	279.24
74	2984.20	539.12	820.53	205.13	3883.54	735.22	1105.90	276.48	4091.30	759.90	1169.15	292.29
75	3181.88	583.46	867.71	216.93	4170.30	793.59	1171.85	292.96	4361.37	810.07	1229.29	307.32
76	3408.07	638.25	919.45	229.86	4509.41	870.58	1247.03	311.76	4686.44	882.87	1299.03	324.76
77	3665.35	706.37	974.65	243.66	4913.65	973.76	1332.41	333.10	5082.42	989.00	1380.11	345.03
78	3994.90	795.27	1045.59	261.40	5295.62	1084.31	1406.51	351.63	5387.73	1092.49	1431.69	357.92
79	4388.37	900.25	1132.68	283.17	5645.29	1191.57	1472.35	368.09	5781.42	1215.91	1507.78	376.94
80		1012.33		306.83								
81		1151.94		339.06								
82		1296.01		373.34								
83		1441.34		409.43								
84		1588.16		447.45								
85		1737.86		487.53								
86		1737.86		487.53								
87+		1737.86		487.53								

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

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

Age 80+ rates are for inflation additions only

Appendix B2

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

LTC-VA-91

Premiums to be used only with those that previously elected a shared cost option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	Indexed Inflation with 2016 Shared Cost				5% Simple Inflation with 2016 Shared Cost**				5% Compound Inflation with 2016 Shared Cost**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	679.65	39.56	113.08	28.27	885.15	77.88	208.00	52.00	1514.69	210.84	430.15	107.54
30	737.29	42.91	122.67	30.67	885.15	77.88	208.00	52.00	1514.69	210.84	430.15	107.54
31	737.29	42.91	122.67	30.67	902.08	79.37	211.98	53.00	1514.69	210.84	430.15	107.54
32	737.29	42.91	122.67	30.67	911.08	80.16	214.10	53.52	1514.69	210.84	430.15	107.54
33	737.29	42.91	122.67	30.67	929.20	81.75	218.35	54.59	1514.69	210.84	430.15	107.54
34	737.29	42.91	122.67	30.67	947.45	83.36	222.64	55.66	1514.69	210.84	430.15	107.54
35	737.29	42.91	122.67	30.67	956.63	84.17	224.80	56.20	1514.69	210.84	430.15	107.54
36	737.29	42.91	122.67	30.67	975.09	85.79	229.14	57.28	1514.69	210.84	430.15	107.54
37	740.78	43.12	123.25	30.81	981.67	86.37	230.68	57.67	1514.69	210.84	430.15	107.54
38	740.78	43.12	123.25	30.81	981.67	86.37	230.68	57.67	1514.69	210.84	430.15	107.54
39	754.30	43.90	125.50	31.38	981.67	86.37	230.68	57.67	1514.69	210.84	430.15	107.54
40	767.92	44.70	127.77	31.94	981.67	86.37	230.68	57.67	1514.69	210.84	430.15	107.54
41	782.38	45.54	130.18	32.54	981.67	86.37	230.68	57.67	1514.69	210.84	430.15	107.54
42	797.03	46.39	132.61	33.15	981.67	86.37	230.68	57.67	1514.69	210.84	430.15	107.54
43	801.54	46.65	133.36	33.34	981.67	86.37	230.68	57.67	1514.69	210.84	430.15	107.54
44	801.54	46.65	133.36	33.34	981.67	86.37	230.68	57.67	1514.69	210.84	430.15	107.54
45	841.06	61.20	188.28	47.07	1096.82	115.19	323.47	80.87	1629.11	237.94	518.64	129.66
46	854.44	62.17	191.27	47.82	1096.82	115.19	323.47	80.87	1629.11	237.94	518.64	129.66
47	867.97	63.16	194.30	48.58	1096.82	115.19	323.47	80.87	1629.11	237.94	518.64	129.66
48	877.88	63.88	196.52	49.13	1096.82	115.19	323.47	80.87	1629.11	237.94	518.64	129.66
49	877.88	63.88	196.52	49.13	1096.82	115.19	323.47	80.87	1629.11	237.94	518.64	129.66
50	901.97	70.39	228.10	57.03	1142.88	126.74	370.42	92.61	1674.89	248.78	562.76	140.69
51	941.79	80.04	245.31	61.33	1206.91	141.95	395.98	99.00	1737.75	263.25	586.73	146.68
52	985.45	90.55	263.38	65.84	1277.27	158.66	422.78	105.69	1806.63	279.11	611.80	152.95
53	1032.64	101.92	282.42	70.61	1353.65	176.85	451.04	112.76	1881.30	296.34	637.98	159.49
54	1082.91	114.03	302.16	75.54	1435.75	196.39	480.54	120.14	1961.43	314.87	665.26	166.31
55	1128.65	126.02	320.63	80.16	1523.29	217.26	511.51	127.88	2046.69	334.63	693.77	173.44
56	1186.71	139.69	342.56	85.64	1615.99	239.41	543.59	135.90	2136.78	355.61	723.39	180.85
57	1245.91	153.83	364.88	91.22	1713.54	262.76	577.14	144.28	2231.44	377.70	753.99	188.50
58	1309.46	169.32	387.88	96.97	1821.69	288.54	612.66	153.16	2335.94	401.98	786.44	196.61
59	1390.99	188.38	414.81	103.70	1946.28	317.91	651.13	162.78	2455.95	429.60	821.47	205.37
60	1479.91	209.60	442.57	110.64	2087.19	350.91	692.05	173.01	2591.63	460.57	858.95	214.74
61	1576.90	232.88	471.29	117.82	2244.25	387.54	735.68	183.92	2743.23	494.98	898.77	224.69
62	1691.17	259.62	503.63	125.91	2417.33	427.69	781.65	195.41	2910.86	532.93	940.92	235.23
63	1802.35	286.57	533.83	133.46	2606.29	471.45	829.95	207.49	3094.81	574.44	985.29	246.32
64	1940.15	318.43	570.39	142.60	2810.98	518.76	880.46	220.11	3295.20	619.57	1031.87	257.97
65	2074.50	350.30	604.59	151.15	3031.24	569.58	932.94	233.23	3512.25	668.39	1080.42	270.10
66	2231.22	386.44	643.79	160.95	3266.97	623.93	987.38	246.85	3746.16	720.99	1131.17	282.79
67	2402.84	425.74	686.02	171.50	3518.02	681.79	1043.67	260.92	3997.12	777.41	1183.78	295.94
68	2608.45	473.06	732.31	183.08	3814.58	749.57	1105.49	276.37	4294.72	843.62	1242.15	310.54
69	2851.42	529.52	781.14	195.28	4174.09	830.68	1175.17	293.79	4651.34	921.82	1307.29	326.82
70	3131.94	593.96	835.22	208.80	4544.29	914.06	1241.36	310.34	4988.08	995.80	1360.83	340.21
71	3368.66	649.69	875.50	218.87	4933.90	1000.70	1309.67	327.42	5397.44	1083.54	1431.44	357.86
72	3588.99	700.72	911.88	227.97	5288.13	1078.89	1368.81	342.20	5744.02	1157.50	1485.81	371.45
73	3741.17	735.17	933.09	233.27	5645.76	1152.80	1429.95	357.49	6081.14	1222.76	1539.11	384.78
74	4102.40	809.59	1006.35	251.59	6041.86	1231.06	1498.87	374.72	6449.54	1288.79	1598.75	399.69
75	4527.45	900.05	1092.10	273.03	6495.00	1324.42	1577.37	394.34	6871.60	1369.68	1667.15	416.79
76	4986.80	1004.90	1180.75	295.19	6932.82	1424.59	1645.56	411.39	7274.18	1459.80	1724.23	431.06
77	5408.28	1113.13	1253.55	313.39	7322.28	1529.90	1694.90	423.73	7627.56	1560.39	1762.61	440.65
78	5948.12	1256.39	1348.70	337.17	7895.01	1691.26	1779.72	444.93	8194.27	1728.95	1842.85	460.71
79	6600.36	1429.43	1467.51	366.88	8650.51	1903.36	1901.87	475.47	8981.36	1959.66	1968.11	492.03
80		1617.69		399.75								
81		1842.44		441.78								
82		2074.72		486.51								
83		2309.16		533.61								
84		2546.44		583.34								
85		2788.91		635.85								
86		2788.91		635.85								
87+		2788.91		635.85								

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

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

Age 80+ rates are for inflation additions only

Appendix B2

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

LTC-VA-91

Premiums to be used only with those that previously elected a shared cost option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	Indexed Inflation with 2016 Shared Cost				5% Simple Inflation with 2016 Shared Cost**				5% Compound Inflation with 2016 Shared Cost**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	652.60	33.02	80.29	20.07	832.54	65.27	150.05	37.51	1378.17	178.57	323.47	80.87
30	707.95	35.82	87.10	21.78	832.54	65.27	150.05	37.51	1378.17	178.57	323.47	80.87
31	707.95	35.82	87.10	21.78	848.46	66.52	152.92	38.23	1378.17	178.57	323.47	80.87
32	707.95	35.82	87.10	21.78	856.93	67.18	154.44	38.61	1378.17	178.57	323.47	80.87
33	707.95	35.82	87.10	21.78	873.97	68.52	157.51	39.38	1378.17	178.57	323.47	80.87
34	707.95	35.82	87.10	21.78	891.14	69.87	160.61	40.15	1378.17	178.57	323.47	80.87
35	707.95	35.82	87.10	21.78	899.77	70.54	162.16	40.54	1378.17	178.57	323.47	80.87
36	707.95	35.82	87.10	21.78	917.13	71.90	165.29	41.32	1378.17	178.57	323.47	80.87
37	711.30	35.99	87.51	21.88	923.32	72.39	166.41	41.60	1378.17	178.57	323.47	80.87
38	711.30	35.99	87.51	21.88	923.32	72.39	166.41	41.60	1378.17	178.57	323.47	80.87
39	724.28	36.65	89.11	22.28	923.32	72.39	166.41	41.60	1378.17	178.57	323.47	80.87
40	737.36	37.31	90.72	22.68	923.32	72.39	166.41	41.60	1378.17	178.57	323.47	80.87
41	751.25	38.01	92.43	23.11	923.32	72.39	166.41	41.60	1378.17	178.57	323.47	80.87
42	765.31	38.72	94.16	23.54	923.32	72.39	166.41	41.60	1378.17	178.57	323.47	80.87
43	769.65	38.94	94.69	23.67	923.32	72.39	166.41	41.60	1378.17	178.57	323.47	80.87
44	769.65	38.94	94.69	23.67	923.32	72.39	166.41	41.60	1378.17	178.57	323.47	80.87
45	798.93	51.07	134.47	33.62	1018.38	96.51	234.49	58.62	1474.04	201.59	388.98	97.24
46	811.65	51.88	136.60	34.15	1018.38	96.51	234.49	58.62	1474.04	201.59	388.98	97.24
47	824.50	52.71	138.77	34.69	1018.38	96.51	234.49	58.62	1474.04	201.59	388.98	97.24
48	833.91	53.31	140.35	35.09	1018.38	96.51	234.49	58.62	1474.04	201.59	388.98	97.24
49	833.91	53.31	140.35	35.09	1018.38	96.51	234.49	58.62	1474.04	201.59	388.98	97.24
50	853.39	58.75	163.95	40.99	1056.39	106.19	270.01	67.50	1512.38	210.80	422.78	105.69
51	886.70	66.83	176.85	44.21	1110.40	119.03	289.55	72.39	1565.54	223.06	441.09	110.27
52	923.29	75.68	190.50	47.62	1169.83	133.16	310.20	77.55	1623.94	236.52	460.51	115.13
53	962.92	85.23	204.87	51.22	1234.50	148.56	331.95	82.99	1687.30	251.18	480.91	120.23
54	1005.22	95.42	219.83	54.96	1304.19	165.15	354.81	88.70	1755.45	266.94	502.29	125.57
55	1043.15	105.51	233.85	58.46	1378.63	182.88	378.90	94.73	1828.08	283.78	524.54	131.13
56	1092.36	117.04	250.59	62.65	1457.63	201.74	403.97	100.99	1904.99	301.66	547.77	136.94
57	1142.54	128.98	267.57	66.89	1540.92	221.68	430.15	107.54	1985.95	320.55	571.86	142.96
58	1196.03	142.02	285.26	71.31	1633.07	243.62	458.05	114.51	2075.02	341.23	597.54	149.39
59	1264.83	158.03	306.03	76.51	1738.67	268.51	488.41	122.10	2176.69	364.58	625.32	156.33
60	1339.35	175.78	327.57	81.89	1857.79	296.34	521.10	130.27	2291.29	390.73	655.30	163.83
61	1420.40	195.30	350.12	87.53	1990.40	327.19	555.88	138.97	2419.11	419.70	687.26	171.81
62	1516.35	217.63	375.63	93.91	2136.53	361.02	592.87	148.22	2560.51	451.63	721.30	180.33
63	1609.07	240.21	399.68	99.92	2296.21	397.89	631.71	157.93	2715.79	486.56	757.31	189.33
64	1725.17	266.87	428.51	107.13	2469.41	437.77	672.63	168.16	2885.27	524.60	795.29	198.82
65	1838.01	293.57	455.84	113.96	2656.18	480.69	715.28	178.82	3069.28	565.86	834.98	208.75
66	1970.51	323.93	487.10	121.78	2856.48	526.69	759.65	189.91	3268.13	610.38	876.65	219.16
67	2116.11	356.97	520.74	130.19	3070.39	575.76	805.73	201.43	3482.17	658.28	920.03	230.01
68	2288.92	396.46	557.97	139.49	3321.01	632.78	856.62	214.15	3733.77	714.02	968.45	242.11
69	2490.41	443.19	598.06	149.51	3621.57	700.29	914.50	228.63	4031.53	779.03	1022.86	255.72
70	2722.35	496.28	642.83	160.71	3928.34	769.20	970.00	242.50	4308.94	839.97	1068.69	267.17
71	2915.77	542.10	677.19	169.30	4250.86	840.69	1027.63	256.91	4647.92	912.32	1128.16	282.04
72	3096.13	584.17	708.64	177.16	4543.46	905.24	1077.91	269.48	4933.26	973.18	1174.71	293.68
73	3215.09	611.35	728.20	182.05	4833.68	963.92	1129.58	282.39	5204.81	1023.60	1220.11	305.03
74	3508.24	670.32	788.60	197.15	5148.31	1023.44	1187.64	296.91	5494.29	1071.05	1270.53	317.63
75	3852.81	742.42	859.24	214.81	5508.60	1095.75	1253.83	313.46	5826.70	1131.52	1328.47	332.12
76	4226.41	827.77	933.12	233.28	5858.69	1176.83	1312.87	328.22	6145.95	1204.51	1378.49	344.62
77	4570.94	918.55	995.54	248.88	6176.06	1267.84	1358.27	339.57	6432.91	1294.67	1414.87	353.72
78	5009.18	1036.95	1075.99	269.00	6639.74	1403.38	1432.68	358.17	6891.43	1439.11	1485.71	371.43
79	5526.97	1174.83	1175.13	293.78	7234.29	1572.17	1536.70	384.17	7511.11	1623.45	1592.67	398.17
80		1321.48		320.98								
81		1495.20		355.48								
82		1673.21		392.07								
83		1851.73		430.39								
84		2031.20		470.56								
85		2213.15		512.73								
86		2213.15		512.73								
87+		2213.15		512.73								

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

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

Age 80+ rates are for inflation additions only

Appendix C1

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

LTC-VA-91

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	Indexed Inflation with 2019 Shared Cost				5% Simple Inflation with 2019 Shared Cost**				5% Compound Inflation with 2019 Shared Cost**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	260.24	7.73	43.03	10.76	478.87	23.17	115.99	29.00	879.05	77.91	283.62	70.91
30	269.16	7.99	44.50	11.13	478.87	23.17	115.99	29.00	879.05	77.91	283.62	70.91
31	278.56	8.27	46.06	11.51	478.87	23.17	115.99	29.00	879.05	77.91	283.62	70.91
32	317.42	9.43	52.48	13.12	478.87	23.17	115.99	29.00	879.05	77.91	283.62	70.91
33	327.70	9.73	54.18	13.55	478.87	23.17	115.99	29.00	879.05	77.91	283.62	70.91
34	337.98	10.04	55.88	13.97	478.87	23.17	115.99	29.00	879.05	77.91	283.62	70.91
35	350.83	10.42	58.01	14.50	478.87	23.17	115.99	29.00	879.05	77.91	283.62	70.91
36	361.11	10.73	59.71	14.93	478.87	23.17	115.99	29.00	879.05	77.91	283.62	70.91
37	373.96	11.11	61.83	15.46	478.87	23.17	115.99	29.00	879.05	77.91	283.62	70.91
38	390.67	11.60	64.60	16.15	478.87	23.17	115.99	29.00	879.05	77.91	283.62	70.91
39	400.95	11.91	66.30	16.57	478.87	23.17	115.99	29.00	879.05	77.91	283.62	70.91
40	413.44	12.28	68.36	17.09	488.15	23.62	118.24	29.56	879.05	77.91	283.62	70.91
41	430.43	12.78	71.17	17.79	511.86	24.77	123.98	31.00	879.05	77.91	283.62	70.91
42	435.63	12.94	72.03	18.01	536.12	25.94	129.86	32.46	879.05	77.91	283.62	70.91
43	435.63	12.94	72.03	18.01	537.93	26.03	130.30	32.57	879.05	77.91	283.62	70.91
44	435.63	12.94	72.03	18.01	537.93	26.03	130.30	32.57	879.05	77.91	283.62	70.91
45	439.70	16.90	103.16	25.79	538.67	32.84	173.79	43.45	914.57	87.55	345.43	86.36
46	448.29	17.23	105.17	26.29	590.65	36.01	190.56	47.64	914.57	87.55	345.43	86.36
47	448.29	17.23	105.17	26.29	624.87	38.10	201.60	50.40	914.57	87.55	345.43	86.36
48	462.37	17.77	108.48	27.12	682.57	41.62	220.21	55.05	914.57	87.55	345.43	86.36
49	466.23	17.92	109.38	27.35	721.00	43.96	232.61	58.15	914.57	87.55	345.43	86.36
50	468.25	19.58	126.21	31.55	730.61	47.95	263.83	65.96	928.78	91.41	376.28	94.07
51	479.49	22.37	135.72	33.93	759.69	54.08	283.67	70.92	951.64	96.76	392.90	98.22
52	476.45	24.63	141.11	35.28	766.96	58.93	295.16	73.79	976.84	102.65	410.28	102.57
53	489.62	27.83	151.25	37.81	795.74	65.67	314.71	78.68	1004.22	109.03	428.53	107.13
54	503.77	31.23	161.84	40.46	824.73	72.75	334.26	83.56	1033.68	115.88	447.32	111.83
55	518.77	34.82	172.82	43.20	854.03	80.11	353.83	88.46	1065.02	123.15	466.87	116.72
56	534.54	38.61	184.17	46.04	883.29	87.70	373.30	93.32	1098.15	130.84	487.19	121.80
57	551.00	42.54	195.89	48.97	934.40	97.75	402.10	100.53	1132.94	138.93	508.04	127.01
58	569.90	47.01	208.53	52.13	962.84	105.94	420.73	105.18	1171.88	147.92	530.20	132.55
59	592.94	52.38	222.45	55.61	1011.37	117.03	447.13	111.78	1217.53	158.32	554.43	138.61
60	619.99	58.62	237.73	59.43	1059.73	128.71	472.53	118.13	1269.78	170.14	580.50	145.12
61	650.82	65.68	254.15	63.54	1126.53	143.28	505.09	126.27	1328.57	183.31	608.41	152.10
62	685.28	73.53	271.71	67.93	1215.03	161.34	546.27	136.57	1393.80	197.86	638.07	159.52
63	723.21	82.11	290.25	72.56	1270.97	175.62	571.65	142.91	1465.36	213.75	669.35	167.34
64	772.95	92.44	313.14	78.29	1368.66	196.15	614.57	153.64	1543.16	230.97	702.16	175.54
65	815.28	102.21	332.56	83.14	1445.18	214.13	646.82	161.71	1627.13	249.49	736.48	184.12
66	894.30	117.00	366.65	91.66	1539.10	235.06	685.68	171.42	1717.18	269.26	772.22	193.06
67	972.03	132.15	399.75	99.94	1653.93	259.62	732.49	183.12	1813.18	290.33	809.26	202.32
68	1066.29	150.98	437.38	109.34	1746.11	281.74	765.33	191.33	1928.76	315.53	850.97	212.74
69	1154.35	170.73	468.98	117.24	1852.60	307.29	799.40	199.85	1994.99	333.56	865.93	216.48
70	1258.88	193.83	504.95	126.24	1955.34	332.53	828.92	207.23	2075.55	354.02	884.71	221.18
71	1388.62	221.24	549.78	137.45	2165.19	376.02	901.78	225.44	2286.99	396.66	957.39	239.35
72	1512.67	247.60	592.08	148.02	2235.60	394.70	916.43	229.11	2361.54	414.95	972.64	243.16
73	1650.45	275.89	639.98	160.00	2301.13	410.46	930.36	232.59	2415.77	426.74	980.89	245.22
74	1795.27	305.96	690.18	172.54	2373.46	426.55	946.96	236.74	2475.42	437.81	991.51	247.88
75	1927.27	335.50	733.96	183.49	2455.54	446.02	966.16	241.54	2545.22	452.87	1004.79	251.20
76	2118.40	378.09	797.94	199.49	2549.25	471.26	987.54	246.88	2628.54	475.65	1020.97	255.24
77	2220.79	408.25	825.73	206.43	2655.54	504.02	1010.63	252.66	2727.50	508.93	1040.02	260.00
78	2414.42	458.94	884.51	221.13	2878.53	564.60	1074.95	268.74	2950.41	572.81	1103.25	275.81
79	2695.08	529.55	972.65	243.16	3210.59	650.65	1177.70	294.43	3288.68	663.49	1207.51	301.88
80		608.88		267.70								
81		694.50		294.41								
82		784.03		322.89								
83		875.50		353.10								
84		969.12		385.20								
85		1065.74		419.25								
86		1065.74		419.25								
87+		1065.74		419.25								

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

Appendix C1

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

LTC-VA-91

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	Indexed Inflation with 2019 Shared Cost				5% Simple Inflation with 2019 Shared Cost**				5% Compound Inflation with 2019 Shared Cost**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	253.28	6.05	29.15	7.29	458.52	18.27	79.75	19.94	815.10	62.81	201.83	50.46
30	261.96	6.25	30.15	7.54	458.52	18.27	79.75	19.94	815.10	62.81	201.83	50.46
31	271.11	6.47	31.21	7.80	458.52	18.27	79.75	19.94	815.10	62.81	201.83	50.46
32	308.93	7.37	35.56	8.89	458.52	18.27	79.75	19.94	815.10	62.81	201.83	50.46
33	318.93	7.61	36.71	9.18	458.52	18.27	79.75	19.94	815.10	62.81	201.83	50.46
34	328.94	7.85	37.86	9.47	458.52	18.27	79.75	19.94	815.10	62.81	201.83	50.46
35	341.45	8.15	39.30	9.83	458.52	18.27	79.75	19.94	815.10	62.81	201.83	50.46
36	351.45	8.39	40.45	10.11	458.52	18.27	79.75	19.94	815.10	62.81	201.83	50.46
37	363.96	8.69	41.89	10.47	458.52	18.27	79.75	19.94	815.10	62.81	201.83	50.46
38	380.22	9.08	43.77	10.94	458.52	18.27	79.75	19.94	815.10	62.81	201.83	50.46
39	390.22	9.31	44.92	11.23	458.52	18.27	79.75	19.94	815.10	62.81	201.83	50.46
40	402.38	9.60	46.32	11.58	467.40	18.63	81.29	20.32	815.10	62.81	201.83	50.46
41	418.92	10.00	48.22	12.06	490.11	19.53	85.24	21.31	815.10	62.81	201.83	50.46
42	423.98	10.12	48.80	12.20	513.34	20.46	89.28	22.32	815.10	62.81	201.83	50.46
43	423.98	10.12	48.80	12.20	515.07	20.53	89.58	22.40	815.10	62.81	201.83	50.46
44	423.98	10.12	48.80	12.20	515.07	20.53	89.58	22.40	815.10	62.81	201.83	50.46
45	424.13	13.15	70.21	17.55	509.43	25.88	120.02	30.00	841.58	70.42	245.28	61.32
46	432.42	13.41	71.58	17.89	558.59	28.38	131.60	32.90	841.58	70.42	245.28	61.32
47	432.42	13.41	71.58	17.89	590.95	30.02	139.22	34.81	841.58	70.42	245.28	61.32
48	446.00	13.83	73.83	18.46	645.52	32.79	152.08	38.02	841.58	70.42	245.28	61.32
49	449.73	13.95	74.44	18.61	681.86	34.64	160.64	40.16	841.58	70.42	245.28	61.32
50	450.10	15.22	86.28	21.57	687.76	37.75	183.15	45.79	852.17	73.49	267.55	66.89
51	459.02	17.44	93.06	23.26	711.88	42.70	197.47	49.37	870.66	77.83	279.60	69.90
52	454.21	19.28	97.08	24.27	715.40	46.65	206.01	51.50	891.11	82.64	292.31	73.08
53	464.82	21.85	104.34	26.09	738.87	52.14	220.21	55.05	913.41	87.82	305.67	76.42
54	476.23	24.61	111.91	27.98	762.37	57.90	234.53	58.63	937.47	93.42	319.47	79.87
55	488.37	27.52	119.78	29.94	786.03	63.92	248.97	62.24	963.16	99.37	333.92	83.48
56	501.20	30.57	127.95	31.99	809.57	70.13	263.34	65.83	990.37	105.69	348.91	87.23
57	514.59	33.76	136.35	34.09	852.99	78.33	284.31	71.08	1018.99	112.32	364.33	91.08
58	530.00	37.40	145.43	36.36	875.34	85.06	298.28	74.57	1051.06	119.71	380.84	95.21
59	548.84	41.75	155.64	38.91	915.45	94.14	317.91	79.48	1088.65	128.21	398.87	99.72
60	570.98	46.80	166.84	41.71	954.86	103.70	336.88	84.22	1131.72	137.87	418.54	104.63
61	596.23	52.53	178.94	44.74	1010.43	115.60	361.26	90.31	1180.16	148.65	439.50	109.87
62	624.51	58.89	191.88	47.97	1084.89	130.33	391.89	97.97	1233.96	160.58	461.99	115.50
63	655.64	65.85	205.65	51.41	1129.91	142.01	411.43	102.86	1293.03	173.56	485.77	121.44
64	697.21	74.21	222.64	55.66	1211.69	158.79	443.80	110.95	1357.33	187.65	510.87	127.72
65	731.87	82.13	237.22	59.30	1274.47	173.51	468.58	117.14	1426.83	202.80	537.15	134.29
66	799.18	94.11	262.30	65.57	1352.33	190.61	498.30	124.57	1501.40	219.02	564.64	141.16
67	864.97	106.39	286.82	71.71	1448.32	210.71	533.93	133.48	1581.05	236.29	593.21	148.30
68	944.14	121.61	314.91	78.73	1523.28	228.76	559.81	139.95	1676.58	256.87	625.58	156.39
69	1016.04	137.50	339.13	84.78	1609.15	249.51	586.99	146.75	1727.71	271.49	638.68	159.67
70	1101.35	156.10	366.89	91.72	1690.94	269.93	610.92	152.73	1790.65	288.05	654.73	163.68
71	1208.08	178.12	401.25	100.31	1864.87	305.16	667.21	166.80	1966.05	322.62	710.91	177.73
72	1309.69	199.36	433.87	108.47	1918.81	320.28	680.31	170.08	2023.83	337.38	724.32	181.08
73	1422.41	222.07	470.65	117.66	1968.45	332.87	692.66	173.16	2064.07	346.66	732.31	183.08
74	1539.66	246.08	509.30	127.32	2023.07	345.54	706.95	176.74	2108.10	355.10	741.85	185.46
75	1644.84	269.63	543.47	135.87	2085.46	360.94	723.16	180.79	2160.27	366.80	753.55	188.39
76	1799.63	303.74	592.93	148.23	2157.50	381.19	741.35	185.34	2223.67	385.05	767.85	191.96
77	1878.70	328.05	615.86	153.96	2240.22	407.86	761.40	190.35	2300.37	412.33	784.75	196.19
78	2033.53	368.69	662.21	165.55	2419.87	456.88	812.85	203.21	2480.08	464.23	835.48	208.87
79	2258.97	424.81	730.53	182.63	2688.42	525.90	893.51	223.38	2753.96	537.12	917.50	229.37
80		487.54		201.64								
81		554.99		222.28								
82		625.38		244.24								
83		697.13		267.41								
84		770.33		291.91								
85		845.71		317.79								
86		845.71		317.79								
87+		845.71		317.79								

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

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

Age 80+ rates are for inflation additions only

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

Appendix C1

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

LTC-VA-91

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	Indexed Inflation with 2019 Shared Cost				5% Simple Inflation with 2019 Shared Cost**				5% Compound Inflation with 2019 Shared Cost**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	353.67	12.57	61.46	15.36	502.01	28.71	126.28	31.57	964.08	97.98	312.62	78.16
30	370.27	13.16	64.34	16.09	502.01	28.71	126.28	31.57	964.08	97.98	312.62	78.16
31	380.49	13.53	66.12	16.53	502.01	28.71	126.28	31.57	964.08	97.98	312.62	78.16
32	397.08	14.12	69.00	17.25	502.01	28.71	126.28	31.57	964.08	97.98	312.62	78.16
33	409.85	14.57	71.22	17.81	502.01	28.71	126.28	31.57	964.08	97.98	312.62	78.16
34	423.53	15.06	73.60	18.40	502.01	28.71	126.28	31.57	964.08	97.98	312.62	78.16
35	440.11	15.65	76.48	19.12	502.01	28.71	126.28	31.57	964.08	97.98	312.62	78.16
36	448.04	15.93	77.86	19.46	502.01	28.71	126.28	31.57	964.08	97.98	312.62	78.16
37	448.04	15.93	77.86	19.46	502.01	28.71	126.28	31.57	964.08	97.98	312.62	78.16
38	448.04	15.93	77.86	19.46	502.01	28.71	126.28	31.57	964.08	97.98	312.62	78.16
39	448.04	15.93	77.86	19.46	537.03	30.72	135.09	33.77	964.08	97.98	312.62	78.16
40	448.04	15.93	77.86	19.46	558.15	31.93	140.41	35.10	964.08	97.98	312.62	78.16
41	448.04	15.93	77.86	19.46	582.61	33.32	146.56	36.64	964.08	97.98	312.62	78.16
42	448.04	15.93	77.86	19.46	619.40	35.43	155.81	38.95	964.08	97.98	312.62	78.16
43	448.04	15.93	77.86	19.46	619.40	35.43	155.81	38.95	964.08	97.98	312.62	78.16
44	448.04	15.93	77.86	19.46	619.40	35.43	155.81	38.95	964.08	97.98	312.62	78.16
45	464.86	21.20	113.19	28.30	618.10	43.98	204.11	51.03	1010.27	109.96	379.54	94.88
46	473.11	21.58	115.20	28.80	652.05	46.39	215.32	53.83	1010.27	109.96	379.54	94.88
47	505.59	23.06	123.11	30.78	708.62	50.42	234.00	58.50	1010.27	109.96	379.54	94.88
48	509.85	23.26	124.15	31.04	768.59	54.68	253.81	63.45	1010.27	109.96	379.54	94.88
49	543.76	24.80	132.41	33.10	771.38	54.88	254.73	63.68	1010.27	109.96	379.54	94.88
50	540.47	26.73	150.71	37.68	791.66	60.34	291.44	72.86	1028.74	114.74	413.10	103.28
51	548.39	30.16	159.80	39.95	822.08	67.65	311.21	77.80	1057.66	121.47	431.24	107.81
52	551.70	33.47	167.43	41.86	855.51	75.63	331.96	82.99	1089.49	128.88	450.25	112.56
53	536.54	35.64	169.05	42.26	891.82	84.29	353.58	88.39	1124.03	136.90	470.13	117.53
54	543.95	39.24	177.37	44.34	930.81	93.61	376.17	94.04	1161.16	145.50	490.77	122.69
55	553.01	43.03	186.13	46.53	968.64	103.10	398.11	99.53	1200.61	154.66	512.17	128.04
56	581.81	48.50	201.59	50.40	1016.22	113.95	423.97	105.99	1242.33	164.35	534.44	133.61
57	611.50	54.25	217.71	54.43	1062.31	124.95	449.17	112.29	1286.05	174.53	557.36	139.34
58	663.02	62.55	241.83	60.46	1113.88	137.17	475.89	118.97	1334.98	185.86	581.80	145.45
59	688.12	69.20	256.03	64.01	1162.17	149.76	499.82	124.95	1392.36	198.98	608.30	152.08
60	734.26	78.59	277.67	69.42	1209.10	162.74	521.53	130.38	1458.03	213.86	636.98	159.25
61	778.30	88.43	297.98	74.49	1296.00	181.73	559.07	139.77	1531.87	230.50	667.61	166.90
62	820.85	98.61	317.27	79.32	1362.14	198.41	586.06	146.51	1613.74	248.86	700.20	175.05
63	862.33	109.02	335.49	83.87	1458.41	220.01	624.54	156.13	1703.52	268.93	734.53	183.63
64	903.31	119.64	352.86	88.22	1533.26	238.80	652.38	163.10	1801.10	290.68	770.59	192.65
65	965.52	133.37	377.84	94.46	1629.07	261.14	687.67	171.92	1906.33	314.06	808.28	202.07
66	1064.32	152.69	416.64	104.16	1763.33	290.16	737.66	184.42	2019.08	339.08	847.50	211.87
67	1183.12	175.58	462.48	115.62	1939.86	326.82	803.54	200.89	2139.25	365.69	888.23	222.06
68	1296.92	199.48	503.04	125.76	2090.07	360.48	853.03	213.26	2284.21	397.57	933.96	233.49
69	1446.61	231.11	552.45	138.11	2232.99	394.21	892.75	223.19	2427.10	430.20	972.14	243.03
70	1591.20	263.18	596.33	149.08	2412.36	434.84	942.73	235.68	2559.93	461.20	1002.35	250.59
71	1776.25	302.44	653.40	163.35	2579.84	473.06	986.09	246.52	2757.47	503.49	1056.19	264.05
72	1982.21	345.19	717.33	179.33	2673.19	496.68	1001.78	250.45	2839.08	523.67	1066.12	266.53
73	2145.57	379.93	765.74	191.44	2760.18	516.58	1016.56	254.14	2911.82	538.58	1074.57	268.64
74	2279.54	409.78	802.82	200.71	2856.27	537.00	1034.36	258.59	2991.79	552.69	1085.50	271.37
75	2395.33	438.00	831.92	207.98	2965.45	561.84	1054.92	263.73	3085.25	571.92	1099.47	274.87
76	2521.63	471.02	862.28	215.57	3090.34	594.15	1078.06	269.51	3196.74	600.96	1116.79	279.20
77	2656.38	509.39	892.55	223.14	3232.31	636.16	1103.43	275.86	3329.17	643.37	1137.45	284.36
78	2903.08	573.95	956.84	239.21	3521.33	714.32	1174.68	293.67	3618.67	725.69	1207.44	301.86
79	3257.86	663.95	1053.46	263.37	3950.66	826.23	1289.08	322.27	4057.63	843.95	1323.89	330.97
80		765.20		290.36								
81		874.52		319.75								
82		988.71		351.12								
83		1105.24		384.33								
84		1224.39		419.63								
85		1347.30		457.05								
86		1347.30		457.05								
87+		1347.30		457.05								

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

Appendix C1

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

LTC-VA-91

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	Indexed Inflation with 2019 Shared Cost				5% Simple Inflation with 2019 Shared Cost**				5% Compound Inflation with 2019 Shared Cost**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	343.24	10.05	42.70	10.68	478.76	23.13	89.13	22.28	889.70	80.41	228.44	57.11
30	359.34	10.52	44.71	11.18	478.76	23.13	89.13	22.28	889.70	80.41	228.44	57.11
31	369.26	10.81	45.94	11.49	478.76	23.13	89.13	22.28	889.70	80.41	228.44	57.11
32	385.37	11.28	47.95	11.99	478.76	23.13	89.13	22.28	889.70	80.41	228.44	57.11
33	397.76	11.65	49.49	12.37	478.76	23.13	89.13	22.28	889.70	80.41	228.44	57.11
34	411.03	12.03	51.14	12.78	478.76	23.13	89.13	22.28	889.70	80.41	228.44	57.11
35	427.13	12.51	53.14	13.29	478.76	23.13	89.13	22.28	889.70	80.41	228.44	57.11
36	434.82	12.73	54.10	13.52	478.76	23.13	89.13	22.28	889.70	80.41	228.44	57.11
37	434.82	12.73	54.10	13.52	478.76	23.13	89.13	22.28	889.70	80.41	228.44	57.11
38	434.82	12.73	54.10	13.52	478.76	23.13	89.13	22.28	889.70	80.41	228.44	57.11
39	434.82	12.73	54.10	13.52	512.16	24.75	95.35	23.84	889.70	80.41	228.44	57.11
40	434.82	12.73	54.10	13.52	532.30	25.72	99.10	24.77	889.70	80.41	228.44	57.11
41	434.82	12.73	54.10	13.52	555.63	26.85	103.44	25.86	889.70	80.41	228.44	57.11
42	434.82	12.73	54.10	13.52	590.72	28.54	109.97	27.49	889.70	80.41	228.44	57.11
43	434.82	12.73	54.10	13.52	590.72	28.54	109.97	27.49	889.70	80.41	228.44	57.11
44	434.82	12.73	54.10	13.52	590.72	28.54	109.97	27.49	889.70	80.41	228.44	57.11
45	446.93	16.89	78.99	19.75	582.07	35.40	144.66	36.17	925.63	90.11	276.67	69.17
46	454.86	17.19	80.40	20.10	614.04	37.35	152.61	38.15	925.63	90.11	276.67	69.17
47	486.09	18.37	85.92	21.48	667.30	40.59	165.85	41.46	925.63	90.11	276.67	69.17
48	490.18	18.53	86.64	21.66	723.78	44.02	179.88	44.97	925.63	90.11	276.67	69.17
49	522.79	19.76	92.40	23.10	726.41	44.18	180.54	45.13	925.63	90.11	276.67	69.17
50	517.77	21.27	105.70	26.43	742.02	48.56	207.48	51.87	940.02	93.96	301.55	75.39
51	523.06	24.07	112.43	28.11	766.95	54.56	222.14	55.53	963.81	99.53	315.01	78.75
52	523.92	26.80	118.12	29.53	794.46	61.16	237.67	59.42	990.10	105.64	329.24	82.31
53	507.28	28.61	119.56	29.89	824.44	68.33	253.86	63.46	1018.69	112.29	344.13	86.03
54	512.04	31.58	125.77	31.44	856.70	76.01	270.80	67.70	1049.46	119.43	359.77	89.94
55	518.33	34.69	132.26	33.06	887.75	83.89	287.30	71.83	1082.32	127.06	375.95	93.99
56	543.10	39.17	143.62	35.91	927.64	92.88	306.76	76.69	1117.05	135.13	392.79	98.20
57	568.56	43.91	155.44	38.86	966.04	102.03	325.77	81.44	1153.58	143.60	410.17	102.54
58	613.90	50.73	173.05	43.26	1009.02	112.18	346.08	86.52	1194.45	153.03	428.75	107.19
59	634.13	56.18	183.77	45.94	1048.40	122.64	364.46	91.12	1242.27	163.92	449.17	112.29
60	673.24	63.91	199.85	49.96	1086.06	133.42	381.53	95.38	1296.99	176.27	471.22	117.80
61	709.95	71.99	215.20	53.80	1159.16	149.12	410.21	102.55	1358.53	190.07	494.90	123.72
62	744.93	80.34	229.87	57.47	1213.23	162.96	431.41	107.85	1426.80	205.30	520.21	130.05
63	778.68	88.91	243.90	60.98	1293.84	180.84	461.11	115.28	1501.72	221.92	546.93	136.73
64	811.82	97.65	257.35	64.34	1355.17	196.42	483.17	120.79	1583.25	239.95	575.17	143.79
65	863.85	108.95	276.40	69.10	1434.90	214.97	510.99	127.75	1671.26	259.37	604.83	151.21
66	948.30	124.81	305.62	76.41	1548.24	239.02	549.70	137.42	1765.74	280.17	635.68	158.92
67	1050.14	143.64	340.26	85.07	1698.36	269.42	600.57	150.14	1866.57	302.31	667.83	166.96
68	1145.97	163.22	371.36	92.84	1823.85	297.27	639.69	159.92	1987.66	328.70	704.22	176.06
69	1271.20	189.03	409.49	102.37	1940.92	324.98	671.83	167.96	2104.96	355.52	735.17	183.79
70	1390.48	215.17	443.96	110.99	2088.52	358.28	712.22	178.06	2212.44	380.88	760.56	190.14
71	1544.33	247.15	488.53	122.13	2225.41	389.60	747.58	186.89	2375.49	415.55	803.89	200.97
72	1716.07	282.03	538.44	134.61	2298.84	408.90	761.99	190.50	2439.01	431.97	813.84	203.46
73	1849.58	310.14	576.90	144.22	2366.04	424.75	775.55	193.89	2494.12	443.51	822.30	205.57
74	1955.74	333.90	607.01	151.75	2439.41	440.53	791.28	197.82	2553.71	453.77	832.68	208.17
75	2045.46	356.37	631.32	157.83	2523.37	460.04	809.43	202.36	2624.31	468.40	845.48	211.37
76	2144.19	383.03	656.86	164.22	2621.09	486.21	829.91	207.48	2710.76	491.95	861.30	215.33
77	2250.82	414.53	682.60	170.65	2734.44	521.23	852.49	213.12	2816.28	527.80	880.25	220.06
78	2450.42	467.05	734.54	183.64	2970.15	585.58	910.91	227.73	3052.65	596.12	937.85	234.46
79	2737.00	539.25	811.42	202.85	3319.21	676.17	1003.07	250.77	3409.97	692.08	1031.75	257.94
80		619.76		224.25								
81		706.17		247.51								
82		796.04		272.29								
83		887.34		298.44								
84		980.26		326.07								
85		1075.65		355.24								
86		1075.65		355.24								
87+		1075.65		355.24								

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

Appendix C1

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

LTC-VA-91

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	Indexed Inflation with 2019 Shared Cost				5% Simple Inflation with 2019 Shared Cost**				5% Compound Inflation with 2019 Shared Cost**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	425.23	18.32	74.59	18.65	533.81	36.30	134.08	33.52	1082.84	126.01	338.04	84.51
30	464.99	20.03	81.57	20.39	544.99	37.06	136.88	34.22	1082.84	126.01	338.04	84.51
31	464.99	20.03	81.57	20.39	567.72	38.61	142.59	35.65	1082.84	126.01	338.04	84.51
32	464.99	20.03	81.57	20.39	614.08	41.76	154.24	38.56	1082.84	126.01	338.04	84.51
33	464.99	20.03	81.57	20.39	637.70	43.36	160.17	40.04	1082.84	126.01	338.04	84.51
34	464.99	20.03	81.57	20.39	685.83	46.64	172.26	43.06	1082.84	126.01	338.04	84.51
35	464.99	20.03	81.57	20.39	735.14	49.99	184.64	46.16	1082.84	126.01	338.04	84.51
36	464.99	20.03	81.57	20.39	760.23	51.70	190.95	47.74	1082.84	126.01	338.04	84.51
37	464.99	20.03	81.57	20.39	766.35	52.11	192.48	48.12	1082.84	126.01	338.04	84.51
38	464.99	20.03	81.57	20.39	766.35	52.11	192.48	48.12	1082.84	126.01	338.04	84.51
39	478.33	20.61	83.90	20.98	766.35	52.11	192.48	48.12	1082.84	126.01	338.04	84.51
40	511.76	22.05	89.77	22.44	766.35	52.11	192.48	48.12	1082.84	126.01	338.04	84.51
41	550.08	23.70	96.49	24.12	766.35	52.11	192.48	48.12	1082.84	126.01	338.04	84.51
42	589.77	25.41	103.45	25.86	766.35	52.11	192.48	48.12	1082.84	126.01	338.04	84.51
43	610.62	26.31	107.11	26.78	766.35	52.11	192.48	48.12	1082.84	126.01	338.04	84.51
44	610.62	26.31	107.11	26.78	766.35	52.11	192.48	48.12	1082.84	126.01	338.04	84.51
45	610.16	33.39	148.05	37.01	832.73	69.44	270.26	67.57	1144.75	141.38	409.52	102.38
46	647.82	35.45	157.19	39.30	832.73	69.44	270.26	67.57	1144.75	141.38	409.52	102.38
47	686.70	37.58	166.63	41.66	832.73	69.44	270.26	67.57	1144.75	141.38	409.52	102.38
48	700.15	38.32	169.89	42.47	832.73	69.44	270.26	67.57	1144.75	141.38	409.52	102.38
49	700.15	38.32	169.89	42.47	832.73	69.44	270.26	67.57	1144.75	141.38	409.52	102.38
50	713.18	42.12	197.26	49.32	859.28	76.36	309.15	77.29	1169.49	147.54	445.37	111.34
51	738.19	48.23	212.15	53.04	898.50	85.73	330.22	82.56	1207.13	156.23	464.70	116.18
52	765.76	54.91	227.90	56.97	941.57	96.00	352.27	88.07	1248.46	165.82	485.01	121.25
53	795.60	62.11	244.30	61.07	988.33	107.16	375.41	93.85	1293.30	176.19	506.30	126.58
54	827.57	69.79	261.46	65.37	1038.54	119.11	399.53	99.88	1341.39	187.33	528.36	132.09
55	861.40	77.94	279.28	69.82	1091.99	131.84	424.62	106.15	1392.56	199.22	551.38	137.85
56	896.92	86.47	297.63	74.41	1148.47	145.31	450.69	112.67	1446.57	211.77	575.17	143.79
57	933.91	95.35	316.75	79.19	1207.78	159.49	477.63	119.41	1503.22	224.96	599.72	149.93
58	976.30	105.45	337.28	84.32	1274.10	175.24	506.30	126.58	1566.49	239.63	625.90	156.48
59	1027.87	117.59	360.09	90.02	1351.55	193.44	537.37	134.34	1640.49	256.60	654.36	163.59
60	1088.24	131.68	384.97	96.24	1439.89	214.05	570.83	142.71	1725.06	275.83	684.99	171.25
61	1157.00	147.65	411.69	102.92	1538.82	236.99	606.35	151.59	1820.08	297.34	717.69	179.42
62	1233.69	165.38	440.37	110.09	1648.10	262.25	644.04	161.01	1925.39	321.07	752.45	188.11
63	1317.93	184.83	470.57	117.64	1767.45	289.73	683.58	170.90	2040.89	347.03	789.17	197.29
64	1409.34	205.85	502.29	125.57	1896.58	319.41	725.08	181.27	2166.40	375.17	827.73	206.93
65	1507.43	228.36	535.31	133.83	2035.24	351.21	768.20	192.05	2301.83	405.47	868.03	217.01
66	1611.84	252.31	569.52	142.38	2183.16	385.08	812.96	203.24	2447.01	437.92	909.96	227.49
67	1722.15	277.57	604.83	151.21	2340.07	420.98	859.12	214.78	2601.83	472.49	953.52	238.38
68	1860.38	309.15	645.02	161.25	2528.07	463.70	910.50	227.63	2788.59	513.88	1002.40	250.60
69	2041.40	350.29	692.82	173.20	2760.75	516.03	969.27	242.32	3020.39	564.64	1058.88	264.72
70	2248.18	397.08	744.55	186.14	3017.24	573.36	1030.68	257.67	3274.91	619.95	1117.79	279.45
71	2374.27	429.42	768.01	192.00	3157.97	608.15	1050.80	262.70	3402.13	650.54	1131.79	282.95
72	2490.63	458.66	789.25	197.31	3281.89	638.33	1067.01	266.75	3511.02	676.27	1141.55	285.39
73	2606.13	485.71	811.79	202.95	3395.69	663.09	1082.04	270.51	3606.30	694.50	1149.51	287.38
74	2737.62	515.35	839.08	209.77	3520.08	688.01	1100.29	275.07	3709.47	711.05	1159.91	289.98
75	2885.55	550.10	869.60	217.40	3662.45	718.94	1121.53	280.38	3830.97	734.49	1173.63	293.41
76	3049.50	591.87	901.67	225.42	3828.04	760.51	1145.82	286.46	3978.59	771.66	1191.08	297.77
77	3228.27	641.94	933.92	233.48	4020.00	816.09	1172.72	293.18	4157.55	827.71	1212.54	303.14
78	3546.62	725.75	1002.24	250.56	4402.65	919.84	1249.58	312.40	4542.08	937.34	1288.02	322.01
79	3998.23	841.32	1104.76	276.19	4968.33	1068.29	1373.82	343.46	5124.18	1095.14	1414.98	353.75
80		970.63		304.89								
81		1109.51		336.15								
82		1253.78		369.47								
83		1400.12		404.69								
84		1548.89		442.01								
85		1701.56		481.50								
86		1701.56		481.50								
87+		1701.56		481.50								

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

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

Age 80+ rates are for inflation additions only

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

Appendix C1

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

LTC-VA-91

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	Indexed Inflation with 2019 Shared Cost				5% Simple Inflation with 2019 Shared Cost**				5% Compound Inflation with 2019 Shared Cost**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	411.34	14.95	52.66	13.16	506.83	29.83	96.02	24.00	994.74	105.18	251.25	62.81
30	449.80	16.34	57.58	14.39	517.45	30.46	98.03	24.51	994.74	105.18	251.25	62.81
31	449.80	16.34	57.58	14.39	539.03	31.73	102.12	25.53	994.74	105.18	251.25	62.81
32	449.80	16.34	57.58	14.39	583.05	34.32	110.46	27.61	994.74	105.18	251.25	62.81
33	449.80	16.34	57.58	14.39	605.48	35.64	114.70	28.68	994.74	105.18	251.25	62.81
34	449.80	16.34	57.58	14.39	651.17	38.33	123.36	30.84	994.74	105.18	251.25	62.81
35	449.80	16.34	57.58	14.39	697.99	41.08	132.23	33.06	994.74	105.18	251.25	62.81
36	449.80	16.34	57.58	14.39	721.82	42.48	136.74	34.19	994.74	105.18	251.25	62.81
37	449.80	16.34	57.58	14.39	727.63	42.83	137.85	34.46	994.74	105.18	251.25	62.81
38	449.80	16.34	57.58	14.39	727.63	42.83	137.85	34.46	994.74	105.18	251.25	62.81
39	462.70	16.81	59.23	14.81	727.63	42.83	137.85	34.46	994.74	105.18	251.25	62.81
40	495.04	17.99	63.37	15.84	727.63	42.83	137.85	34.46	994.74	105.18	251.25	62.81
41	532.12	19.33	68.12	17.03	727.63	42.83	137.85	34.46	994.74	105.18	251.25	62.81
42	570.50	20.73	73.03	18.26	727.63	42.83	137.85	34.46	994.74	105.18	251.25	62.81
43	590.67	21.46	75.61	18.90	727.63	42.83	137.85	34.46	994.74	105.18	251.25	62.81
44	590.67	21.46	75.61	18.90	727.63	42.83	137.85	34.46	994.74	105.18	251.25	62.81
45	584.48	27.19	104.89	26.22	780.61	57.00	194.33	48.58	1044.74	117.94	303.50	75.88
46	620.56	28.87	111.36	27.84	780.61	57.00	194.33	48.58	1044.74	117.94	303.50	75.88
47	657.80	30.60	118.05	29.51	780.61	57.00	194.33	48.58	1044.74	117.94	303.50	75.88
48	670.68	31.20	120.36	30.09	780.61	57.00	194.33	48.58	1044.74	117.94	303.50	75.88
49	670.68	31.20	120.36	30.09	780.61	57.00	194.33	48.58	1044.74	117.94	303.50	75.88
50	680.65	34.30	140.45	35.11	801.79	62.68	223.44	55.86	1064.75	123.05	330.55	82.64
51	701.32	39.35	151.53	37.88	834.49	70.50	239.30	59.83	1096.22	130.35	345.21	86.30
52	724.13	44.89	163.16	40.79	870.50	79.11	256.03	64.01	1130.88	138.39	360.75	90.19
53	748.92	50.89	175.43	43.86	909.69	88.45	273.63	68.41	1168.57	147.13	376.93	94.23
54	775.53	57.30	188.14	47.03	951.86	98.50	291.99	73.00	1209.09	156.50	393.88	98.47
55	803.80	64.06	201.50	50.38	996.86	109.20	311.21	77.80	1252.26	166.52	411.58	102.90
56	833.51	71.20	215.30	53.82	1044.52	120.57	331.20	82.80	1297.94	177.14	429.94	107.49
57	864.50	78.62	229.63	57.41	1094.65	132.52	351.95	87.99	1345.93	188.30	448.95	112.24
58	900.02	87.04	245.17	61.29	1150.67	145.80	374.11	93.53	1399.45	200.69	469.26	117.32
59	943.17	97.17	262.44	65.61	1215.93	161.09	398.33	99.58	1461.86	214.97	491.53	122.88
60	993.68	108.90	281.45	70.36	1290.28	178.39	424.40	106.10	1533.09	231.10	515.54	128.88
61	1051.20	122.18	302.09	75.52	1373.55	197.62	452.43	113.11	1613.07	249.16	541.39	135.35
62	1115.42	136.95	324.14	81.03	1465.52	218.80	482.19	120.55	1701.76	269.07	568.98	142.25
63	1186.03	153.11	347.60	86.90	1566.08	241.86	513.47	128.37	1799.09	290.82	598.09	149.52
64	1262.72	170.60	372.26	93.07	1675.01	266.73	546.39	136.60	1905.05	314.44	628.94	157.24
65	1345.14	189.39	398.00	99.50	1792.13	293.45	580.82	145.21	2019.54	339.92	661.20	165.30
66	1432.99	209.35	424.84	106.21	1917.30	321.94	616.56	154.14	2142.51	367.24	694.88	173.72
67	1525.97	230.45	452.43	113.11	2050.31	352.19	653.60	163.40	2273.92	396.40	729.97	182.49
68	1641.77	256.68	484.14	121.04	2208.80	387.98	694.99	173.75	2431.48	431.08	769.61	192.40
69	1792.41	290.63	522.27	130.57	2403.51	431.49	742.67	185.67	2625.57	473.31	815.67	203.92
70	1963.89	329.15	564.04	141.01	2617.20	478.99	792.87	198.22	2837.61	519.13	864.05	216.01
71	2064.55	355.69	584.46	146.11	2730.15	507.61	811.46	202.86	2938.98	544.22	877.72	219.43
72	2157.68	379.76	603.19	150.80	2829.42	532.46	826.82	206.71	3025.29	565.30	887.98	222.00
73	2248.75	401.50	622.92	155.73	2918.09	551.86	841.13	210.28	3097.87	578.80	896.58	224.14
74	2351.00	424.73	646.43	161.61	3012.76	570.37	857.93	214.48	3173.94	589.51	907.00	226.75
75	2466.44	452.27	672.61	168.15	3122.16	594.13	877.32	219.33	3265.20	606.47	920.33	230.08
76	2596.18	486.21	700.41	175.10	3252.88	628.00	899.55	224.89	3380.59	636.86	937.06	234.27
77	2740.34	528.11	728.68	182.17	3409.30	675.64	924.48	231.12	3526.40	686.21	957.58	239.40
78	3000.17	597.25	785.24	196.31	3724.22	762.56	989.15	247.29	3843.37	779.33	1021.31	255.33
79	3365.59	690.43	868.69	217.17	4184.54	883.24	1091.37	272.84	4317.63	908.06	1126.03	281.51
80		793.22		240.42								
81		902.61		265.67								
82		1015.50		292.53								
83		1129.37		320.81								
84		1244.42		350.61								
85		1361.72		382.01								
86		1361.72		382.01								
87+		1361.72		382.01								

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

Appendix C1

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

LTC-VA-91

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	Indexed Inflation with 2019 Shared Cost				5% Simple Inflation with 2019 Shared Cost**				5% Compound Inflation with 2019 Shared Cost**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	497.64	28.97	82.80	20.70	604.36	53.17	142.02	35.51	1338.76	186.35	380.19	95.05
30	503.41	29.30	83.76	20.94	604.36	53.17	142.02	35.51	1338.76	186.35	380.19	95.05
31	503.41	29.30	83.76	20.94	649.00	57.10	152.51	38.13	1338.76	186.35	380.19	95.05
32	503.41	29.30	83.76	20.94	673.02	59.21	158.15	39.54	1338.76	186.35	380.19	95.05
33	503.41	29.30	83.76	20.94	721.90	63.51	169.64	42.41	1338.76	186.35	380.19	95.05
34	503.41	29.30	83.76	20.94	771.92	67.91	181.39	45.35	1338.76	186.35	380.19	95.05
35	503.41	29.30	83.76	20.94	797.35	70.15	187.37	46.84	1338.76	186.35	380.19	95.05
36	503.41	29.30	83.76	20.94	849.05	74.70	199.52	49.88	1338.76	186.35	380.19	95.05
37	512.54	29.83	85.28	21.32	867.65	76.34	203.89	50.97	1338.76	186.35	380.19	95.05
38	512.54	29.83	85.28	21.32	867.65	76.34	203.89	50.97	1338.76	186.35	380.19	95.05
39	548.32	31.91	91.23	22.81	867.65	76.34	203.89	50.97	1338.76	186.35	380.19	95.05
40	584.87	34.04	97.31	24.33	867.65	76.34	203.89	50.97	1338.76	186.35	380.19	95.05
41	624.26	36.33	103.87	25.97	867.65	76.34	203.89	50.97	1338.76	186.35	380.19	95.05
42	664.70	38.69	110.60	27.65	867.65	76.34	203.89	50.97	1338.76	186.35	380.19	95.05
43	677.28	39.42	112.69	28.17	867.65	76.34	203.89	50.97	1338.76	186.35	380.19	95.05
44	677.28	39.42	112.69	28.17	867.65	76.34	203.89	50.97	1338.76	186.35	380.19	95.05
45	673.17	48.98	150.69	37.67	969.43	101.81	285.90	71.48	1439.89	210.30	458.40	114.60
46	710.13	51.67	158.97	39.74	969.43	101.81	285.90	71.48	1439.89	210.30	458.40	114.60
47	747.95	54.42	167.43	41.86	969.43	101.81	285.90	71.48	1439.89	210.30	458.40	114.60
48	775.91	56.46	173.69	43.42	969.43	101.81	285.90	71.48	1439.89	210.30	458.40	114.60
49	775.91	56.46	173.69	43.42	969.43	101.81	285.90	71.48	1439.89	210.30	458.40	114.60
50	797.20	62.22	201.61	50.40	1010.14	112.02	327.40	81.85	1480.35	219.89	497.40	124.35
51	832.40	70.74	216.82	54.20	1066.73	125.46	349.99	87.50	1535.91	232.68	518.58	129.64
52	870.99	80.03	232.78	58.20	1128.92	140.24	373.67	93.42	1596.80	246.69	540.74	135.18
53	912.70	90.08	249.62	62.41	1196.43	156.31	398.66	99.66	1662.79	261.92	563.88	140.97
54	956.78	100.75	266.97	66.74	1268.99	173.58	424.73	106.18	1733.61	278.30	587.99	147.00
55	982.31	109.68	279.06	69.76	1346.36	192.02	452.10	113.03	1808.97	295.76	613.19	153.30
56	1037.50	122.13	299.48	74.87	1428.29	211.60	480.45	120.11	1888.59	314.31	639.37	159.84
57	1091.35	134.75	319.62	79.90	1514.51	232.24	510.11	127.53	1972.26	333.83	666.42	166.60
58	1142.05	147.67	338.29	84.57	1610.11	255.03	541.50	135.37	2064.62	355.29	695.10	173.77
59	1217.53	164.89	363.08	90.77	1720.22	280.99	575.50	143.87	2170.70	379.70	726.05	181.51
60	1288.91	182.55	385.46	96.36	1844.76	310.15	611.67	152.92	2290.62	407.08	759.19	189.80
61	1359.23	200.73	406.23	101.56	1983.59	342.52	650.23	162.56	2424.61	437.49	794.38	198.60
62	1455.42	223.43	433.42	108.36	2136.56	378.02	690.86	172.71	2572.77	471.03	831.64	207.91
63	1521.41	241.90	450.62	112.65	2303.57	416.69	733.55	183.39	2735.36	507.72	870.85	217.71
64	1641.39	269.40	482.55	120.64	2484.49	458.51	778.19	194.55	2912.47	547.61	912.02	228.01
65	1732.36	292.53	504.88	126.22	2679.17	503.43	824.58	206.14	3104.31	590.76	954.93	238.73
66	1867.30	323.41	538.79	134.70	2887.52	551.47	872.70	218.17	3311.05	637.25	999.79	249.95
67	2026.51	359.06	578.58	144.64	3109.41	602.60	922.45	230.61	3532.86	687.11	1046.28	261.57
68	2204.56	399.81	618.92	154.73	3371.53	662.51	977.09	244.27	3795.90	745.63	1097.88	274.47
69	2371.70	440.44	649.72	162.43	3689.28	734.20	1038.68	259.67	4104.25	813.40	1153.52	288.38
70	2558.86	485.28	682.39	170.60	3952.22	794.96	1079.62	269.90	4274.93	853.43	1166.27	291.57
71	2794.73	539.00	726.34	181.58	4223.13	856.54	1121.00	280.25	4608.38	925.13	1222.18	305.54
72	3056.11	596.68	776.49	194.12	4386.04	894.85	1135.31	283.83	4764.16	960.05	1232.35	308.09
73	3258.22	640.27	812.64	203.16	4531.81	925.34	1147.81	286.95	4881.28	981.50	1235.43	308.86
74	3434.55	677.80	842.52	210.63	4687.14	955.03	1162.79	290.70	5003.41	999.81	1240.27	310.07
75	3634.73	722.58	876.76	219.19	4862.58	991.55	1180.92	295.23	5144.53	1025.43	1248.13	312.03
76	3883.90	782.65	919.61	229.90	5065.84	1040.95	1202.42	300.60	5315.28	1066.68	1259.91	314.98
77	4112.35	846.40	953.17	238.29	5301.87	1107.76	1227.23	306.81	5522.92	1129.84	1276.26	319.07
78	4518.59	954.44	1024.56	256.14	5800.71	1242.62	1307.62	326.90	6020.59	1270.32	1354.00	338.50
79	5091.70	1102.70	1132.08	283.02	6560.20	1443.43	1442.30	360.57	6811.10	1486.13	1492.54	373.13
80		1267.55		313.23								
81		1443.66		346.16								
82		1625.67		381.21								
83		1809.36		418.12								
84		1995.29		457.08								
85		2185.28		498.23								
86		2185.28		498.23								
87+		2185.28		498.23								

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

Appendix C1

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

LTC-VA-91

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	Indexed Inflation with 2019 Shared Cost				5% Simple Inflation with 2019 Shared Cost**				5% Compound Inflation with 2019 Shared Cost**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	477.84	24.18	58.79	14.70	568.44	44.57	102.45	25.61	1218.10	157.83	285.90	71.48
30	483.38	24.46	59.47	14.87	568.44	44.57	102.45	25.61	1218.10	157.83	285.90	71.48
31	483.38	24.46	59.47	14.87	610.42	47.86	110.01	27.50	1218.10	157.83	285.90	71.48
32	483.38	24.46	59.47	14.87	633.01	49.63	114.09	28.52	1218.10	157.83	285.90	71.48
33	483.38	24.46	59.47	14.87	679.00	53.23	122.37	30.59	1218.10	157.83	285.90	71.48
34	483.38	24.46	59.47	14.87	726.04	56.92	130.85	32.71	1218.10	157.83	285.90	71.48
35	483.38	24.46	59.47	14.87	749.95	58.80	135.16	33.79	1218.10	157.83	285.90	71.48
36	483.38	24.46	59.47	14.87	798.59	62.61	143.93	35.98	1218.10	157.83	285.90	71.48
37	492.15	24.90	60.55	15.14	816.08	63.98	147.08	36.77	1218.10	157.83	285.90	71.48
38	492.15	24.90	60.55	15.14	816.08	63.98	147.08	36.77	1218.10	157.83	285.90	71.48
39	526.50	26.64	64.78	16.19	816.08	63.98	147.08	36.77	1218.10	157.83	285.90	71.48
40	561.60	28.42	69.10	17.27	816.08	63.98	147.08	36.77	1218.10	157.83	285.90	71.48
41	599.41	30.33	73.75	18.44	816.08	63.98	147.08	36.77	1218.10	157.83	285.90	71.48
42	638.25	32.29	78.53	19.63	816.08	63.98	147.08	36.77	1218.10	157.83	285.90	71.48
43	650.33	32.91	80.01	20.00	816.08	63.98	147.08	36.77	1218.10	157.83	285.90	71.48
44	650.33	32.91	80.01	20.00	816.08	63.98	147.08	36.77	1218.10	157.83	285.90	71.48
45	639.46	40.88	107.62	26.91	900.10	85.30	207.26	51.81	1302.83	178.17	343.80	85.95
46	674.56	43.12	113.53	28.38	900.10	85.30	207.26	51.81	1302.83	178.17	343.80	85.95
47	710.49	45.42	119.58	29.89	900.10	85.30	207.26	51.81	1302.83	178.17	343.80	85.95
48	737.05	47.12	124.05	31.01	900.10	85.30	207.26	51.81	1302.83	178.17	343.80	85.95
49	737.05	47.12	124.05	31.01	900.10	85.30	207.26	51.81	1302.83	178.17	343.80	85.95
50	754.27	51.92	144.91	36.23	933.69	93.85	238.65	59.66	1336.72	186.32	373.67	93.42
51	783.71	59.07	156.31	39.08	981.43	105.20	255.92	63.98	1383.70	197.16	389.86	97.46
52	816.05	66.89	168.37	42.09	1033.95	117.70	274.17	68.54	1435.33	209.05	407.02	101.76
53	851.08	75.33	181.08	45.27	1091.12	131.30	293.40	73.35	1491.32	222.00	425.05	106.26
54	888.13	84.30	194.23	48.56	1152.71	145.97	313.60	78.40	1551.56	235.94	443.95	110.99
55	907.90	91.83	203.53	50.88	1218.51	161.64	334.89	83.72	1615.75	250.82	463.61	115.90
56	955.01	102.32	219.08	54.77	1288.33	178.31	357.05	89.26	1683.73	266.62	484.14	121.04
57	1000.80	112.98	234.38	58.59	1361.95	195.93	380.19	95.05	1755.28	283.32	505.44	126.36
58	1043.12	123.86	248.79	62.20	1443.39	215.32	404.85	101.21	1834.01	301.60	528.14	132.03
59	1107.10	138.32	267.87	66.97	1536.73	237.32	431.68	107.92	1923.87	322.24	552.69	138.17
60	1166.50	153.09	285.29	71.32	1642.01	261.92	460.57	115.14	2025.16	345.35	579.19	144.80
61	1224.34	168.34	301.80	75.45	1759.22	289.19	491.31	122.83	2138.14	370.96	607.44	151.86
62	1304.97	187.29	323.26	80.82	1888.38	319.09	524.01	131.00	2263.11	399.17	637.52	159.38
63	1358.26	202.77	337.38	84.34	2029.51	351.68	558.34	139.58	2400.36	430.05	669.35	167.34
64	1459.51	225.78	362.53	90.63	2182.59	386.92	594.51	148.63	2550.15	463.67	702.92	175.73
65	1534.87	245.16	380.66	95.16	2347.67	424.86	632.20	158.05	2712.79	500.14	738.00	184.50
66	1649.12	271.10	407.65	101.91	2524.71	465.52	671.42	167.85	2888.55	539.49	774.83	193.71
67	1784.69	301.06	439.19	109.80	2713.77	508.88	712.15	178.04	3077.72	581.83	813.17	203.29
68	1934.50	335.07	471.57	117.89	2935.29	559.29	757.12	189.28	3300.10	631.09	855.97	213.99
69	2071.43	368.63	497.44	124.36	3200.93	618.95	808.28	202.07	3557.34	687.40	902.56	225.64
70	2224.22	405.48	525.21	131.30	3416.52	668.98	843.62	210.90	3692.88	719.88	915.90	228.97
71	2419.00	449.74	561.82	140.45	3638.49	719.58	879.59	219.90	3968.44	778.95	963.24	240.81
72	2636.43	497.43	603.43	150.86	3768.40	750.82	894.03	223.51	4091.71	807.17	974.32	243.58
73	2800.06	532.43	634.19	158.55	3879.96	773.73	906.70	226.68	4177.86	821.63	979.37	244.84
74	2937.12	561.20	660.22	165.06	3993.94	793.96	921.34	230.34	4262.34	830.90	985.65	246.41
75	3093.11	596.03	689.82	172.45	4124.10	820.35	938.70	234.67	4362.25	847.13	994.58	248.64
76	3291.68	644.69	726.75	181.69	4280.97	859.92	959.32	239.83	4490.87	880.14	1007.27	251.82
77	3475.65	698.45	756.99	189.25	4471.92	918.01	983.49	245.87	4657.90	937.44	1024.47	256.12
78	3805.31	787.73	817.39	204.35	4878.43	1031.11	1052.63	263.16	5063.35	1057.36	1091.60	272.90
79	4263.66	906.30	906.53	226.63	5486.19	1192.27	1165.37	291.34	5696.12	1231.16	1207.82	301.95
80		1035.46		251.51								
81		1171.57		278.54								
82		1311.06		307.21								
83		1450.94		337.23								
84		1591.56		368.71								
85		1734.13		401.75								
86		1734.13		401.75								
87+		1734.13		401.75								

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

Appendix C2

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

LTC-VA-91

Premiums to be used only with those
that previously elected a shared cost option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	Indexed Inflation with 2016 and 2019 Shared Cost				5% Simple Inflation with 2016 and 2019 Shared Cost**				5% Compound Inflation with 2016 and 2019 Shared Cost**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	260.24	7.73	43.03	10.76	478.87	23.17	115.99	29.00	660.90	58.58	213.24	53.31
30	269.16	7.99	44.50	11.13	478.87	23.17	115.99	29.00	660.90	58.58	213.24	53.31
31	278.56	8.27	46.06	11.51	478.87	23.17	115.99	29.00	660.90	58.58	213.24	53.31
32	317.42	9.43	52.48	13.12	478.87	23.17	115.99	29.00	660.90	58.58	213.24	53.31
33	327.70	9.73	54.18	13.55	478.87	23.17	115.99	29.00	660.90	58.58	213.24	53.31
34	337.98	10.04	55.88	13.97	478.87	23.17	115.99	29.00	660.90	58.58	213.24	53.31
35	350.83	10.42	58.01	14.50	478.87	23.17	115.99	29.00	660.90	58.58	213.24	53.31
36	361.11	10.73	59.71	14.93	478.87	23.17	115.99	29.00	660.90	58.58	213.24	53.31
37	373.96	11.11	61.83	15.46	478.87	23.17	115.99	29.00	660.90	58.58	213.24	53.31
38	390.67	11.60	64.60	16.15	478.87	23.17	115.99	29.00	660.90	58.58	213.24	53.31
39	400.95	11.91	66.30	16.57	478.87	23.17	115.99	29.00	660.90	58.58	213.24	53.31
40	413.44	12.28	68.36	17.09	480.67	23.26	116.43	29.11	660.90	58.58	213.24	53.31
41	430.43	12.78	71.17	17.79	485.20	23.48	117.52	29.38	660.90	58.58	213.24	53.31
42	435.63	12.94	72.03	18.01	489.77	23.70	118.63	29.66	660.90	58.58	213.24	53.31
43	435.63	12.94	72.03	18.01	490.11	23.72	118.71	29.68	660.90	58.58	213.24	53.31
44	435.63	12.94	72.03	18.01	490.11	23.72	118.71	29.68	660.90	58.58	213.24	53.31
45	439.70	16.90	103.16	25.79	512.54	31.25	165.36	41.34	687.60	65.82	259.70	64.93
46	448.29	17.23	105.17	26.29	522.28	31.84	168.50	42.12	687.60	65.82	259.70	64.93
47	448.29	17.23	105.17	26.29	528.53	32.22	170.52	42.63	687.60	65.82	259.70	64.93
48	451.00	17.34	105.81	26.45	538.82	32.85	173.84	43.46	687.60	65.82	259.70	64.93
49	451.74	17.37	105.98	26.50	545.50	33.26	175.99	44.00	687.60	65.82	259.70	64.93
50	456.23	19.07	122.97	30.74	556.30	36.51	200.89	50.22	698.28	68.72	282.90	70.72
51	467.25	21.80	132.26	33.06	575.30	40.95	214.82	53.70	715.47	72.75	295.39	73.85
52	476.45	24.63	141.11	35.28	591.95	45.48	227.81	56.95	734.42	77.18	308.46	77.12
53	489.62	27.83	151.25	37.81	613.65	50.64	242.70	60.67	755.00	81.97	322.18	80.55
54	503.77	31.23	161.84	40.46	636.63	56.16	258.02	64.51	777.15	87.12	336.31	84.08
55	518.77	34.82	172.82	43.20	660.85	61.99	273.80	68.45	800.71	92.59	351.01	87.75
56	534.54	38.61	184.17	46.04	686.17	68.13	289.99	72.50	825.62	98.37	366.28	91.57
57	551.00	42.54	195.89	48.97	716.29	74.93	308.24	77.06	851.78	104.45	381.96	95.49
58	569.90	47.01	208.53	52.13	745.01	81.97	325.55	81.39	881.06	111.21	398.62	99.66
59	592.94	52.38	222.45	55.61	781.25	90.40	345.40	86.35	915.38	119.03	416.83	104.21
60	619.99	58.62	237.73	59.43	821.40	99.76	366.26	91.57	954.66	127.91	436.43	109.11
61	650.82	65.68	254.15	63.54	868.60	110.47	389.44	97.36	998.86	137.81	457.42	114.36
62	685.28	73.53	271.71	67.93	923.30	122.61	415.11	103.78	1047.90	148.76	479.72	119.93
63	723.21	82.11	290.25	72.56	976.03	134.87	439.00	109.75	1101.70	160.70	503.24	125.81
64	766.08	91.62	310.36	77.59	1039.56	148.98	466.79	116.70	1160.20	173.65	527.90	131.98
65	810.00	101.55	330.41	82.60	1102.90	163.41	493.63	123.41	1223.33	187.57	553.71	138.43
66	863.34	112.95	353.95	88.49	1172.64	179.09	522.42	130.60	1291.03	202.43	580.58	145.14
67	918.60	124.88	377.78	94.44	1249.27	196.10	553.27	138.32	1363.20	218.28	608.43	152.11
68	987.10	139.77	404.90	101.22	1333.09	215.10	584.30	146.07	1450.10	237.23	639.79	159.95
69	1069.94	158.25	434.68	108.67	1435.35	238.08	619.36	154.84	1544.55	258.25	670.42	167.60
70	1167.52	179.77	468.30	117.08	1548.42	263.33	656.42	164.11	1652.70	281.90	704.47	176.12
71	1267.57	201.95	501.85	125.46	1687.35	293.03	702.77	175.69	1790.47	310.54	749.54	187.38
72	1352.82	221.43	529.51	132.38	1804.45	318.58	739.69	184.92	1906.10	334.92	785.06	196.26
73	1446.49	241.79	560.89	140.22	1926.13	343.57	778.74	194.69	2022.09	357.20	821.04	205.26
74	1560.51	265.95	599.92	149.98	2063.08	370.77	823.12	205.78	2151.71	380.55	861.85	215.46
75	1742.25	303.29	663.50	165.87	2219.81	403.20	873.41	218.35	2300.88	409.39	908.33	227.08
76	1994.82	356.04	751.39	187.85	2400.54	443.77	929.93	232.48	2475.20	447.90	961.42	240.35
77	2182.17	401.15	811.37	202.84	2609.36	495.25	993.05	248.26	2680.07	500.08	1021.93	255.48
78	2414.42	458.94	884.51	221.13	2878.53	564.60	1074.95	268.74	2950.41	572.81	1103.25	275.81
79	2695.08	529.55	972.65	243.16	3210.59	650.65	1177.70	294.43	3288.68	663.49	1207.51	301.88
80		608.88		267.70								
81		694.50		294.41								
82		784.03		322.89								
83		875.50		353.10								
84		969.12		385.20								
85		1065.74		419.25								
86		1065.74		419.25								
87+		1065.74		419.25								

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

Appendix C2

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

LTC-VA-91

Premiums to be used only with those that previously elected a shared cost option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	Indexed Inflation with 2016 and 2019 Shared Cost				5% Simple Inflation with 2016 and 2019 Shared Cost**				5% Compound Inflation with 2016 and 2019 Shared Cost**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	253.28	6.05	29.15	7.29	458.52	18.27	79.75	19.94	612.82	47.22	151.74	37.93
30	261.96	6.25	30.15	7.54	458.52	18.27	79.75	19.94	612.82	47.22	151.74	37.93
31	271.11	6.47	31.21	7.80	458.52	18.27	79.75	19.94	612.82	47.22	151.74	37.93
32	308.93	7.37	35.56	8.89	458.52	18.27	79.75	19.94	612.82	47.22	151.74	37.93
33	318.93	7.61	36.71	9.18	458.52	18.27	79.75	19.94	612.82	47.22	151.74	37.93
34	328.94	7.85	37.86	9.47	458.52	18.27	79.75	19.94	612.82	47.22	151.74	37.93
35	341.45	8.15	39.30	9.83	458.52	18.27	79.75	19.94	612.82	47.22	151.74	37.93
36	351.45	8.39	40.45	10.11	458.52	18.27	79.75	19.94	612.82	47.22	151.74	37.93
37	363.96	8.69	41.89	10.47	458.52	18.27	79.75	19.94	612.82	47.22	151.74	37.93
38	380.22	9.08	43.77	10.94	458.52	18.27	79.75	19.94	612.82	47.22	151.74	37.93
39	390.22	9.31	44.92	11.23	458.52	18.27	79.75	19.94	612.82	47.22	151.74	37.93
40	402.38	9.60	46.32	11.58	460.24	18.34	80.05	20.01	612.82	47.22	151.74	37.93
41	418.92	10.00	48.22	12.06	464.58	18.51	80.80	20.20	612.82	47.22	151.74	37.93
42	423.98	10.12	48.80	12.20	468.95	18.69	81.56	20.39	612.82	47.22	151.74	37.93
43	423.98	10.12	48.80	12.20	469.28	18.70	81.62	20.41	612.82	47.22	151.74	37.93
44	423.98	10.12	48.80	12.20	469.28	18.70	81.62	20.41	612.82	47.22	151.74	37.93
45	424.13	13.15	70.21	17.55	484.72	24.62	114.20	28.55	632.72	52.94	184.41	46.10
46	432.42	13.41	71.58	17.89	493.93	25.09	116.37	29.09	632.72	52.94	184.41	46.10
47	432.42	13.41	71.58	17.89	499.84	25.39	117.76	29.44	632.72	52.94	184.41	46.10
48	435.04	13.49	72.01	18.00	509.57	25.89	120.05	30.01	632.72	52.94	184.41	46.10
49	435.75	13.51	72.13	18.03	515.89	26.21	121.54	30.38	632.72	52.94	184.41	46.10
50	438.54	14.83	84.06	21.02	523.67	28.74	139.46	34.86	640.69	55.25	201.15	50.29
51	447.30	17.00	90.68	22.67	539.10	32.33	149.54	37.39	654.59	58.52	210.21	52.55
52	454.21	19.28	97.08	24.27	552.16	36.00	159.00	39.75	669.96	62.13	219.77	54.94
53	464.82	21.85	104.34	26.09	569.80	40.21	169.82	42.46	686.73	66.03	229.81	57.45
54	476.23	24.61	111.91	27.98	588.50	44.69	181.04	45.26	704.82	70.23	240.19	60.05
55	488.37	27.52	119.78	29.94	608.23	49.46	192.65	48.16	724.13	74.71	251.05	62.76
56	501.20	30.57	127.95	31.99	628.90	54.48	204.57	51.14	744.59	79.46	262.32	65.58
57	514.59	33.76	136.35	34.09	653.88	60.05	217.95	54.49	766.11	84.44	273.91	68.48
58	530.00	37.40	145.43	36.36	677.31	65.82	230.80	57.70	790.22	90.00	286.33	71.58
59	548.84	41.75	155.64	38.91	707.16	72.72	245.58	61.39	818.48	96.39	299.89	74.97
60	570.98	46.80	166.84	41.71	740.11	80.38	261.12	65.28	850.86	103.66	314.67	78.67
61	596.23	52.53	178.94	44.74	779.08	89.13	278.54	69.64	887.28	111.76	330.43	82.61
62	624.51	58.89	191.88	47.97	824.41	99.04	297.80	74.45	927.73	120.73	347.33	86.83
63	655.64	65.85	205.65	51.41	867.71	109.06	315.96	78.99	972.14	130.49	365.22	91.30
64	691.01	73.55	220.66	55.16	920.34	120.61	337.09	84.27	1020.48	141.08	384.08	96.02
65	727.13	81.60	235.68	58.92	972.62	132.41	357.60	89.40	1072.73	152.47	403.85	100.96
66	771.51	90.85	253.22	63.30	1030.34	145.23	379.65	94.91	1128.80	164.66	424.51	106.13
67	817.43	100.54	271.06	67.76	1093.97	159.16	403.29	100.82	1188.68	177.65	445.99	111.50
68	874.02	112.58	291.52	72.88	1162.97	174.65	427.39	106.85	1260.51	193.12	470.33	117.58
69	941.74	127.44	314.33	78.58	1246.73	193.31	454.79	113.70	1337.62	210.19	494.47	123.62
70	1021.42	144.77	340.26	85.07	1339.05	213.76	483.79	120.95	1425.84	229.37	521.34	130.34
71	1102.77	162.60	366.27	91.57	1453.31	237.82	519.96	129.99	1539.20	252.58	556.56	139.14
72	1171.29	178.30	388.02	97.00	1548.75	258.51	549.11	137.28	1633.52	272.31	584.63	146.16
73	1246.63	194.63	412.49	103.12	1647.66	278.62	579.78	144.95	1727.70	290.17	612.97	153.24
74	1338.32	213.90	442.70	110.67	1758.52	300.35	614.50	153.63	1832.43	308.66	644.84	161.21
75	1486.93	243.74	491.30	122.82	1885.26	326.29	653.74	163.44	1952.88	331.58	681.21	170.30
76	1694.65	286.03	558.34	139.59	2031.64	358.96	698.10	174.53	2093.96	362.59	723.06	180.76
77	1846.03	322.35	605.15	151.29	2201.26	400.77	748.15	187.04	2260.36	405.15	771.10	192.78
78	2033.53	368.69	662.21	165.55	2419.87	456.88	812.85	203.21	2480.08	464.23	835.48	208.87
79	2258.97	424.81	730.53	182.63	2688.42	525.90	893.51	223.38	2753.96	537.12	917.50	229.37
80		487.54		201.64								
81		554.99		222.28								
82		625.38		244.24								
83		697.13		267.41								
84		770.33		291.91								
85		845.71		317.79								
86		845.71		317.79								
87+		845.71		317.79								

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

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

Age 80+ rates are for inflation additions only

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

Appendix C2

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

LTC-VA-91

Premiums to be used only with those that previously elected a shared cost option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	Indexed Inflation with 2016 and 2019 Shared Cost				5% Simple Inflation with 2016 and 2019 Shared Cost**				5% Compound Inflation with 2016 and 2019 Shared Cost**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	353.67	12.57	61.46	15.36	502.01	28.71	126.28	31.57	724.82	73.66	235.04	58.76
30	370.27	13.16	64.34	16.09	502.01	28.71	126.28	31.57	724.82	73.66	235.04	58.76
31	380.49	13.53	66.12	16.53	502.01	28.71	126.28	31.57	724.82	73.66	235.04	58.76
32	397.08	14.12	69.00	17.25	502.01	28.71	126.28	31.57	724.82	73.66	235.04	58.76
33	409.85	14.57	71.22	17.81	502.01	28.71	126.28	31.57	724.82	73.66	235.04	58.76
34	423.53	15.06	73.60	18.40	502.01	28.71	126.28	31.57	724.82	73.66	235.04	58.76
35	440.11	15.65	76.48	19.12	502.01	28.71	126.28	31.57	724.82	73.66	235.04	58.76
36	448.04	15.93	77.86	19.46	502.01	28.71	126.28	31.57	724.82	73.66	235.04	58.76
37	448.04	15.93	77.86	19.46	502.01	28.71	126.28	31.57	724.82	73.66	235.04	58.76
38	448.04	15.93	77.86	19.46	502.01	28.71	126.28	31.57	724.82	73.66	235.04	58.76
39	448.04	15.93	77.86	19.46	508.72	29.10	127.97	31.99	724.82	73.66	235.04	58.76
40	448.04	15.93	77.86	19.46	512.71	29.33	128.97	32.24	724.82	73.66	235.04	58.76
41	448.04	15.93	77.86	19.46	517.26	29.59	130.12	32.53	724.82	73.66	235.04	58.76
42	448.04	15.93	77.86	19.46	523.99	29.97	131.81	32.95	724.82	73.66	235.04	58.76
43	448.04	15.93	77.86	19.46	523.99	29.97	131.81	32.95	724.82	73.66	235.04	58.76
44	448.04	15.93	77.86	19.46	523.99	29.97	131.81	32.95	724.82	73.66	235.04	58.76
45	464.86	21.20	113.19	28.30	552.61	39.32	182.49	45.62	759.55	82.67	285.35	71.34
46	466.45	21.28	113.58	28.40	558.85	39.76	184.55	46.14	759.55	82.67	285.35	71.34
47	472.65	21.56	115.09	28.77	569.00	40.48	187.90	46.97	759.55	82.67	285.35	71.34
48	473.45	21.60	115.28	28.82	579.47	41.23	191.35	47.84	759.55	82.67	285.35	71.34
49	479.77	21.88	116.82	29.21	579.95	41.26	191.51	47.88	759.55	82.67	285.35	71.34
50	484.65	23.97	135.14	33.79	595.20	45.37	219.12	54.78	773.44	86.26	310.58	77.65
51	497.29	27.35	144.91	36.23	618.06	50.86	233.98	58.49	795.18	91.33	324.22	81.06
52	507.33	30.78	153.96	38.49	643.20	56.86	249.58	62.39	819.11	96.90	338.51	84.63
53	520.60	34.59	164.03	41.01	670.49	63.37	265.83	66.46	845.08	102.92	353.46	88.36
54	536.22	38.68	174.86	43.71	699.81	70.38	282.82	70.70	872.99	109.39	368.98	92.24
55	553.01	43.03	186.13	46.53	730.40	77.74	300.20	75.05	902.66	116.27	385.06	96.27
56	574.35	47.87	199.01	49.75	764.03	85.67	318.75	79.69	934.02	123.56	401.81	100.45
57	596.52	52.92	212.38	53.09	798.67	93.94	337.70	84.42	966.89	131.22	419.04	104.76
58	625.27	58.99	228.06	57.02	837.44	103.13	357.79	89.45	1003.68	139.73	437.41	109.35
59	653.15	65.68	243.02	60.75	880.74	113.50	378.78	94.70	1046.82	149.60	457.34	114.34
60	689.00	73.75	260.55	65.14	928.70	125.00	400.58	100.15	1096.19	160.78	478.90	119.73
61	728.24	82.74	278.81	69.70	988.42	138.60	426.38	106.60	1151.70	173.30	501.93	125.48
62	770.81	92.60	297.93	74.48	1049.21	152.83	451.42	112.86	1213.26	187.10	526.43	131.61
63	816.59	103.23	317.70	79.42	1119.77	168.92	479.52	119.88	1280.76	202.19	552.24	138.06
64	865.51	114.63	338.10	84.52	1191.05	185.50	506.78	126.69	1354.12	218.54	579.35	144.84
65	921.52	127.29	360.62	90.15	1270.25	203.62	536.20	134.05	1433.23	236.12	607.69	151.92
66	987.31	141.64	386.49	96.62	1360.33	223.85	569.07	142.27	1518.01	254.93	637.17	159.29
67	1059.44	157.23	414.14	103.53	1461.74	246.27	605.49	151.37	1608.35	274.94	667.80	166.95
68	1143.22	175.84	443.43	110.86	1572.62	271.24	641.84	160.46	1717.34	298.91	702.18	175.55
69	1253.06	200.19	478.53	119.63	1702.51	300.56	680.66	170.17	1846.39	327.27	739.54	184.89
70	1376.42	227.66	515.84	128.96	1853.18	334.04	724.20	181.05	1987.97	358.15	778.39	194.60
71	1516.64	258.23	557.90	139.48	2010.49	368.66	768.47	192.12	2148.93	392.38	823.10	205.77
72	1665.07	289.97	602.56	150.64	2157.65	400.89	808.58	202.15	2291.55	422.67	860.51	215.13
73	1795.92	318.02	640.96	160.24	2310.37	432.40	850.90	212.73	2437.30	450.82	899.45	224.86
74	1981.45	356.19	697.84	174.46	2482.76	466.78	899.09	224.77	2600.55	480.42	943.55	235.89
75	2165.37	395.95	752.05	188.01	2680.76	507.90	953.65	238.41	2789.07	517.02	993.92	248.48
76	2374.53	443.54	811.98	203.00	2910.07	559.49	1015.17	253.79	3010.26	565.91	1051.64	262.91
77	2610.18	500.54	877.02	219.26	3176.10	625.09	1084.24	271.06	3271.27	632.18	1117.67	279.42
78	2903.08	573.95	956.84	239.21	3521.33	714.32	1174.68	293.67	3618.67	725.69	1207.44	301.86
79	3257.86	663.95	1053.46	263.37	3950.66	826.23	1289.08	322.27	4057.63	843.95	1323.89	330.97
80		765.20		290.36								
81		874.52		319.75								
82		988.71		351.12								
83		1105.24		384.33								
84		1224.39		419.63								
85		1347.30		457.05								
86		1347.30		457.05								
87+		1347.30		457.05								

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

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

Age 80+ rates are for inflation additions only

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

Appendix C2

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

LTC-VA-91

Premiums to be used only with those that previously elected a shared cost option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	Indexed Inflation with 2016 and 2019 Shared Cost				5% Simple Inflation with 2016 and 2019 Shared Cost**				5% Compound Inflation with 2016 and 2019 Shared Cost**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	343.24	10.05	42.70	10.68	478.76	23.13	89.13	22.28	668.90	60.45	171.75	42.94
30	359.34	10.52	44.71	11.18	478.76	23.13	89.13	22.28	668.90	60.45	171.75	42.94
31	369.26	10.81	45.94	11.49	478.76	23.13	89.13	22.28	668.90	60.45	171.75	42.94
32	385.37	11.28	47.95	11.99	478.76	23.13	89.13	22.28	668.90	60.45	171.75	42.94
33	397.76	11.65	49.49	12.37	478.76	23.13	89.13	22.28	668.90	60.45	171.75	42.94
34	411.03	12.03	51.14	12.78	478.76	23.13	89.13	22.28	668.90	60.45	171.75	42.94
35	427.13	12.51	53.14	13.29	478.76	23.13	89.13	22.28	668.90	60.45	171.75	42.94
36	434.82	12.73	54.10	13.52	478.76	23.13	89.13	22.28	668.90	60.45	171.75	42.94
37	434.82	12.73	54.10	13.52	478.76	23.13	89.13	22.28	668.90	60.45	171.75	42.94
38	434.82	12.73	54.10	13.52	478.76	23.13	89.13	22.28	668.90	60.45	171.75	42.94
39	434.82	12.73	54.10	13.52	485.17	23.44	90.32	22.58	668.90	60.45	171.75	42.94
40	434.82	12.73	54.10	13.52	488.96	23.63	91.03	22.76	668.90	60.45	171.75	42.94
41	434.82	12.73	54.10	13.52	493.30	23.84	91.84	22.96	668.90	60.45	171.75	42.94
42	434.82	12.73	54.10	13.52	499.72	24.15	93.03	23.26	668.90	60.45	171.75	42.94
43	434.82	12.73	54.10	13.52	499.72	24.15	93.03	23.26	668.90	60.45	171.75	42.94
44	434.82	12.73	54.10	13.52	499.72	24.15	93.03	23.26	668.90	60.45	171.75	42.94
45	446.93	16.89	78.99	19.75	520.40	31.65	129.34	32.33	695.91	67.74	208.01	52.00
46	448.46	16.95	79.26	19.82	526.27	32.01	130.79	32.70	695.91	67.74	208.01	52.00
47	454.42	17.17	80.32	20.08	535.83	32.59	133.17	33.29	695.91	67.74	208.01	52.00
48	455.19	17.20	80.45	20.11	545.68	33.19	135.62	33.91	695.91	67.74	208.01	52.00
49	461.26	17.43	81.53	20.38	546.13	33.22	135.73	33.93	695.91	67.74	208.01	52.00
50	464.30	19.07	94.79	23.70	557.87	36.51	155.99	39.00	706.74	70.64	226.71	56.68
51	474.32	21.83	101.96	25.49	576.62	41.02	167.01	41.75	724.62	74.83	236.84	59.21
52	481.79	24.64	108.62	27.16	597.30	45.98	178.69	44.67	744.38	79.42	247.54	61.88
53	492.21	27.76	116.01	29.00	619.84	51.37	190.86	47.71	765.88	84.42	258.72	64.68
54	504.77	31.13	123.99	31.00	644.10	57.15	203.60	50.90	789.02	89.79	270.48	67.62
55	518.33	34.69	132.26	33.06	669.40	63.26	216.64	54.16	813.72	95.53	282.65	70.66
56	536.14	38.67	141.78	35.45	697.42	69.83	230.63	57.66	839.83	101.60	295.31	73.83
57	554.63	42.84	151.63	37.91	726.29	76.71	244.92	61.23	867.29	107.97	308.38	77.09
58	578.94	47.84	163.20	40.80	758.61	84.34	260.19	65.05	898.02	115.05	322.34	80.59
59	601.89	53.32	174.43	43.61	794.52	92.94	276.20	69.05	933.98	123.24	337.70	84.42
60	631.74	59.97	187.53	46.88	834.20	102.48	293.05	73.26	975.12	132.53	354.28	88.57
61	664.29	67.36	201.36	50.34	884.06	113.73	312.85	78.21	1021.38	142.90	372.08	93.02
62	699.52	75.44	215.86	53.96	934.51	125.53	332.30	83.08	1072.71	154.35	391.11	97.78
63	737.38	84.20	230.97	57.74	993.42	138.85	354.04	88.51	1129.04	166.85	411.20	102.80
64	777.85	93.57	246.58	61.64	1052.70	152.58	375.33	93.83	1190.33	180.40	432.43	108.11
65	824.48	103.99	263.81	65.95	1118.85	167.62	398.43	99.61	1256.50	195.00	454.73	113.68
66	879.68	115.78	283.51	70.88	1194.39	184.39	424.07	106.02	1327.53	210.64	477.92	119.48
67	940.37	128.62	304.69	76.17	1279.76	203.01	452.55	113.14	1403.34	227.28	502.10	125.52
68	1010.16	143.88	327.36	81.84	1372.31	223.68	481.32	120.33	1494.38	247.13	529.45	132.36
69	1101.12	163.73	354.70	88.67	1479.83	247.78	512.23	128.06	1601.32	270.46	559.28	139.82
70	1202.79	186.13	384.03	96.01	1604.40	275.23	547.13	136.78	1718.11	295.78	590.63	147.66
71	1318.61	211.02	417.13	104.28	1734.29	303.62	582.59	145.65	1851.25	323.85	626.48	156.62
72	1441.52	236.91	452.30	113.07	1855.49	330.04	615.04	153.76	1968.63	348.66	656.88	164.22
73	1548.17	259.60	482.88	120.72	1980.46	355.53	649.16	162.29	2087.67	371.23	688.29	172.07
74	1699.99	290.24	527.63	131.91	2120.41	382.93	687.80	171.95	2219.76	394.43	723.79	180.95
75	1849.10	322.16	570.71	142.68	2281.13	415.87	731.72	182.93	2372.38	423.44	764.31	191.08
76	2019.11	360.68	618.55	154.64	2468.20	457.84	781.50	195.37	2552.63	463.26	811.06	202.77
77	2211.67	407.32	670.72	167.68	2686.89	512.16	837.66	209.42	2767.30	518.62	864.94	216.24
78	2450.42	467.05	734.54	183.64	2970.15	585.58	910.91	227.73	3052.65	596.12	937.85	234.46
79	2737.00	539.25	811.42	202.85	3319.21	676.17	1003.07	250.77	3409.97	692.08	1031.75	257.94
80		619.76		224.25								
81		706.17		247.51								
82		796.04		272.29								
83		887.34		298.44								
84		980.26		326.07								
85		1075.65		355.24								
86		1075.65		355.24								
87+		1075.65		355.24								

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

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

Age 80+ rates are for inflation additions only

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

Appendix C2

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

LTC-VA-91

Premiums to be used only with those that previously elected a shared cost option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	Indexed Inflation with 2016 and 2019 Shared Cost				5% Simple Inflation with 2016 and 2019 Shared Cost**				5% Compound Inflation with 2016 and 2019 Shared Cost**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	425.23	18.32	74.59	18.65	533.81	36.30	134.08	33.52	814.11	94.73	254.15	63.54
30	464.99	20.03	81.57	20.39	535.97	36.45	134.62	33.65	814.11	94.73	254.15	63.54
31	464.99	20.03	81.57	20.39	540.32	36.74	135.71	33.93	814.11	94.73	254.15	63.54
32	464.99	20.03	81.57	20.39	549.02	37.33	137.90	34.47	814.11	94.73	254.15	63.54
33	464.99	20.03	81.57	20.39	553.37	37.63	138.99	34.75	814.11	94.73	254.15	63.54
34	464.99	20.03	81.57	20.39	562.07	38.22	141.17	35.29	814.11	94.73	254.15	63.54
35	464.99	20.03	81.57	20.39	570.76	38.81	143.36	35.84	814.11	94.73	254.15	63.54
36	464.99	20.03	81.57	20.39	575.11	39.11	144.45	36.11	814.11	94.73	254.15	63.54
37	464.99	20.03	81.57	20.39	576.17	39.18	144.72	36.18	814.11	94.73	254.15	63.54
38	464.99	20.03	81.57	20.39	576.17	39.18	144.72	36.18	814.11	94.73	254.15	63.54
39	467.56	20.14	82.02	20.50	576.17	39.18	144.72	36.18	814.11	94.73	254.15	63.54
40	473.92	20.42	83.13	20.78	576.17	39.18	144.72	36.18	814.11	94.73	254.15	63.54
41	481.04	20.72	84.38	21.10	576.17	39.18	144.72	36.18	814.11	94.73	254.15	63.54
42	488.24	21.03	85.64	21.41	576.17	39.18	144.72	36.18	814.11	94.73	254.15	63.54
43	491.95	21.19	86.30	21.57	576.17	39.18	144.72	36.18	814.11	94.73	254.15	63.54
44	491.95	21.19	86.30	21.57	576.17	39.18	144.72	36.18	814.11	94.73	254.15	63.54
45	510.56	27.94	123.89	30.97	626.07	52.21	203.19	50.80	860.66	106.29	307.89	76.97
46	517.28	28.31	125.52	31.38	626.07	52.21	203.19	50.80	860.66	106.29	307.89	76.97
47	524.07	28.68	127.17	31.79	626.07	52.21	203.19	50.80	860.66	106.29	307.89	76.97
48	526.39	28.81	127.73	31.93	626.07	52.21	203.19	50.80	860.66	106.29	307.89	76.97
49	526.39	28.81	127.73	31.93	626.07	52.21	203.19	50.80	860.66	106.29	307.89	76.97
50	536.19	31.67	148.31	37.08	646.04	57.41	232.43	58.11	879.26	110.93	334.84	83.71
51	555.00	36.26	159.50	39.87	675.52	64.46	248.27	62.07	907.56	117.46	349.38	87.34
52	575.72	41.28	171.34	42.83	707.90	72.17	264.85	66.21	938.63	124.67	364.65	91.16
53	598.16	46.69	183.67	45.92	743.06	80.57	282.24	70.56	972.34	132.47	380.65	95.16
54	622.19	52.47	196.58	49.14	780.81	89.55	300.38	75.09	1008.50	140.84	397.23	99.31
55	647.63	58.60	209.97	52.49	820.99	99.12	319.24	79.81	1046.96	149.78	414.55	103.64
56	674.33	65.01	223.77	55.94	863.46	109.25	338.84	84.71	1087.57	159.21	432.43	108.11
57	702.14	71.68	238.14	59.54	908.05	119.91	359.09	89.77	1130.16	169.13	450.89	112.72
58	734.01	79.28	253.58	63.39	957.91	131.75	380.65	95.16	1177.74	180.16	470.57	117.64
59	772.78	88.41	270.73	67.68	1016.13	145.43	404.01	101.00	1233.37	192.92	491.97	122.99
60	818.17	99.00	289.43	72.36	1082.55	160.93	429.17	107.29	1296.95	207.38	515.00	128.75
61	869.87	111.01	309.52	77.38	1156.93	178.18	455.87	113.97	1368.39	223.55	539.58	134.90
62	927.52	124.34	331.08	82.77	1239.09	197.17	484.21	121.05	1447.57	241.39	565.71	141.43
63	990.86	138.96	353.79	88.45	1328.82	217.83	513.94	128.48	1534.40	260.91	593.32	148.33
64	1059.58	154.76	377.63	94.41	1425.90	240.14	545.13	136.28	1628.77	282.06	622.31	155.58
65	1133.33	171.69	402.46	100.62	1530.15	264.05	577.56	144.39	1730.59	304.85	652.61	163.15
66	1211.83	189.69	428.19	107.05	1641.36	289.51	611.20	152.80	1839.74	329.24	684.13	171.03
67	1294.77	208.68	454.73	113.68	1759.33	316.50	645.91	161.48	1956.13	355.24	716.88	179.22
68	1398.69	232.43	484.94	121.24	1900.68	348.62	684.54	171.14	2096.54	386.35	753.63	188.41
69	1534.79	263.36	520.88	130.22	2075.61	387.96	728.72	182.18	2270.82	424.51	796.10	199.03
70	1693.63	299.14	560.89	140.22	2272.99	431.93	776.45	194.11	2467.10	467.03	842.07	210.52
71	1850.30	334.65	598.51	149.63	2461.04	473.94	818.90	204.72	2651.31	506.97	882.01	220.50
72	2010.29	370.21	637.04	159.26	2648.95	515.22	861.23	215.31	2833.89	545.85	921.39	230.35
73	2181.43	406.56	679.50	169.88	2842.31	555.03	905.71	226.43	3018.60	581.33	962.18	240.55
74	2379.62	447.96	729.36	182.34	3059.76	598.04	956.40	239.10	3224.38	618.07	1008.23	252.06
75	2608.54	497.29	786.12	196.53	3310.86	649.92	1013.86	253.47	3463.19	663.98	1060.96	265.24
76	2871.62	557.34	849.07	212.27	3604.73	716.15	1078.98	269.75	3746.51	726.65	1121.60	280.40
77	3172.13	630.77	917.68	229.42	3950.09	801.89	1152.32	288.08	4085.25	813.31	1191.45	297.86
78	3546.62	725.75	1002.24	250.56	4402.65	919.84	1249.58	312.40	4542.08	937.34	1288.02	322.01
79	3998.23	841.32	1104.76	276.19	4968.33	1068.29	1373.82	343.46	5124.18	1095.14	1414.98	353.75
80		970.63		304.89								
81		1109.51		336.15								
82		1253.78		369.47								
83		1400.12		404.69								
84		1548.89		442.01								
85		1701.56		481.50								
86		1701.56		481.50								
87+		1701.56		481.50								

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

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

Age 80+ rates are for inflation additions only

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

Appendix C2

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

LTC-VA-91

Premiums to be used only with those that previously elected a shared cost option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	Indexed Inflation with 2016 and 2019 Shared Cost				5% Simple Inflation with 2016 and 2019 Shared Cost**				5% Compound Inflation with 2016 and 2019 Shared Cost**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	411.34	14.95	52.66	13.16	506.83	29.83	96.02	24.00	747.88	79.08	188.90	47.22
30	449.80	16.34	57.58	14.39	508.88	29.95	96.41	24.10	747.88	79.08	188.90	47.22
31	449.80	16.34	57.58	14.39	513.01	30.19	97.19	24.30	747.88	79.08	188.90	47.22
32	449.80	16.34	57.58	14.39	521.27	30.68	98.75	24.69	747.88	79.08	188.90	47.22
33	449.80	16.34	57.58	14.39	525.40	30.92	99.54	24.88	747.88	79.08	188.90	47.22
34	449.80	16.34	57.58	14.39	533.66	31.41	101.10	25.28	747.88	79.08	188.90	47.22
35	449.80	16.34	57.58	14.39	541.92	31.90	102.66	25.67	747.88	79.08	188.90	47.22
36	449.80	16.34	57.58	14.39	546.05	32.14	103.45	25.86	747.88	79.08	188.90	47.22
37	449.80	16.34	57.58	14.39	547.05	32.20	103.64	25.91	747.88	79.08	188.90	47.22
38	449.80	16.34	57.58	14.39	547.05	32.20	103.64	25.91	747.88	79.08	188.90	47.22
39	452.29	16.43	57.90	14.47	547.05	32.20	103.64	25.91	747.88	79.08	188.90	47.22
40	458.44	16.66	58.69	14.67	547.05	32.20	103.64	25.91	747.88	79.08	188.90	47.22
41	465.32	16.91	59.57	14.89	547.05	32.20	103.64	25.91	747.88	79.08	188.90	47.22
42	472.29	17.16	60.46	15.11	547.05	32.20	103.64	25.91	747.88	79.08	188.90	47.22
43	475.88	17.29	60.92	15.23	547.05	32.20	103.64	25.91	747.88	79.08	188.90	47.22
44	475.88	17.29	60.92	15.23	547.05	32.20	103.64	25.91	747.88	79.08	188.90	47.22
45	489.07	22.75	87.77	21.94	586.89	42.86	146.10	36.53	785.46	88.67	228.18	57.05
46	495.51	23.05	88.92	22.23	586.89	42.86	146.10	36.53	785.46	88.67	228.18	57.05
47	502.02	23.36	90.09	22.52	586.89	42.86	146.10	36.53	785.46	88.67	228.18	57.05
48	504.24	23.46	90.49	22.62	586.89	42.86	146.10	36.53	785.46	88.67	228.18	57.05
49	504.24	23.46	90.49	22.62	586.89	42.86	146.10	36.53	785.46	88.67	228.18	57.05
50	511.73	25.79	105.60	26.40	602.81	47.12	167.99	42.00	800.51	92.51	248.52	62.13
51	527.27	29.58	113.93	28.48	627.39	53.00	179.91	44.98	824.17	98.00	259.54	64.89
52	544.42	33.75	122.67	30.67	654.47	59.47	192.49	48.12	850.23	104.05	271.22	67.80
53	563.06	38.26	131.89	32.97	683.93	66.50	205.72	51.43	878.56	110.62	283.39	70.85
54	583.07	43.08	141.45	35.36	715.64	74.05	219.52	54.88	909.03	117.66	296.13	74.03
55	604.32	48.16	151.49	37.87	749.47	82.10	233.98	58.49	941.49	125.20	309.44	77.36
56	626.66	53.53	161.87	40.47	785.30	90.65	249.01	62.25	975.83	133.18	323.24	80.81
57	649.96	59.11	172.65	43.16	822.99	99.64	264.60	66.15	1011.91	141.57	337.53	84.38
58	676.66	65.44	184.32	46.08	865.11	109.62	281.26	70.32	1052.15	150.88	352.81	88.20
59	709.10	73.05	197.31	49.33	914.17	121.11	299.48	74.87	1099.07	161.62	369.55	92.39
60	747.08	81.87	211.60	52.90	970.07	134.12	319.08	79.77	1152.62	173.75	387.60	96.90
61	790.32	91.86	227.12	56.78	1032.67	148.57	340.15	85.04	1212.75	187.33	407.03	101.76
62	838.61	102.96	243.70	60.92	1101.82	164.50	362.52	90.63	1279.43	202.29	427.78	106.94
63	891.69	115.11	261.34	65.33	1177.43	181.83	386.04	96.51	1352.61	218.65	449.66	112.42
64	949.35	128.26	279.88	69.97	1259.32	200.54	410.79	102.70	1432.27	236.41	472.86	118.21
65	1011.32	142.39	299.23	74.81	1347.38	220.63	436.68	109.17	1518.35	255.56	497.11	124.28
66	1077.37	157.39	319.40	79.85	1441.48	242.04	463.55	115.89	1610.80	276.10	522.43	130.61
67	1147.27	173.26	340.15	85.04	1541.48	264.79	491.40	122.85	1709.60	298.03	548.81	137.20
68	1234.33	192.98	363.99	91.00	1660.64	291.70	522.51	130.63	1828.06	324.10	578.62	144.65
69	1347.58	218.50	392.66	98.17	1807.03	324.41	558.36	139.59	1973.98	355.85	613.25	153.31
70	1479.46	247.96	424.91	106.23	1971.63	360.84	597.29	149.32	2137.66	391.08	650.92	162.73
71	1608.92	277.20	455.47	113.87	2127.63	395.59	632.38	158.09	2290.37	424.12	684.02	171.00
72	1741.56	306.52	486.86	121.72	2283.74	429.77	667.36	166.84	2441.84	456.28	716.73	179.18
73	1882.29	336.07	521.41	130.35	2442.55	461.92	704.05	176.01	2593.04	484.48	750.47	187.62
74	2043.56	369.19	561.89	140.47	2618.78	495.78	745.74	186.44	2758.88	512.42	788.39	197.10
75	2229.66	408.85	608.04	152.01	2822.43	537.10	793.10	198.28	2951.74	548.25	831.98	207.99
76	2444.74	457.84	659.55	164.89	3063.13	591.36	847.07	211.77	3183.38	599.71	882.40	220.60
77	2692.68	518.92	716.01	179.00	3350.01	663.89	908.41	227.10	3465.07	674.28	940.93	235.23
78	3000.17	597.25	785.24	196.31	3724.22	762.56	989.15	247.29	3843.37	779.33	1021.31	255.33
79	3365.59	690.43	868.69	217.17	4184.54	883.24	1091.37	272.84	4317.63	908.06	1126.03	281.51
80		793.22		240.42								
81		902.61		265.67								
82		1015.50		292.53								
83		1129.37		320.81								
84		1244.42		350.61								
85		1361.72		382.01								
86		1361.72		382.01								
87+		1361.72		382.01								

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

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

Age 80+ rates are for inflation additions only

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

Appendix C2

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

LTC-VA-91

Premiums to be used only with those that previously elected a shared cost option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	Indexed Inflation with 2016 and 2019 Shared Cost				5% Simple Inflation with 2016 and 2019 Shared Cost**				5% Compound Inflation with 2016 and 2019 Shared Cost**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	497.64	28.97	82.80	20.70	604.36	53.17	142.02	35.51	1006.52	140.10	285.84	71.46
30	503.41	29.30	83.76	20.94	604.36	53.17	142.02	35.51	1006.52	140.10	285.84	71.46
31	503.41	29.30	83.76	20.94	612.92	53.93	144.03	36.01	1006.52	140.10	285.84	71.46
32	503.41	29.30	83.76	20.94	617.44	54.32	145.09	36.27	1006.52	140.10	285.84	71.46
33	503.41	29.30	83.76	20.94	626.49	55.12	147.22	36.81	1006.52	140.10	285.84	71.46
34	503.41	29.30	83.76	20.94	635.54	55.92	149.35	37.34	1006.52	140.10	285.84	71.46
35	503.41	29.30	83.76	20.94	640.07	56.31	150.41	37.60	1006.52	140.10	285.84	71.46
36	503.41	29.30	83.76	20.94	649.12	57.11	152.54	38.13	1006.52	140.10	285.84	71.46
37	505.17	29.40	84.05	21.01	652.32	57.39	153.29	38.32	1006.52	140.10	285.84	71.46
38	505.17	29.40	84.05	21.01	652.32	57.39	153.29	38.32	1006.52	140.10	285.84	71.46
39	512.00	29.80	85.19	21.30	652.32	57.39	153.29	38.32	1006.52	140.10	285.84	71.46
40	518.82	30.20	86.32	21.58	652.32	57.39	153.29	38.32	1006.52	140.10	285.84	71.46
41	526.01	30.62	87.52	21.88	652.32	57.39	153.29	38.32	1006.52	140.10	285.84	71.46
42	533.24	31.04	88.72	22.18	652.32	57.39	153.29	38.32	1006.52	140.10	285.84	71.46
43	535.46	31.17	89.09	22.27	652.32	57.39	153.29	38.32	1006.52	140.10	285.84	71.46
44	535.46	31.17	89.09	22.27	652.32	57.39	153.29	38.32	1006.52	140.10	285.84	71.46
45	565.27	41.13	126.54	31.63	728.85	76.54	214.95	53.74	1082.55	158.11	344.64	86.16
46	571.88	41.61	128.02	32.00	728.85	76.54	214.95	53.74	1082.55	158.11	344.64	86.16
47	578.52	42.10	129.50	32.38	728.85	76.54	214.95	53.74	1082.55	158.11	344.64	86.16
48	583.36	42.45	130.59	32.65	728.85	76.54	214.95	53.74	1082.55	158.11	344.64	86.16
49	583.36	42.45	130.59	32.65	728.85	76.54	214.95	53.74	1082.55	158.11	344.64	86.16
50	599.36	46.78	151.58	37.89	759.45	84.22	246.15	61.54	1112.97	165.32	373.96	93.49
51	625.82	53.19	163.01	40.75	802.00	94.33	263.13	65.78	1154.75	174.93	389.88	97.47
52	654.83	60.17	175.01	43.75	848.76	105.43	280.94	70.23	1200.52	185.47	406.54	101.64
53	686.20	67.72	187.67	46.92	899.51	117.52	299.72	74.93	1250.13	196.92	423.94	105.98
54	719.63	75.78	200.80	50.20	954.07	130.51	319.32	79.83	1303.38	209.23	442.07	110.52
55	751.38	83.90	213.46	53.36	1012.23	144.37	339.90	84.98	1360.04	222.36	461.02	115.25
56	789.61	92.95	227.93	56.98	1073.83	159.09	361.22	90.30	1419.90	236.31	480.70	120.17
57	828.81	102.33	242.73	60.68	1138.66	174.61	383.51	95.88	1482.81	250.99	501.03	125.26
58	871.54	112.70	258.16	64.54	1210.52	191.74	407.12	101.78	1552.24	267.12	522.59	130.65
59	925.40	125.32	275.97	68.99	1293.32	211.25	432.68	108.17	1631.99	285.47	545.87	136.47
60	985.15	139.52	294.61	73.65	1386.95	233.18	459.87	114.97	1722.15	306.05	570.78	142.69
61	1051.00	155.21	314.11	78.53	1491.32	257.52	488.87	122.22	1822.89	328.92	597.24	149.31
62	1127.36	173.07	335.73	83.93	1606.33	284.20	519.41	129.85	1934.29	354.13	625.25	156.31
63	1204.18	191.46	356.66	89.17	1731.89	313.28	551.50	137.88	2056.52	381.72	654.73	163.68
64	1295.92	212.69	380.99	95.25	1867.91	344.72	585.07	146.27	2189.68	411.71	685.69	171.42
65	1387.72	234.33	404.43	101.11	2014.28	378.49	619.94	154.99	2333.91	444.15	717.94	179.49
66	1492.18	258.44	430.55	107.64	2170.92	414.61	656.12	164.03	2489.34	479.11	751.67	187.92
67	1605.54	284.47	458.39	114.60	2337.75	453.05	693.53	173.38	2656.11	516.59	786.63	196.66
68	1742.50	316.01	489.20	122.30	2534.81	498.09	734.60	183.65	2853.87	560.59	825.42	206.35
69	1908.29	354.38	522.77	130.69	2773.71	551.99	780.91	195.23	3091.47	612.68	868.88	217.22
70	2100.22	398.30	560.08	140.02	3025.55	608.57	826.48	206.62	3326.77	664.15	907.60	226.90
71	2315.39	446.55	601.76	150.44	3291.13	667.51	873.61	218.40	3601.37	722.98	955.11	238.78
72	2541.70	496.24	645.79	161.45	3540.16	722.27	916.35	229.09	3845.36	774.90	994.68	248.67
73	2727.25	535.93	680.21	170.05	3793.29	774.55	960.76	240.19	4085.81	821.55	1034.10	258.53
74	2985.42	589.16	732.34	183.09	4074.20	830.14	1010.74	252.68	4349.11	869.07	1078.08	269.52
75	3285.79	653.21	792.59	198.15	4395.77	896.36	1067.56	266.89	4650.65	926.99	1128.31	282.08
76	3657.34	737.00	865.97	216.49	4770.34	980.23	1132.27	283.07	5005.22	1004.46	1186.41	296.60
77	4040.83	831.68	936.60	234.15	5209.66	1088.49	1205.89	301.47	5426.87	1110.19	1254.06	313.52
78	4518.59	954.44	1024.56	256.14	5800.71	1242.62	1307.62	326.90	6020.59	1270.32	1354.00	338.50
79	5091.70	1102.70	1132.08	283.02	6560.20	1443.43	1442.30	360.57	6811.10	1486.13	1492.54	373.13
80		1267.55		313.23								
81		1443.66		346.16								
82		1625.67		381.21								
83		1809.36		418.12								
84		1995.29		457.08								
85		2185.28		498.23								
86		2185.28		498.23								
87+		2185.28		498.23								

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

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

Age 80+ rates are for inflation additions only

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

Appendix C2

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

LTC-VA-91

Premiums to be used only with those that previously elected a shared cost option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	Indexed Inflation with 2016 and 2019 Shared Cost				5% Simple Inflation with 2016 and 2019 Shared Cost**				5% Compound Inflation with 2016 and 2019 Shared Cost**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	477.84	24.18	58.79	14.70	568.44	44.57	102.45	25.61	915.81	118.66	214.95	53.74
30	483.38	24.46	59.47	14.87	568.44	44.57	102.45	25.61	915.81	118.66	214.95	53.74
31	483.38	24.46	59.47	14.87	576.49	45.20	103.90	25.97	915.81	118.66	214.95	53.74
32	483.38	24.46	59.47	14.87	580.74	45.53	104.67	26.17	915.81	118.66	214.95	53.74
33	483.38	24.46	59.47	14.87	589.25	46.20	106.20	26.55	915.81	118.66	214.95	53.74
34	483.38	24.46	59.47	14.87	597.77	46.86	107.73	26.93	915.81	118.66	214.95	53.74
35	483.38	24.46	59.47	14.87	602.02	47.20	108.50	27.13	915.81	118.66	214.95	53.74
36	483.38	24.46	59.47	14.87	610.53	47.87	110.03	27.51	915.81	118.66	214.95	53.74
37	485.07	24.54	59.68	14.92	613.55	48.10	110.58	27.64	915.81	118.66	214.95	53.74
38	485.07	24.54	59.68	14.92	613.55	48.10	110.58	27.64	915.81	118.66	214.95	53.74
39	491.62	24.88	60.49	15.12	613.55	48.10	110.58	27.64	915.81	118.66	214.95	53.74
40	498.17	25.21	61.29	15.32	613.55	48.10	110.58	27.64	915.81	118.66	214.95	53.74
41	505.08	25.56	62.14	15.54	613.55	48.10	110.58	27.64	915.81	118.66	214.95	53.74
42	512.02	25.91	63.00	15.75	613.55	48.10	110.58	27.64	915.81	118.66	214.95	53.74
43	514.15	26.02	63.26	15.81	613.55	48.10	110.58	27.64	915.81	118.66	214.95	53.74
44	514.15	26.02	63.26	15.81	613.55	48.10	110.58	27.64	915.81	118.66	214.95	53.74
45	536.96	34.33	90.37	22.59	676.72	64.13	155.82	38.96	979.51	133.96	258.48	64.62
46	543.23	34.73	91.43	22.86	676.72	64.13	155.82	38.96	979.51	133.96	258.48	64.62
47	549.54	35.13	92.49	23.12	676.72	64.13	155.82	38.96	979.51	133.96	258.48	64.62
48	554.14	35.42	93.26	23.32	676.72	64.13	155.82	38.96	979.51	133.96	258.48	64.62
49	554.14	35.42	93.26	23.32	676.72	64.13	155.82	38.96	979.51	133.96	258.48	64.62
50	567.08	39.04	108.95	27.24	701.98	70.56	179.42	44.86	1004.99	140.08	280.94	70.23
51	589.21	44.41	117.52	29.38	737.87	79.10	192.41	48.10	1040.31	148.23	293.11	73.28
52	613.53	50.29	126.59	31.65	777.36	88.49	206.13	51.53	1079.12	157.17	306.01	76.50
53	639.87	56.64	136.14	34.04	820.34	98.72	220.59	55.15	1121.22	166.91	319.57	79.89
54	668.00	63.41	146.09	36.52	866.64	109.74	235.78	58.94	1166.51	177.38	333.78	83.44
55	694.46	70.24	155.68	38.92	916.11	121.52	251.78	62.95	1214.77	188.57	348.56	87.14
56	726.83	77.88	166.74	41.68	968.60	134.06	268.44	67.11	1265.88	200.45	363.99	91.00
57	760.05	85.80	178.00	44.50	1023.95	147.31	285.84	71.46	1319.67	213.01	380.00	95.00
58	796.04	94.52	189.86	47.46	1085.18	161.89	304.38	76.09	1378.86	226.75	397.07	99.27
59	841.47	105.14	203.60	50.90	1155.36	178.42	324.55	81.14	1446.42	242.27	415.53	103.88
60	891.58	117.01	218.05	54.51	1234.51	196.92	346.27	86.57	1522.58	259.64	435.45	108.86
61	946.69	130.16	233.36	58.34	1322.63	217.42	369.38	92.35	1607.51	278.90	456.69	114.17
62	1010.83	145.07	250.40	62.60	1419.74	239.90	393.97	98.49	1701.47	300.11	479.31	119.83
63	1075.05	160.49	267.03	66.76	1525.85	264.40	419.77	104.94	1804.66	323.32	503.24	125.81
64	1152.32	178.26	286.22	71.56	1640.94	290.90	446.97	111.74	1917.28	348.60	528.47	132.12
65	1229.52	196.38	304.93	76.23	1765.05	319.42	475.31	118.83	2039.56	376.02	554.85	138.71
66	1317.83	216.64	325.76	81.44	1898.15	349.99	504.79	126.20	2171.70	405.60	582.54	145.63
67	1413.95	238.52	347.95	86.99	2040.29	382.59	535.42	133.85	2313.92	437.43	611.37	152.84
68	1529.05	264.84	372.74	93.18	2206.83	420.49	569.23	142.31	2481.12	474.47	643.54	160.89
69	1666.69	296.60	400.24	100.06	2406.55	465.34	607.69	151.92	2679.52	517.77	679.84	169.96
70	1825.56	332.80	431.07	107.77	2615.46	512.13	645.82	161.45	2873.82	560.22	712.76	178.19
71	2004.10	372.60	465.46	116.36	2835.51	560.77	685.47	171.37	3101.26	608.73	752.75	188.19
72	2192.66	413.71	501.86	125.46	3041.64	606.02	721.61	180.40	3302.59	651.50	786.42	196.60
73	2343.75	445.66	530.84	132.71	3247.67	647.64	758.94	189.74	3497.02	687.74	819.77	204.94
74	2553.04	487.81	573.89	143.47	3471.66	690.14	800.86	200.21	3704.96	722.24	856.76	214.19
75	2796.17	538.81	623.60	155.90	3728.18	741.60	848.58	212.15	3943.47	765.81	899.10	224.77
76	3099.66	607.09	684.36	171.09	4031.25	809.75	903.36	225.84	4228.91	828.80	948.52	237.13
77	3415.21	686.30	743.82	185.96	4394.15	902.04	966.38	241.60	4576.89	921.13	1006.66	251.66
78	3805.31	787.73	817.39	204.35	4878.43	1031.11	1052.63	263.16	5063.35	1057.36	1091.60	272.90
79	4263.66	906.30	906.53	226.63	5486.19	1192.27	1165.37	291.34	5696.12	1231.16	1207.82	301.95
80		1035.46		251.51								
81		1171.57		278.54								
82		1311.06		307.21								
83		1450.94		337.23								
84		1591.56		368.71								
85		1734.13		401.75								
86		1734.13		401.75								
87+		1734.13		401.75								

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

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

Age 80+ rates are for inflation additions only

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

Appendix B1

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

NH-94 VA

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	243.86	7.42	654.60	39.23	1356.79	126.69
30	260.01	7.91	654.60	39.23	1356.79	126.69
31	271.39	8.26	654.60	39.23	1356.79	126.69
32	323.15	9.83	654.60	39.23	1356.79	126.69
33	336.60	10.24	679.50	40.72	1356.79	126.69
34	350.25	10.66	710.38	42.57	1356.79	126.69
35	367.57	11.19	710.38	42.57	1356.79	126.69
36	381.63	11.61	741.78	44.45	1356.79	126.69
37	399.48	12.16	825.42	49.46	1356.79	126.69
38	423.11	12.88	868.59	52.05	1356.79	126.69
39	437.90	13.33	912.67	54.69	1356.79	126.69
40	461.25	14.04	957.65	57.39	1356.79	126.69
41	509.96	15.52	1009.35	60.49	1356.79	126.69
42	548.58	16.70	1062.64	63.68	1356.79	126.69
43	574.25	17.48	1091.15	65.39	1356.79	126.69
44	580.46	17.67	1091.15	65.39	1356.79	126.69
45	511.46	19.42	1105.32	78.39	1414.00	138.95
46	561.75	21.33	1152.45	81.73	1414.00	138.95
47	613.48	23.30	1152.45	81.73	1414.00	138.95
48	665.40	25.27	1152.45	81.73	1414.00	138.95
49	671.33	25.49	1152.45	81.73	1414.00	138.95
50	686.79	28.62	1176.97	85.82	1434.43	147.12
51	699.22	31.39	1213.75	98.08	1471.21	155.29
52	682.08	35.19	1254.62	106.25	1512.08	163.47
53	678.26	39.28	1295.49	114.43	1552.95	175.73
54	665.05	42.50	1340.44	126.69	1601.99	183.90
55	664.29	43.64	1389.48	138.95	1651.03	196.16
56	727.88	51.44	1438.52	151.21	1704.16	208.42
57	747.72	56.53	1491.65	163.47	1757.28	220.68
58	794.40	65.98	1552.95	175.73	1818.58	237.03
59	822.29	73.56	1622.42	192.08	1892.15	253.38
60	866.61	81.91	1704.16	212.51	1973.88	269.72
61	917.75	93.38	1798.15	232.94	2067.87	290.16
62	974.68	105.01	1896.23	257.46	2174.13	314.68
63	1022.90	115.14	2010.66	281.98	2284.47	339.20
64	1094.21	130.01	2129.17	310.59	2411.16	367.80
65	1161.22	146.51	2257.67	338.85	2539.37	396.01
66	1263.01	164.50	2394.81	367.80	2684.97	429.10
67	1391.17	188.78	2541.93	400.50	2836.18	461.80
68	1510.00	212.34	2717.66	441.36	3015.99	502.67
69	1637.59	241.95	2942.43	490.40	3240.76	551.71
70	1792.65	275.11	3190.93	546.09	3492.50	607.21
71	1911.40	303.17	3311.36	579.10	3602.85	633.51
72	2016.01	330.40	3415.93	606.95	3698.10	658.92
73	2144.73	358.82	3460.09	623.44	3784.98	676.01
74	2285.53	389.37	3514.02	637.44	3858.33	690.65
75	2536.27	441.56	3578.47	654.75	3889.14	700.11
76	2832.38	504.32	3650.26	679.51	3933.38	720.36
77	2929.30	537.93	3731.22	714.43	3986.14	753.35
78	3062.13	583.15	3859.51	762.64	4089.85	804.20
79	3230.40	634.75	4018.43	820.13	4225.76	860.76
80	3398.97	687.91	4172.33	873.78	4351.79	914.37
81	3783.51	784.05	4616.70	989.14	4800.42	1031.87
82	4191.56	884.46	5086.70	1106.64	5270.43	1151.50
83	4616.70	989.14	5569.52	1224.14	5753.24	1271.14
84	5063.20	1093.82	6067.29	1343.78	6248.88	1390.78
85+		1435.64				

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

Appendix B1

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

NH-94 VA

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	237.50	5.30	622.73	31.87	1254.62	102.17
30	253.23	5.65	622.73	31.87	1254.62	102.17
31	264.31	5.90	622.73	31.87	1254.62	102.17
32	314.72	7.02	622.73	31.87	1254.62	102.17
33	327.82	7.32	646.41	33.08	1254.62	102.17
34	341.11	7.61	675.80	34.59	1254.62	102.17
35	357.98	7.99	675.80	34.59	1254.62	102.17
36	371.67	8.30	705.66	36.12	1254.62	102.17
37	389.05	8.68	785.23	40.19	1254.62	102.17
38	412.07	9.20	826.30	42.29	1254.62	102.17
39	426.48	9.52	868.23	44.44	1254.62	102.17
40	449.22	10.03	911.03	46.63	1254.62	102.17
41	496.65	11.09	960.20	49.14	1254.62	102.17
42	534.27	11.93	1010.90	51.74	1254.62	102.17
43	559.27	12.48	1038.02	53.13	1254.62	102.17
44	565.31	12.62	1038.02	53.13	1254.62	102.17
45	494.20	15.11	1038.69	62.71	1299.57	114.43
46	542.79	16.59	1082.98	65.39	1299.57	114.43
47	592.78	18.12	1082.98	65.39	1299.57	114.43
48	642.94	19.65	1082.98	65.39	1299.57	114.43
49	648.67	19.83	1082.98	65.39	1299.57	114.43
50	658.17	22.89	1103.41	69.47	1315.92	118.51
51	670.68	25.69	1132.02	77.65	1344.53	126.69
52	649.60	27.07	1164.71	85.82	1377.22	134.86
53	644.22	31.43	1197.41	93.99	1414.00	143.03
54	630.05	32.50	1234.19	102.17	1450.78	151.21
55	625.50	36.37	1275.05	110.34	1491.65	159.38
56	681.58	41.15	1315.92	122.60	1532.52	167.56
57	698.90	46.25	1360.87	130.77	1577.47	179.82
58	738.98	52.78	1409.91	143.03	1630.60	192.08
59	761.87	57.80	1467.13	155.29	1687.81	204.34
60	797.92	66.05	1532.52	171.64	1757.28	220.68
61	840.38	74.70	1610.16	187.99	1834.93	237.03
62	888.52	83.47	1691.90	208.42	1920.75	257.46
63	929.18	93.72	1785.89	228.86	2014.75	277.90
64	988.58	105.63	1883.97	249.29	2116.91	298.33
65	1041.84	116.66	1988.22	273.53	2225.01	322.52
66	1126.40	133.83	2104.65	298.33	2345.77	351.46
67	1237.24	151.03	2227.26	326.94	2472.46	375.98
68	1336.00	171.05	2370.29	359.63	2619.58	408.67
69	1442.85	194.74	2554.19	400.50	2807.57	449.54
70	1567.83	221.86	2758.95	444.20	3015.69	493.11
71	1663.09	245.42	2852.74	470.28	3097.60	516.91
72	1744.41	266.00	2931.11	492.22	3168.74	536.76
73	1848.90	287.61	2961.34	505.68	3235.71	552.78
74	1960.17	312.03	2996.30	517.72	3287.22	561.15
75	2164.72	355.40	3038.38	531.04	3303.15	567.49
76	2407.11	406.18	3091.49	550.35	3330.22	586.00
77	2478.05	433.40	3149.77	578.85	3367.60	613.25
78	2579.78	467.96	3245.49	618.89	3443.05	656.64
79	2706.74	510.06	3367.35	664.79	3544.04	700.09
80	2834.96	551.18	3484.42	707.14	3636.10	741.32
81	3140.46	625.96	3841.19	799.00	3997.15	835.32
82	3467.33	707.14	4217.19	890.87	4375.29	929.32
83	3804.88	788.32	4603.88	984.87	4761.97	1023.32
84	4157.38	869.50	5001.24	1078.87	5157.20	1117.32
85+		1136.55				

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

Appendix B1

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

NH-94 VA

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	359.14	12.12	696.28	49.03	1495.74	159.38
30	381.08	12.86	696.28	49.03	1495.74	159.38
31	394.82	13.33	696.28	49.03	1495.74	159.38
32	417.50	14.09	712.86	50.20	1495.74	159.38
33	435.26	14.69	743.85	52.38	1495.74	159.38
34	455.11	15.36	774.85	54.57	1495.74	159.38
35	490.29	16.55	812.17	57.19	1495.74	159.38
36	534.61	18.05	896.95	63.17	1495.74	159.38
37	555.70	18.76	940.62	66.24	1495.74	159.38
38	575.44	19.42	985.15	69.38	1495.74	159.38
39	581.05	19.61	1076.81	75.83	1495.74	159.38
40	583.69	19.70	1123.96	79.15	1495.74	159.38
41	622.18	21.00	1160.62	81.73	1495.74	159.38
42	626.35	21.14	1160.62	81.73	1495.74	159.38
43	636.64	21.49	1160.62	81.73	1495.74	159.38
44	636.64	21.49	1160.62	81.73	1495.74	159.38
45	644.01	28.80	1238.27	102.17	1569.30	175.73
46	680.75	30.44	1238.27	102.17	1569.30	175.73
47	730.42	32.66	1238.27	102.17	1569.30	175.73
48	736.99	32.95	1238.27	102.17	1569.30	175.73
49	789.51	35.30	1238.27	102.17	1569.30	175.73
50	799.64	38.54	1266.88	110.34	1597.90	183.90
51	818.93	44.61	1315.92	118.51	1646.94	196.16
52	812.87	49.08	1364.96	130.77	1695.98	208.42
53	786.66	51.87	1418.09	143.03	1749.11	220.68
54	811.24	57.33	1475.30	159.38	1810.41	232.94
55	820.45	64.62	1536.60	171.64	1871.71	249.29
56	851.56	70.26	1597.90	187.99	1937.10	261.55
57	889.32	79.56	1667.38	204.34	2006.57	277.90
58	980.28	93.22	1740.94	220.68	2084.22	298.33
59	1006.10	100.31	1830.85	241.12	2174.13	318.76
60	1092.69	115.66	1933.01	265.64	2280.38	343.28
61	1151.91	130.69	2047.44	294.24	2398.90	367.80
62	1213.18	145.22	2174.13	322.85	2529.67	396.41
63	1269.64	160.94	2313.08	355.54	2672.71	429.10
64	1332.15	176.44	2464.28	388.24	2828.00	465.88
65	1432.91	199.18	2623.67	425.02	2995.56	502.67
66	1565.64	226.28	2795.31	465.88	3175.37	543.53
67	1754.47	260.76	2979.21	506.75	3363.36	584.40
68	1914.18	294.49	3199.89	555.79	3592.22	633.44
69	2157.09	344.32	3481.87	617.09	3878.29	698.83
70	2355.86	389.84	3794.07	688.72	4197.52	766.15
71	2576.45	438.33	3956.53	730.68	4345.19	804.52
72	2796.80	488.28	4097.89	766.27	4471.77	836.61
73	2961.36	524.68	4235.65	799.25	4594.79	859.10
74	3223.81	580.35	4387.16	829.28	4728.24	879.44
75	3325.80	607.94	4559.42	868.76	4882.83	913.15
76	3438.56	642.12	4750.99	918.39	5063.13	960.40
77	3555.21	680.51	4810.71	953.35	5175.92	1011.23
78	3720.71	734.45	4919.31	1005.07	5249.68	1065.74
79	3923.52	799.74	5063.24	1065.70	5357.41	1127.14
80	4127.47	865.23	5189.24	1119.46	5443.47	1177.14
81	4616.70	987.00	5770.34	1269.00	6033.11	1333.10
82	5131.56	1117.32	6381.34	1424.96	6650.52	1491.19
83	5672.06	1247.64	7011.57	1578.78	7282.89	1647.14
84	6233.93	1382.23	7658.89	1734.73	7932.34	1805.23
85+		1815.91				

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

Appendix B1

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

NH-94 VA

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	348.53	10.61	657.05	39.23	1381.31	130.77
30	369.83	11.26	657.05	39.23	1381.31	130.77
31	383.16	11.66	657.05	39.23	1381.31	130.77
32	405.17	12.33	672.70	40.16	1381.31	130.77
33	422.41	12.86	701.95	41.91	1381.31	130.77
34	441.67	13.44	731.19	43.65	1381.31	130.77
35	475.81	14.48	766.41	45.76	1381.31	130.77
36	518.82	15.79	846.42	50.53	1381.31	130.77
37	539.28	16.41	887.63	52.99	1381.31	130.77
38	558.44	17.00	929.65	55.50	1381.31	130.77
39	563.89	17.16	1016.15	60.67	1381.31	130.77
40	566.45	17.24	1060.64	63.32	1381.31	130.77
41	603.80	18.38	1095.24	65.39	1381.31	130.77
42	607.85	18.50	1095.24	65.39	1381.31	130.77
43	617.83	18.80	1095.24	65.39	1381.31	130.77
44	617.83	18.80	1095.24	65.39	1381.31	130.77
45	617.83	23.56	1156.54	81.73	1438.52	147.12
46	653.08	24.91	1156.54	81.73	1438.52	147.12
47	700.73	26.72	1156.54	81.73	1438.52	147.12
48	707.03	26.96	1156.54	81.73	1438.52	147.12
49	757.42	28.88	1156.54	81.73	1438.52	147.12
50	767.52	32.11	1181.06	89.91	1458.95	151.21
51	780.70	35.05	1217.84	98.08	1495.74	159.38
52	769.93	39.88	1258.71	106.25	1540.69	171.64
53	743.44	43.22	1303.66	118.51	1585.64	179.82
54	762.51	45.87	1352.70	130.77	1634.68	192.08
55	769.88	50.58	1401.74	143.03	1683.72	204.34
56	795.36	56.21	1454.87	155.29	1740.94	216.60
57	826.82	65.35	1512.08	167.56	1798.15	228.86
58	908.11	75.17	1573.38	183.90	1863.54	245.20
59	926.43	82.61	1646.94	200.25	1937.10	261.55
60	1001.38	94.35	1732.76	220.68	2027.01	281.98
61	1048.57	106.38	1826.76	241.12	2125.09	306.50
62	1101.24	117.99	1933.01	265.64	2235.43	331.02
63	1147.45	131.14	2051.53	290.16	2358.03	355.54
64	1196.88	144.10	2178.22	318.76	2488.80	384.15
65	1281.29	160.53	2313.08	351.46	2627.75	416.84
66	1394.39	183.47	2456.11	384.15	2774.87	449.54
67	1558.10	212.47	2607.32	416.84	2934.26	482.23
68	1691.68	242.14	2795.31	457.71	3126.33	527.19
69	1893.79	280.19	3028.25	510.84	3363.36	580.31
70	2060.11	319.27	3284.66	570.54	3631.06	635.74
71	2241.85	358.03	3412.41	602.42	3742.77	664.60
72	2421.46	398.59	3527.81	633.01	3846.17	692.24
73	2552.56	428.11	3633.58	658.41	3939.90	711.22
74	2764.63	471.93	3748.48	682.15	4042.74	725.62
75	2840.05	494.70	3884.07	713.40	4159.92	748.28
76	2924.31	522.59	4033.69	753.32	4300.81	789.33
77	3011.84	553.72	4074.40	783.01	4387.55	832.94
78	3138.97	598.71	4154.14	828.30	4438.90	879.62
79	3296.94	649.36	4260.47	874.90	4513.23	928.37
80	3450.24	700.73	4347.51	916.50	4565.42	965.64
81	3841.19	796.87	4813.24	1036.14	5039.70	1089.55
82	4251.38	899.41	5302.47	1157.91	5533.20	1213.46
83	4678.65	1001.96	5804.52	1279.69	6037.38	1337.37
84	5123.02	1106.64	6319.38	1403.60	6552.25	1461.28
85+		1442.05				

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

Appendix B1

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

NH-94 VA

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	459.59	20.55	985.79	80.54	1695.98	204.34
30	585.31	26.17	1032.25	84.33	1695.98	204.34
31	592.34	26.49	1079.61	88.20	1695.98	204.34
32	603.12	26.97	1177.03	96.16	1695.98	204.34
33	603.12	26.97	1227.11	100.25	1695.98	204.34
34	603.12	26.97	1250.53	102.17	1695.98	204.34
35	603.12	26.97	1250.53	102.17	1695.98	204.34
36	608.56	27.21	1250.53	102.17	1695.98	204.34
37	646.59	28.91	1250.53	102.17	1695.98	204.34
38	646.59	28.91	1250.53	102.17	1695.98	204.34
39	685.64	30.66	1250.53	102.17	1695.98	204.34
40	736.84	32.95	1250.53	102.17	1695.98	204.34
41	795.96	35.59	1250.53	102.17	1695.98	204.34
42	857.67	38.35	1250.53	102.17	1695.98	204.34
43	893.48	39.95	1250.53	102.17	1695.98	204.34
44	893.48	39.95	1250.53	102.17	1695.98	204.34
45	890.49	48.32	1352.70	130.77	1794.06	228.86
46	949.71	51.53	1352.70	130.77	1794.06	228.86
47	1011.26	54.87	1352.70	130.77	1794.06	228.86
48	1054.37	57.21	1352.70	130.77	1794.06	228.86
49	1054.37	57.21	1352.70	130.77	1794.06	228.86
50	1074.80	65.39	1397.65	138.95	1834.93	241.12
51	1111.58	73.56	1454.87	155.29	1892.15	253.38
52	1152.45	81.73	1520.26	167.56	1957.53	269.72
53	1197.41	93.99	1589.73	183.90	2031.09	286.07
54	1246.45	106.25	1663.29	204.34	2108.74	302.42
55	1295.49	118.51	1740.94	220.68	2190.48	322.85
56	1348.61	130.77	1822.67	241.12	2272.21	343.28
57	1405.83	143.03	1908.49	261.55	2362.12	363.72
58	1471.21	159.38	2006.57	286.07	2464.28	384.15
59	1548.86	175.73	2116.91	310.59	2582.80	412.76
60	1638.77	196.16	2251.78	343.28	2721.75	445.45
61	1740.94	220.68	2398.90	375.98	2872.96	478.14
62	1855.37	249.29	2562.37	412.76	3044.60	519.01
63	1982.05	277.90	2742.18	453.62	3232.59	559.88
64	2121.00	310.59	2934.26	498.58	3432.83	604.83
65	2268.12	343.28	3142.68	547.62	3649.43	653.87
66	2427.50	380.06	3363.36	596.66	3882.37	707.00
67	2590.97	416.84	3596.30	649.79	4127.57	760.13
68	2799.39	465.88	3882.37	715.17	4421.82	825.51
69	3073.20	527.19	4242.00	796.91	4797.79	907.25
70	3382.47	599.06	4645.80	888.41	5212.26	998.44
71	3560.10	645.17	4865.99	944.44	5414.00	1049.37
72	3720.31	684.83	5056.66	988.38	5589.71	1088.33
73	3880.04	721.79	5239.11	1028.11	5753.16	1116.13
74	3994.25	753.45	5443.83	1066.70	5935.38	1143.61
75	4116.04	783.43	5672.33	1116.08	6144.75	1182.66
76	4249.31	823.73	5936.49	1185.50	6392.68	1245.52
77	4392.92	873.32	6235.53	1273.19	6686.40	1344.08
78	4595.97	941.25	6522.47	1372.87	6945.88	1453.11
79	4844.18	1019.71	6596.36	1427.14	7009.49	1515.31
80	5084.56	1095.96	6622.75	1467.69	7022.25	1559.55
81	5701.97	1254.05	7393.98	1666.37	7812.71	1766.78
82	6351.43	1416.41	8201.53	1871.46	8637.34	1978.28
83	7026.52	1580.91	9030.44	2076.55	9479.07	2187.64
84	7725.11	1749.69	9878.58	2281.64	10337.90	2397.01
85+		2285.92				

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

Appendix B1

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

NH-94 VA

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	444.65	16.81	927.80	67.65	1557.04	171.64
30	566.27	21.41	971.53	70.84	1557.04	171.64
31	573.08	21.67	1016.11	74.09	1557.04	171.64
32	583.50	22.07	1107.80	80.78	1557.04	171.64
33	583.50	22.07	1154.92	84.21	1557.04	171.64
34	583.50	22.07	1176.97	85.82	1557.04	171.64
35	583.50	22.07	1176.97	85.82	1557.04	171.64
36	588.77	22.26	1176.97	85.82	1557.04	171.64
37	625.57	23.66	1176.97	85.82	1557.04	171.64
38	625.57	23.66	1176.97	85.82	1557.04	171.64
39	663.34	25.08	1176.97	85.82	1557.04	171.64
40	712.88	26.96	1176.97	85.82	1557.04	171.64
41	770.08	29.12	1176.97	85.82	1557.04	171.64
42	829.78	31.38	1176.97	85.82	1557.04	171.64
43	864.42	32.69	1176.97	85.82	1557.04	171.64
44	864.42	32.69	1176.97	85.82	1557.04	171.64
45	852.52	37.97	1262.79	106.25	1634.68	192.08
46	909.22	40.49	1262.79	106.25	1634.68	192.08
47	968.14	43.12	1262.79	106.25	1634.68	192.08
48	1009.42	44.95	1262.79	106.25	1634.68	192.08
49	1009.42	44.95	1262.79	106.25	1634.68	192.08
50	1025.76	53.13	1295.49	114.43	1667.38	200.25
51	1054.37	57.21	1344.53	126.69	1716.42	212.51
52	1091.15	69.47	1397.65	138.95	1773.63	224.77
53	1127.93	77.65	1454.87	155.29	1834.93	241.12
54	1168.80	85.82	1516.17	167.56	1900.32	253.38
55	1209.67	98.08	1585.64	183.90	1965.71	269.72
56	1254.62	106.25	1655.12	200.25	2039.27	286.07
57	1299.57	118.51	1724.59	216.60	2116.91	306.50
58	1352.70	130.77	1806.32	237.03	2202.74	322.85
59	1418.09	147.12	1904.41	261.55	2300.82	347.37
60	1495.74	163.47	2014.75	286.07	2419.33	371.89
61	1581.56	183.90	2137.35	314.68	2550.11	404.58
62	1679.64	204.34	2276.30	347.37	2693.14	437.28
63	1785.89	228.86	2427.50	380.06	2852.52	469.97
64	1900.32	257.46	2590.97	416.84	3020.08	510.84
65	2022.92	286.07	2766.70	457.71	3203.98	551.71
66	2157.78	314.68	2954.69	502.67	3400.14	592.57
67	2296.73	347.37	3150.85	547.62	3608.56	641.61
68	2472.46	388.24	3391.97	600.75	3861.94	694.74
69	2697.23	437.28	3694.38	670.22	4172.53	764.21
70	2954.56	497.18	4034.51	745.77	4519.46	839.50
71	3093.71	532.46	4209.16	788.97	4683.32	878.37
72	3224.27	566.38	4364.42	829.20	4827.14	914.34
73	3348.38	598.55	4506.76	859.10	4950.40	936.56
74	3431.63	618.55	4664.70	886.13	5089.38	949.66
75	3516.23	645.71	4841.61	925.84	5250.63	979.74
76	3615.89	676.03	5051.12	981.41	5447.29	1032.43
77	3727.41	718.12	5296.94	1057.69	5688.26	1122.91
78	3887.58	774.57	5528.60	1142.29	5894.36	1217.97
79	4076.54	836.39	5565.38	1186.10	5923.05	1265.14
80	4257.79	895.14	5560.97	1211.32	5904.93	1294.64
81	4747.01	1019.05	6176.25	1369.41	6535.16	1457.00
82	5261.88	1147.23	6815.02	1529.64	7188.89	1621.50
83	5791.70	1275.41	7468.75	1687.73	7851.16	1783.87
84	6336.47	1405.73	8133.16	1847.96	8521.98	1946.23
85+		1815.91				

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

Appendix B1

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

NH-94 VA

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

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

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	559.47	31.55	1048.16	108.94	2161.87	314.68
30	652.15	36.78	1143.16	118.81	2161.87	314.68
31	652.15	36.78	1241.54	129.04	2161.87	314.68
32	652.15	36.78	1292.01	134.28	2161.87	314.68
33	652.15	36.78	1395.52	145.04	2161.87	314.68
34	652.15	36.78	1454.87	151.21	2161.87	314.68
35	652.15	36.78	1454.87	151.21	2161.87	314.68
36	684.78	38.62	1454.87	151.21	2161.87	314.68
37	725.07	40.89	1454.87	151.21	2161.87	314.68
38	725.07	40.89	1454.87	151.21	2161.87	314.68
39	774.92	43.70	1454.87	151.21	2161.87	314.68
40	830.08	46.81	1454.87	151.21	2161.87	314.68
41	889.92	50.18	1454.87	151.21	2161.87	314.68
42	951.81	53.67	1454.87	151.21	2161.87	314.68
43	999.26	56.35	1454.87	151.21	2161.87	314.68
44	999.26	56.35	1454.87	151.21	2161.87	314.68
45	993.33	72.94	1618.34	192.08	2325.34	355.54
46	1052.15	77.26	1618.34	192.08	2325.34	355.54
47	1112.72	81.70	1618.34	192.08	2325.34	355.54
48	1168.80	85.82	1618.34	192.08	2325.34	355.54
49	1168.80	85.82	1618.34	192.08	2325.34	355.54
50	1201.49	93.99	1683.72	208.42	2390.72	367.80
51	1254.62	106.25	1769.54	228.86	2484.72	392.32
52	1311.83	118.51	1867.63	249.29	2582.80	412.76
53	1373.13	134.86	1965.71	273.81	2693.14	437.28
54	1440.21	150.96	2076.05	302.42	2811.65	465.88
55	1472.57	163.18	2190.48	326.94	2934.26	494.49
56	1578.50	187.14	2308.99	355.54	3065.03	523.10
57	1639.66	201.43	2435.68	388.24	3199.89	555.79
58	1716.81	220.10	2574.63	420.93	3351.10	592.57
59	1826.87	248.94	2738.09	457.71	3530.92	633.44
60	1925.11	273.88	2930.17	502.67	3739.34	678.39
61	2037.86	302.34	3138.59	551.71	3968.19	731.52
62	2177.38	336.18	3375.62	604.83	4221.57	788.73
63	2280.77	361.72	3629.00	666.13	4499.47	854.12
64	2441.85	401.92	3906.89	727.43	4801.88	919.51
65	2589.65	437.84	4201.14	796.91	5124.73	993.07
66	2783.35	482.60	4515.81	870.47	5463.93	1070.72
67	3031.93	535.72	4846.84	948.12	5827.65	1152.45
68	3301.55	598.55	5251.42	1038.02	6264.92	1250.53
69	3543.87	658.20	5762.26	1156.54	6816.63	1373.13
70	3821.12	724.38	6332.96	1283.71	7425.13	1503.77
71	4053.48	782.19	6642.15	1360.30	7726.51	1574.06
72	4314.29	841.98	6922.36	1421.49	7992.18	1632.49
73	4472.40	878.56	7182.65	1475.26	8235.40	1672.43
74	4729.84	931.91	7470.22	1528.15	8503.47	1705.38
75	5015.11	998.34	7796.67	1594.85	8817.63	1759.72
76	5295.44	1067.43	8097.68	1671.89	9078.47	1826.96
77	5503.59	1133.32	8261.80	1741.76	9232.21	1911.71
78	5790.74	1224.08	8541.93	1848.53	9521.08	2046.14
79	6133.63	1328.34	8893.74	1974.58	9892.48	2195.49
80	6471.07	1431.37	9218.44	2091.51	10235.35	2328.64
81	7246.57	1630.05	10327.21	2382.05	11440.26	2651.24
82	8062.66	1835.14	11489.40	2679.01	12696.45	2975.96
83	8904.39	2044.51	12681.49	2975.96	13978.27	3298.56
84	9773.89	2253.87	13903.50	3275.06	15290.00	3619.01
85+		2918.28				

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

Appendix B1

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

NH-94 VA

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	538.43	27.34	977.49	91.27	1965.71	269.72
30	627.63	31.87	1066.10	99.55	1965.71	269.72
31	627.63	31.87	1157.84	108.11	1965.71	269.72
32	627.63	31.87	1204.91	112.51	1965.71	269.72
33	627.63	31.87	1301.44	121.52	1965.71	269.72
34	627.63	31.87	1356.79	126.69	1965.71	269.72
35	627.63	31.87	1356.79	126.69	1965.71	269.72
36	659.04	33.47	1356.79	126.69	1965.71	269.72
37	697.81	35.44	1356.79	126.69	1965.71	269.72
38	697.81	35.44	1356.79	126.69	1965.71	269.72
39	745.79	37.87	1356.79	126.69	1965.71	269.72
40	798.87	40.57	1356.79	126.69	1965.71	269.72
41	856.47	43.49	1356.79	126.69	1965.71	269.72
42	916.03	46.52	1356.79	126.69	1965.71	269.72
43	961.70	48.84	1356.79	126.69	1965.71	269.72
44	961.70	48.84	1356.79	126.69	1965.71	269.72
45	941.23	59.04	1491.65	163.47	2104.65	302.42
46	996.97	62.54	1491.65	163.47	2104.65	302.42
47	1054.37	66.14	1491.65	163.47	2104.65	302.42
48	1107.50	69.47	1491.65	163.47	2104.65	302.42
49	1107.50	69.47	1491.65	163.47	2104.65	302.42
50	1136.10	77.65	1548.86	175.73	2157.78	314.68
51	1181.06	89.91	1622.42	192.08	2235.43	331.02
52	1230.10	102.17	1700.07	212.51	2321.25	351.46
53	1279.14	114.43	1785.89	232.94	2415.24	375.98
54	1334.13	126.48	1879.89	253.38	2513.33	396.41
55	1361.13	139.30	1977.97	277.90	2619.58	420.93
56	1452.39	154.60	2080.13	302.42	2729.92	445.45
57	1502.68	169.20	2186.39	326.94	2848.44	474.06
58	1568.74	188.09	2304.90	355.54	2979.21	506.75
59	1658.23	208.78	2443.85	388.24	3130.42	539.45
60	1742.53	230.22	2603.23	425.02	3306.15	580.31
61	1837.61	251.30	2783.05	465.88	3502.31	625.27
62	1950.65	281.46	2983.30	514.93	3718.90	674.31
63	2033.27	304.61	3199.89	563.97	3951.85	727.43
64	2168.85	337.46	3432.83	617.09	4209.31	784.65
65	2294.01	366.74	3682.12	674.31	4483.12	845.95
66	2457.88	404.03	3951.85	735.61	4773.27	911.34
67	2670.99	452.13	4233.83	800.99	5083.86	980.81
68	2897.44	503.24	4573.03	878.64	5455.75	1062.54
69	3097.63	550.36	5002.13	976.72	5917.55	1164.71
70	3321.30	604.86	5477.15	1084.02	6426.69	1275.56
71	3507.69	653.56	5728.81	1142.65	6669.36	1333.09
72	3721.54	703.89	5956.19	1195.68	6881.64	1380.77
73	3845.31	732.14	6158.07	1235.84	7069.98	1404.84
74	4045.42	773.03	6376.77	1274.02	7266.24	1421.15
75	4268.55	822.68	6626.70	1322.17	7498.63	1452.17
76	4489.31	878.40	6860.12	1386.30	7696.38	1512.58
77	4652.30	934.08	6986.14	1450.11	7818.14	1598.98
78	4876.92	1008.35	7203.25	1542.12	8041.64	1722.67
79	5135.66	1091.38	7457.47	1640.46	8309.03	1838.47
80	5383.65	1168.59	7675.98	1724.05	8536.94	1931.28
81	5988.25	1322.41	8536.94	1946.23	9468.39	2174.82
82	6620.61	1480.50	9432.07	2172.69	10431.90	2418.37
83	7270.07	1638.60	10342.17	2397.01	11406.08	2659.78
84	7932.34	1796.69	11267.22	2621.33	12390.95	2899.05
85+		2292.33				

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

Appendix B2

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

NH-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	654.60	39.23	902.72	84.29
30	654.60	39.23	902.72	84.29
31	654.60	39.23	902.72	84.29
32	654.60	39.23	902.72	84.29
33	654.60	39.23	902.72	84.29
34	654.60	39.23	902.72	84.29
35	654.60	39.23	902.72	84.29
36	655.05	39.25	902.72	84.29
37	672.85	40.32	902.72	84.29
38	681.81	40.86	902.72	84.29
39	690.82	41.40	902.72	84.29
40	699.88	41.94	902.72	84.29
41	710.12	42.55	902.72	84.29
42	720.50	43.18	902.72	84.29
43	725.98	43.50	902.72	84.29
44	725.98	43.50	902.72	84.29
45	757.68	53.74	940.79	92.45
46	766.77	54.38	940.79	92.45
47	766.77	54.38	940.79	92.45
48	766.77	54.38	940.79	92.45
49	766.77	54.38	940.79	92.45
50	783.08	57.10	954.38	97.89
51	807.55	65.26	978.85	103.32
52	834.74	70.69	1006.04	108.76
53	861.93	76.13	1033.23	116.92
54	891.84	84.29	1065.86	122.36
55	924.47	92.45	1098.49	130.51
56	957.10	100.60	1133.84	138.67
57	992.45	108.76	1169.18	146.83
58	1033.23	116.92	1209.97	157.70
59	1079.46	127.79	1258.91	168.58
60	1133.84	141.39	1313.29	179.46
61	1196.37	154.98	1375.83	193.05
62	1261.63	171.30	1446.53	209.37
63	1337.76	187.61	1519.94	225.68
64	1416.62	206.65	1604.23	244.71
65	1502.11	225.45	1689.53	263.48
66	1593.35	244.71	1786.41	285.50
67	1691.24	266.47	1887.01	307.25
68	1808.16	293.66	2006.65	334.44
69	1957.70	326.28	2156.19	367.07
70	2127.29	364.06	2328.33	404.81
71	2283.70	399.38	2484.73	436.90
72	2439.95	433.53	2641.50	470.66
73	2563.03	461.81	2803.69	500.75
74	2703.09	490.34	2967.95	531.27
75	2862.78	523.80	3111.31	560.09
76	3041.88	566.26	3277.82	600.30
77	3244.54	621.25	3466.21	655.09
78	3508.64	693.31	3718.05	731.09
79	3827.08	781.08	4024.53	819.77
80	4172.33	873.78	4351.79	914.37
81	4616.70	989.14	4800.42	1031.87
82	5086.70	1106.64	5270.43	1151.50
83	5569.52	1224.14	5753.24	1271.14
84	6067.29	1343.78	6248.88	1390.78
85+				

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

Appendix B2

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

NH-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	622.73	31.87	834.74	67.98
30	622.73	31.87	834.74	67.98
31	622.73	31.87	834.74	67.98
32	622.73	31.87	834.74	67.98
33	622.73	31.87	834.74	67.98
34	622.73	31.87	834.74	67.98
35	622.73	31.87	834.74	67.98
36	623.16	31.89	834.74	67.98
37	640.09	32.76	834.74	67.98
38	648.61	33.20	834.74	67.98
39	657.19	33.64	834.74	67.98
40	665.80	34.08	834.74	67.98
41	675.54	34.58	834.74	67.98
42	685.42	35.08	834.74	67.98
43	690.63	35.35	834.74	67.98
44	690.63	35.35	834.74	67.98
45	712.01	42.99	864.65	76.13
46	720.54	43.50	864.65	76.13
47	720.54	43.50	864.65	76.13
48	720.54	43.50	864.65	76.13
49	720.54	43.50	864.65	76.13
50	734.14	46.22	875.53	78.85
51	753.17	51.66	894.56	84.29
52	774.92	57.10	916.31	89.73
53	796.68	62.54	940.79	95.17
54	821.15	67.98	965.26	100.60
55	848.34	73.41	992.45	106.04
56	875.53	81.57	1019.64	111.48
57	905.44	87.01	1049.55	119.64
58	938.07	95.17	1084.89	127.79
59	976.13	103.32	1122.96	135.95
60	1019.64	114.20	1169.18	146.83
61	1071.30	125.08	1220.85	157.70
62	1125.68	138.67	1277.95	171.30
63	1188.22	152.27	1340.48	184.89
64	1253.47	165.86	1408.46	198.49
65	1322.83	181.99	1480.38	214.59
66	1400.30	198.49	1560.73	233.84
67	1481.87	217.52	1645.02	250.15
68	1577.04	239.27	1742.90	271.90
69	1699.40	266.47	1867.98	299.09
70	1839.30	296.14	2010.46	328.74
71	1967.41	324.33	2136.27	356.49
72	2093.65	351.58	2263.39	383.40
73	2193.58	374.58	2396.83	409.47
74	2304.85	398.25	2528.63	431.66
75	2430.71	424.83	2642.52	453.99
76	2576.24	458.62	2775.19	488.34
77	2738.93	503.35	2928.35	533.26
78	2950.45	562.62	3130.05	596.94
79	3207.00	633.13	3375.27	666.75
80	3484.42	707.14	3636.10	741.32
81	3841.19	799.00	3997.15	835.32
82	4217.19	890.87	4375.29	929.32
83	4603.88	984.87	4761.97	1023.32
84	5001.24	1078.87	5157.20	1117.32
85+				

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

Appendix B2

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

NH-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	696.28	49.03	995.17	106.04
30	696.28	49.03	995.17	106.04
31	696.28	49.03	995.17	106.04
32	696.28	49.03	995.17	106.04
33	696.28	49.03	995.17	106.04
34	696.28	49.03	995.17	106.04
35	701.75	49.42	995.17	106.04
36	719.64	50.68	995.17	106.04
37	728.66	51.31	995.17	106.04
38	737.72	51.95	995.17	106.04
39	755.96	53.24	995.17	106.04
40	765.15	53.88	995.17	106.04
41	772.21	54.38	995.17	106.04
42	772.21	54.38	995.17	106.04
43	772.21	54.38	995.17	106.04
44	772.21	54.38	995.17	106.04
45	823.87	67.98	1044.11	116.92
46	823.87	67.98	1044.11	116.92
47	823.87	67.98	1044.11	116.92
48	823.87	67.98	1044.11	116.92
49	823.87	67.98	1044.11	116.92
50	842.90	73.41	1063.14	122.36
51	875.53	78.85	1095.77	130.51
52	908.16	87.01	1128.40	138.67
53	943.50	95.17	1163.75	146.83
54	981.57	106.04	1204.53	154.98
55	1022.36	114.20	1245.32	165.86
56	1063.14	125.08	1288.82	174.02
57	1109.37	135.95	1335.05	184.89
58	1158.31	146.83	1386.71	198.49
59	1218.13	160.42	1446.53	212.08
60	1286.10	176.74	1517.22	228.40
61	1362.24	195.77	1596.07	244.71
62	1446.53	214.80	1683.08	263.75
63	1538.97	236.56	1778.25	285.50
64	1639.58	258.31	1881.57	309.97
65	1745.62	282.78	1993.05	334.44
66	1859.82	309.97	2112.69	361.63
67	1982.18	337.16	2237.76	388.82
68	2129.00	369.79	2390.03	421.45
69	2316.62	410.57	2580.36	464.95
70	2529.38	459.15	2798.35	510.77
71	2728.64	503.91	2996.68	554.84
72	2927.06	547.34	3194.12	597.58
73	3137.52	592.03	3403.54	636.37
74	3374.74	637.91	3637.11	676.49
75	3647.54	695.01	3906.26	730.52
76	3959.16	765.32	4219.27	800.34
77	4183.22	829.00	4500.80	879.33
78	4472.10	913.70	4772.43	968.86
79	4822.13	1014.95	5102.30	1073.46
80	5189.24	1119.46	5443.47	1177.14
81	5770.34	1269.00	6033.11	1333.10
82	6381.34	1424.96	6650.52	1491.19
83	7011.57	1578.78	7282.89	1647.14
84	7658.89	1734.73	7932.34	1805.23
85+				

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

Appendix B2

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

NH-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	657.05	39.23	919.03	87.01
30	657.05	39.23	919.03	87.01
31	657.05	39.23	919.03	87.01
32	657.05	39.23	919.03	87.01
33	657.05	39.23	919.03	87.01
34	657.05	39.23	919.03	87.01
35	662.21	39.53	919.03	87.01
36	679.10	40.54	919.03	87.01
37	687.61	41.05	919.03	87.01
38	696.15	41.56	919.03	87.01
39	713.37	42.59	919.03	87.01
40	722.04	43.11	919.03	87.01
41	728.70	43.50	919.03	87.01
42	728.70	43.50	919.03	87.01
43	728.70	43.50	919.03	87.01
44	728.70	43.50	919.03	87.01
45	769.49	54.38	957.10	97.89
46	769.49	54.38	957.10	97.89
47	769.49	54.38	957.10	97.89
48	769.49	54.38	957.10	97.89
49	769.49	54.38	957.10	97.89
50	785.80	59.82	970.70	100.60
51	810.27	65.26	995.17	106.04
52	837.46	70.69	1025.08	114.20
53	867.37	78.85	1054.99	119.64
54	900.00	87.01	1087.61	127.79
55	932.63	95.17	1120.24	135.95
56	967.98	103.32	1158.31	144.11
57	1006.04	111.48	1196.37	152.27
58	1046.83	122.36	1239.88	163.14
59	1095.77	133.23	1288.82	174.02
60	1152.87	146.83	1348.64	187.61
61	1215.41	160.42	1413.90	203.93
62	1286.10	176.74	1487.31	220.24
63	1364.95	193.05	1568.88	236.56
64	1449.24	212.08	1655.89	255.59
65	1538.97	233.84	1748.34	277.34
66	1634.14	255.59	1846.22	299.09
67	1734.74	277.34	1952.27	320.85
68	1859.82	304.53	2080.06	350.76
69	2014.80	339.88	2237.76	386.10
70	2189.77	380.36	2420.71	423.83
71	2353.39	415.46	2581.22	458.35
72	2519.87	452.15	2747.26	494.45
73	2691.54	487.71	2918.44	526.83
74	2883.45	524.73	3109.80	558.17
75	3107.25	570.72	3327.93	598.62
76	3361.41	627.76	3584.00	657.78
77	3542.96	680.88	3815.26	724.29
78	3776.49	753.00	4035.36	799.65
79	4057.60	833.24	4298.31	884.16
80	4347.51	916.50	4565.42	965.64
81	4813.24	1036.14	5039.70	1089.55
82	5302.47	1157.91	5533.20	1213.46
83	5804.52	1279.69	6037.38	1337.37
84	6319.38	1403.60	6552.25	1461.28
85+				

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

Appendix B2

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

NH-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	779.40	63.68	1128.40	135.95
30	788.94	64.46	1128.40	135.95
31	798.52	65.24	1128.40	135.95
32	817.81	66.81	1128.40	135.95
33	827.52	67.61	1128.40	135.95
34	832.02	67.98	1128.40	135.95
35	832.02	67.98	1128.40	135.95
36	832.02	67.98	1128.40	135.95
37	832.02	67.98	1128.40	135.95
38	832.02	67.98	1128.40	135.95
39	832.02	67.98	1128.40	135.95
40	832.02	67.98	1128.40	135.95
41	832.02	67.98	1128.40	135.95
42	832.02	67.98	1128.40	135.95
43	832.02	67.98	1128.40	135.95
44	832.02	67.98	1128.40	135.95
45	900.00	87.01	1193.66	152.27
46	900.00	87.01	1193.66	152.27
47	900.00	87.01	1193.66	152.27
48	900.00	87.01	1193.66	152.27
49	900.00	87.01	1193.66	152.27
50	929.91	92.45	1220.85	160.42
51	967.98	103.32	1258.91	168.58
52	1011.48	111.48	1302.42	179.46
53	1057.70	122.36	1351.36	190.33
54	1106.65	135.95	1403.02	201.21
55	1158.31	146.83	1457.40	214.80
56	1212.69	160.42	1511.78	228.40
57	1269.79	174.02	1571.60	241.99
58	1335.05	190.33	1639.58	255.59
59	1408.46	206.65	1718.43	274.62
60	1498.19	228.40	1810.88	296.37
61	1596.07	250.15	1911.48	318.13
62	1704.83	274.62	2025.68	345.32
63	1824.47	301.81	2150.76	372.51
64	1952.27	331.72	2283.99	402.42
65	2090.94	364.35	2428.10	435.05
66	2237.76	396.98	2583.08	470.39
67	2392.75	432.33	2746.22	505.74
68	2583.08	475.83	2941.99	549.24
69	2822.36	530.21	3192.15	603.63
70	3097.20	592.27	3474.84	665.63
71	3355.85	651.34	3733.79	723.71
72	3611.90	705.99	3992.65	777.38
73	3880.82	761.56	4261.60	826.76
74	4187.56	820.54	4565.67	879.70
75	4537.86	892.86	4915.80	946.13
76	4947.08	987.91	5327.24	1037.94
77	5422.20	1107.13	5814.26	1168.77
78	5929.52	1248.07	6314.44	1321.01
79	6282.25	1359.18	6675.71	1443.15
80	6622.75	1467.69	7022.25	1559.55
81	7393.98	1666.37	7812.71	1766.78
82	8201.53	1871.46	8637.34	1978.28
83	9030.44	2076.55	9479.07	2187.64
84	9878.58	2281.64	10337.90	2397.01
85+				

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

Appendix B2

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

NH-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	733.56	53.49	1035.95	114.20
30	742.53	54.14	1035.95	114.20
31	751.55	54.80	1035.95	114.20
32	769.70	56.12	1035.95	114.20
33	778.85	56.79	1035.95	114.20
34	783.08	57.10	1035.95	114.20
35	783.08	57.10	1035.95	114.20
36	783.08	57.10	1035.95	114.20
37	783.08	57.10	1035.95	114.20
38	783.08	57.10	1035.95	114.20
39	783.08	57.10	1035.95	114.20
40	783.08	57.10	1035.95	114.20
41	783.08	57.10	1035.95	114.20
42	783.08	57.10	1035.95	114.20
43	783.08	57.10	1035.95	114.20
44	783.08	57.10	1035.95	114.20
45	840.18	70.69	1087.61	127.79
46	840.18	70.69	1087.61	127.79
47	840.18	70.69	1087.61	127.79
48	840.18	70.69	1087.61	127.79
49	840.18	70.69	1087.61	127.79
50	861.93	76.13	1109.37	133.23
51	894.56	84.29	1141.99	141.39
52	929.91	92.45	1180.06	149.55
53	967.98	103.32	1220.85	160.42
54	1008.76	111.48	1264.35	168.58
55	1054.99	122.36	1307.86	179.46
56	1101.21	133.23	1356.80	190.33
57	1147.43	144.11	1408.46	203.93
58	1201.81	157.70	1465.56	214.80
59	1267.07	174.02	1530.82	231.12
60	1340.48	190.33	1609.67	247.43
61	1422.05	209.37	1696.68	269.18
62	1514.50	231.12	1791.84	290.94
63	1615.11	252.87	1897.89	312.69
64	1723.87	277.34	2009.37	339.88
65	1840.79	304.53	2131.72	367.07
66	1965.86	334.44	2262.24	394.26
67	2096.38	364.35	2400.91	426.89
68	2256.80	399.70	2569.49	462.24
69	2458.01	445.92	2776.13	508.46
70	2689.67	497.18	3012.98	559.67
71	2902.87	544.12	3229.88	605.77
72	3117.44	592.29	3447.96	653.10
73	3338.34	636.37	3666.96	693.75
74	3588.23	681.64	3914.91	730.51
75	3873.29	740.67	4200.50	783.79
76	4209.27	817.84	4539.41	860.36
77	4606.04	919.73	4946.31	976.44
78	5026.00	1038.45	5358.51	1107.25
79	5300.36	1129.62	5641.00	1204.89
80	5560.97	1211.32	5904.93	1294.64
81	6176.25	1369.41	6535.16	1457.00
82	6815.02	1529.64	7188.89	1621.50
83	7468.75	1687.73	7851.16	1783.87
84	8133.16	1847.96	8521.98	1946.23
85+				

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

Appendix B2

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

NH-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	886.07	92.09	1438.37	209.37
30	905.99	94.16	1438.37	209.37
31	926.08	96.25	1438.37	209.37
32	936.19	97.30	1438.37	209.37
33	956.53	99.42	1438.37	209.37
34	967.98	100.60	1438.37	209.37
35	967.98	100.60	1438.37	209.37
36	967.98	100.60	1438.37	209.37
37	967.98	100.60	1438.37	209.37
38	967.98	100.60	1438.37	209.37
39	967.98	100.60	1438.37	209.37
40	967.98	100.60	1438.37	209.37
41	967.98	100.60	1438.37	209.37
42	967.98	100.60	1438.37	209.37
43	967.98	100.60	1438.37	209.37
44	967.98	100.60	1438.37	209.37
45	1076.74	127.79	1547.13	236.56
46	1076.74	127.79	1547.13	236.56
47	1076.74	127.79	1547.13	236.56
48	1076.74	127.79	1547.13	236.56
49	1076.74	127.79	1547.13	236.56
50	1120.24	138.67	1590.63	244.71
51	1177.34	152.27	1653.17	261.03
52	1242.60	165.86	1718.43	274.62
53	1307.86	182.18	1791.84	290.94
54	1381.27	201.21	1870.70	309.97
55	1457.40	217.52	1952.27	329.00
56	1536.25	236.56	2039.28	348.04
57	1620.54	258.31	2129.00	369.79
58	1712.99	280.06	2229.61	394.26
59	1821.75	304.53	2349.25	421.45
60	1949.55	334.44	2487.92	451.36
61	2088.22	367.07	2640.18	486.71
62	2245.92	402.42	2808.76	524.77
63	2414.50	443.20	2993.66	568.28
64	2599.40	483.99	3194.86	611.78
65	2795.17	530.21	3409.67	660.73
66	3004.53	579.15	3635.35	712.39
67	3224.77	630.82	3877.34	766.77
68	3493.96	690.63	4168.28	832.02
69	3833.84	769.49	4535.35	913.60
70	4221.97	855.80	4950.08	1002.51
71	4580.80	938.14	5328.63	1085.56
72	4944.54	1015.35	5708.70	1166.07
73	5320.48	1092.79	6100.30	1238.84
74	5746.32	1175.50	6541.13	1311.83
75	6237.34	1275.88	7054.10	1407.78
76	6748.06	1393.24	7565.39	1522.47
77	7184.17	1514.58	8028.00	1662.35
78	7765.39	1680.48	8655.52	1860.13
79	8470.23	1880.56	9421.41	2090.95
80	9218.44	2091.51	10235.35	2328.64
81	10327.21	2382.05	11440.26	2651.24
82	11489.40	2679.01	12696.45	2975.96
83	12681.49	2975.96	13978.27	3298.56
84	13903.50	3275.06	15290.00	3619.01
85+				

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

Appendix B2

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

NH-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	826.34	77.16	1307.86	179.46
30	844.91	78.89	1307.86	179.46
31	863.65	80.64	1307.86	179.46
32	873.08	81.52	1307.86	179.46
33	892.05	83.29	1307.86	179.46
34	902.72	84.29	1307.86	179.46
35	902.72	84.29	1307.86	179.46
36	902.72	84.29	1307.86	179.46
37	902.72	84.29	1307.86	179.46
38	902.72	84.29	1307.86	179.46
39	902.72	84.29	1307.86	179.46
40	902.72	84.29	1307.86	179.46
41	902.72	84.29	1307.86	179.46
42	902.72	84.29	1307.86	179.46
43	902.72	84.29	1307.86	179.46
44	902.72	84.29	1307.86	179.46
45	992.45	108.76	1400.30	201.21
46	992.45	108.76	1400.30	201.21
47	992.45	108.76	1400.30	201.21
48	992.45	108.76	1400.30	201.21
49	992.45	108.76	1400.30	201.21
50	1030.51	116.92	1435.65	209.37
51	1079.46	127.79	1487.31	220.24
52	1131.12	141.39	1544.41	233.84
53	1188.22	154.98	1606.95	250.15
54	1250.76	168.58	1672.21	263.75
55	1316.01	184.89	1742.90	280.06
56	1383.99	201.21	1816.31	296.37
57	1454.68	217.52	1895.17	315.41
58	1533.54	236.56	1982.18	337.16
59	1625.98	258.31	2082.78	358.91
60	1732.02	282.78	2199.70	386.10
61	1851.66	309.97	2330.21	416.01
62	1984.89	342.60	2474.32	448.64
63	2129.00	375.23	2629.31	483.99
64	2283.99	410.57	2800.60	522.05
65	2449.85	448.64	2982.78	562.84
66	2629.31	489.43	3175.83	606.34
67	2816.92	532.93	3382.48	652.57
68	3042.60	584.59	3629.91	706.95
69	3328.10	649.85	3937.16	774.92
70	3651.43	722.68	4284.46	850.37
71	3950.90	788.04	4599.56	919.38
72	4254.42	854.06	4915.46	986.26
73	4561.53	915.44	5237.02	1040.62
74	4905.21	980.01	5589.41	1093.19
75	5301.36	1057.73	5998.90	1161.73
76	5716.77	1155.25	6413.65	1260.49
77	6074.90	1260.96	6798.38	1390.42
78	6548.41	1401.93	7310.58	1566.06
79	7102.35	1562.34	7913.36	1750.92
80	7675.98	1724.05	8536.94	1931.28
81	8536.94	1946.23	9468.39	2174.82
82	9432.07	2172.69	10431.90	2418.37
83	10342.17	2397.01	11406.08	2659.78
84	11267.22	2621.33	12390.95	2899.05
85+				

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

Appendix B3

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	GPO Inflation with 2016 Shared Cost		1.6% Simple Inflation or 5.0% Simple Inflation with 2016 Shared Cost		1.6% Compound Inflation or 5.0% Compound Inflation with 2016 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	243.86	7.42	391.05	23.43	750.93	70.12
30	254.01	7.73	391.05	23.43	750.93	70.12
31	256.18	7.80	391.05	23.43	750.93	70.12
32	267.69	8.15	391.05	23.43	750.93	70.12
33	270.09	8.22	405.92	24.32	750.93	70.12
34	272.49	8.29	424.37	25.43	750.93	70.12
35	275.49	8.38	424.37	25.43	750.93	70.12
36	277.89	8.46	442.90	26.54	750.93	70.12
37	280.89	8.55	483.15	28.95	750.93	70.12
38	284.78	8.67	503.46	30.17	750.93	70.12
39	287.18	8.74	523.90	31.40	750.93	70.12
40	293.35	8.93	544.48	32.63	750.93	70.12
41	311.53	9.48	567.77	34.02	750.93	70.12
42	327.71	9.97	591.41	35.44	750.93	70.12
43	343.05	10.44	603.91	36.19	750.93	70.12
44	346.75	10.55	603.91	36.19	750.93	70.12
45	316.16	12.01	617.13	43.77	782.59	76.90
46	335.58	12.74	637.84	45.24	782.59	76.90
47	366.48	13.92	637.84	45.24	782.59	76.90
48	396.54	15.06	637.84	45.24	782.59	76.90
49	399.42	15.17	637.84	45.24	782.59	76.90
50	407.85	16.99	651.41	47.50	793.90	81.43
51	415.44	18.65	671.76	54.28	814.26	85.95
52	407.46	21.02	694.38	58.81	836.88	90.47
53	405.18	23.47	717.00	63.33	859.49	97.26
54	397.29	25.39	741.88	70.12	886.64	101.78
55	396.84	26.07	769.02	76.90	913.78	108.57
56	434.82	30.73	796.16	83.69	943.18	115.35
57	446.68	33.77	825.57	90.47	972.59	122.14
58	474.56	39.42	859.49	97.26	1006.51	131.19
59	491.22	43.94	897.95	106.31	1047.23	140.23
60	517.70	48.93	943.18	117.62	1092.46	149.28
61	548.25	55.78	995.20	128.92	1144.49	160.59
62	582.26	62.73	1049.49	142.50	1203.29	174.16
63	611.06	68.78	1112.82	156.07	1264.36	187.73
64	652.38	77.51	1178.41	171.90	1334.48	203.56
65	692.38	87.36	1249.53	187.54	1405.44	219.18
66	748.10	97.43	1325.43	203.56	1486.02	237.49
67	818.42	111.06	1406.86	221.66	1569.71	255.59
68	884.83	124.43	1504.12	244.28	1669.23	278.20
69	960.42	141.90	1628.52	271.42	1793.63	305.35
70	1050.71	161.25	1767.10	302.41	1934.10	336.27
71	1127.90	178.90	1852.05	323.89	2015.09	354.32
72	1212.90	198.78	1929.76	342.88	2089.16	372.24
73	1312.15	219.53	1974.57	355.78	2159.97	385.78
74	1417.80	241.54	2025.93	367.50	2224.44	398.18
75	1547.71	269.45	2084.49	381.40	2265.46	407.82
76	1667.18	296.85	2148.60	399.97	2315.25	424.01
77	1742.50	319.99	2219.52	424.98	2371.15	448.13
78	1829.26	348.36	2305.60	455.59	2443.20	480.41
79	1929.78	379.19	2400.53	489.93	2524.39	514.20
80	2030.48	410.95	2492.47	521.98	2599.68	546.23
81	2260.20	468.38	2757.93	590.89	2867.68	616.42
82	2503.96	528.36	3038.70	661.09	3148.45	687.89
83	2757.93	590.89	3327.13	731.28	3436.88	759.36
84	3024.66	653.43	3624.49	802.75	3732.97	830.82
85+		857.63				

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

Age 85+ rates are for inflation additions only

Appendix B3

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	GPO Inflation with 2016 Shared Cost		1.6% Simple Inflation or 5.0% Simple Inflation with 2016 Shared Cost		1.6% Compound Inflation or 5.0% Compound Inflation with 2016 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	237.50	5.30	372.01	19.04	694.38	56.55
30	247.38	5.52	372.01	19.04	694.38	56.55
31	249.50	5.57	372.01	19.04	694.38	56.55
32	260.71	5.82	372.01	19.04	694.38	56.55
33	263.05	5.87	386.16	19.76	694.38	56.55
34	265.38	5.92	403.71	20.66	694.38	56.55
35	268.30	5.99	403.71	20.66	694.38	56.55
36	270.64	6.04	421.33	21.56	694.38	56.55
37	273.56	6.11	459.62	23.52	694.38	56.55
38	277.36	6.19	478.95	24.51	694.38	56.55
39	279.69	6.24	498.40	25.51	694.38	56.55
40	285.70	6.38	517.97	26.51	694.38	56.55
41	303.40	6.77	540.12	27.64	694.38	56.55
42	319.16	7.12	562.61	28.80	694.38	56.55
43	334.10	7.46	574.50	29.40	694.38	56.55
44	337.71	7.54	574.50	29.40	694.38	56.55
45	305.49	9.34	579.92	35.01	719.26	63.33
46	324.25	9.91	599.38	36.19	719.26	63.33
47	354.11	10.82	599.38	36.19	719.26	63.33
48	383.15	11.71	599.38	36.19	719.26	63.33
49	385.94	11.80	599.38	36.19	719.26	63.33
50	390.86	13.60	610.69	38.45	728.31	65.59
51	398.48	15.26	626.53	42.97	744.14	70.12
52	388.06	16.17	644.62	47.50	762.24	74.64
53	384.85	18.77	662.72	52.02	782.59	79.16
54	376.38	19.42	683.07	56.55	802.95	83.69
55	373.66	21.72	705.69	61.07	825.57	88.21
56	407.17	24.58	728.31	67.85	848.19	92.73
57	417.51	27.63	753.19	72.38	873.07	99.52
58	441.45	31.53	780.33	79.16	902.47	106.31
59	455.12	34.53	812.00	85.95	934.14	113.09
60	476.66	39.46	848.19	95.00	972.59	122.14
61	502.03	44.62	891.16	104.04	1015.56	131.19
62	530.79	49.86	936.40	115.35	1063.06	142.50
63	555.07	55.99	988.42	126.66	1115.08	153.80
64	589.41	62.98	1042.70	137.97	1171.63	165.11
65	621.20	69.56	1100.40	151.39	1231.45	178.50
66	667.18	79.27	1164.84	165.11	1298.29	194.52
67	727.87	88.85	1232.70	180.95	1368.41	208.09
68	782.86	100.23	1311.86	199.04	1449.83	226.18
69	846.21	114.21	1413.64	221.66	1553.88	248.80
70	918.94	130.04	1527.87	245.99	1670.05	273.08
71	981.37	144.82	1595.55	263.03	1732.50	289.11
72	1049.49	160.04	1655.87	278.07	1790.11	303.23
73	1131.17	175.96	1689.95	288.58	1846.53	315.46
74	1215.96	193.56	1727.45	298.48	1895.18	323.52
75	1320.98	216.88	1769.89	309.33	1924.12	330.57
76	1416.86	239.09	1819.70	323.94	1960.22	344.93
77	1474.07	257.81	1873.64	344.33	2003.22	364.79
78	1541.11	279.55	1938.80	369.71	2056.81	392.26
79	1616.95	304.70	2011.59	397.13	2117.14	418.22
80	1693.55	329.27	2081.53	422.43	2172.14	442.85
81	1876.05	373.93	2294.66	477.31	2387.82	499.01
82	2071.32	422.43	2519.27	532.19	2613.71	555.16
83	2272.96	470.93	2750.27	588.34	2844.71	611.31
84	2483.54	519.42	2987.65	644.50	3080.81	667.47
85+		678.95				

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

Age 85+ rates are for inflation additions only

Appendix B3

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	GPO Inflation with 2016 Shared Cost		1.6% Simple Inflation or 5.0% Simple Inflation with 2016 Shared Cost		1.6% Compound Inflation or 5.0% Compound Inflation with 2016 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	280.48	9.47	415.95	29.29	827.83	88.21
30	284.27	9.60	415.95	29.29	827.83	88.21
31	286.61	9.67	415.95	29.29	827.83	88.21
32	290.41	9.80	425.85	29.99	827.83	88.21
33	293.33	9.90	444.36	31.29	827.83	88.21
34	296.55	10.01	462.88	32.60	827.83	88.21
35	307.70	10.39	482.37	33.97	827.83	88.21
36	323.33	10.91	522.87	36.82	827.83	88.21
37	331.96	11.21	543.31	38.26	827.83	88.21
38	343.75	11.60	563.87	39.71	827.83	88.21
39	347.11	11.72	605.35	42.63	827.83	88.21
40	348.69	11.77	626.27	44.10	827.83	88.21
41	371.68	12.55	642.36	45.24	827.83	88.21
42	374.17	12.63	642.36	45.24	827.83	88.21
43	380.31	12.84	642.36	45.24	827.83	88.21
44	380.31	12.84	642.36	45.24	827.83	88.21
45	384.72	17.20	685.33	56.55	868.54	97.26
46	406.67	18.18	685.33	56.55	868.54	97.26
47	430.80	19.26	685.33	56.55	868.54	97.26
48	433.95	19.40	685.33	56.55	868.54	97.26
49	458.82	20.52	685.33	56.55	868.54	97.26
50	464.65	22.39	701.17	61.07	884.38	101.78
51	476.58	25.96	728.31	65.59	911.52	108.57
52	479.02	28.92	755.45	72.38	938.66	115.35
53	466.56	30.76	784.85	79.16	968.06	122.14
54	481.61	34.04	816.52	88.21	1001.99	128.92
55	488.87	38.51	850.45	95.00	1035.92	137.97
56	507.38	41.86	884.38	104.04	1072.11	144.76
57	528.82	47.31	922.83	113.09	1110.56	153.80
58	576.80	54.85	963.54	122.14	1153.53	165.11
59	594.10	59.24	1013.30	133.45	1203.29	176.42
60	641.47	67.90	1069.85	147.02	1262.10	189.99
61	676.42	76.74	1133.18	162.85	1327.69	203.56
62	713.02	85.35	1203.29	178.68	1400.07	219.40
63	748.31	94.86	1280.20	196.78	1479.24	237.49
64	787.12	104.25	1363.88	214.87	1565.19	257.85
65	844.94	117.45	1452.09	235.23	1657.92	278.20
66	918.32	132.73	1547.09	257.85	1757.44	300.82
67	1019.01	151.45	1648.87	280.47	1861.49	323.44
68	1108.26	170.50	1771.01	307.61	1988.15	350.58
69	1241.31	198.14	1927.08	341.54	2146.48	386.77
70	1356.88	224.53	2101.11	381.40	2324.53	424.28
71	1478.28	251.50	2212.90	408.67	2430.28	449.97
72	1597.65	278.92	2315.02	432.89	2526.24	472.62
73	1715.48	303.94	2417.16	456.11	2622.11	490.26
74	1858.62	334.59	2529.33	478.10	2725.97	507.02
75	1937.31	354.13	2655.91	506.06	2844.29	531.92
76	2023.99	377.96	2796.51	540.58	2980.23	565.31
77	2114.82	404.80	2861.65	567.10	3078.90	601.53
78	2222.69	438.74	2938.70	600.41	3136.06	636.65
79	2343.83	477.75	3024.69	636.63	3200.42	673.33
80	2465.67	516.87	3099.96	668.74	3251.83	703.20
81	2757.93	589.62	3447.09	758.08	3604.07	796.37
82	3065.50	667.47	3812.09	851.24	3972.90	890.81
83	3388.38	745.32	4188.58	943.13	4350.66	983.97
84	3724.03	825.72	4575.28	1036.30	4738.63	1078.41
85+		1084.79				

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

Age 85+ rates are for inflation additions only

Appendix B3

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	GPO Inflation with 2016 Shared Cost		1.6% Simple Inflation or 5.0% Simple Inflation with 2016 Shared Cost		1.6% Compound Inflation or 5.0% Compound Inflation with 2016 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	272.19	8.28	392.51	23.43	764.50	72.38
30	275.88	8.40	392.51	23.43	764.50	72.38
31	278.15	8.47	392.51	23.43	764.50	72.38
32	281.83	8.58	401.86	23.99	764.50	72.38
33	284.67	8.66	419.33	25.03	764.50	72.38
34	287.79	8.76	436.80	26.08	764.50	72.38
35	298.61	9.09	455.19	27.18	764.50	72.38
36	313.78	9.55	493.42	29.46	764.50	72.38
37	322.16	9.80	512.70	30.61	764.50	72.38
38	333.60	10.15	532.10	31.77	764.50	72.38
39	336.86	10.25	571.24	34.10	764.50	72.38
40	338.39	10.30	590.99	35.28	764.50	72.38
41	360.70	10.98	606.17	36.19	764.50	72.38
42	363.12	11.05	606.17	36.19	764.50	72.38
43	369.08	11.23	606.17	36.19	764.50	72.38
44	369.08	11.23	606.17	36.19	764.50	72.38
45	369.08	14.08	640.10	45.24	796.16	81.43
46	390.14	14.88	640.10	45.24	796.16	81.43
47	413.29	15.76	640.10	45.24	796.16	81.43
48	416.31	15.88	640.10	45.24	796.16	81.43
49	440.17	16.79	640.10	45.24	796.16	81.43
50	445.99	18.66	653.67	49.76	807.47	83.69
51	454.33	20.40	674.02	54.28	827.83	88.21
52	453.72	23.50	696.64	58.81	852.71	95.00
53	440.93	25.64	721.52	65.59	877.59	99.52
54	452.68	27.23	748.67	72.38	904.73	106.31
55	458.73	30.14	775.81	79.16	931.87	113.09
56	473.89	33.49	805.21	85.95	963.54	119.88
57	491.65	38.86	836.88	92.73	995.20	126.66
58	534.34	44.23	870.80	101.78	1031.39	135.71
59	547.06	48.78	911.52	110.83	1072.11	144.76
60	587.87	55.39	959.02	122.14	1121.87	156.07
61	615.74	62.47	1011.04	133.45	1176.15	169.64
62	647.23	69.35	1069.85	147.02	1237.22	183.21
63	676.29	77.29	1135.44	160.59	1305.08	196.78
64	707.19	85.14	1205.55	176.42	1377.45	212.61
65	755.54	94.66	1280.20	194.52	1454.36	230.71
66	817.88	107.62	1359.36	212.61	1535.78	248.80
67	904.95	123.40	1443.05	230.71	1623.99	266.90
68	979.44	140.19	1547.09	253.32	1730.30	291.78
69	1089.79	161.23	1676.02	282.73	1861.49	321.18
70	1186.55	183.89	1819.00	315.96	2010.83	352.07
71	1286.30	205.42	1908.57	336.93	2093.34	371.71
72	1383.24	227.69	1992.97	357.60	2172.81	391.06
73	1478.67	248.00	2073.57	375.73	2248.38	405.87
74	1593.89	272.08	2161.11	393.28	2330.76	418.34
75	1654.35	288.17	2262.51	415.56	2423.19	435.88
76	1721.29	307.61	2374.29	443.41	2531.52	464.61
77	1791.59	329.38	2423.66	465.77	2609.94	495.47
78	1875.16	357.66	2481.60	494.81	2651.71	525.47
79	1969.53	387.92	2545.13	522.65	2696.12	554.59
80	2061.11	418.60	2597.12	547.50	2727.30	576.85
81	2294.66	476.03	2875.34	618.97	3010.62	650.88
82	2539.69	537.29	3167.60	691.72	3305.43	724.90
83	2794.94	598.55	3467.51	764.46	3606.62	798.92
84	3060.39	661.09	3775.08	838.48	3914.19	872.94
85+		861.45				

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

Age 85+ rates are for inflation additions only

Appendix B3

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	GPO Inflation with 2016 Shared Cost		1.6% Simple Inflation or 5.0% Simple Inflation with 2016 Shared Cost		1.6% Compound Inflation or 5.0% Compound Inflation with 2016 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	305.74	13.67	572.47	46.77	938.66	113.09
30	349.65	15.63	594.10	48.54	938.66	113.09
31	353.85	15.82	615.85	50.31	938.66	113.09
32	360.29	16.11	659.73	53.90	938.66	113.09
33	360.29	16.11	681.86	55.71	938.66	113.09
34	360.29	16.11	692.12	56.55	938.66	113.09
35	360.29	16.11	692.12	56.55	938.66	113.09
36	363.54	16.26	692.12	56.55	938.66	113.09
37	386.26	17.27	692.12	56.55	938.66	113.09
38	386.26	17.27	692.12	56.55	938.66	113.09
39	409.14	18.29	692.12	56.55	938.66	113.09
40	433.88	19.40	692.12	56.55	938.66	113.09
41	461.85	20.65	692.12	56.55	938.66	113.09
42	490.41	21.93	692.12	56.55	938.66	113.09
43	506.71	22.66	692.12	56.55	938.66	113.09
44	506.71	22.66	692.12	56.55	938.66	113.09
45	510.19	27.68	748.67	72.38	992.94	126.66
46	537.13	29.15	748.67	72.38	992.94	126.66
47	564.61	30.64	748.67	72.38	992.94	126.66
48	583.55	31.67	748.67	72.38	992.94	126.66
49	583.55	31.67	748.67	72.38	992.94	126.66
50	594.86	36.19	773.55	76.90	1015.56	133.45
51	615.22	40.71	805.21	85.95	1047.23	140.23
52	637.84	45.24	841.40	92.73	1083.42	149.28
53	662.72	52.02	879.85	101.78	1124.13	158.33
54	689.86	58.81	920.56	113.09	1167.10	167.38
55	717.00	65.59	963.54	122.14	1212.34	178.68
56	746.40	72.38	1008.78	133.45	1257.58	189.99
57	778.07	79.16	1056.27	144.76	1307.34	201.30
58	814.26	88.21	1110.56	158.33	1363.88	212.61
59	857.23	97.26	1171.63	171.90	1429.48	228.44
60	906.99	108.57	1246.27	189.99	1506.38	246.54
61	963.54	122.14	1327.69	208.09	1590.07	264.63
62	1026.87	137.97	1418.17	228.44	1685.06	287.25
63	1096.99	153.80	1517.69	251.06	1789.11	309.87
64	1173.89	171.90	1623.99	275.94	1899.94	334.75
65	1255.31	189.99	1739.35	303.09	2019.81	361.89
66	1343.53	210.35	1861.49	330.23	2148.74	391.30
67	1434.00	230.71	1990.41	359.63	2284.45	420.70
68	1549.35	257.85	2148.74	395.82	2447.30	456.89
69	1700.90	291.78	2347.78	441.06	2655.39	502.13
70	1873.17	331.75	2572.78	491.99	2886.48	552.92
71	1991.17	360.85	2721.56	528.23	3028.06	586.92
72	2101.71	386.88	2856.65	558.37	3157.79	614.83
73	2214.22	411.90	2989.81	586.71	3283.16	636.94
74	2302.80	434.38	3138.53	614.98	3421.92	659.32
75	2397.63	456.35	3304.18	650.12	3579.38	688.91
76	2501.21	484.86	3494.31	697.80	3762.83	733.13
77	2613.13	519.50	3709.21	757.36	3977.40	799.53
78	2745.55	562.29	3896.40	820.13	4149.34	868.06
79	2893.83	609.15	3940.54	852.55	4187.34	905.22
80	3037.42	654.70	3956.31	876.77	4194.96	931.65
81	3406.25	749.15	4417.02	995.46	4667.17	1055.44
82	3794.23	846.14	4899.44	1117.98	5159.79	1181.79
83	4197.51	944.41	5394.61	1240.49	5662.62	1306.86
84	4614.84	1045.23	5901.28	1363.01	6175.67	1431.93
85+		1365.56				

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

Age 85+ rates are for inflation additions only

Appendix B3

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	GPO Inflation with 2016 Shared Cost		1.6% Simple Inflation or 5.0% Simple Inflation with 2016 Shared Cost		1.6% Compound Inflation or 5.0% Compound Inflation with 2016 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	295.80	11.19	538.80	39.29	861.76	95.00
30	338.28	12.79	559.15	40.77	861.76	95.00
31	342.35	12.95	579.62	42.26	861.76	95.00
32	348.57	13.18	620.92	45.28	861.76	95.00
33	348.57	13.18	641.75	46.79	861.76	95.00
34	348.57	13.18	651.41	47.50	861.76	95.00
35	348.57	13.18	651.41	47.50	861.76	95.00
36	351.72	13.30	651.41	47.50	861.76	95.00
37	373.70	14.13	651.41	47.50	861.76	95.00
38	373.70	14.13	651.41	47.50	861.76	95.00
39	395.83	14.97	651.41	47.50	861.76	95.00
40	419.77	15.87	651.41	47.50	861.76	95.00
41	446.83	16.90	651.41	47.50	861.76	95.00
42	474.46	17.94	651.41	47.50	861.76	95.00
43	490.23	18.54	651.41	47.50	861.76	95.00
44	490.23	18.54	651.41	47.50	861.76	95.00
45	488.44	21.75	698.91	58.81	904.73	106.31
46	514.23	22.90	698.91	58.81	904.73	106.31
47	540.53	24.07	698.91	58.81	904.73	106.31
48	558.67	24.88	698.91	58.81	904.73	106.31
49	558.67	24.88	698.91	58.81	904.73	106.31
50	567.72	29.40	717.00	63.33	922.83	110.83
51	583.55	31.67	744.14	70.12	949.97	117.62
52	603.91	38.45	773.55	76.90	981.63	124.40
53	624.26	42.97	805.21	85.95	1015.56	133.45
54	646.88	47.50	839.14	92.73	1051.75	140.23
55	669.50	54.28	877.59	101.78	1087.94	149.28
56	694.38	58.81	916.04	110.83	1128.65	158.33
57	719.26	65.59	954.49	119.88	1171.63	169.64
58	748.67	72.38	999.73	131.19	1219.13	178.68
59	784.85	81.43	1054.01	144.76	1273.41	192.26
60	827.83	90.47	1115.08	158.33	1339.00	205.83
61	875.33	101.78	1182.94	174.16	1411.38	223.92
62	929.61	113.09	1259.84	192.26	1490.55	242.02
63	988.42	126.66	1343.53	210.35	1578.76	260.11
64	1051.75	142.50	1434.00	230.71	1671.49	282.73
65	1119.61	158.33	1531.26	253.32	1773.27	305.35
66	1194.25	174.16	1635.30	278.20	1881.84	327.97
67	1271.15	192.26	1743.87	303.09	1997.19	355.11
68	1368.41	214.87	1877.32	332.49	2137.43	384.51
69	1492.81	242.02	2044.69	370.94	2309.33	422.96
70	1636.20	275.33	2234.26	413.00	2502.82	464.91
71	1730.32	297.81	2354.19	441.28	2619.39	491.27
72	1821.48	319.96	2465.59	468.44	2727.00	516.54
73	1910.82	341.58	2571.88	490.26	2825.04	534.47
74	1978.44	356.61	2689.34	510.88	2934.17	547.51
75	2048.24	376.13	2820.28	539.31	3058.54	570.71
76	2128.37	397.92	2973.17	577.67	3206.36	607.71
77	2217.25	427.18	3150.89	629.17	3383.66	667.96
78	2322.37	462.72	3302.68	682.39	3521.18	727.59
79	2435.25	499.64	3324.65	708.56	3538.32	755.77
80	2543.52	534.74	3322.02	723.62	3527.49	773.39
81	2835.78	608.76	3689.57	818.06	3903.98	870.39
82	3143.35	685.33	4071.17	913.78	4294.51	968.66
83	3459.85	761.91	4461.69	1008.22	4690.14	1065.65
84	3785.29	839.76	4858.60	1103.94	5090.87	1162.64
85+		1084.79				

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

Age 85+ rates are for inflation additions only

Appendix B3

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	GPO Inflation with 2016 Shared Cost		1.6% Simple Inflation or 5.0% Simple Inflation with 2016 Shared Cost		1.6% Compound Inflation or 5.0% Compound Inflation with 2016 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	348.63	19.66	619.18	64.35	1196.51	174.16
30	389.58	21.97	664.28	69.04	1196.51	174.16
31	389.58	21.97	709.86	73.78	1196.51	174.16
32	389.58	21.97	732.83	76.17	1196.51	174.16
33	389.58	21.97	779.13	80.98	1196.51	174.16
34	389.58	21.97	805.21	83.69	1196.51	174.16
35	389.58	21.97	805.21	83.69	1196.51	174.16
36	409.08	23.07	805.21	83.69	1196.51	174.16
37	433.14	24.43	805.21	83.69	1196.51	174.16
38	433.14	24.43	805.21	83.69	1196.51	174.16
39	458.67	25.86	805.21	83.69	1196.51	174.16
40	485.01	27.35	805.21	83.69	1196.51	174.16
41	513.02	28.93	805.21	83.69	1196.51	174.16
42	541.41	30.53	805.21	83.69	1196.51	174.16
43	562.82	31.74	805.21	83.69	1196.51	174.16
44	562.82	31.74	805.21	83.69	1196.51	174.16
45	568.41	41.74	895.68	106.31	1286.98	196.78
46	595.14	43.70	895.68	106.31	1286.98	196.78
47	622.22	45.69	895.68	106.31	1286.98	196.78
48	646.88	47.50	895.68	106.31	1286.98	196.78
49	646.88	47.50	895.68	106.31	1286.98	196.78
50	664.98	52.02	931.87	115.35	1323.17	203.56
51	694.38	58.81	979.37	126.66	1375.19	217.14
52	726.05	65.59	1033.66	137.97	1429.48	228.44
53	759.97	74.64	1087.94	151.54	1490.55	242.02
54	797.38	83.58	1149.01	167.38	1556.14	257.85
55	819.55	90.82	1212.34	180.95	1623.99	273.68
56	874.47	103.67	1277.93	196.78	1696.37	289.51
57	910.22	111.82	1348.05	214.87	1771.01	307.61
58	954.38	122.36	1424.95	232.97	1854.70	327.97
59	1014.87	138.29	1515.43	253.32	1954.22	350.58
60	1072.01	152.51	1621.73	278.20	2069.57	375.46
61	1137.37	168.74	1737.08	305.35	2196.24	404.87
62	1216.35	187.80	1868.27	334.75	2336.47	436.53
63	1281.06	203.17	2008.50	368.68	2490.27	472.72
64	1372.72	225.94	2162.31	402.61	2657.65	508.91
65	1459.72	246.80	2325.16	441.06	2836.33	549.62
66	1569.01	272.05	2499.32	481.77	3024.07	592.60
67	1703.73	301.03	2682.53	524.74	3225.37	637.84
68	1853.93	336.11	2906.45	574.50	3467.38	692.12
69	2000.18	371.49	3189.18	640.10	3772.73	759.97
70	2168.24	411.04	3507.11	710.90	4111.94	832.77
71	2308.10	445.39	3714.98	760.82	4321.46	880.38
72	2457.69	479.64	3910.65	803.04	4515.02	922.24
73	2603.11	511.36	4098.93	841.89	4699.70	954.41
74	2768.72	545.52	4306.80	881.02	4902.50	983.20
75	2953.02	587.85	4541.64	929.01	5136.35	1025.05
76	3116.98	628.30	4766.42	984.10	5343.72	1075.38
77	3273.81	674.16	4914.53	1036.09	5491.78	1137.18
78	3459.28	731.24	5102.79	1104.28	5687.71	1222.33
79	3664.11	793.53	5312.96	1179.58	5909.58	1311.55
80	3865.69	855.07	5506.92	1249.43	6114.41	1391.09
81	4328.96	973.76	6169.29	1422.99	6834.20	1583.80
82	4816.48	1096.28	6863.55	1600.39	7584.62	1777.79
83	5319.32	1221.35	7575.69	1777.79	8350.36	1970.50
84	5838.74	1346.42	8305.69	1956.46	9133.96	2161.93
85+		1743.33				

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

Age 85+ rates are for inflation additions only

Appendix B3

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

NH-94 VA

Premiums to be used only with those
that previously elected a landing spot option during the 2016 Rate Filing

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

Age	GPO Inflation with 2016 Shared Cost		1.6% Simple Inflation or 5.0% Simple Inflation with 2016 Shared Cost		1.6% Compound Inflation or 5.0% Compound Inflation with 2016 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	335.53	17.04	577.43	53.92	1087.94	149.28
30	374.94	19.04	619.50	57.84	1087.94	149.28
31	374.94	19.04	662.01	61.81	1087.94	149.28
32	374.94	19.04	683.43	63.81	1087.94	149.28
33	374.94	19.04	726.61	67.85	1087.94	149.28
34	374.94	19.04	750.93	70.12	1087.94	149.28
35	374.94	19.04	750.93	70.12	1087.94	149.28
36	393.70	19.99	750.93	70.12	1087.94	149.28
37	416.86	21.17	750.93	70.12	1087.94	149.28
38	416.86	21.17	750.93	70.12	1087.94	149.28
39	441.43	22.42	750.93	70.12	1087.94	149.28
40	466.77	23.70	750.93	70.12	1087.94	149.28
41	493.73	25.07	750.93	70.12	1087.94	149.28
42	521.06	26.46	750.93	70.12	1087.94	149.28
43	541.66	27.51	750.93	70.12	1087.94	149.28
44	541.66	27.51	750.93	70.12	1087.94	149.28
45	538.60	33.79	825.57	90.47	1164.84	167.38
46	563.93	35.38	825.57	90.47	1164.84	167.38
47	589.58	36.98	825.57	90.47	1164.84	167.38
48	612.96	38.45	825.57	90.47	1164.84	167.38
49	612.96	38.45	825.57	90.47	1164.84	167.38
50	628.79	42.97	857.23	97.26	1194.25	174.16
51	653.67	49.76	897.95	106.31	1237.22	183.21
52	680.81	56.55	940.92	117.62	1284.72	194.52
53	707.95	63.33	988.42	128.92	1336.74	208.09
54	738.65	70.02	1040.44	140.23	1391.02	219.40
55	757.53	77.53	1094.73	153.80	1449.83	232.97
56	804.60	85.64	1151.27	167.38	1510.90	246.54
57	834.18	93.93	1210.08	180.95	1576.49	262.37
58	872.07	104.56	1275.67	196.78	1648.87	280.47
59	921.19	115.98	1352.57	214.87	1732.56	298.56
60	970.34	128.20	1440.78	235.23	1829.82	321.18
61	1025.60	140.25	1540.31	257.85	1938.39	346.06
62	1089.70	157.23	1651.14	284.99	2058.26	373.20
63	1142.04	171.09	1771.01	312.13	2187.19	402.61
64	1219.25	189.71	1899.94	341.54	2329.68	434.27
65	1293.08	206.72	2037.91	373.20	2481.23	468.20
66	1385.54	227.76	2187.19	407.13	2641.82	504.39
67	1500.90	254.06	2343.25	443.32	2813.72	542.84
68	1627.01	282.59	2530.99	486.29	3019.54	588.08
69	1748.32	310.63	2768.48	540.58	3275.13	644.62
70	1884.62	343.22	3033.18	600.32	3559.02	706.39
71	1997.32	372.15	3204.14	639.09	3730.19	745.60
72	2120.02	400.98	3364.83	675.48	3887.64	780.04
73	2238.12	426.13	3514.23	705.26	4034.63	801.70
74	2368.08	452.51	3676.39	734.51	4189.20	819.33
75	2513.43	484.41	3860.11	770.18	4368.02	845.90
76	2642.48	517.04	4037.97	816.00	4530.21	890.33
77	2767.42	555.64	4155.71	862.60	4650.62	951.15
78	2913.38	602.37	4303.09	921.23	4803.92	1029.09
79	3067.95	651.97	4454.96	979.98	4963.66	1098.27
80	3216.09	698.10	4585.49	1029.92	5099.81	1153.71
81	3577.27	789.99	5099.81	1162.64	5656.24	1299.20
82	3955.03	884.43	5634.55	1297.92	6231.82	1444.69
83	4343.00	978.87	6178.22	1431.93	6813.78	1588.90
84	4738.63	1073.31	6730.83	1565.93	7402.12	1731.84
85+		1369.39				

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

Appendix B4

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	0.3% Simple Inflation or 3.6% Simple Inflation with 2016 Shared Cost		0.3% Compound Inflation or 3.6% Compound Inflation with 2016 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	391.05	23.43	499.62	46.65
30	391.05	23.43	499.62	46.65
31	391.05	23.43	499.62	46.65
32	391.05	23.43	499.62	46.65
33	391.05	23.43	499.62	46.65
34	391.05	23.43	499.62	46.65
35	391.05	23.43	499.62	46.65
36	391.12	23.44	499.62	46.65
37	393.84	23.60	499.62	46.65
38	395.20	23.68	499.62	46.65
39	396.56	23.76	499.62	46.65
40	397.92	23.85	499.62	46.65
41	399.45	23.94	499.62	46.65
42	400.99	24.03	499.62	46.65
43	401.80	24.08	499.62	46.65
44	401.80	24.08	499.62	46.65
45	423.03	30.00	520.69	51.17
46	424.38	30.10	520.69	51.17
47	424.38	30.10	520.69	51.17
48	424.38	30.10	520.69	51.17
49	424.38	30.10	520.69	51.17
50	433.40	31.60	528.21	54.18
51	446.95	36.12	541.76	57.19
52	462.00	39.13	556.80	60.20
53	477.05	42.14	571.85	64.71
54	493.60	46.65	589.91	67.72
55	511.66	51.17	607.97	72.23
56	529.72	55.68	627.53	76.75
57	549.28	60.20	647.10	81.26
58	571.85	64.71	669.67	87.28
59	597.44	70.73	696.76	93.30
60	627.53	78.25	726.86	99.32
61	662.15	85.78	761.47	106.85
62	698.26	94.81	800.59	115.88
63	740.40	103.84	841.23	124.90
64	784.04	114.37	887.88	135.44
65	831.36	124.78	935.09	145.83
66	881.86	135.44	988.70	158.01
67	936.03	147.48	1044.38	170.05
68	1000.74	162.53	1110.60	185.10
69	1083.51	180.59	1193.37	203.16
70	1178.06	201.61	1289.40	224.18
71	1277.28	223.37	1389.71	244.36
72	1378.40	244.92	1492.26	265.89
73	1462.64	263.54	1599.98	285.76
74	1558.41	282.70	1711.11	306.29
75	1667.59	305.12	1812.37	326.26
76	1790.50	333.31	1929.37	353.34
77	1930.02	369.55	2061.87	389.68
78	2096.00	414.17	2221.09	436.74
79	2286.22	466.60	2404.18	489.72
80	2492.47	521.98	2599.68	546.23
81	2757.93	590.89	2867.68	616.42
82	3038.70	661.09	3148.45	687.89
83	3327.13	731.28	3436.88	759.36
84	3624.49	802.75	3732.97	830.82
85+				

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

Age 85+ rates are for inflation additions only

Appendix B4

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	0.3% Simple Inflation or 3.6% Simple Inflation with 2016 Shared Cost		0.3% Compound Inflation or 3.6% Compound Inflation with 2016 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	372.01	19.04	462.00	37.62
30	372.01	19.04	462.00	37.62
31	372.01	19.04	462.00	37.62
32	372.01	19.04	462.00	37.62
33	372.01	19.04	462.00	37.62
34	372.01	19.04	462.00	37.62
35	372.01	19.04	462.00	37.62
36	372.07	19.04	462.00	37.62
37	374.66	19.18	462.00	37.62
38	375.96	19.24	462.00	37.62
39	377.25	19.31	462.00	37.62
40	378.54	19.37	462.00	37.62
41	380.00	19.45	462.00	37.62
42	381.47	19.52	462.00	37.62
43	382.24	19.56	462.00	37.62
44	382.24	19.56	462.00	37.62
45	397.53	24.00	478.55	42.14
46	398.79	24.08	478.55	42.14
47	398.79	24.08	478.55	42.14
48	398.79	24.08	478.55	42.14
49	398.79	24.08	478.55	42.14
50	406.32	25.58	484.57	43.64
51	416.85	28.59	495.10	46.65
52	428.89	31.60	507.14	49.66
53	440.93	34.61	520.69	52.67
54	454.47	37.62	534.23	55.68
55	469.52	40.63	549.28	58.69
56	484.57	45.15	564.33	61.70
57	501.12	48.16	580.88	66.21
58	519.18	52.67	600.45	70.73
59	540.25	57.19	621.51	75.24
60	564.33	63.20	647.10	81.26
61	592.92	69.22	675.69	87.28
62	623.02	76.75	707.29	94.81
63	657.63	84.27	741.90	102.33
64	693.75	91.80	779.53	109.86
65	732.14	100.72	819.33	118.77
66	775.01	109.86	863.80	129.42
67	820.16	120.39	910.45	138.45
68	872.83	132.43	964.63	150.49
69	940.55	147.48	1033.85	165.54
70	1018.58	164.00	1113.37	182.05
71	1100.38	181.40	1194.82	199.39
72	1182.76	198.62	1278.65	216.59
73	1251.81	213.76	1367.80	233.67
74	1328.81	229.60	1457.83	248.86
75	1415.91	247.47	1539.29	264.45
76	1516.41	269.95	1633.52	287.44
77	1629.25	299.42	1741.93	317.21
78	1762.54	336.10	1869.83	356.60
79	1915.80	378.22	2016.33	398.30
80	2081.53	422.43	2172.14	442.85
81	2294.66	477.31	2387.82	499.01
82	2519.27	532.19	2613.71	555.16
83	2750.27	588.34	2844.71	611.31
84	2987.65	644.50	3080.81	667.47
85+				

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

Age 85+ rates are for inflation additions only

Appendix B4

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	0.3% Simple Inflation or 3.6% Simple Inflation with 2016 Shared Cost		0.3% Compound Inflation or 3.6% Compound Inflation with 2016 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	415.95	29.29	550.78	58.69
30	415.95	29.29	550.78	58.69
31	415.95	29.29	550.78	58.69
32	415.95	29.29	550.78	58.69
33	415.95	29.29	550.78	58.69
34	415.95	29.29	550.78	58.69
35	416.78	29.35	550.78	58.69
36	419.51	29.54	550.78	58.69
37	420.88	29.64	550.78	58.69
38	422.24	29.74	550.78	58.69
39	424.98	29.93	550.78	58.69
40	426.34	30.02	550.78	58.69
41	427.38	30.10	550.78	58.69
42	427.38	30.10	550.78	58.69
43	427.38	30.10	550.78	58.69
44	427.38	30.10	550.78	58.69
45	455.98	37.62	577.87	64.71
46	455.98	37.62	577.87	64.71
47	455.98	37.62	577.87	64.71
48	455.98	37.62	577.87	64.71
49	455.98	37.62	577.87	64.71
50	466.51	40.63	588.41	67.72
51	484.57	43.64	606.47	72.23
52	502.63	48.16	624.52	76.75
53	522.19	52.67	644.09	81.26
54	543.26	58.69	666.66	85.78
55	565.83	63.20	689.23	91.80
56	588.41	69.22	713.31	96.31
57	613.99	75.24	738.89	102.33
58	641.08	81.26	767.49	109.86
59	674.18	88.79	800.59	117.38
60	711.81	97.82	839.72	126.41
61	753.94	108.35	883.36	135.44
62	800.59	118.89	931.52	145.97
63	851.76	130.92	984.19	158.01
64	907.44	142.96	1041.37	171.56
65	966.13	156.51	1103.07	185.10
66	1029.34	171.56	1169.29	200.15
67	1097.05	186.60	1238.51	215.20
68	1178.32	204.66	1322.79	233.26
69	1282.15	227.24	1428.13	257.33
70	1400.74	254.27	1549.69	282.86
71	1526.14	281.84	1676.05	310.32
72	1653.59	309.21	1804.45	337.59
73	1790.49	337.86	1942.30	363.16
74	1945.64	367.77	2096.90	390.02
75	2124.72	404.85	2275.44	425.54
76	2330.42	450.48	2483.53	471.09
77	2488.39	493.13	2677.30	523.07
78	2671.55	545.83	2850.96	578.78
79	2880.65	606.31	3048.02	641.27
80	3099.96	668.74	3251.83	703.20
81	3447.09	758.08	3604.07	796.37
82	3812.09	851.24	3972.90	890.81
83	4188.58	943.13	4350.66	983.97
84	4575.28	1036.30	4738.63	1078.41
85+				

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

Age 85+ rates are for inflation additions only

Appendix B4

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	0.3% Simple Inflation or 3.6% Simple Inflation with 2016 Shared Cost		0.3% Compound Inflation or 3.6% Compound Inflation with 2016 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	392.51	23.43	508.65	48.16
30	392.51	23.43	508.65	48.16
31	392.51	23.43	508.65	48.16
32	392.51	23.43	508.65	48.16
33	392.51	23.43	508.65	48.16
34	392.51	23.43	508.65	48.16
35	393.30	23.48	508.65	48.16
36	395.88	23.63	508.65	48.16
37	397.17	23.71	508.65	48.16
38	398.46	23.79	508.65	48.16
39	401.03	23.94	508.65	48.16
40	402.32	24.02	508.65	48.16
41	403.31	24.08	508.65	48.16
42	403.31	24.08	508.65	48.16
43	403.31	24.08	508.65	48.16
44	403.31	24.08	508.65	48.16
45	425.88	30.10	529.72	54.18
46	425.88	30.10	529.72	54.18
47	425.88	30.10	529.72	54.18
48	425.88	30.10	529.72	54.18
49	425.88	30.10	529.72	54.18
50	434.91	33.11	537.24	55.68
51	448.45	36.12	550.78	58.69
52	463.50	39.13	567.34	63.20
53	480.06	43.64	583.89	66.21
54	498.11	48.16	601.95	70.73
55	516.17	52.67	620.01	75.24
56	535.74	57.19	641.08	79.76
57	556.80	61.70	662.15	84.27
58	579.38	67.72	686.22	90.29
59	606.47	73.74	713.31	96.31
60	638.07	81.26	746.42	103.84
61	672.68	88.79	782.54	112.87
62	711.81	97.82	823.17	121.89
63	755.45	106.85	868.31	130.92
64	802.10	117.38	916.47	141.46
65	851.76	129.42	967.64	153.50
66	904.43	141.46	1021.81	165.54
67	960.11	153.50	1080.50	177.58
68	1029.34	168.55	1151.23	194.13
69	1115.11	188.11	1238.51	213.69
70	1212.67	210.64	1340.56	234.71
71	1316.26	232.37	1443.68	256.36
72	1423.55	255.43	1552.01	279.33
73	1535.98	278.32	1665.47	300.65
74	1662.39	302.52	1792.89	321.80
75	1810.01	332.45	1938.55	348.70
76	1978.58	369.51	2109.60	387.18
77	2107.53	405.02	2269.51	430.85
78	2256.00	449.83	2410.65	477.70
79	2423.93	497.76	2567.73	528.18
80	2597.12	547.50	2727.30	576.85
81	2875.34	618.97	3010.62	650.88
82	3167.60	691.72	3305.43	724.90
83	3467.51	764.46	3606.62	798.92
84	3775.08	838.48	3914.19	872.94
85+				

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

Age 85+ rates are for inflation additions only

Appendix B4

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	0.3% Simple Inflation or 3.6% Simple Inflation with 2016 Shared Cost		0.3% Compound Inflation or 3.6% Compound Inflation with 2016 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	452.62	36.98	624.52	75.24
30	454.06	37.10	624.52	75.24
31	455.50	37.21	624.52	75.24
32	458.39	37.45	624.52	75.24
33	459.83	37.57	624.52	75.24
34	460.49	37.62	624.52	75.24
35	460.49	37.62	624.52	75.24
36	460.49	37.62	624.52	75.24
37	460.49	37.62	624.52	75.24
38	460.49	37.62	624.52	75.24
39	460.49	37.62	624.52	75.24
40	460.49	37.62	624.52	75.24
41	460.49	37.62	624.52	75.24
42	460.49	37.62	624.52	75.24
43	460.49	37.62	624.52	75.24
44	460.49	37.62	624.52	75.24
45	498.11	48.16	660.64	84.27
46	498.11	48.16	660.64	84.27
47	498.11	48.16	660.64	84.27
48	498.11	48.16	660.64	84.27
49	498.11	48.16	660.64	84.27
50	514.67	51.17	675.69	88.79
51	535.74	57.19	696.76	93.30
52	559.81	61.70	720.84	99.32
53	585.40	67.72	747.92	105.34
54	612.48	75.24	776.52	111.36
55	641.08	81.26	806.61	118.89
56	671.17	88.79	836.71	126.41
57	702.78	96.31	869.82	133.93
58	738.89	105.34	907.44	141.46
59	779.53	114.37	951.08	151.99
60	829.19	126.41	1002.25	164.03
61	883.36	138.45	1057.93	176.07
62	943.56	151.99	1121.13	191.12
63	1009.77	167.04	1190.36	206.17
64	1080.50	183.59	1264.10	222.72
65	1157.25	201.65	1343.85	240.78
66	1238.51	219.71	1429.63	260.34
67	1324.29	239.28	1519.92	279.91
68	1429.63	263.35	1628.28	303.98
69	1562.06	293.45	1766.72	334.08
70	1715.19	327.99	1924.32	368.62
71	1876.94	364.29	2088.32	404.77
72	2040.47	398.83	2255.57	439.16
73	2214.67	434.60	2431.97	471.81
74	2414.25	473.06	2632.24	507.17
75	2643.35	520.10	2863.50	551.13
76	2911.92	581.50	3135.69	610.94
77	3225.40	658.57	3458.61	695.24
78	3542.18	745.57	3772.13	789.15
79	3752.90	811.95	3987.94	862.11
80	3956.31	876.77	4194.96	931.65
81	4417.02	995.46	4667.17	1055.44
82	4899.44	1117.98	5159.79	1181.79
83	5394.61	1240.49	5662.62	1306.86
84	5901.28	1363.01	6175.67	1431.93
85+				

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

Age 85+ rates are for inflation additions only

Appendix B4

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	0.3% Simple Inflation or 3.6% Simple Inflation with 2016 Shared Cost		0.3% Compound Inflation or 3.6% Compound Inflation with 2016 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	426.00	31.06	573.36	63.20
30	427.35	31.16	573.36	63.20
31	428.71	31.26	573.36	63.20
32	431.42	31.46	573.36	63.20
33	432.78	31.56	573.36	63.20
34	433.40	31.60	573.36	63.20
35	433.40	31.60	573.36	63.20
36	433.40	31.60	573.36	63.20
37	433.40	31.60	573.36	63.20
38	433.40	31.60	573.36	63.20
39	433.40	31.60	573.36	63.20
40	433.40	31.60	573.36	63.20
41	433.40	31.60	573.36	63.20
42	433.40	31.60	573.36	63.20
43	433.40	31.60	573.36	63.20
44	433.40	31.60	573.36	63.20
45	465.01	39.13	601.95	70.73
46	465.01	39.13	601.95	70.73
47	465.01	39.13	601.95	70.73
48	465.01	39.13	601.95	70.73
49	465.01	39.13	601.95	70.73
50	477.05	42.14	613.99	73.74
51	495.10	46.65	632.05	78.25
52	514.67	51.17	653.12	82.77
53	535.74	57.19	675.69	88.79
54	558.31	61.70	699.77	93.30
55	583.89	67.72	723.85	99.32
56	609.47	73.74	750.93	105.34
57	635.06	79.76	779.53	112.87
58	665.16	87.28	811.13	118.89
59	701.27	96.31	847.25	127.91
60	741.90	105.34	890.89	136.94
61	787.05	115.88	939.04	148.98
62	838.22	127.91	991.71	161.02
63	893.90	139.95	1050.40	173.06
64	954.09	153.50	1112.10	188.11
65	1018.80	168.55	1179.82	203.16
66	1088.03	185.10	1252.06	218.21
67	1160.26	201.65	1328.81	236.27
68	1249.05	221.22	1422.11	255.83
69	1360.41	246.80	1536.48	281.41
70	1489.51	275.33	1668.55	309.94
71	1623.58	304.33	1806.48	338.81
72	1761.14	334.60	1947.85	368.96
73	1905.09	363.16	2092.63	395.90
74	2068.72	392.98	2257.06	421.16
75	2256.23	431.45	2446.83	456.56
76	2477.64	481.40	2671.96	506.42
77	2739.90	547.10	2942.31	580.84
78	3002.44	620.35	3201.07	661.45
79	3166.34	674.82	3369.83	719.78
80	3322.02	723.62	3527.49	773.39
81	3689.57	818.06	3903.98	870.39
82	4071.17	913.78	4294.51	968.66
83	4461.69	1008.22	4690.14	1065.65
84	4858.60	1103.94	5090.87	1162.64
85+				

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

Age 85+ rates are for inflation additions only

Appendix B4

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	0.3% Simple Inflation or 3.6% Simple Inflation with 2016 Shared Cost		0.3% Compound Inflation or 3.6% Compound Inflation with 2016 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	523.43	54.40	796.08	115.88
30	526.46	54.72	796.08	115.88
31	529.49	55.03	796.08	115.88
32	531.01	55.19	796.08	115.88
33	534.04	55.50	796.08	115.88
34	535.74	55.68	796.08	115.88
35	535.74	55.68	796.08	115.88
36	535.74	55.68	796.08	115.88
37	535.74	55.68	796.08	115.88
38	535.74	55.68	796.08	115.88
39	535.74	55.68	796.08	115.88
40	535.74	55.68	796.08	115.88
41	535.74	55.68	796.08	115.88
42	535.74	55.68	796.08	115.88
43	535.74	55.68	796.08	115.88
44	535.74	55.68	796.08	115.88
45	595.93	70.73	856.27	130.92
46	595.93	70.73	856.27	130.92
47	595.93	70.73	856.27	130.92
48	595.93	70.73	856.27	130.92
49	595.93	70.73	856.27	130.92
50	620.01	76.75	880.35	135.44
51	651.61	84.27	914.96	144.47
52	687.73	91.80	951.08	151.99
53	723.85	100.83	991.71	161.02
54	764.48	111.36	1035.35	171.56
55	806.61	120.39	1080.50	182.09
56	850.26	130.92	1128.66	192.62
57	896.91	142.96	1178.32	204.66
58	948.07	155.00	1234.00	218.21
59	1008.27	168.55	1300.21	233.26
60	1079.00	185.10	1376.96	249.81
61	1155.74	203.16	1461.23	269.37
62	1243.03	222.72	1554.54	290.44
63	1336.33	245.29	1656.87	314.52
64	1438.66	267.87	1768.23	338.60
65	1547.01	293.45	1887.11	365.68
66	1662.89	320.54	2012.02	394.28
67	1784.78	349.13	2145.95	424.38
68	1933.77	382.24	2306.98	460.49
69	2121.88	425.88	2510.13	505.64
70	2338.07	473.93	2741.29	555.18
71	2562.05	524.70	2980.32	607.16
72	2793.32	573.60	3225.01	658.75
73	3036.24	623.62	3481.26	706.97
74	3312.92	677.71	3771.15	756.31
75	3633.31	743.21	4109.08	820.04
76	3972.01	820.08	4453.10	896.15
77	4273.51	900.95	4775.46	988.85
78	4638.90	1003.89	5170.65	1111.21
79	5059.96	1123.41	5628.17	1249.09
80	5506.92	1249.43	6114.41	1391.09
81	6169.29	1422.99	6834.20	1583.80
82	6863.55	1600.39	7584.62	1777.79
83	7575.69	1777.79	8350.36	1970.50
84	8305.69	1956.46	9133.96	2161.93
85+				

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

Age 85+ rates are for inflation additions only

Appendix B4

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

NH-94 VA

Premiums to be used only with those
that previously elected a landing spot option during the 2010 and 2016 Rate Filings

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

Age	0.3% Simple Inflation or 3.6% Simple Inflation with 2016 Shared Cost		0.3% Compound Inflation or 3.6% Compound Inflation with 2016 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	488.14	45.58	723.85	99.32
30	490.97	45.84	723.85	99.32
31	493.80	46.11	723.85	99.32
32	495.21	46.24	723.85	99.32
33	498.04	46.50	723.85	99.32
34	499.62	46.65	723.85	99.32
35	499.62	46.65	723.85	99.32
36	499.62	46.65	723.85	99.32
37	499.62	46.65	723.85	99.32
38	499.62	46.65	723.85	99.32
39	499.62	46.65	723.85	99.32
40	499.62	46.65	723.85	99.32
41	499.62	46.65	723.85	99.32
42	499.62	46.65	723.85	99.32
43	499.62	46.65	723.85	99.32
44	499.62	46.65	723.85	99.32
45	549.28	60.20	775.01	111.36
46	549.28	60.20	775.01	111.36
47	549.28	60.20	775.01	111.36
48	549.28	60.20	775.01	111.36
49	549.28	60.20	775.01	111.36
50	570.35	64.71	794.57	115.88
51	597.44	70.73	823.17	121.89
52	626.03	78.25	854.77	129.42
53	657.63	85.78	889.38	138.45
54	692.24	93.30	925.50	145.97
55	728.36	102.33	964.63	155.00
56	765.98	111.36	1005.26	164.03
57	805.11	120.39	1048.90	174.57
58	848.75	130.92	1097.05	186.60
59	899.92	142.96	1152.74	198.64
60	958.61	156.51	1217.44	213.69
61	1024.82	171.56	1289.68	230.25
62	1098.56	189.61	1369.44	248.30
63	1178.32	207.67	1455.22	267.87
64	1264.10	227.24	1550.02	288.94
65	1355.89	248.30	1650.85	311.51
66	1455.22	270.88	1757.70	335.59
67	1559.05	294.96	1872.07	361.17
68	1683.96	323.55	2009.01	391.27
69	1841.97	359.67	2179.06	428.89
70	2022.12	400.21	2372.68	470.92
71	2209.75	440.75	2572.55	514.21
72	2403.45	482.48	2776.89	557.17
73	2603.13	522.41	2988.62	593.85
74	2827.99	565.01	3222.46	630.26
75	3088.09	616.14	3494.42	676.72
76	3364.97	680.00	3775.17	741.94
77	3613.66	750.08	4044.02	827.09
78	3911.90	837.48	4367.20	935.54
79	4242.81	933.31	4727.30	1045.97
80	4585.49	1029.92	5099.81	1153.71
81	5099.81	1162.64	5656.24	1299.20
82	5634.55	1297.92	6231.82	1444.69
83	6178.22	1431.93	6813.78	1588.90
84	6730.83	1565.93	7402.12	1731.84
85+				

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

Appendix C1

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

NH-94 VA

Premiums to be used only with those

that have not previously elected a landing spot option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	Indexed Inflation with 2019 Shared Cost		2.4% Simple Inflation or 5.0% Simple Inflation with 2019 Shared Cost		2.4% Compound Inflation or 5.0% Compound Inflation with 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	230.00	7.00	446.95	26.78	901.59	84.18
30	235.43	7.17	446.95	26.78	901.59	84.18
31	243.66	7.42	446.95	26.78	901.59	84.18
32	277.65	8.45	446.95	26.78	901.59	84.18
33	286.64	8.72	463.95	27.80	901.59	84.18
34	295.63	9.00	485.04	29.07	901.59	84.18
35	306.87	9.34	485.04	29.07	901.59	84.18
36	315.86	9.61	506.38	30.35	901.59	84.18
37	327.10	9.96	559.59	33.53	901.59	84.18
38	341.72	10.40	586.83	35.17	901.59	84.18
39	350.71	10.67	614.49	36.82	901.59	84.18
40	361.64	11.01	642.58	38.51	901.59	84.18
41	378.87	11.53	674.67	40.43	901.59	84.18
42	390.03	11.87	707.56	42.40	901.59	84.18
43	396.33	12.06	725.08	43.45	901.59	84.18
44	396.33	12.06	725.08	43.45	901.59	84.18
45	386.05	14.66	736.83	52.26	939.61	92.33
46	402.15	15.27	765.81	54.31	939.61	92.33
47	427.34	16.23	765.81	54.31	939.61	92.33
48	453.94	17.24	765.81	54.31	939.61	92.33
49	457.73	17.38	765.81	54.31	939.61	92.33
50	467.96	19.50	782.11	57.03	953.19	97.76
51	476.51	21.39	806.55	65.18	977.63	103.19
52	465.71	24.02	833.70	70.61	1004.79	108.63
53	471.38	27.30	860.86	76.04	1031.94	116.77
54	464.22	29.67	890.73	84.18	1064.53	122.20
55	473.31	31.09	923.32	92.33	1097.12	130.35
56	508.67	35.95	955.91	100.48	1132.42	138.50
57	516.59	39.06	991.21	108.63	1167.73	146.64
58	546.55	45.39	1031.94	116.77	1208.46	157.51
59	568.98	50.90	1078.11	127.64	1257.34	168.37
60	598.88	56.60	1132.42	141.21	1311.66	179.23
61	638.75	64.99	1194.88	154.79	1374.12	192.81
62	672.18	72.42	1260.06	171.09	1444.72	209.10
63	711.05	80.04	1336.10	187.38	1518.04	225.40
64	771.94	91.72	1414.85	206.39	1602.23	244.41
65	817.53	103.15	1501.75	225.40	1689.13	263.42
66	894.96	116.56	1591.37	244.41	1784.18	285.14
67	979.16	132.87	1689.13	266.13	1884.66	306.87
68	1067.25	150.08	1805.90	293.29	2004.15	334.02
69	1151.97	170.20	1955.26	325.88	2153.51	366.61
70	1261.71	193.63	2120.85	362.96	2321.29	403.58
71	1385.71	219.79	2208.82	386.28	2403.26	422.58
72	1507.97	247.14	2287.37	406.42	2475.71	441.12
73	1650.94	276.21	2363.27	425.81	2543.06	454.20
74	1795.96	305.96	2448.79	444.21	2620.16	469.01
75	1929.60	335.94	2545.02	465.66	2705.96	487.12
76	2118.19	377.16	2650.29	493.36	2805.23	513.75
77	2221.32	407.92	2766.49	529.71	2915.36	550.98
78	2349.59	447.45	2916.73	576.35	3062.20	602.13
79	2504.68	492.15	3091.74	631.00	3235.87	659.13
80	2663.29	539.02	3269.27	684.65	3409.88	716.46
81	2964.61	614.35	3617.45	775.05	3761.42	808.53
82	3284.33	693.02	3985.73	867.12	4129.69	902.27
83	3617.45	775.05	4364.05	959.19	4508.01	996.01
84	3967.31	857.07	4754.08	1052.93	4896.37	1089.76
85+		1124.91				

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

Age 85+ rates are for inflation additions only

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

Appendix C1

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

NH-94 VA

Premiums to be used only with those

that have not previously elected a landing spot option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	Indexed Inflation with 2019 Shared Cost		2.4% Simple Inflation or 5.0% Simple Inflation with 2019 Shared Cost		2.4% Compound Inflation or 5.0% Compound Inflation with 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	224.00	5.00	425.19	21.76	833.70	67.89
30	229.29	5.12	425.19	21.76	833.70	67.89
31	237.30	5.30	425.19	21.76	833.70	67.89
32	270.40	6.04	425.19	21.76	833.70	67.89
33	279.16	6.23	441.36	22.59	833.70	67.89
34	287.92	6.43	461.42	23.62	833.70	67.89
35	298.87	6.67	461.42	23.62	833.70	67.89
36	307.62	6.87	481.73	24.66	833.70	67.89
37	318.57	7.11	532.34	27.25	833.70	67.89
38	332.80	7.43	558.26	28.57	833.70	67.89
39	341.56	7.62	584.57	29.92	833.70	67.89
40	352.20	7.86	611.29	31.29	833.70	67.89
41	368.98	8.24	641.82	32.85	833.70	67.89
42	379.86	8.48	673.11	34.45	833.70	67.89
43	385.99	8.62	689.77	35.30	833.70	67.89
44	385.99	8.62	689.77	35.30	833.70	67.89
45	373.02	11.40	692.41	41.81	863.57	76.04
46	388.57	11.88	719.65	43.45	863.57	76.04
47	412.91	12.62	719.65	43.45	863.57	76.04
48	438.62	13.41	719.65	43.45	863.57	76.04
49	442.28	13.52	719.65	43.45	863.57	76.04
50	448.46	15.60	733.22	46.17	874.44	78.75
51	457.06	17.50	752.23	51.60	893.45	84.18
52	443.53	18.48	773.96	57.03	915.17	89.62
53	447.72	21.84	795.68	62.46	939.61	95.05
54	439.79	22.69	820.12	67.89	964.05	100.48
55	445.68	25.91	847.28	73.32	991.21	105.91
56	476.32	28.76	874.44	81.47	1018.37	111.34
57	482.86	31.95	904.31	86.90	1048.24	119.49
58	508.42	36.32	936.90	95.05	1083.54	127.64
59	527.17	39.99	974.92	103.19	1121.56	135.78
60	551.40	45.65	1018.37	114.06	1167.73	146.64
61	584.90	51.99	1069.96	124.92	1219.32	157.51
62	612.76	57.56	1124.28	138.50	1276.35	171.09
63	645.91	65.15	1186.74	152.08	1338.81	184.66
64	697.42	74.52	1251.91	165.65	1406.70	198.24
65	733.48	82.13	1322.52	181.95	1480.03	214.54
66	798.16	94.83	1398.56	198.24	1558.78	233.55
67	870.82	106.30	1480.03	217.25	1642.96	249.84
68	944.27	120.90	1575.07	238.98	1740.73	271.56
69	1014.98	136.99	1697.28	266.13	1865.65	298.72
70	1103.48	156.15	1833.74	295.24	2004.38	327.74
71	1205.70	177.92	1902.90	313.69	2066.23	344.80
72	1304.81	198.97	1962.72	329.60	2121.33	359.34
73	1423.23	221.39	2022.62	345.38	2174.02	371.41
74	1540.30	245.19	2088.01	360.78	2232.32	381.07
75	1646.92	270.39	2160.91	377.68	2298.25	394.84
76	1800.16	303.76	2244.59	399.58	2375.07	417.93
77	1879.13	328.65	2335.38	429.18	2462.97	448.52
78	1979.47	359.07	2452.70	467.71	2577.92	491.65
79	2098.66	395.48	2590.81	511.48	2713.84	536.09
80	2221.36	431.88	2730.25	554.08	2849.10	580.87
81	2460.74	490.47	3009.80	626.07	3132.00	654.52
82	2716.86	554.08	3304.42	698.05	3428.30	728.18
83	2981.34	617.70	3607.41	771.70	3731.28	801.83
84	3257.55	681.31	3918.77	845.36	4040.97	875.49
85+		890.55				

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

Age 85+ rates are for inflation additions only

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

Appendix C1

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

NH-94 VA

Premiums to be used only with those

that have not previously elected a landing spot option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	Indexed Inflation with 2019 Shared Cost		2.4% Simple Inflation or 5.0% Simple Inflation with 2019 Shared Cost		2.4% Compound Inflation or 5.0% Compound Inflation with 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	303.47	10.24	475.41	33.48	993.93	105.91
30	317.71	10.72	475.41	33.48	993.93	105.91
31	326.47	11.02	475.41	33.48	993.93	105.91
32	340.72	11.50	486.73	34.28	993.93	105.91
33	351.67	11.87	507.89	35.77	993.93	105.91
34	363.72	12.28	529.05	37.26	993.93	105.91
35	377.64	12.75	553.42	38.97	993.93	105.91
36	391.87	13.23	607.21	42.76	993.93	105.91
37	396.73	13.39	634.71	44.70	993.93	105.91
38	396.73	13.39	662.61	46.66	993.93	105.91
39	396.73	13.39	719.61	50.68	993.93	105.91
40	398.54	13.45	748.71	52.73	993.93	105.91
41	424.81	14.34	771.24	54.31	993.93	105.91
42	427.66	14.44	771.24	54.31	993.93	105.91
43	434.68	14.67	771.24	54.31	993.93	105.91
44	434.68	14.67	771.24	54.31	993.93	105.91
45	439.72	19.66	822.84	67.89	1042.81	116.77
46	464.80	20.78	822.84	67.89	1042.81	116.77
47	496.51	22.20	822.84	67.89	1042.81	116.77
48	500.68	22.39	822.84	67.89	1042.81	116.77
49	533.90	23.87	822.84	67.89	1042.81	116.77
50	540.72	26.06	841.85	73.32	1061.82	122.20
51	554.06	30.18	874.44	78.75	1094.40	130.35
52	553.63	33.43	907.03	86.90	1126.99	138.50
53	535.77	35.33	942.33	95.05	1162.30	146.64
54	552.70	39.06	980.35	105.91	1203.03	154.79
55	559.69	44.09	1021.08	114.06	1243.76	165.65
56	580.91	47.93	1061.82	124.92	1287.22	173.80
57	606.24	54.23	1107.98	135.78	1333.38	184.66
58	665.80	63.31	1156.86	146.64	1384.98	198.24
59	684.18	68.22	1216.61	160.22	1444.72	211.82
60	741.55	78.49	1284.50	176.52	1515.33	228.11
61	781.81	88.70	1360.54	195.53	1594.08	244.41
62	823.65	98.59	1444.72	214.54	1680.98	263.42
63	862.83	109.37	1537.05	236.26	1776.03	285.14
64	906.10	120.01	1637.53	257.99	1879.23	309.58
65	973.95	135.38	1743.44	282.43	1990.57	334.02
66	1062.19	153.52	1857.50	309.58	2110.06	361.18
67	1186.19	176.30	1979.70	336.74	2234.97	388.34
68	1292.72	198.88	2126.35	369.33	2387.05	420.92
69	1453.63	232.03	2313.73	410.06	2577.15	464.38
70	1588.07	262.79	2521.73	457.76	2789.88	509.22
71	1776.09	302.17	2639.18	487.39	2898.43	536.65
72	1982.64	346.14	2743.35	512.98	2993.65	560.07
73	2144.01	379.86	2845.86	537.00	3087.16	577.22
74	2279.68	410.39	2958.39	559.21	3188.39	593.03
75	2394.81	437.76	3085.79	587.97	3304.67	618.02
76	2521.85	470.94	3227.24	623.84	3439.26	652.38
77	2656.30	508.45	3385.14	670.84	3592.00	701.77
78	2826.50	557.94	3586.99	732.87	3791.38	769.69
79	3026.71	616.94	3824.69	805.01	4026.82	847.20
80	3234.11	677.96	4066.08	877.16	4265.28	922.36
81	3617.45	773.38	4521.40	994.34	4727.30	1044.56
82	4020.88	875.49	5000.16	1116.54	5211.08	1168.43
83	4444.40	977.60	5493.98	1237.07	5706.57	1290.63
84	4884.65	1083.06	6001.19	1359.27	6215.46	1414.51
85+		1422.88				

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

Age 85+ rates are for inflation additions only

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

Appendix C1

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

NH-94 VA

Premiums to be used only with those

that have not previously elected a landing spot option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	Indexed Inflation with 2019 Shared Cost		2.4% Simple Inflation or 5.0% Simple Inflation with 2019 Shared Cost		2.4% Compound Inflation or 5.0% Compound Inflation with 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	294.50	8.96	448.62	26.78	917.89	86.90
30	308.33	9.38	448.62	26.78	917.89	86.90
31	316.83	9.64	448.62	26.78	917.89	86.90
32	330.65	10.06	459.31	27.42	917.89	86.90
33	341.29	10.39	479.28	28.61	917.89	86.90
34	352.98	10.74	499.25	29.81	917.89	86.90
35	366.48	11.15	522.24	31.18	917.89	86.90
36	380.29	11.57	573.00	34.21	917.89	86.90
37	385.01	11.72	598.95	35.76	917.89	86.90
38	385.01	11.72	625.28	37.33	917.89	86.90
39	385.01	11.72	679.07	40.54	917.89	86.90
40	386.76	11.77	706.53	42.18	917.89	86.90
41	412.26	12.55	727.79	43.45	917.89	86.90
42	415.03	12.63	727.79	43.45	917.89	86.90
43	421.84	12.84	727.79	43.45	917.89	86.90
44	421.84	12.84	727.79	43.45	917.89	86.90
45	421.84	16.09	768.53	54.31	955.91	97.76
46	445.91	17.01	768.53	54.31	955.91	97.76
47	476.32	18.16	768.53	54.31	955.91	97.76
48	480.32	18.32	768.53	54.31	955.91	97.76
49	512.19	19.53	768.53	54.31	955.91	97.76
50	519.00	21.72	784.82	59.74	969.48	100.48
51	528.19	23.71	809.26	65.18	993.93	105.91
52	524.38	27.16	836.42	70.61	1023.80	114.06
53	506.34	29.44	866.29	78.75	1053.67	119.49
54	519.50	31.25	898.88	86.90	1086.26	127.64
55	525.19	34.50	931.47	95.05	1118.85	135.78
56	542.56	38.34	966.77	103.19	1156.86	143.93
57	563.63	44.55	1004.79	111.34	1194.88	152.08
58	616.78	51.06	1045.52	122.20	1238.33	162.94
59	630.01	56.18	1094.40	133.07	1287.22	173.80
60	679.58	64.03	1151.43	146.64	1346.96	187.38
61	711.68	72.20	1213.89	160.22	1412.13	203.67
62	747.65	80.11	1284.50	176.52	1485.46	219.97
63	779.79	89.12	1363.25	192.81	1566.93	236.26
64	814.09	98.01	1447.44	211.82	1653.83	255.27
65	870.89	109.11	1537.05	233.55	1746.16	277.00
66	946.01	124.48	1632.10	255.27	1843.92	298.72
67	1053.42	143.65	1732.58	277.00	1949.83	320.45
68	1142.46	163.52	1857.50	304.15	2077.47	350.32
69	1276.19	188.81	2012.29	339.46	2234.97	385.62
70	1388.71	215.22	2183.15	379.21	2413.38	422.54
71	1545.43	246.81	2276.23	401.84	2496.59	443.32
72	1716.56	282.56	2361.71	423.77	2574.83	463.42
73	1848.04	309.95	2441.34	442.37	2647.15	477.86
74	1954.97	333.72	2527.71	459.99	2726.14	489.31
75	2045.03	356.22	2628.71	482.82	2815.40	506.43
76	2144.69	383.27	2739.99	511.71	2921.43	536.17
77	2250.31	413.72	2867.02	550.98	3044.88	578.04
78	2384.57	454.82	3029.05	603.97	3205.82	635.27
79	2543.35	500.94	3218.30	660.88	3392.31	697.80
80	2703.47	549.06	3406.53	718.13	3577.28	756.64
81	3009.80	624.39	3771.46	811.88	3948.90	853.73
82	3331.21	704.74	4154.80	907.29	4335.59	950.82
83	3666.00	785.09	4548.18	1002.71	4730.65	1047.91
84	4014.19	867.12	4951.61	1099.80	5134.07	1145.00
85+		1129.93				

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

Age 85+ rates are for inflation additions only

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

Appendix C1

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

NH-94 VA

Premiums to be used only with those

that have not previously elected a landing spot option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	Indexed Inflation with 2019 Shared Cost		2.4% Simple Inflation or 5.0% Simple Inflation with 2019 Shared Cost		2.4% Compound Inflation or 5.0% Compound Inflation with 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	369.79	16.54	666.45	54.45	1126.99	135.78
30	411.80	18.41	695.65	56.83	1126.99	135.78
31	411.80	18.41	725.27	59.25	1126.99	135.78
32	411.80	18.41	785.74	64.19	1126.99	135.78
33	411.80	18.41	816.60	66.72	1126.99	135.78
34	411.80	18.41	830.99	67.89	1126.99	135.78
35	411.80	18.41	830.99	67.89	1126.99	135.78
36	415.51	18.58	830.99	67.89	1126.99	135.78
37	441.48	19.74	830.99	67.89	1126.99	135.78
38	441.48	19.74	830.99	67.89	1126.99	135.78
39	467.96	20.93	830.99	67.89	1126.99	135.78
40	500.58	22.38	830.99	67.89	1126.99	135.78
41	537.96	24.06	830.99	67.89	1126.99	135.78
42	576.66	25.79	830.99	67.89	1126.99	135.78
43	598.97	26.78	830.99	67.89	1126.99	135.78
44	598.97	26.78	830.99	67.89	1126.99	135.78
45	599.15	32.51	898.88	86.90	1192.17	152.08
46	636.05	34.51	898.88	86.90	1192.17	152.08
47	674.12	36.58	898.88	86.90	1192.17	152.08
48	700.64	38.02	898.88	86.90	1192.17	152.08
49	700.64	38.02	898.88	86.90	1192.17	152.08
50	714.21	43.45	928.75	92.33	1219.32	160.22
51	738.66	48.88	966.77	103.19	1257.34	168.37
52	765.81	54.31	1010.22	111.34	1300.79	179.23
53	795.68	62.46	1056.39	122.20	1349.68	190.10
54	828.27	70.61	1105.27	135.78	1401.27	200.96
55	860.86	78.75	1156.86	146.64	1455.59	214.54
56	896.16	86.90	1211.18	160.22	1509.90	228.11
57	934.18	95.05	1268.21	173.80	1569.64	241.69
58	977.63	105.91	1333.38	190.10	1637.53	255.27
59	1029.23	116.77	1406.70	206.39	1716.29	274.28
60	1088.97	130.35	1496.32	228.11	1808.62	296.01
61	1156.86	146.64	1594.08	249.84	1909.10	317.73
62	1232.90	165.65	1702.71	274.28	2023.15	344.89
63	1317.09	184.66	1822.20	301.44	2148.07	372.04
64	1409.42	206.39	1949.83	331.31	2281.14	401.92
65	1507.18	228.11	2088.33	363.90	2425.07	434.50
66	1613.09	252.55	2234.97	396.48	2579.86	469.81
67	1721.72	277.00	2389.77	431.79	2742.80	505.11
68	1860.22	309.58	2579.86	475.24	2938.33	548.56
69	2042.16	350.32	2818.84	529.55	3188.17	602.87
70	2248.16	398.17	3087.83	590.48	3464.33	663.61
71	2374.74	430.36	3245.83	629.98	3611.37	699.98
72	2490.58	458.46	3385.20	661.68	3742.06	728.59
73	2606.93	484.96	3520.07	690.77	3865.45	749.91
74	2737.42	516.37	3670.93	719.30	4002.40	771.17
75	2886.22	549.35	3838.99	755.35	4158.73	800.42
76	3049.87	591.22	4032.52	805.28	4342.40	846.05
77	3228.54	641.84	4251.24	868.03	4558.63	916.37
78	3452.57	707.09	4531.61	953.83	4840.96	1012.75
79	3715.72	782.16	4858.20	1051.09	5171.07	1117.88
80	3984.05	858.75	5189.31	1150.02	5502.35	1222.00
81	4467.83	982.62	5793.62	1305.70	6121.72	1384.38
82	4976.72	1109.84	6426.38	1466.40	6767.87	1550.10
83	5505.70	1238.74	7075.88	1627.10	7427.42	1714.15
84	6053.08	1370.98	7740.45	1787.80	8100.35	1878.20
85+		1791.15				

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

Age 85+ rates are for inflation additions only

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

Appendix C1

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

NH-94 VA

Premiums to be used only with those

that have not previously elected a landing spot option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	Indexed Inflation with 2019 Shared Cost		2.4% Simple Inflation or 5.0% Simple Inflation with 2019 Shared Cost		2.4% Compound Inflation or 5.0% Compound Inflation with 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	357.76	13.53	627.25	45.74	1034.66	114.06
30	398.41	15.07	654.73	47.74	1034.66	114.06
31	398.41	15.07	682.61	49.77	1034.66	114.06
32	398.41	15.07	739.52	53.92	1034.66	114.06
33	398.41	15.07	768.56	56.04	1034.66	114.06
34	398.41	15.07	782.11	57.03	1034.66	114.06
35	398.41	15.07	782.11	57.03	1034.66	114.06
36	402.00	15.20	782.11	57.03	1034.66	114.06
37	427.13	16.15	782.11	57.03	1034.66	114.06
38	427.13	16.15	782.11	57.03	1034.66	114.06
39	452.75	17.12	782.11	57.03	1034.66	114.06
40	484.30	18.31	782.11	57.03	1034.66	114.06
41	520.47	19.68	782.11	57.03	1034.66	114.06
42	557.90	21.10	782.11	57.03	1034.66	114.06
43	579.49	21.91	782.11	57.03	1034.66	114.06
44	579.49	21.91	782.11	57.03	1034.66	114.06
45	573.61	25.55	839.13	70.61	1086.26	127.64
46	608.93	27.12	839.13	70.61	1086.26	127.64
47	645.38	28.74	839.13	70.61	1086.26	127.64
48	670.76	29.87	839.13	70.61	1086.26	127.64
49	670.76	29.87	839.13	70.61	1086.26	127.64
50	681.63	35.30	860.86	76.04	1107.98	133.07
51	700.64	38.02	893.45	84.18	1140.57	141.21
52	725.08	46.17	928.75	92.33	1178.59	149.36
53	749.52	51.60	966.77	103.19	1219.32	160.22
54	776.67	57.03	1007.50	111.34	1262.77	168.37
55	803.83	65.18	1053.67	122.20	1306.22	179.23
56	833.70	70.61	1099.84	133.07	1355.11	190.10
57	863.57	78.75	1146.00	143.93	1406.70	203.67
58	898.88	86.90	1200.31	157.51	1463.73	214.54
59	942.33	97.76	1265.49	173.80	1528.91	230.83
60	993.93	108.63	1338.81	190.10	1607.66	247.12
61	1050.95	122.20	1420.28	209.10	1694.56	268.85
62	1116.13	135.78	1512.61	230.83	1789.61	290.57
63	1186.74	152.08	1613.09	252.55	1895.52	312.30
64	1262.77	171.09	1721.72	277.00	2006.86	339.46
65	1344.24	190.10	1838.49	304.15	2129.06	366.61
66	1433.86	209.10	1963.41	334.02	2259.42	393.77
67	1526.19	230.83	2093.76	363.90	2397.91	426.36
68	1642.96	257.99	2253.98	399.20	2566.28	461.66
69	1792.32	290.57	2454.94	445.37	2772.67	507.83
70	1963.75	330.45	2681.53	495.68	3003.86	557.98
71	2063.64	355.17	2807.69	526.28	3123.98	585.91
72	2158.50	379.16	2921.78	555.11	3231.55	612.11
73	2249.72	402.16	3028.02	577.22	3326.09	629.26
74	2351.83	423.92	3145.55	597.54	3431.92	640.38
75	2465.63	452.78	3276.77	626.60	3553.59	663.08
76	2595.24	485.21	3431.10	666.65	3700.21	701.31
77	2739.43	527.78	3611.33	721.11	3878.12	765.57
78	2920.41	581.87	3841.10	793.63	4108.10	848.87
79	3126.90	641.55	4098.89	873.56	4369.57	933.32
80	3336.23	701.39	4357.35	949.14	4626.86	1014.43
81	3719.57	798.48	4839.45	1073.02	5120.68	1141.65
82	4122.99	898.92	5339.97	1198.56	5632.92	1270.55
83	4538.14	999.36	5852.21	1322.44	6151.85	1397.77
84	4965.00	1101.47	6372.81	1447.99	6677.48	1524.99
85+		1422.88				

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

Age 85+ rates are for inflation additions only

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

Appendix C1

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

NH-94 VA

Premiums to be used only with those

that have not previously elected a landing spot option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	Indexed Inflation with 2019 Shared Cost		2.4% Simple Inflation or 5.0% Simple Inflation with 2019 Shared Cost		2.4% Compound Inflation or 5.0% Compound Inflation with 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	426.86	24.07	712.88	74.09	1436.58	209.10
30	445.28	25.11	773.02	80.34	1436.58	209.10
31	445.28	25.11	834.74	86.76	1436.58	209.10
32	445.28	25.11	866.19	90.03	1436.58	209.10
33	445.28	25.11	930.27	96.69	1436.58	209.10
34	445.28	25.11	966.77	100.48	1436.58	209.10
35	445.28	25.11	966.77	100.48	1436.58	209.10
36	467.56	26.37	966.77	100.48	1436.58	209.10
37	495.06	27.92	966.77	100.48	1436.58	209.10
38	495.06	27.92	966.77	100.48	1436.58	209.10
39	527.41	29.74	966.77	100.48	1436.58	209.10
40	562.40	31.71	966.77	100.48	1436.58	209.10
41	600.08	33.84	966.77	100.48	1436.58	209.10
42	638.77	36.02	966.77	100.48	1436.58	209.10
43	668.24	37.68	966.77	100.48	1436.58	209.10
44	668.24	37.68	966.77	100.48	1436.58	209.10
45	668.05	49.05	1075.39	127.64	1545.20	236.26
46	704.69	51.74	1075.39	127.64	1545.20	236.26
47	742.18	54.50	1075.39	127.64	1545.20	236.26
48	776.67	57.03	1075.39	127.64	1545.20	236.26
49	776.67	57.03	1075.39	127.64	1545.20	236.26
50	798.40	62.46	1118.85	138.50	1588.65	244.41
51	833.70	70.61	1175.87	152.08	1651.11	260.70
52	871.72	78.75	1241.05	165.65	1716.29	274.28
53	912.46	89.62	1306.22	181.95	1789.61	290.57
54	957.15	100.32	1379.55	200.96	1868.36	309.58
55	980.51	108.65	1455.59	217.25	1949.83	328.59
56	1049.29	124.40	1534.34	236.26	2036.73	347.60
57	1090.76	134.00	1618.52	257.99	2126.35	369.33
58	1142.66	146.49	1710.86	279.71	2226.83	393.77
59	1215.61	165.64	1819.48	304.15	2346.32	420.92
60	1282.10	182.40	1947.12	334.02	2484.81	450.80
61	1358.30	201.52	2085.61	366.61	2636.89	486.10
62	1451.78	224.15	2243.12	401.92	2805.26	524.12
63	1523.70	241.66	2411.49	442.65	2989.92	567.57
64	1631.82	268.59	2596.16	483.38	3190.88	611.02
65	1732.27	292.88	2791.68	529.55	3405.42	659.90
66	1861.88	322.83	3000.79	578.43	3630.82	711.50
67	2025.85	357.95	3220.75	630.03	3872.51	765.81
68	2205.45	399.83	3489.60	689.77	4163.08	830.99
69	2371.67	440.49	3829.06	768.53	4529.69	912.46
70	2562.13	485.71	4209.20	853.22	4935.11	999.48
71	2786.71	537.74	4430.60	907.38	5153.92	1049.97
72	3055.36	596.28	4634.21	951.62	5350.40	1092.88
73	3258.80	640.16	4825.90	991.20	5533.23	1123.68
74	3437.81	677.35	5037.39	1030.48	5734.14	1149.99
75	3636.48	723.90	5276.74	1079.38	5967.71	1190.97
76	3883.69	782.85	5549.30	1145.74	6240.41	1255.83
77	4112.04	846.77	5859.71	1235.35	6563.42	1359.08
78	4399.03	929.89	6262.50	1355.25	6991.68	1502.56
79	4731.65	1024.72	6737.15	1495.78	7499.98	1664.51
80	5070.46	1121.56	7223.19	1638.82	8020.00	1824.63
81	5678.11	1277.24	8091.98	1866.48	8964.12	2077.40
82	6317.57	1437.94	9002.62	2099.16	9948.42	2331.84
83	6977.12	1601.99	9936.70	2331.84	10952.80	2584.61
84	7658.42	1766.04	10894.21	2566.20	11980.62	2835.71
85+		2286.65				

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

Age 85+ rates are for inflation additions only

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

Appendix C1

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

NH-94 VA

Premiums to be used only with those

that have not previously elected a landing spot option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	Indexed Inflation with 2019 Shared Cost		2.4% Simple Inflation or 5.0% Simple Inflation with 2019 Shared Cost		2.4% Compound Inflation or 5.0% Compound Inflation with 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	410.81	20.86	664.82	62.08	1306.22	179.23
30	428.54	21.76	720.91	67.31	1306.22	179.23
31	428.54	21.76	778.46	72.69	1306.22	179.23
32	428.54	21.76	807.80	75.43	1306.22	179.23
33	428.54	21.76	867.56	81.01	1306.22	179.23
34	428.54	21.76	901.59	84.18	1306.22	179.23
35	428.54	21.76	901.59	84.18	1306.22	179.23
36	449.98	22.85	901.59	84.18	1306.22	179.23
37	476.45	24.19	901.59	84.18	1306.22	179.23
38	476.45	24.19	901.59	84.18	1306.22	179.23
39	507.58	25.78	901.59	84.18	1306.22	179.23
40	541.25	27.49	901.59	84.18	1306.22	179.23
41	577.52	29.33	901.59	84.18	1306.22	179.23
42	614.75	31.22	901.59	84.18	1306.22	179.23
43	643.12	32.66	901.59	84.18	1306.22	179.23
44	643.12	32.66	901.59	84.18	1306.22	179.23
45	633.01	39.71	991.21	108.63	1398.56	200.96
46	667.73	41.89	991.21	108.63	1398.56	200.96
47	703.25	44.12	991.21	108.63	1398.56	200.96
48	735.94	46.17	991.21	108.63	1398.56	200.96
49	735.94	46.17	991.21	108.63	1398.56	200.96
50	754.95	51.60	1029.23	116.77	1433.86	209.10
51	784.82	59.74	1078.11	127.64	1485.46	219.97
52	817.41	67.89	1129.71	141.21	1542.49	233.55
53	850.00	76.04	1186.74	154.79	1604.95	249.84
54	886.65	84.06	1249.20	168.37	1670.12	263.42
55	906.31	92.75	1314.37	184.66	1740.73	279.71
56	965.45	102.77	1382.26	200.96	1814.05	296.01
57	999.64	112.56	1452.87	217.25	1892.80	315.01
58	1044.11	125.19	1531.62	236.26	1979.70	336.74
59	1103.40	138.93	1623.96	257.99	2080.18	358.46
60	1160.50	153.32	1729.87	282.43	2196.96	385.62
61	1224.82	167.50	1849.35	309.58	2327.31	415.49
62	1300.61	187.66	1982.42	342.17	2471.24	448.08
63	1358.36	203.50	2126.35	374.76	2626.03	483.38
64	1449.38	225.52	2281.14	410.06	2797.11	521.40
65	1534.51	245.32	2446.80	448.08	2979.06	562.14
66	1644.16	270.27	2626.03	488.82	3171.87	605.59
67	1784.68	302.10	2813.41	532.27	3378.26	651.75
68	1935.50	336.17	3038.81	583.86	3625.38	706.07
69	2073.03	368.32	3323.95	649.04	3932.25	773.96
70	2226.99	405.57	3640.39	720.49	4271.50	847.80
71	2411.48	449.31	3821.36	762.20	4448.75	889.23
72	2635.57	498.49	3987.40	800.45	4606.95	924.36
73	2801.87	533.47	4137.50	830.34	4750.20	943.89
74	2940.35	561.86	4300.04	859.11	4899.84	958.32
75	3095.15	596.53	4484.91	894.84	5075.02	982.82
76	3292.47	644.22	4701.20	950.03	5290.38	1039.73
77	3476.00	697.91	4954.94	1028.49	5558.12	1136.76
78	3704.84	766.01	5281.05	1130.60	5905.27	1265.02
79	3961.79	841.92	5649.15	1242.67	6299.49	1393.83
80	4218.41	915.66	6014.58	1350.90	6689.19	1513.27
81	4692.14	1036.19	6689.19	1524.99	7419.05	1704.10
82	5187.64	1160.06	7390.59	1702.43	8174.01	1894.94
83	5696.53	1283.94	8103.70	1878.20	8937.34	2084.10
84	6215.46	1407.81	8828.53	2053.96	9709.04	2271.58
85+		1796.17				

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

Age 85+ rates are for inflation additions only

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

Appendix C2

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

NH-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	0.8% Simple Inflation or 3.6% Simple Inflation with 2019 Shared Cost		0.8% Compound Inflation or 3.6% Compound Inflation with 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	446.95	26.78	599.86	56.01
30	446.95	26.78	599.86	56.01
31	446.95	26.78	599.86	56.01
32	446.95	26.78	599.86	56.01
33	446.95	26.78	599.86	56.01
34	446.95	26.78	599.86	56.01
35	446.95	26.78	599.86	56.01
36	447.18	26.80	599.86	56.01
37	456.15	27.33	599.86	56.01
38	460.64	27.60	599.86	56.01
39	465.13	27.87	599.86	56.01
40	469.61	28.14	599.86	56.01
41	474.66	28.44	599.86	56.01
42	479.74	28.75	599.86	56.01
43	482.42	28.91	599.86	56.01
44	482.42	28.91	599.86	56.01
45	505.09	35.82	625.16	61.43
46	509.52	36.14	625.16	61.43
47	509.52	36.14	625.16	61.43
48	509.52	36.14	625.16	61.43
49	509.52	36.14	625.16	61.43
50	520.36	37.94	634.19	65.05
51	536.62	43.36	650.45	68.66
52	554.69	46.98	668.52	72.27
53	572.76	50.59	686.59	77.69
54	592.64	56.01	708.27	81.31
55	614.32	61.43	729.95	86.73
56	636.00	66.85	753.44	92.15
57	659.49	72.27	776.93	97.57
58	686.59	77.69	804.03	104.80
59	717.31	84.92	836.56	112.02
60	753.44	93.95	872.69	119.25
61	795.00	102.99	914.25	128.28
62	838.36	113.83	961.23	139.12
63	888.95	124.67	1010.01	149.97
64	941.35	137.32	1066.02	162.61
65	999.17	149.97	1123.84	175.26
66	1058.79	162.61	1187.08	189.72
67	1123.84	177.07	1253.93	204.17
68	1201.53	195.14	1333.43	222.24
69	1300.91	216.82	1432.80	243.92
70	1413.90	241.97	1547.53	269.06
71	1523.32	266.40	1657.42	291.43
72	1633.83	290.30	1768.36	315.08
73	1750.57	315.42	1883.75	336.45
74	1883.69	341.70	2015.51	360.78
75	2036.02	372.53	2164.77	389.69
76	2208.57	411.13	2337.69	428.12
77	2405.65	460.62	2535.09	479.11
78	2651.57	523.95	2783.82	547.39
79	2944.52	600.96	3081.78	627.74
80	3269.27	684.65	3409.88	716.46
81	3617.45	775.05	3761.42	808.53
82	3985.73	867.12	4129.69	902.27
83	4364.05	959.19	4508.01	996.01
84	4754.08	1052.93	4896.37	1089.76
85+				

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

Age 85+ rates are for inflation additions only

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

Appendix C2

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

NH-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	0.8% Simple Inflation or 3.6% Simple Inflation with 2019 Shared Cost		0.8% Compound Inflation or 3.6% Compound Inflation with 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	425.19	21.76	554.69	45.17
30	425.19	21.76	554.69	45.17
31	425.19	21.76	554.69	45.17
32	425.19	21.76	554.69	45.17
33	425.19	21.76	554.69	45.17
34	425.19	21.76	554.69	45.17
35	425.19	21.76	554.69	45.17
36	425.41	21.77	554.69	45.17
37	433.94	22.21	554.69	45.17
38	438.21	22.43	554.69	45.17
39	442.48	22.65	554.69	45.17
40	446.75	22.87	554.69	45.17
41	451.55	23.11	554.69	45.17
42	456.39	23.36	554.69	45.17
43	458.93	23.49	554.69	45.17
44	458.93	23.49	554.69	45.17
45	474.64	28.66	574.57	50.59
46	478.81	28.91	574.57	50.59
47	478.81	28.91	574.57	50.59
48	478.81	28.91	574.57	50.59
49	478.81	28.91	574.57	50.59
50	487.84	30.72	581.79	52.40
51	500.49	34.33	594.44	56.01
52	514.94	37.94	608.90	59.62
53	529.40	41.56	625.16	63.24
54	545.66	45.17	641.42	66.85
55	563.73	48.78	659.49	70.47
56	581.79	54.20	677.56	74.08
57	601.67	57.82	697.43	79.50
58	623.35	63.24	720.92	84.92
59	648.65	68.66	746.21	90.34
60	677.56	75.89	776.93	97.57
61	711.89	83.11	811.26	104.80
62	748.02	92.15	849.20	113.83
63	789.58	101.18	890.76	122.86
64	832.94	110.22	935.93	131.90
65	879.92	121.06	984.71	142.74
66	930.51	131.90	1037.11	155.39
67	984.71	144.55	1093.12	166.23
68	1047.95	159.00	1158.17	180.68
69	1129.26	177.07	1241.28	198.75
70	1222.49	196.83	1336.25	218.50
71	1312.35	216.34	1424.99	237.80
72	1401.94	235.43	1515.23	256.67
73	1498.24	255.84	1610.39	275.12
74	1606.16	277.52	1717.17	293.13
75	1728.73	302.14	1838.60	315.87
76	1870.49	332.98	1979.22	348.28
77	2030.76	373.20	2141.72	390.01
78	2229.73	425.19	2343.56	446.95
79	2467.44	487.13	2584.61	510.56
80	2730.25	554.08	2849.10	580.87
81	3009.80	626.07	3132.00	654.52
82	3304.42	698.05	3428.30	728.18
83	3607.41	771.70	3731.28	801.83
84	3918.77	845.36	4040.97	875.49
85+				

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

Age 85+ rates are for inflation additions only

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

Appendix C2

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

NH-94 VA

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

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

Age	0.8% Simple Inflation or 3.6% Simple Inflation with 2019 Shared Cost		0.8% Compound Inflation or 3.6% Compound Inflation with 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	475.41	33.48	661.29	70.47
30	475.41	33.48	661.29	70.47
31	475.41	33.48	661.29	70.47
32	475.41	33.48	661.29	70.47
33	475.41	33.48	661.29	70.47
34	475.41	33.48	661.29	70.47
35	478.17	33.67	661.29	70.47
36	487.18	34.31	661.29	70.47
37	491.68	34.63	661.29	70.47
38	496.18	34.94	661.29	70.47
39	505.19	35.58	661.29	70.47
40	509.69	35.89	661.29	70.47
41	513.14	36.14	661.29	70.47
42	513.14	36.14	661.29	70.47
43	513.14	36.14	661.29	70.47
44	513.14	36.14	661.29	70.47
45	547.47	45.17	693.82	77.69
46	547.47	45.17	693.82	77.69
47	547.47	45.17	693.82	77.69
48	547.47	45.17	693.82	77.69
49	547.47	45.17	693.82	77.69
50	560.11	48.78	706.46	81.31
51	581.79	52.40	728.15	86.73
52	603.48	57.82	749.83	92.15
53	626.97	63.24	773.32	97.57
54	652.26	70.47	800.42	102.99
55	679.36	75.89	827.52	110.22
56	706.46	83.11	856.43	115.64
57	737.18	90.34	887.15	122.86
58	769.70	97.57	921.48	131.90
59	809.45	106.60	961.23	140.93
60	854.62	117.44	1008.20	151.77
61	905.21	130.09	1060.60	162.61
62	961.23	142.74	1118.42	175.26
63	1022.66	157.19	1181.66	189.72
64	1089.51	171.65	1250.32	205.98
65	1159.98	187.91	1324.40	222.24
66	1235.86	205.98	1403.90	240.31
67	1317.17	224.05	1487.01	258.37
68	1414.74	245.73	1588.19	280.06
69	1539.41	272.83	1714.67	308.97
70	1681.15	305.17	1859.92	339.48
71	1820.12	336.13	1998.92	370.10
72	1959.54	366.42	2138.32	400.05
73	2108.05	397.78	2286.78	427.57
74	2275.69	430.16	2452.61	456.18
75	2468.63	470.38	2643.73	494.41
76	2689.36	519.86	2866.05	543.65
77	2943.60	583.34	3123.48	610.24
78	3260.90	666.24	3446.71	699.72
79	3642.56	766.68	3835.07	806.85
80	4066.08	877.16	4265.28	922.36
81	4521.40	994.34	4727.30	1044.56
82	5000.16	1116.54	5211.08	1168.43
83	5493.98	1237.07	5706.57	1290.63
84	6001.19	1359.27	6215.46	1414.51
85+				

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

Appendix C2

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

NH-94 VA

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

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

Age	0.8% Simple Inflation or 3.6% Simple Inflation with 2019 Shared Cost		0.8% Compound Inflation or 3.6% Compound Inflation with 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	448.62	26.78	610.70	57.82
30	448.62	26.78	610.70	57.82
31	448.62	26.78	610.70	57.82
32	448.62	26.78	610.70	57.82
33	448.62	26.78	610.70	57.82
34	448.62	26.78	610.70	57.82
35	451.24	26.94	610.70	57.82
36	459.73	27.45	610.70	57.82
37	463.98	27.70	610.70	57.82
38	468.23	27.95	610.70	57.82
39	476.73	28.46	610.70	57.82
40	480.98	28.71	610.70	57.82
41	484.23	28.91	610.70	57.82
42	484.23	28.91	610.70	57.82
43	484.23	28.91	610.70	57.82
44	484.23	28.91	610.70	57.82
45	511.33	36.14	636.00	65.05
46	511.33	36.14	636.00	65.05
47	511.33	36.14	636.00	65.05
48	511.33	36.14	636.00	65.05
49	511.33	36.14	636.00	65.05
50	522.17	39.75	645.03	66.85
51	538.43	43.36	661.29	70.47
52	556.50	46.98	681.17	75.89
53	576.37	52.40	701.04	79.50
54	598.06	57.82	722.73	84.92
55	619.74	63.24	744.41	90.34
56	643.23	68.66	769.70	95.76
57	668.52	74.08	795.00	101.18
58	695.62	81.31	823.91	108.41
59	728.15	88.53	856.43	115.64
60	766.09	97.57	896.18	124.67
61	807.65	106.60	939.54	135.51
62	854.62	117.44	988.33	146.35
63	907.02	128.28	1042.53	157.19
64	963.03	140.93	1100.35	169.84
65	1022.66	155.39	1161.78	184.30
66	1085.90	169.84	1226.83	198.75
67	1152.75	184.30	1297.29	213.20
68	1235.86	202.36	1382.21	233.08
69	1338.85	225.85	1487.01	256.57
70	1455.43	252.80	1608.92	281.70
71	1569.81	277.13	1721.79	305.74
72	1686.94	302.69	1839.17	331.01
73	1808.40	327.68	1960.85	353.97
74	1944.39	353.84	2097.03	376.39
75	2102.97	386.26	2252.32	405.14
76	2283.33	426.42	2434.53	446.81
77	2493.06	479.11	2647.73	502.65
78	2753.68	549.06	2914.39	577.52
79	3065.04	629.41	3230.77	664.57
80	3406.53	718.13	3577.28	756.64
81	3771.46	811.88	3948.90	853.73
82	4154.80	907.29	4335.59	950.82
83	4548.18	1002.71	4730.65	1047.91
84	4951.61	1099.80	5134.07	1145.00
85+				

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

Appendix C2

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

NH-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	0.8% Simple Inflation or 3.6% Simple Inflation with 2019 Shared Cost		0.8% Compound Inflation or 3.6% Compound Inflation with 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	526.93	43.05	749.83	90.34
30	531.68	43.44	749.83	90.34
31	536.43	43.83	749.83	90.34
32	545.94	44.60	749.83	90.34
33	550.69	44.99	749.83	90.34
34	552.89	45.17	749.83	90.34
35	552.89	45.17	749.83	90.34
36	552.89	45.17	749.83	90.34
37	552.89	45.17	749.83	90.34
38	552.89	45.17	749.83	90.34
39	552.89	45.17	749.83	90.34
40	552.89	45.17	749.83	90.34
41	552.89	45.17	749.83	90.34
42	552.89	45.17	749.83	90.34
43	552.89	45.17	749.83	90.34
44	552.89	45.17	749.83	90.34
45	598.06	57.82	793.19	101.18
46	598.06	57.82	793.19	101.18
47	598.06	57.82	793.19	101.18
48	598.06	57.82	793.19	101.18
49	598.06	57.82	793.19	101.18
50	617.93	61.43	811.26	106.60
51	643.23	68.66	836.56	112.02
52	672.14	74.08	865.46	119.25
53	702.85	81.31	897.99	126.48
54	735.37	90.34	932.32	133.70
55	769.70	97.57	968.45	142.74
56	805.84	106.60	1004.59	151.77
57	843.78	115.64	1044.34	160.81
58	887.15	126.48	1089.51	169.84
59	935.93	137.32	1141.91	182.49
60	995.56	151.77	1203.34	196.94
61	1060.60	166.23	1270.19	211.40
62	1132.87	182.49	1346.08	229.47
63	1212.37	200.56	1429.19	247.53
64	1297.29	220.43	1517.73	267.41
65	1389.44	242.11	1613.49	289.09
66	1487.01	263.80	1716.47	312.58
67	1590.00	287.28	1824.88	336.07
68	1716.47	316.19	1954.97	364.98
69	1875.47	352.33	2121.20	401.11
70	2058.55	393.65	2309.55	442.41
71	2238.50	434.47	2490.60	482.74
72	2418.00	472.63	2672.90	520.42
73	2607.46	511.68	2863.30	555.49
74	2823.79	553.31	3078.77	593.21
75	3071.19	604.28	3326.98	640.33
76	3360.43	671.07	3618.66	705.04
77	3696.73	754.81	3964.02	796.84
78	4119.65	867.12	4400.87	920.68
79	4626.86	1001.04	4924.83	1064.65
80	5189.31	1150.02	5502.35	1222.00
81	5793.62	1305.70	6121.72	1384.38
82	6426.38	1466.40	6767.87	1550.10
83	7075.88	1627.10	7427.42	1714.15
84	7740.45	1787.80	8100.35	1878.20
85+				

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

Age 85+ rates are for inflation additions only

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

Appendix C2

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

NH-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	0.8% Simple Inflation or 3.6% Simple Inflation with 2019 Shared Cost		0.8% Compound Inflation or 3.6% Compound Inflation with 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	495.93	36.16	688.40	75.89
30	500.40	36.49	688.40	75.89
31	504.88	36.81	688.40	75.89
32	513.82	37.47	688.40	75.89
33	518.30	37.79	688.40	75.89
34	520.36	37.94	688.40	75.89
35	520.36	37.94	688.40	75.89
36	520.36	37.94	688.40	75.89
37	520.36	37.94	688.40	75.89
38	520.36	37.94	688.40	75.89
39	520.36	37.94	688.40	75.89
40	520.36	37.94	688.40	75.89
41	520.36	37.94	688.40	75.89
42	520.36	37.94	688.40	75.89
43	520.36	37.94	688.40	75.89
44	520.36	37.94	688.40	75.89
45	558.31	46.98	722.73	84.92
46	558.31	46.98	722.73	84.92
47	558.31	46.98	722.73	84.92
48	558.31	46.98	722.73	84.92
49	558.31	46.98	722.73	84.92
50	572.76	50.59	737.18	88.53
51	594.44	56.01	758.86	93.95
52	617.93	61.43	784.16	99.37
53	643.23	68.66	811.26	106.60
54	670.33	74.08	840.17	112.02
55	701.04	81.31	869.08	119.25
56	731.76	88.53	901.60	126.48
57	762.48	95.76	935.93	135.51
58	798.61	104.80	973.87	142.74
59	841.98	115.64	1017.24	153.58
60	890.76	126.48	1069.63	164.42
61	944.96	139.12	1127.45	178.87
62	1006.40	153.58	1190.69	193.33
63	1073.25	168.03	1261.16	207.78
64	1145.52	184.30	1335.24	225.85
65	1223.21	202.36	1416.54	243.92
66	1306.33	222.24	1503.27	261.99
67	1393.05	242.11	1595.42	283.67
68	1499.66	265.60	1707.44	307.16
69	1633.36	296.32	1844.76	337.87
70	1787.69	330.45	2002.57	371.98
71	1936.34	362.95	2154.47	404.07
72	2086.99	396.51	2308.25	437.22
73	2242.98	427.57	2463.77	466.12
74	2419.65	459.65	2639.94	492.60
75	2621.42	501.28	2842.87	530.46
76	2859.25	555.54	3083.51	584.42
77	3140.29	627.05	3372.28	665.71
78	3491.91	721.48	3734.63	771.70
79	3903.70	831.96	4161.50	888.88
80	4357.35	949.14	4626.86	1014.43
81	4839.45	1073.02	5120.68	1141.65
82	5339.97	1198.56	5632.92	1270.55
83	5852.21	1322.44	6151.85	1397.77
84	6372.81	1447.99	6677.48	1524.99
85+				

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

Age 85+ rates are for inflation additions only

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

Appendix C2

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

NH-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	0.8% Simple Inflation or 3.6% Simple Inflation with 2019 Shared Cost		0.8% Compound Inflation or 3.6% Compound Inflation with 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	602.64	62.63	955.81	139.12
30	612.64	63.67	955.81	139.12
31	622.64	64.71	955.81	139.12
32	627.64	65.23	955.81	139.12
33	637.64	66.27	955.81	139.12
34	643.23	66.85	955.81	139.12
35	643.23	66.85	955.81	139.12
36	643.23	66.85	955.81	139.12
37	643.23	66.85	955.81	139.12
38	643.23	66.85	955.81	139.12
39	643.23	66.85	955.81	139.12
40	643.23	66.85	955.81	139.12
41	643.23	66.85	955.81	139.12
42	643.23	66.85	955.81	139.12
43	643.23	66.85	955.81	139.12
44	643.23	66.85	955.81	139.12
45	715.50	84.92	1028.08	157.19
46	715.50	84.92	1028.08	157.19
47	715.50	84.92	1028.08	157.19
48	715.50	84.92	1028.08	157.19
49	715.50	84.92	1028.08	157.19
50	744.41	92.15	1056.99	162.61
51	782.35	101.18	1098.54	173.45
52	825.71	110.22	1141.91	182.49
53	869.08	121.06	1190.69	193.33
54	917.86	133.70	1243.09	205.98
55	968.45	144.55	1297.29	218.62
56	1020.85	157.19	1355.11	231.27
57	1076.86	171.65	1414.74	245.73
58	1138.29	186.10	1481.59	261.99
59	1210.57	202.36	1561.09	280.06
60	1295.49	222.24	1653.24	299.93
61	1387.63	243.92	1754.42	323.42
62	1492.43	267.41	1866.44	348.72
63	1604.45	294.51	1989.30	377.62
64	1727.32	321.61	2123.01	406.53
65	1857.41	352.33	2265.75	439.06
66	1996.53	384.85	2415.71	473.39
67	2142.88	419.18	2576.52	509.52
68	2321.76	458.93	2769.85	552.89
69	2547.61	511.33	3013.77	607.09
70	2806.13	568.81	3290.07	666.32
71	3055.59	625.78	3554.42	724.12
72	3310.15	679.73	3821.72	780.63
73	3574.74	734.22	4098.69	832.35
74	3874.91	792.67	4410.88	884.60
75	4221.39	863.51	4774.17	952.77
76	4624.41	954.78	5200.34	1046.52
77	5095.40	1074.22	5707.32	1181.81
78	5693.18	1232.04	6356.07	1365.96
79	6416.34	1424.55	7142.84	1585.25
80	7223.19	1638.82	8020.00	1824.63
81	8091.98	1866.48	8964.12	2077.40
82	9002.62	2099.16	9948.42	2331.84
83	9936.70	2331.84	10952.80	2584.61
84	10894.21	2566.20	11980.62	2835.71
85+				

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

Age 85+ rates are for inflation additions only

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

Appendix C2

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

NH-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	0.8% Simple Inflation or 3.6% Simple Inflation with 2019 Shared Cost		0.8% Compound Inflation or 3.6% Compound Inflation with 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	562.02	52.48	869.08	119.25
30	571.34	53.35	869.08	119.25
31	580.67	54.22	869.08	119.25
32	585.33	54.65	869.08	119.25
33	594.65	55.52	869.08	119.25
34	599.86	56.01	869.08	119.25
35	599.86	56.01	869.08	119.25
36	599.86	56.01	869.08	119.25
37	599.86	56.01	869.08	119.25
38	599.86	56.01	869.08	119.25
39	599.86	56.01	869.08	119.25
40	599.86	56.01	869.08	119.25
41	599.86	56.01	869.08	119.25
42	599.86	56.01	869.08	119.25
43	599.86	56.01	869.08	119.25
44	599.86	56.01	869.08	119.25
45	659.49	72.27	930.51	133.70
46	659.49	72.27	930.51	133.70
47	659.49	72.27	930.51	133.70
48	659.49	72.27	930.51	133.70
49	659.49	72.27	930.51	133.70
50	684.78	77.69	954.00	139.12
51	717.31	84.92	988.33	146.35
52	751.64	93.95	1026.27	155.39
53	789.58	102.99	1067.83	166.23
54	831.14	112.02	1111.19	175.26
55	874.50	122.86	1158.17	186.10
56	919.67	133.70	1206.95	196.94
57	966.65	144.55	1259.35	209.59
58	1019.04	157.19	1317.17	224.05
59	1080.48	171.65	1384.02	238.50
60	1150.94	187.91	1461.71	256.57
61	1230.44	205.98	1548.44	276.44
62	1318.98	227.66	1644.20	298.12
63	1414.74	249.34	1747.19	321.61
64	1517.73	272.83	1861.02	346.91
65	1627.94	298.12	1982.08	374.01
66	1747.19	325.23	2110.36	402.92
67	1871.86	354.14	2247.68	433.64
68	2021.83	388.47	2412.10	469.77
69	2211.54	431.83	2616.27	514.94
70	2426.92	480.33	2847.66	565.20
71	2635.42	525.65	3068.10	613.26
72	2848.14	571.75	3290.68	660.26
73	3064.82	615.07	3518.67	699.18
74	3307.73	660.85	3769.11	737.17
75	3587.92	715.87	4060.02	786.25
76	3917.67	791.69	4408.65	866.44
77	4308.65	894.34	4833.15	988.48
78	4800.95	1027.82	5368.43	1150.02
79	5380.15	1183.50	5999.52	1327.46
80	6014.58	1350.90	6689.19	1513.27
81	6689.19	1524.99	7419.05	1704.10
82	7390.59	1702.43	8174.01	1894.94
83	8103.70	1878.20	8937.34	2084.10
84	8828.53	2053.96	9709.04	2271.58
85+				

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

Age 85+ rates are for inflation additions only

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

Appendix C3

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	GPO Inflation with 2016 and 2019 Shared Cost		2.4% Simple Inflation with 2016 Shared Cost or 1.6% Simple Inflation with 2019 Shared Cost or 5.0% Simple Inflation with 2016 and 2019 Shared Cost		2.4% Compound Inflation with 2016 Shared Cost or 1.6% Compound Inflation with 2019 Shared Cost or 5.0% Compound Inflation with 2016 and 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	230.00	7.00	267.00	16.00	499.00	46.59
30	230.00	7.00	267.00	16.00	499.00	46.59
31	230.00	7.00	267.00	16.00	499.00	46.59
32	230.00	7.00	267.00	16.00	499.00	46.59
33	230.00	7.00	277.15	16.61	499.00	46.59
34	230.00	7.00	289.75	17.36	499.00	46.59
35	230.00	7.00	289.75	17.36	499.00	46.59
36	230.00	7.00	302.35	18.12	499.00	46.59
37	230.00	7.00	327.55	19.63	499.00	46.59
38	230.00	7.00	340.14	20.38	499.00	46.59
39	230.00	7.00	352.74	21.14	499.00	46.59
40	230.00	7.00	365.34	21.89	499.00	46.59
41	231.45	7.04	379.51	22.74	499.00	46.59
42	233.00	7.09	393.79	23.60	499.00	46.59
43	236.76	7.21	401.30	24.05	499.00	46.59
44	236.76	7.21	401.30	24.05	499.00	46.59
45	238.64	9.06	411.39	29.18	520.04	51.10
46	240.24	9.12	423.85	30.06	520.04	51.10
47	255.28	9.69	423.85	30.06	520.04	51.10
48	270.52	10.27	423.85	30.06	520.04	51.10
49	272.33	10.34	423.85	30.06	520.04	51.10
50	277.90	11.58	432.86	31.56	527.55	54.11
51	283.12	12.71	446.39	36.07	541.08	57.11
52	278.21	14.35	461.42	39.08	556.11	60.12
53	281.59	16.31	476.45	42.08	571.14	64.63
54	277.32	17.72	492.98	46.59	589.18	67.64
55	282.75	18.57	511.02	51.10	607.21	72.14
56	303.87	21.47	529.06	55.61	626.75	76.65
57	308.60	23.33	548.60	60.12	646.29	81.16
58	326.50	27.12	571.14	64.63	668.84	87.17
59	339.90	30.41	596.69	70.64	695.89	93.19
60	357.76	33.81	626.75	78.16	725.95	99.20
61	381.58	38.82	661.32	85.67	760.52	106.71
62	401.55	43.26	697.39	94.69	799.60	115.73
63	424.77	47.81	739.48	103.71	840.18	124.75
64	460.24	54.68	783.06	114.23	886.77	135.27
65	487.45	61.50	831.16	124.75	934.87	145.79
66	530.10	69.04	880.76	135.27	987.47	157.82
67	576.04	78.17	934.87	147.29	1043.08	169.84
68	625.39	87.95	999.50	162.32	1109.21	184.87
69	675.61	99.82	1082.16	180.36	1191.88	202.91
70	739.51	113.49	1174.50	201.00	1285.50	223.50
71	817.69	129.69	1235.40	216.05	1344.15	236.35
72	907.24	148.69	1292.20	229.60	1398.60	249.20
73	1010.05	168.99	1348.65	243.00	1451.25	259.20
74	1114.10	189.80	1411.80	256.10	1510.60	270.40
75	1177.50	205.00	1482.50	271.25	1576.25	283.75
76	1246.80	222.00	1560.00	290.40	1651.20	302.40
77	1321.35	242.65	1645.65	315.10	1734.20	327.75
78	1403.60	267.30	1742.40	344.30	1829.30	359.70
79	1496.25	294.00	1846.95	376.95	1933.05	393.75
80	1591.00	322.00	1953.00	409.00	2037.00	428.00
81	1771.00	367.00	2161.00	463.00	2247.00	483.00
82	1962.00	414.00	2381.00	518.00	2467.00	539.00
83	2161.00	463.00	2607.00	573.00	2693.00	595.00
84	2370.00	512.00	2840.00	629.00	2925.00	651.00
85+		672.00				

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

Age 85+ rates are for inflation additions only

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

Appendix C3

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	GPO Inflation with 2016 and 2019 Shared Cost		2.4% Simple Inflation with 2016 Shared Cost or 1.6% Simple Inflation with 2019 Shared Cost or 5.0% Simple Inflation with 2016 and 2019 Shared Cost		2.4% Compound Inflation with 2016 Shared Cost or 1.6% Compound Inflation with 2019 Shared Cost or 5.0% Compound Inflation with 2016 and 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	224.00	5.00	254.00	13.00	461.42	37.58
30	224.00	5.00	254.00	13.00	461.42	37.58
31	224.00	5.00	254.00	13.00	461.42	37.58
32	224.00	5.00	254.00	13.00	461.42	37.58
33	224.00	5.00	263.66	13.49	461.42	37.58
34	224.00	5.00	275.64	14.11	461.42	37.58
35	224.00	5.00	275.64	14.11	461.42	37.58
36	224.00	5.00	287.63	14.72	461.42	37.58
37	224.00	5.00	311.60	15.95	461.42	37.58
38	224.00	5.00	323.58	16.56	461.42	37.58
39	224.00	5.00	335.57	17.17	461.42	37.58
40	224.00	5.00	347.55	17.79	461.42	37.58
41	225.41	5.03	361.03	18.48	461.42	37.58
42	226.92	5.07	374.62	19.17	461.42	37.58
43	230.58	5.15	381.76	19.54	461.42	37.58
44	230.58	5.15	381.76	19.54	461.42	37.58
45	230.58	7.05	386.59	23.34	477.95	42.08
46	232.13	7.10	398.30	24.05	477.95	42.08
47	246.66	7.54	398.30	24.05	477.95	42.08
48	261.39	7.99	398.30	24.05	477.95	42.08
49	263.14	8.04	398.30	24.05	477.95	42.08
50	266.32	9.26	405.81	25.55	483.97	43.59
51	271.56	10.40	416.33	28.56	494.49	46.59
52	264.96	11.04	428.36	31.56	506.51	49.60
53	267.46	13.05	440.38	34.57	520.04	52.61
54	262.72	13.55	453.91	37.58	533.57	55.61
55	266.24	15.48	468.94	40.58	548.60	58.62
56	284.54	17.18	483.97	45.09	563.63	61.62
57	288.45	19.09	500.50	48.10	580.16	66.13
58	303.72	21.69	518.54	52.61	599.70	70.64
59	314.92	23.89	539.58	57.11	620.74	75.15
60	329.40	27.27	563.63	63.13	646.29	81.16
61	349.41	31.06	592.18	69.14	674.85	87.17
62	366.05	34.39	622.24	76.65	706.41	94.69
63	385.85	38.92	656.81	84.17	740.98	102.20
64	415.81	44.43	692.88	91.68	778.55	109.72
65	437.34	48.97	731.96	100.70	819.14	118.74
66	472.76	56.17	774.05	109.72	862.72	129.26
67	512.30	62.53	819.14	120.24	909.32	138.28
68	553.32	70.84	871.74	132.26	963.42	150.30
69	595.27	80.34	939.38	147.29	1032.56	165.33
70	646.77	91.52	1015.50	163.50	1110.00	181.50
71	711.47	104.99	1064.30	175.45	1155.65	192.85
72	785.02	119.71	1108.80	186.20	1198.40	203.00
73	870.74	135.45	1154.25	197.10	1240.65	211.95
74	955.50	152.10	1203.80	208.00	1287.00	219.70
75	1005.00	165.00	1258.75	220.00	1338.75	230.00
76	1059.60	178.80	1321.20	235.20	1398.00	246.00
77	1117.80	195.50	1389.20	255.30	1465.10	266.80
78	1182.50	214.50	1465.20	279.40	1540.00	293.70
79	1253.70	236.25	1547.70	305.55	1621.20	320.25
80	1327.00	258.00	1631.00	331.00	1702.00	347.00
81	1470.00	293.00	1798.00	374.00	1871.00	391.00
82	1623.00	331.00	1974.00	417.00	2048.00	435.00
83	1781.00	369.00	2155.00	461.00	2229.00	479.00
84	1946.00	407.00	2341.00	505.00	2414.00	523.00
85+		532.00				

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

Age 85+ rates are for inflation additions only

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

Appendix C3

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	GPO Inflation with 2016 and 2019 Shared Cost		2.4% Simple Inflation with 2016 Shared Cost or 1.6% Simple Inflation with 2019 Shared Cost or 5.0% Simple Inflation with 2016 and 2019 Shared Cost		2.4% Compound Inflation with 2016 Shared Cost or 1.6% Compound Inflation with 2019 Shared Cost or 5.0% Compound Inflation with 2016 and 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	237.00	8.00	284.00	20.00	550.10	58.62
30	237.00	8.00	284.00	20.00	550.10	58.62
31	237.00	8.00	284.00	20.00	550.10	58.62
32	237.00	8.00	290.76	20.48	550.10	58.62
33	237.00	8.00	303.40	21.37	550.10	58.62
34	237.00	8.00	316.05	22.26	550.10	58.62
35	237.00	8.00	328.69	23.15	550.10	58.62
36	237.00	8.00	353.97	24.93	550.10	58.62
37	237.00	8.00	366.61	25.82	550.10	58.62
38	237.00	8.00	379.26	26.71	550.10	58.62
39	237.00	8.00	404.54	28.49	550.10	58.62
40	238.08	8.04	417.18	29.38	550.10	58.62
41	253.77	8.57	426.85	30.06	550.10	58.62
42	255.48	8.62	426.85	30.06	550.10	58.62
43	259.67	8.77	426.85	30.06	550.10	58.62
44	259.67	8.77	426.85	30.06	550.10	58.62
45	262.68	11.75	455.41	37.58	577.15	64.63
46	277.67	12.42	455.41	37.58	577.15	64.63
47	292.84	13.09	455.41	37.58	577.15	64.63
48	294.81	13.18	455.41	37.58	577.15	64.63
49	310.27	13.87	455.41	37.58	577.15	64.63
50	314.20	15.14	465.93	40.58	587.67	67.64
51	322.44	17.56	483.97	43.59	605.71	72.14
52	326.25	19.70	502.00	48.10	623.75	76.65
53	317.76	20.95	521.54	52.61	643.28	81.16
54	328.12	23.19	542.58	58.62	665.83	85.67
55	333.49	26.27	565.13	63.13	688.37	91.68
56	346.12	28.56	587.67	69.14	712.42	96.19
57	360.49	32.25	613.22	75.15	737.97	102.20
58	391.76	37.25	640.28	81.16	766.53	109.72
59	404.01	40.28	673.34	88.68	799.60	117.23
60	435.33	46.08	710.92	97.70	838.67	126.25
61	459.10	52.09	753.00	108.22	882.26	135.27
62	484.08	57.94	799.60	118.74	930.36	145.79
63	508.54	64.46	850.70	130.76	982.96	157.82
64	535.38	70.91	906.31	142.79	1040.08	171.34
65	574.30	79.83	964.93	156.31	1101.70	184.87
66	623.02	90.05	1028.05	171.34	1167.83	199.90
67	688.95	102.39	1095.69	186.37	1236.97	214.93
68	748.46	115.15	1176.85	204.41	1321.14	232.97
69	836.50	133.53	1280.56	226.95	1426.35	257.01
70	914.67	151.36	1396.50	253.50	1545.00	282.00
71	1019.06	173.37	1476.10	272.60	1621.10	300.15
72	1132.56	197.73	1549.80	289.80	1691.20	316.40
73	1242.00	220.05	1624.05	306.45	1761.75	329.40
74	1314.30	236.60	1705.60	322.40	1838.20	341.90
75	1395.00	255.00	1797.50	342.50	1925.00	360.00
76	1484.40	277.20	1899.60	367.20	2024.40	384.00
77	1580.10	302.45	2013.65	399.05	2136.70	417.45
78	1688.50	333.30	2142.80	437.80	2264.90	459.80
79	1808.10	368.55	2284.80	480.90	2405.55	506.10
80	1932.00	405.00	2429.00	524.00	2548.00	551.00
81	2161.00	462.00	2701.00	594.00	2824.00	624.00
82	2402.00	523.00	2987.00	667.00	3113.00	698.00
83	2655.00	584.00	3282.00	739.00	3409.00	771.00
84	2918.00	647.00	3585.00	812.00	3713.00	845.00
85+		850.00				

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

Age 85+ rates are for inflation additions only

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

Appendix C3

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	GPO Inflation with 2016 and 2019 Shared Cost		2.4% Simple Inflation with 2016 Shared Cost or 1.6% Simple Inflation with 2019 Shared Cost or 5.0% Simple Inflation with 2016 and 2019 Shared Cost		2.4% Compound Inflation with 2016 Shared Cost or 1.6% Compound Inflation with 2019 Shared Cost or 5.0% Compound Inflation with 2016 and 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	230.00	7.00	268.00	16.00	508.01	48.10
30	230.00	7.00	268.00	16.00	508.01	48.10
31	230.00	7.00	268.00	16.00	508.01	48.10
32	230.00	7.00	274.38	16.38	508.01	48.10
33	230.00	7.00	286.31	17.09	508.01	48.10
34	230.00	7.00	298.24	17.81	508.01	48.10
35	230.00	7.00	310.17	18.52	508.01	48.10
36	230.00	7.00	334.03	19.94	508.01	48.10
37	230.00	7.00	345.96	20.65	508.01	48.10
38	230.00	7.00	357.89	21.37	508.01	48.10
39	230.00	7.00	381.75	22.79	508.01	48.10
40	231.05	7.03	393.68	23.50	508.01	48.10
41	246.28	7.50	402.80	24.05	508.01	48.10
42	247.93	7.55	402.80	24.05	508.01	48.10
43	252.00	7.67	402.80	24.05	508.01	48.10
44	252.00	7.67	402.80	24.05	508.01	48.10
45	252.00	9.61	425.35	30.06	529.06	54.11
46	266.38	10.16	425.35	30.06	529.06	54.11
47	280.94	10.71	425.35	30.06	529.06	54.11
48	282.82	10.79	425.35	30.06	529.06	54.11
49	297.66	11.35	425.35	30.06	529.06	54.11
50	301.58	12.62	434.37	33.07	536.57	55.61
51	307.38	13.80	447.89	36.07	550.10	58.62
52	309.02	16.00	462.92	39.08	566.63	63.13
53	300.30	17.46	479.46	43.59	583.16	66.13
54	308.41	18.55	497.49	48.10	601.20	70.64
55	312.93	20.56	515.53	52.61	619.24	75.15
56	323.27	22.85	535.07	57.11	640.28	79.66
57	335.15	26.49	556.11	61.62	661.32	84.17
58	362.92	30.04	578.66	67.64	685.37	90.18
59	372.02	33.17	605.71	73.65	712.42	96.19
60	398.96	37.59	637.27	81.16	745.49	103.71
61	417.91	42.40	671.84	88.68	781.56	112.73
62	439.42	47.08	710.92	97.70	822.14	121.74
63	459.60	52.53	754.51	106.71	867.23	130.76
64	481.02	57.91	801.10	117.23	915.33	141.28
65	513.54	64.34	850.70	129.26	966.43	153.31
66	554.88	73.01	903.30	141.28	1020.54	165.33
67	611.84	83.43	958.91	153.31	1079.15	177.35
68	661.46	94.68	1028.05	168.34	1149.80	193.89
69	734.39	108.65	1113.72	187.88	1236.97	213.43
70	799.84	123.96	1209.00	210.00	1336.50	234.00
71	886.71	141.61	1273.10	224.75	1396.35	247.95
72	980.57	161.41	1334.20	239.40	1454.60	261.80
73	1070.55	179.55	1393.20	252.45	1510.65	272.70
74	1127.10	192.40	1457.30	265.20	1571.70	282.10
75	1191.25	207.50	1531.25	281.25	1640.00	295.00
76	1262.40	225.60	1612.80	301.20	1719.60	315.60
77	1338.60	246.10	1705.45	327.75	1811.25	343.85
78	1424.50	271.70	1809.50	360.80	1915.10	379.50
79	1519.35	299.25	1922.55	394.80	2026.50	416.85
80	1615.00	328.00	2035.00	429.00	2137.00	452.00
81	1798.00	373.00	2253.00	485.00	2359.00	510.00
82	1990.00	421.00	2482.00	542.00	2590.00	568.00
83	2190.00	469.00	2717.00	599.00	2826.00	626.00
84	2398.00	518.00	2958.00	657.00	3067.00	684.00
85+		675.00				

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

Age 85+ rates are for inflation additions only

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

Appendix C3

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	GPO Inflation with 2016 and 2019 Shared Cost		2.4% Simple Inflation with 2016 Shared Cost or 1.6% Simple Inflation with 2019 Shared Cost or 5.0% Simple Inflation with 2016 and 2019 Shared Cost		2.4% Compound Inflation with 2016 Shared Cost or 1.6% Compound Inflation with 2019 Shared Cost or 5.0% Compound Inflation with 2016 and 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	246.00	11.00	387.03	31.62	623.75	75.15
30	246.00	11.00	400.37	32.71	623.75	75.15
31	246.00	11.00	413.72	33.80	623.75	75.15
32	246.00	11.00	440.41	35.98	623.75	75.15
33	246.00	11.00	453.76	37.07	623.75	75.15
34	246.00	11.00	459.92	37.58	623.75	75.15
35	246.00	11.00	459.92	37.58	623.75	75.15
36	248.22	11.10	459.92	37.58	623.75	75.15
37	263.73	11.79	459.92	37.58	623.75	75.15
38	263.73	11.79	459.92	37.58	623.75	75.15
39	279.25	12.49	459.92	37.58	623.75	75.15
40	294.76	13.18	459.92	37.58	623.75	75.15
41	312.14	13.96	459.92	37.58	623.75	75.15
42	329.73	14.74	459.92	37.58	623.75	75.15
43	339.69	15.19	459.92	37.58	623.75	75.15
44	339.69	15.19	459.92	37.58	623.75	75.15
45	343.28	18.63	497.49	48.10	659.82	84.17
46	359.73	19.52	497.49	48.10	659.82	84.17
47	376.38	20.42	497.49	48.10	659.82	84.17
48	387.77	21.04	497.49	48.10	659.82	84.17
49	387.77	21.04	497.49	48.10	659.82	84.17
50	395.29	24.05	514.03	51.10	674.85	88.68
51	408.82	27.05	535.07	57.11	695.89	93.19
52	423.85	30.06	559.12	61.62	719.94	99.20
53	440.38	34.57	584.67	67.64	746.99	105.21
54	458.42	39.08	611.72	75.15	775.55	111.22
55	476.45	43.59	640.28	81.16	805.61	118.74
56	495.99	48.10	670.34	88.68	835.67	126.25
57	517.03	52.61	701.90	96.19	868.73	133.77
58	541.08	58.62	737.97	105.21	906.31	141.28
59	569.64	64.63	778.55	114.23	949.90	151.80
60	602.70	72.14	828.15	126.25	1001.00	163.83
61	640.28	81.16	882.26	138.28	1056.61	175.85
62	682.36	91.68	942.38	151.80	1119.74	190.88
63	728.96	102.20	1008.51	166.83	1188.87	205.91
64	780.06	114.23	1079.15	183.37	1262.52	222.44
65	834.17	126.25	1155.81	201.40	1342.18	240.48
66	892.78	139.78	1236.97	219.44	1427.85	260.02
67	952.90	153.31	1322.64	238.98	1518.03	279.56
68	1029.56	171.34	1427.85	263.03	1626.25	303.61
69	1130.26	193.89	1560.11	293.09	1764.52	333.67
70	1245.00	220.50	1710.00	327.00	1918.50	367.50
71	1328.20	240.70	1815.40	352.35	2019.85	391.50
72	1407.00	259.00	1912.40	373.80	2114.00	411.60
73	1487.70	276.75	2008.80	394.20	2205.90	427.95
74	1578.20	297.70	2116.40	414.70	2307.50	444.60
75	1681.25	320.00	2236.25	440.00	2422.50	466.25
76	1795.20	348.00	2373.60	474.00	2556.00	498.00
77	1920.50	381.80	2528.85	516.35	2711.70	545.10
78	2062.50	422.40	2707.10	569.80	2891.90	605.00
79	2219.70	467.25	2902.20	627.90	3089.10	667.80
80	2380.00	513.00	3100.00	687.00	3287.00	730.00
81	2669.00	587.00	3461.00	780.00	3657.00	827.00
82	2973.00	663.00	3839.00	876.00	4043.00	926.00
83	3289.00	740.00	4227.00	972.00	4437.00	1024.00
84	3616.00	819.00	4624.00	1068.00	4839.00	1122.00
85+		1070.00				

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

Age 85+ rates are for inflation additions only

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

Appendix C3

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	GPO Inflation with 2016 and 2019 Shared Cost		2.4% Simple Inflation with 2016 Shared Cost or 1.6% Simple Inflation with 2019 Shared Cost or 5.0% Simple Inflation with 2016 and 2019 Shared Cost		2.4% Compound Inflation with 2016 Shared Cost or 1.6% Compound Inflation with 2019 Shared Cost or 5.0% Compound Inflation with 2016 and 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	238.00	9.00	364.26	26.56	572.64	63.13
30	238.00	9.00	376.82	27.48	572.64	63.13
31	238.00	9.00	389.38	28.39	572.64	63.13
32	238.00	9.00	414.50	30.22	572.64	63.13
33	238.00	9.00	427.06	31.14	572.64	63.13
34	238.00	9.00	432.86	31.56	572.64	63.13
35	238.00	9.00	432.86	31.56	572.64	63.13
36	240.15	9.08	432.86	31.56	572.64	63.13
37	255.16	9.65	432.86	31.56	572.64	63.13
38	255.16	9.65	432.86	31.56	572.64	63.13
39	270.17	10.22	432.86	31.56	572.64	63.13
40	285.18	10.78	432.86	31.56	572.64	63.13
41	301.99	11.42	432.86	31.56	572.64	63.13
42	319.00	12.06	432.86	31.56	572.64	63.13
43	328.64	12.43	432.86	31.56	572.64	63.13
44	328.64	12.43	432.86	31.56	572.64	63.13
45	328.64	14.64	464.43	39.08	601.20	70.64
46	344.40	15.34	464.43	39.08	601.20	70.64
47	360.33	16.05	464.43	39.08	601.20	70.64
48	371.24	16.53	464.43	39.08	601.20	70.64
49	371.24	16.53	464.43	39.08	601.20	70.64
50	377.25	19.54	476.45	42.08	613.22	73.65
51	387.77	21.04	494.49	46.59	631.26	78.16
52	401.30	25.55	514.03	51.10	652.30	82.67
53	414.83	28.56	535.07	57.11	674.85	88.68
54	429.86	31.56	557.61	61.62	698.90	93.19
55	444.89	36.07	583.16	67.64	722.94	99.20
56	461.42	39.08	608.72	73.65	750.00	105.21
57	477.95	43.59	634.27	79.66	778.55	112.73
58	497.49	48.10	664.33	87.17	810.12	118.74
59	521.54	54.11	700.40	96.19	846.19	127.76
60	550.10	60.12	740.98	105.21	889.78	136.77
61	581.66	67.64	786.07	115.73	937.87	148.80
62	617.73	75.15	837.17	127.76	990.48	160.82
63	656.81	84.17	892.78	139.78	1049.09	172.85
64	698.90	94.69	952.90	153.31	1110.72	187.88
65	743.99	105.21	1017.53	168.34	1178.35	202.91
66	793.58	115.73	1086.67	184.87	1250.50	217.94
67	844.69	127.76	1158.81	201.40	1327.15	235.97
68	909.32	142.79	1247.49	220.94	1420.34	255.51
69	991.98	160.82	1358.71	246.49	1534.56	281.06
70	1087.50	183.00	1485.00	274.50	1663.50	309.00
71	1154.20	198.65	1570.35	294.35	1747.25	327.70
72	1219.40	214.20	1650.60	313.60	1825.60	345.80
73	1283.85	229.50	1728.00	329.40	1898.10	359.10
74	1355.90	244.40	1813.50	344.50	1978.60	369.20
75	1436.25	263.75	1908.75	365.00	2070.00	386.25
76	1527.60	285.60	2019.60	392.40	2178.00	412.80
77	1629.55	313.95	2148.20	428.95	2306.90	455.40
78	1744.60	347.60	2294.60	474.10	2454.10	507.10
79	1867.95	383.25	2448.60	521.85	2610.30	557.55
80	1993.00	419.00	2603.00	567.00	2764.00	606.00
81	2222.00	477.00	2891.00	641.00	3059.00	682.00
82	2463.00	537.00	3190.00	716.00	3365.00	759.00
83	2711.00	597.00	3496.00	790.00	3675.00	835.00
84	2966.00	658.00	3807.00	865.00	3989.00	911.00
85+		850.00				

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

Age 85+ rates are for inflation additions only

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

Appendix C3

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	GPO Inflation with 2016 and 2019 Shared Cost		2.4% Simple Inflation with 2016 Shared Cost or 1.6% Simple Inflation with 2019 Shared Cost or 5.0% Simple Inflation with 2016 and 2019 Shared Cost		2.4% Compound Inflation with 2016 Shared Cost or 1.6% Compound Inflation with 2019 Shared Cost or 5.0% Compound Inflation with 2016 and 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	266.00	15.00	421.12	43.77	795.09	115.73
30	266.00	15.00	449.19	46.69	795.09	115.73
31	266.00	15.00	477.27	49.60	795.09	115.73
32	266.00	15.00	491.31	51.06	795.09	115.73
33	266.00	15.00	519.38	53.98	795.09	115.73
34	266.00	15.00	535.07	55.61	795.09	115.73
35	266.00	15.00	535.07	55.61	795.09	115.73
36	279.31	15.75	535.07	55.61	795.09	115.73
37	295.74	16.68	535.07	55.61	795.09	115.73
38	295.74	16.68	535.07	55.61	795.09	115.73
39	312.17	17.60	535.07	55.61	795.09	115.73
40	328.60	18.53	535.07	55.61	795.09	115.73
41	345.93	19.51	535.07	55.61	795.09	115.73
42	363.35	20.49	535.07	55.61	795.09	115.73
43	376.38	21.22	535.07	55.61	795.09	115.73
44	376.38	21.22	535.07	55.61	795.09	115.73
45	382.28	28.07	595.19	70.64	855.21	130.76
46	398.60	29.27	595.19	70.64	855.21	130.76
47	415.01	30.47	595.19	70.64	855.21	130.76
48	429.86	31.56	595.19	70.64	855.21	130.76
49	429.86	31.56	595.19	70.64	855.21	130.76
50	441.88	34.57	619.24	76.65	879.26	135.27
51	461.42	39.08	650.80	84.17	913.82	144.29
52	482.46	43.59	686.87	91.68	949.90	151.80
53	505.01	49.60	722.94	100.70	990.48	160.82
54	529.93	55.55	763.52	111.22	1034.06	171.34
55	545.70	60.47	805.61	120.24	1079.15	181.86
56	581.29	68.92	849.20	130.76	1127.25	192.38
57	605.51	74.39	895.79	142.79	1176.85	204.41
58	635.21	81.44	946.89	154.81	1232.46	217.94
59	675.30	92.02	1007.01	168.34	1298.59	232.97
60	713.95	101.57	1077.65	184.87	1375.25	249.50
61	758.09	112.47	1154.30	202.91	1459.41	269.04
62	811.01	125.22	1241.48	222.44	1552.60	290.08
63	855.83	135.73	1334.66	244.99	1654.80	314.13
64	917.35	150.99	1436.87	267.53	1766.03	338.18
65	976.44	165.09	1545.08	293.09	1884.76	365.23
66	1049.57	181.98	1660.82	320.14	2009.51	393.79
67	1138.38	201.14	1782.56	348.70	2143.28	423.85
68	1238.43	224.52	1931.36	381.76	2304.10	459.92
69	1338.59	248.61	2119.23	425.35	2507.00	505.01
70	1453.85	275.61	2331.00	472.50	2733.00	553.50
71	1586.78	306.20	2478.05	507.50	2882.60	587.25
72	1740.52	339.68	2618.00	537.60	3022.60	617.40
73	1896.75	372.60	2754.00	565.65	3157.65	641.25
74	2012.40	396.50	2904.20	594.10	3305.90	663.00
75	2141.25	426.25	3073.75	628.75	3476.25	693.75
76	2286.00	460.80	3266.40	674.40	3673.20	739.20
77	2446.05	503.70	3485.65	734.85	3904.25	808.45
78	2627.90	555.50	3741.10	809.60	4176.70	897.60
79	2826.60	612.15	4024.65	893.55	4480.35	994.35
80	3029.00	670.00	4315.00	979.00	4791.00	1090.00
81	3392.00	763.00	4834.00	1115.00	5355.00	1241.00
82	3774.00	859.00	5378.00	1254.00	5943.00	1393.00
83	4168.00	957.00	5936.00	1393.00	6543.00	1544.00
84	4575.00	1055.00	6508.00	1533.00	7157.00	1694.00
85+		1366.00				

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

Age 85+ rates are for inflation additions only

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

Appendix C3

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	GPO Inflation with 2016 and 2019 Shared Cost		2.4% Simple Inflation with 2016 Shared Cost or 1.6% Simple Inflation with 2019 Shared Cost or 5.0% Simple Inflation with 2016 and 2019 Shared Cost		2.4% Compound Inflation with 2016 Shared Cost or 1.6% Compound Inflation with 2019 Shared Cost or 5.0% Compound Inflation with 2016 and 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	256.00	13.00	392.73	36.67	722.94	99.20
30	256.00	13.00	418.91	39.12	722.94	99.20
31	256.00	13.00	445.09	41.56	722.94	99.20
32	256.00	13.00	458.18	42.78	722.94	99.20
33	256.00	13.00	484.37	45.23	722.94	99.20
34	256.00	13.00	499.00	46.59	722.94	99.20
35	256.00	13.00	499.00	46.59	722.94	99.20
36	268.81	13.65	499.00	46.59	722.94	99.20
37	284.62	14.45	499.00	46.59	722.94	99.20
38	284.62	14.45	499.00	46.59	722.94	99.20
39	300.43	15.26	499.00	46.59	722.94	99.20
40	316.25	16.06	499.00	46.59	722.94	99.20
41	332.92	16.91	499.00	46.59	722.94	99.20
42	349.69	17.76	499.00	46.59	722.94	99.20
43	362.23	18.39	499.00	46.59	722.94	99.20
44	362.23	18.39	499.00	46.59	722.94	99.20
45	362.23	22.72	548.60	60.12	774.05	111.22
46	377.70	23.69	548.60	60.12	774.05	111.22
47	393.25	24.67	548.60	60.12	774.05	111.22
48	407.31	25.55	548.60	60.12	774.05	111.22
49	407.31	25.55	548.60	60.12	774.05	111.22
50	417.83	28.56	569.64	64.63	793.58	115.73
51	434.37	33.07	596.69	70.64	822.14	121.74
52	452.40	37.58	625.25	78.16	853.70	129.26
53	470.44	42.08	656.81	85.67	888.27	138.28
54	490.90	46.54	691.38	93.19	924.35	145.79
55	504.40	51.62	727.45	102.20	963.42	154.81
56	534.85	56.93	765.03	111.22	1004.00	163.83
57	554.93	62.49	804.11	120.24	1047.59	174.35
58	580.43	69.59	847.69	130.76	1095.69	186.37
59	612.96	77.18	898.79	142.79	1151.30	198.40
60	646.23	85.38	957.41	156.31	1215.93	213.43
61	683.59	93.48	1023.54	171.34	1288.07	229.96
62	726.56	104.83	1097.19	189.38	1367.73	248.00
63	762.96	114.30	1176.85	207.41	1453.40	267.53
64	814.79	126.78	1262.52	226.95	1548.09	288.58
65	864.97	138.28	1354.20	248.00	1648.79	311.12
66	926.84	152.36	1453.40	270.54	1755.50	335.17
67	1002.86	169.76	1557.11	294.59	1869.73	360.72
68	1086.85	188.77	1681.86	323.15	2006.51	390.78
69	1170.03	207.88	1839.67	359.22	2176.34	428.36
70	1263.67	230.13	2016.00	399.00	2365.50	469.50
71	1373.13	255.85	2137.30	426.30	2488.20	497.35
72	1501.38	283.97	2252.60	452.20	2602.60	522.20
73	1630.80	310.50	2361.15	473.85	2710.80	538.65
74	1721.20	328.90	2479.10	495.30	2824.90	552.50
75	1822.50	351.25	2612.50	521.25	2956.25	572.50
76	1938.00	379.20	2767.20	559.20	3114.00	612.00
77	2067.70	415.15	2947.45	611.80	3306.25	676.20
78	2213.20	457.60	3154.80	675.40	3527.70	755.70
79	2366.70	502.95	3374.70	742.35	3763.20	832.65
80	2520.00	547.00	3593.00	807.00	3996.00	904.00
81	2803.00	619.00	3996.00	911.00	4432.00	1018.00
82	3099.00	693.00	4415.00	1017.00	4883.00	1132.00
83	3403.00	767.00	4841.00	1122.00	5339.00	1245.00
84	3713.00	841.00	5274.00	1227.00	5800.00	1357.00
85+		1073.00				

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

Age 85+ rates are for inflation additions only

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

Appendix C4

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	0.8% Simple Inflation with 2016 Shared Cost or 0.3% Simple Inflation with 2019 Shared Cost or 3.6% Simple Inflation with 2016 and 2019 Shared Cost		0.8% Compound Inflation with 2016 Shared Cost or 0.3% Compound Inflation with 2019 Shared Cost or 3.6% Compound Inflation with 2016 and 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	267.00	16.00	332.00	31.00
30	267.00	16.00	332.00	31.00
31	267.00	16.00	332.00	31.00
32	267.00	16.00	332.00	31.00
33	267.00	16.00	332.00	31.00
34	267.00	16.00	332.00	31.00
35	267.00	16.00	332.00	31.00
36	267.00	16.00	332.00	31.00
37	267.00	16.00	332.00	31.00
38	267.00	16.00	332.00	31.00
39	267.00	16.00	332.00	31.00
40	267.00	16.00	332.00	31.00
41	267.00	16.00	332.00	31.00
42	267.00	16.00	332.00	31.00
43	267.00	16.00	332.00	31.00
44	267.00	16.00	332.00	31.00
45	282.00	20.00	346.00	34.00
46	282.00	20.00	346.00	34.00
47	282.00	20.00	346.00	34.00
48	282.00	20.00	346.00	34.00
49	282.00	20.00	346.00	34.00
50	288.00	21.00	351.00	36.00
51	297.00	24.00	360.00	38.00
52	307.00	26.00	370.00	40.00
53	317.00	28.00	380.00	43.00
54	328.00	31.00	392.00	45.00
55	340.00	34.00	404.00	48.00
56	352.00	37.00	417.00	51.00
57	365.00	40.00	430.00	54.00
58	380.00	43.00	445.00	58.00
59	397.00	47.00	463.00	62.00
60	417.00	52.00	483.00	66.00
61	440.00	57.00	506.00	71.00
62	464.00	63.00	532.00	77.00
63	492.00	69.00	559.00	83.00
64	521.00	76.00	590.00	90.00
65	553.00	83.00	622.00	97.00
66	586.00	90.00	657.00	105.00
67	622.00	98.00	694.00	113.00
68	665.00	108.00	738.00	123.00
69	720.00	120.00	793.00	135.00
70	783.00	134.00	857.00	149.00
71	852.00	149.00	927.00	163.00
72	923.00	164.00	999.00	178.00
73	999.00	180.00	1075.00	192.00
74	1086.00	197.00	1162.00	208.00
75	1186.00	217.00	1261.00	227.00
76	1300.00	242.00	1376.00	252.00
77	1431.00	274.00	1508.00	285.00
78	1584.00	313.00	1663.00	327.00
79	1759.00	359.00	1841.00	375.00
80	1953.00	409.00	2037.00	428.00
81	2161.00	463.00	2247.00	483.00
82	2381.00	518.00	2467.00	539.00
83	2607.00	573.00	2693.00	595.00
84	2840.00	629.00	2925.00	651.00
85+				

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

Age 85+ rates are for inflation additions only

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

Appendix C4

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	0.8% Simple Inflation with 2016 Shared Cost or 0.3% Simple Inflation with 2019 Shared Cost or 3.6% Simple Inflation with 2016 and 2019 Shared Cost		0.8% Compound Inflation with 2016 Shared Cost or 0.3% Compound Inflation with 2019 Shared Cost or 3.6% Compound Inflation with 2016 and 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	254.00	13.00	307.00	25.00
30	254.00	13.00	307.00	25.00
31	254.00	13.00	307.00	25.00
32	254.00	13.00	307.00	25.00
33	254.00	13.00	307.00	25.00
34	254.00	13.00	307.00	25.00
35	254.00	13.00	307.00	25.00
36	254.00	13.00	307.00	25.00
37	254.00	13.00	307.00	25.00
38	254.00	13.00	307.00	25.00
39	254.00	13.00	307.00	25.00
40	254.00	13.00	307.00	25.00
41	254.00	13.00	307.00	25.00
42	254.00	13.00	307.00	25.00
43	254.00	13.00	307.00	25.00
44	254.00	13.00	307.00	25.00
45	265.00	16.00	318.00	28.00
46	265.00	16.00	318.00	28.00
47	265.00	16.00	318.00	28.00
48	265.00	16.00	318.00	28.00
49	265.00	16.00	318.00	28.00
50	270.00	17.00	322.00	29.00
51	277.00	19.00	329.00	31.00
52	285.00	21.00	337.00	33.00
53	293.00	23.00	346.00	35.00
54	302.00	25.00	355.00	37.00
55	312.00	27.00	365.00	39.00
56	322.00	30.00	375.00	41.00
57	333.00	32.00	386.00	44.00
58	345.00	35.00	399.00	47.00
59	359.00	38.00	413.00	50.00
60	375.00	42.00	430.00	54.00
61	394.00	46.00	449.00	58.00
62	414.00	51.00	470.00	63.00
63	437.00	56.00	493.00	68.00
64	461.00	61.00	518.00	73.00
65	487.00	67.00	545.00	79.00
66	515.00	73.00	574.00	86.00
67	545.00	80.00	605.00	92.00
68	580.00	88.00	641.00	100.00
69	625.00	98.00	687.00	110.00
70	677.00	109.00	740.00	121.00
71	734.00	121.00	797.00	133.00
72	792.00	133.00	856.00	145.00
73	855.00	146.00	919.00	157.00
74	926.00	160.00	990.00	169.00
75	1007.00	176.00	1071.00	184.00
76	1101.00	196.00	1165.00	205.00
77	1208.00	222.00	1274.00	232.00
78	1332.00	254.00	1400.00	267.00
79	1474.00	291.00	1544.00	305.00
80	1631.00	331.00	1702.00	347.00
81	1798.00	374.00	1871.00	391.00
82	1974.00	417.00	2048.00	435.00
83	2155.00	461.00	2229.00	479.00
84	2341.00	505.00	2414.00	523.00
85+				

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

Age 85+ rates are for inflation additions only

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

Appendix C4

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	0.8% Simple Inflation with 2016 Shared Cost or 0.3% Simple Inflation with 2019 Shared Cost or 3.6% Simple Inflation with 2016 and 2019 Shared Cost		0.8% Compound Inflation with 2016 Shared Cost or 0.3% Compound Inflation with 2019 Shared Cost or 3.6% Compound Inflation with 2016 and 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	284.00	20.00	366.00	39.00
30	284.00	20.00	366.00	39.00
31	284.00	20.00	366.00	39.00
32	284.00	20.00	366.00	39.00
33	284.00	20.00	366.00	39.00
34	284.00	20.00	366.00	39.00
35	284.00	20.00	366.00	39.00
36	284.00	20.00	366.00	39.00
37	284.00	20.00	366.00	39.00
38	284.00	20.00	366.00	39.00
39	284.00	20.00	366.00	39.00
40	284.00	20.00	366.00	39.00
41	284.00	20.00	366.00	39.00
42	284.00	20.00	366.00	39.00
43	284.00	20.00	366.00	39.00
44	284.00	20.00	366.00	39.00
45	303.00	25.00	384.00	43.00
46	303.00	25.00	384.00	43.00
47	303.00	25.00	384.00	43.00
48	303.00	25.00	384.00	43.00
49	303.00	25.00	384.00	43.00
50	310.00	27.00	391.00	45.00
51	322.00	29.00	403.00	48.00
52	334.00	32.00	415.00	51.00
53	347.00	35.00	428.00	54.00
54	361.00	39.00	443.00	57.00
55	376.00	42.00	458.00	61.00
56	391.00	46.00	474.00	64.00
57	408.00	50.00	491.00	68.00
58	426.00	54.00	510.00	73.00
59	448.00	59.00	532.00	78.00
60	473.00	65.00	558.00	84.00
61	501.00	72.00	587.00	90.00
62	532.00	79.00	619.00	97.00
63	566.00	87.00	654.00	105.00
64	603.00	95.00	692.00	114.00
65	642.00	104.00	733.00	123.00
66	684.00	114.00	777.00	133.00
67	729.00	124.00	823.00	143.00
68	783.00	136.00	879.00	155.00
69	852.00	151.00	949.00	171.00
70	931.00	169.00	1030.00	188.00
71	1018.00	188.00	1118.00	207.00
72	1107.00	207.00	1208.00	226.00
73	1203.00	227.00	1305.00	244.00
74	1312.00	248.00	1414.00	263.00
75	1438.00	274.00	1540.00	288.00
76	1583.00	306.00	1687.00	320.00
77	1751.00	347.00	1858.00	363.00
78	1948.00	398.00	2059.00	418.00
79	2176.00	458.00	2291.00	482.00
80	2429.00	524.00	2548.00	551.00
81	2701.00	594.00	2824.00	624.00
82	2987.00	667.00	3113.00	698.00
83	3282.00	739.00	3409.00	771.00
84	3585.00	812.00	3713.00	845.00
85+				

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

Age 85+ rates are for inflation additions only

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

Appendix C4

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	0.8% Simple Inflation with 2016 Shared Cost or 0.3% Simple Inflation with 2019 Shared Cost or 3.6% Simple Inflation with 2016 and 2019 Shared Cost		0.8% Compound Inflation with 2016 Shared Cost or 0.3% Compound Inflation with 2019 Shared Cost or 3.6% Compound Inflation with 2016 and 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	268.00	16.00	338.00	32.00
30	268.00	16.00	338.00	32.00
31	268.00	16.00	338.00	32.00
32	268.00	16.00	338.00	32.00
33	268.00	16.00	338.00	32.00
34	268.00	16.00	338.00	32.00
35	268.00	16.00	338.00	32.00
36	268.00	16.00	338.00	32.00
37	268.00	16.00	338.00	32.00
38	268.00	16.00	338.00	32.00
39	268.00	16.00	338.00	32.00
40	268.00	16.00	338.00	32.00
41	268.00	16.00	338.00	32.00
42	268.00	16.00	338.00	32.00
43	268.00	16.00	338.00	32.00
44	268.00	16.00	338.00	32.00
45	283.00	20.00	352.00	36.00
46	283.00	20.00	352.00	36.00
47	283.00	20.00	352.00	36.00
48	283.00	20.00	352.00	36.00
49	283.00	20.00	352.00	36.00
50	289.00	22.00	357.00	37.00
51	298.00	24.00	366.00	39.00
52	308.00	26.00	377.00	42.00
53	319.00	29.00	388.00	44.00
54	331.00	32.00	400.00	47.00
55	343.00	35.00	412.00	50.00
56	356.00	38.00	426.00	53.00
57	370.00	41.00	440.00	56.00
58	385.00	45.00	456.00	60.00
59	403.00	49.00	474.00	64.00
60	424.00	54.00	496.00	69.00
61	447.00	59.00	520.00	75.00
62	473.00	65.00	547.00	81.00
63	502.00	71.00	577.00	87.00
64	533.00	78.00	609.00	94.00
65	566.00	86.00	643.00	102.00
66	601.00	94.00	679.00	110.00
67	638.00	102.00	718.00	118.00
68	684.00	112.00	765.00	129.00
69	741.00	125.00	823.00	142.00
70	806.00	140.00	891.00	156.00
71	878.00	155.00	963.00	171.00
72	953.00	171.00	1039.00	187.00
73	1032.00	187.00	1119.00	202.00
74	1121.00	204.00	1209.00	217.00
75	1225.00	225.00	1312.00	236.00
76	1344.00	251.00	1433.00	263.00
77	1483.00	285.00	1575.00	299.00
78	1645.00	328.00	1741.00	345.00
79	1831.00	376.00	1930.00	397.00
80	2035.00	429.00	2137.00	452.00
81	2253.00	485.00	2359.00	510.00
82	2482.00	542.00	2590.00	568.00
83	2717.00	599.00	2826.00	626.00
84	2958.00	657.00	3067.00	684.00
85+				

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

Age 85+ rates are for inflation additions only

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

Appendix C4

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	0.8% Simple Inflation with 2016 Shared Cost or 0.3% Simple Inflation with 2019 Shared Cost or 3.6% Simple Inflation with 2016 and 2019 Shared Cost		0.8% Compound Inflation with 2016 Shared Cost or 0.3% Compound Inflation with 2019 Shared Cost or 3.6% Compound Inflation with 2016 and 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	306.00	25.00	415.00	50.00
30	306.00	25.00	415.00	50.00
31	306.00	25.00	415.00	50.00
32	306.00	25.00	415.00	50.00
33	306.00	25.00	415.00	50.00
34	306.00	25.00	415.00	50.00
35	306.00	25.00	415.00	50.00
36	306.00	25.00	415.00	50.00
37	306.00	25.00	415.00	50.00
38	306.00	25.00	415.00	50.00
39	306.00	25.00	415.00	50.00
40	306.00	25.00	415.00	50.00
41	306.00	25.00	415.00	50.00
42	306.00	25.00	415.00	50.00
43	306.00	25.00	415.00	50.00
44	306.00	25.00	415.00	50.00
45	331.00	32.00	439.00	56.00
46	331.00	32.00	439.00	56.00
47	331.00	32.00	439.00	56.00
48	331.00	32.00	439.00	56.00
49	331.00	32.00	439.00	56.00
50	342.00	34.00	449.00	59.00
51	356.00	38.00	463.00	62.00
52	372.00	41.00	479.00	66.00
53	389.00	45.00	497.00	70.00
54	407.00	50.00	516.00	74.00
55	426.00	54.00	536.00	79.00
56	446.00	59.00	556.00	84.00
57	467.00	64.00	578.00	89.00
58	491.00	70.00	603.00	94.00
59	518.00	76.00	632.00	101.00
60	551.00	84.00	666.00	109.00
61	587.00	92.00	703.00	117.00
62	627.00	101.00	745.00	127.00
63	671.00	111.00	791.00	137.00
64	718.00	122.00	840.00	148.00
65	769.00	134.00	893.00	160.00
66	823.00	146.00	950.00	173.00
67	880.00	159.00	1010.00	186.00
68	950.00	175.00	1082.00	202.00
69	1038.00	195.00	1174.00	222.00
70	1140.00	218.00	1279.00	245.00
71	1252.00	243.00	1393.00	270.00
72	1366.00	267.00	1510.00	294.00
73	1488.00	292.00	1634.00	317.00
74	1628.00	319.00	1775.00	342.00
75	1789.00	352.00	1938.00	373.00
76	1978.00	395.00	2130.00	415.00
77	2199.00	449.00	2358.00	474.00
78	2461.00	518.00	2629.00	550.00
79	2764.00	598.00	2942.00	636.00
80	3100.00	687.00	3287.00	730.00
81	3461.00	780.00	3657.00	827.00
82	3839.00	876.00	4043.00	926.00
83	4227.00	972.00	4437.00	1024.00
84	4624.00	1068.00	4839.00	1122.00
85+				

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

Age 85+ rates are for inflation additions only

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

Appendix C4

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	0.8% Simple Inflation with 2016 Shared Cost or 0.3% Simple Inflation with 2019 Shared Cost or 3.6% Simple Inflation with 2016 and 2019 Shared Cost		0.8% Compound Inflation with 2016 Shared Cost or 0.3% Compound Inflation with 2019 Shared Cost or 3.6% Compound Inflation with 2016 and 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	288.00	21.00	381.00	42.00
30	288.00	21.00	381.00	42.00
31	288.00	21.00	381.00	42.00
32	288.00	21.00	381.00	42.00
33	288.00	21.00	381.00	42.00
34	288.00	21.00	381.00	42.00
35	288.00	21.00	381.00	42.00
36	288.00	21.00	381.00	42.00
37	288.00	21.00	381.00	42.00
38	288.00	21.00	381.00	42.00
39	288.00	21.00	381.00	42.00
40	288.00	21.00	381.00	42.00
41	288.00	21.00	381.00	42.00
42	288.00	21.00	381.00	42.00
43	288.00	21.00	381.00	42.00
44	288.00	21.00	381.00	42.00
45	309.00	26.00	400.00	47.00
46	309.00	26.00	400.00	47.00
47	309.00	26.00	400.00	47.00
48	309.00	26.00	400.00	47.00
49	309.00	26.00	400.00	47.00
50	317.00	28.00	408.00	49.00
51	329.00	31.00	420.00	52.00
52	342.00	34.00	434.00	55.00
53	356.00	38.00	449.00	59.00
54	371.00	41.00	465.00	62.00
55	388.00	45.00	481.00	66.00
56	405.00	49.00	499.00	70.00
57	422.00	53.00	518.00	75.00
58	442.00	58.00	539.00	79.00
59	466.00	64.00	563.00	85.00
60	493.00	70.00	592.00	91.00
61	523.00	77.00	624.00	99.00
62	557.00	85.00	659.00	107.00
63	594.00	93.00	698.00	115.00
64	634.00	102.00	739.00	125.00
65	677.00	112.00	784.00	135.00
66	723.00	123.00	832.00	145.00
67	771.00	134.00	883.00	157.00
68	830.00	147.00	945.00	170.00
69	904.00	164.00	1021.00	187.00
70	990.00	183.00	1109.00	206.00
71	1083.00	203.00	1205.00	226.00
72	1179.00	224.00	1304.00	247.00
73	1280.00	244.00	1406.00	266.00
74	1395.00	265.00	1522.00	284.00
75	1527.00	292.00	1656.00	309.00
76	1683.00	327.00	1815.00	344.00
77	1868.00	373.00	2006.00	396.00
78	2086.00	431.00	2231.00	461.00
79	2332.00	497.00	2486.00	531.00
80	2603.00	567.00	2764.00	606.00
81	2891.00	641.00	3059.00	682.00
82	3190.00	716.00	3365.00	759.00
83	3496.00	790.00	3675.00	835.00
84	3807.00	865.00	3989.00	911.00
85+				

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

Age 85+ rates are for inflation additions only

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

Appendix C4

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	0.8% Simple Inflation with 2016 Shared Cost or 0.3% Simple Inflation with 2019 Shared Cost or 3.6% Simple Inflation with 2016 and 2019 Shared Cost		0.8% Compound Inflation with 2016 Shared Cost or 0.3% Compound Inflation with 2019 Shared Cost or 3.6% Compound Inflation with 2016 and 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	356.00	37.00	529.00	77.00
30	356.00	37.00	529.00	77.00
31	356.00	37.00	529.00	77.00
32	356.00	37.00	529.00	77.00
33	356.00	37.00	529.00	77.00
34	356.00	37.00	529.00	77.00
35	356.00	37.00	529.00	77.00
36	356.00	37.00	529.00	77.00
37	356.00	37.00	529.00	77.00
38	356.00	37.00	529.00	77.00
39	356.00	37.00	529.00	77.00
40	356.00	37.00	529.00	77.00
41	356.00	37.00	529.00	77.00
42	356.00	37.00	529.00	77.00
43	356.00	37.00	529.00	77.00
44	356.00	37.00	529.00	77.00
45	396.00	47.00	569.00	87.00
46	396.00	47.00	569.00	87.00
47	396.00	47.00	569.00	87.00
48	396.00	47.00	569.00	87.00
49	396.00	47.00	569.00	87.00
50	412.00	51.00	585.00	90.00
51	433.00	56.00	608.00	96.00
52	457.00	61.00	632.00	101.00
53	481.00	67.00	659.00	107.00
54	508.00	74.00	688.00	114.00
55	536.00	80.00	718.00	121.00
56	565.00	87.00	750.00	128.00
57	596.00	95.00	783.00	136.00
58	630.00	103.00	820.00	145.00
59	670.00	112.00	864.00	155.00
60	717.00	123.00	915.00	166.00
61	768.00	135.00	971.00	179.00
62	826.00	148.00	1033.00	193.00
63	888.00	163.00	1101.00	209.00
64	956.00	178.00	1175.00	225.00
65	1028.00	195.00	1254.00	243.00
66	1105.00	213.00	1337.00	262.00
67	1186.00	232.00	1426.00	282.00
68	1285.00	254.00	1533.00	306.00
69	1410.00	283.00	1668.00	336.00
70	1554.00	315.00	1822.00	369.00
71	1709.00	350.00	1988.00	405.00
72	1870.00	384.00	2159.00	441.00
73	2040.00	419.00	2339.00	475.00
74	2234.00	457.00	2543.00	510.00
75	2459.00	503.00	2781.00	555.00
76	2722.00	562.00	3061.00	616.00
77	3031.00	639.00	3395.00	703.00
78	3401.00	736.00	3797.00	816.00
79	3833.00	851.00	4267.00	947.00
80	4315.00	979.00	4791.00	1090.00
81	4834.00	1115.00	5355.00	1241.00
82	5378.00	1254.00	5943.00	1393.00
83	5936.00	1393.00	6543.00	1544.00
84	6508.00	1533.00	7157.00	1694.00
85+				

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

Age 85+ rates are for inflation additions only

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

Appendix C4

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	0.8% Simple Inflation with 2016 Shared Cost or 0.3% Simple Inflation with 2019 Shared Cost or 3.6% Simple Inflation with 2016 and 2019 Shared Cost		0.8% Compound Inflation with 2016 Shared Cost or 0.3% Compound Inflation with 2019 Shared Cost or 3.6% Compound Inflation with 2016 and 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	332.00	31.00	481.00	66.00
30	332.00	31.00	481.00	66.00
31	332.00	31.00	481.00	66.00
32	332.00	31.00	481.00	66.00
33	332.00	31.00	481.00	66.00
34	332.00	31.00	481.00	66.00
35	332.00	31.00	481.00	66.00
36	332.00	31.00	481.00	66.00
37	332.00	31.00	481.00	66.00
38	332.00	31.00	481.00	66.00
39	332.00	31.00	481.00	66.00
40	332.00	31.00	481.00	66.00
41	332.00	31.00	481.00	66.00
42	332.00	31.00	481.00	66.00
43	332.00	31.00	481.00	66.00
44	332.00	31.00	481.00	66.00
45	365.00	40.00	515.00	74.00
46	365.00	40.00	515.00	74.00
47	365.00	40.00	515.00	74.00
48	365.00	40.00	515.00	74.00
49	365.00	40.00	515.00	74.00
50	379.00	43.00	528.00	77.00
51	397.00	47.00	547.00	81.00
52	416.00	52.00	568.00	86.00
53	437.00	57.00	591.00	92.00
54	460.00	62.00	615.00	97.00
55	484.00	68.00	641.00	103.00
56	509.00	74.00	668.00	109.00
57	535.00	80.00	697.00	116.00
58	564.00	87.00	729.00	124.00
59	598.00	95.00	766.00	132.00
60	637.00	104.00	809.00	142.00
61	681.00	114.00	857.00	153.00
62	730.00	126.00	910.00	165.00
63	783.00	138.00	967.00	178.00
64	840.00	151.00	1030.00	192.00
65	901.00	165.00	1097.00	207.00
66	967.00	180.00	1168.00	223.00
67	1036.00	196.00	1244.00	240.00
68	1119.00	215.00	1335.00	260.00
69	1224.00	239.00	1448.00	285.00
70	1344.00	266.00	1577.00	313.00
71	1474.00	294.00	1716.00	343.00
72	1609.00	323.00	1859.00	373.00
73	1749.00	351.00	2008.00	399.00
74	1907.00	381.00	2173.00	425.00
75	2090.00	417.00	2365.00	458.00
76	2306.00	466.00	2595.00	510.00
77	2563.00	532.00	2875.00	588.00
78	2868.00	614.00	3207.00	687.00
79	3214.00	707.00	3584.00	793.00
80	3593.00	807.00	3996.00	904.00
81	3996.00	911.00	4432.00	1018.00
82	4415.00	1017.00	4883.00	1132.00
83	4841.00	1122.00	5339.00	1245.00
84	5274.00	1227.00	5800.00	1357.00
85+				

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

Age 85+ rates are for inflation additions only

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

Appendix B1

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

LTC-94 VA

Premiums to be used only with those

that have not previously elected a landing spot option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	275.57	8.39	47.92	11.98	739.70	44.33	199.47	49.87	1356.79	126.69	457.71	114.43
30	293.81	8.94	51.10	12.77	739.70	44.33	199.47	49.87	1356.79	126.69	457.71	114.43
31	306.68	9.33	53.33	13.33	739.70	44.33	199.47	49.87	1356.79	126.69	457.71	114.43
32	365.16	11.11	63.51	15.88	739.70	44.33	199.47	49.87	1356.79	126.69	457.71	114.43
33	380.36	11.58	66.15	16.54	739.70	44.33	199.47	49.87	1356.79	126.69	457.71	114.43
34	395.78	12.05	68.83	17.21	739.70	44.33	199.47	49.87	1356.79	126.69	457.71	114.43
35	415.35	12.64	72.23	18.06	739.70	44.33	199.47	49.87	1356.79	126.69	457.71	114.43
36	431.24	13.12	75.00	18.75	741.78	44.45	200.03	50.01	1356.79	126.69	457.71	114.43
37	451.41	13.74	78.51	19.63	825.42	49.46	222.59	55.65	1356.79	126.69	457.71	114.43
38	478.12	14.55	83.15	20.79	868.59	52.05	234.23	58.56	1356.79	126.69	457.71	114.43
39	494.83	15.06	86.06	21.51	912.67	54.69	246.11	61.53	1356.79	126.69	457.71	114.43
40	521.21	15.86	90.65	22.66	957.65	57.39	258.24	64.56	1356.79	126.69	457.71	114.43
41	572.65	17.43	99.59	24.90	1009.35	60.49	272.18	68.05	1356.79	126.69	457.71	114.43
42	611.92	18.62	106.42	26.61	1062.64	63.68	286.55	71.64	1356.79	126.69	457.71	114.43
43	630.39	19.19	109.63	27.41	1091.15	65.39	294.24	73.56	1356.79	126.69	457.71	114.43
44	637.20	19.39	110.82	27.70	1091.15	65.39	294.24	73.56	1356.79	126.69	457.71	114.43
45	573.99	21.80	135.63	33.91	1105.32	78.39	376.28	94.07	1414.00	138.95	539.45	134.86
46	626.23	23.78	147.97	36.99	1152.45	81.73	392.32	98.08	1414.00	138.95	539.45	134.86
47	643.59	24.44	152.07	38.02	1152.45	81.73	392.32	98.08	1414.00	138.95	539.45	134.86
48	665.40	25.27	157.23	39.31	1152.45	81.73	392.32	98.08	1414.00	138.95	539.45	134.86
49	671.33	25.49	158.63	39.66	1152.45	81.73	392.32	98.08	1414.00	138.95	539.45	134.86
50	686.79	28.62	183.14	45.79	1176.97	85.82	425.02	106.25	1434.43	147.12	588.49	147.12
51	699.22	31.39	194.07	48.52	1213.75	98.08	457.71	114.43	1471.21	155.29	604.83	151.21
52	698.14	36.02	210.55	52.64	1254.62	106.25	490.40	122.60	1512.08	163.47	637.53	159.38
53	704.95	40.83	217.74	54.44	1295.49	114.43	523.10	130.77	1552.95	175.73	670.22	167.56
54	720.84	46.07	227.63	56.91	1340.44	126.69	539.45	134.86	1601.99	183.90	686.57	171.64
55	727.42	47.79	244.24	61.06	1389.48	138.95	572.14	143.03	1651.03	196.16	719.26	179.82
56	766.01	54.14	259.85	64.96	1438.52	151.21	604.83	151.21	1704.16	208.42	751.95	187.99
57	796.74	60.23	284.74	71.19	1491.65	163.47	637.53	159.38	1757.28	220.68	784.65	196.16
58	827.57	68.73	307.93	76.98	1552.95	175.73	686.57	171.64	1818.58	237.03	817.34	204.34
59	855.65	76.54	317.11	79.28	1622.42	192.08	719.26	179.82	1892.15	253.38	866.38	216.60
60	897.82	84.85	339.42	84.85	1704.16	212.51	751.95	187.99	1973.88	269.72	899.08	224.77
61	934.93	95.12	369.62	92.41	1798.15	232.94	800.99	200.25	2067.87	290.16	948.12	237.03
62	992.92	106.97	394.97	98.74	1896.23	257.46	850.04	212.51	2174.13	314.68	997.16	249.29
63	1039.49	117.01	413.62	103.40	2010.66	281.98	899.08	224.77	2284.47	339.20	1046.20	261.55
64	1094.21	130.01	444.18	111.05	2129.17	310.59	948.12	237.03	2411.16	367.80	1095.24	273.81
65	1161.22	146.51	477.51	119.38	2257.67	338.85	1012.48	253.12	2539.37	396.01	1143.12	285.78
66	1263.01	164.50	513.01	128.25	2394.81	367.80	1062.54	265.64	2684.97	429.10	1209.67	302.42
67	1391.17	188.78	569.25	142.31	2541.93	400.50	1127.93	281.98	2836.18	461.80	1258.71	314.68
68	1510.00	212.34	625.23	156.31	2717.66	441.36	1193.32	298.33	3015.99	502.67	1324.09	331.02
69	1637.59	241.95	660.94	165.23	2942.43	490.40	1275.05	318.76	3240.76	551.71	1405.83	351.46
70	1792.65	275.11	721.79	180.45	3190.93	546.09	1352.99	338.25	3492.50	607.21	1483.40	370.85
71	1911.40	303.17	750.70	187.68	3311.36	579.10	1383.62	345.90	3602.85	633.51	1507.99	377.00
72	2016.01	330.40	784.00	196.00	3415.93	606.95	1406.34	351.58	3698.10	658.92	1525.14	381.29
73	2144.73	358.82	832.69	208.17	3460.09	623.44	1399.27	349.82	3784.98	676.01	1535.12	383.78
74	2285.53	389.37	874.74	218.69	3514.02	637.44	1397.84	349.46	3858.33	690.65	1540.68	385.17
75	2536.27	441.56	969.28	242.32	3578.47	654.75	1412.08	353.02	3889.14	700.11	1542.09	385.52
76	2832.38	504.32	1068.62	267.15	3650.26	679.51	1415.18	353.79	3933.38	720.36	1532.19	383.05
77	2929.30	537.93	1091.16	272.79	3731.22	714.43	1418.44	354.61	3986.14	753.35	1522.56	380.64
78	3145.65	599.05	1153.73	288.43	3964.77	783.44	1481.78	370.45	4201.39	826.13	1576.47	394.12
79	3476.53	683.11	1258.87	314.72	4324.60	882.62	1593.14	398.29	4547.72	926.34	1679.77	419.94
80	3840.83	777.34	1371.21	342.80	4714.73	987.37	1709.18	427.30	4917.52	1033.23	1786.43	446.61
81	4275.37	885.97	1506.40	376.60	5216.87	1117.73	1863.68	465.92	5424.48	1166.01	1940.94	485.23
82	4736.46	999.44	1651.24	412.81	5747.97	1250.50	2027.84	506.96	5955.58	1301.20	2105.09	526.27
83	5216.87	1117.73	1805.75	451.44	6293.55	1383.28	2201.66	550.41	6501.17	1436.39	2278.91	569.73
84	5721.41	1236.02	1969.90	492.48	6856.04	1518.47	2385.13	596.28	7061.24	1571.58	2462.38	615.60
85+		1622.27	2520.32	630.08								

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

Age 85+ rates are for inflation additions only

Appendix B1

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

LTC-94 VA

Premiums to be used only with those

that have not previously elected a landing spot option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	268.38	5.99	33.55	8.39	703.69	36.02	144.06	36.02	1254.62	102.17	326.94	81.73
30	286.15	6.39	35.77	8.94	703.69	36.02	144.06	36.02	1254.62	102.17	326.94	81.73
31	298.68	6.67	37.33	9.33	703.69	36.02	144.06	36.02	1254.62	102.17	326.94	81.73
32	355.63	7.94	44.45	11.11	703.69	36.02	144.06	36.02	1254.62	102.17	326.94	81.73
33	370.44	8.27	46.31	11.58	703.69	36.02	144.06	36.02	1254.62	102.17	326.94	81.73
34	385.45	8.60	48.18	12.05	703.69	36.02	144.06	36.02	1254.62	102.17	326.94	81.73
35	404.51	9.03	50.56	12.64	703.69	36.02	144.06	36.02	1254.62	102.17	326.94	81.73
36	419.99	9.37	52.50	13.12	705.66	36.12	144.47	36.12	1254.62	102.17	326.94	81.73
37	439.63	9.81	54.95	13.74	785.23	40.19	160.76	40.19	1254.62	102.17	326.94	81.73
38	465.64	10.39	58.21	14.55	826.30	42.29	169.16	42.29	1254.62	102.17	326.94	81.73
39	481.92	10.76	60.24	15.06	868.23	44.44	177.75	44.44	1254.62	102.17	326.94	81.73
40	507.62	11.33	63.45	15.86	911.03	46.63	186.51	46.63	1254.62	102.17	326.94	81.73
41	557.71	12.45	69.71	17.43	960.20	49.14	196.58	49.14	1254.62	102.17	326.94	81.73
42	595.95	13.30	74.49	18.62	1010.90	51.74	206.96	51.74	1254.62	102.17	326.94	81.73
43	613.94	13.70	76.74	19.19	1038.02	53.13	212.51	53.13	1254.62	102.17	326.94	81.73
44	620.57	13.85	77.57	19.39	1038.02	53.13	212.51	53.13	1254.62	102.17	326.94	81.73
45	554.61	16.95	96.88	24.22	1038.69	62.71	266.53	66.63	1299.57	114.43	392.32	98.08
46	605.09	18.50	105.69	26.42	1082.98	65.39	277.90	69.47	1299.57	114.43	392.32	98.08
47	621.87	19.01	108.62	27.16	1082.98	65.39	277.90	69.47	1299.57	114.43	392.32	98.08
48	642.94	19.65	112.30	28.08	1082.98	65.39	277.90	69.47	1299.57	114.43	392.32	98.08
49	648.67	19.83	113.30	28.33	1082.98	65.39	277.90	69.47	1299.57	114.43	392.32	98.08
50	658.17	22.89	125.91	31.48	1103.41	69.47	310.59	77.65	1315.92	118.51	408.67	102.17
51	670.68	25.69	136.99	34.25	1132.02	77.65	326.94	81.73	1344.53	126.69	441.36	110.34
52	664.90	27.70	144.06	36.02	1164.71	85.82	343.28	85.82	1377.22	134.86	457.71	114.43
53	669.56	32.66	152.42	38.11	1197.41	93.99	359.63	89.91	1414.00	143.03	474.06	118.51
54	682.90	35.23	162.59	40.65	1234.19	102.17	392.32	98.08	1450.78	151.21	490.40	122.60
55	684.95	39.82	169.91	42.48	1275.05	110.34	408.67	102.17	1491.65	159.38	523.10	130.77
56	717.29	43.31	184.06	46.01	1315.92	122.60	425.02	106.25	1532.52	167.56	539.45	134.86
57	744.71	49.28	197.13	49.28	1360.87	130.77	457.71	114.43	1577.47	179.82	572.14	143.03
58	769.83	54.99	208.95	52.24	1409.91	143.03	490.40	122.60	1630.60	192.08	588.49	147.12
59	792.77	60.14	229.63	57.41	1467.13	155.29	506.75	126.69	1687.81	204.34	621.18	155.29
60	826.65	68.43	240.88	60.22	1532.52	171.64	539.45	134.86	1757.28	220.68	653.87	163.47
61	856.11	76.10	260.91	65.23	1610.16	187.99	572.14	143.03	1834.93	237.03	686.57	171.64
62	905.15	85.03	274.29	68.57	1691.90	208.42	604.83	151.21	1920.75	257.46	719.26	179.82
63	944.25	95.24	293.89	73.47	1785.89	228.86	653.87	163.47	2014.75	277.90	751.95	187.99
64	988.58	105.63	314.18	78.54	1883.97	249.29	686.57	171.64	2116.91	298.33	800.99	200.25
65	1041.84	116.66	336.43	84.11	1988.22	273.53	734.87	183.72	2225.01	322.52	832.85	208.21
66	1126.40	133.83	368.03	92.01	2104.65	298.33	768.30	192.08	2345.77	351.46	882.73	220.68
67	1237.24	151.03	406.61	101.65	2227.26	326.94	817.34	204.34	2472.46	375.98	931.77	232.94
68	1336.00	171.05	448.28	112.07	2370.29	359.63	866.38	216.60	2619.58	408.67	980.81	245.20
69	1442.85	194.74	483.90	120.97	2554.19	400.50	931.77	232.94	2807.57	449.54	1046.20	261.55
70	1567.83	221.86	520.64	130.16	2758.95	444.20	994.36	248.59	3015.69	493.11	1108.47	277.12
71	1663.09	245.42	554.36	138.59	2852.74	470.28	1026.06	256.51	3097.60	516.91	1119.33	279.83
72	1744.41	266.00	582.40	145.60	2931.11	492.22	1036.25	259.06	3168.74	536.76	1140.15	285.04
73	1848.90	287.61	613.56	153.39	2961.34	505.68	1039.07	259.77	3235.71	552.78	1154.86	288.71
74	1960.17	312.03	650.72	162.68	2996.30	517.72	1048.38	262.10	3287.22	561.15	1168.79	292.20
75	2164.72	355.40	710.80	177.70	3038.38	531.04	1062.08	265.52	3303.15	567.49	1159.65	289.91
76	2407.11	406.18	796.01	199.00	3091.49	550.35	1067.00	266.75	3330.22	586.00	1154.86	288.71
77	2478.05	433.40	815.82	203.96	3149.77	578.85	1074.26	268.56	3367.60	613.25	1152.49	288.12
78	2650.13	480.72	867.76	216.94	3334.01	635.76	1121.35	280.34	3536.95	674.55	1202.56	300.64
79	2912.97	548.93	946.59	236.65	3623.91	715.44	1209.61	302.40	3814.06	753.43	1284.53	321.13
80	3203.51	622.84	1033.23	258.31	3937.39	799.07	1303.61	325.90	4108.80	837.69	1361.55	340.39
81	3548.72	707.33	1139.45	284.86	4340.55	902.87	1429.15	357.29	4516.78	943.91	1487.08	371.77
82	3918.08	799.07	1245.67	311.42	4765.43	1006.68	1554.68	388.67	4944.07	1050.13	1622.27	405.57
83	4299.51	890.80	1361.55	340.39	5202.38	1112.90	1689.87	422.47	5381.03	1156.35	1747.81	436.95
84	4697.84	982.54	1487.08	371.77	5651.40	1219.12	1825.06	456.26	5827.63	1262.57	1892.65	473.16
85+		1284.30	1911.97	477.99								

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

Age 85+ rates are for inflation additions only

Appendix B1

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

LTC-94 VA

Premiums to be used only with those

that have not previously elected a landing spot option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	405.82	13.70	75.34	18.84	786.80	55.41	221.63	55.41	1495.74	159.38	506.75	126.69
30	430.62	14.54	79.95	19.99	786.80	55.41	221.63	55.41	1495.74	159.38	506.75	126.69
31	446.14	15.06	82.83	20.71	786.80	55.41	221.63	55.41	1495.74	159.38	506.75	126.69
32	471.78	15.92	87.59	21.90	786.80	55.41	221.63	55.41	1495.74	159.38	506.75	126.69
33	491.85	16.60	91.31	22.83	786.80	55.41	221.63	55.41	1495.74	159.38	506.75	126.69
34	514.27	17.36	95.48	23.87	786.80	55.41	221.63	55.41	1495.74	159.38	506.75	126.69
35	554.03	18.70	102.86	25.71	812.17	57.19	228.78	57.19	1495.74	159.38	506.75	126.69
36	604.11	20.39	112.15	28.04	896.95	63.17	252.66	63.17	1495.74	159.38	506.75	126.69
37	627.94	21.20	116.58	29.14	940.62	66.24	264.96	66.24	1495.74	159.38	506.75	126.69
38	650.24	21.95	120.72	30.18	985.15	69.38	277.51	69.38	1495.74	159.38	506.75	126.69
39	656.59	22.16	121.90	30.47	1076.81	75.83	303.33	75.83	1495.74	159.38	506.75	126.69
40	656.59	22.16	121.90	30.47	1123.96	79.15	316.61	79.15	1495.74	159.38	506.75	126.69
41	656.59	22.16	121.90	30.47	1160.62	81.73	326.94	81.73	1495.74	159.38	506.75	126.69
42	656.59	22.16	121.90	30.47	1160.62	81.73	326.94	81.73	1495.74	159.38	506.75	126.69
43	656.59	22.16	121.90	30.47	1160.62	81.73	326.94	81.73	1495.74	159.38	506.75	126.69
44	656.59	22.16	121.90	30.47	1160.62	81.73	326.94	81.73	1495.74	159.38	506.75	126.69
45	681.52	30.47	177.31	44.33	1238.27	102.17	425.02	106.25	1569.30	175.73	604.83	151.21
46	681.52	30.47	177.31	44.33	1238.27	102.17	425.02	106.25	1569.30	175.73	604.83	151.21
47	730.42	32.66	190.03	47.51	1238.27	102.17	425.02	106.25	1569.30	175.73	604.83	151.21
48	736.99	32.95	191.74	47.93	1238.27	102.17	425.02	106.25	1569.30	175.73	604.83	151.21
49	789.51	35.30	205.40	51.35	1238.27	102.17	425.02	106.25	1569.30	175.73	604.83	151.21
50	799.64	38.54	218.37	54.59	1266.88	110.34	474.06	118.51	1597.90	183.90	637.53	159.38
51	818.93	44.61	242.18	60.54	1315.92	118.51	506.75	126.69	1646.94	196.16	670.22	167.56
52	812.87	49.08	245.39	61.35	1364.96	130.77	539.45	134.86	1695.98	208.42	702.91	175.73
53	786.66	51.87	253.57	63.39	1418.09	143.03	555.79	138.95	1749.11	220.68	735.61	183.90
54	811.24	57.33	263.73	65.93	1475.30	159.38	588.49	147.12	1810.41	232.94	768.30	192.08
55	820.45	64.62	280.98	70.24	1536.60	171.64	637.53	159.38	1871.71	249.29	800.99	200.25
56	851.56	70.26	292.29	73.07	1597.90	187.99	670.22	167.56	1937.10	261.55	833.69	208.42
57	889.32	79.56	318.22	79.56	1667.38	204.34	702.91	175.73	2006.57	277.90	866.38	216.60
58	980.28	93.22	360.84	90.21	1740.94	220.68	735.61	183.90	2084.22	298.33	899.08	224.77
59	1006.10	100.31	377.65	94.41	1830.85	241.12	784.65	196.16	2174.13	318.76	948.12	237.03
60	1092.69	115.66	413.94	103.49	1933.01	265.64	833.69	208.42	2280.38	343.28	997.16	249.29
61	1151.91	130.69	437.67	109.42	2047.44	294.24	882.73	220.68	2398.90	367.80	1046.20	261.55
62	1213.18	145.22	471.96	117.99	2174.13	322.85	931.77	232.94	2529.67	396.41	1095.24	273.81
63	1269.64	160.94	488.78	122.20	2313.08	355.54	980.81	245.20	2672.71	429.10	1144.28	286.07
64	1332.15	176.44	517.57	129.39	2464.28	388.24	1046.20	261.55	2828.00	465.88	1209.67	302.42
65	1432.91	199.18	558.89	139.72	2623.67	425.02	1111.58	277.90	2995.56	502.67	1258.71	314.68
66	1565.64	226.28	611.58	152.89	2795.31	465.88	1160.62	290.16	3175.37	543.53	1324.09	331.02
67	1754.47	260.76	682.47	170.62	2979.21	506.75	1226.01	306.50	3363.36	584.40	1389.48	347.37
68	1914.18	294.49	746.04	186.51	3199.89	555.79	1307.75	326.94	3592.22	633.44	1454.87	363.72
69	2157.09	344.32	823.68	205.92	3481.87	617.09	1389.48	347.37	3878.29	698.83	1552.95	388.24
70	2355.86	389.84	887.23	221.81	3794.07	688.72	1483.40	370.85	4197.52	766.15	1646.41	411.60
71	2576.45	438.33	950.28	237.57	3956.53	730.68	1507.99	377.00	4345.19	804.52	1663.45	415.86
72	2796.80	488.28	1009.77	252.44	4097.89	766.27	1539.95	384.99	4471.77	836.61	1673.21	418.30
73	2961.36	524.68	1055.79	263.95	4235.65	799.25	1563.28	390.82	4594.79	859.10	1690.04	422.51
74	3223.81	580.35	1135.19	283.80	4387.16	829.28	1591.68	397.92	4728.24	879.44	1712.06	428.02
75	3325.80	607.94	1156.28	289.07	4559.42	868.76	1623.38	405.85	4882.83	913.15	1737.53	434.38
76	3438.56	642.12	1178.62	294.65	4750.99	918.39	1656.70	414.17	5063.13	960.40	1764.74	441.19
77	3555.21	680.51	1190.24	297.56	4810.71	953.35	1637.45	409.36	5175.92	1011.23	1771.74	442.93
78	3822.19	754.48	1254.97	313.74	5053.47	1032.49	1691.41	422.85	5392.85	1094.81	1801.98	450.50
79	4222.45	860.67	1363.35	340.84	5449.01	1146.90	1782.95	445.74	5765.60	1213.02	1882.44	470.61
80	4664.04	977.71	1487.08	371.77	5863.84	1264.99	1883.00	470.75	6151.12	1330.17	1969.90	492.48
81	5216.87	1115.31	1631.93	407.98	6520.48	1433.97	2056.81	514.20	6817.41	1506.40	2153.38	538.34
82	5798.66	1262.57	1796.09	449.02	7210.91	1610.20	2240.28	560.07	7515.09	1685.04	2336.85	584.21
83	6409.43	1409.83	1960.25	490.06	7923.07	1784.02	2433.41	608.35	8229.66	1861.27	2529.98	632.49
84	7044.34	1561.92	2143.72	535.93	8654.54	1960.25	2636.20	659.05	8963.55	2039.91	2732.76	683.19
85+		2051.98	2752.07	688.02								

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

Age 85+ rates are for inflation additions only

Appendix B1

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

LTC-94 VA

Premiums to be used only with those

that have not previously elected a landing spot option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	393.84	11.99	54.79	13.70	742.47	44.33	155.14	38.79	1381.31	130.77	375.98	93.99
30	417.91	12.72	58.14	14.54	742.47	44.33	155.14	38.79	1381.31	130.77	375.98	93.99
31	432.97	13.18	60.24	15.06	742.47	44.33	155.14	38.79	1381.31	130.77	375.98	93.99
32	457.84	13.93	63.70	15.92	742.47	44.33	155.14	38.79	1381.31	130.77	375.98	93.99
33	477.32	14.53	66.41	16.60	742.47	44.33	155.14	38.79	1381.31	130.77	375.98	93.99
34	499.09	15.19	69.44	17.36	742.47	44.33	155.14	38.79	1381.31	130.77	375.98	93.99
35	537.66	16.36	74.81	18.70	766.41	45.76	160.15	40.04	1381.31	130.77	375.98	93.99
36	586.26	17.84	81.57	20.39	846.42	50.53	176.86	44.22	1381.31	130.77	375.98	93.99
37	609.39	18.55	84.78	21.20	887.63	52.99	185.47	46.37	1381.31	130.77	375.98	93.99
38	631.04	19.21	87.80	21.95	929.65	55.50	194.25	48.56	1381.31	130.77	375.98	93.99
39	637.20	19.39	88.65	22.16	1016.15	60.67	212.33	53.08	1381.31	130.77	375.98	93.99
40	637.20	19.39	88.65	22.16	1060.64	63.32	221.63	55.41	1381.31	130.77	375.98	93.99
41	637.20	19.39	88.65	22.16	1095.24	65.39	228.86	57.21	1381.31	130.77	375.98	93.99
42	637.20	19.39	88.65	22.16	1095.24	65.39	228.86	57.21	1381.31	130.77	375.98	93.99
43	637.20	19.39	88.65	22.16	1095.24	65.39	228.86	57.21	1381.31	130.77	375.98	93.99
44	637.20	19.39	88.65	22.16	1095.24	65.39	228.86	57.21	1381.31	130.77	375.98	93.99
45	653.82	24.93	121.90	30.47	1156.54	81.73	310.59	77.65	1438.52	147.12	441.36	110.34
46	653.82	24.93	121.90	30.47	1156.54	81.73	310.59	77.65	1438.52	147.12	441.36	110.34
47	700.73	26.72	130.64	32.66	1156.54	81.73	310.59	77.65	1438.52	147.12	441.36	110.34
48	707.03	26.96	131.82	32.95	1156.54	81.73	310.59	77.65	1438.52	147.12	441.36	110.34
49	757.42	28.88	141.21	35.30	1156.54	81.73	310.59	77.65	1438.52	147.12	441.36	110.34
50	767.52	32.11	154.15	38.54	1181.06	89.91	343.28	85.82	1458.95	151.21	474.06	118.51
51	780.70	35.05	165.70	41.42	1217.84	98.08	359.63	89.91	1495.74	159.38	490.40	122.60
52	769.93	39.88	171.78	42.94	1258.71	106.25	375.98	93.99	1540.69	171.64	506.75	126.69
53	743.44	43.22	172.89	43.22	1303.66	118.51	408.67	102.17	1585.64	179.82	539.45	134.86
54	762.51	45.87	183.46	45.87	1352.70	130.77	425.02	106.25	1634.68	192.08	555.79	138.95
55	769.88	50.58	191.06	47.77	1401.74	143.03	457.71	114.43	1683.72	204.34	588.49	147.12
56	795.36	56.21	213.59	53.40	1454.87	155.29	490.40	122.60	1740.94	216.60	604.83	151.21
57	826.82	65.35	227.30	56.83	1512.08	167.56	506.75	126.69	1798.15	228.86	637.53	159.38
58	908.11	75.17	252.59	63.15	1573.38	183.90	539.45	134.86	1863.54	245.20	670.22	167.56
59	926.43	82.61	271.44	67.86	1646.94	200.25	572.14	143.03	1937.10	261.55	702.91	175.73
60	1001.38	94.35	292.19	73.05	1732.76	220.68	604.83	151.21	2027.01	281.98	735.61	183.90
61	1048.57	106.38	316.09	79.02	1826.76	241.12	653.87	163.47	2125.09	306.50	768.30	192.08
62	1101.24	117.99	338.84	84.71	1933.01	265.64	686.57	171.64	2235.43	331.02	817.34	204.34
63	1147.45	131.14	357.65	89.41	2051.53	290.16	735.61	183.90	2358.03	355.54	850.04	212.51
64	1196.88	144.10	376.41	94.10	2178.22	318.76	768.30	192.08	2488.80	384.15	899.08	224.77
65	1281.29	160.53	404.31	101.08	2313.08	351.46	817.34	204.34	2627.75	416.84	948.12	237.03
66	1394.39	183.47	452.57	113.14	2456.11	384.15	866.38	216.60	2774.87	449.54	997.16	249.29
67	1558.10	212.47	502.20	125.55	2607.32	416.84	915.42	228.86	2934.26	482.23	1046.20	261.55
68	1691.68	242.14	549.71	137.43	2795.31	457.71	980.81	245.20	3126.33	527.19	1111.58	277.90
69	1893.79	280.19	607.63	151.91	3028.25	510.84	1046.20	261.55	3363.36	580.31	1176.97	294.24
70	2060.11	319.27	658.70	164.67	3284.66	570.54	1124.77	281.19	3631.06	635.74	1255.18	313.80
71	2241.85	358.03	709.36	177.34	3412.41	602.42	1150.43	287.61	3742.77	664.60	1274.80	318.70
72	2421.46	398.59	757.33	189.33	3527.81	633.01	1169.77	292.44	3846.17	692.24	1288.23	322.06
73	2552.56	428.11	798.28	199.57	3633.58	658.41	1197.11	299.28	3939.90	711.22	1295.69	323.92
74	2764.63	471.93	854.58	213.64	3748.48	682.15	1217.17	304.29	4042.74	725.62	1324.17	331.04
75	2840.05	494.70	882.11	220.53	3884.07	713.40	1242.90	310.73	4159.92	748.28	1344.36	336.09
76	2924.31	522.59	900.64	225.16	4033.69	753.32	1284.54	321.13	4300.81	789.33	1368.57	342.14
77	3011.84	553.72	910.80	227.70	4074.40	783.01	1274.80	318.70	4387.55	832.94	1381.73	345.43
78	3224.58	615.04	966.13	241.53	4267.43	850.89	1317.85	329.46	4559.96	903.61	1403.87	350.97
79	3548.13	698.84	1049.48	262.37	4585.08	941.56	1392.30	348.08	4857.09	999.10	1479.78	369.94
80	3898.77	791.82	1149.11	287.28	4912.69	1035.65	1467.77	366.94	5158.93	1091.17	1545.02	386.26
81	4340.55	900.46	1264.99	316.25	5438.96	1170.84	1612.62	403.15	5694.86	1231.19	1689.87	422.47
82	4804.06	1016.34	1390.52	347.63	5991.79	1308.44	1757.46	439.37	6252.51	1371.21	1844.37	461.09
83	5286.88	1132.21	1525.71	381.43	6559.11	1446.04	1911.97	477.99	6822.24	1511.23	1998.87	499.72
84	5789.01	1250.50	1660.90	415.22	7140.90	1586.06	2076.12	519.03	7404.04	1651.24	2153.38	538.34
85+		1629.52	2134.06	533.52								

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

Age 85+ rates are for inflation additions only

Appendix B1

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

LTC-94 VA

Premiums to be used only with those

that have not previously elected a landing spot option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	519.34	23.22	101.33	25.33	985.79	80.54	270.61	67.65	1695.98	204.34	555.79	138.95
30	661.40	29.57	129.05	32.26	1032.25	84.33	283.36	70.84	1695.98	204.34	555.79	138.95
31	669.34	29.93	130.60	32.65	1079.61	88.20	296.36	74.09	1695.98	204.34	555.79	138.95
32	681.52	30.47	132.98	33.24	1177.03	96.16	323.11	80.78	1695.98	204.34	555.79	138.95
33	681.52	30.47	132.98	33.24	1227.11	100.25	336.85	84.21	1695.98	204.34	555.79	138.95
34	681.52	30.47	132.98	33.24	1250.53	102.17	343.28	85.82	1695.98	204.34	555.79	138.95
35	681.52	30.47	132.98	33.24	1250.53	102.17	343.28	85.82	1695.98	204.34	555.79	138.95
36	681.52	30.47	132.98	33.24	1250.53	102.17	343.28	85.82	1695.98	204.34	555.79	138.95
37	681.52	30.47	132.98	33.24	1250.53	102.17	343.28	85.82	1695.98	204.34	555.79	138.95
38	681.52	30.47	132.98	33.24	1250.53	102.17	343.28	85.82	1695.98	204.34	555.79	138.95
39	685.64	30.66	133.78	33.45	1250.53	102.17	343.28	85.82	1695.98	204.34	555.79	138.95
40	736.84	32.95	143.77	35.94	1250.53	102.17	343.28	85.82	1695.98	204.34	555.79	138.95
41	795.96	35.59	155.31	38.83	1250.53	102.17	343.28	85.82	1695.98	204.34	555.79	138.95
42	857.67	38.35	167.35	41.84	1250.53	102.17	343.28	85.82	1695.98	204.34	555.79	138.95
43	893.48	39.95	174.34	43.58	1250.53	102.17	343.28	85.82	1695.98	204.34	555.79	138.95
44	893.48	39.95	174.34	43.58	1250.53	102.17	343.28	85.82	1695.98	204.34	555.79	138.95
45	890.49	48.32	220.90	55.22	1352.70	130.77	457.71	114.43	1794.06	228.86	653.87	163.47
46	949.71	51.53	235.59	58.90	1352.70	130.77	457.71	114.43	1794.06	228.86	653.87	163.47
47	1011.26	54.87	250.85	62.71	1352.70	130.77	457.71	114.43	1794.06	228.86	653.87	163.47
48	1054.37	57.21	261.55	65.39	1352.70	130.77	457.71	114.43	1794.06	228.86	653.87	163.47
49	1054.37	57.21	261.55	65.39	1352.70	130.77	457.71	114.43	1794.06	228.86	653.87	163.47
50	1074.80	65.39	294.24	73.56	1397.65	138.95	506.75	126.69	1834.93	241.12	702.91	175.73
51	1111.58	73.56	326.94	81.73	1454.87	155.29	539.45	134.86	1892.15	253.38	719.26	179.82
52	1152.45	81.73	343.28	85.82	1520.26	167.56	572.14	143.03	1957.53	269.72	751.95	187.99
53	1197.41	93.99	359.63	89.91	1589.73	183.90	604.83	151.21	2031.09	286.07	784.65	196.16
54	1246.45	106.25	392.32	98.08	1663.29	204.34	637.53	159.38	2108.74	302.42	817.34	204.34
55	1295.49	118.51	425.02	106.25	1740.94	220.68	670.22	167.56	2190.48	322.85	866.38	216.60
56	1348.61	130.77	441.36	110.34	1822.67	241.12	702.91	175.73	2272.21	343.28	899.08	224.77
57	1405.83	143.03	474.06	118.51	1908.49	261.55	751.95	187.99	2362.12	363.72	931.77	232.94
58	1471.21	159.38	506.75	126.69	2006.57	286.07	784.65	196.16	2464.28	384.15	980.81	245.20
59	1548.86	175.73	539.45	134.86	2116.91	310.59	833.69	208.42	2582.80	412.76	1029.85	257.46
60	1638.77	196.16	572.14	143.03	2251.78	343.28	882.73	220.68	2721.75	445.45	1078.89	269.72
61	1740.94	220.68	621.18	155.29	2398.90	375.98	931.77	232.94	2872.96	478.14	1127.93	281.98
62	1855.37	249.29	670.22	167.56	2562.37	412.76	997.16	249.29	3044.60	519.01	1176.97	294.24
63	1982.05	277.90	702.91	175.73	2742.18	453.62	1046.20	261.55	3232.59	559.88	1242.36	310.59
64	2121.00	310.59	751.95	187.99	2934.26	498.58	1111.58	277.90	3432.83	604.83	1307.75	326.94
65	2268.12	343.28	800.99	200.25	3142.68	547.62	1176.97	294.24	3649.43	653.87	1373.13	343.28
66	2427.50	380.06	850.04	212.51	3363.36	596.66	1242.36	310.59	3882.37	707.00	1438.52	359.63
67	2590.97	416.84	915.42	228.86	3596.30	649.79	1324.09	331.02	4127.57	760.13	1503.91	375.98
68	2799.39	465.88	964.46	241.12	3882.37	715.17	1389.48	347.37	4421.82	825.51	1585.64	396.41
69	3073.20	527.19	1046.20	261.55	4242.00	796.91	1487.56	371.89	4797.79	907.25	1667.38	416.84
70	3382.47	599.06	1124.77	281.19	4645.80	888.41	1581.20	395.30	5212.26	998.44	1776.81	444.20
71	3560.10	645.17	1150.43	287.61	4865.99	944.44	1616.81	404.20	5414.00	1049.37	1787.82	446.96
72	3720.31	684.83	1184.58	296.14	5056.66	988.38	1643.60	410.90	5589.71	1088.33	1806.48	451.62
73	3880.04	721.79	1211.19	302.80	5239.11	1028.11	1661.87	415.47	5753.16	1116.13	1830.87	457.72
74	3994.25	753.45	1223.94	305.98	5443.83	1066.70	1698.69	424.67	5935.38	1143.61	1845.82	461.45
75	4116.04	783.43	1236.34	309.09	5672.33	1116.08	1737.53	434.38	6144.75	1182.66	1877.04	469.26
76	4249.31	823.73	1261.16	315.29	5936.49	1185.50	1776.75	444.19	6392.68	1245.52	1908.80	477.20
77	4392.92	873.32	1273.16	318.29	6235.53	1273.19	1814.80	453.70	6686.40	1344.08	1950.91	487.73
78	4721.32	966.93	1329.52	332.38	6700.36	1410.31	1894.94	473.74	7135.32	1492.74	2019.28	504.82
79	5213.27	1097.40	1440.18	360.05	7098.94	1535.88	1962.22	490.56	7543.55	1630.76	2082.04	520.51
80	5745.55	1238.43	1554.68	388.67	7483.70	1658.49	2027.84	506.96	7935.14	1762.29	2143.72	535.93
81	6443.23	1417.08	1718.84	429.71	8355.19	1883.00	2220.97	555.24	8828.36	1996.46	2336.85	584.21
82	7177.11	1600.55	1883.00	470.75	9267.72	2114.75	2423.75	605.94	9760.20	2235.46	2549.29	637.32
83	7939.97	1786.43	2066.47	516.62	10204.39	2346.50	2636.20	659.05	10711.35	2472.04	2761.73	690.43
84	8729.38	1977.15	2259.60	564.90	11162.79	2578.26	2858.29	714.57	11681.82	2708.62	2983.83	745.96
85+		2583.09	2896.92	724.23								

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

Appendix B1

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

LTC-94 VA

Premiums to be used only with those

that have not previously elected a landing spot option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	502.45	19.00	67.56	16.89	927.80	67.65	206.18	51.54	1557.04	171.64	408.67	102.17
30	639.89	24.20	86.04	21.51	971.53	70.84	215.90	53.97	1557.04	171.64	408.67	102.17
31	647.58	24.49	87.07	21.77	1016.11	74.09	225.80	56.45	1557.04	171.64	408.67	102.17
32	659.36	24.93	88.65	22.16	1107.80	80.78	246.18	61.54	1557.04	171.64	408.67	102.17
33	659.36	24.93	88.65	22.16	1154.92	84.21	256.65	64.16	1557.04	171.64	408.67	102.17
34	659.36	24.93	88.65	22.16	1176.97	85.82	261.55	65.39	1557.04	171.64	408.67	102.17
35	659.36	24.93	88.65	22.16	1176.97	85.82	261.55	65.39	1557.04	171.64	408.67	102.17
36	659.36	24.93	88.65	22.16	1176.97	85.82	261.55	65.39	1557.04	171.64	408.67	102.17
37	659.36	24.93	88.65	22.16	1176.97	85.82	261.55	65.39	1557.04	171.64	408.67	102.17
38	659.36	24.93	88.65	22.16	1176.97	85.82	261.55	65.39	1557.04	171.64	408.67	102.17
39	663.34	25.08	89.19	22.30	1176.97	85.82	261.55	65.39	1557.04	171.64	408.67	102.17
40	712.88	26.96	95.85	23.96	1176.97	85.82	261.55	65.39	1557.04	171.64	408.67	102.17
41	770.08	29.12	103.54	25.88	1176.97	85.82	261.55	65.39	1557.04	171.64	408.67	102.17
42	829.78	31.38	111.57	27.89	1176.97	85.82	261.55	65.39	1557.04	171.64	408.67	102.17
43	864.42	32.69	116.22	29.06	1176.97	85.82	261.55	65.39	1557.04	171.64	408.67	102.17
44	864.42	32.69	116.22	29.06	1176.97	85.82	261.55	65.39	1557.04	171.64	408.67	102.17
45	852.52	37.97	165.67	41.42	1262.79	106.25	343.28	85.82	1634.68	192.08	490.40	122.60
46	909.22	40.49	176.69	44.17	1262.79	106.25	343.28	85.82	1634.68	192.08	490.40	122.60
47	968.14	43.12	188.14	47.04	1262.79	106.25	343.28	85.82	1634.68	192.08	490.40	122.60
48	1009.42	44.95	196.16	49.04	1262.79	106.25	343.28	85.82	1634.68	192.08	490.40	122.60
49	1009.42	44.95	196.16	49.04	1262.79	106.25	343.28	85.82	1634.68	192.08	490.40	122.60
50	1025.76	53.13	212.51	53.13	1295.49	114.43	359.63	89.91	1667.38	200.25	523.10	130.77
51	1054.37	57.21	228.86	57.21	1344.53	126.69	392.32	98.08	1716.42	212.51	539.45	134.86
52	1091.15	69.47	245.20	61.30	1397.65	138.95	408.67	102.17	1773.63	224.77	572.14	143.03
53	1127.93	77.65	261.55	65.39	1454.87	155.29	441.36	110.34	1834.93	241.12	588.49	147.12
54	1168.80	85.82	277.90	69.47	1516.17	167.56	474.06	118.51	1900.32	253.38	621.18	155.29
55	1209.67	98.08	310.59	77.65	1585.64	183.90	490.40	122.60	1965.71	269.72	653.87	163.47
56	1254.62	106.25	326.94	81.73	1655.12	200.25	523.10	130.77	2039.27	286.07	670.22	167.56
57	1299.57	118.51	343.28	85.82	1724.59	216.60	555.79	138.95	2116.91	306.50	702.91	175.73
58	1352.70	130.77	375.98	93.99	1806.32	237.03	588.49	147.12	2202.74	322.85	735.61	183.90
59	1418.09	147.12	392.32	98.08	1904.41	261.55	621.18	155.29	2300.82	347.37	768.30	192.08
60	1495.74	163.47	425.02	106.25	2014.75	286.07	653.87	163.47	2419.33	371.89	817.34	204.34
61	1581.56	183.90	457.71	114.43	2137.35	314.68	702.91	175.73	2550.11	404.58	850.04	212.51
62	1679.64	204.34	490.40	122.60	2276.30	347.37	751.95	187.99	2693.14	437.28	899.08	224.77
63	1785.89	228.86	523.10	130.77	2427.50	380.06	800.99	200.25	2852.52	469.97	948.12	237.03
64	1900.32	257.46	555.79	138.95	2590.97	416.84	850.04	212.51	3020.08	510.84	997.16	249.29
65	2022.92	286.07	604.83	151.21	2766.70	457.71	899.08	224.77	3203.98	551.71	1046.20	261.55
66	2157.78	314.68	637.53	159.38	2954.69	502.67	948.12	237.03	3400.14	592.57	1095.24	273.81
67	2296.73	347.37	686.57	171.64	3150.85	547.62	997.16	249.29	3608.56	641.61	1160.62	290.16
68	2472.46	388.24	735.61	183.90	3391.97	600.75	1062.54	265.64	3861.94	694.74	1226.01	306.50
69	2697.23	437.28	784.65	196.16	3694.38	670.22	1144.28	286.07	4172.53	764.21	1291.40	322.85
70	2954.56	497.18	847.65	211.91	4034.51	745.77	1222.58	305.64	4519.46	839.50	1369.29	342.32
71	3093.71	532.46	870.59	217.65	4209.16	788.97	1243.70	310.93	4683.32	878.37	1399.17	349.79
72	3224.27	566.38	903.24	225.81	4364.42	829.20	1273.42	318.35	4827.14	914.34	1421.49	355.37
73	3348.38	598.55	929.52	232.38	4506.76	859.10	1295.69	323.92	4950.40	936.56	1436.53	359.13
74	3431.63	618.55	947.56	236.89	4664.70	886.13	1324.17	331.04	5089.38	949.66	1457.93	364.48
75	3516.23	645.71	954.80	238.70	4841.61	925.84	1357.05	339.26	5250.63	979.74	1483.87	370.97
76	3615.89	676.03	977.11	244.28	5051.12	981.41	1404.59	351.15	5447.29	1032.43	1512.64	378.16
77	3727.41	718.12	989.07	247.27	5296.94	1057.69	1440.50	360.12	5688.26	1122.91	1553.92	388.48
78	3993.60	795.70	1047.50	261.88	5679.38	1173.45	1513.77	378.44	6055.11	1251.19	1617.59	404.40
79	4387.13	900.11	1134.39	283.60	5989.41	1276.47	1561.56	390.39	6374.33	1361.53	1671.79	417.95
80	4811.30	1011.51	1226.36	306.59	6283.90	1368.79	1622.27	405.57	6672.57	1462.94	1718.84	429.71
81	5364.13	1151.52	1351.90	337.97	6979.16	1547.44	1776.78	444.19	7384.73	1646.42	1883.00	470.75
82	5945.92	1296.37	1496.74	374.19	7700.97	1728.49	1940.94	485.23	8123.44	1832.30	2047.16	511.79
83	6544.62	1441.22	1641.59	410.40	8439.69	1907.14	2114.75	528.69	8871.81	2015.77	2220.97	555.24
84	7160.22	1588.48	1786.43	446.61	9190.47	2088.20	2298.22	574.56	9629.84	2199.24	2404.44	601.11
85+		2051.98	2298.22	574.56								

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

Age 85+ rates are for inflation additions only

Appendix B1

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

LTC-94 VA

Premiums to be used only with those

that have not previously elected a landing spot option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	632.20	35.65	114.08	28.52	1048.16	108.94	270.87	67.72	2161.87	314.68	637.53	159.38
30	736.93	41.56	132.98	33.24	1143.16	118.81	295.42	73.86	2161.87	314.68	637.53	159.38
31	736.93	41.56	132.98	33.24	1241.54	129.04	320.85	80.21	2161.87	314.68	637.53	159.38
32	736.93	41.56	132.98	33.24	1292.01	134.28	333.89	83.47	2161.87	314.68	637.53	159.38
33	736.93	41.56	132.98	33.24	1395.52	145.04	360.64	90.16	2161.87	314.68	637.53	159.38
34	736.93	41.56	132.98	33.24	1454.87	151.21	375.98	93.99	2161.87	314.68	637.53	159.38
35	736.93	41.56	132.98	33.24	1454.87	151.21	375.98	93.99	2161.87	314.68	637.53	159.38
36	736.93	41.56	132.98	33.24	1454.87	151.21	375.98	93.99	2161.87	314.68	637.53	159.38
37	736.93	41.56	132.98	33.24	1454.87	151.21	375.98	93.99	2161.87	314.68	637.53	159.38
38	736.93	41.56	132.98	33.24	1454.87	151.21	375.98	93.99	2161.87	314.68	637.53	159.38
39	774.92	43.70	139.84	34.96	1454.87	151.21	375.98	93.99	2161.87	314.68	637.53	159.38
40	830.08	46.81	149.79	37.45	1454.87	151.21	375.98	93.99	2161.87	314.68	637.53	159.38
41	889.92	50.18	160.59	40.15	1454.87	151.21	375.98	93.99	2161.87	314.68	637.53	159.38
42	951.81	53.67	171.76	42.94	1454.87	151.21	375.98	93.99	2161.87	314.68	637.53	159.38
43	999.26	56.35	180.32	45.08	1454.87	151.21	375.98	93.99	2161.87	314.68	637.53	159.38
44	999.26	56.35	180.32	45.08	1454.87	151.21	375.98	93.99	2161.87	314.68	637.53	159.38
45	993.33	72.94	236.18	59.04	1618.34	192.08	490.40	122.60	2325.34	355.54	751.95	187.99
46	1052.15	77.26	250.16	62.54	1618.34	192.08	490.40	122.60	2325.34	355.54	751.95	187.99
47	1112.72	81.70	264.56	66.14	1618.34	192.08	490.40	122.60	2325.34	355.54	751.95	187.99
48	1168.80	85.82	277.90	69.47	1618.34	192.08	490.40	122.60	2325.34	355.54	751.95	187.99
49	1168.80	85.82	277.90	69.47	1618.34	192.08	490.40	122.60	2325.34	355.54	751.95	187.99
50	1201.49	93.99	310.59	77.65	1683.72	208.42	539.45	134.86	2390.72	367.80	800.99	200.25
51	1254.62	106.25	326.94	81.73	1769.54	228.86	572.14	143.03	2484.72	392.32	833.69	208.42
52	1311.83	118.51	343.28	85.82	1867.63	249.29	621.18	155.29	2582.80	412.76	866.38	216.60
53	1373.13	134.86	375.98	93.99	1965.71	273.81	653.87	163.47	2693.14	437.28	899.08	224.77
54	1440.21	150.96	407.99	102.00	2076.05	302.42	686.57	171.64	2811.65	465.88	948.12	237.03
55	1472.57	163.18	413.91	103.48	2190.48	326.94	735.61	183.90	2934.26	494.49	980.81	245.20
56	1578.50	187.14	455.65	113.91	2308.99	355.54	768.30	192.08	3065.03	523.10	1029.85	257.46
57	1639.66	201.43	483.44	120.86	2435.68	388.24	817.34	204.34	3199.89	555.79	1062.54	265.64
58	1716.81	220.10	512.24	128.06	2574.63	420.93	850.04	212.51	3351.10	592.57	1111.58	277.90
59	1826.87	248.94	546.05	136.51	2738.09	457.71	915.42	228.86	3530.92	633.44	1160.62	290.16
60	1925.11	273.88	571.58	142.90	2930.17	502.67	964.46	241.12	3739.34	678.39	1226.01	306.50
61	2037.86	302.34	612.54	153.13	3138.59	551.71	1013.50	253.38	3968.19	731.52	1275.05	318.76
62	2177.38	336.18	641.10	160.27	3375.62	604.83	1078.89	269.72	4221.57	788.73	1340.44	335.11
63	2280.77	361.72	670.14	167.54	3629.00	666.13	1144.28	286.07	4499.47	854.12	1405.83	351.46
64	2441.85	401.92	712.84	178.21	3906.89	727.43	1209.67	302.42	4801.88	919.51	1487.56	371.89
65	2589.65	437.84	748.45	187.11	4201.14	796.91	1291.40	322.85	5124.73	993.07	1552.95	388.24
66	2783.35	482.60	808.07	202.02	4515.81	870.47	1356.79	339.20	5463.93	1070.72	1634.68	408.67
67	3031.93	535.72	866.27	216.57	4846.84	948.12	1438.52	359.63	5827.65	1152.45	1700.07	425.02
68	3301.55	598.55	930.23	232.56	5251.42	1038.02	1520.26	380.06	6264.92	1250.53	1798.15	449.54
69	3543.87	658.20	966.85	241.71	5762.26	1156.54	1618.34	404.58	6816.63	1373.13	1896.23	474.06
70	3821.12	724.38	1014.14	253.53	6332.96	1283.71	1727.91	431.98	7425.13	1503.77	2005.03	501.26
71	4053.48	782.19	1056.83	264.21	6642.15	1360.30	1756.73	439.18	7726.51	1574.06	2036.56	509.14
72	4314.29	841.98	1091.20	272.80	6922.36	1421.49	1791.67	447.92	7992.18	1632.49	2058.20	514.55
73	4472.40	878.56	1120.49	280.12	7182.65	1475.26	1816.79	454.20	8235.40	1672.43	2070.29	517.57
74	4729.84	931.91	1161.07	290.27	7470.22	1528.15	1845.82	461.45	8503.47	1705.38	2099.95	524.99
75	5015.11	998.34	1206.20	301.55	7796.67	1594.85	1889.72	472.43	8817.63	1759.72	2130.69	532.67
76	5295.44	1067.43	1256.45	314.11	8097.68	1671.89	1915.84	478.96	9078.47	1826.96	2135.41	533.85
77	5503.59	1133.32	1273.04	318.26	8261.80	1741.76	1908.04	477.01	9232.21	1911.71	2121.10	530.27
78	5948.67	1257.46	1344.61	336.15	8774.89	1898.95	1971.19	492.80	9780.74	2101.95	2184.37	546.09
79	6600.95	1429.55	1471.24	367.81	9571.36	2125.03	2097.56	524.39	10646.19	2362.77	2315.37	578.84
80	7312.30	1617.45	1602.96	400.74	10416.83	2363.40	2230.63	557.66	11565.95	2631.37	2452.72	613.18
81	8188.62	1841.96	1767.12	441.78	11669.75	2691.72	2452.72	613.18	12927.50	2995.90	2684.48	671.12
82	9110.81	2073.71	1950.59	487.65	12983.02	3027.28	2684.48	671.12	14346.99	3362.84	2935.54	733.89
83	10061.96	2310.29	2134.06	533.52	14330.09	3362.84	2925.89	731.47	15795.45	3727.37	3186.61	796.65
84	11044.50	2546.87	2336.85	584.21	15710.95	3700.81	3176.95	794.24	17277.70	4089.48	3447.33	861.83
85+		3297.66	3003.14	750.78								

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

Age 85+ rates are for inflation additions only

Appendix B1

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

LTC-94 VA

Premiums to be used only with those

that have not previously elected a landing spot option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	608.43	30.90	85.56	21.39	977.49	91.27	200.21	50.05	1965.71	269.72	490.40	122.60
30	709.23	36.02	99.73	24.93	1066.10	99.55	218.36	54.59	1965.71	269.72	490.40	122.60
31	709.23	36.02	99.73	24.93	1157.84	108.11	237.15	59.29	1965.71	269.72	490.40	122.60
32	709.23	36.02	99.73	24.93	1204.91	112.51	246.79	61.70	1965.71	269.72	490.40	122.60
33	709.23	36.02	99.73	24.93	1301.44	121.52	266.56	66.64	1965.71	269.72	490.40	122.60
34	709.23	36.02	99.73	24.93	1356.79	126.69	277.90	69.47	1965.71	269.72	490.40	122.60
35	709.23	36.02	99.73	24.93	1356.79	126.69	277.90	69.47	1965.71	269.72	490.40	122.60
36	709.23	36.02	99.73	24.93	1356.79	126.69	277.90	69.47	1965.71	269.72	490.40	122.60
37	709.23	36.02	99.73	24.93	1356.79	126.69	277.90	69.47	1965.71	269.72	490.40	122.60
38	709.23	36.02	99.73	24.93	1356.79	126.69	277.90	69.47	1965.71	269.72	490.40	122.60
39	745.79	37.87	104.88	26.22	1356.79	126.69	277.90	69.47	1965.71	269.72	490.40	122.60
40	798.87	40.57	112.34	28.09	1356.79	126.69	277.90	69.47	1965.71	269.72	490.40	122.60
41	856.47	43.49	120.44	30.11	1356.79	126.69	277.90	69.47	1965.71	269.72	490.40	122.60
42	916.03	46.52	128.82	32.20	1356.79	126.69	277.90	69.47	1965.71	269.72	490.40	122.60
43	961.70	48.84	135.24	33.81	1356.79	126.69	277.90	69.47	1965.71	269.72	490.40	122.60
44	961.70	48.84	135.24	33.81	1356.79	126.69	277.90	69.47	1965.71	269.72	490.40	122.60
45	941.23	59.04	166.71	41.68	1491.65	163.47	359.63	89.91	2104.65	302.42	572.14	143.03
46	996.97	62.54	176.58	44.15	1491.65	163.47	359.63	89.91	2104.65	302.42	572.14	143.03
47	1054.37	66.14	186.75	46.69	1491.65	163.47	359.63	89.91	2104.65	302.42	572.14	143.03
48	1107.50	69.47	196.16	49.04	1491.65	163.47	359.63	89.91	2104.65	302.42	572.14	143.03
49	1107.50	69.47	196.16	49.04	1491.65	163.47	359.63	89.91	2104.65	302.42	572.14	143.03
50	1136.10	77.65	212.51	53.13	1548.86	175.73	408.67	102.17	2157.78	314.68	604.83	151.21
51	1181.06	89.91	228.86	57.21	1622.42	192.08	425.02	106.25	2235.43	331.02	637.53	159.38
52	1230.10	102.17	261.55	65.39	1700.07	212.51	457.71	114.43	2321.25	351.46	653.87	163.47
53	1279.14	114.43	277.90	69.47	1785.89	232.94	490.40	122.60	2415.24	375.98	686.57	171.64
54	1334.13	126.48	293.75	73.44	1879.89	253.38	506.75	126.69	2513.33	396.41	719.26	179.82
55	1361.13	139.30	302.47	75.62	1977.97	277.90	539.45	134.86	2619.58	420.93	751.95	187.99
56	1452.39	154.60	325.46	81.37	2080.13	302.42	572.14	143.03	2729.92	445.45	784.65	196.16
57	1502.68	169.20	354.52	88.63	2186.39	326.94	604.83	151.21	2848.44	474.06	817.34	204.34
58	1568.74	188.09	368.17	92.04	2304.90	355.54	637.53	159.38	2979.21	506.75	850.04	212.51
59	1658.23	208.78	401.51	100.38	2443.85	388.24	686.57	171.64	3130.42	539.45	899.08	224.77
60	1742.53	230.22	428.69	107.17	2603.23	425.02	735.61	183.90	3306.15	580.31	931.77	232.94
61	1837.61	251.30	455.48	113.87	2783.05	465.88	768.30	192.08	3502.31	625.27	980.81	245.20
62	1950.65	281.46	484.73	121.18	2983.30	514.93	817.34	204.34	3718.90	674.31	1046.20	261.55
63	2033.27	304.61	502.61	125.65	3199.89	563.97	882.73	220.68	3951.85	727.43	1095.24	273.81
64	2168.85	337.46	546.00	136.50	3432.83	617.09	931.77	232.94	4209.31	784.65	1144.28	286.07
65	2294.01	366.74	568.82	142.21	3682.12	674.31	980.81	245.20	4483.12	845.95	1209.67	302.42
66	2457.88	404.03	613.53	153.38	3951.85	735.61	1046.20	261.55	4773.27	911.34	1275.05	318.76
67	2670.99	452.13	653.50	163.37	4233.83	800.99	1111.58	277.90	5083.86	980.81	1340.44	335.11
68	2897.44	503.24	701.49	175.37	4573.03	878.64	1176.97	294.24	5455.75	1062.54	1405.83	351.46
69	3097.63	550.36	743.73	185.93	5002.13	976.72	1258.71	314.68	5917.55	1164.71	1503.91	375.98
70	3321.30	604.86	782.33	195.58	5477.15	1084.02	1352.99	338.25	6426.69	1275.56	1597.50	399.38
71	3507.69	653.56	820.43	205.11	5728.81	1142.65	1383.62	345.90	6669.36	1333.09	1616.81	404.20
72	3721.54	703.89	848.71	212.18	5956.19	1195.68	1421.49	355.37	6881.64	1380.77	1643.60	410.90
73	3845.31	732.14	865.83	216.46	6158.07	1235.84	1436.53	359.13	7069.98	1404.84	1661.87	415.47
74	4045.42	773.03	904.41	226.10	6376.77	1274.02	1471.30	367.83	7266.24	1421.15	1685.31	421.33
75	4268.55	822.68	948.57	237.14	6626.70	1322.17	1509.24	377.31	7498.63	1452.17	1712.16	428.04
76	4489.31	878.40	989.59	247.40	6860.12	1386.30	1535.05	383.76	7696.38	1512.58	1732.06	433.01
77	4652.30	934.08	1014.30	253.57	6986.14	1450.11	1537.33	384.33	7818.14	1598.98	1718.63	429.66
78	5009.93	1035.85	1075.69	268.92	7399.70	1584.18	1599.66	399.91	8260.95	1769.65	1782.53	445.63
79	5526.95	1174.54	1176.99	294.25	8025.66	1765.45	1708.01	427.00	8942.10	1978.54	1896.20	474.05
80	6083.53	1320.51	1284.30	321.08	8673.86	1948.18	1815.40	453.85	9646.74	2182.34	2008.53	502.13
81	6766.72	1494.33	1419.49	354.87	9646.74	2199.24	1998.87	499.72	10699.28	2457.55	2201.66	550.41
82	7481.29	1672.97	1564.34	391.08	10658.24	2455.14	2192.00	548.00	11788.04	2732.76	2414.10	603.52
83	8215.18	1851.61	1718.84	429.71	11686.65	2708.62	2394.79	598.70	12888.87	3005.55	2616.88	654.22
84	8963.55	2030.26	1883.00	470.75	12731.95	2962.10	2597.57	649.39	14001.77	3275.93	2829.32	707.33
85+		2590.33	2414.10	603.52								

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

Age 85+ rates are for inflation additions only

Appendix B2

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

LTC-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	4.5% Simple Inflation				4.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	739.70	44.33	199.47	49.87	1020.07	95.25	344.12	86.03
30	739.70	44.33	199.47	49.87	1020.07	95.25	344.12	86.03
31	739.70	44.33	199.47	49.87	1020.07	95.25	344.12	86.03
32	739.70	44.33	199.47	49.87	1020.07	95.25	344.12	86.03
33	739.70	44.33	199.47	49.87	1020.07	95.25	344.12	86.03
34	739.70	44.33	199.47	49.87	1020.07	95.25	344.12	86.03
35	739.70	44.33	199.47	49.87	1020.07	95.25	344.12	86.03
36	740.21	44.36	199.61	49.90	1020.07	95.25	344.12	86.03
37	760.32	45.56	205.03	51.26	1020.07	95.25	344.12	86.03
38	770.45	46.17	207.76	51.94	1020.07	95.25	344.12	86.03
39	780.63	46.78	210.51	52.63	1020.07	95.25	344.12	86.03
40	790.86	47.39	213.27	53.32	1020.07	95.25	344.12	86.03
41	802.43	48.09	216.39	54.10	1020.07	95.25	344.12	86.03
42	814.16	48.79	219.55	54.89	1020.07	95.25	344.12	86.03
43	820.36	49.16	221.22	55.31	1020.07	95.25	344.12	86.03
44	820.36	49.16	221.22	55.31	1020.07	95.25	344.12	86.03
45	856.18	60.72	291.47	72.87	1063.09	104.47	405.57	101.39
46	866.45	61.45	294.96	73.74	1063.09	104.47	405.57	101.39
47	866.45	61.45	294.96	73.74	1063.09	104.47	405.57	101.39
48	866.45	61.45	294.96	73.74	1063.09	104.47	405.57	101.39
49	866.45	61.45	294.96	73.74	1063.09	104.47	405.57	101.39
50	884.88	64.52	319.54	79.89	1078.45	110.61	442.44	110.61
51	912.53	73.74	344.12	86.03	1106.10	116.76	454.73	113.68
52	943.26	79.89	368.70	92.18	1136.83	122.90	479.31	119.83
53	973.99	86.03	393.28	98.32	1167.55	132.12	503.89	125.97
54	1007.78	95.25	405.57	101.39	1204.42	138.26	516.18	129.05
55	1044.65	104.47	430.15	107.54	1241.29	147.48	540.76	135.19
56	1081.52	113.68	454.73	113.68	1281.24	156.70	565.34	141.34
57	1121.47	122.90	479.31	119.83	1321.18	165.92	589.92	147.48
58	1167.55	132.12	516.18	129.05	1367.27	178.21	614.50	153.63
59	1219.79	144.41	540.76	135.19	1422.57	190.50	651.37	162.84
60	1281.24	159.77	565.34	141.34	1484.02	202.79	675.95	168.99
61	1351.90	175.13	602.21	150.55	1554.69	218.15	712.82	178.21
62	1425.64	193.57	639.08	159.77	1634.57	236.58	749.69	187.42
63	1511.67	212.00	675.95	168.99	1717.53	255.02	786.56	196.64
64	1600.78	233.51	712.82	178.21	1812.78	276.53	823.43	205.86
65	1697.38	254.76	761.21	190.30	1909.17	297.73	859.43	214.86
66	1800.49	276.53	798.85	199.71	2018.64	322.61	909.46	227.37
67	1911.10	301.11	848.01	212.00	2132.32	347.19	946.33	236.58
68	2043.22	331.83	897.17	224.29	2267.51	377.92	995.49	248.87
69	2212.21	368.70	958.62	239.66	2436.50	414.79	1056.94	264.24
70	2403.83	411.38	1019.25	254.81	2631.02	457.43	1117.49	279.37
71	2580.58	451.30	1078.27	269.57	2807.74	493.70	1175.19	293.80
72	2757.14	489.89	1135.12	283.78	2984.89	531.84	1231.01	307.75
73	2896.22	521.84	1171.24	292.81	3168.17	565.85	1284.95	321.24
74	3054.49	554.08	1215.05	303.76	3353.78	600.33	1339.20	334.80
75	3234.94	591.89	1276.52	319.13	3515.78	632.90	1394.05	348.51
76	3437.33	639.87	1332.62	333.16	3703.93	678.34	1442.81	360.70
77	3666.33	702.01	1393.77	348.44	3916.81	740.25	1496.08	374.02
78	3964.77	783.44	1481.78	370.45	4201.39	826.13	1576.47	394.12
79	4324.60	882.62	1593.14	398.29	4547.72	926.34	1679.77	419.94
80	4714.73	987.37	1709.18	427.30	4917.52	1033.23	1786.43	446.61
81	5216.87	1117.73	1863.68	465.92	5424.48	1166.01	1940.94	485.23
82	5747.97	1250.50	2027.84	506.96	5955.58	1301.20	2105.09	526.27
83	6293.55	1383.28	2201.66	550.41	6501.17	1436.39	2278.91	569.73
84	6856.04	1518.47	2385.13	596.28	7061.24	1571.58	2462.38	615.60
85+								

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

Appendix B2

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

LTC-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	4.5% Simple Inflation				4.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	703.69	36.02	144.06	36.02	943.26	76.81	245.80	61.45
30	703.69	36.02	144.06	36.02	943.26	76.81	245.80	61.45
31	703.69	36.02	144.06	36.02	943.26	76.81	245.80	61.45
32	703.69	36.02	144.06	36.02	943.26	76.81	245.80	61.45
33	703.69	36.02	144.06	36.02	943.26	76.81	245.80	61.45
34	703.69	36.02	144.06	36.02	943.26	76.81	245.80	61.45
35	703.69	36.02	144.06	36.02	943.26	76.81	245.80	61.45
36	704.17	36.04	144.16	36.04	943.26	76.81	245.80	61.45
37	723.30	37.02	148.08	37.02	943.26	76.81	245.80	61.45
38	732.93	37.51	150.05	37.51	943.26	76.81	245.80	61.45
39	742.62	38.01	152.03	38.01	943.26	76.81	245.80	61.45
40	752.36	38.51	154.03	38.51	943.26	76.81	245.80	61.45
41	763.36	39.07	156.28	39.07	943.26	76.81	245.80	61.45
42	774.52	39.64	158.56	39.64	943.26	76.81	245.80	61.45
43	780.42	39.94	159.77	39.94	943.26	76.81	245.80	61.45
44	780.42	39.94	159.77	39.94	943.26	76.81	245.80	61.45
45	804.57	48.58	206.45	51.61	977.06	86.03	294.96	73.74
46	814.21	49.16	208.93	52.23	977.06	86.03	294.96	73.74
47	814.21	49.16	208.93	52.23	977.06	86.03	294.96	73.74
48	814.21	49.16	208.93	52.23	977.06	86.03	294.96	73.74
49	814.21	49.16	208.93	52.23	977.06	86.03	294.96	73.74
50	829.58	52.23	233.51	58.38	989.35	89.10	307.25	76.81
51	851.08	58.38	245.80	61.45	1010.86	95.25	331.83	82.96
52	875.66	64.52	258.09	64.52	1035.44	101.39	344.12	86.03
53	900.24	70.67	270.38	67.60	1063.09	107.54	356.41	89.10
54	927.90	76.81	294.96	73.74	1090.74	113.68	368.70	92.18
55	958.62	82.96	307.25	76.81	1121.47	119.83	393.28	98.32
56	989.35	92.18	319.54	79.89	1152.19	125.97	405.57	101.39
57	1023.15	98.32	344.12	86.03	1185.99	135.19	430.15	107.54
58	1060.02	107.54	368.70	92.18	1225.93	144.41	442.44	110.61
59	1103.03	116.76	380.99	95.25	1268.95	153.63	467.02	116.76
60	1152.19	129.05	405.57	101.39	1321.18	165.92	491.60	122.90
61	1210.57	141.34	430.15	107.54	1379.56	178.21	516.18	129.05
62	1272.02	156.70	454.73	113.68	1444.08	193.57	540.76	135.19
63	1342.69	172.06	491.60	122.90	1514.75	208.93	565.34	141.34
64	1416.43	187.42	516.18	129.05	1591.56	224.29	602.21	150.55
65	1494.80	205.65	552.49	138.12	1672.83	242.48	626.16	156.54
66	1582.34	224.29	577.63	144.41	1763.62	264.24	663.66	165.92
67	1674.52	245.80	614.50	153.63	1858.87	282.67	700.53	175.13
68	1782.05	270.38	651.37	162.84	1969.48	307.25	737.40	184.35
69	1920.32	301.11	700.53	175.13	2110.81	337.98	786.56	196.64
70	2078.41	334.63	749.09	187.27	2271.82	371.47	835.05	208.76
71	2223.17	366.49	799.62	199.90	2413.99	402.84	872.31	218.08
72	2365.82	397.29	836.40	209.10	2557.63	433.24	920.27	230.07
73	2478.75	423.27	869.74	217.43	2708.41	462.70	966.66	241.66
74	2604.48	450.02	911.29	227.82	2857.35	487.77	1015.95	253.99
75	2746.70	480.06	960.12	240.03	2986.05	513.01	1048.32	262.08
76	2911.15	518.24	1004.76	251.19	3135.96	551.82	1087.49	271.87
77	3094.99	568.78	1055.58	263.89	3309.03	602.59	1132.45	283.11
78	3334.01	635.76	1121.35	280.34	3536.95	674.55	1202.56	300.64
79	3623.91	715.44	1209.61	302.40	3814.06	753.43	1284.53	321.13
80	3937.39	799.07	1303.61	325.90	4108.80	837.69	1361.55	340.39
81	4340.55	902.87	1429.15	357.29	4516.78	943.91	1487.08	371.77
82	4765.43	1006.68	1554.68	388.67	4944.07	1050.13	1622.27	405.57
83	5202.38	1112.90	1689.87	422.47	5381.03	1156.35	1747.81	436.95
84	5651.40	1219.12	1825.06	456.26	5827.63	1262.57	1892.65	473.16
85+								

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

Appendix B2

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

LTC-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	4.5% Simple Inflation				4.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	786.80	55.41	221.63	55.41	1124.54	119.83	380.99	95.25
30	786.80	55.41	221.63	55.41	1124.54	119.83	380.99	95.25
31	786.80	55.41	221.63	55.41	1124.54	119.83	380.99	95.25
32	786.80	55.41	221.63	55.41	1124.54	119.83	380.99	95.25
33	786.80	55.41	221.63	55.41	1124.54	119.83	380.99	95.25
34	786.80	55.41	221.63	55.41	1124.54	119.83	380.99	95.25
35	792.97	55.84	223.37	55.84	1124.54	119.83	380.99	95.25
36	813.20	57.27	229.07	57.27	1124.54	119.83	380.99	95.25
37	823.38	57.98	231.94	57.98	1124.54	119.83	380.99	95.25
38	833.62	58.71	234.82	58.71	1124.54	119.83	380.99	95.25
39	854.24	60.16	240.63	60.16	1124.54	119.83	380.99	95.25
40	864.62	60.89	243.55	60.89	1124.54	119.83	380.99	95.25
41	872.59	61.45	245.80	61.45	1124.54	119.83	380.99	95.25
42	872.59	61.45	245.80	61.45	1124.54	119.83	380.99	95.25
43	872.59	61.45	245.80	61.45	1124.54	119.83	380.99	95.25
44	872.59	61.45	245.80	61.45	1124.54	119.83	380.99	95.25
45	930.97	76.81	319.54	79.89	1179.84	132.12	454.73	113.68
46	930.97	76.81	319.54	79.89	1179.84	132.12	454.73	113.68
47	930.97	76.81	319.54	79.89	1179.84	132.12	454.73	113.68
48	930.97	76.81	319.54	79.89	1179.84	132.12	454.73	113.68
49	930.97	76.81	319.54	79.89	1179.84	132.12	454.73	113.68
50	952.48	82.96	356.41	89.10	1201.35	138.26	479.31	119.83
51	989.35	89.10	380.99	95.25	1238.22	147.48	503.89	125.97
52	1026.22	98.32	405.57	101.39	1275.09	156.70	528.47	132.12
53	1066.16	107.54	417.86	104.47	1315.03	165.92	553.05	138.26
54	1109.18	119.83	442.44	110.61	1361.12	175.13	577.63	144.41
55	1155.26	129.05	479.31	119.83	1407.21	187.42	602.21	150.55
56	1201.35	141.34	503.89	125.97	1456.37	196.64	626.79	156.70
57	1253.58	153.63	528.47	132.12	1508.60	208.93	651.37	162.84
58	1308.89	165.92	553.05	138.26	1566.98	224.29	675.95	168.99
59	1376.48	181.28	589.92	147.48	1634.57	239.66	712.82	178.21
60	1453.30	199.71	626.79	156.70	1714.46	258.09	749.69	187.42
61	1539.33	221.22	663.66	165.92	1803.56	276.53	786.56	196.64
62	1634.57	242.73	700.53	175.13	1901.88	298.03	823.43	205.86
63	1739.04	267.31	737.40	184.35	2009.42	322.61	860.30	215.08
64	1852.72	291.89	786.56	196.64	2126.18	350.27	909.46	227.37
65	1972.55	319.54	835.72	208.93	2252.15	377.92	946.33	236.58
66	2101.60	350.27	872.59	218.15	2387.34	408.64	995.49	248.87
67	2239.86	380.99	921.75	230.44	2528.67	439.37	1044.65	261.16
68	2405.77	417.86	983.20	245.80	2700.73	476.24	1093.81	273.45
69	2617.78	463.95	1044.65	261.16	2915.81	525.40	1167.55	291.89
70	2858.20	518.84	1117.49	279.37	3162.13	577.17	1240.29	310.07
71	3083.37	569.42	1175.19	293.80	3386.25	626.97	1296.35	324.09
72	3307.58	618.49	1242.96	310.74	3609.36	675.26	1350.52	337.63
73	3545.40	669.00	1308.53	327.13	3846.01	719.10	1414.62	353.66
74	3813.46	720.84	1383.54	345.89	4109.93	764.44	1488.18	372.04
75	4121.72	785.36	1467.54	366.88	4414.08	825.49	1570.72	392.68
76	4473.85	864.81	1560.05	390.01	4767.78	904.38	1661.80	415.45
77	4727.04	936.77	1608.98	402.24	5085.91	993.64	1740.92	435.23
78	5053.47	1032.49	1691.41	422.85	5392.85	1094.81	1801.98	450.50
79	5449.01	1146.90	1782.95	445.74	5765.60	1213.02	1882.44	470.61
80	5863.84	1264.99	1883.00	470.75	6151.12	1330.17	1969.90	492.48
81	6520.48	1433.97	2056.81	514.20	6817.41	1506.40	2153.38	538.34
82	7210.91	1610.20	2240.28	560.07	7515.09	1685.04	2336.85	584.21
83	7923.07	1784.02	2433.41	608.35	8229.66	1861.27	2529.98	632.49
84	8654.54	1960.25	2636.20	659.05	8963.55	2039.91	2732.76	683.19
85+								

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

Appendix B2

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

LTC-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	4.5% Simple Inflation				4.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	742.47	44.33	155.14	38.79	1038.51	98.32	282.67	70.67
30	742.47	44.33	155.14	38.79	1038.51	98.32	282.67	70.67
31	742.47	44.33	155.14	38.79	1038.51	98.32	282.67	70.67
32	742.47	44.33	155.14	38.79	1038.51	98.32	282.67	70.67
33	742.47	44.33	155.14	38.79	1038.51	98.32	282.67	70.67
34	742.47	44.33	155.14	38.79	1038.51	98.32	282.67	70.67
35	748.30	44.67	156.36	39.09	1038.51	98.32	282.67	70.67
36	767.38	45.81	160.35	40.09	1038.51	98.32	282.67	70.67
37	777.00	46.39	162.36	40.59	1038.51	98.32	282.67	70.67
38	786.65	46.96	164.38	41.09	1038.51	98.32	282.67	70.67
39	806.11	48.13	168.44	42.11	1038.51	98.32	282.67	70.67
40	815.91	48.71	170.49	42.62	1038.51	98.32	282.67	70.67
41	823.43	49.16	172.06	43.02	1038.51	98.32	282.67	70.67
42	823.43	49.16	172.06	43.02	1038.51	98.32	282.67	70.67
43	823.43	49.16	172.06	43.02	1038.51	98.32	282.67	70.67
44	823.43	49.16	172.06	43.02	1038.51	98.32	282.67	70.67
45	869.52	61.45	233.51	58.38	1081.52	110.61	331.83	82.96
46	869.52	61.45	233.51	58.38	1081.52	110.61	331.83	82.96
47	869.52	61.45	233.51	58.38	1081.52	110.61	331.83	82.96
48	869.52	61.45	233.51	58.38	1081.52	110.61	331.83	82.96
49	869.52	61.45	233.51	58.38	1081.52	110.61	331.83	82.96
50	887.95	67.60	258.09	64.52	1096.89	113.68	356.41	89.10
51	915.61	73.74	270.38	67.60	1124.54	119.83	368.70	92.18
52	946.33	79.89	282.67	70.67	1158.34	129.05	380.99	95.25
53	980.13	89.10	307.25	76.81	1192.13	135.19	405.57	101.39
54	1017.00	98.32	319.54	79.89	1229.00	144.41	417.86	104.47
55	1053.87	107.54	344.12	86.03	1265.87	153.63	442.44	110.61
56	1093.81	116.76	368.70	92.18	1308.89	162.84	454.73	113.68
57	1136.83	125.97	380.99	95.25	1351.90	172.06	479.31	119.83
58	1182.92	138.26	405.57	101.39	1401.06	184.35	503.89	125.97
59	1238.22	150.55	430.15	107.54	1456.37	196.64	528.47	132.12
60	1302.74	165.92	454.73	113.68	1523.96	212.00	553.05	138.26
61	1373.41	181.28	491.60	122.90	1597.70	230.44	577.63	144.41
62	1453.30	199.71	516.18	129.05	1680.66	248.87	614.50	153.63
63	1542.40	218.15	553.05	138.26	1772.84	267.31	639.08	159.77
64	1637.65	239.66	577.63	144.41	1871.16	288.82	675.95	168.99
65	1739.04	264.24	614.50	153.63	1975.62	313.40	712.82	178.21
66	1846.58	288.82	651.37	162.84	2086.23	337.98	749.69	187.42
67	1960.26	313.40	688.24	172.06	2206.06	362.56	786.56	196.64
68	2101.60	344.12	737.40	184.35	2350.47	396.35	835.72	208.93
69	2276.73	384.06	786.56	196.64	2528.67	436.30	884.88	221.22
70	2474.44	429.80	847.33	211.83	2735.40	478.92	945.57	236.39
71	2659.33	469.47	896.54	224.13	2916.78	517.93	993.46	248.37
72	2847.45	510.93	944.17	236.04	3104.41	558.73	1039.78	259.95
73	3041.44	551.11	1002.02	250.51	3297.84	595.32	1084.54	271.14
74	3258.30	592.95	1058.00	264.50	3514.08	630.73	1151.01	287.75
75	3511.20	644.91	1123.58	280.90	3760.56	676.44	1215.30	303.83
76	3798.39	709.37	1209.61	302.40	4049.93	743.29	1288.74	322.19
77	4003.54	769.39	1252.63	313.16	4311.25	818.45	1357.70	339.43
78	4267.43	850.89	1317.85	329.46	4559.96	903.61	1403.87	350.97
79	4585.08	941.56	1392.30	348.08	4857.09	999.10	1479.78	369.94
80	4912.69	1035.65	1467.77	366.94	5158.93	1091.17	1545.02	386.26
81	5438.96	1170.84	1612.62	403.15	5694.86	1231.19	1689.87	422.47
82	5991.79	1308.44	1757.46	439.37	6252.51	1371.21	1844.37	461.09
83	6559.11	1446.04	1911.97	477.99	6822.24	1511.23	1998.87	499.72
84	7140.90	1586.06	2076.12	519.03	7404.04	1651.24	2153.38	538.34
85+								

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

Appendix B2

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

LTC-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	4.5% Simple Inflation				4.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	880.73	71.95	241.77	60.44	1275.09	153.63	417.86	104.47
30	891.50	72.84	244.73	61.18	1275.09	153.63	417.86	104.47
31	902.33	73.72	247.70	61.92	1275.09	153.63	417.86	104.47
32	924.13	75.50	253.68	63.42	1275.09	153.63	417.86	104.47
33	935.10	76.40	256.69	64.17	1275.09	153.63	417.86	104.47
34	940.19	76.81	258.09	64.52	1275.09	153.63	417.86	104.47
35	940.19	76.81	258.09	64.52	1275.09	153.63	417.86	104.47
36	940.19	76.81	258.09	64.52	1275.09	153.63	417.86	104.47
37	940.19	76.81	258.09	64.52	1275.09	153.63	417.86	104.47
38	940.19	76.81	258.09	64.52	1275.09	153.63	417.86	104.47
39	940.19	76.81	258.09	64.52	1275.09	153.63	417.86	104.47
40	940.19	76.81	258.09	64.52	1275.09	153.63	417.86	104.47
41	940.19	76.81	258.09	64.52	1275.09	153.63	417.86	104.47
42	940.19	76.81	258.09	64.52	1275.09	153.63	417.86	104.47
43	940.19	76.81	258.09	64.52	1275.09	153.63	417.86	104.47
44	940.19	76.81	258.09	64.52	1275.09	153.63	417.86	104.47
45	1017.00	98.32	344.12	86.03	1348.83	172.06	491.60	122.90
46	1017.00	98.32	344.12	86.03	1348.83	172.06	491.60	122.90
47	1017.00	98.32	344.12	86.03	1348.83	172.06	491.60	122.90
48	1017.00	98.32	344.12	86.03	1348.83	172.06	491.60	122.90
49	1017.00	98.32	344.12	86.03	1348.83	172.06	491.60	122.90
50	1050.80	104.47	380.99	95.25	1379.56	181.28	528.47	132.12
51	1093.81	116.76	405.57	101.39	1422.57	190.50	540.76	135.19
52	1142.97	125.97	430.15	107.54	1471.73	202.79	565.34	141.34
53	1195.21	138.26	454.73	113.68	1527.04	215.08	589.92	147.48
54	1250.51	153.63	479.31	119.83	1585.41	227.37	614.50	153.63
55	1308.89	165.92	503.89	125.97	1646.86	242.73	651.37	162.84
56	1370.34	181.28	528.47	132.12	1708.31	258.09	675.95	168.99
57	1434.86	196.64	565.34	141.34	1775.91	273.45	700.53	175.13
58	1508.60	215.08	589.92	147.48	1852.72	288.82	737.40	184.35
59	1591.56	233.51	626.79	156.70	1941.83	310.32	774.27	193.57
60	1692.95	258.09	663.66	165.92	2046.29	334.90	811.14	202.79
61	1803.56	282.67	700.53	175.13	2159.97	359.48	848.01	212.00
62	1926.46	310.32	749.69	187.42	2289.02	390.21	884.88	221.22
63	2061.65	341.05	786.56	196.64	2430.35	420.93	934.04	233.51
64	2206.06	374.85	835.72	208.93	2580.91	454.73	983.20	245.80
65	2362.76	411.72	884.88	221.22	2743.75	491.60	1032.36	258.09
66	2528.67	448.59	934.04	233.51	2918.88	531.54	1081.52	270.38
67	2703.81	488.53	995.49	248.87	3103.23	571.49	1130.68	282.67
68	2918.88	537.69	1044.65	261.16	3324.45	620.65	1192.13	298.03
69	3189.26	599.14	1118.39	279.60	3607.12	682.10	1253.58	313.40
70	3499.83	669.27	1191.17	297.79	3926.57	752.16	1338.53	334.63
71	3792.12	736.01	1260.00	315.00	4219.18	817.79	1393.27	348.32
72	4081.44	797.76	1326.62	331.65	4511.70	878.44	1458.09	364.52
73	4385.33	860.56	1391.05	347.76	4815.61	934.24	1532.51	383.13
74	4731.94	927.20	1476.55	369.14	5159.21	994.06	1604.44	401.11
75	5127.78	1008.93	1570.72	392.68	5554.86	1069.12	1696.84	424.21
76	5590.20	1116.34	1673.10	418.28	6019.78	1172.87	1797.45	449.36
77	6127.09	1251.05	1783.24	445.81	6570.11	1320.71	1916.98	479.24
78	6700.36	1410.31	1894.94	473.74	7135.32	1492.74	2019.28	504.82
79	7098.94	1535.88	1962.22	490.56	7543.55	1630.76	2082.04	520.51
80	7483.70	1658.49	2027.84	506.96	7935.14	1762.29	2143.72	535.93
81	8355.19	1883.00	2220.97	555.24	8828.36	1996.46	2336.85	584.21
82	9267.72	2114.75	2423.75	605.94	9760.20	2235.46	2549.29	637.32
83	10204.39	2346.50	2636.20	659.05	10711.35	2472.04	2761.73	690.43
84	11162.79	2578.26	2858.29	714.57	11681.82	2708.62	2983.83	745.96
85+								

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

Appendix B2

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

LTC-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	4.5% Simple Inflation				4.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	828.92	60.44	184.20	46.05	1170.63	129.05	307.25	76.81
30	839.06	61.18	186.46	46.61	1170.63	129.05	307.25	76.81
31	849.25	61.92	188.72	47.18	1170.63	129.05	307.25	76.81
32	869.77	63.42	193.28	48.32	1170.63	129.05	307.25	76.81
33	880.10	64.17	195.58	48.89	1170.63	129.05	307.25	76.81
34	884.88	64.52	196.64	49.16	1170.63	129.05	307.25	76.81
35	884.88	64.52	196.64	49.16	1170.63	129.05	307.25	76.81
36	884.88	64.52	196.64	49.16	1170.63	129.05	307.25	76.81
37	884.88	64.52	196.64	49.16	1170.63	129.05	307.25	76.81
38	884.88	64.52	196.64	49.16	1170.63	129.05	307.25	76.81
39	884.88	64.52	196.64	49.16	1170.63	129.05	307.25	76.81
40	884.88	64.52	196.64	49.16	1170.63	129.05	307.25	76.81
41	884.88	64.52	196.64	49.16	1170.63	129.05	307.25	76.81
42	884.88	64.52	196.64	49.16	1170.63	129.05	307.25	76.81
43	884.88	64.52	196.64	49.16	1170.63	129.05	307.25	76.81
44	884.88	64.52	196.64	49.16	1170.63	129.05	307.25	76.81
45	949.41	79.89	258.09	64.52	1229.00	144.41	368.70	92.18
46	949.41	79.89	258.09	64.52	1229.00	144.41	368.70	92.18
47	949.41	79.89	258.09	64.52	1229.00	144.41	368.70	92.18
48	949.41	79.89	258.09	64.52	1229.00	144.41	368.70	92.18
49	949.41	79.89	258.09	64.52	1229.00	144.41	368.70	92.18
50	973.99	86.03	270.38	67.60	1253.58	150.55	393.28	98.32
51	1010.86	95.25	294.96	73.74	1290.45	159.77	405.57	101.39
52	1050.80	104.47	307.25	76.81	1333.47	168.99	430.15	107.54
53	1093.81	116.76	331.83	82.96	1379.56	181.28	442.44	110.61
54	1139.90	125.97	356.41	89.10	1428.72	190.50	467.02	116.76
55	1192.13	138.26	368.70	92.18	1477.88	202.79	491.60	122.90
56	1244.37	150.55	393.28	98.32	1533.18	215.08	503.89	125.97
57	1296.60	162.84	417.86	104.47	1591.56	230.44	528.47	132.12
58	1358.05	178.21	442.44	110.61	1656.08	242.73	553.05	138.26
59	1431.79	196.64	467.02	116.76	1729.82	261.16	577.63	144.41
60	1514.75	215.08	491.60	122.90	1818.92	279.60	614.50	153.63
61	1606.92	236.58	528.47	132.12	1917.25	304.18	639.08	159.77
62	1711.39	261.16	565.34	141.34	2024.78	328.76	675.95	168.99
63	1825.07	285.74	602.21	150.55	2144.61	353.34	712.82	178.21
64	1947.97	313.40	639.08	159.77	2270.58	384.06	749.69	187.42
65	2080.09	344.12	675.95	168.99	2408.85	414.79	786.56	196.64
66	2221.42	377.92	712.82	178.21	2556.33	445.51	823.43	205.86
67	2368.90	411.72	749.69	187.42	2713.02	482.38	872.59	218.15
68	2550.18	451.66	798.85	199.71	2903.52	522.33	921.75	230.44
69	2777.55	503.89	860.30	215.08	3137.03	574.56	970.91	242.73
70	3039.33	561.82	921.01	230.25	3404.66	632.43	1031.53	257.88
71	3280.24	614.86	969.23	242.31	3649.76	684.52	1090.38	272.60
72	3522.71	669.29	1027.83	256.96	3896.20	738.01	1147.35	286.84
73	3772.33	719.10	1084.54	271.14	4143.67	783.94	1202.43	300.61
74	4054.70	770.25	1151.01	287.75	4423.84	825.47	1267.28	316.82
75	4376.82	836.95	1226.77	306.69	4746.57	885.68	1341.42	335.36
76	4756.47	924.16	1322.66	330.66	5129.53	972.21	1424.40	356.10
77	5204.82	1039.29	1415.44	353.86	5589.33	1103.38	1526.90	381.72
78	5679.38	1173.45	1513.77	378.44	6055.11	1251.19	1617.59	404.40
79	5989.41	1276.47	1561.56	390.39	6374.33	1361.53	1671.79	417.95
80	6283.90	1368.79	1622.27	405.57	6672.57	1462.94	1718.84	429.71
81	6979.16	1547.44	1776.78	444.19	7384.73	1646.42	1883.00	470.75
82	7700.97	1728.49	1940.94	485.23	8123.44	1832.30	2047.16	511.79
83	8439.69	1907.14	2114.75	528.69	8871.81	2015.77	2220.97	555.24
84	9190.47	2088.20	2298.22	574.56	9629.84	2199.24	2404.44	601.11
85+								

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

Appendix B2

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

LTC-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	4.5% Simple Inflation				4.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	1001.26	104.06	258.75	64.69	1625.36	236.58	479.31	119.83
30	1023.77	106.40	264.57	66.14	1625.36	236.58	479.31	119.83
31	1046.47	108.76	270.44	67.61	1625.36	236.58	479.31	119.83
32	1057.89	109.95	273.39	68.35	1625.36	236.58	479.31	119.83
33	1080.88	112.34	279.33	69.83	1625.36	236.58	479.31	119.83
34	1093.81	113.68	282.67	70.67	1625.36	236.58	479.31	119.83
35	1093.81	113.68	282.67	70.67	1625.36	236.58	479.31	119.83
36	1093.81	113.68	282.67	70.67	1625.36	236.58	479.31	119.83
37	1093.81	113.68	282.67	70.67	1625.36	236.58	479.31	119.83
38	1093.81	113.68	282.67	70.67	1625.36	236.58	479.31	119.83
39	1093.81	113.68	282.67	70.67	1625.36	236.58	479.31	119.83
40	1093.81	113.68	282.67	70.67	1625.36	236.58	479.31	119.83
41	1093.81	113.68	282.67	70.67	1625.36	236.58	479.31	119.83
42	1093.81	113.68	282.67	70.67	1625.36	236.58	479.31	119.83
43	1093.81	113.68	282.67	70.67	1625.36	236.58	479.31	119.83
44	1093.81	113.68	282.67	70.67	1625.36	236.58	479.31	119.83
45	1216.71	144.41	368.70	92.18	1748.26	267.31	565.34	141.34
46	1216.71	144.41	368.70	92.18	1748.26	267.31	565.34	141.34
47	1216.71	144.41	368.70	92.18	1748.26	267.31	565.34	141.34
48	1216.71	144.41	368.70	92.18	1748.26	267.31	565.34	141.34
49	1216.71	144.41	368.70	92.18	1748.26	267.31	565.34	141.34
50	1265.87	156.70	405.57	101.39	1797.42	276.53	602.21	150.55
51	1330.40	172.06	430.15	107.54	1868.08	294.96	626.79	156.70
52	1404.14	187.42	467.02	116.76	1941.83	310.32	651.37	162.84
53	1477.88	205.86	491.60	122.90	2024.78	328.76	675.95	168.99
54	1560.83	227.37	516.18	129.05	2113.89	350.27	712.82	178.21
55	1646.86	245.80	553.05	138.26	2206.06	371.77	737.40	184.35
56	1735.97	267.31	577.63	144.41	2304.38	393.28	774.27	193.57
57	1831.21	291.89	614.50	153.63	2405.77	417.86	798.85	199.71
58	1935.68	316.47	639.08	159.77	2519.46	445.51	835.72	208.93
59	2058.58	344.12	688.24	172.06	2654.65	476.24	872.59	218.15
60	2202.99	377.92	725.11	181.28	2811.34	510.04	921.75	230.44
61	2359.69	414.79	761.98	190.50	2983.41	549.98	958.62	239.66
62	2537.89	454.73	811.14	202.79	3173.90	592.99	1007.78	251.95
63	2728.39	500.82	860.30	215.08	3382.83	642.15	1056.94	264.24
64	2937.32	546.91	909.46	227.37	3610.20	691.31	1118.39	279.60
65	3158.54	599.14	970.91	242.73	3852.93	746.62	1167.55	291.89
66	3395.12	654.44	1020.07	255.02	4107.94	805.00	1229.00	307.25
67	3643.99	712.82	1081.52	270.38	4381.40	866.45	1278.16	319.54
68	3948.17	780.42	1142.97	285.74	4710.15	940.19	1351.90	337.98
69	4332.24	869.52	1216.71	304.18	5124.94	1032.36	1425.64	356.41
70	4770.83	967.06	1301.69	325.42	5593.59	1132.84	1510.45	377.61
71	5176.30	1060.10	1369.04	342.26	6021.35	1226.68	1587.12	396.78
72	5587.34	1147.35	1446.13	361.53	6450.83	1317.65	1661.26	415.32
73	6012.15	1234.85	1520.72	380.18	6893.34	1399.89	1732.91	433.23
74	6493.34	1328.32	1604.44	401.11	7391.48	1482.37	1825.34	456.34
75	7048.19	1441.74	1708.31	427.08	7971.14	1590.79	1926.14	481.54
76	7625.31	1574.37	1804.08	451.02	8548.89	1720.39	2010.85	502.71
77	8118.11	1711.47	1874.85	468.71	9071.65	1878.46	2084.21	521.05
78	8774.89	1898.95	1971.19	492.80	9780.74	2101.95	2184.37	546.09
79	9571.36	2125.03	2097.56	524.39	10646.19	2362.77	2315.37	578.84
80	10416.83	2363.40	2230.63	557.66	11565.95	2631.37	2452.72	613.18
81	11669.75	2691.72	2452.72	613.18	12927.50	2995.90	2684.48	671.12
82	12983.02	3027.28	2684.48	671.12	14346.99	3362.84	2935.54	733.89
83	14330.09	3362.84	2925.89	731.47	15795.45	3727.37	3186.61	796.65
84	15710.95	3700.81	3176.95	794.24	17277.70	4089.48	3447.33	861.83
85+								

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

Appendix B2

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

LTC-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	4.5% Simple Inflation				4.5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	933.76	87.19	191.25	47.81	1477.88	202.79	368.70	92.18
30	954.75	89.15	195.55	48.89	1477.88	202.79	368.70	92.18
31	975.92	91.13	199.89	49.97	1477.88	202.79	368.70	92.18
32	986.58	92.12	202.07	50.52	1477.88	202.79	368.70	92.18
33	1008.01	94.12	206.46	51.62	1477.88	202.79	368.70	92.18
34	1020.07	95.25	208.93	52.23	1477.88	202.79	368.70	92.18
35	1020.07	95.25	208.93	52.23	1477.88	202.79	368.70	92.18
36	1020.07	95.25	208.93	52.23	1477.88	202.79	368.70	92.18
37	1020.07	95.25	208.93	52.23	1477.88	202.79	368.70	92.18
38	1020.07	95.25	208.93	52.23	1477.88	202.79	368.70	92.18
39	1020.07	95.25	208.93	52.23	1477.88	202.79	368.70	92.18
40	1020.07	95.25	208.93	52.23	1477.88	202.79	368.70	92.18
41	1020.07	95.25	208.93	52.23	1477.88	202.79	368.70	92.18
42	1020.07	95.25	208.93	52.23	1477.88	202.79	368.70	92.18
43	1020.07	95.25	208.93	52.23	1477.88	202.79	368.70	92.18
44	1020.07	95.25	208.93	52.23	1477.88	202.79	368.70	92.18
45	1121.47	122.90	270.38	67.60	1582.34	227.37	430.15	107.54
46	1121.47	122.90	270.38	67.60	1582.34	227.37	430.15	107.54
47	1121.47	122.90	270.38	67.60	1582.34	227.37	430.15	107.54
48	1121.47	122.90	270.38	67.60	1582.34	227.37	430.15	107.54
49	1121.47	122.90	270.38	67.60	1582.34	227.37	430.15	107.54
50	1164.48	132.12	307.25	76.81	1622.28	236.58	454.73	113.68
51	1219.79	144.41	319.54	79.89	1680.66	248.87	479.31	119.83
52	1278.16	159.77	344.12	86.03	1745.18	264.24	491.60	122.90
53	1342.69	175.13	368.70	92.18	1815.85	282.67	516.18	129.05
54	1413.35	190.50	380.99	95.25	1889.59	298.03	540.76	135.19
55	1487.09	208.93	405.57	101.39	1969.48	316.47	565.34	141.34
56	1563.91	227.37	430.15	107.54	2052.44	334.90	589.92	147.48
57	1643.79	245.80	454.73	113.68	2141.54	356.41	614.50	153.63
58	1732.89	267.31	479.31	119.83	2239.86	380.99	639.08	159.77
59	1837.36	291.89	516.18	129.05	2353.54	405.57	675.95	168.99
60	1957.19	319.54	553.05	138.26	2485.66	436.30	700.53	175.13
61	2092.38	350.27	577.63	144.41	2633.14	470.09	737.40	184.35
62	2242.93	387.14	614.50	153.63	2795.98	506.96	786.56	196.64
63	2405.77	424.01	663.66	165.92	2971.12	546.91	823.43	205.86
64	2580.91	463.95	700.53	175.13	3164.68	589.92	860.30	215.08
65	2768.33	506.96	737.40	184.35	3370.54	636.01	909.46	227.37
66	2971.12	553.05	786.56	196.64	3588.69	685.17	958.62	239.66
67	3183.12	602.21	835.72	208.93	3822.20	737.40	1007.78	251.95
68	3438.14	660.59	884.88	221.22	4101.80	798.85	1056.94	264.24
69	3760.75	734.33	946.33	236.58	4448.99	875.66	1130.68	282.67
70	4126.12	816.63	1019.25	254.81	4841.44	960.92	1203.45	300.86
71	4464.52	890.48	1078.27	269.57	5197.50	1038.89	1260.00	315.00
72	4807.50	965.09	1147.35	286.84	5554.47	1114.48	1326.62	331.65
73	5154.53	1034.44	1202.43	300.61	5917.84	1175.91	1391.05	347.76
74	5542.88	1107.41	1278.90	319.73	6316.04	1235.30	1464.93	366.23
75	5990.53	1195.24	1364.35	341.09	6778.76	1312.76	1547.79	386.95
76	6459.94	1305.44	1445.50	361.38	7247.42	1424.35	1631.02	407.75
77	6864.64	1424.89	1510.60	377.65	7682.17	1571.17	1688.74	422.19
78	7399.70	1584.18	1599.66	399.91	8260.95	1769.65	1782.53	445.63
79	8025.66	1765.45	1708.01	427.00	8942.10	1978.54	1896.20	474.05
80	8673.86	1948.18	1815.40	453.85	9646.74	2182.34	2008.53	502.13
81	9646.74	2199.24	1998.87	499.72	10699.28	2457.55	2201.66	550.41
82	10658.24	2455.14	2192.00	548.00	11788.04	2732.76	2414.10	603.52
83	11686.65	2708.62	2394.79	598.70	12888.87	3005.55	2616.88	654.22
84	12731.95	2962.10	2597.57	649.39	14001.77	3275.93	2829.32	707.33
85+								

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

Appendix B3

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

LTC-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	GPO Inflation with 2016 Shared Cost				1.6% Simple Inflation or 5.0% Simple Inflation with 2016 Shared Cost				1.6% Compound Inflation or 5.0% Compound Inflation with 2016 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	275.57	8.39	47.92	11.98	441.88	26.48	119.16	29.79	750.93	70.12	253.32	63.33
30	287.03	8.74	49.92	12.48	441.88	26.48	119.16	29.79	750.93	70.12	253.32	63.33
31	289.49	8.81	50.35	12.59	441.88	26.48	119.16	29.79	750.93	70.12	253.32	63.33
32	302.49	9.21	52.61	13.15	441.88	26.48	119.16	29.79	750.93	70.12	253.32	63.33
33	305.20	9.29	53.08	13.27	441.88	26.48	119.16	29.79	750.93	70.12	253.32	63.33
34	307.92	9.37	53.55	13.39	441.88	26.48	119.16	29.79	750.93	70.12	253.32	63.33
35	311.30	9.47	54.14	13.53	441.88	26.48	119.16	29.79	750.93	70.12	253.32	63.33
36	314.01	9.56	54.61	13.65	442.90	26.54	119.43	29.86	750.93	70.12	253.32	63.33
37	317.40	9.66	55.20	13.80	483.15	28.95	130.29	32.57	750.93	70.12	253.32	63.33
38	321.81	9.79	55.97	13.99	503.46	30.17	135.76	33.94	750.93	70.12	253.32	63.33
39	324.52	9.88	56.44	14.11	523.90	31.40	141.28	35.32	750.93	70.12	253.32	63.33
40	331.49	10.09	57.65	14.41	544.48	32.63	146.83	36.71	750.93	70.12	253.32	63.33
41	349.83	10.65	60.84	15.21	567.77	34.02	153.11	38.28	750.93	70.12	253.32	63.33
42	365.55	11.13	63.57	15.89	591.41	35.44	159.48	39.87	750.93	70.12	253.32	63.33
43	376.58	11.46	65.49	16.37	603.91	36.19	162.85	40.71	750.93	70.12	253.32	63.33
44	380.65	11.58	66.20	16.55	603.91	36.19	162.85	40.71	750.93	70.12	253.32	63.33
45	354.81	13.47	83.84	20.96	617.13	43.77	210.09	52.52	782.59	76.90	298.56	74.64
46	374.10	14.21	88.39	22.10	637.84	45.24	217.14	54.28	782.59	76.90	298.56	74.64
47	384.47	14.60	90.85	22.71	637.84	45.24	217.14	54.28	782.59	76.90	298.56	74.64
48	396.54	15.06	93.70	23.42	637.84	45.24	217.14	54.28	782.59	76.90	298.56	74.64
49	399.42	15.17	94.38	23.59	637.84	45.24	217.14	54.28	782.59	76.90	298.56	74.64
50	407.85	16.99	108.76	27.19	651.41	47.50	235.23	58.81	793.90	81.43	325.70	81.43
51	415.44	18.65	115.31	28.83	671.76	54.28	253.32	63.33	814.26	85.95	334.75	83.69
52	417.06	21.51	125.78	31.44	694.38	58.81	271.42	67.85	836.88	90.47	352.85	88.21
53	421.12	24.39	130.08	32.52	717.00	63.33	289.51	72.38	859.49	97.26	370.94	92.73
54	430.61	27.52	135.98	34.00	741.88	70.12	298.56	74.64	886.64	101.78	379.99	95.00
55	434.55	28.55	145.91	36.48	769.02	76.90	316.66	79.16	913.78	108.57	398.08	99.52
56	457.60	32.34	155.23	38.81	796.16	83.69	334.75	83.69	943.18	115.35	416.18	104.04
57	475.95	35.98	170.10	42.53	825.57	90.47	352.85	88.21	972.59	122.14	434.27	108.57
58	494.37	41.06	183.95	45.99	859.49	97.26	379.99	95.00	1006.51	131.19	452.37	113.09
59	511.15	45.73	189.44	47.36	897.95	106.31	398.08	99.52	1047.23	140.23	479.51	119.88
60	536.34	50.69	202.76	50.69	943.18	117.62	416.18	104.04	1092.46	149.28	497.60	124.40
61	558.51	56.83	220.81	55.20	995.20	128.92	443.32	110.83	1144.49	160.59	524.74	131.19
62	593.15	63.90	235.95	58.99	1049.49	142.50	470.46	117.62	1203.29	174.16	551.89	137.97
63	620.97	69.90	247.09	61.77	1112.82	156.07	497.60	124.40	1264.36	187.73	579.03	144.76
64	652.38	77.51	264.83	66.21	1178.41	171.90	524.74	131.19	1334.48	203.56	606.17	151.54
65	692.38	87.36	284.72	71.18	1249.53	187.54	560.37	140.09	1405.44	219.18	632.67	158.17
66	748.10	97.43	303.86	75.97	1325.43	203.56	588.08	147.02	1486.02	237.49	669.50	167.38
67	818.42	111.06	334.89	83.72	1406.86	221.66	624.26	156.07	1569.71	255.59	696.64	174.16
68	884.83	124.43	366.37	91.59	1504.12	244.28	660.45	165.11	1669.23	278.20	732.83	183.21
69	960.42	141.90	387.63	96.91	1628.52	271.42	705.69	176.42	1793.63	305.35	778.07	194.52
70	1050.71	161.25	423.06	105.76	1767.10	302.41	749.27	187.32	1934.10	336.27	821.49	205.37
71	1127.90	178.90	442.98	110.75	1852.05	323.89	773.86	193.47	2015.09	354.32	843.42	210.86
72	1212.90	198.78	471.68	117.92	1929.76	342.88	794.48	198.62	2089.16	372.24	861.60	215.40
73	1312.15	219.53	509.44	127.36	1974.57	355.78	798.52	199.63	2159.97	385.78	876.05	219.01
74	1417.80	241.54	542.63	135.66	2025.93	367.50	805.90	201.47	2224.44	398.18	888.25	222.06
75	1547.71	269.45	591.48	147.87	2084.49	381.40	822.55	205.64	2265.46	407.82	898.28	224.57
76	1667.18	296.85	629.00	157.25	2148.60	399.97	832.99	208.25	2315.25	424.01	901.87	225.47
77	1742.50	319.99	649.08	162.27	2219.52	424.98	843.76	210.94	2371.15	448.13	905.69	226.42
78	1879.15	357.86	689.22	172.30	2368.48	468.01	885.19	221.30	2509.83	493.52	941.75	235.44
79	2076.81	408.08	752.03	188.01	2583.43	527.26	951.71	237.93	2716.73	553.38	1003.46	250.87
80	2294.44	464.37	819.13	204.78	2816.49	589.83	1021.03	255.26	2937.63	617.23	1067.18	266.80
81	2554.03	529.26	899.89	224.97	3116.46	667.71	1113.33	278.33	3240.48	696.55	1159.48	289.87
82	2829.47	597.04	986.42	246.61	3433.73	747.03	1211.40	302.85	3557.75	777.31	1257.54	314.39
83	3116.46	667.71	1078.72	269.68	3759.65	826.34	1315.23	328.81	3883.68	858.07	1361.38	340.34
84	3417.87	738.37	1176.78	294.20	4095.67	907.10	1424.83	356.21	4218.25	938.83	1470.98	367.75
85+		969.12	1505.59	376.40								

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

Appendix B3

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

LTC-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	GPO Inflation with 2016 Shared Cost				1.6% Simple Inflation or 5.0% Simple Inflation with 2016 Shared Cost				1.6% Compound Inflation or 5.0% Compound Inflation with 2016 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	268.38	5.99	33.55	8.39	420.37	21.51	86.06	21.51	694.38	56.55	180.95	45.24
30	279.54	6.24	34.94	8.74	420.37	21.51	86.06	21.51	694.38	56.55	180.95	45.24
31	281.94	6.29	35.24	8.81	420.37	21.51	86.06	21.51	694.38	56.55	180.95	45.24
32	294.60	6.58	36.83	9.21	420.37	21.51	86.06	21.51	694.38	56.55	180.95	45.24
33	297.24	6.63	37.16	9.29	420.37	21.51	86.06	21.51	694.38	56.55	180.95	45.24
34	299.88	6.69	37.49	9.37	420.37	21.51	86.06	21.51	694.38	56.55	180.95	45.24
35	303.18	6.77	37.90	9.47	420.37	21.51	86.06	21.51	694.38	56.55	180.95	45.24
36	305.82	6.83	38.23	9.56	421.33	21.56	86.26	21.56	694.38	56.55	180.95	45.24
37	309.12	6.90	38.64	9.66	459.62	23.52	94.10	23.52	694.38	56.55	180.95	45.24
38	313.41	7.00	39.18	9.79	478.95	24.51	98.05	24.51	694.38	56.55	180.95	45.24
39	316.05	7.05	39.51	9.88	498.40	25.51	102.03	25.51	694.38	56.55	180.95	45.24
40	322.84	7.21	40.36	10.09	517.97	26.51	106.04	26.51	694.38	56.55	180.95	45.24
41	340.70	7.60	42.59	10.65	540.12	27.64	110.58	27.64	694.38	56.55	180.95	45.24
42	356.01	7.95	44.50	11.13	562.61	28.80	115.18	28.80	694.38	56.55	180.95	45.24
43	366.76	8.19	45.84	11.46	574.50	29.40	117.62	29.40	694.38	56.55	180.95	45.24
44	370.72	8.27	46.34	11.58	574.50	29.40	117.62	29.40	694.38	56.55	180.95	45.24
45	342.83	10.48	59.88	14.97	579.92	35.01	148.81	37.20	719.26	63.33	217.14	54.28
46	361.47	11.05	63.14	15.78	599.38	36.19	153.80	38.45	719.26	63.33	217.14	54.28
47	371.49	11.36	64.89	16.22	599.38	36.19	153.80	38.45	719.26	63.33	217.14	54.28
48	383.15	11.71	66.93	16.73	599.38	36.19	153.80	38.45	719.26	63.33	217.14	54.28
49	385.94	11.80	67.41	16.85	599.38	36.19	153.80	38.45	719.26	63.33	217.14	54.28
50	390.86	13.60	74.77	18.69	610.69	38.45	171.90	42.97	728.31	65.59	226.18	56.55
51	398.48	15.26	81.39	20.35	626.53	42.97	180.95	45.24	744.14	70.12	244.28	61.07
52	397.20	16.55	86.06	21.51	644.62	47.50	189.99	47.50	762.24	74.64	253.32	63.33
53	399.99	19.51	91.05	22.76	662.72	52.02	199.04	49.76	782.59	79.16	262.37	65.59
54	407.95	21.05	97.13	24.28	683.07	56.55	217.14	54.28	802.95	83.69	271.42	67.85
55	409.17	23.79	101.50	25.38	705.69	61.07	226.18	56.55	825.57	88.21	289.51	72.38
56	428.50	25.87	109.95	27.49	728.31	67.85	235.23	58.81	848.19	92.73	298.56	74.64
57	444.88	29.44	117.76	29.44	753.19	72.38	253.32	63.33	873.07	99.52	316.66	79.16
58	459.88	32.85	124.82	31.21	780.33	79.16	271.42	67.85	902.47	106.31	325.70	81.43
59	473.59	35.93	137.18	34.29	812.00	85.95	280.47	70.12	934.14	113.09	343.80	85.95
60	493.82	40.88	143.90	35.97	848.19	95.00	298.56	74.64	972.59	122.14	361.89	90.47
61	511.43	45.46	155.86	38.97	891.16	104.04	316.66	79.16	1015.56	131.19	379.99	95.00
62	540.72	50.79	163.85	40.96	936.40	115.35	334.75	83.69	1063.06	142.50	398.08	99.52
63	564.08	56.90	175.56	43.89	988.42	126.66	361.89	90.47	1115.08	153.80	416.18	104.04
64	589.41	62.98	187.32	46.83	1042.70	137.97	379.99	95.00	1171.63	165.11	443.32	110.83
65	621.20	69.56	200.60	50.15	1100.40	151.39	406.72	101.68	1231.45	178.50	460.95	115.24
66	667.18	79.27	217.99	54.50	1164.84	165.11	425.22	106.31	1298.29	194.52	488.56	122.14
67	727.87	88.85	239.20	59.80	1232.70	180.95	452.37	113.09	1368.41	208.09	515.70	128.92
68	782.86	100.23	262.68	65.67	1311.86	199.04	479.51	119.88	1449.83	226.18	542.84	135.71
69	846.21	114.21	283.80	70.95	1413.64	221.66	515.70	128.92	1553.88	248.80	579.03	144.76
70	918.94	130.04	305.16	76.29	1527.87	245.99	550.67	137.67	1670.05	273.08	613.86	153.46
71	981.37	144.82	327.12	81.78	1595.55	263.03	573.88	143.47	1732.50	289.11	626.05	156.51
72	1049.49	160.04	350.39	87.60	1655.87	278.07	585.41	146.35	1790.11	303.23	644.11	161.03
73	1131.17	175.96	375.38	93.84	1689.95	288.58	592.96	148.24	1846.53	315.46	659.04	164.76
74	1215.96	193.56	403.67	100.92	1727.45	298.48	604.42	151.11	1895.18	323.52	673.84	168.46
75	1320.98	216.88	433.75	108.44	1769.89	309.33	618.67	154.67	1924.12	330.57	675.51	168.88
76	1416.86	239.09	468.54	117.14	1819.70	323.94	628.05	157.01	1960.22	344.93	679.77	169.94
77	1474.07	257.81	485.29	121.32	1873.64	344.33	639.02	159.76	2003.22	364.79	685.56	171.39
78	1583.14	287.17	518.39	129.60	1991.67	379.79	669.87	167.47	2112.91	402.96	718.39	179.60
79	1740.15	327.92	565.48	141.37	2164.86	427.39	722.60	180.65	2278.45	450.08	767.35	191.84
80	1913.72	372.07	617.23	154.31	2352.13	477.35	778.75	194.69	2454.52	500.42	813.37	203.34
81	2119.94	422.55	680.69	170.17	2592.96	539.36	853.75	213.44	2698.24	563.88	888.36	222.09
82	2340.59	477.35	744.14	186.04	2846.78	601.37	928.74	232.18	2953.50	627.33	969.12	242.28
83	2568.45	532.15	813.37	203.34	3107.81	664.83	1009.50	252.37	3214.52	690.78	1044.11	261.03
84	2806.40	586.95	888.36	222.09	3376.04	728.28	1090.26	272.56	3481.32	754.24	1130.64	282.66
85+		767.22	1142.17	285.54								

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

Appendix B3

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

LTC-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	GPO Inflation with 2016 Shared Cost				1.6% Simple Inflation or 5.0% Simple Inflation with 2016 Shared Cost				1.6% Compound Inflation or 5.0% Compound Inflation with 2016 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	316.94	10.70	58.84	14.71	470.02	33.10	132.40	33.10	827.83	88.21	280.47	70.12
30	321.23	10.84	59.64	14.91	470.02	33.10	132.40	33.10	827.83	88.21	280.47	70.12
31	323.87	10.93	60.13	15.03	470.02	33.10	132.40	33.10	827.83	88.21	280.47	70.12
32	328.16	11.08	60.92	15.23	470.02	33.10	132.40	33.10	827.83	88.21	280.47	70.12
33	331.47	11.19	61.54	15.38	470.02	33.10	132.40	33.10	827.83	88.21	280.47	70.12
34	335.10	11.31	62.21	15.55	470.02	33.10	132.40	33.10	827.83	88.21	280.47	70.12
35	347.70	11.74	64.55	16.14	482.37	33.97	135.88	33.97	827.83	88.21	280.47	70.12
36	365.36	12.33	67.83	16.96	522.87	36.82	147.29	36.82	827.83	88.21	280.47	70.12
37	375.12	12.66	69.64	17.41	543.31	38.26	153.05	38.26	827.83	88.21	280.47	70.12
38	388.44	13.11	72.12	18.03	563.87	39.71	158.84	39.71	827.83	88.21	280.47	70.12
39	392.23	13.24	72.82	18.20	605.35	42.63	170.52	42.63	827.83	88.21	280.47	70.12
40	392.23	13.24	72.82	18.20	626.27	44.10	176.41	44.10	827.83	88.21	280.47	70.12
41	392.23	13.24	72.82	18.20	642.36	45.24	180.95	45.24	827.83	88.21	280.47	70.12
42	392.23	13.24	72.82	18.20	642.36	45.24	180.95	45.24	827.83	88.21	280.47	70.12
43	392.23	13.24	72.82	18.20	642.36	45.24	180.95	45.24	827.83	88.21	280.47	70.12
44	392.23	13.24	72.82	18.20	642.36	45.24	180.95	45.24	827.83	88.21	280.47	70.12
45	407.13	18.20	105.92	26.48	685.33	56.55	235.23	58.81	868.54	97.26	334.75	83.69
46	407.13	18.20	105.92	26.48	685.33	56.55	235.23	58.81	868.54	97.26	334.75	83.69
47	430.80	19.26	112.08	28.02	685.33	56.55	235.23	58.81	868.54	97.26	334.75	83.69
48	433.95	19.40	112.90	28.22	685.33	56.55	235.23	58.81	868.54	97.26	334.75	83.69
49	458.82	20.52	119.37	29.84	685.33	56.55	235.23	58.81	868.54	97.26	334.75	83.69
50	464.65	22.39	126.89	31.72	701.17	61.07	262.37	65.59	884.38	101.78	352.85	88.21
51	476.58	25.96	140.93	35.23	728.31	65.59	280.47	70.12	911.52	108.57	370.94	92.73
52	479.02	28.92	144.61	36.15	755.45	72.38	298.56	74.64	938.66	115.35	389.03	97.26
53	466.56	30.76	150.39	37.60	784.85	79.16	307.61	76.90	968.06	122.14	407.13	101.78
54	481.61	34.04	156.56	39.14	816.52	88.21	325.70	81.43	1001.99	128.92	425.22	106.31
55	488.87	38.51	167.42	41.85	850.45	95.00	352.85	88.21	1035.92	137.97	443.32	110.83
56	507.38	41.86	174.15	43.54	884.38	104.04	370.94	92.73	1072.11	144.76	461.41	115.35
57	528.82	47.31	189.23	47.31	922.83	113.09	389.03	97.26	1110.56	153.80	479.51	119.88
58	576.80	54.85	212.32	53.08	963.54	122.14	407.13	101.78	1153.53	165.11	497.60	124.40
59	594.10	59.24	223.00	55.75	1013.30	133.45	434.27	108.57	1203.29	176.42	524.74	131.19
60	641.47	67.90	243.01	60.75	1069.85	147.02	461.41	115.35	1262.10	189.99	551.89	137.97
61	676.42	76.74	257.01	64.25	1133.18	162.85	488.56	122.14	1327.69	203.56	579.03	144.76
62	713.02	85.35	277.38	69.35	1203.29	178.68	515.70	128.92	1400.07	219.40	606.17	151.54
63	748.31	94.86	288.08	72.02	1280.20	196.78	542.84	135.71	1479.24	237.49	633.31	158.33
64	787.12	104.25	305.81	76.45	1363.88	214.87	579.03	144.76	1565.19	257.85	669.50	167.38
65	844.94	117.45	329.56	82.39	1452.09	235.23	615.22	153.80	1657.92	278.20	696.64	174.16
66	918.32	132.73	358.72	89.68	1547.09	257.85	642.36	160.59	1757.44	300.82	732.83	183.21
67	1019.01	151.45	396.39	99.10	1648.87	280.47	678.55	169.64	1861.49	323.44	769.02	192.26
68	1108.26	170.50	431.94	107.98	1771.01	307.61	723.79	180.95	1988.15	350.58	805.21	201.30
69	1241.31	198.14	473.99	118.50	1927.08	341.54	769.02	192.26	2146.48	386.77	859.49	214.87
70	1356.88	224.53	511.01	127.75	2101.11	381.40	821.49	205.37	2324.53	424.28	911.76	227.94
71	1478.28	251.50	545.24	136.31	2212.90	408.67	843.42	210.86	2430.28	449.97	930.37	232.59
72	1597.65	278.92	576.82	144.21	2315.02	432.89	869.96	217.49	2526.24	472.62	945.25	236.31
73	1715.48	303.94	611.61	152.90	2417.16	456.11	892.12	223.03	2622.11	490.26	964.45	241.11
74	1858.62	334.59	654.47	163.62	2529.33	478.10	917.65	229.41	2725.97	507.02	987.05	246.76
75	1937.31	354.13	673.55	168.39	2655.91	506.06	945.64	236.41	2844.29	531.92	1012.13	253.03
76	2023.99	377.96	693.75	173.44	2796.51	540.58	975.16	243.79	2980.23	565.31	1038.75	259.69
77	2114.82	404.80	708.02	177.00	2861.65	567.10	974.04	243.51	3078.90	601.53	1053.92	263.48
78	2283.30	450.71	749.70	187.42	3018.85	616.79	1010.42	252.60	3221.59	654.02	1076.47	269.12
79	2522.41	514.15	814.44	203.61	3255.14	685.13	1065.10	266.28	3444.26	724.63	1124.53	281.13
80	2786.21	584.07	888.36	222.09	3502.95	755.68	1124.87	281.22	3674.57	794.62	1176.78	294.20
81	3116.46	666.27	974.88	243.72	3895.21	856.63	1228.70	307.18	4072.60	899.89	1286.39	321.60
82	3464.01	754.24	1072.95	268.24	4307.66	961.91	1338.30	334.58	4489.37	1006.61	1395.99	349.00
83	3828.87	842.21	1171.02	292.75	4733.10	1065.74	1453.67	363.42	4916.25	1111.89	1511.36	377.84
84	4208.16	933.06	1280.62	320.15	5170.06	1171.02	1574.81	393.70	5354.66	1218.61	1632.50	408.12
85+		1225.82	1644.04	411.01								

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

Age 85+ rates are for inflation additions only

Appendix B3

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

LTC-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	GPO Inflation with 2016 Shared Cost				1.6% Simple Inflation or 5.0% Simple Inflation with 2016 Shared Cost				1.6% Compound Inflation or 5.0% Compound Inflation with 2016 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	307.58	9.36	42.79	10.70	443.54	26.48	92.68	23.17	764.50	72.38	208.09	52.02
30	311.74	9.49	43.37	10.84	443.54	26.48	92.68	23.17	764.50	72.38	208.09	52.02
31	314.31	9.57	43.73	10.93	443.54	26.48	92.68	23.17	764.50	72.38	208.09	52.02
32	318.47	9.69	44.31	11.08	443.54	26.48	92.68	23.17	764.50	72.38	208.09	52.02
33	321.68	9.79	44.75	11.19	443.54	26.48	92.68	23.17	764.50	72.38	208.09	52.02
34	325.20	9.90	45.25	11.31	443.54	26.48	92.68	23.17	764.50	72.38	208.09	52.02
35	337.43	10.27	46.95	11.74	455.19	27.18	95.11	23.78	764.50	72.38	208.09	52.02
36	354.57	10.79	49.33	12.33	493.42	29.46	103.10	25.78	764.50	72.38	208.09	52.02
37	364.04	11.08	50.65	12.66	512.70	30.61	107.13	26.78	764.50	72.38	208.09	52.02
38	376.97	11.47	52.45	13.11	532.10	31.77	111.19	27.80	764.50	72.38	208.09	52.02
39	380.65	11.58	52.96	13.24	571.24	34.10	119.36	29.84	764.50	72.38	208.09	52.02
40	380.65	11.58	52.96	13.24	590.99	35.28	123.49	30.87	764.50	72.38	208.09	52.02
41	380.65	11.58	52.96	13.24	606.17	36.19	126.66	31.67	764.50	72.38	208.09	52.02
42	380.65	11.58	52.96	13.24	606.17	36.19	126.66	31.67	764.50	72.38	208.09	52.02
43	380.65	11.58	52.96	13.24	606.17	36.19	126.66	31.67	764.50	72.38	208.09	52.02
44	380.65	11.58	52.96	13.24	606.17	36.19	126.66	31.67	764.50	72.38	208.09	52.02
45	390.58	14.89	72.82	18.20	640.10	45.24	171.90	42.97	796.16	81.43	244.28	61.07
46	390.58	14.89	72.82	18.20	640.10	45.24	171.90	42.97	796.16	81.43	244.28	61.07
47	413.29	15.76	77.05	19.26	640.10	45.24	171.90	42.97	796.16	81.43	244.28	61.07
48	416.31	15.88	77.62	19.40	640.10	45.24	171.90	42.97	796.16	81.43	244.28	61.07
49	440.17	16.79	82.07	20.52	640.10	45.24	171.90	42.97	796.16	81.43	244.28	61.07
50	445.99	18.66	89.57	22.39	653.67	49.76	189.99	47.50	807.47	83.69	262.37	65.59
51	454.33	20.40	96.43	24.11	674.02	54.28	199.04	49.76	827.83	88.21	271.42	67.85
52	453.72	23.50	101.23	25.31	696.64	58.81	208.09	52.02	852.71	95.00	280.47	70.12
53	440.93	25.64	102.54	25.64	721.52	65.59	226.18	56.55	877.59	99.52	298.56	74.64
54	452.68	27.23	108.91	27.23	748.67	72.38	235.23	58.81	904.73	106.31	307.61	76.90
55	458.73	30.14	113.85	28.46	775.81	79.16	253.32	63.33	931.87	113.09	325.70	81.43
56	473.89	33.49	127.26	31.82	805.21	85.95	271.42	67.85	963.54	119.88	334.75	83.69
57	491.65	38.86	135.16	33.79	836.88	92.73	280.47	70.12	995.20	126.66	352.85	88.21
58	534.34	44.23	148.62	37.16	870.80	101.78	298.56	74.64	1031.39	135.71	370.94	92.73
59	547.06	48.78	160.28	40.07	911.52	110.83	316.66	79.16	1072.11	144.76	389.03	97.26
60	587.87	55.39	171.54	42.88	959.02	122.14	334.75	83.69	1121.87	156.07	407.13	101.78
61	615.74	62.47	185.62	46.40	1011.04	133.45	361.89	90.47	1176.15	169.64	425.22	106.31
62	647.23	69.35	199.15	49.79	1069.85	147.02	379.99	95.00	1237.22	183.21	452.37	113.09
63	676.29	77.29	210.79	52.70	1135.44	160.59	407.13	101.78	1305.08	196.78	470.46	117.62
64	707.19	85.14	222.41	55.60	1205.55	176.42	425.22	106.31	1377.45	212.61	497.60	124.40
65	755.54	94.66	238.41	59.60	1280.20	194.52	452.37	113.09	1454.36	230.71	524.74	131.19
66	817.88	107.62	265.45	66.36	1359.36	212.61	479.51	119.88	1535.78	248.80	551.89	137.97
67	904.95	123.40	291.68	72.92	1443.05	230.71	506.65	126.66	1623.99	266.90	579.03	144.76
68	979.44	140.19	318.27	79.57	1547.09	253.32	542.84	135.71	1730.30	291.78	615.22	153.80
69	1089.79	161.23	349.67	87.42	1676.02	282.73	579.03	144.76	1861.49	321.18	651.41	162.85
70	1186.55	183.89	379.39	94.85	1819.00	315.96	622.88	155.72	2010.83	352.07	695.10	173.78
71	1286.30	205.42	407.01	101.75	1908.57	336.93	643.44	160.86	2093.34	371.71	713.00	178.25
72	1383.24	227.69	432.62	108.15	1992.97	357.60	660.84	165.21	2172.81	391.06	727.76	181.94
73	1478.67	248.00	462.43	115.61	2073.57	375.73	683.15	170.79	2248.38	405.87	739.41	184.85
74	1593.89	272.08	492.69	123.17	2161.11	393.28	701.73	175.43	2330.76	418.34	763.43	190.86
75	1654.35	288.17	513.84	128.46	2262.51	415.56	724.00	181.00	2423.19	435.88	783.10	195.78
76	1721.29	307.61	530.13	132.53	2374.29	443.41	756.10	189.02	2531.52	464.61	805.56	201.39
77	1791.59	329.38	541.79	135.45	2423.66	465.77	758.31	189.58	2609.94	495.47	821.92	205.48
78	1926.31	367.41	577.15	144.29	2549.28	508.31	787.26	196.81	2724.03	539.80	838.65	209.66
79	2119.59	417.47	626.94	156.74	2739.04	562.47	831.74	207.93	2901.54	596.84	883.99	221.00
80	2329.05	473.02	686.46	171.61	2934.75	618.68	876.82	219.20	3081.85	651.85	922.97	230.74
81	2592.96	537.92	755.68	188.92	3249.14	699.44	963.35	240.84	3402.00	735.49	1009.50	252.37
82	2869.85	607.14	830.67	207.67	3579.39	781.64	1049.88	262.47	3735.14	819.13	1101.79	275.45
83	3158.28	676.36	911.43	227.86	3918.29	863.84	1142.17	285.54	4075.48	902.78	1194.09	298.52
84	3458.25	747.03	992.19	248.05	4265.84	947.48	1240.24	310.06	4423.04	986.42	1286.39	321.60
85+		973.44	1274.85	318.71								

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

Appendix B3

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

LTC-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	GPO Inflation with 2016 Shared Cost				1.6% Simple Inflation or 5.0% Simple Inflation with 2016 Shared Cost				1.6% Compound Inflation or 5.0% Compound Inflation with 2016 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	345.49	15.45	67.41	16.85	572.47	46.77	157.15	39.29	938.66	113.09	307.61	76.90
30	395.11	17.67	77.09	19.27	594.10	48.54	163.09	40.77	938.66	113.09	307.61	76.90
31	399.85	17.88	78.02	19.51	615.85	50.31	169.06	42.26	938.66	113.09	307.61	76.90
32	407.13	18.20	79.44	19.86	659.73	53.90	181.10	45.28	938.66	113.09	307.61	76.90
33	407.13	18.20	79.44	19.86	681.86	55.71	187.18	46.79	938.66	113.09	307.61	76.90
34	407.13	18.20	79.44	19.86	692.12	56.55	189.99	47.50	938.66	113.09	307.61	76.90
35	407.13	18.20	79.44	19.86	692.12	56.55	189.99	47.50	938.66	113.09	307.61	76.90
36	407.13	18.20	79.44	19.86	692.12	56.55	189.99	47.50	938.66	113.09	307.61	76.90
37	407.13	18.20	79.44	19.86	692.12	56.55	189.99	47.50	938.66	113.09	307.61	76.90
38	407.13	18.20	79.44	19.86	692.12	56.55	189.99	47.50	938.66	113.09	307.61	76.90
39	409.14	18.29	79.83	19.96	692.12	56.55	189.99	47.50	938.66	113.09	307.61	76.90
40	433.88	19.40	84.66	21.16	692.12	56.55	189.99	47.50	938.66	113.09	307.61	76.90
41	461.85	20.65	90.12	22.53	692.12	56.55	189.99	47.50	938.66	113.09	307.61	76.90
42	490.41	21.93	95.69	23.92	692.12	56.55	189.99	47.50	938.66	113.09	307.61	76.90
43	506.71	22.66	98.87	24.72	692.12	56.55	189.99	47.50	938.66	113.09	307.61	76.90
44	506.71	22.66	98.87	24.72	692.12	56.55	189.99	47.50	938.66	113.09	307.61	76.90
45	510.19	27.68	126.56	31.64	748.67	72.38	253.32	63.33	992.94	126.66	361.89	90.47
46	537.13	29.15	133.24	33.31	748.67	72.38	253.32	63.33	992.94	126.66	361.89	90.47
47	564.61	30.64	140.06	35.01	748.67	72.38	253.32	63.33	992.94	126.66	361.89	90.47
48	583.55	31.67	144.76	36.19	748.67	72.38	253.32	63.33	992.94	126.66	361.89	90.47
49	583.55	31.67	144.76	36.19	748.67	72.38	253.32	63.33	992.94	126.66	361.89	90.47
50	594.86	36.19	162.85	40.71	773.55	76.90	280.47	70.12	1015.56	133.45	389.03	97.26
51	615.22	40.71	180.95	45.24	805.21	85.95	298.56	74.64	1047.23	140.23	398.08	99.52
52	637.84	45.24	189.99	47.50	841.40	92.73	316.66	79.16	1083.42	149.28	416.18	104.04
53	662.72	52.02	199.04	49.76	879.85	101.78	334.75	83.69	1124.13	158.33	434.27	108.57
54	689.86	58.81	217.14	54.28	920.56	113.09	352.85	88.21	1167.10	167.38	452.37	113.09
55	717.00	65.59	235.23	58.81	963.54	122.14	370.94	92.73	1212.34	178.68	479.51	119.88
56	746.40	72.38	244.28	61.07	1008.78	133.45	389.03	97.26	1257.58	189.99	497.60	124.40
57	778.07	79.16	262.37	65.59	1056.27	144.76	416.18	104.04	1307.34	201.30	515.70	128.92
58	814.26	88.21	280.47	70.12	1110.56	158.33	434.27	108.57	1363.88	212.61	542.84	135.71
59	857.23	97.26	298.56	74.64	1171.63	171.90	461.41	115.35	1429.48	228.44	569.98	142.50
60	906.99	108.57	316.66	79.16	1246.27	189.99	488.56	122.14	1506.38	246.54	597.12	149.28
61	963.54	122.14	343.80	85.95	1327.69	208.09	515.70	128.92	1590.07	264.63	624.26	156.07
62	1026.87	137.97	370.94	92.73	1418.17	228.44	551.89	137.97	1685.06	287.25	651.41	162.85
63	1096.99	153.80	389.03	97.26	1517.69	251.06	579.03	144.76	1789.11	309.87	687.60	171.90
64	1173.89	171.90	416.18	104.04	1623.99	275.94	615.22	153.80	1899.94	334.75	723.79	180.95
65	1255.31	189.99	443.32	110.83	1739.35	303.09	651.41	162.85	2019.81	361.89	759.97	189.99
66	1343.53	210.35	470.46	117.62	1861.49	330.23	687.60	171.90	2148.74	391.30	796.16	199.04
67	1434.00	230.71	506.65	126.66	1990.41	359.63	732.83	183.21	2284.45	420.70	832.35	208.09
68	1549.35	257.85	533.79	133.45	2148.74	395.82	769.02	192.26	2447.30	456.89	877.59	219.40
69	1700.90	291.78	579.03	144.76	2347.78	441.06	823.31	205.83	2655.39	502.13	922.83	230.71
70	1873.17	331.75	622.88	155.72	2572.78	491.99	875.65	218.91	2886.48	552.92	983.98	245.99
71	1991.17	360.85	643.44	160.86	2721.56	528.23	904.29	226.07	3028.06	586.92	999.93	249.98
72	2101.71	386.88	669.20	167.30	2856.65	558.37	928.52	232.13	3157.79	614.83	1020.53	255.13
73	2214.22	411.90	691.19	172.80	2989.81	586.71	948.38	237.09	3283.16	636.94	1044.82	261.21
74	2302.80	434.38	705.64	176.41	3138.53	614.98	979.34	244.84	3421.92	659.32	1064.17	266.04
75	2397.63	456.35	720.18	180.05	3304.18	650.12	1012.13	253.03	3579.38	688.91	1093.39	273.35
76	2501.21	484.86	742.34	185.58	3494.31	697.80	1045.82	261.45	3762.83	733.13	1123.55	280.89
77	2613.13	519.50	757.34	189.33	3709.21	757.36	1079.53	269.88	3977.40	799.53	1160.50	290.12
78	2820.43	577.62	794.23	198.56	4002.67	842.50	1132.00	283.00	4262.50	891.74	1206.28	301.57
79	3114.31	655.57	860.34	215.08	4240.77	917.50	1172.20	293.05	4506.38	974.19	1243.77	310.94
80	3432.29	739.82	928.74	232.18	4470.63	990.75	1211.40	302.85	4740.31	1052.76	1280.62	320.15
81	3849.06	846.53	1026.80	256.70	4991.24	1124.87	1326.77	331.69	5273.90	1192.65	1395.99	349.00
82	4287.47	956.14	1124.87	281.22	5536.37	1263.31	1447.91	361.98	5830.56	1335.42	1522.90	380.72
83	4743.19	1067.18	1234.47	308.62	6095.91	1401.76	1574.81	393.70	6398.76	1476.75	1649.81	412.45
84	5214.77	1181.11	1349.84	337.46	6668.44	1540.20	1707.49	426.87	6978.50	1618.08	1782.48	445.62
85+		1543.09	1730.56	432.64								

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

Appendix B3

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

LTC-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	GPO Inflation with 2016 Shared Cost				1.6% Simple Inflation or 5.0% Simple Inflation with 2016 Shared Cost				1.6% Compound Inflation or 5.0% Compound Inflation with 2016 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	334.25	12.64	44.94	11.24	538.80	39.29	119.73	29.93	861.76	95.00	226.18	56.55
30	382.26	14.46	51.40	12.85	559.15	40.77	124.26	31.06	861.76	95.00	226.18	56.55
31	386.85	14.63	52.01	13.00	579.62	42.26	128.81	32.20	861.76	95.00	226.18	56.55
32	393.89	14.89	52.96	13.24	620.92	45.28	137.98	34.50	861.76	95.00	226.18	56.55
33	393.89	14.89	52.96	13.24	641.75	46.79	142.61	35.65	861.76	95.00	226.18	56.55
34	393.89	14.89	52.96	13.24	651.41	47.50	144.76	36.19	861.76	95.00	226.18	56.55
35	393.89	14.89	52.96	13.24	651.41	47.50	144.76	36.19	861.76	95.00	226.18	56.55
36	393.89	14.89	52.96	13.24	651.41	47.50	144.76	36.19	861.76	95.00	226.18	56.55
37	393.89	14.89	52.96	13.24	651.41	47.50	144.76	36.19	861.76	95.00	226.18	56.55
38	393.89	14.89	52.96	13.24	651.41	47.50	144.76	36.19	861.76	95.00	226.18	56.55
39	395.83	14.97	53.22	13.31	651.41	47.50	144.76	36.19	861.76	95.00	226.18	56.55
40	419.77	15.87	56.44	14.11	651.41	47.50	144.76	36.19	861.76	95.00	226.18	56.55
41	446.83	16.90	60.08	15.02	651.41	47.50	144.76	36.19	861.76	95.00	226.18	56.55
42	474.46	17.94	63.79	15.95	651.41	47.50	144.76	36.19	861.76	95.00	226.18	56.55
43	490.23	18.54	65.91	16.48	651.41	47.50	144.76	36.19	861.76	95.00	226.18	56.55
44	490.23	18.54	65.91	16.48	651.41	47.50	144.76	36.19	861.76	95.00	226.18	56.55
45	488.44	21.75	94.92	23.73	698.91	58.81	189.99	47.50	904.73	106.31	271.42	67.85
46	514.23	22.90	99.93	24.98	698.91	58.81	189.99	47.50	904.73	106.31	271.42	67.85
47	540.53	24.07	105.04	26.26	698.91	58.81	189.99	47.50	904.73	106.31	271.42	67.85
48	558.67	24.88	108.57	27.14	698.91	58.81	189.99	47.50	904.73	106.31	271.42	67.85
49	558.67	24.88	108.57	27.14	698.91	58.81	189.99	47.50	904.73	106.31	271.42	67.85
50	567.72	29.40	117.62	29.40	717.00	63.33	199.04	49.76	922.83	110.83	289.51	72.38
51	583.55	31.67	126.66	31.67	744.14	70.12	217.14	54.28	949.97	117.62	298.56	74.64
52	603.91	38.45	135.71	33.93	773.55	76.90	226.18	56.55	981.63	124.40	316.66	79.16
53	624.26	42.97	144.76	36.19	805.21	85.95	244.28	61.07	1015.56	133.45	325.70	81.43
54	646.88	47.50	153.80	38.45	839.14	92.73	262.37	65.59	1051.75	140.23	343.80	85.95
55	669.50	54.28	171.90	42.97	877.59	101.78	271.42	67.85	1087.94	149.28	361.89	90.47
56	694.38	58.81	180.95	45.24	916.04	110.83	289.51	72.38	1128.65	158.33	370.94	92.73
57	719.26	65.59	189.99	47.50	954.49	119.88	307.61	76.90	1171.63	169.64	389.03	97.26
58	748.67	72.38	208.09	52.02	999.73	131.19	325.70	81.43	1219.13	178.68	407.13	101.78
59	784.85	81.43	217.14	54.28	1054.01	144.76	343.80	85.95	1273.41	192.26	425.22	106.31
60	827.83	90.47	235.23	58.81	1115.08	158.33	361.89	90.47	1339.00	205.83	452.37	113.09
61	875.33	101.78	253.32	63.33	1182.94	174.16	389.03	97.26	1411.38	223.92	470.46	117.62
62	929.61	113.09	271.42	67.85	1259.84	192.26	416.18	104.04	1490.55	242.02	497.60	124.40
63	988.42	126.66	289.51	72.38	1343.53	210.35	443.32	110.83	1578.76	260.11	524.74	131.19
64	1051.75	142.50	307.61	76.90	1434.00	230.71	470.46	117.62	1671.49	282.73	551.89	137.97
65	1119.61	158.33	334.75	83.69	1531.26	253.32	497.60	124.40	1773.27	305.35	579.03	144.76
66	1194.25	174.16	352.85	88.21	1635.30	278.20	524.74	131.19	1881.84	327.97	606.17	151.54
67	1271.15	192.26	379.99	95.00	1743.87	303.09	551.89	137.97	1997.19	355.11	642.36	160.59
68	1368.41	214.87	407.13	101.78	1877.32	332.49	588.08	147.02	2137.43	384.51	678.55	169.64
69	1492.81	242.02	434.27	108.57	2044.69	370.94	633.31	158.33	2309.33	422.96	714.74	178.68
70	1636.20	275.33	469.42	117.36	2234.26	413.00	677.05	169.26	2502.82	464.91	758.29	189.57
71	1730.32	297.81	486.92	121.73	2354.19	441.28	695.61	173.90	2619.39	491.27	782.56	195.64
72	1821.48	319.96	510.27	127.57	2465.59	468.44	719.39	179.85	2727.00	516.54	803.04	200.76
73	1910.82	341.58	530.45	132.61	2571.88	490.26	739.41	184.85	2825.04	534.47	819.79	204.95
74	1978.44	356.61	546.30	136.57	2689.34	510.88	763.43	190.86	2934.17	547.51	840.54	210.13
75	2048.24	376.13	556.18	139.04	2820.28	539.31	790.49	197.62	3058.54	570.71	864.37	216.09
76	2128.37	397.92	575.14	143.79	2973.17	577.67	826.76	206.69	3206.36	607.71	890.36	222.59
77	2217.25	427.18	588.35	147.09	3150.89	629.17	856.88	214.22	3383.66	667.96	924.35	231.09
78	2385.70	475.34	625.76	156.44	3392.75	701.00	904.30	226.08	3617.21	747.44	966.32	241.58
79	2620.79	537.71	677.66	169.42	3577.96	762.54	932.85	233.21	3807.90	813.35	998.69	249.67
80	2874.18	604.26	732.61	183.15	3753.88	817.69	969.12	242.28	3986.07	873.94	1026.80	256.70
81	3204.43	687.90	807.60	201.90	4169.22	924.41	1061.41	265.35	4411.50	983.54	1124.87	281.22
82	3551.98	774.43	894.13	223.53	4600.42	1032.57	1159.48	289.87	4852.79	1094.58	1222.93	305.73
83	3909.63	860.96	980.65	245.16	5041.71	1139.29	1263.31	315.83	5299.86	1204.18	1326.77	331.69
84	4277.38	948.93	1067.18	266.80	5490.22	1247.45	1372.91	343.23	5752.69	1313.79	1436.37	359.09
85+		1225.82	1372.91	343.23								

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

Age 85+ rates are for inflation additions only

Appendix B3

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

LTC-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filin

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	GPO Inflation with 2016 Shared Cost				1.6% Simple Inflation or 5.0% Simple Inflation with 2016 Shared Cost				1.6% Compound Inflation or 5.0% Compound Inflation with 2016 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	393.96	22.22	71.09	17.77	619.18	64.35	160.01	40.00	1196.51	174.16	352.85	88.21
30	440.23	24.82	79.44	19.86	664.28	69.04	171.67	42.92	1196.51	174.16	352.85	88.21
31	440.23	24.82	79.44	19.86	709.86	73.78	183.45	45.86	1196.51	174.16	352.85	88.21
32	440.23	24.82	79.44	19.86	732.83	76.17	189.38	47.35	1196.51	174.16	352.85	88.21
33	440.23	24.82	79.44	19.86	779.13	80.98	201.35	50.34	1196.51	174.16	352.85	88.21
34	440.23	24.82	79.44	19.86	805.21	83.69	208.09	52.02	1196.51	174.16	352.85	88.21
35	440.23	24.82	79.44	19.86	805.21	83.69	208.09	52.02	1196.51	174.16	352.85	88.21
36	440.23	24.82	79.44	19.86	805.21	83.69	208.09	52.02	1196.51	174.16	352.85	88.21
37	440.23	24.82	79.44	19.86	805.21	83.69	208.09	52.02	1196.51	174.16	352.85	88.21
38	440.23	24.82	79.44	19.86	805.21	83.69	208.09	52.02	1196.51	174.16	352.85	88.21
39	458.67	25.86	82.77	20.69	805.21	83.69	208.09	52.02	1196.51	174.16	352.85	88.21
40	485.01	27.35	87.52	21.88	805.21	83.69	208.09	52.02	1196.51	174.16	352.85	88.21
41	513.02	28.93	92.57	23.14	805.21	83.69	208.09	52.02	1196.51	174.16	352.85	88.21
42	541.41	30.53	97.70	24.42	805.21	83.69	208.09	52.02	1196.51	174.16	352.85	88.21
43	562.82	31.74	101.56	25.39	805.21	83.69	208.09	52.02	1196.51	174.16	352.85	88.21
44	562.82	31.74	101.56	25.39	805.21	83.69	208.09	52.02	1196.51	174.16	352.85	88.21
45	568.41	41.74	135.15	33.79	895.68	106.31	271.42	67.85	1286.98	196.78	416.18	104.04
46	595.14	43.70	141.50	35.38	895.68	106.31	271.42	67.85	1286.98	196.78	416.18	104.04
47	622.22	45.69	147.94	36.98	895.68	106.31	271.42	67.85	1286.98	196.78	416.18	104.04
48	646.88	47.50	153.80	38.45	895.68	106.31	271.42	67.85	1286.98	196.78	416.18	104.04
49	646.88	47.50	153.80	38.45	895.68	106.31	271.42	67.85	1286.98	196.78	416.18	104.04
50	664.98	52.02	171.90	42.97	931.87	115.35	298.56	74.64	1323.17	203.56	443.32	110.83
51	694.38	58.81	180.95	45.24	979.37	126.66	316.66	79.16	1375.19	217.14	461.41	115.35
52	726.05	65.59	189.99	47.50	1033.66	137.97	343.80	85.95	1429.48	228.44	479.51	119.88
53	759.97	74.64	208.09	52.02	1087.94	151.54	361.89	90.47	1490.55	242.02	497.60	124.40
54	797.38	83.58	225.89	56.47	1149.01	167.38	379.99	95.00	1556.14	257.85	524.74	131.19
55	819.55	90.82	230.36	57.59	1212.34	180.95	407.13	101.78	1623.99	273.68	542.84	135.71
56	874.47	103.67	252.42	63.11	1277.93	196.78	425.22	106.31	1696.37	289.51	569.98	142.50
57	910.22	111.82	268.37	67.09	1348.05	214.87	452.37	113.09	1771.01	307.61	588.08	147.02
58	954.38	122.36	284.76	71.19	1424.95	232.97	470.46	117.62	1854.70	327.97	615.22	153.80
59	1014.87	138.29	303.34	75.84	1515.43	253.32	506.65	126.66	1954.22	350.58	642.36	160.59
60	1072.01	152.51	318.29	79.57	1621.73	278.20	533.79	133.45	2069.57	375.46	678.55	169.64
61	1137.37	168.74	341.87	85.47	1737.08	305.35	560.93	140.23	2196.24	404.87	705.69	176.42
62	1216.35	187.80	358.14	89.53	1868.27	334.75	597.12	149.28	2336.47	436.53	741.88	185.47
63	1281.06	203.17	376.40	94.10	2008.50	368.68	633.31	158.33	2490.27	472.72	778.07	194.52
64	1372.72	225.94	400.73	100.18	2162.31	402.61	669.50	167.38	2657.65	508.91	823.31	205.83
65	1459.72	246.80	421.89	105.47	2325.16	441.06	714.74	178.68	2836.33	549.62	859.49	214.87
66	1569.01	272.05	455.52	113.88	2499.32	481.77	750.93	187.73	3024.07	592.60	904.73	226.18
67	1703.73	301.03	486.78	121.69	2682.53	524.74	796.16	199.04	3225.37	637.84	940.92	235.23
68	1853.93	336.11	522.36	130.59	2906.45	574.50	841.40	210.35	3467.38	692.12	995.20	248.80
69	2000.18	371.49	545.70	136.42	3189.18	640.10	895.68	223.92	3772.73	759.97	1049.49	262.37
70	2168.24	411.04	575.46	143.86	3507.11	710.90	956.90	239.22	4111.94	832.77	1110.36	277.59
71	2308.10	445.39	601.77	150.44	3714.98	760.82	982.54	245.64	4321.46	880.38	1139.06	284.76
72	2457.69	479.64	621.62	155.40	3910.65	803.04	1012.17	253.04	4515.02	922.24	1162.74	290.68
73	2603.11	511.36	652.17	163.04	4098.93	841.89	1036.79	259.20	4699.70	954.41	1181.46	295.36
74	2768.72	545.52	679.66	169.92	4306.80	881.02	1064.17	266.04	4902.50	983.20	1210.68	302.67
75	2953.02	587.85	710.24	177.56	4541.64	929.01	1100.78	275.19	5136.35	1025.05	1241.15	310.29
76	3116.98	628.30	739.57	184.89	4766.42	984.10	1127.69	281.92	5343.72	1075.38	1256.94	314.23
77	3273.81	674.16	757.27	189.32	4914.53	1036.09	1135.00	283.75	5491.78	1137.18	1261.73	315.43
78	3553.62	751.18	803.25	200.81	5241.95	1134.40	1177.55	294.39	5842.83	1255.66	1304.90	326.23
79	3943.28	853.99	878.89	219.72	5717.75	1269.45	1253.04	313.26	6359.84	1411.48	1383.16	345.79
80	4368.23	966.23	957.58	239.39	6222.82	1411.85	1332.53	333.13	6909.28	1571.93	1465.21	366.30
81	4891.73	1100.35	1055.64	263.91	6971.29	1607.98	1465.21	366.30	7722.65	1789.69	1603.66	400.91
82	5442.63	1238.80	1165.25	291.31	7755.82	1808.44	1603.66	400.91	8570.62	2008.90	1753.64	438.41
83	6010.83	1380.13	1274.85	318.71	8560.53	2008.90	1747.87	436.97	9435.91	2226.66	1903.62	475.91
84	6597.78	1521.45	1395.99	349.00	9385.43	2210.80	1897.85	474.46	10321.38	2442.98	2059.37	514.84
85+		1969.96	1794.02	448.50								

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

Appendix B3

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

LTC-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	GPO Inflation with 2016 Shared Cost				1.6% Simple Inflation or 5.0% Simple Inflation with 2016 Shared Cost				1.6% Compound Inflation or 5.0% Compound Inflation with 2016 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	379.15	19.25	53.32	13.33	577.43	53.92	118.27	29.57	1087.94	149.28	271.42	67.85
30	423.68	21.51	59.58	14.89	619.50	57.84	126.89	31.72	1087.94	149.28	271.42	67.85
31	423.68	21.51	59.58	14.89	662.01	61.81	135.59	33.90	1087.94	149.28	271.42	67.85
32	423.68	21.51	59.58	14.89	683.43	63.81	139.98	34.99	1087.94	149.28	271.42	67.85
33	423.68	21.51	59.58	14.89	726.61	67.85	148.82	37.21	1087.94	149.28	271.42	67.85
34	423.68	21.51	59.58	14.89	750.93	70.12	153.80	38.45	1087.94	149.28	271.42	67.85
35	423.68	21.51	59.58	14.89	750.93	70.12	153.80	38.45	1087.94	149.28	271.42	67.85
36	423.68	21.51	59.58	14.89	750.93	70.12	153.80	38.45	1087.94	149.28	271.42	67.85
37	423.68	21.51	59.58	14.89	750.93	70.12	153.80	38.45	1087.94	149.28	271.42	67.85
38	423.68	21.51	59.58	14.89	750.93	70.12	153.80	38.45	1087.94	149.28	271.42	67.85
39	441.43	22.42	62.08	15.52	750.93	70.12	153.80	38.45	1087.94	149.28	271.42	67.85
40	466.77	23.70	65.64	16.41	750.93	70.12	153.80	38.45	1087.94	149.28	271.42	67.85
41	493.73	25.07	69.43	17.36	750.93	70.12	153.80	38.45	1087.94	149.28	271.42	67.85
42	521.06	26.46	73.27	18.32	750.93	70.12	153.80	38.45	1087.94	149.28	271.42	67.85
43	541.66	27.51	76.17	19.04	750.93	70.12	153.80	38.45	1087.94	149.28	271.42	67.85
44	541.66	27.51	76.17	19.04	750.93	70.12	153.80	38.45	1087.94	149.28	271.42	67.85
45	538.60	33.79	95.40	23.85	825.57	90.47	199.04	49.76	1164.84	167.38	316.66	79.16
46	563.93	35.38	99.88	24.97	825.57	90.47	199.04	49.76	1164.84	167.38	316.66	79.16
47	589.58	36.98	104.43	26.11	825.57	90.47	199.04	49.76	1164.84	167.38	316.66	79.16
48	612.96	38.45	108.57	27.14	825.57	90.47	199.04	49.76	1164.84	167.38	316.66	79.16
49	612.96	38.45	108.57	27.14	825.57	90.47	199.04	49.76	1164.84	167.38	316.66	79.16
50	628.79	42.97	117.62	29.40	857.23	97.26	226.18	56.55	1194.25	174.16	334.75	83.69
51	653.67	49.76	126.66	31.67	897.95	106.31	235.23	58.81	1237.22	183.21	352.85	88.21
52	680.81	56.55	144.76	36.19	940.92	117.62	253.32	63.33	1284.72	194.52	361.89	90.47
53	707.95	63.33	153.80	38.45	988.42	128.92	271.42	67.85	1336.74	208.09	379.99	95.00
54	738.65	70.02	162.64	40.66	1040.44	140.23	280.47	70.12	1391.02	219.40	398.08	99.52
55	757.53	77.53	168.34	42.09	1094.73	153.80	298.56	74.64	1449.83	232.97	416.18	104.04
56	804.60	85.64	180.30	45.08	1151.27	167.38	316.66	79.16	1510.90	246.54	434.27	108.57
57	834.18	93.93	196.80	49.20	1210.08	180.95	334.75	83.69	1576.49	262.37	452.37	113.09
58	872.07	104.56	204.67	51.17	1275.67	196.78	352.85	88.21	1648.87	280.47	470.46	117.62
59	921.19	115.98	223.05	55.76	1352.57	214.87	379.99	95.00	1732.56	298.56	497.60	124.40
60	970.34	128.20	238.72	59.68	1440.78	235.23	407.13	101.78	1829.82	321.18	515.70	128.92
61	1025.60	140.25	254.21	63.55	1540.31	257.85	425.22	106.31	1938.39	346.06	542.84	135.71
62	1089.70	157.23	270.79	67.70	1651.14	284.99	452.37	113.09	2058.26	373.20	579.03	144.76
63	1142.04	171.09	282.30	70.58	1771.01	312.13	488.56	122.14	2187.19	402.61	606.17	151.54
64	1219.25	189.71	306.94	76.74	1899.94	341.54	515.70	128.92	2329.68	434.27	633.31	158.33
65	1293.08	206.72	320.63	80.16	2037.91	373.20	542.84	135.71	2481.23	468.20	669.50	167.38
66	1385.54	227.76	345.86	86.46	2187.19	407.13	579.03	144.76	2641.82	504.39	705.69	176.42
67	1500.90	254.06	367.22	91.80	2343.25	443.32	615.22	153.80	2813.72	542.84	741.88	185.47
68	1627.01	282.59	393.91	98.48	2530.99	486.29	651.41	162.85	3019.54	588.08	778.07	194.52
69	1748.32	310.63	419.77	104.94	2768.48	540.58	696.64	174.16	3275.13	644.62	832.35	208.09
70	1884.62	343.22	443.92	110.98	3033.18	600.32	749.27	187.32	3559.02	706.39	884.68	221.17
71	1997.32	372.15	467.16	116.79	3204.14	639.09	773.86	193.47	3730.19	745.60	904.29	226.07
72	2120.02	400.98	483.48	120.87	3364.83	675.48	803.04	200.76	3887.64	780.04	928.52	232.13
73	2238.12	426.13	503.95	125.99	3514.23	705.26	819.79	204.95	4034.63	801.70	948.38	237.09
74	2368.08	452.51	529.42	132.35	3676.39	734.51	848.25	212.06	4189.20	819.33	971.63	242.91
75	2513.43	484.41	558.54	139.63	3860.11	770.18	879.15	219.79	4368.02	845.90	997.35	249.34
76	2642.48	517.04	582.49	145.62	4037.97	816.00	903.55	225.89	4530.21	890.33	1019.51	254.88
77	2767.42	555.64	603.35	150.84	4155.71	862.60	914.48	228.62	4650.62	951.15	1022.33	255.58
78	2992.84	618.80	642.60	160.65	4420.44	946.36	955.60	238.90	4934.94	1057.16	1064.85	266.21
79	3301.69	701.65	703.11	175.78	4794.38	1054.64	1020.33	255.08	5341.84	1181.94	1132.76	283.19
80	3634.19	788.85	767.22	191.80	5181.60	1163.80	1084.49	271.12	5762.78	1303.69	1199.86	299.96
81	4042.31	892.68	847.98	211.99	5762.78	1313.79	1194.09	298.52	6391.55	1468.10	1315.23	328.81
82	4469.18	999.40	934.51	233.63	6367.04	1466.65	1309.46	327.37	7041.96	1632.50	1442.14	360.53
83	4907.59	1106.12	1026.80	256.70	6981.39	1618.08	1430.60	357.65	7699.57	1795.46	1563.28	390.82
84	5354.66	1212.84	1124.87	281.22	7605.83	1769.50	1551.74	387.93	8364.40	1956.98	1690.19	422.55
85+		1547.41	1442.14	360.53								

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

Appendix B4

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

LTC-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	0.8% Simple Inflation or 4.5% Simple Inflation with 2016 Shared Cost				0.8% Compound Inflation or 4.5% Compound Inflation with 2016 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	441.88	26.48	119.16	29.79	564.57	52.72	190.46	47.61
30	441.88	26.48	119.16	29.79	564.57	52.72	190.46	47.61
31	441.88	26.48	119.16	29.79	564.57	52.72	190.46	47.61
32	441.88	26.48	119.16	29.79	564.57	52.72	190.46	47.61
33	441.88	26.48	119.16	29.79	564.57	52.72	190.46	47.61
34	441.88	26.48	119.16	29.79	564.57	52.72	190.46	47.61
35	441.88	26.48	119.16	29.79	564.57	52.72	190.46	47.61
36	441.96	26.48	119.18	29.80	564.57	52.72	190.46	47.61
37	445.04	26.67	120.01	30.00	564.57	52.72	190.46	47.61
38	446.57	26.76	120.42	30.11	564.57	52.72	190.46	47.61
39	448.11	26.85	120.84	30.21	564.57	52.72	190.46	47.61
40	449.65	26.95	121.25	30.31	564.57	52.72	190.46	47.61
41	451.38	27.05	121.72	30.43	564.57	52.72	190.46	47.61
42	453.12	27.15	122.19	30.55	564.57	52.72	190.46	47.61
43	454.04	27.21	122.44	30.61	564.57	52.72	190.46	47.61
44	454.04	27.21	122.44	30.61	564.57	52.72	190.46	47.61
45	478.02	33.90	162.73	40.68	588.38	57.82	224.47	56.12
46	479.54	34.01	163.25	40.81	588.38	57.82	224.47	56.12
47	479.54	34.01	163.25	40.81	588.38	57.82	224.47	56.12
48	479.54	34.01	163.25	40.81	588.38	57.82	224.47	56.12
49	479.54	34.01	163.25	40.81	588.38	57.82	224.47	56.12
50	489.75	35.71	176.85	44.21	596.88	61.22	244.87	61.22
51	505.05	40.81	190.46	47.61	612.18	64.62	251.68	62.92
52	522.06	44.21	204.06	51.02	629.19	68.02	265.28	66.32
53	539.06	47.61	217.67	54.42	646.19	73.12	278.88	69.72
54	557.77	52.72	224.47	56.12	666.60	76.52	285.69	71.42
55	578.17	57.82	238.07	59.52	687.01	81.62	299.29	74.82
56	598.58	62.92	251.68	62.92	709.11	86.73	312.89	78.22
57	620.69	68.02	265.28	66.32	731.22	91.83	326.50	81.62
58	646.19	73.12	285.69	71.42	756.73	98.63	340.10	85.03
59	675.10	79.92	299.29	74.82	787.34	105.43	360.51	90.13
60	709.11	88.43	312.89	78.22	821.35	112.23	374.11	93.53
61	748.22	96.93	333.30	83.32	860.46	120.74	394.52	98.63
62	789.04	107.13	353.71	88.43	904.67	130.94	414.92	103.73
63	836.65	117.34	374.11	93.53	950.59	141.14	435.33	108.83
64	885.97	129.24	394.52	98.63	1003.30	153.05	455.74	113.93
65	939.43	141.00	421.30	105.33	1056.65	164.78	475.66	118.92
66	996.50	153.05	442.13	110.53	1117.24	178.55	503.35	125.84
67	1057.72	166.65	469.34	117.34	1180.15	192.16	523.76	130.94
68	1130.84	183.66	496.55	124.14	1254.98	209.16	550.97	137.74
69	1224.37	204.06	530.56	132.64	1348.50	229.57	584.98	146.24
70	1331.21	227.82	564.45	141.11	1457.02	253.32	618.85	154.71
71	1443.32	252.41	603.08	150.77	1570.38	276.13	657.29	164.32
72	1557.59	276.75	641.26	160.32	1686.25	300.45	695.43	173.86
73	1652.79	297.80	668.39	167.10	1807.98	322.91	733.28	183.32
74	1761.00	319.45	700.51	175.13	1933.55	346.11	772.09	193.02
75	1884.38	344.78	743.58	185.90	2047.98	368.67	812.05	203.01
76	2023.26	376.64	784.40	196.10	2180.19	399.28	849.26	212.32
77	2180.92	417.59	829.08	207.27	2329.92	440.34	889.94	222.49
78	2368.48	468.01	885.19	221.30	2509.83	493.52	941.75	235.44
79	2583.43	527.26	951.71	237.93	2716.73	553.38	1003.46	250.87
80	2816.49	589.83	1021.03	255.26	2937.63	617.23	1067.18	266.80
81	3116.46	667.71	1113.33	278.33	3240.48	696.55	1159.48	289.87
82	3433.73	747.03	1211.40	302.85	3557.75	777.31	1257.54	314.39
83	3759.65	826.34	1315.23	328.81	3883.68	858.07	1361.38	340.34
84	4095.67	907.10	1424.83	356.21	4218.25	938.83	1470.98	367.75
85+								

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

Appendix B4

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

LTC-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	0.8% Simple Inflation or 4.5% Simple Inflation with 2016 Shared Cost				0.8% Compound Inflation or 4.5% Compound Inflation with 2016 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	420.37	21.51	86.06	21.51	522.06	42.51	136.04	34.01
30	420.37	21.51	86.06	21.51	522.06	42.51	136.04	34.01
31	420.37	21.51	86.06	21.51	522.06	42.51	136.04	34.01
32	420.37	21.51	86.06	21.51	522.06	42.51	136.04	34.01
33	420.37	21.51	86.06	21.51	522.06	42.51	136.04	34.01
34	420.37	21.51	86.06	21.51	522.06	42.51	136.04	34.01
35	420.37	21.51	86.06	21.51	522.06	42.51	136.04	34.01
36	420.44	21.52	86.07	21.52	522.06	42.51	136.04	34.01
37	423.37	21.67	86.67	21.67	522.06	42.51	136.04	34.01
38	424.83	21.74	86.97	21.74	522.06	42.51	136.04	34.01
39	426.29	21.82	87.27	21.82	522.06	42.51	136.04	34.01
40	427.76	21.89	87.57	21.89	522.06	42.51	136.04	34.01
41	429.40	21.98	87.91	21.98	522.06	42.51	136.04	34.01
42	431.06	22.06	88.25	22.06	522.06	42.51	136.04	34.01
43	431.93	22.11	88.43	22.11	522.06	42.51	136.04	34.01
44	431.93	22.11	88.43	22.11	522.06	42.51	136.04	34.01
45	449.21	27.12	115.27	28.82	540.76	47.61	163.25	40.81
46	450.64	27.21	115.63	28.91	540.76	47.61	163.25	40.81
47	450.64	27.21	115.63	28.91	540.76	47.61	163.25	40.81
48	450.64	27.21	115.63	28.91	540.76	47.61	163.25	40.81
49	450.64	27.21	115.63	28.91	540.76	47.61	163.25	40.81
50	459.14	28.91	129.24	32.31	547.56	49.31	170.05	42.51
51	471.04	32.31	136.04	34.01	559.47	52.72	183.66	45.91
52	484.65	35.71	142.84	35.71	573.07	56.12	190.46	47.61
53	498.25	39.11	149.64	37.41	588.38	59.52	197.26	49.31
54	513.55	42.51	163.25	40.81	603.68	62.92	204.06	51.02
55	530.56	45.91	170.05	42.51	620.69	66.32	217.67	54.42
56	547.56	51.02	176.85	44.21	637.69	69.72	224.47	56.12
57	566.27	54.42	190.46	47.61	656.40	74.82	238.07	59.52
58	586.68	59.52	204.06	51.02	678.50	79.92	244.87	61.22
59	610.48	64.62	210.86	52.72	702.31	85.03	258.48	64.62
60	637.69	71.42	224.47	56.12	731.22	91.83	272.08	68.02
61	670.00	78.22	238.07	59.52	763.53	98.63	285.69	71.42
62	704.01	86.73	251.68	62.92	799.24	107.13	299.29	74.82
63	743.12	95.23	272.08	68.02	838.35	115.63	312.89	78.22
64	783.94	103.73	285.69	71.42	880.86	124.14	333.30	83.32
65	827.31	113.82	305.78	76.45	925.84	134.20	346.55	86.64
66	875.76	124.14	319.70	79.92	976.09	146.24	367.31	91.83
67	926.78	136.04	340.10	85.03	1028.81	156.45	387.72	96.93
68	986.30	149.64	360.51	90.13	1090.03	170.05	408.12	102.03
69	1062.82	166.65	387.72	96.93	1168.25	187.06	435.33	108.83
70	1151.00	185.32	414.84	103.71	1258.11	205.72	462.44	115.61
71	1243.43	204.98	447.23	111.81	1350.15	225.31	487.88	121.97
72	1336.52	224.44	472.51	118.13	1444.88	244.75	519.89	129.97
73	1414.55	241.55	496.33	124.08	1545.61	264.05	551.64	137.91
74	1501.56	259.45	525.38	131.35	1647.35	281.21	585.72	146.43
75	1599.98	279.64	559.28	139.82	1739.40	298.83	610.66	152.66
76	1713.55	305.05	591.42	147.85	1845.87	324.81	640.11	160.03
77	1841.05	338.34	627.91	156.98	1968.38	358.45	673.64	168.41
78	1991.67	379.79	669.87	167.47	2112.91	402.96	718.39	179.60
79	2164.86	427.39	722.60	180.65	2278.45	450.08	767.35	191.84
80	2352.13	477.35	778.75	194.69	2454.52	500.42	813.37	203.34
81	2592.96	539.36	853.75	213.44	2698.24	563.88	888.36	222.09
82	2846.78	601.37	928.74	232.18	2953.50	627.33	969.12	242.28
83	3107.81	664.83	1009.50	252.37	3214.52	690.78	1044.11	261.03
84	3376.04	728.28	1090.26	272.56	3481.32	754.24	1130.64	282.66
85+								

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

Appendix B4

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

LTC-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	0.8% Simple Inflation or 4.5% Simple Inflation with 2016 Shared Cost				0.8% Compound Inflation or 4.5% Compound Inflation with 2016 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	470.02	33.10	132.40	33.10	622.39	66.32	210.86	52.72
30	470.02	33.10	132.40	33.10	622.39	66.32	210.86	52.72
31	470.02	33.10	132.40	33.10	622.39	66.32	210.86	52.72
32	470.02	33.10	132.40	33.10	622.39	66.32	210.86	52.72
33	470.02	33.10	132.40	33.10	622.39	66.32	210.86	52.72
34	470.02	33.10	132.40	33.10	622.39	66.32	210.86	52.72
35	470.97	33.17	132.67	33.17	622.39	66.32	210.86	52.72
36	474.05	33.38	133.54	33.38	622.39	66.32	210.86	52.72
37	475.59	33.49	133.97	33.49	622.39	66.32	210.86	52.72
38	477.14	33.60	134.40	33.60	622.39	66.32	210.86	52.72
39	480.22	33.82	135.27	33.82	622.39	66.32	210.86	52.72
40	481.76	33.93	135.71	33.93	622.39	66.32	210.86	52.72
41	482.94	34.01	136.04	34.01	622.39	66.32	210.86	52.72
42	482.94	34.01	136.04	34.01	622.39	66.32	210.86	52.72
43	482.94	34.01	136.04	34.01	622.39	66.32	210.86	52.72
44	482.94	34.01	136.04	34.01	622.39	66.32	210.86	52.72
45	515.25	42.51	176.85	44.21	653.00	73.12	251.68	62.92
46	515.25	42.51	176.85	44.21	653.00	73.12	251.68	62.92
47	515.25	42.51	176.85	44.21	653.00	73.12	251.68	62.92
48	515.25	42.51	176.85	44.21	653.00	73.12	251.68	62.92
49	515.25	42.51	176.85	44.21	653.00	73.12	251.68	62.92
50	527.16	45.91	197.26	49.31	664.90	76.52	265.28	66.32
51	547.56	49.31	210.86	52.72	685.31	81.62	278.88	69.72
52	567.97	54.42	224.47	56.12	705.71	86.73	292.49	73.12
53	590.08	59.52	231.27	57.82	727.82	91.83	306.09	76.52
54	613.88	66.32	244.87	61.22	753.33	96.93	319.70	79.92
55	639.39	71.42	265.28	66.32	778.83	103.73	333.30	83.32
56	664.90	78.22	278.88	69.72	806.04	108.83	346.90	86.73
57	693.81	85.03	292.49	73.12	834.95	115.63	360.51	90.13
58	724.42	91.83	306.09	76.52	867.26	124.14	374.11	93.53
59	761.83	100.33	326.50	81.62	904.67	132.64	394.52	98.63
60	804.34	110.53	346.90	86.73	948.88	142.84	414.92	103.73
61	851.96	122.44	367.31	91.83	998.20	153.05	435.33	108.83
62	904.67	134.34	387.72	96.93	1052.62	164.95	455.74	113.93
63	962.49	147.94	408.12	102.03	1112.13	178.55	476.14	119.04
64	1025.41	161.55	435.33	108.83	1176.75	193.86	503.35	125.84
65	1091.73	176.85	462.54	115.63	1246.47	209.16	523.76	130.94
66	1163.15	193.86	482.94	120.74	1321.30	226.17	550.97	137.74
67	1239.67	210.86	510.15	127.54	1399.52	243.17	578.17	144.54
68	1331.50	231.27	544.16	136.04	1494.75	263.58	605.38	151.35
69	1448.83	256.78	578.17	144.54	1613.78	290.79	646.19	161.55
70	1582.83	287.32	618.85	154.71	1751.15	319.63	686.86	171.71
71	1724.54	318.48	657.29	164.32	1893.94	350.67	725.05	181.26
72	1868.55	349.40	702.18	175.55	2039.03	381.47	762.95	190.74
73	2023.25	381.78	746.74	186.68	2194.80	410.37	807.28	201.82
74	2198.57	415.58	797.65	199.41	2369.49	440.72	857.98	214.49
75	2400.94	457.48	854.85	213.71	2571.24	480.86	914.96	228.74
76	2633.38	509.04	918.27	229.57	2806.39	532.33	978.16	244.54
77	2811.88	557.24	957.10	239.27	3025.35	591.07	1035.59	258.90
78	3018.85	616.79	1010.42	252.60	3221.59	654.02	1076.47	269.12
79	3255.14	685.13	1065.10	266.28	3444.26	724.63	1124.53	281.13
80	3502.95	755.68	1124.87	281.22	3674.57	794.62	1176.78	294.20
81	3895.21	856.63	1228.70	307.18	4072.60	899.89	1286.39	321.60
82	4307.66	961.91	1338.30	334.58	4489.37	1006.61	1395.99	349.00
83	4733.10	1065.74	1453.67	363.42	4916.25	1111.89	1511.36	377.84
84	5170.06	1171.02	1574.81	393.70	5354.66	1218.61	1632.50	408.12
85+								

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

Appendix B4

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

LTC-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	0.8% Simple Inflation or 4.5% Simple Inflation with 2016 Shared Cost				0.8% Compound Inflation or 4.5% Compound Inflation with 2016 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	443.54	26.48	92.68	23.17	574.77	54.42	156.45	39.11
30	443.54	26.48	92.68	23.17	574.77	54.42	156.45	39.11
31	443.54	26.48	92.68	23.17	574.77	54.42	156.45	39.11
32	443.54	26.48	92.68	23.17	574.77	54.42	156.45	39.11
33	443.54	26.48	92.68	23.17	574.77	54.42	156.45	39.11
34	443.54	26.48	92.68	23.17	574.77	54.42	156.45	39.11
35	444.43	26.53	92.87	23.22	574.77	54.42	156.45	39.11
36	447.34	26.71	93.47	23.37	574.77	54.42	156.45	39.11
37	448.80	26.79	93.78	23.44	574.77	54.42	156.45	39.11
38	450.26	26.88	94.08	23.52	574.77	54.42	156.45	39.11
39	453.17	27.05	94.69	23.67	574.77	54.42	156.45	39.11
40	454.62	27.14	95.00	23.75	574.77	54.42	156.45	39.11
41	455.74	27.21	95.23	23.81	574.77	54.42	156.45	39.11
42	455.74	27.21	95.23	23.81	574.77	54.42	156.45	39.11
43	455.74	27.21	95.23	23.81	574.77	54.42	156.45	39.11
44	455.74	27.21	95.23	23.81	574.77	54.42	156.45	39.11
45	481.24	34.01	129.24	32.31	598.58	61.22	183.66	45.91
46	481.24	34.01	129.24	32.31	598.58	61.22	183.66	45.91
47	481.24	34.01	129.24	32.31	598.58	61.22	183.66	45.91
48	481.24	34.01	129.24	32.31	598.58	61.22	183.66	45.91
49	481.24	34.01	129.24	32.31	598.58	61.22	183.66	45.91
50	491.45	37.41	142.84	35.71	607.08	62.92	197.26	49.31
51	506.75	40.81	149.64	37.41	622.39	66.32	204.06	51.02
52	523.76	44.21	156.45	39.11	641.09	71.42	210.86	52.72
53	542.46	49.31	170.05	42.51	659.80	74.82	224.47	56.12
54	562.87	54.42	176.85	44.21	680.20	79.92	231.27	57.82
55	583.27	59.52	190.46	47.61	700.61	85.03	244.87	61.22
56	605.38	64.62	204.06	51.02	724.42	90.13	251.68	62.92
57	629.19	69.72	210.86	52.72	748.22	95.23	265.28	66.32
58	654.70	76.52	224.47	56.12	775.43	102.03	278.88	69.72
59	685.31	83.32	238.07	59.52	806.04	108.83	292.49	73.12
60	721.02	91.83	251.68	62.92	843.45	117.34	306.09	76.52
61	760.13	100.33	272.08	68.02	884.27	127.54	319.70	79.92
62	804.34	110.53	285.69	71.42	930.18	137.74	340.10	85.03
63	853.66	120.74	306.09	76.52	981.19	147.94	353.71	88.43
64	906.37	132.64	319.70	79.92	1035.61	159.85	374.11	93.53
65	962.49	146.24	340.10	85.03	1093.43	173.45	394.52	98.63
66	1022.01	159.85	360.51	90.13	1154.65	187.06	414.92	103.73
67	1084.93	173.45	380.91	95.23	1220.97	200.66	435.33	108.83
68	1163.15	190.46	408.12	102.03	1300.89	219.37	462.54	115.63
69	1260.08	212.56	435.33	108.83	1399.52	241.47	489.75	122.44
70	1370.32	238.02	469.24	117.31	1514.83	265.22	523.64	130.91
71	1487.37	262.58	501.44	125.36	1631.36	289.68	555.65	138.91
72	1608.61	288.64	533.39	133.35	1753.77	315.65	587.40	146.85
73	1735.66	314.50	571.83	142.96	1881.98	339.73	618.92	154.73
74	1878.50	341.85	609.97	152.49	2025.97	363.64	663.59	165.90
75	2045.31	375.67	654.50	163.62	2190.56	394.03	707.93	176.98
76	2235.79	417.55	711.99	178.00	2383.85	437.51	758.57	189.64
77	2381.51	457.67	745.12	186.28	2564.55	486.86	807.63	201.91
78	2549.28	508.31	787.26	196.81	2724.03	539.80	838.65	209.66
79	2739.04	562.47	831.74	207.93	2901.54	596.84	883.99	221.00
80	2934.75	618.68	876.82	219.20	3081.85	651.85	922.97	230.74
81	3249.14	699.44	963.35	240.84	3402.00	735.49	1009.50	252.37
82	3579.39	781.64	1049.88	262.47	3735.14	819.13	1101.79	275.45
83	3918.29	863.84	1142.17	285.54	4075.48	902.78	1194.09	298.52
84	4265.84	947.48	1240.24	310.06	4423.04	986.42	1286.39	321.60
85+								

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

Appendix B4

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

LTC-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	0.8% Simple Inflation or 4.5% Simple Inflation with 2016 Shared Cost				0.8% Compound Inflation or 4.5% Compound Inflation with 2016 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	511.46	41.79	140.40	35.10	705.71	85.03	231.27	57.82
30	513.09	41.92	140.85	35.21	705.71	85.03	231.27	57.82
31	514.72	42.05	141.30	35.32	705.71	85.03	231.27	57.82
32	517.98	42.32	142.19	35.55	705.71	85.03	231.27	57.82
33	519.60	42.45	142.64	35.66	705.71	85.03	231.27	57.82
34	520.36	42.51	142.84	35.71	705.71	85.03	231.27	57.82
35	520.36	42.51	142.84	35.71	705.71	85.03	231.27	57.82
36	520.36	42.51	142.84	35.71	705.71	85.03	231.27	57.82
37	520.36	42.51	142.84	35.71	705.71	85.03	231.27	57.82
38	520.36	42.51	142.84	35.71	705.71	85.03	231.27	57.82
39	520.36	42.51	142.84	35.71	705.71	85.03	231.27	57.82
40	520.36	42.51	142.84	35.71	705.71	85.03	231.27	57.82
41	520.36	42.51	142.84	35.71	705.71	85.03	231.27	57.82
42	520.36	42.51	142.84	35.71	705.71	85.03	231.27	57.82
43	520.36	42.51	142.84	35.71	705.71	85.03	231.27	57.82
44	520.36	42.51	142.84	35.71	705.71	85.03	231.27	57.82
45	562.87	54.42	190.46	47.61	746.52	95.23	272.08	68.02
46	562.87	54.42	190.46	47.61	746.52	95.23	272.08	68.02
47	562.87	54.42	190.46	47.61	746.52	95.23	272.08	68.02
48	562.87	54.42	190.46	47.61	746.52	95.23	272.08	68.02
49	562.87	54.42	190.46	47.61	746.52	95.23	272.08	68.02
50	581.57	57.82	210.86	52.72	763.53	100.33	292.49	73.12
51	605.38	64.62	224.47	56.12	787.34	105.43	299.29	74.82
52	632.59	69.72	238.07	59.52	814.54	112.23	312.89	78.22
53	661.50	76.52	251.68	62.92	845.15	119.04	326.50	81.62
54	692.11	85.03	265.28	66.32	877.46	125.84	340.10	85.03
55	724.42	91.83	278.88	69.72	911.47	134.34	360.51	90.13
56	758.43	100.33	292.49	73.12	945.48	142.84	374.11	93.53
57	794.14	108.83	312.89	78.22	982.89	151.35	387.72	96.93
58	834.95	119.04	326.50	81.62	1025.41	159.85	408.12	102.03
59	880.86	129.24	346.90	86.73	1074.72	171.75	428.53	107.13
60	936.98	142.84	367.31	91.83	1132.54	185.36	448.93	112.23
61	998.20	156.45	387.72	96.93	1195.46	198.96	469.34	117.34
62	1066.22	171.75	414.92	103.73	1266.88	215.96	489.75	122.44
63	1141.04	188.76	435.33	108.83	1345.10	232.97	516.96	129.24
64	1220.97	207.46	462.54	115.63	1428.43	251.68	544.16	136.04
65	1307.69	227.87	489.75	122.44	1518.56	272.08	571.37	142.84
66	1399.52	248.27	516.96	129.24	1615.48	294.19	598.58	149.64
67	1496.45	270.38	550.97	137.74	1717.52	316.29	625.79	156.45
68	1615.48	297.59	578.17	144.54	1839.95	343.50	659.80	164.95
69	1765.13	331.60	618.99	154.75	1996.40	377.51	693.81	173.45
70	1938.16	370.63	659.66	164.91	2174.48	416.54	741.26	185.32
71	2120.94	411.65	704.72	176.18	2359.80	457.39	779.26	194.81
72	2305.73	450.68	749.45	187.36	2548.79	496.25	823.72	205.93
73	2502.58	491.10	793.83	198.46	2748.13	533.14	874.56	218.64
74	2728.10	534.56	851.28	212.82	2974.44	573.10	925.01	231.25
75	2986.98	587.71	914.96	228.74	3235.76	622.77	988.43	247.11
76	3290.47	657.10	984.81	246.20	3543.33	690.37	1058.01	264.50
77	3644.70	744.19	1060.76	265.19	3908.23	785.62	1140.32	285.08
78	4002.67	842.50	1132.00	283.00	4262.50	891.74	1206.28	301.57
79	4240.77	917.50	1172.20	293.05	4506.38	974.19	1243.77	310.94
80	4470.63	990.75	1211.40	302.85	4740.31	1052.76	1280.62	320.15
81	4991.24	1124.87	1326.77	331.69	5273.90	1192.65	1395.99	349.00
82	5536.37	1263.31	1447.91	361.98	5830.56	1335.42	1522.90	380.72
83	6095.91	1401.76	1574.81	393.70	6398.76	1476.75	1649.81	412.45
84	6668.44	1540.20	1707.49	426.87	6978.50	1618.08	1782.48	445.62
85+								

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

Appendix B4

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

LTC-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	0.8% Simple Inflation or 4.5% Simple Inflation with 2016 Shared Cost				0.8% Compound Inflation or 4.5% Compound Inflation with 2016 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	481.38	35.10	106.97	26.74	647.89	71.42	170.05	42.51
30	482.91	35.21	107.31	26.83	647.89	71.42	170.05	42.51
31	484.44	35.32	107.65	26.91	647.89	71.42	170.05	42.51
32	487.51	35.55	108.33	27.08	647.89	71.42	170.05	42.51
33	489.04	35.66	108.68	27.17	647.89	71.42	170.05	42.51
34	489.75	35.71	108.83	27.21	647.89	71.42	170.05	42.51
35	489.75	35.71	108.83	27.21	647.89	71.42	170.05	42.51
36	489.75	35.71	108.83	27.21	647.89	71.42	170.05	42.51
37	489.75	35.71	108.83	27.21	647.89	71.42	170.05	42.51
38	489.75	35.71	108.83	27.21	647.89	71.42	170.05	42.51
39	489.75	35.71	108.83	27.21	647.89	71.42	170.05	42.51
40	489.75	35.71	108.83	27.21	647.89	71.42	170.05	42.51
41	489.75	35.71	108.83	27.21	647.89	71.42	170.05	42.51
42	489.75	35.71	108.83	27.21	647.89	71.42	170.05	42.51
43	489.75	35.71	108.83	27.21	647.89	71.42	170.05	42.51
44	489.75	35.71	108.83	27.21	647.89	71.42	170.05	42.51
45	525.46	44.21	142.84	35.71	680.20	79.92	204.06	51.02
46	525.46	44.21	142.84	35.71	680.20	79.92	204.06	51.02
47	525.46	44.21	142.84	35.71	680.20	79.92	204.06	51.02
48	525.46	44.21	142.84	35.71	680.20	79.92	204.06	51.02
49	525.46	44.21	142.84	35.71	680.20	79.92	204.06	51.02
50	539.06	47.61	149.64	37.41	693.81	83.32	217.67	54.42
51	559.47	52.72	163.25	40.81	714.21	88.43	224.47	56.12
52	581.57	57.82	170.05	42.51	738.02	93.53	238.07	59.52
53	605.38	64.62	183.66	45.91	763.53	100.33	244.87	61.22
54	630.89	69.72	197.26	49.31	790.74	105.43	258.48	64.62
55	659.80	76.52	204.06	51.02	817.95	112.23	272.08	68.02
56	688.71	83.32	217.67	54.42	848.55	119.04	278.88	69.72
57	717.62	90.13	231.27	57.82	880.86	127.54	292.49	73.12
58	751.63	98.63	244.87	61.22	916.57	134.34	306.09	76.52
59	792.44	108.83	258.48	64.62	957.39	144.54	319.70	79.92
60	838.35	119.04	272.08	68.02	1006.70	154.75	340.10	85.03
61	889.37	130.94	292.49	73.12	1061.12	168.35	353.71	88.43
62	947.18	144.54	312.89	78.22	1120.64	181.95	374.11	93.53
63	1010.10	158.15	333.30	83.32	1186.96	195.56	394.52	98.63
64	1078.12	173.45	353.71	88.43	1256.68	212.56	414.92	103.73
65	1151.25	190.46	374.11	93.53	1333.20	229.57	435.33	108.83
66	1229.47	209.16	394.52	98.63	1414.82	246.57	455.74	113.93
67	1311.09	227.87	414.92	103.73	1501.55	266.98	482.94	120.74
68	1411.42	249.97	442.13	110.53	1606.98	289.09	510.15	127.54
69	1537.26	278.88	476.14	119.04	1736.22	318.00	537.36	134.34
70	1683.14	311.13	510.04	127.51	1885.46	350.23	571.25	142.81
71	1834.65	343.89	542.09	135.52	2041.32	382.85	609.86	152.46
72	1990.08	378.10	580.65	145.16	2201.08	416.92	648.17	162.04
73	2152.76	410.37	618.92	154.73	2364.67	447.37	686.19	171.55
74	2337.66	444.07	663.59	165.90	2550.47	475.91	730.62	182.66
75	2549.54	487.53	714.60	178.65	2764.92	515.92	781.39	195.35
76	2799.73	543.98	778.53	194.63	3019.32	572.26	838.42	209.61
77	3096.09	618.22	841.98	210.49	3324.81	656.34	908.27	227.07
78	3392.75	701.00	904.30	226.08	3617.21	747.44	966.32	241.58
79	3577.96	762.54	932.85	233.21	3807.90	813.35	998.69	249.67
80	3753.88	817.69	969.12	242.28	3986.07	873.94	1026.80	256.70
81	4169.22	924.41	1061.41	265.35	4411.50	983.54	1124.87	281.22
82	4600.42	1032.57	1159.48	289.87	4852.79	1094.58	1222.93	305.73
83	5041.71	1139.29	1263.31	315.83	5299.86	1204.18	1326.77	331.69
84	5490.22	1247.45	1372.91	343.23	5752.69	1313.79	1436.37	359.09
85+								

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

Age 85+ rates are for inflation additions only

Appendix B4

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

LTC-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	0.8% Simple Inflation or 4.5% Simple Inflation with 2016 Shared Cost				0.8% Compound Inflation or 4.5% Compound Inflation with 2016 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	591.48	61.47	152.85	38.21	899.57	130.94	265.28	66.32
30	594.90	61.83	153.74	38.43	899.57	130.94	265.28	66.32
31	598.33	62.19	154.62	38.66	899.57	130.94	265.28	66.32
32	600.04	62.36	155.07	38.77	899.57	130.94	265.28	66.32
33	603.47	62.72	155.95	38.99	899.57	130.94	265.28	66.32
34	605.38	62.92	156.45	39.11	899.57	130.94	265.28	66.32
35	605.38	62.92	156.45	39.11	899.57	130.94	265.28	66.32
36	605.38	62.92	156.45	39.11	899.57	130.94	265.28	66.32
37	605.38	62.92	156.45	39.11	899.57	130.94	265.28	66.32
38	605.38	62.92	156.45	39.11	899.57	130.94	265.28	66.32
39	605.38	62.92	156.45	39.11	899.57	130.94	265.28	66.32
40	605.38	62.92	156.45	39.11	899.57	130.94	265.28	66.32
41	605.38	62.92	156.45	39.11	899.57	130.94	265.28	66.32
42	605.38	62.92	156.45	39.11	899.57	130.94	265.28	66.32
43	605.38	62.92	156.45	39.11	899.57	130.94	265.28	66.32
44	605.38	62.92	156.45	39.11	899.57	130.94	265.28	66.32
45	673.40	79.92	204.06	51.02	967.59	147.94	312.89	78.22
46	673.40	79.92	204.06	51.02	967.59	147.94	312.89	78.22
47	673.40	79.92	204.06	51.02	967.59	147.94	312.89	78.22
48	673.40	79.92	204.06	51.02	967.59	147.94	312.89	78.22
49	673.40	79.92	204.06	51.02	967.59	147.94	312.89	78.22
50	700.61	86.73	224.47	56.12	994.80	153.05	333.30	83.32
51	736.32	95.23	238.07	59.52	1033.91	163.25	346.90	86.73
52	777.13	103.73	258.48	64.62	1074.72	171.75	360.51	90.13
53	817.95	113.93	272.08	68.02	1120.64	181.95	374.11	93.53
54	863.86	125.84	285.69	71.42	1169.95	193.86	394.52	98.63
55	911.47	136.04	306.09	76.52	1220.97	205.76	408.12	102.03
56	960.79	147.94	319.70	79.92	1275.38	217.67	428.53	107.13
57	1013.50	161.55	340.10	85.03	1331.50	231.27	442.13	110.53
58	1071.32	175.15	353.71	88.43	1394.42	246.57	462.54	115.63
59	1139.34	190.46	380.91	95.23	1469.24	263.58	482.94	120.74
60	1219.27	209.16	401.32	100.33	1555.97	282.28	510.15	127.54
61	1305.99	229.57	421.73	105.43	1651.20	304.39	530.56	132.64
62	1404.62	251.68	448.93	112.23	1756.63	328.20	557.77	139.44
63	1510.05	277.18	476.14	119.04	1872.26	355.41	584.98	146.24
64	1625.69	302.69	503.35	125.84	1998.10	382.61	618.99	154.75
65	1748.12	331.60	537.36	134.34	2132.44	413.22	646.19	161.55
66	1879.06	362.21	564.57	141.14	2273.58	445.53	680.20	170.05
67	2016.80	394.52	598.58	149.64	2424.93	479.54	707.41	176.85
68	2185.16	431.93	632.59	158.15	2606.88	520.36	748.22	187.06
69	2397.72	481.24	673.40	168.35	2836.45	571.37	789.04	197.26
70	2642.02	535.55	720.86	180.22	3097.66	627.35	836.47	209.12
71	2895.12	592.91	765.71	191.43	3367.76	686.09	887.68	221.92
72	3156.45	648.17	816.96	204.24	3644.27	744.38	938.50	234.62
73	3430.95	704.69	867.83	216.96	3933.82	798.87	988.92	247.23
74	3743.60	765.81	925.01	231.25	4261.40	854.63	1052.36	263.09
75	4105.64	839.83	995.10	248.78	4643.26	926.65	1122.00	280.50
76	4488.37	926.70	1061.91	265.48	5032.01	1012.65	1183.61	295.90
77	4829.06	1018.07	1115.26	278.81	5396.27	1117.40	1239.79	309.95
78	5241.95	1134.40	1177.55	294.39	5842.83	1255.66	1304.90	326.23
79	5717.75	1269.45	1253.04	313.26	6359.84	1411.48	1383.16	345.79
80	6222.82	1411.85	1332.53	333.13	6909.28	1571.93	1465.21	366.30
81	6971.29	1607.98	1465.21	366.30	7722.65	1789.69	1603.66	400.91
82	7755.82	1808.44	1603.66	400.91	8570.62	2008.90	1753.64	438.41
83	8560.53	2008.90	1747.87	436.97	9435.91	2226.66	1903.62	475.91
84	9385.43	2210.80	1897.85	474.46	10321.38	2442.98	2059.37	514.84
85+								

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

Age 85+ rates are for inflation additions only

Appendix B4

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

LTC-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	0.8% Simple Inflation or 4.5% Simple Inflation with 2016 Shared Cost				0.8% Compound Inflation or 4.5% Compound Inflation with 2016 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	551.60	51.51	112.98	28.24	817.95	112.23	204.06	51.02
30	554.80	51.80	113.63	28.41	817.95	112.23	204.06	51.02
31	557.99	52.10	114.29	28.57	817.95	112.23	204.06	51.02
32	559.59	52.25	114.61	28.65	817.95	112.23	204.06	51.02
33	562.78	52.55	115.27	28.82	817.95	112.23	204.06	51.02
34	564.57	52.72	115.63	28.91	817.95	112.23	204.06	51.02
35	564.57	52.72	115.63	28.91	817.95	112.23	204.06	51.02
36	564.57	52.72	115.63	28.91	817.95	112.23	204.06	51.02
37	564.57	52.72	115.63	28.91	817.95	112.23	204.06	51.02
38	564.57	52.72	115.63	28.91	817.95	112.23	204.06	51.02
39	564.57	52.72	115.63	28.91	817.95	112.23	204.06	51.02
40	564.57	52.72	115.63	28.91	817.95	112.23	204.06	51.02
41	564.57	52.72	115.63	28.91	817.95	112.23	204.06	51.02
42	564.57	52.72	115.63	28.91	817.95	112.23	204.06	51.02
43	564.57	52.72	115.63	28.91	817.95	112.23	204.06	51.02
44	564.57	52.72	115.63	28.91	817.95	112.23	204.06	51.02
45	620.69	68.02	149.64	37.41	875.76	125.84	238.07	59.52
46	620.69	68.02	149.64	37.41	875.76	125.84	238.07	59.52
47	620.69	68.02	149.64	37.41	875.76	125.84	238.07	59.52
48	620.69	68.02	149.64	37.41	875.76	125.84	238.07	59.52
49	620.69	68.02	149.64	37.41	875.76	125.84	238.07	59.52
50	644.49	73.12	170.05	42.51	897.87	130.94	251.68	62.92
51	675.10	79.92	176.85	44.21	930.18	137.74	265.28	66.32
52	707.41	88.43	190.46	47.61	965.89	146.24	272.08	68.02
53	743.12	96.93	204.06	51.02	1005.00	156.45	285.69	71.42
54	782.23	105.43	210.86	52.72	1045.81	164.95	299.29	74.82
55	823.05	115.63	224.47	56.12	1090.03	175.15	312.89	78.22
56	865.56	125.84	238.07	59.52	1135.94	185.36	326.50	81.62
57	909.77	136.04	251.68	62.92	1185.26	197.26	340.10	85.03
58	959.09	147.94	265.28	66.32	1239.67	210.86	353.71	88.43
59	1016.90	161.55	285.69	71.42	1302.59	224.47	374.11	93.53
60	1083.22	176.85	306.09	76.52	1375.71	241.47	387.72	96.93
61	1158.05	193.86	319.70	79.92	1457.34	260.18	408.12	102.03
62	1241.37	214.26	340.10	85.03	1547.46	280.58	435.33	108.83
63	1331.50	234.67	367.31	91.83	1644.39	302.69	455.74	113.93
64	1428.43	256.78	387.72	96.93	1751.53	326.50	476.14	119.04
65	1532.16	280.58	408.12	102.03	1865.46	352.01	503.35	125.84
66	1644.39	306.09	435.33	108.83	1986.20	379.21	530.56	132.64
67	1761.73	333.30	462.54	115.63	2115.43	408.12	557.77	139.44
68	1902.87	365.61	489.75	122.44	2270.18	442.13	584.98	146.24
69	2081.42	406.42	523.76	130.94	2462.34	484.65	625.79	156.45
70	2284.99	452.24	564.45	141.11	2681.13	532.15	666.46	166.61
71	2497.02	498.05	603.08	150.77	2906.98	581.06	704.72	176.18
72	2715.90	545.21	648.17	162.04	3137.88	629.60	749.45	187.36
73	2941.54	590.33	686.19	171.55	3377.13	671.05	793.83	198.46
74	3195.63	638.46	737.33	184.33	3641.38	712.19	844.57	211.14
75	3489.54	696.24	794.75	198.69	3948.69	764.69	901.60	225.40
76	3802.42	768.40	850.85	212.71	4265.94	838.39	960.04	240.01
77	4083.43	847.60	898.58	224.64	4569.74	934.61	1004.55	251.14
78	4420.44	946.36	955.60	238.90	4934.94	1057.16	1064.85	266.21
79	4794.38	1054.64	1020.33	255.08	5341.84	1181.94	1132.76	283.19
80	5181.60	1163.80	1084.49	271.12	5762.78	1303.69	1199.86	299.96
81	5762.78	1313.79	1194.09	298.52	6391.55	1468.10	1315.23	328.81
82	6367.04	1466.65	1309.46	327.37	7041.96	1632.50	1442.14	360.53
83	6981.39	1618.08	1430.60	357.65	7699.57	1795.46	1563.28	390.82
84	7605.83	1769.50	1551.74	387.93	8364.40	1956.98	1690.19	422.55
85+								

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

Appendix C1

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

LTC-94 VA

Premiums to be used only with those

that have not previously elected a landing spot option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	Indexed Inflation with 2019 Shared Cost				2.4% Simple Inflation or 5.0% Simple Inflation with 2019 Shared Cost				2.4% Compound Inflation or 5.0% Compound Inflation with 2019 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	259.90	7.91	45.20	11.30	505.05	30.27	136.19	34.05	901.59	84.18	304.15	76.04
30	266.04	8.10	46.27	11.57	505.05	30.27	136.19	34.05	901.59	84.18	304.15	76.04
31	275.33	8.38	47.88	11.97	505.05	30.27	136.19	34.05	901.59	84.18	304.15	76.04
32	313.74	9.55	54.56	13.64	505.05	30.27	136.19	34.05	901.59	84.18	304.15	76.04
33	323.90	9.86	56.33	14.08	505.05	30.27	136.19	34.05	901.59	84.18	304.15	76.04
34	334.06	10.17	58.10	14.52	505.05	30.27	136.19	34.05	901.59	84.18	304.15	76.04
35	346.76	10.55	60.31	15.08	505.05	30.27	136.19	34.05	901.59	84.18	304.15	76.04
36	356.93	10.86	62.07	15.52	506.38	30.35	136.55	34.14	901.59	84.18	304.15	76.04
37	369.63	11.25	64.28	16.07	559.59	33.53	150.90	37.73	901.59	84.18	304.15	76.04
38	386.14	11.75	67.15	16.79	586.83	35.17	158.25	39.56	901.59	84.18	304.15	76.04
39	396.30	12.06	68.92	17.23	614.49	36.82	165.71	41.43	901.59	84.18	304.15	76.04
40	408.65	12.44	71.07	17.77	642.58	38.51	173.28	43.32	901.59	84.18	304.15	76.04
41	425.44	12.95	73.99	18.50	674.67	40.43	181.93	45.48	901.59	84.18	304.15	76.04
42	435.07	13.24	75.66	18.92	707.56	42.40	190.80	47.70	901.59	84.18	304.15	76.04
43	435.07	13.24	75.66	18.92	725.08	43.45	195.53	48.88	901.59	84.18	304.15	76.04
44	435.07	13.24	75.66	18.92	725.08	43.45	195.53	48.88	901.59	84.18	304.15	76.04
45	433.24	16.45	102.37	25.59	736.83	52.26	250.84	62.71	939.61	92.33	358.46	89.62
46	448.31	17.02	105.93	26.48	765.81	54.31	260.70	65.18	939.61	92.33	358.46	89.62
47	448.31	17.02	105.93	26.48	765.81	54.31	260.70	65.18	939.61	92.33	358.46	89.62
48	453.94	17.24	107.26	26.82	765.81	54.31	260.70	65.18	939.61	92.33	358.46	89.62
49	457.73	17.38	108.16	27.04	765.81	54.31	260.70	65.18	939.61	92.33	358.46	89.62
50	467.96	19.50	124.79	31.20	782.11	57.03	282.43	70.61	953.19	97.76	391.05	97.76
51	476.51	21.39	132.26	33.06	806.55	65.18	304.15	76.04	977.63	103.19	401.92	100.48
52	476.68	24.59	143.76	35.94	833.70	70.61	325.88	81.47	1004.79	108.63	423.64	105.91
53	489.92	28.37	151.33	37.83	860.86	76.04	347.60	86.90	1031.94	116.77	445.37	111.34
54	503.16	32.16	158.89	39.72	890.73	84.18	358.46	89.62	1064.53	122.20	456.23	114.06
55	518.30	34.05	174.03	43.51	923.32	92.33	380.19	95.05	1097.12	130.35	477.95	119.49
56	535.32	37.83	181.59	45.40	955.91	100.48	401.92	100.48	1132.42	138.50	499.68	124.92
57	550.45	41.61	196.73	49.18	991.21	108.63	423.64	105.91	1167.73	146.64	521.40	130.35
58	569.37	47.29	211.86	52.96	1031.94	116.77	456.23	114.06	1208.46	157.51	543.13	135.78
59	592.07	52.96	219.42	54.86	1078.11	127.64	477.95	119.49	1257.34	168.37	575.72	143.93
60	620.44	58.64	234.56	58.64	1132.42	141.21	499.68	124.92	1311.66	179.23	597.44	149.36
61	650.71	66.21	257.26	64.31	1194.88	154.79	532.27	133.07	1374.12	192.81	630.03	157.51
62	684.76	73.77	272.39	68.10	1260.06	171.09	564.85	141.21	1444.72	209.10	662.62	165.65
63	722.59	81.34	287.52	71.88	1336.10	187.38	597.44	149.36	1518.04	225.40	695.20	173.80
64	771.94	91.72	313.36	78.34	1414.85	206.39	630.03	157.51	1602.23	244.41	727.79	181.95
65	817.53	103.15	336.18	84.05	1501.75	225.40	673.48	168.37	1689.13	263.42	760.38	190.10
66	894.96	116.56	363.52	90.88	1591.37	244.41	706.07	176.52	1784.18	285.14	803.83	200.96
67	979.16	132.87	400.66	100.16	1689.13	266.13	749.52	187.38	1884.66	306.87	836.42	209.10
68	1067.25	150.08	441.91	110.48	1805.90	293.29	792.97	198.24	2004.15	334.02	879.87	219.97
69	1151.97	170.20	464.94	116.23	1955.26	325.88	847.28	211.82	2153.51	366.61	934.18	233.55
70	1261.71	193.63	508.02	127.00	2120.85	362.96	899.26	224.82	2321.29	403.58	985.94	246.48
71	1385.71	219.79	544.24	136.06	2208.82	386.28	922.93	230.73	2403.26	422.58	1005.89	251.47
72	1507.97	247.14	586.43	146.61	2287.37	406.42	941.71	235.43	2475.71	441.12	1021.01	255.25
73	1650.94	276.21	640.98	160.24	2363.27	425.81	955.72	238.93	2543.06	454.20	1031.42	257.85
74	1795.96	305.96	687.37	171.84	2448.79	444.21	974.11	243.53	2620.16	469.01	1046.26	261.57
75	1929.60	335.94	737.43	184.36	2545.02	465.66	1004.28	251.07	2705.96	487.12	1072.94	268.24
76	2118.19	377.16	799.16	199.79	2650.29	493.36	1027.50	256.87	2805.23	513.75	1092.73	273.18
77	2221.32	407.92	827.44	206.86	2766.49	529.71	1051.69	262.92	2915.36	550.98	1113.56	278.39
78	2413.67	459.66	885.26	221.32	2996.28	592.07	1119.82	279.96	3145.71	618.55	1180.35	295.09
79	2695.51	529.64	976.06	244.01	3327.30	679.08	1225.75	306.44	3482.42	709.35	1286.28	321.57
80	3009.52	609.09	1074.42	268.61	3694.27	773.66	1339.24	334.81	3853.17	809.60	1399.78	349.94
81	3350.00	694.21	1180.35	295.09	4087.72	875.81	1460.31	365.08	4250.40	913.64	1520.84	380.21
82	3711.30	783.12	1293.85	323.46	4503.87	979.84	1588.93	397.23	4666.55	1019.57	1649.47	412.37
83	4087.72	875.81	1414.91	353.73	4931.37	1083.88	1725.13	431.28	5094.05	1125.50	1785.66	446.41
84	4483.07	968.49	1543.54	385.88	5372.11	1189.81	1868.89	467.22	5532.90	1231.42	1929.42	482.36
85+		1271.15	1974.82	493.70								

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

Age 85+ rates are for inflation additions onl

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

Appendix C1

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

LTC-94 VA

Premiums to be used only with those

that have not previously elected a landing spot option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	Indexed Inflation with 2019 Shared Cost				2.4% Simple Inflation or 5.0% Simple Inflation with 2019 Shared Cost				2.4% Compound Inflation or 5.0% Compound Inflation with 2019 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	253.12	5.65	31.64	7.91	480.46	24.59	98.36	24.59	833.70	67.89	217.25	54.31
30	259.10	5.78	32.39	8.10	480.46	24.59	98.36	24.59	833.70	67.89	217.25	54.31
31	268.15	5.99	33.52	8.38	480.46	24.59	98.36	24.59	833.70	67.89	217.25	54.31
32	305.56	6.82	38.19	9.55	480.46	24.59	98.36	24.59	833.70	67.89	217.25	54.31
33	315.45	7.04	39.43	9.86	480.46	24.59	98.36	24.59	833.70	67.89	217.25	54.31
34	325.35	7.26	40.67	10.17	480.46	24.59	98.36	24.59	833.70	67.89	217.25	54.31
35	337.72	7.54	42.21	10.55	480.46	24.59	98.36	24.59	833.70	67.89	217.25	54.31
36	347.62	7.76	43.45	10.86	481.73	24.66	98.62	24.66	833.70	67.89	217.25	54.31
37	359.99	8.04	45.00	11.25	532.34	27.25	108.98	27.25	833.70	67.89	217.25	54.31
38	376.07	8.39	47.01	11.75	558.26	28.57	114.29	28.57	833.70	67.89	217.25	54.31
39	385.96	8.62	48.25	12.06	584.57	29.92	119.68	29.92	833.70	67.89	217.25	54.31
40	397.99	8.88	49.75	12.44	611.29	31.29	125.15	31.29	833.70	67.89	217.25	54.31
41	414.34	9.25	51.79	12.95	641.82	32.85	131.40	32.85	833.70	67.89	217.25	54.31
42	423.72	9.46	52.96	13.24	673.11	34.45	137.80	34.45	833.70	67.89	217.25	54.31
43	423.72	9.46	52.96	13.24	689.77	35.30	141.21	35.30	833.70	67.89	217.25	54.31
44	423.72	9.46	52.96	13.24	689.77	35.30	141.21	35.30	833.70	67.89	217.25	54.31
45	418.62	12.80	73.12	18.28	692.41	41.81	177.68	44.42	863.57	76.04	260.70	65.18
46	433.17	13.24	75.66	18.92	719.65	43.45	184.66	46.17	863.57	76.04	260.70	65.18
47	433.17	13.24	75.66	18.92	719.65	43.45	184.66	46.17	863.57	76.04	260.70	65.18
48	438.62	13.41	76.61	19.15	719.65	43.45	184.66	46.17	863.57	76.04	260.70	65.18
49	442.28	13.52	77.25	19.31	719.65	43.45	184.66	46.17	863.57	76.04	260.70	65.18
50	448.46	15.60	85.79	21.45	733.22	46.17	206.39	51.60	874.44	78.75	271.56	67.89
51	457.06	17.50	93.36	23.34	752.23	51.60	217.25	54.31	893.45	84.18	293.29	73.32
52	453.98	18.92	98.36	24.59	773.96	57.03	228.11	57.03	915.17	89.62	304.15	76.04
53	465.33	22.70	105.93	26.48	795.68	62.46	238.98	59.74	939.61	95.05	315.01	78.75
54	476.68	24.59	113.50	28.37	820.12	67.89	260.70	65.18	964.05	100.48	325.88	81.47
55	488.03	28.37	121.06	30.27	847.28	73.32	271.56	67.89	991.21	105.91	347.60	86.90
56	501.27	30.27	128.63	32.16	874.44	81.47	282.43	70.61	1018.37	111.34	358.46	89.62
57	514.51	34.05	136.19	34.05	904.31	86.90	304.15	76.04	1048.24	119.49	380.19	95.05
58	529.64	37.83	143.76	35.94	936.90	95.05	325.88	81.47	1083.54	127.64	391.05	97.76
59	548.56	41.61	158.89	39.72	974.92	103.19	336.74	84.18	1121.56	135.78	412.78	103.19
60	571.26	47.29	166.46	41.61	1018.37	114.06	358.46	89.62	1167.73	146.64	434.50	108.63
61	595.85	52.96	181.59	45.40	1069.96	124.92	380.19	95.05	1219.32	157.51	456.23	114.06
62	624.22	58.64	189.16	47.29	1124.28	138.50	401.92	100.48	1276.35	171.09	477.95	119.49
63	656.38	66.21	204.29	51.07	1186.74	152.08	434.50	108.63	1338.81	184.66	499.68	124.92
64	697.42	74.52	221.65	55.41	1251.91	165.65	456.23	114.06	1406.70	198.24	532.27	133.07
65	733.48	82.13	236.85	59.21	1322.52	181.95	488.82	122.20	1480.03	214.54	553.99	138.50
66	798.16	94.83	260.78	65.20	1398.56	198.24	510.54	127.64	1558.78	233.55	586.58	146.64
67	870.82	106.30	286.19	71.55	1480.03	217.25	543.13	135.78	1642.96	249.84	619.17	154.79
68	944.27	120.90	316.84	79.21	1575.07	238.98	575.72	143.93	1740.73	271.56	651.75	162.94
69	1014.98	136.99	340.40	85.10	1697.28	266.13	619.17	154.79	1865.65	298.72	695.20	173.80
70	1103.48	156.15	366.44	91.61	1833.74	295.24	660.90	165.23	2004.38	327.74	736.74	184.19
71	1205.70	177.92	401.90	100.47	1902.90	313.69	684.42	171.11	2066.23	344.80	746.64	186.66
72	1304.81	198.97	435.63	108.91	1962.72	329.60	693.89	173.47	2121.33	359.34	763.28	190.82
73	1423.23	221.39	472.30	118.08	2022.62	345.38	709.69	177.42	2174.02	371.41	775.93	193.98
74	1540.30	245.19	511.34	127.83	2088.01	360.78	730.58	182.64	2232.32	381.07	793.72	198.43
75	1646.92	270.39	540.78	135.19	2160.91	377.68	755.35	188.84	2298.25	394.84	806.85	201.71
76	1800.16	303.76	595.30	148.82	2244.59	399.58	774.70	193.67	2375.07	417.93	823.63	205.91
77	1879.13	328.65	618.64	154.66	2335.38	429.18	796.50	199.13	2462.97	448.52	842.90	210.73
78	2033.46	368.86	665.84	166.46	2519.60	480.46	847.43	211.86	2648.22	505.05	900.40	225.10
79	2258.56	425.61	733.94	183.48	2788.20	550.45	930.66	232.67	2920.61	576.93	983.63	245.91
80	2510.14	488.03	809.60	202.40	3085.18	626.12	1021.46	255.36	3219.48	656.38	1066.86	266.71
81	2780.64	554.24	892.83	223.21	3401.08	707.45	1119.82	279.96	3539.16	739.61	1165.22	291.30
82	3070.05	626.12	976.06	244.01	3734.00	788.79	1218.18	304.55	3873.97	822.84	1271.15	317.79
83	3368.92	698.00	1066.86	266.71	4076.37	872.02	1324.11	331.03	4216.35	906.07	1369.51	342.38
84	3681.03	769.88	1165.22	291.30	4428.21	955.25	1430.04	357.51	4566.30	989.30	1483.01	370.75
85+		1006.33	1498.14	374.53								

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

Age 85+ rates are for inflation additions onl

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

Appendix C1

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

LTC-94 VA

Premiums to be used only with those

that have not previously elected a landing spot option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	Indexed Inflation with 2019 Shared Cost				2.4% Simple Inflation or 5.0% Simple Inflation with 2019 Shared Cost				2.4% Compound Inflation or 5.0% Compound Inflation with 2019 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	342.92	11.58	63.66	15.92	537.21	37.83	151.33	37.83	993.93	105.91	336.74	84.18
30	359.01	12.12	66.65	16.66	537.21	37.83	151.33	37.83	993.93	105.91	336.74	84.18
31	368.92	12.45	68.49	17.12	537.21	37.83	151.33	37.83	993.93	105.91	336.74	84.18
32	385.01	13.00	71.48	17.87	537.21	37.83	151.33	37.83	993.93	105.91	336.74	84.18
33	397.39	13.41	73.78	18.44	537.21	37.83	151.33	37.83	993.93	105.91	336.74	84.18
34	411.01	13.87	76.31	19.08	537.21	37.83	151.33	37.83	993.93	105.91	336.74	84.18
35	426.73	14.40	79.22	19.81	553.42	38.97	155.89	38.97	993.93	105.91	336.74	84.18
36	442.81	14.95	82.21	20.55	607.21	42.76	171.05	42.76	993.93	105.91	336.74	84.18
37	448.31	15.13	83.23	20.81	634.71	44.70	178.79	44.70	993.93	105.91	336.74	84.18
38	448.31	15.13	83.23	20.81	662.61	46.66	186.65	46.66	993.93	105.91	336.74	84.18
39	448.31	15.13	83.23	20.81	719.61	50.68	202.71	50.68	993.93	105.91	336.74	84.18
40	448.31	15.13	83.23	20.81	748.71	52.73	210.90	52.73	993.93	105.91	336.74	84.18
41	448.31	15.13	83.23	20.81	771.24	54.31	217.25	54.31	993.93	105.91	336.74	84.18
42	448.31	15.13	83.23	20.81	771.24	54.31	217.25	54.31	993.93	105.91	336.74	84.18
43	448.31	15.13	83.23	20.81	771.24	54.31	217.25	54.31	993.93	105.91	336.74	84.18
44	448.31	15.13	83.23	20.81	771.24	54.31	217.25	54.31	993.93	105.91	336.74	84.18
45	465.33	20.81	121.06	30.27	822.84	67.89	282.43	70.61	1042.81	116.77	401.92	100.48
46	465.33	20.81	121.06	30.27	822.84	67.89	282.43	70.61	1042.81	116.77	401.92	100.48
47	496.51	22.20	129.17	32.29	822.84	67.89	282.43	70.61	1042.81	116.77	401.92	100.48
48	500.68	22.39	130.26	32.56	822.84	67.89	282.43	70.61	1042.81	116.77	401.92	100.48
49	533.90	23.87	138.90	34.72	822.84	67.89	282.43	70.61	1042.81	116.77	401.92	100.48
50	540.72	26.06	147.67	36.92	841.85	73.32	315.01	78.75	1061.82	122.20	423.64	105.91
51	554.06	30.18	163.85	40.96	874.44	78.75	336.74	84.18	1094.40	130.35	445.37	111.34
52	553.63	33.43	167.13	41.78	907.03	86.90	358.46	89.62	1126.99	138.50	467.09	116.77
53	535.77	35.33	172.70	43.18	942.33	95.05	369.33	92.33	1162.30	146.64	488.82	122.20
54	552.70	39.06	179.68	44.92	980.35	105.91	391.05	97.76	1203.03	154.79	510.54	127.64
55	559.69	44.09	191.67	47.92	1021.08	114.06	423.64	105.91	1243.76	165.65	532.27	133.07
56	580.91	47.93	199.39	49.85	1061.82	124.92	445.37	111.34	1287.22	173.80	553.99	138.50
57	606.24	54.23	216.93	54.23	1107.98	135.78	467.09	116.77	1333.38	184.66	575.72	143.93
58	665.80	63.31	245.08	61.27	1156.86	146.64	488.82	122.20	1384.98	198.24	597.44	149.36
59	684.18	68.22	256.82	64.20	1216.61	160.22	521.40	130.35	1444.72	211.82	630.03	157.51
60	741.55	78.49	280.92	70.23	1284.50	176.52	553.99	138.50	1515.33	228.11	662.62	165.65
61	781.81	88.70	297.05	74.26	1360.54	195.53	586.58	146.64	1594.08	244.41	695.20	173.80
62	823.65	98.59	320.42	80.11	1444.72	214.54	619.17	154.79	1680.98	263.42	727.79	181.95
63	862.83	109.37	332.17	83.04	1537.05	236.26	651.75	162.94	1776.03	285.14	760.38	190.10
64	906.10	120.01	352.04	88.01	1637.53	257.99	695.20	173.80	1879.23	309.58	803.83	200.96
65	973.95	135.38	379.88	94.97	1743.44	282.43	738.66	184.66	1990.57	334.02	836.42	209.10
66	1062.19	153.52	414.92	103.73	1857.50	309.58	771.24	192.81	2110.06	361.18	879.87	219.97
67	1186.19	176.30	461.42	115.35	1979.70	336.74	814.69	203.67	2234.97	388.34	923.32	230.83
68	1292.72	198.88	503.83	125.96	2126.35	369.33	869.01	217.25	2387.05	420.92	966.77	241.69
69	1453.63	232.03	555.06	138.77	2313.73	410.06	923.32	230.83	2577.15	464.38	1031.94	257.99
70	1588.07	262.79	598.07	149.52	2521.73	457.76	985.94	246.48	2789.88	509.22	1094.28	273.57
71	1776.09	302.17	655.08	163.77	2639.18	487.39	1005.89	251.47	2898.43	536.65	1109.60	277.40
72	1982.64	346.14	715.82	178.96	2743.35	512.98	1030.93	257.73	2993.65	560.07	1120.14	280.03
73	2144.01	379.86	764.38	191.10	2845.86	537.00	1050.34	262.59	3087.16	577.22	1135.51	283.88
74	2279.68	410.39	802.73	200.68	2958.39	559.21	1073.32	268.33	3188.39	593.03	1154.49	288.62
75	2394.81	437.76	832.60	208.15	3085.79	587.97	1098.69	274.67	3304.67	618.02	1175.95	293.99
76	2521.85	470.94	864.40	216.10	3227.24	623.84	1125.35	281.34	3439.26	652.38	1198.75	299.69
77	2656.30	508.45	889.30	222.32	3385.14	670.84	1152.22	288.06	3592.00	701.77	1229.55	307.39
78	2903.59	573.15	953.36	238.34	3684.82	752.85	1233.32	308.33	3894.78	790.68	1301.41	325.35
79	3257.32	663.95	1051.72	262.93	4116.10	866.35	1346.81	336.70	4333.63	911.75	1414.91	353.73
80	3654.55	766.09	1165.22	291.30	4594.67	991.19	1475.44	368.86	4819.77	1042.27	1543.54	385.88
81	4087.72	873.91	1278.71	319.68	5109.18	1123.60	1611.63	402.91	5341.85	1180.35	1687.30	421.82
82	4543.60	989.30	1407.34	351.84	5650.18	1261.69	1755.39	438.85	5888.52	1320.33	1831.06	457.76
83	5022.17	1104.69	1535.97	383.99	6208.19	1397.88	1906.72	476.68	6448.43	1458.42	1982.39	495.60
84	5519.66	1223.86	1679.73	419.93	6781.35	1535.97	2065.62	516.40	7023.47	1598.39	2141.28	535.32
85+		1607.85	2156.41	539.10								

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

Age 85+ rates are for inflation additions onl

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

Appendix C1

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

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

Age	Indexed Inflation with 2019 Shared Cost				2.4% Simple Inflation or 5.0% Simple Inflation with 2019 Shared Cost				2.4% Compound Inflation or 5.0% Compound Inflation with 2019 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	332.79	10.13	46.30	11.58	506.95	30.27	105.93	26.48	917.89	86.90	249.84	62.46
30	348.41	10.60	48.47	12.12	506.95	30.27	105.93	26.48	917.89	86.90	249.84	62.46
31	358.02	10.90	49.81	12.45	506.95	30.27	105.93	26.48	917.89	86.90	249.84	62.46
32	373.64	11.37	51.98	13.00	506.95	30.27	105.93	26.48	917.89	86.90	249.84	62.46
33	385.65	11.74	53.66	13.41	506.95	30.27	105.93	26.48	917.89	86.90	249.84	62.46
34	398.87	12.14	55.49	13.87	506.95	30.27	105.93	26.48	917.89	86.90	249.84	62.46
35	414.13	12.60	57.62	14.40	522.24	31.18	109.12	27.28	917.89	86.90	249.84	62.46
36	429.73	13.08	59.79	14.95	573.00	34.21	119.73	29.93	917.89	86.90	249.84	62.46
37	435.07	13.24	60.53	15.13	598.95	35.76	125.15	31.29	917.89	86.90	249.84	62.46
38	435.07	13.24	60.53	15.13	625.28	37.33	130.65	32.66	917.89	86.90	249.84	62.46
39	435.07	13.24	60.53	15.13	679.07	40.54	141.89	35.47	917.89	86.90	249.84	62.46
40	435.07	13.24	60.53	15.13	706.53	42.18	147.63	36.91	917.89	86.90	249.84	62.46
41	435.07	13.24	60.53	15.13	727.79	43.45	152.08	38.02	917.89	86.90	249.84	62.46
42	435.07	13.24	60.53	15.13	727.79	43.45	152.08	38.02	917.89	86.90	249.84	62.46
43	435.07	13.24	60.53	15.13	727.79	43.45	152.08	38.02	917.89	86.90	249.84	62.46
44	435.07	13.24	60.53	15.13	727.79	43.45	152.08	38.02	917.89	86.90	249.84	62.46
45	446.41	17.02	83.23	20.81	768.53	54.31	206.39	51.60	955.91	97.76	293.29	73.32
46	446.41	17.02	83.23	20.81	768.53	54.31	206.39	51.60	955.91	97.76	293.29	73.32
47	476.32	18.16	88.81	22.20	768.53	54.31	206.39	51.60	955.91	97.76	293.29	73.32
48	480.32	18.32	89.55	22.39	768.53	54.31	206.39	51.60	955.91	97.76	293.29	73.32
49	512.19	19.53	95.49	23.87	768.53	54.31	206.39	51.60	955.91	97.76	293.29	73.32
50	519.00	21.72	104.24	26.06	784.82	59.74	228.11	57.03	969.48	100.48	315.01	78.75
51	528.19	23.71	112.11	28.03	809.26	65.18	238.98	59.74	993.93	105.91	325.88	81.47
52	524.38	27.16	116.99	29.25	836.42	70.61	249.84	62.46	1023.80	114.06	336.74	84.18
53	506.34	29.44	117.75	29.44	866.29	78.75	271.56	67.89	1053.67	119.49	358.46	89.62
54	519.50	31.25	124.99	31.25	898.88	86.90	282.43	70.61	1086.26	127.64	369.33	92.33
55	525.19	34.50	130.34	32.58	931.47	95.05	304.15	76.04	1118.85	135.78	391.05	97.76
56	542.56	38.34	145.71	36.43	966.77	103.19	325.88	81.47	1156.86	143.93	401.92	100.48
57	563.63	44.55	154.95	38.74	1004.79	111.34	336.74	84.18	1194.88	152.08	423.64	105.91
58	616.78	51.06	171.55	42.89	1045.52	122.20	358.46	89.62	1238.33	162.94	445.37	111.34
59	630.01	56.18	184.59	46.15	1094.40	133.07	380.19	95.05	1287.22	173.80	467.09	116.77
60	679.58	64.03	198.30	49.57	1151.43	146.64	401.92	100.48	1346.96	187.38	488.82	122.20
61	711.68	72.20	214.53	53.63	1213.89	160.22	434.50	108.63	1412.13	203.67	510.54	127.64
62	747.65	80.11	230.05	57.51	1284.50	176.52	456.23	114.06	1485.46	219.97	543.13	135.78
63	779.79	89.12	243.05	60.76	1363.25	192.81	488.82	122.20	1566.93	236.26	564.85	141.21
64	814.09	98.01	256.03	64.01	1447.44	211.82	510.54	127.64	1653.83	255.27	597.44	149.36
65	870.89	109.11	274.81	68.70	1537.05	233.55	543.13	135.78	1746.16	277.00	630.03	157.51
66	946.01	124.48	307.04	76.76	1632.10	255.27	575.72	143.93	1843.92	298.72	662.62	165.65
67	1053.42	143.65	339.53	84.88	1732.58	277.00	608.30	152.08	1949.83	320.45	695.20	173.80
68	1142.46	163.52	371.24	92.81	1857.50	304.15	651.75	162.94	2077.47	350.32	738.66	184.66
69	1276.19	188.81	409.47	102.37	2012.29	339.46	695.20	173.80	2234.97	385.62	782.11	195.53
70	1388.71	215.22	444.02	111.01	2183.15	379.21	747.58	186.89	2413.38	422.54	834.26	208.56
71	1545.43	246.81	489.00	122.25	2276.23	401.84	767.38	191.85	2496.59	443.32	850.34	212.59
72	1716.56	282.56	536.87	134.22	2361.71	423.77	783.11	195.78	2574.83	463.42	862.41	215.60
73	1848.04	309.95	577.95	144.49	2441.34	442.37	804.32	201.08	2647.15	477.86	870.56	217.64
74	1954.97	333.72	604.31	151.08	2527.71	459.99	820.77	205.19	2726.14	489.31	892.93	223.23
75	2045.03	356.22	635.18	158.80	2628.71	482.82	841.19	210.30	2815.40	506.43	909.86	227.46
76	2144.69	383.27	660.53	165.13	2739.99	511.71	872.56	218.14	2921.43	536.17	929.64	232.41
77	2250.31	413.72	680.51	170.13	2867.02	550.98	897.03	224.26	3044.88	578.04	958.90	239.72
78	2449.61	467.22	733.94	183.48	3111.66	620.44	960.93	240.23	3293.26	652.60	1013.89	253.47
79	2737.13	539.10	809.60	202.40	3463.50	711.24	1051.72	262.93	3650.77	750.96	1112.25	278.06
80	3054.92	620.44	900.40	225.10	3849.38	811.49	1150.09	287.52	4042.33	855.00	1210.62	302.65
81	3401.08	705.56	991.19	247.80	4261.75	917.42	1263.58	315.90	4462.26	964.71	1324.11	331.03
82	3764.26	796.36	1089.56	272.39	4694.92	1025.24	1377.08	344.27	4899.22	1074.42	1445.17	361.29
83	4142.58	887.16	1195.48	298.87	5139.45	1133.06	1498.14	374.53	5345.63	1184.13	1566.24	391.56
84	4536.03	979.84	1301.41	325.35	5595.32	1242.77	1626.77	406.69	5801.50	1293.85	1687.30	421.82
85+		1276.82	1672.16	418.04								

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

Appendix C1

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

LTC-94 VA

Premiums to be used only with those

that have not previously elected a landing spot option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	Indexed Inflation with 2019 Shared Cost				2.4% Simple Inflation or 5.0% Simple Inflation with 2019 Shared Cost				2.4% Compound Inflation or 5.0% Compound Inflation with 2019 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	417.86	18.68	81.53	20.38	666.45	54.45	182.95	45.74	1126.99	135.78	369.33	92.33
30	465.33	20.81	90.80	22.70	695.65	56.83	190.96	47.74	1126.99	135.78	369.33	92.33
31	465.33	20.81	90.80	22.70	725.27	59.25	199.09	49.77	1126.99	135.78	369.33	92.33
32	465.33	20.81	90.80	22.70	785.74	64.19	215.69	53.92	1126.99	135.78	369.33	92.33
33	465.33	20.81	90.80	22.70	816.60	66.72	224.16	56.04	1126.99	135.78	369.33	92.33
34	465.33	20.81	90.80	22.70	830.99	67.89	228.11	57.03	1126.99	135.78	369.33	92.33
35	465.33	20.81	90.80	22.70	830.99	67.89	228.11	57.03	1126.99	135.78	369.33	92.33
36	465.33	20.81	90.80	22.70	830.99	67.89	228.11	57.03	1126.99	135.78	369.33	92.33
37	465.33	20.81	90.80	22.70	830.99	67.89	228.11	57.03	1126.99	135.78	369.33	92.33
38	465.33	20.81	90.80	22.70	830.99	67.89	228.11	57.03	1126.99	135.78	369.33	92.33
39	467.96	20.93	91.31	22.83	830.99	67.89	228.11	57.03	1126.99	135.78	369.33	92.33
40	500.58	22.38	97.67	24.42	830.99	67.89	228.11	57.03	1126.99	135.78	369.33	92.33
41	537.96	24.06	104.97	26.24	830.99	67.89	228.11	57.03	1126.99	135.78	369.33	92.33
42	576.66	25.79	112.52	28.13	830.99	67.89	228.11	57.03	1126.99	135.78	369.33	92.33
43	598.97	26.78	116.87	29.22	830.99	67.89	228.11	57.03	1126.99	135.78	369.33	92.33
44	598.97	26.78	116.87	29.22	830.99	67.89	228.11	57.03	1126.99	135.78	369.33	92.33
45	599.15	32.51	148.63	37.16	898.88	86.90	304.15	76.04	1192.17	152.08	434.50	108.63
46	636.05	34.51	157.78	39.44	898.88	86.90	304.15	76.04	1192.17	152.08	434.50	108.63
47	674.12	36.58	167.22	41.81	898.88	86.90	304.15	76.04	1192.17	152.08	434.50	108.63
48	700.64	38.02	173.80	43.45	898.88	86.90	304.15	76.04	1192.17	152.08	434.50	108.63
49	700.64	38.02	173.80	43.45	898.88	86.90	304.15	76.04	1192.17	152.08	434.50	108.63
50	714.21	43.45	195.53	48.88	928.75	92.33	336.74	84.18	1219.32	160.22	467.09	116.77
51	738.66	48.88	217.25	54.31	966.77	103.19	358.46	89.62	1257.34	168.37	477.95	119.49
52	765.81	54.31	228.11	57.03	1010.22	111.34	380.19	95.05	1300.79	179.23	499.68	124.92
53	795.68	62.46	238.98	59.74	1056.39	122.20	401.92	100.48	1349.68	190.10	521.40	130.35
54	828.27	70.61	260.70	65.18	1105.27	135.78	423.64	105.91	1401.27	200.96	543.13	135.78
55	860.86	78.75	282.43	70.61	1156.86	146.64	445.37	111.34	1455.59	214.54	575.72	143.93
56	896.16	86.90	293.29	73.32	1211.18	160.22	467.09	116.77	1509.90	228.11	597.44	149.36
57	934.18	95.05	315.01	78.75	1268.21	173.80	499.68	124.92	1569.64	241.69	619.17	154.79
58	977.63	105.91	336.74	84.18	1333.38	190.10	521.40	130.35	1637.53	255.27	651.75	162.94
59	1029.23	116.77	358.46	89.62	1406.70	206.39	553.99	138.50	1716.29	274.28	684.34	171.09
60	1088.97	130.35	380.19	95.05	1496.32	228.11	586.58	146.64	1808.62	296.01	716.93	179.23
61	1156.86	146.64	412.78	103.19	1594.08	249.84	619.17	154.79	1909.10	317.73	749.52	187.38
62	1232.90	165.65	445.37	111.34	1702.71	274.28	662.62	165.65	2023.15	344.89	782.11	195.53
63	1317.09	184.66	467.09	116.77	1822.20	301.44	695.20	173.80	2148.07	372.04	825.56	206.39
64	1409.42	206.39	499.68	124.92	1949.83	331.31	738.66	184.66	2281.14	401.92	869.01	217.25
65	1507.18	228.11	532.27	133.07	2088.33	363.90	782.11	195.53	2425.07	434.50	912.46	228.11
66	1613.09	252.55	564.85	141.21	2234.97	396.48	825.56	206.39	2579.86	469.81	955.91	238.98
67	1721.72	277.00	608.30	152.08	2389.77	431.79	879.87	219.97	2742.80	505.11	999.36	249.84
68	1860.22	309.58	640.89	160.22	2579.86	475.24	923.32	230.83	2938.33	548.56	1053.67	263.42
69	2042.16	350.32	695.20	173.80	2818.84	529.55	988.49	247.12	3188.17	602.87	1107.98	277.00
70	2248.16	398.17	747.58	186.89	3087.83	590.48	1050.94	262.74	3464.33	663.61	1180.96	295.24
71	2374.74	430.36	767.38	191.85	3245.83	629.98	1078.49	269.62	3611.37	699.98	1192.56	298.14
72	2490.58	458.46	793.02	198.25	3385.20	661.68	1100.31	275.08	3742.06	728.59	1209.35	302.34
73	2606.93	484.96	813.78	203.44	3520.07	690.77	1116.58	279.15	3865.45	749.91	1230.13	307.53
74	2737.42	516.37	838.81	209.70	3670.93	719.30	1145.48	286.37	4002.40	771.17	1244.69	311.17
75	2886.22	549.35	866.94	216.73	3838.99	755.35	1175.95	293.99	4158.73	800.42	1270.37	317.59
76	3049.87	591.22	905.18	226.29	4032.52	805.28	1206.90	301.73	4342.40	846.05	1296.60	324.15
77	3228.54	641.84	935.70	233.92	4251.24	868.03	1237.29	309.32	4558.63	916.37	1330.08	332.52
78	3546.73	726.37	998.76	249.69	4655.20	979.84	1316.55	329.14	4972.99	1040.37	1407.34	351.84
79	3998.82	841.76	1104.69	276.17	5228.35	1131.17	1445.17	361.29	5565.05	1203.05	1535.97	383.99
80	4501.98	970.39	1218.18	304.55	5863.93	1299.52	1588.93	397.23	6217.65	1380.86	1679.73	419.93
81	5048.65	1110.36	1346.81	336.70	6546.79	1475.44	1740.26	435.07	6917.54	1564.34	1831.06	457.76
82	5623.69	1254.12	1475.44	368.86	7261.81	1657.03	1899.16	474.79	7647.69	1751.61	1997.52	499.38
83	6221.44	1399.78	1619.20	404.80	7995.75	1838.62	2065.62	516.40	8392.98	1936.99	2163.98	540.99
84	6839.99	1549.21	1770.53	442.63	8746.71	2020.22	2239.64	559.91	9153.40	2122.36	2338.00	584.50
85+		2024.00	2269.91	567.48								

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

Age 85+ rates are for inflation additions onl

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

Appendix C1

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

LTC-94 VA

Premiums to be used only with those

that have not previously elected a landing spot option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	Indexed Inflation with 2019 Shared Cost				2.4% Simple Inflation or 5.0% Simple Inflation with 2019 Shared Cost				2.4% Compound Inflation or 5.0% Compound Inflation with 2019 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	404.27	15.29	54.36	13.59	627.25	45.74	139.39	34.85	1034.66	114.06	271.56	67.89
30	450.20	17.02	60.53	15.13	654.73	47.74	145.50	36.37	1034.66	114.06	271.56	67.89
31	450.20	17.02	60.53	15.13	682.61	49.77	151.69	37.92	1034.66	114.06	271.56	67.89
32	450.20	17.02	60.53	15.13	739.52	53.92	164.34	41.08	1034.66	114.06	271.56	67.89
33	450.20	17.02	60.53	15.13	768.56	56.04	170.79	42.70	1034.66	114.06	271.56	67.89
34	450.20	17.02	60.53	15.13	782.11	57.03	173.80	43.45	1034.66	114.06	271.56	67.89
35	450.20	17.02	60.53	15.13	782.11	57.03	173.80	43.45	1034.66	114.06	271.56	67.89
36	450.20	17.02	60.53	15.13	782.11	57.03	173.80	43.45	1034.66	114.06	271.56	67.89
37	450.20	17.02	60.53	15.13	782.11	57.03	173.80	43.45	1034.66	114.06	271.56	67.89
38	450.20	17.02	60.53	15.13	782.11	57.03	173.80	43.45	1034.66	114.06	271.56	67.89
39	452.75	17.12	60.87	15.22	782.11	57.03	173.80	43.45	1034.66	114.06	271.56	67.89
40	484.30	18.31	65.12	16.28	782.11	57.03	173.80	43.45	1034.66	114.06	271.56	67.89
41	520.47	19.68	69.98	17.49	782.11	57.03	173.80	43.45	1034.66	114.06	271.56	67.89
42	557.90	21.10	75.01	18.75	782.11	57.03	173.80	43.45	1034.66	114.06	271.56	67.89
43	579.49	21.91	77.92	19.48	782.11	57.03	173.80	43.45	1034.66	114.06	271.56	67.89
44	579.49	21.91	77.92	19.48	782.11	57.03	173.80	43.45	1034.66	114.06	271.56	67.89
45	573.61	25.55	111.47	27.87	839.13	70.61	228.11	57.03	1086.26	127.64	325.88	81.47
46	608.93	27.12	118.33	29.58	839.13	70.61	228.11	57.03	1086.26	127.64	325.88	81.47
47	645.38	28.74	125.42	31.35	839.13	70.61	228.11	57.03	1086.26	127.64	325.88	81.47
48	670.76	29.87	130.35	32.59	839.13	70.61	228.11	57.03	1086.26	127.64	325.88	81.47
49	670.76	29.87	130.35	32.59	839.13	70.61	228.11	57.03	1086.26	127.64	325.88	81.47
50	681.63	35.30	141.21	35.30	860.86	76.04	238.98	59.74	1107.98	133.07	347.60	86.90
51	700.64	38.02	152.08	38.02	893.45	84.18	260.70	65.18	1140.57	141.21	358.46	89.62
52	725.08	46.17	162.94	40.73	928.75	92.33	271.56	67.89	1178.59	149.36	380.19	95.05
53	749.52	51.60	173.80	43.45	966.77	103.19	293.29	73.32	1219.32	160.22	391.05	97.76
54	776.67	57.03	184.66	46.17	1007.50	111.34	315.01	78.75	1262.77	168.37	412.78	103.19
55	803.83	65.18	206.39	51.60	1053.67	122.20	325.88	81.47	1306.22	179.23	434.50	108.63
56	833.70	70.61	217.25	54.31	1099.84	133.07	347.60	86.90	1355.11	190.10	445.37	111.34
57	863.57	78.75	228.11	57.03	1146.00	143.93	369.33	92.33	1406.70	203.67	467.09	116.77
58	898.88	86.90	249.84	62.46	1200.31	157.51	391.05	97.76	1463.73	214.54	488.82	122.20
59	942.33	97.76	260.70	65.18	1265.49	173.80	412.78	103.19	1528.91	230.83	510.54	127.64
60	993.93	108.63	282.43	70.61	1338.81	190.10	434.50	108.63	1607.66	247.12	543.13	135.78
61	1050.95	122.20	304.15	76.04	1420.28	209.10	467.09	116.77	1694.56	268.85	564.85	141.21
62	1116.13	135.78	325.88	81.47	1512.61	230.83	499.68	124.92	1789.61	290.57	597.44	149.36
63	1186.74	152.08	347.60	86.90	1613.09	252.55	532.27	133.07	1895.52	312.30	630.03	157.51
64	1262.77	171.09	369.33	92.33	1721.72	277.00	564.85	141.21	2006.86	339.46	662.62	165.65
65	1344.24	190.10	401.92	100.48	1838.49	304.15	597.44	149.36	2129.06	366.61	695.20	173.80
66	1433.86	209.10	423.64	105.91	1963.41	334.02	630.03	157.51	2259.42	393.77	727.79	181.95
67	1526.19	230.83	456.23	114.06	2093.76	363.90	662.62	165.65	2397.91	426.36	771.24	192.81
68	1642.96	257.99	488.82	122.20	2253.98	399.20	706.07	176.52	2566.28	461.66	814.69	203.67
69	1792.32	290.57	521.40	130.35	2454.94	445.37	760.38	190.10	2772.67	507.83	858.14	214.54
70	1963.75	330.45	563.39	140.85	2681.53	495.68	812.59	203.15	3003.86	557.98	910.10	227.52
71	2063.64	355.17	580.72	145.18	2807.69	526.28	829.60	207.40	3123.98	585.91	933.30	233.33
72	2158.50	379.16	604.68	151.17	2921.78	555.11	852.50	213.12	3231.55	612.11	951.62	237.91
73	2249.72	402.16	624.53	156.13	3028.02	577.22	870.56	217.64	3326.09	629.26	965.18	241.30
74	2351.83	423.92	649.40	162.35	3145.55	597.54	892.93	223.23	3431.92	640.38	983.12	245.78
75	2465.63	452.78	669.52	167.38	3276.77	626.60	918.44	229.61	3553.59	663.08	1004.28	251.07
76	2595.24	485.21	701.31	175.33	3431.10	666.65	954.10	238.53	3700.21	701.31	1027.50	256.87
77	2739.43	527.78	726.91	181.73	3611.33	721.11	982.10	245.52	3878.12	765.57	1059.43	264.86
78	3000.06	597.74	786.90	196.73	3945.85	815.27	1051.72	262.93	4220.13	872.02	1127.39	281.85
79	3365.14	690.43	870.13	217.53	4411.19	940.12	1150.09	287.52	4702.49	1004.43	1233.32	308.33
80	3769.94	792.58	960.93	240.23	4923.81	1072.53	1271.15	317.79	5228.35	1146.30	1346.81	336.70
81	4203.11	902.29	1059.29	264.82	5468.58	1212.51	1392.21	348.05	5786.37	1290.06	1475.44	368.86
82	4658.98	1015.78	1172.79	293.20	6034.17	1354.38	1520.84	380.21	6365.20	1435.72	1604.07	401.02
83	5128.10	1129.28	1286.28	321.57	6612.99	1494.36	1657.03	414.26	6951.59	1579.48	1740.26	435.07
84	5610.45	1244.67	1399.78	349.94	7201.28	1636.22	1800.79	450.20	7545.55	1723.24	1884.02	471.01
85+		1607.85	1800.79	450.20								

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

Age 85+ rates are for inflation additions onl

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

Appendix C1

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

LTC-94 VA

Premiums to be used only with those

that have not previously elected a landing spot option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	Indexed Inflation with 2019 Shared Cost				2.4% Simple Inflation or 5.0% Simple Inflation with 2019 Shared Cost				2.4% Compound Inflation or 5.0% Compound Inflation with 2019 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	482.35	27.20	87.04	21.76	712.88	74.09	184.23	46.06	1436.58	209.10	423.64	105.91
30	503.16	28.37	90.80	22.70	773.02	80.34	199.77	49.94	1436.58	209.10	423.64	105.91
31	503.16	28.37	90.80	22.70	834.74	86.76	215.72	53.93	1436.58	209.10	423.64	105.91
32	503.16	28.37	90.80	22.70	866.19	90.03	223.85	55.96	1436.58	209.10	423.64	105.91
33	503.16	28.37	90.80	22.70	930.27	96.69	240.41	60.10	1436.58	209.10	423.64	105.91
34	503.16	28.37	90.80	22.70	966.77	100.48	249.84	62.46	1436.58	209.10	423.64	105.91
35	503.16	28.37	90.80	22.70	966.77	100.48	249.84	62.46	1436.58	209.10	423.64	105.91
36	503.16	28.37	90.80	22.70	966.77	100.48	249.84	62.46	1436.58	209.10	423.64	105.91
37	503.16	28.37	90.80	22.70	966.77	100.48	249.84	62.46	1436.58	209.10	423.64	105.91
38	503.16	28.37	90.80	22.70	966.77	100.48	249.84	62.46	1436.58	209.10	423.64	105.91
39	527.41	29.74	95.17	23.79	966.77	100.48	249.84	62.46	1436.58	209.10	423.64	105.91
40	562.40	31.71	101.48	25.37	966.77	100.48	249.84	62.46	1436.58	209.10	423.64	105.91
41	600.08	33.84	108.29	27.07	966.77	100.48	249.84	62.46	1436.58	209.10	423.64	105.91
42	638.77	36.02	115.27	28.82	966.77	100.48	249.84	62.46	1436.58	209.10	423.64	105.91
43	668.24	37.68	120.58	30.15	966.77	100.48	249.84	62.46	1436.58	209.10	423.64	105.91
44	668.24	37.68	120.58	30.15	966.77	100.48	249.84	62.46	1436.58	209.10	423.64	105.91
45	668.05	49.05	158.84	39.71	1075.39	127.64	325.88	81.47	1545.20	236.26	499.68	124.92
46	704.69	51.74	167.55	41.89	1075.39	127.64	325.88	81.47	1545.20	236.26	499.68	124.92
47	742.18	54.50	176.46	44.12	1075.39	127.64	325.88	81.47	1545.20	236.26	499.68	124.92
48	776.67	57.03	184.66	46.17	1075.39	127.64	325.88	81.47	1545.20	236.26	499.68	124.92
49	776.67	57.03	184.66	46.17	1075.39	127.64	325.88	81.47	1545.20	236.26	499.68	124.92
50	798.40	62.46	206.39	51.60	1118.85	138.50	358.46	89.62	1588.65	244.41	532.27	133.07
51	833.70	70.61	217.25	54.31	1175.87	152.08	380.19	95.05	1651.11	260.70	553.99	138.50
52	871.72	78.75	228.11	57.03	1241.05	165.65	412.78	103.19	1716.29	274.28	575.72	143.93
53	912.46	89.62	249.84	62.46	1306.22	181.95	434.50	108.63	1789.61	290.57	597.44	149.36
54	957.15	100.32	271.15	67.79	1379.55	200.96	456.23	114.06	1868.36	309.58	630.03	157.51
55	980.51	108.65	275.60	68.90	1455.59	217.25	488.82	122.20	1949.83	328.59	651.75	162.94
56	1049.29	124.40	302.89	75.72	1534.34	236.26	510.54	127.64	2036.73	347.60	684.34	171.09
57	1090.76	134.00	321.60	80.40	1618.52	257.99	543.13	135.78	2126.35	369.33	706.07	176.52
58	1142.66	146.49	340.93	85.23	1710.86	279.71	564.85	141.21	2226.83	393.77	738.66	184.66
59	1215.61	165.64	363.35	90.84	1819.48	304.15	608.30	152.08	2346.32	420.92	771.24	192.81
60	1282.10	182.40	380.66	95.17	1947.12	334.02	640.89	160.22	2484.81	450.80	814.69	203.67
61	1358.30	201.52	408.27	102.07	2085.61	366.61	673.48	168.37	2636.89	486.10	847.28	211.82
62	1451.78	224.15	427.45	106.86	2243.12	401.92	716.93	179.23	2805.26	524.12	890.73	222.68
63	1523.70	241.66	447.70	111.92	2411.49	442.65	760.38	190.10	2989.92	567.57	934.18	233.55
64	1631.82	268.59	476.37	119.09	2596.16	483.38	803.83	200.96	3190.88	611.02	988.49	247.12
65	1732.27	292.88	500.66	125.16	2791.68	529.55	858.14	214.54	3405.42	659.90	1031.94	257.99
66	1861.88	322.83	540.55	135.14	3000.79	578.43	901.59	225.40	3630.82	711.50	1086.26	271.56
67	2025.85	357.95	578.81	144.70	3220.75	630.03	955.91	238.98	3872.51	765.81	1129.71	282.43
68	2205.45	399.83	621.40	155.35	3489.60	689.77	1010.22	252.55	4163.08	830.99	1194.88	298.72
69	2371.67	440.49	647.05	161.76	3829.06	768.53	1075.39	268.85	4529.69	912.46	1260.06	315.01
70	2562.13	485.71	680.00	170.00	4209.20	853.22	1148.46	287.11	4935.11	999.48	1332.64	333.16
71	2786.71	537.74	726.55	181.64	4430.60	907.38	1171.82	292.95	5153.92	1049.97	1358.48	339.62
72	3055.36	596.28	772.78	193.20	4634.21	951.62	1199.44	299.86	5350.40	1092.88	1377.87	344.47
73	3258.80	640.16	816.44	204.11	4825.90	991.20	1220.67	305.17	5533.23	1123.68	1391.00	347.75
74	3437.81	677.35	843.91	210.98	5037.39	1030.48	1244.69	311.17	5734.14	1149.99	1416.06	354.02
75	3636.48	723.90	874.62	218.66	5276.74	1079.38	1278.95	319.74	5967.71	1190.97	1442.04	360.51
76	3883.69	782.85	921.48	230.37	5549.30	1145.74	1312.91	328.23	6240.41	1255.83	1467.85	366.96
77	4112.04	846.77	951.16	237.79	5859.71	1235.35	1353.28	338.32	6563.42	1359.08	1507.94	376.99
78	4519.01	955.25	1021.46	255.36	6433.29	1392.21	1445.17	361.29	7182.36	1543.54	1604.07	401.02
79	5092.16	1102.80	1134.95	283.74	7250.46	1609.74	1588.93	397.23	8071.41	1791.33	1755.39	438.85
80	5729.62	1267.36	1256.02	314.00	8162.21	1851.87	1747.83	436.96	9062.60	2061.83	1921.85	480.46
81	6416.27	1443.28	1384.64	346.16	9143.94	2109.12	1921.85	480.46	10129.46	2347.46	2103.45	525.86
82	7138.86	1624.87	1528.40	382.10	10172.96	2372.05	2103.45	525.86	11241.71	2634.98	2300.17	575.04
83	7884.14	1810.25	1672.16	418.04	11228.47	2634.98	2292.61	573.15	12376.67	2920.61	2496.90	624.22
84	8654.02	1995.63	1831.06	457.76	12310.46	2899.81	2489.33	622.33	13538.10	3204.35	2701.19	675.30
85+		2583.91	2353.14	588.28								

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

Age 85+ rates are for inflation additions onl

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

Appendix C1

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

LTC-94 VA

Premiums to be used only with those

that have not previously elected a landing spot option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	Indexed Inflation with 2019 Shared Cost				2.4% Simple Inflation or 5.0% Simple Inflation with 2019 Shared Cost				2.4% Compound Inflation or 5.0% Compound Inflation with 2019 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	464.22	23.57	65.28	16.32	664.82	62.08	136.17	34.04	1306.22	179.23	325.88	81.47
30	484.25	24.59	68.10	17.02	720.91	67.31	147.66	36.91	1306.22	179.23	325.88	81.47
31	484.25	24.59	68.10	17.02	778.46	72.69	159.44	39.86	1306.22	179.23	325.88	81.47
32	484.25	24.59	68.10	17.02	807.80	75.43	165.45	41.36	1306.22	179.23	325.88	81.47
33	484.25	24.59	68.10	17.02	867.56	81.01	177.69	44.42	1306.22	179.23	325.88	81.47
34	484.25	24.59	68.10	17.02	901.59	84.18	184.66	46.17	1306.22	179.23	325.88	81.47
35	484.25	24.59	68.10	17.02	901.59	84.18	184.66	46.17	1306.22	179.23	325.88	81.47
36	484.25	24.59	68.10	17.02	901.59	84.18	184.66	46.17	1306.22	179.23	325.88	81.47
37	484.25	24.59	68.10	17.02	901.59	84.18	184.66	46.17	1306.22	179.23	325.88	81.47
38	484.25	24.59	68.10	17.02	901.59	84.18	184.66	46.17	1306.22	179.23	325.88	81.47
39	507.58	25.78	71.38	17.84	901.59	84.18	184.66	46.17	1306.22	179.23	325.88	81.47
40	541.25	27.49	76.11	19.03	901.59	84.18	184.66	46.17	1306.22	179.23	325.88	81.47
41	577.52	29.33	81.21	20.30	901.59	84.18	184.66	46.17	1306.22	179.23	325.88	81.47
42	614.75	31.22	86.45	21.61	901.59	84.18	184.66	46.17	1306.22	179.23	325.88	81.47
43	643.12	32.66	90.44	22.61	901.59	84.18	184.66	46.17	1306.22	179.23	325.88	81.47
44	643.12	32.66	90.44	22.61	901.59	84.18	184.66	46.17	1306.22	179.23	325.88	81.47
45	633.01	39.71	112.12	28.03	991.21	108.63	238.98	59.74	1398.56	200.96	380.19	95.05
46	667.73	41.89	118.27	29.57	991.21	108.63	238.98	59.74	1398.56	200.96	380.19	95.05
47	703.25	44.12	124.56	31.14	991.21	108.63	238.98	59.74	1398.56	200.96	380.19	95.05
48	735.94	46.17	130.35	32.59	991.21	108.63	238.98	59.74	1398.56	200.96	380.19	95.05
49	735.94	46.17	130.35	32.59	991.21	108.63	238.98	59.74	1398.56	200.96	380.19	95.05
50	754.95	51.60	141.21	35.30	1029.23	116.77	271.56	67.89	1433.86	209.10	401.92	100.48
51	784.82	59.74	152.08	38.02	1078.11	127.64	282.43	70.61	1485.46	219.97	423.64	105.91
52	817.41	67.89	173.80	43.45	1129.71	141.21	304.15	76.04	1542.49	233.55	434.50	108.63
53	850.00	76.04	184.66	46.17	1186.74	154.79	325.88	81.47	1604.95	249.84	456.23	114.06
54	886.65	84.06	195.23	48.81	1249.20	168.37	336.74	84.18	1670.12	263.42	477.95	119.49
55	906.31	92.75	201.40	50.35	1314.37	184.66	358.46	89.62	1740.73	279.71	499.68	124.92
56	965.45	102.77	216.35	54.09	1382.26	200.96	380.19	95.05	1814.05	296.01	521.40	130.35
57	999.64	112.56	235.84	58.96	1452.87	217.25	401.92	100.48	1892.80	315.01	543.13	135.78
58	1044.11	125.19	245.05	61.26	1531.62	236.26	423.64	105.91	1979.70	336.74	564.85	141.21
59	1103.40	138.93	267.17	66.79	1623.96	257.99	456.23	114.06	2080.18	358.46	597.44	149.36
60	1160.50	153.32	285.50	71.37	1729.87	282.43	488.82	122.20	2196.96	385.62	619.17	154.79
61	1224.82	167.50	303.59	75.90	1849.35	309.58	510.54	127.64	2327.31	415.49	651.75	162.94
62	1300.61	187.66	323.20	80.80	1982.42	342.17	543.13	135.78	2471.24	448.08	695.20	173.80
63	1358.36	203.50	335.77	83.94	2126.35	374.76	586.58	146.64	2626.03	483.38	727.79	181.95
64	1449.38	225.52	364.88	91.22	2281.14	410.06	619.17	154.79	2797.11	521.40	760.38	190.10
65	1534.51	245.32	380.50	95.12	2446.80	448.08	651.75	162.94	2979.06	562.14	803.83	200.96
66	1644.16	270.27	410.42	102.60	2626.03	488.82	695.20	173.80	3171.87	605.59	847.28	211.82
67	1784.68	302.10	436.65	109.16	2813.41	532.27	738.66	184.66	3378.26	651.75	890.73	222.68
68	1935.50	336.17	468.59	117.15	3038.81	583.86	782.11	195.53	3625.38	706.07	934.18	233.55
69	2073.03	368.32	497.73	124.43	3323.95	649.04	836.42	209.10	3932.25	773.96	999.36	249.84
70	2226.99	405.57	524.57	131.14	3640.39	720.49	899.26	224.82	4271.50	847.80	1061.78	265.44
71	2411.48	449.31	564.03	141.01	3821.36	762.20	922.93	230.73	4448.75	889.23	1078.49	269.62
72	2635.57	498.49	601.05	150.26	3987.40	800.45	951.62	237.91	4606.95	924.36	1100.31	275.08
73	2801.87	533.47	630.89	157.72	4137.50	830.34	965.18	241.30	4750.20	943.89	1116.58	279.15
74	2940.35	561.86	657.36	164.34	4300.04	859.11	992.14	248.04	4899.84	958.32	1136.46	284.11
75	3095.15	596.53	687.81	171.95	4484.91	894.84	1021.44	255.36	5075.02	982.82	1158.78	289.69
76	3292.47	644.22	725.77	181.44	4701.20	950.03	1051.96	262.99	5290.38	1039.73	1190.59	297.65
77	3476.00	697.91	757.84	189.46	4954.94	1028.49	1090.36	272.59	5558.12	1136.76	1221.82	305.46
78	3805.88	786.90	817.17	204.29	5425.08	1161.44	1172.79	293.20	6066.33	1299.52	1308.98	327.24
79	4263.64	906.07	907.96	226.99	6079.57	1337.35	1293.85	323.46	6779.45	1500.03	1437.61	359.40
80	4766.80	1034.70	1006.33	251.58	6796.48	1526.51	1422.47	355.62	7558.79	1710.00	1573.80	393.45
81	5302.12	1170.89	1112.25	278.06	7558.79	1723.24	1566.24	391.56	8383.52	1925.64	1725.13	431.28
82	5862.03	1310.87	1225.75	306.44	8351.36	1923.75	1717.56	429.39	9236.63	2141.28	1891.59	472.90
83	6437.08	1450.85	1346.81	336.70	9157.18	2122.36	1876.46	469.11	10099.19	2355.03	2050.48	512.62
84	7023.47	1590.83	1475.44	368.86	9976.24	2320.98	2035.35	508.84	10971.22	2566.89	2216.94	554.24
85+		2029.67	1891.59	472.90								

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

Age 85+ rates are for inflation additions onl

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

Appendix C2

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

LTC-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	1.3% Simple Inflation or 4.5% Simple Inflation with 2019 Shared Cost				1.3% Compound Inflation or 4.5% Compound Inflation with 2019 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	505.05	30.27	136.19	34.05	677.84	63.29	228.67	57.17
30	505.05	30.27	136.19	34.05	677.84	63.29	228.67	57.17
31	505.05	30.27	136.19	34.05	677.84	63.29	228.67	57.17
32	505.05	30.27	136.19	34.05	677.84	63.29	228.67	57.17
33	505.05	30.27	136.19	34.05	677.84	63.29	228.67	57.17
34	505.05	30.27	136.19	34.05	677.84	63.29	228.67	57.17
35	505.05	30.27	136.19	34.05	677.84	63.29	228.67	57.17
36	505.31	30.28	136.26	34.07	677.84	63.29	228.67	57.17
37	515.45	30.89	139.00	34.75	677.84	63.29	228.67	57.17
38	520.52	31.19	140.37	35.09	677.84	63.29	228.67	57.17
39	525.59	31.50	141.73	35.43	677.84	63.29	228.67	57.17
40	530.66	31.80	143.10	35.77	677.84	63.29	228.67	57.17
41	536.36	32.14	144.64	36.16	677.84	63.29	228.67	57.17
42	542.11	32.49	146.19	36.55	677.84	63.29	228.67	57.17
43	545.13	32.67	147.00	36.75	677.84	63.29	228.67	57.17
44	545.13	32.67	147.00	36.75	677.84	63.29	228.67	57.17
45	570.75	40.48	194.30	48.57	706.43	69.42	269.50	67.38
46	575.76	40.83	196.00	49.00	706.43	69.42	269.50	67.38
47	575.76	40.83	196.00	49.00	706.43	69.42	269.50	67.38
48	575.76	40.83	196.00	49.00	706.43	69.42	269.50	67.38
49	575.76	40.83	196.00	49.00	706.43	69.42	269.50	67.38
50	588.01	42.88	212.34	53.08	716.64	73.50	294.01	73.50
51	606.39	49.00	228.67	57.17	735.01	77.58	302.17	75.54
52	626.80	53.08	245.00	61.25	755.43	81.67	318.51	79.63
53	647.22	57.17	261.34	65.33	775.85	87.79	334.84	83.71
54	669.68	63.29	269.50	67.38	800.35	91.88	343.01	85.75
55	694.18	69.42	285.84	71.46	824.85	98.00	359.34	89.83
56	718.68	75.54	302.17	75.54	851.39	104.13	375.67	93.92
57	745.22	81.67	318.51	79.63	877.93	110.25	392.01	98.00
58	775.85	87.79	343.01	85.75	908.56	118.42	408.34	102.09
59	810.56	95.96	359.34	89.83	945.31	126.59	432.84	108.21
60	851.39	106.17	375.67	93.92	986.14	134.75	449.17	112.29
61	898.35	116.38	400.17	100.04	1033.10	144.96	473.67	118.42
62	947.35	128.63	424.67	106.17	1086.19	157.21	498.18	124.54
63	1004.52	140.88	449.17	112.29	1141.31	169.46	522.68	130.67
64	1063.73	155.17	473.67	118.42	1204.60	183.75	547.18	136.79
65	1129.06	169.46	506.34	126.59	1269.94	198.05	571.68	142.92
66	1196.44	183.75	530.84	132.71	1341.40	214.38	604.34	151.09
67	1269.94	200.09	563.51	140.88	1416.94	230.71	628.84	157.21
68	1357.73	220.50	596.18	149.04	1506.78	251.13	661.51	165.38
69	1470.03	245.00	637.01	159.25	1619.07	275.63	702.35	175.59
70	1597.71	273.43	677.44	169.36	1748.70	304.03	742.74	185.68
71	1721.36	301.04	719.25	179.81	1872.88	329.32	783.90	195.98
72	1846.23	328.04	760.09	190.02	1998.25	356.04	824.10	206.03
73	1978.15	356.42	799.97	199.99	2128.64	380.18	863.34	215.83
74	2128.57	386.12	846.72	211.68	2277.53	407.68	909.44	227.36
75	2300.70	420.95	907.87	226.97	2446.19	440.35	969.94	242.49
76	2495.69	464.58	967.56	241.89	2641.59	483.78	1028.99	257.25
77	2718.38	520.50	1033.40	258.35	2864.65	541.40	1094.19	273.55
78	2996.28	592.07	1119.82	279.96	3145.71	618.55	1180.35	295.09
79	3327.30	679.08	1225.75	306.44	3482.42	709.35	1286.28	321.57
80	3694.27	773.66	1339.24	334.81	3853.17	809.60	1399.78	349.94
81	4087.72	875.81	1460.31	365.08	4250.40	913.64	1520.84	380.21
82	4503.87	979.84	1588.93	397.23	4666.55	1019.57	1649.47	412.37
83	4931.37	1083.88	1725.13	431.28	5094.05	1125.50	1785.66	446.41
84	5372.11	1189.81	1868.89	467.22	5532.90	1231.42	1929.42	482.36
85+								

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

Age 85+ rates are for inflation additions only

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

Appendix C2

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

LTC-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	1.3% Simple Inflation or 4.5% Simple Inflation with 2019 Shared Cost				1.3% Compound Inflation or 4.5% Compound Inflation with 2019 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	480.46	24.59	98.36	24.59	626.80	51.04	163.34	40.83
30	480.46	24.59	98.36	24.59	626.80	51.04	163.34	40.83
31	480.46	24.59	98.36	24.59	626.80	51.04	163.34	40.83
32	480.46	24.59	98.36	24.59	626.80	51.04	163.34	40.83
33	480.46	24.59	98.36	24.59	626.80	51.04	163.34	40.83
34	480.46	24.59	98.36	24.59	626.80	51.04	163.34	40.83
35	480.46	24.59	98.36	24.59	626.80	51.04	163.34	40.83
36	480.71	24.60	98.41	24.60	626.80	51.04	163.34	40.83
37	490.35	25.10	100.39	25.10	626.80	51.04	163.34	40.83
38	495.18	25.34	101.38	25.34	626.80	51.04	163.34	40.83
39	500.00	25.59	102.36	25.59	626.80	51.04	163.34	40.83
40	504.82	25.84	103.35	25.84	626.80	51.04	163.34	40.83
41	510.25	26.12	104.46	26.12	626.80	51.04	163.34	40.83
42	515.72	26.39	105.58	26.39	626.80	51.04	163.34	40.83
43	518.59	26.54	106.17	26.54	626.80	51.04	163.34	40.83
44	518.59	26.54	106.17	26.54	626.80	51.04	163.34	40.83
45	536.34	32.38	137.63	34.41	649.26	57.17	196.00	49.00
46	541.05	32.67	138.84	34.71	649.26	57.17	196.00	49.00
47	541.05	32.67	138.84	34.71	649.26	57.17	196.00	49.00
48	541.05	32.67	138.84	34.71	649.26	57.17	196.00	49.00
49	541.05	32.67	138.84	34.71	649.26	57.17	196.00	49.00
50	551.26	34.71	155.17	38.79	657.43	59.21	204.17	51.04
51	565.55	38.79	163.34	40.83	671.72	63.29	220.50	55.13
52	581.88	42.88	171.50	42.88	688.05	67.38	228.67	57.17
53	598.22	46.96	179.67	44.92	706.43	71.46	236.84	59.21
54	616.59	51.04	196.00	49.00	724.80	75.54	245.00	61.25
55	637.01	55.13	204.17	51.04	745.22	79.63	261.34	65.33
56	657.43	61.25	212.34	53.08	765.64	83.71	269.50	67.38
57	679.89	65.33	228.67	57.17	788.10	89.83	285.84	71.46
58	704.39	71.46	245.00	61.25	814.64	95.96	294.01	73.50
59	732.97	77.58	253.17	63.29	843.22	102.09	310.34	77.58
60	765.64	85.75	269.50	67.38	877.93	110.25	326.67	81.67
61	804.43	93.92	285.84	71.46	916.72	118.42	343.01	85.75
62	845.26	104.13	302.17	75.54	959.60	128.63	359.34	89.83
63	892.22	114.34	326.67	81.67	1006.56	138.84	375.67	93.92
64	941.22	124.54	343.01	85.75	1057.60	149.04	400.17	100.04
65	994.31	136.79	367.51	91.88	1112.73	161.29	416.51	104.13
66	1051.48	149.04	383.84	95.96	1171.94	175.59	441.01	110.25
67	1112.73	163.34	408.34	102.09	1235.23	187.84	465.51	116.38
68	1184.19	179.67	432.84	108.21	1308.73	204.17	490.01	122.50
69	1276.06	200.09	465.51	116.38	1402.65	224.59	522.68	130.67
70	1381.41	222.41	497.88	124.47	1509.97	246.90	555.01	138.75
71	1482.95	244.47	533.38	133.34	1610.24	268.71	581.87	145.47
72	1584.20	266.03	560.07	140.02	1712.21	290.04	616.08	154.02
73	1693.01	289.10	594.04	148.51	1819.74	310.88	649.48	162.37
74	1814.96	313.60	635.04	158.76	1940.40	331.24	689.92	172.48
75	1953.46	341.42	682.84	170.71	2077.61	356.94	729.40	182.35
76	2113.66	376.27	729.51	182.38	2236.52	393.55	775.58	193.90
77	2294.76	421.72	782.65	195.66	2420.14	440.72	828.24	207.06
78	2519.60	480.46	847.43	211.86	2648.22	505.05	900.40	225.10
79	2788.20	550.45	930.66	232.67	2920.61	576.93	983.63	245.91
80	3085.18	626.12	1021.46	255.36	3219.48	656.38	1066.86	266.71
81	3401.08	707.45	1119.82	279.96	3539.16	739.61	1165.22	291.30
82	3734.00	788.79	1218.18	304.55	3873.97	822.84	1271.15	317.79
83	4076.37	872.02	1324.11	331.03	4216.35	906.07	1369.51	342.38
84	4428.21	955.25	1430.04	357.51	4566.30	989.30	1483.01	370.75
85+								

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

Age 85+ rates are for inflation additions only

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

Appendix C2

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

LTC-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	1.3% Simple Inflation or 4.5% Simple Inflation with 2019 Shared Cost				1.3% Compound Inflation or 4.5% Compound Inflation with 2019 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	537.21	37.83	151.33	37.83	747.26	79.63	253.17	63.29
30	537.21	37.83	151.33	37.83	747.26	79.63	253.17	63.29
31	537.21	37.83	151.33	37.83	747.26	79.63	253.17	63.29
32	537.21	37.83	151.33	37.83	747.26	79.63	253.17	63.29
33	537.21	37.83	151.33	37.83	747.26	79.63	253.17	63.29
34	537.21	37.83	151.33	37.83	747.26	79.63	253.17	63.29
35	540.34	38.05	152.21	38.05	747.26	79.63	253.17	63.29
36	550.51	38.77	155.07	38.77	747.26	79.63	253.17	63.29
37	555.60	39.13	156.51	39.13	747.26	79.63	253.17	63.29
38	560.69	39.49	157.94	39.49	747.26	79.63	253.17	63.29
39	570.86	40.20	160.81	40.20	747.26	79.63	253.17	63.29
40	575.95	40.56	162.24	40.56	747.26	79.63	253.17	63.29
41	579.84	40.83	163.34	40.83	747.26	79.63	253.17	63.29
42	579.84	40.83	163.34	40.83	747.26	79.63	253.17	63.29
43	579.84	40.83	163.34	40.83	747.26	79.63	253.17	63.29
44	579.84	40.83	163.34	40.83	747.26	79.63	253.17	63.29
45	618.64	51.04	212.34	53.08	784.01	87.79	302.17	75.54
46	618.64	51.04	212.34	53.08	784.01	87.79	302.17	75.54
47	618.64	51.04	212.34	53.08	784.01	87.79	302.17	75.54
48	618.64	51.04	212.34	53.08	784.01	87.79	302.17	75.54
49	618.64	51.04	212.34	53.08	784.01	87.79	302.17	75.54
50	632.93	55.13	236.84	59.21	798.31	91.88	318.51	79.63
51	657.43	59.21	253.17	63.29	822.81	98.00	334.84	83.71
52	681.93	65.33	269.50	67.38	847.31	104.13	351.17	87.79
53	708.47	71.46	277.67	69.42	873.85	110.25	367.51	91.88
54	737.05	79.63	294.01	73.50	904.47	116.38	383.84	95.96
55	767.68	85.75	318.51	79.63	935.10	124.54	400.17	100.04
56	798.31	93.92	334.84	83.71	967.77	130.67	416.51	104.13
57	833.01	102.09	351.17	87.79	1002.48	138.84	432.84	108.21
58	869.76	110.25	367.51	91.88	1041.27	149.04	449.17	112.29
59	914.68	120.46	392.01	98.00	1086.19	159.25	473.67	118.42
60	965.72	132.71	416.51	104.13	1139.27	171.50	498.18	124.54
61	1022.89	147.00	441.01	110.25	1198.48	183.75	522.68	130.67
62	1086.19	161.29	465.51	116.38	1263.81	198.05	547.18	136.79
63	1155.60	177.63	490.01	122.50	1335.27	214.38	571.68	142.92
64	1231.15	193.96	522.68	130.67	1412.86	232.75	604.34	151.09
65	1310.77	212.34	555.34	138.84	1496.57	251.13	628.84	157.21
66	1396.52	232.75	579.84	144.96	1586.40	271.55	661.51	165.38
67	1488.40	253.17	612.51	153.13	1680.32	291.96	694.18	173.54
68	1598.65	277.67	653.34	163.34	1794.66	316.46	726.85	181.71
69	1739.53	308.30	694.18	173.54	1937.57	349.13	775.85	193.96
70	1899.70	344.84	742.74	185.68	2101.71	383.61	824.36	206.09
71	2056.74	379.83	783.90	195.98	2258.78	418.22	864.72	216.18
72	2214.28	414.05	832.10	208.03	2416.30	452.06	904.11	226.03
73	2382.09	449.49	879.18	219.79	2584.07	483.15	950.46	237.62
74	2571.53	486.08	932.96	233.24	2771.45	515.48	1003.52	250.88
75	2789.55	531.53	993.22	248.30	2987.42	558.69	1063.06	265.76
76	3038.98	587.45	1059.71	264.93	3238.64	614.32	1128.82	282.20
77	3326.27	659.17	1132.18	283.05	3529.53	689.57	1208.17	302.04
78	3684.82	752.85	1233.32	308.33	3894.78	790.68	1301.41	325.35
79	4116.10	866.35	1346.81	336.70	4333.63	911.75	1414.91	353.73
80	4594.67	991.19	1475.44	368.86	4819.77	1042.27	1543.54	385.88
81	5109.18	1123.60	1611.63	402.91	5341.85	1180.35	1687.30	421.82
82	5650.18	1261.69	1755.39	438.85	5888.52	1320.33	1831.06	457.76
83	6208.19	1397.88	1906.72	476.68	6448.43	1458.42	1982.39	495.60
84	6781.35	1535.97	2065.62	516.40	7023.47	1598.39	2141.28	535.32
85+								

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

Age 85+ rates are for inflation additions only

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

Appendix C2

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

LTC-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	1.3% Simple Inflation or 4.5% Simple Inflation with 2019 Shared Cost				1.3% Compound Inflation or 4.5% Compound Inflation with 2019 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	506.95	30.27	105.93	26.48	690.10	65.33	187.84	46.96
30	506.95	30.27	105.93	26.48	690.10	65.33	187.84	46.96
31	506.95	30.27	105.93	26.48	690.10	65.33	187.84	46.96
32	506.95	30.27	105.93	26.48	690.10	65.33	187.84	46.96
33	506.95	30.27	105.93	26.48	690.10	65.33	187.84	46.96
34	506.95	30.27	105.93	26.48	690.10	65.33	187.84	46.96
35	509.90	30.44	106.55	26.64	690.10	65.33	187.84	46.96
36	519.50	31.01	108.55	27.14	690.10	65.33	187.84	46.96
37	524.30	31.30	109.56	27.39	690.10	65.33	187.84	46.96
38	529.10	31.59	110.56	27.64	690.10	65.33	187.84	46.96
39	538.70	32.16	112.56	28.14	690.10	65.33	187.84	46.96
40	543.50	32.45	113.57	28.39	690.10	65.33	187.84	46.96
41	547.18	32.67	114.34	28.58	690.10	65.33	187.84	46.96
42	547.18	32.67	114.34	28.58	690.10	65.33	187.84	46.96
43	547.18	32.67	114.34	28.58	690.10	65.33	187.84	46.96
44	547.18	32.67	114.34	28.58	690.10	65.33	187.84	46.96
45	577.80	40.83	155.17	38.79	718.68	73.50	220.50	55.13
46	577.80	40.83	155.17	38.79	718.68	73.50	220.50	55.13
47	577.80	40.83	155.17	38.79	718.68	73.50	220.50	55.13
48	577.80	40.83	155.17	38.79	718.68	73.50	220.50	55.13
49	577.80	40.83	155.17	38.79	718.68	73.50	220.50	55.13
50	590.05	44.92	171.50	42.88	728.89	75.54	236.84	59.21
51	608.43	49.00	179.67	44.92	747.26	79.63	245.00	61.25
52	628.84	53.08	187.84	46.96	769.72	85.75	253.17	63.29
53	651.30	59.21	204.17	51.04	792.18	89.83	269.50	67.38
54	675.80	65.33	212.34	53.08	816.68	95.96	277.67	69.42
55	700.30	71.46	228.67	57.17	841.18	102.09	294.01	73.50
56	726.85	77.58	245.00	61.25	869.76	108.21	302.17	75.54
57	755.43	83.71	253.17	63.29	898.35	114.34	318.51	79.63
58	786.06	91.88	269.50	67.38	931.02	122.50	334.84	83.71
59	822.81	100.04	285.84	71.46	967.77	130.67	351.17	87.79
60	865.68	110.25	302.17	75.54	1012.68	140.88	367.51	91.88
61	912.64	120.46	326.67	81.67	1061.68	153.13	383.84	95.96
62	965.72	132.71	343.01	85.75	1116.81	165.38	408.34	102.09
63	1024.93	144.96	367.51	91.88	1178.06	177.63	424.67	106.17
64	1088.23	159.25	383.84	95.96	1243.40	191.92	449.17	112.29
65	1155.60	175.59	408.34	102.09	1312.81	208.25	473.67	118.42
66	1227.06	191.92	432.84	108.21	1386.32	224.59	498.18	124.54
67	1302.61	208.25	457.34	114.34	1465.94	240.92	522.68	130.67
68	1396.52	228.67	490.01	122.50	1561.90	263.38	555.34	138.84
69	1512.90	255.21	522.68	130.67	1680.32	289.92	588.01	147.00
70	1644.64	285.67	563.18	140.79	1818.08	318.32	628.47	157.12
71	1773.89	313.16	598.03	149.51	1945.62	345.48	662.68	165.67
72	1906.24	342.04	632.08	158.02	2078.26	374.05	696.09	174.02
73	2043.49	370.28	673.24	168.31	2215.76	399.99	728.69	182.17
74	2197.17	399.84	713.44	178.36	2369.65	425.32	776.16	194.04
75	2376.36	436.47	760.43	190.11	2545.13	457.81	822.51	205.63
76	2580.16	481.86	821.66	205.41	2751.02	504.90	875.41	218.85
77	2817.16	541.40	881.43	220.36	2991.93	567.99	942.22	235.56
78	3111.66	620.44	960.93	240.23	3293.26	652.60	1013.89	253.47
79	3463.50	711.24	1051.72	262.93	3650.77	750.96	1112.25	278.06
80	3849.38	811.49	1150.09	287.52	4042.33	855.00	1210.62	302.65
81	4261.75	917.42	1263.58	315.90	4462.26	964.71	1324.11	331.03
82	4694.92	1025.24	1377.08	344.27	4899.22	1074.42	1445.17	361.29
83	5139.45	1133.06	1498.14	374.53	5345.63	1184.13	1566.24	391.56
84	5595.32	1242.77	1626.77	406.69	5801.50	1293.85	1687.30	421.82
85+								

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

Age 85+ rates are for inflation additions only

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

Appendix C2

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

LTC-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	1.3% Simple Inflation or 4.5% Simple Inflation with 2019 Shared Cost				1.3% Compound Inflation or 4.5% Compound Inflation with 2019 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	595.43	48.65	163.45	40.86	847.31	102.09	277.67	69.42
30	600.80	49.08	164.92	41.23	847.31	102.09	277.67	69.42
31	606.17	49.52	166.40	41.60	847.31	102.09	277.67	69.42
32	616.91	50.40	169.35	42.34	847.31	102.09	277.67	69.42
33	622.28	50.84	170.82	42.71	847.31	102.09	277.67	69.42
34	624.76	51.04	171.50	42.88	847.31	102.09	277.67	69.42
35	624.76	51.04	171.50	42.88	847.31	102.09	277.67	69.42
36	624.76	51.04	171.50	42.88	847.31	102.09	277.67	69.42
37	624.76	51.04	171.50	42.88	847.31	102.09	277.67	69.42
38	624.76	51.04	171.50	42.88	847.31	102.09	277.67	69.42
39	624.76	51.04	171.50	42.88	847.31	102.09	277.67	69.42
40	624.76	51.04	171.50	42.88	847.31	102.09	277.67	69.42
41	624.76	51.04	171.50	42.88	847.31	102.09	277.67	69.42
42	624.76	51.04	171.50	42.88	847.31	102.09	277.67	69.42
43	624.76	51.04	171.50	42.88	847.31	102.09	277.67	69.42
44	624.76	51.04	171.50	42.88	847.31	102.09	277.67	69.42
45	675.80	65.33	228.67	57.17	896.31	114.34	326.67	81.67
46	675.80	65.33	228.67	57.17	896.31	114.34	326.67	81.67
47	675.80	65.33	228.67	57.17	896.31	114.34	326.67	81.67
48	675.80	65.33	228.67	57.17	896.31	114.34	326.67	81.67
49	675.80	65.33	228.67	57.17	896.31	114.34	326.67	81.67
50	698.26	69.42	253.17	63.29	916.72	120.46	351.17	87.79
51	726.85	77.58	269.50	67.38	945.31	126.59	359.34	89.83
52	759.51	83.71	285.84	71.46	977.98	134.75	375.67	93.92
53	794.22	91.88	302.17	75.54	1014.73	142.92	392.01	98.00
54	830.97	102.09	318.51	79.63	1053.52	151.09	408.34	102.09
55	869.76	110.25	334.84	83.71	1094.35	161.29	432.84	108.21
56	910.60	120.46	351.17	87.79	1135.19	171.50	449.17	112.29
57	953.47	130.67	375.67	93.92	1180.10	181.71	465.51	116.38
58	1002.48	142.92	392.01	98.00	1231.15	191.92	490.01	122.50
59	1057.60	155.17	416.51	104.13	1290.36	206.21	514.51	128.63
60	1124.98	171.50	441.01	110.25	1359.77	222.55	539.01	134.75
61	1198.48	187.84	465.51	116.38	1435.32	238.88	563.51	140.88
62	1280.15	206.21	498.18	124.54	1521.07	259.30	588.01	147.00
63	1369.98	226.63	522.68	130.67	1614.99	279.71	620.68	155.17
64	1465.94	249.09	555.34	138.84	1715.03	302.17	653.34	163.34
65	1570.07	273.59	588.01	147.00	1823.24	326.67	686.01	171.50
66	1680.32	298.09	620.68	155.17	1939.62	353.21	718.68	179.67
67	1796.70	324.63	661.51	165.38	2062.12	379.76	751.35	187.84
68	1939.62	357.30	694.18	173.54	2209.12	412.42	792.18	198.05
69	2119.29	398.13	743.18	185.79	2396.96	453.26	833.01	208.25
70	2326.16	444.83	791.71	197.93	2609.79	499.92	889.66	222.41
71	2529.51	490.95	840.47	210.12	2814.38	545.50	929.37	232.34
72	2732.34	534.07	888.11	222.03	3020.38	588.07	976.12	244.03
73	2946.43	578.20	934.62	233.66	3235.53	627.70	1029.67	257.42
74	3190.89	625.24	995.68	248.92	3479.01	670.32	1081.92	270.48
75	3470.45	682.84	1063.06	265.76	3759.49	723.58	1148.41	287.10
76	3797.29	758.31	1136.50	284.12	4089.09	796.70	1220.97	305.24
77	4177.30	852.94	1215.77	303.94	4479.35	900.43	1306.95	326.74
78	4655.20	979.84	1316.55	329.14	4972.99	1040.37	1407.34	351.84
79	5228.35	1131.17	1445.17	361.29	5565.05	1203.05	1535.97	383.99
80	5863.93	1299.52	1588.93	397.23	6217.65	1380.86	1679.73	419.93
81	6546.79	1475.44	1740.26	435.07	6917.54	1564.34	1831.06	457.76
82	7261.81	1657.03	1899.16	474.79	7647.69	1751.61	1997.52	499.38
83	7995.75	1838.62	2065.62	516.40	8392.98	1936.99	2163.98	540.99
84	8746.71	2020.22	2239.64	559.91	9153.40	2122.36	2338.00	584.50
85+								

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

Age 85+ rates are for inflation additions only

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

Appendix C2

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

LTC-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	1.3% Simple Inflation or 4.5% Simple Inflation with 2019 Shared Cost				1.3% Compound Inflation or 4.5% Compound Inflation with 2019 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	560.40	40.86	124.53	31.13	777.89	85.75	204.17	51.04
30	565.46	41.23	125.66	31.41	777.89	85.75	204.17	51.04
31	570.51	41.60	126.78	31.70	777.89	85.75	204.17	51.04
32	580.62	42.34	129.03	32.26	777.89	85.75	204.17	51.04
33	585.68	42.71	130.15	32.54	777.89	85.75	204.17	51.04
34	588.01	42.88	130.67	32.67	777.89	85.75	204.17	51.04
35	588.01	42.88	130.67	32.67	777.89	85.75	204.17	51.04
36	588.01	42.88	130.67	32.67	777.89	85.75	204.17	51.04
37	588.01	42.88	130.67	32.67	777.89	85.75	204.17	51.04
38	588.01	42.88	130.67	32.67	777.89	85.75	204.17	51.04
39	588.01	42.88	130.67	32.67	777.89	85.75	204.17	51.04
40	588.01	42.88	130.67	32.67	777.89	85.75	204.17	51.04
41	588.01	42.88	130.67	32.67	777.89	85.75	204.17	51.04
42	588.01	42.88	130.67	32.67	777.89	85.75	204.17	51.04
43	588.01	42.88	130.67	32.67	777.89	85.75	204.17	51.04
44	588.01	42.88	130.67	32.67	777.89	85.75	204.17	51.04
45	630.89	53.08	171.50	42.88	816.68	95.96	245.00	61.25
46	630.89	53.08	171.50	42.88	816.68	95.96	245.00	61.25
47	630.89	53.08	171.50	42.88	816.68	95.96	245.00	61.25
48	630.89	53.08	171.50	42.88	816.68	95.96	245.00	61.25
49	630.89	53.08	171.50	42.88	816.68	95.96	245.00	61.25
50	647.22	57.17	179.67	44.92	833.01	100.04	261.34	65.33
51	671.72	63.29	196.00	49.00	857.51	106.17	269.50	67.38
52	698.26	69.42	204.17	51.04	886.10	112.29	285.84	71.46
53	726.85	77.58	220.50	55.13	916.72	120.46	294.01	73.50
54	757.47	83.71	236.84	59.21	949.39	126.59	310.34	77.58
55	792.18	91.88	245.00	61.25	982.06	134.75	326.67	81.67
56	826.89	100.04	261.34	65.33	1018.81	142.92	334.84	83.71
57	861.60	108.21	277.67	69.42	1057.60	153.13	351.17	87.79
58	902.43	118.42	294.01	73.50	1100.48	161.29	367.51	91.88
59	951.43	130.67	310.34	77.58	1149.48	173.54	383.84	95.96
60	1006.56	142.92	326.67	81.67	1208.69	185.79	408.34	102.09
61	1067.81	157.21	351.17	87.79	1274.02	202.13	424.67	106.17
62	1137.23	173.54	375.67	93.92	1345.48	218.46	449.17	112.29
63	1212.77	189.88	400.17	100.04	1425.11	234.80	473.67	118.42
64	1294.44	208.25	424.67	106.17	1508.82	255.21	498.18	124.54
65	1382.23	228.67	449.17	112.29	1600.69	275.63	522.68	130.67
66	1476.15	251.13	473.67	118.42	1698.70	296.05	547.18	136.79
67	1574.15	273.59	498.18	124.54	1802.82	320.55	579.84	144.96
68	1694.61	300.13	530.84	132.71	1929.41	347.09	612.51	153.13
69	1845.70	334.84	571.68	142.92	2084.58	381.80	645.18	161.29
70	2020.09	373.41	612.15	153.04	2262.91	420.34	685.61	171.40
71	2188.06	410.14	646.52	161.63	2434.55	456.60	727.33	181.83
72	2358.29	448.06	688.09	172.02	2608.33	494.06	768.10	192.02
73	2534.56	483.15	728.69	182.17	2784.06	526.71	807.89	201.97
74	2734.21	519.40	776.16	194.04	2983.13	556.64	854.56	213.64
75	2962.20	566.45	830.27	207.57	3212.45	599.42	907.87	226.97
76	3230.96	627.76	898.45	224.61	3484.36	660.40	967.56	241.89
77	3548.52	708.56	965.02	241.25	3810.67	752.26	1041.00	260.25
78	3945.85	815.27	1051.72	262.93	4220.13	872.02	1127.39	281.85
79	4411.19	940.12	1150.09	287.52	4702.49	1004.43	1233.32	308.33
80	4923.81	1072.53	1271.15	317.79	5228.35	1146.30	1346.81	336.70
81	5468.58	1212.51	1392.21	348.05	5786.37	1290.06	1475.44	368.86
82	6034.17	1354.38	1520.84	380.21	6365.20	1435.72	1604.07	401.02
83	6612.99	1494.36	1657.03	414.26	6951.59	1579.48	1740.26	435.07
84	7201.28	1636.22	1800.79	450.20	7545.55	1723.24	1884.02	471.01
85+								

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

Age 85+ rates are for inflation additions only

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

Appendix C2

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

LTC-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	1.3% Simple Inflation or 4.5% Simple Inflation with 2019 Shared Cost				1.3% Compound Inflation or 4.5% Compound Inflation with 2019 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	680.99	70.78	175.99	44.00	1080.06	157.21	318.51	79.63
30	692.29	71.95	178.91	44.73	1080.06	157.21	318.51	79.63
31	703.58	73.13	181.83	45.46	1080.06	157.21	318.51	79.63
32	709.23	73.71	183.29	45.82	1080.06	157.21	318.51	79.63
33	720.53	74.89	186.21	46.55	1080.06	157.21	318.51	79.63
34	726.85	75.54	187.84	46.96	1080.06	157.21	318.51	79.63
35	726.85	75.54	187.84	46.96	1080.06	157.21	318.51	79.63
36	726.85	75.54	187.84	46.96	1080.06	157.21	318.51	79.63
37	726.85	75.54	187.84	46.96	1080.06	157.21	318.51	79.63
38	726.85	75.54	187.84	46.96	1080.06	157.21	318.51	79.63
39	726.85	75.54	187.84	46.96	1080.06	157.21	318.51	79.63
40	726.85	75.54	187.84	46.96	1080.06	157.21	318.51	79.63
41	726.85	75.54	187.84	46.96	1080.06	157.21	318.51	79.63
42	726.85	75.54	187.84	46.96	1080.06	157.21	318.51	79.63
43	726.85	75.54	187.84	46.96	1080.06	157.21	318.51	79.63
44	726.85	75.54	187.84	46.96	1080.06	157.21	318.51	79.63
45	808.51	95.96	245.00	61.25	1161.73	177.63	375.67	93.92
46	808.51	95.96	245.00	61.25	1161.73	177.63	375.67	93.92
47	808.51	95.96	245.00	61.25	1161.73	177.63	375.67	93.92
48	808.51	95.96	245.00	61.25	1161.73	177.63	375.67	93.92
49	808.51	95.96	245.00	61.25	1161.73	177.63	375.67	93.92
50	841.18	104.13	269.50	67.38	1194.40	183.75	400.17	100.04
51	884.06	114.34	285.84	71.46	1241.35	196.00	416.51	104.13
52	933.06	124.54	310.34	77.58	1290.36	206.21	432.84	108.21
53	982.06	136.79	326.67	81.67	1345.48	218.46	449.17	112.29
54	1037.18	151.09	343.01	85.75	1404.69	232.75	473.67	118.42
55	1094.35	163.34	367.51	91.88	1465.94	247.05	490.01	122.50
56	1153.56	177.63	383.84	95.96	1531.28	261.34	514.51	128.63
57	1216.85	193.96	408.34	102.09	1598.65	277.67	530.84	132.71
58	1286.27	210.30	424.67	106.17	1674.20	296.05	555.34	138.84
59	1367.94	228.67	457.34	114.34	1764.03	316.46	579.84	144.96
60	1463.90	251.13	481.84	120.46	1868.16	338.92	612.51	153.13
61	1568.03	275.63	506.34	126.59	1982.49	365.46	637.01	159.25
62	1686.45	302.17	539.01	134.75	2109.08	394.05	669.68	167.42
63	1813.03	332.80	571.68	142.92	2247.91	426.72	702.35	175.59
64	1951.87	363.42	604.34	151.09	2399.00	459.38	743.18	185.79
65	2098.87	398.13	645.18	161.29	2560.29	496.13	775.85	193.96
66	2256.08	434.88	677.84	169.46	2729.76	534.93	816.68	204.17
67	2421.46	473.67	718.68	179.67	2911.47	575.76	849.35	212.34
68	2623.59	518.59	759.51	189.88	3129.93	624.76	898.35	224.59
69	2878.80	577.80	808.51	202.13	3405.56	686.01	947.35	236.84
70	3170.93	642.76	865.17	216.29	3717.78	752.94	1003.92	250.98
71	3452.82	707.13	913.21	228.30	4016.50	818.25	1058.67	264.67
72	3740.47	768.10	968.12	242.03	4318.54	882.11	1112.14	278.03
73	4039.46	829.67	1021.75	255.44	4631.52	940.56	1164.31	291.08
74	4378.65	895.72	1081.92	270.48	4984.29	999.60	1230.88	307.72
75	4770.17	975.76	1156.17	289.04	5394.81	1076.63	1303.60	325.90
76	5225.59	1078.91	1236.33	309.08	5876.39	1182.57	1382.23	345.56
77	5757.80	1213.87	1329.75	332.44	6449.27	1335.45	1481.72	370.43
78	6433.29	1392.21	1445.17	361.29	7182.36	1543.54	1604.07	401.02
79	7250.46	1609.74	1588.93	397.23	8071.41	1791.33	1755.39	438.85
80	8162.21	1851.87	1747.83	436.96	9062.60	2061.83	1921.85	480.46
81	9143.94	2109.12	1921.85	480.46	10129.46	2347.46	2103.45	525.86
82	10172.96	2372.05	2103.45	525.86	11241.71	2634.98	2300.17	575.04
83	11228.47	2634.98	2292.61	573.15	12376.67	2920.61	2496.90	624.22
84	12310.46	2899.81	2489.33	622.33	13538.10	3204.35	2701.19	675.30
85+								

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

Age 85+ rates are for inflation additions only

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

Appendix C2

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

LTC-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	1.3% Simple Inflation or 4.5% Simple Inflation with 2019 Shared Cost				1.3% Compound Inflation or 4.5% Compound Inflation with 2019 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	635.08	59.30	130.08	32.52	982.06	134.75	245.00	61.25
30	645.62	60.28	132.23	33.06	982.06	134.75	245.00	61.25
31	656.15	61.27	134.39	33.60	982.06	134.75	245.00	61.25
32	661.42	61.76	135.47	33.87	982.06	134.75	245.00	61.25
33	671.96	62.74	137.63	34.41	982.06	134.75	245.00	61.25
34	677.84	63.29	138.84	34.71	982.06	134.75	245.00	61.25
35	677.84	63.29	138.84	34.71	982.06	134.75	245.00	61.25
36	677.84	63.29	138.84	34.71	982.06	134.75	245.00	61.25
37	677.84	63.29	138.84	34.71	982.06	134.75	245.00	61.25
38	677.84	63.29	138.84	34.71	982.06	134.75	245.00	61.25
39	677.84	63.29	138.84	34.71	982.06	134.75	245.00	61.25
40	677.84	63.29	138.84	34.71	982.06	134.75	245.00	61.25
41	677.84	63.29	138.84	34.71	982.06	134.75	245.00	61.25
42	677.84	63.29	138.84	34.71	982.06	134.75	245.00	61.25
43	677.84	63.29	138.84	34.71	982.06	134.75	245.00	61.25
44	677.84	63.29	138.84	34.71	982.06	134.75	245.00	61.25
45	745.22	81.67	179.67	44.92	1051.48	151.09	285.84	71.46
46	745.22	81.67	179.67	44.92	1051.48	151.09	285.84	71.46
47	745.22	81.67	179.67	44.92	1051.48	151.09	285.84	71.46
48	745.22	81.67	179.67	44.92	1051.48	151.09	285.84	71.46
49	745.22	81.67	179.67	44.92	1051.48	151.09	285.84	71.46
50	773.80	87.79	204.17	51.04	1078.02	157.21	302.17	75.54
51	810.56	95.96	212.34	53.08	1116.81	165.38	318.51	79.63
52	849.35	106.17	228.67	57.17	1159.69	175.59	326.67	81.67
53	892.22	116.38	245.00	61.25	1206.65	187.84	343.01	85.75
54	939.18	126.59	253.17	63.29	1255.65	198.05	359.34	89.83
55	988.18	138.84	269.50	67.38	1308.73	210.30	375.67	93.92
56	1039.23	151.09	285.84	71.46	1363.86	222.55	392.01	98.00
57	1092.31	163.34	302.17	75.54	1423.07	236.84	408.34	102.09
58	1151.52	177.63	318.51	79.63	1488.40	253.17	424.67	106.17
59	1220.94	193.96	343.01	85.75	1563.94	269.50	449.17	112.29
60	1300.56	212.34	367.51	91.88	1651.74	289.92	465.51	116.38
61	1390.40	232.75	383.84	95.96	1749.74	312.38	490.01	122.50
62	1490.44	257.25	408.34	102.09	1857.95	336.88	522.68	130.67
63	1598.65	281.75	441.01	110.25	1974.33	363.42	547.18	136.79
64	1715.03	308.30	465.51	116.38	2102.95	392.01	571.68	142.92
65	1839.57	336.88	490.01	122.50	2239.75	422.63	604.34	151.09
66	1974.33	367.51	522.68	130.67	2384.71	455.30	637.01	159.25
67	2115.20	400.17	555.34	138.84	2539.88	490.01	669.68	167.42
68	2284.66	438.97	588.01	147.00	2725.67	530.84	702.35	175.59
69	2499.04	487.97	628.84	157.21	2956.38	581.88	751.35	187.84
70	2742.42	542.77	677.44	169.36	3217.86	638.67	799.87	199.97
71	2978.03	593.99	719.25	179.81	3466.96	692.99	840.47	210.12
72	3218.40	646.08	768.10	192.02	3718.46	746.09	888.11	222.03
73	3463.24	695.02	807.89	201.97	3976.10	790.07	934.62	233.66
74	3737.73	746.76	862.40	215.60	4259.09	833.00	987.84	246.96
75	4054.35	808.93	923.38	230.85	4587.82	888.47	1047.54	261.88
76	4426.97	894.61	990.60	247.65	4981.78	979.08	1121.14	280.28
77	4868.77	1010.61	1071.40	267.85	5461.46	1116.99	1200.57	300.14
78	5425.08	1161.44	1172.79	293.20	6066.33	1299.52	1308.98	327.24
79	6079.57	1337.35	1293.85	323.46	6779.45	1500.03	1437.61	359.40
80	6796.48	1526.51	1422.47	355.62	7558.79	1710.00	1573.80	393.45
81	7558.79	1723.24	1566.24	391.56	8383.52	1925.64	1725.13	431.28
82	8351.36	1923.75	1717.56	429.39	9236.63	2141.28	1891.59	472.90
83	9157.18	2122.36	1876.46	469.11	10099.19	2355.03	2050.48	512.62
84	9976.24	2320.98	2035.35	508.84	10971.22	2566.89	2216.94	554.24
85+								

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

Age 85+ rates are for inflation additions only

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

Appendix C3

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

LTC-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	GPO Inflation with 2016 and 2019 Shared Cost				2.4% Simple Inflation with 2016 Shared Cost or 1.6% Simple Inflation with 2019 Shared Cost or 5.0% Simple Inflation with 2016 and 2019 Shared Cost				2.4% Compound Inflation with 2016 Shared Cost or 1.6% Compound Inflation with 2019 Shared Cost or 5.0% Compound Inflation with 2016 and 2019 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	259.90	7.91	45.20	11.30	301.71	18.08	81.36	20.34	499.00	46.59	168.34	42.08
30	259.90	7.91	45.20	11.30	301.71	18.08	81.36	20.34	499.00	46.59	168.34	42.08
31	259.90	7.91	45.20	11.30	301.71	18.08	81.36	20.34	499.00	46.59	168.34	42.08
32	259.90	7.91	45.20	11.30	301.71	18.08	81.36	20.34	499.00	46.59	168.34	42.08
33	259.90	7.91	45.20	11.30	301.71	18.08	81.36	20.34	499.00	46.59	168.34	42.08
34	259.90	7.91	45.20	11.30	301.71	18.08	81.36	20.34	499.00	46.59	168.34	42.08
35	259.90	7.91	45.20	11.30	301.71	18.08	81.36	20.34	499.00	46.59	168.34	42.08
36	259.90	7.91	45.20	11.30	302.35	18.12	81.53	20.38	499.00	46.59	168.34	42.08
37	259.90	7.91	45.20	11.30	327.55	19.63	88.33	22.08	499.00	46.59	168.34	42.08
38	259.90	7.91	45.20	11.30	340.14	20.38	91.72	22.93	499.00	46.59	168.34	42.08
39	259.90	7.91	45.20	11.30	352.74	21.14	95.12	23.78	499.00	46.59	168.34	42.08
40	259.90	7.91	45.20	11.30	365.34	21.89	98.52	24.63	499.00	46.59	168.34	42.08
41	259.90	7.91	45.20	11.30	379.51	22.74	102.34	25.58	499.00	46.59	168.34	42.08
42	259.90	7.91	45.20	11.30	393.79	23.60	106.19	26.55	499.00	46.59	168.34	42.08
43	259.90	7.91	45.20	11.30	401.30	24.05	108.22	27.05	499.00	46.59	168.34	42.08
44	259.90	7.91	45.20	11.30	401.30	24.05	108.22	27.05	499.00	46.59	168.34	42.08
45	267.81	10.17	63.28	15.82	411.39	29.18	140.05	35.01	520.04	51.10	198.40	49.60
46	267.81	10.17	63.28	15.82	423.85	30.06	144.29	36.07	520.04	51.10	198.40	49.60
47	267.81	10.17	63.28	15.82	423.85	30.06	144.29	36.07	520.04	51.10	198.40	49.60
48	270.52	10.27	63.92	15.98	423.85	30.06	144.29	36.07	520.04	51.10	198.40	49.60
49	272.33	10.34	64.35	16.09	423.85	30.06	144.29	36.07	520.04	51.10	198.40	49.60
50	277.90	11.58	74.11	18.53	432.86	31.56	156.31	39.08	527.55	54.11	216.43	54.11
51	283.12	12.71	78.58	19.64	446.39	36.07	168.34	42.08	541.08	57.11	222.44	55.61
52	284.76	14.69	85.88	21.47	461.42	39.08	180.36	45.09	556.11	60.12	234.47	58.62
53	292.67	16.95	90.40	22.60	476.45	42.08	192.38	48.10	571.14	64.63	246.49	61.62
54	300.58	19.21	94.92	23.73	492.98	46.59	198.40	49.60	589.18	67.64	252.50	63.13
55	309.62	20.34	103.96	25.99	511.02	51.10	210.42	52.61	607.21	72.14	264.53	66.13
56	319.79	22.60	108.48	27.12	529.06	55.61	222.44	55.61	626.75	76.65	276.55	69.14
57	328.83	24.86	117.52	29.38	548.60	60.12	234.47	58.62	646.29	81.16	288.58	72.14
58	340.13	28.25	126.56	31.64	571.14	64.63	252.50	63.13	668.84	87.17	300.60	75.15
59	353.69	31.64	131.08	32.77	596.69	70.64	264.53	66.13	695.89	93.19	318.64	79.66
60	370.64	35.03	140.12	35.03	626.75	78.16	276.55	69.14	725.95	99.20	330.66	82.67
61	388.72	39.55	153.68	38.42	661.32	85.67	294.59	73.65	760.52	106.71	348.70	87.17
62	409.06	44.07	162.72	40.68	697.39	94.69	312.62	78.16	799.60	115.73	366.73	91.68
63	431.66	48.59	171.76	42.94	739.48	103.71	330.66	82.67	840.18	124.75	384.77	96.19
64	460.24	54.68	186.83	46.71	783.06	114.23	348.70	87.17	886.77	135.27	402.80	100.70
65	487.45	61.50	200.45	50.11	831.16	124.75	372.74	93.19	934.87	145.79	420.84	105.21
66	530.10	69.04	215.32	53.83	880.76	135.27	390.78	97.70	987.47	157.82	444.89	111.22
67	576.04	78.17	235.71	58.93	934.87	147.29	414.83	103.71	1043.08	169.84	462.92	115.73
68	625.39	87.95	258.95	64.74	999.50	162.32	438.88	109.72	1109.21	184.87	486.97	121.74
69	675.61	99.82	272.68	68.17	1082.16	180.36	468.94	117.23	1191.88	202.91	517.03	129.26
70	739.51	113.49	297.76	74.44	1174.50	201.00	498.00	124.50	1285.50	223.50	546.00	136.50
71	817.69	129.69	321.15	80.29	1235.40	216.05	516.20	129.05	1344.15	236.35	562.60	140.65
72	907.24	148.69	352.82	88.20	1292.20	229.60	532.00	133.00	1398.60	249.20	576.80	144.20
73	1010.05	168.99	392.15	98.04	1348.65	243.00	545.40	136.35	1451.25	259.20	588.60	147.15
74	1114.10	189.80	426.40	106.60	1411.80	256.10	561.60	140.40	1510.60	270.40	603.20	150.80
75	1177.50	205.00	450.00	112.50	1482.50	271.25	585.00	146.25	1576.25	283.75	625.00	156.25
76	1246.80	222.00	470.40	117.60	1560.00	290.40	604.80	151.20	1651.20	302.40	643.20	160.80
77	1321.35	242.65	492.20	123.05	1645.65	315.10	625.60	156.40	1734.20	327.75	662.40	165.60
78	1441.88	274.59	528.84	132.21	1789.92	353.69	668.96	167.24	1879.19	369.51	705.12	176.28
79	1610.25	316.40	583.08	145.77	1987.67	405.67	732.24	183.06	2080.33	423.75	768.40	192.10
80	1797.83	363.86	641.84	160.46	2206.89	462.17	800.04	200.01	2301.81	483.64	836.20	209.05
81	2001.23	414.71	705.12	176.28	2441.93	523.19	872.36	218.09	2539.11	545.79	908.52	227.13
82	2217.06	467.82	772.92	193.23	2690.53	585.34	949.20	237.30	2787.71	609.07	985.36	246.34
83	2441.93	523.19	845.24	211.31	2945.91	647.49	1030.56	257.64	3043.09	672.35	1066.72	266.68
84	2678.10	578.56	922.08	230.52	3209.20	710.77	1116.44	279.11	3305.25	735.63	1152.60	288.15
85+		759.36	1179.72	294.93								

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

Age 85+ rates are for inflation additions only

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

Appendix C3

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

LTC-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	GPO Inflation with 2016 and 2019 Shared Cost				2.4% Simple Inflation with 2016 Shared Cost or 1.6% Simple Inflation with 2019 Shared Cost or 5.0% Simple Inflation with 2016 and 2019 Shared Cost				2.4% Compound Inflation with 2016 Shared Cost or 1.6% Compound Inflation with 2019 Shared Cost or 5.0% Compound Inflation with 2016 and 2019 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	253.12	5.65	31.64	7.91	287.02	14.69	58.76	14.69	461.42	37.58	120.24	30.06
30	253.12	5.65	31.64	7.91	287.02	14.69	58.76	14.69	461.42	37.58	120.24	30.06
31	253.12	5.65	31.64	7.91	287.02	14.69	58.76	14.69	461.42	37.58	120.24	30.06
32	253.12	5.65	31.64	7.91	287.02	14.69	58.76	14.69	461.42	37.58	120.24	30.06
33	253.12	5.65	31.64	7.91	287.02	14.69	58.76	14.69	461.42	37.58	120.24	30.06
34	253.12	5.65	31.64	7.91	287.02	14.69	58.76	14.69	461.42	37.58	120.24	30.06
35	253.12	5.65	31.64	7.91	287.02	14.69	58.76	14.69	461.42	37.58	120.24	30.06
36	253.12	5.65	31.64	7.91	287.63	14.72	58.88	14.72	461.42	37.58	120.24	30.06
37	253.12	5.65	31.64	7.91	311.60	15.95	63.79	15.95	461.42	37.58	120.24	30.06
38	253.12	5.65	31.64	7.91	323.58	16.56	66.25	16.56	461.42	37.58	120.24	30.06
39	253.12	5.65	31.64	7.91	335.57	17.17	68.70	17.17	461.42	37.58	120.24	30.06
40	253.12	5.65	31.64	7.91	347.55	17.79	71.15	17.79	461.42	37.58	120.24	30.06
41	253.12	5.65	31.64	7.91	361.03	18.48	73.91	18.48	461.42	37.58	120.24	30.06
42	253.12	5.65	31.64	7.91	374.62	19.17	76.69	19.17	461.42	37.58	120.24	30.06
43	253.12	5.65	31.64	7.91	381.76	19.54	78.16	19.54	461.42	37.58	120.24	30.06
44	253.12	5.65	31.64	7.91	381.76	19.54	78.16	19.54	461.42	37.58	120.24	30.06
45	258.77	7.91	45.20	11.30	386.59	23.34	99.20	24.80	477.95	42.08	144.29	36.07
46	258.77	7.91	45.20	11.30	398.30	24.05	102.20	25.55	477.95	42.08	144.29	36.07
47	258.77	7.91	45.20	11.30	398.30	24.05	102.20	25.55	477.95	42.08	144.29	36.07
48	261.39	7.99	45.66	11.41	398.30	24.05	102.20	25.55	477.95	42.08	144.29	36.07
49	263.14	8.04	45.96	11.49	398.30	24.05	102.20	25.55	477.95	42.08	144.29	36.07
50	266.32	9.26	50.95	12.74	405.81	25.55	114.23	28.56	483.97	43.59	150.30	37.58
51	271.56	10.40	55.47	13.87	416.33	28.56	120.24	30.06	494.49	46.59	162.32	40.58
52	271.20	11.30	58.76	14.69	428.36	31.56	126.25	31.56	506.51	49.60	168.34	42.08
53	277.98	13.56	63.28	15.82	440.38	34.57	132.26	33.07	520.04	52.61	174.35	43.59
54	284.76	14.69	67.80	16.95	453.91	37.58	144.29	36.07	533.57	55.61	180.36	45.09
55	291.54	16.95	72.32	18.08	468.94	40.58	150.30	37.58	548.60	58.62	192.38	48.10
56	299.45	18.08	76.84	19.21	483.97	45.09	156.31	39.08	563.63	61.62	198.40	49.60
57	307.36	20.34	81.36	20.34	500.50	48.10	168.34	42.08	580.16	66.13	210.42	52.61
58	316.40	22.60	85.88	21.47	518.54	52.61	180.36	45.09	599.70	70.64	216.43	54.11
59	327.70	24.86	94.92	23.73	539.58	57.11	186.37	46.59	620.74	75.15	228.46	57.11
60	341.26	28.25	99.44	24.86	563.63	63.13	198.40	49.60	646.29	81.16	240.48	60.12
61	355.95	31.64	108.48	27.12	592.18	69.14	210.42	52.61	674.85	87.17	252.50	63.13
62	372.90	35.03	113.00	28.25	622.24	76.65	222.44	55.61	706.41	94.69	264.53	66.13
63	392.11	39.55	122.04	30.51	656.81	84.17	240.48	60.12	740.98	102.20	276.55	69.14
64	415.81	44.43	132.15	33.04	692.88	91.68	252.50	63.13	778.55	109.72	294.59	73.65
65	437.34	48.97	141.22	35.31	731.96	100.70	270.54	67.64	819.14	118.74	306.61	76.65
66	472.76	56.17	154.47	38.62	774.05	109.72	282.56	70.64	862.72	129.26	324.65	81.16
67	512.30	62.53	168.36	42.09	819.14	120.24	300.60	75.15	909.32	138.28	342.68	85.67
68	553.32	70.84	185.66	46.42	871.74	132.26	318.64	79.66	963.42	150.30	360.72	90.18
69	595.27	80.34	199.64	49.91	939.38	147.29	342.68	85.67	1032.56	165.33	384.77	96.19
70	646.77	91.52	214.78	53.69	1015.50	163.50	366.00	91.50	1110.00	181.50	408.00	102.00
71	711.47	104.99	237.16	59.29	1064.30	175.45	382.80	95.70	1155.65	192.85	417.60	104.40
72	785.02	119.71	262.09	65.52	1108.80	186.20	392.00	98.00	1198.40	203.00	431.20	107.80
73	870.74	135.45	288.96	72.24	1154.25	197.10	405.00	101.25	1240.65	211.95	442.80	110.70
74	955.50	152.10	317.20	79.30	1203.80	208.00	421.20	105.30	1287.00	219.70	457.60	114.40
75	1005.00	165.00	330.00	82.50	1258.75	220.00	440.00	110.00	1338.75	230.00	470.00	117.50
76	1059.60	178.80	350.40	87.60	1321.20	235.20	456.00	114.00	1398.00	246.00	484.80	121.20
77	1117.80	195.50	368.00	92.00	1389.20	255.30	473.80	118.45	1465.10	266.80	501.40	125.35
78	1214.75	220.35	397.76	99.44	1505.16	287.02	506.24	126.56	1582.00	301.71	537.88	134.47
79	1349.22	254.25	438.44	109.61	1665.62	328.83	555.96	138.99	1744.72	344.65	587.60	146.90
80	1499.51	291.54	483.64	120.91	1843.03	374.03	610.20	152.55	1923.26	392.11	637.32	159.33
81	1661.10	331.09	533.36	133.34	2031.74	422.62	668.96	167.24	2114.23	441.83	696.08	174.02
82	1833.99	374.03	583.08	145.77	2230.62	471.21	727.72	181.93	2314.24	491.55	759.36	189.84
83	2012.53	416.97	637.32	159.33	2435.15	520.93	791.00	197.75	2518.77	541.27	818.12	204.53
84	2198.98	459.91	696.08	174.02	2645.33	570.65	854.28	213.57	2727.82	590.99	885.92	221.48
85+		601.16	894.96	223.74								

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

Age 85+ rates are for inflation additions only

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

Appendix C3

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

LTC-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	GPO Inflation with 2016 and 2019 Shared Cost				2.4% Simple Inflation with 2016 Shared Cost or 1.6% Simple Inflation with 2019 Shared Cost or 5.0% Simple Inflation with 2016 and 2019 Shared Cost				2.4% Compound Inflation with 2016 Shared Cost or 1.6% Compound Inflation with 2019 Shared Cost or 5.0% Compound Inflation with 2016 and 2019 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	267.81	9.04	49.72	12.43	320.92	22.60	90.40	22.60	550.10	58.62	186.37	46.59
30	267.81	9.04	49.72	12.43	320.92	22.60	90.40	22.60	550.10	58.62	186.37	46.59
31	267.81	9.04	49.72	12.43	320.92	22.60	90.40	22.60	550.10	58.62	186.37	46.59
32	267.81	9.04	49.72	12.43	320.92	22.60	90.40	22.60	550.10	58.62	186.37	46.59
33	267.81	9.04	49.72	12.43	320.92	22.60	90.40	22.60	550.10	58.62	186.37	46.59
34	267.81	9.04	49.72	12.43	320.92	22.60	90.40	22.60	550.10	58.62	186.37	46.59
35	267.81	9.04	49.72	12.43	328.69	23.15	92.59	23.15	550.10	58.62	186.37	46.59
36	267.81	9.04	49.72	12.43	353.97	24.93	99.71	24.93	550.10	58.62	186.37	46.59
37	267.81	9.04	49.72	12.43	366.61	25.82	103.27	25.82	550.10	58.62	186.37	46.59
38	267.81	9.04	49.72	12.43	379.26	26.71	106.83	26.71	550.10	58.62	186.37	46.59
39	267.81	9.04	49.72	12.43	404.54	28.49	113.95	28.49	550.10	58.62	186.37	46.59
40	267.81	9.04	49.72	12.43	417.18	29.38	117.52	29.38	550.10	58.62	186.37	46.59
41	267.81	9.04	49.72	12.43	426.85	30.06	120.24	30.06	550.10	58.62	186.37	46.59
42	267.81	9.04	49.72	12.43	426.85	30.06	120.24	30.06	550.10	58.62	186.37	46.59
43	267.81	9.04	49.72	12.43	426.85	30.06	120.24	30.06	550.10	58.62	186.37	46.59
44	267.81	9.04	49.72	12.43	426.85	30.06	120.24	30.06	550.10	58.62	186.37	46.59
45	277.98	12.43	72.32	18.08	455.41	37.58	156.31	39.08	577.15	64.63	222.44	55.61
46	277.98	12.43	72.32	18.08	455.41	37.58	156.31	39.08	577.15	64.63	222.44	55.61
47	292.84	13.09	76.19	19.05	455.41	37.58	156.31	39.08	577.15	64.63	222.44	55.61
48	294.81	13.18	76.70	19.17	455.41	37.58	156.31	39.08	577.15	64.63	222.44	55.61
49	310.27	13.87	80.72	20.18	455.41	37.58	156.31	39.08	577.15	64.63	222.44	55.61
50	314.20	15.14	85.81	21.45	465.93	40.58	174.35	43.59	587.67	67.64	234.47	58.62
51	322.44	17.56	95.35	23.84	483.97	43.59	186.37	46.59	605.71	72.14	246.49	61.62
52	326.25	19.70	98.49	24.62	502.00	48.10	198.40	49.60	623.75	76.65	258.52	64.63
53	317.76	20.95	102.43	25.61	521.54	52.61	204.41	51.10	643.28	81.16	270.54	67.64
54	328.12	23.19	106.67	26.67	542.58	58.62	216.43	54.11	665.83	85.67	282.56	70.64
55	333.49	26.27	114.21	28.55	565.13	63.13	234.47	58.62	688.37	91.68	294.59	73.65
56	346.12	28.56	118.80	29.70	587.67	69.14	246.49	61.62	712.42	96.19	306.61	76.65
57	360.49	32.25	128.99	32.25	613.22	75.15	258.52	64.63	737.97	102.20	318.64	79.66
58	391.76	37.25	144.21	36.05	640.28	81.16	270.54	67.64	766.53	109.72	330.66	82.67
59	404.01	40.28	151.65	37.91	673.34	88.68	288.58	72.14	799.60	117.23	348.70	87.17
60	435.33	46.08	164.92	41.23	710.92	97.70	306.61	76.65	838.67	126.25	366.73	91.68
61	459.10	52.09	174.43	43.61	753.00	108.22	324.65	81.16	882.26	135.27	384.77	96.19
62	484.08	57.94	188.32	47.08	799.60	118.74	342.68	85.67	930.36	145.79	402.80	100.70
63	508.54	64.46	195.78	48.94	850.70	130.76	360.72	90.18	982.96	157.82	420.84	105.21
64	535.38	70.91	208.01	52.00	906.31	142.79	384.77	96.19	1040.08	171.34	444.89	111.22
65	574.30	79.83	224.00	56.00	964.93	156.31	408.82	102.20	1101.70	184.87	462.92	115.73
66	623.02	90.05	243.37	60.84	1028.05	171.34	426.85	106.71	1167.83	199.90	486.97	121.74
67	688.95	102.39	267.99	67.00	1095.69	186.37	450.90	112.73	1236.97	214.93	511.02	127.76
68	748.46	115.15	291.71	72.93	1176.85	204.41	480.96	120.24	1321.14	232.97	535.07	133.77
69	836.50	133.53	319.42	79.85	1280.56	226.95	511.02	127.76	1426.35	257.01	571.14	142.79
70	914.67	151.36	344.47	86.12	1396.50	253.50	546.00	136.50	1545.00	282.00	606.00	151.50
71	1019.06	173.37	375.86	93.97	1476.10	272.60	562.60	140.65	1621.10	300.15	620.60	155.15
72	1132.56	197.73	408.91	102.23	1549.80	289.80	582.40	145.60	1691.20	316.40	632.80	158.20
73	1242.00	220.05	442.80	110.70	1624.05	306.45	599.40	149.85	1761.75	329.40	648.00	162.00
74	1314.30	236.60	462.80	115.70	1705.60	322.40	618.80	154.70	1838.20	341.90	665.60	166.40
75	1395.00	255.00	485.00	121.25	1797.50	342.50	640.00	160.00	1925.00	360.00	685.00	171.25
76	1484.40	277.20	508.80	127.20	1899.60	367.20	662.40	165.60	2024.40	384.00	705.60	176.40
77	1580.10	302.45	529.00	132.25	2013.65	399.05	685.40	171.35	2136.70	417.45	731.40	182.85
78	1734.55	342.39	569.52	142.38	2201.24	449.74	736.76	184.19	2326.67	472.34	777.44	194.36
79	1945.86	396.63	628.28	157.07	2458.88	517.54	804.56	201.14	2588.83	544.66	845.24	211.31
80	2183.16	457.65	696.08	174.02	2744.77	592.12	881.40	220.35	2879.24	622.63	922.08	230.52
81	2441.93	522.06	763.88	190.97	3052.13	671.22	962.76	240.69	3191.12	705.12	1007.96	251.99
82	2714.26	590.99	840.72	210.18	3375.31	753.71	1048.64	262.16	3517.69	788.74	1093.84	273.46
83	3000.15	659.92	917.56	229.39	3708.66	835.07	1139.04	284.76	3852.17	871.23	1184.24	296.06
84	3297.34	731.11	1003.44	250.86	4051.05	917.56	1233.96	308.49	4195.69	954.85	1279.16	319.79
85+		960.50	1288.20	322.05								

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

Age 85+ rates are for inflation additions only

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

Appendix C3

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

LTC-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	GPO Inflation with 2016 and 2019 Shared Cost				2.4% Simple Inflation with 2016 Shared Cost or 1.6% Simple Inflation with 2019 Shared Cost or 5.0% Simple Inflation with 2016 and 2019 Shared Cost				2.4% Compound Inflation with 2016 Shared Cost or 1.6% Compound Inflation with 2019 Shared Cost or 5.0% Compound Inflation with 2016 and 2019 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	259.90	7.91	36.16	9.04	302.84	18.08	63.28	15.82	508.01	48.10	138.28	34.57
30	259.90	7.91	36.16	9.04	302.84	18.08	63.28	15.82	508.01	48.10	138.28	34.57
31	259.90	7.91	36.16	9.04	302.84	18.08	63.28	15.82	508.01	48.10	138.28	34.57
32	259.90	7.91	36.16	9.04	302.84	18.08	63.28	15.82	508.01	48.10	138.28	34.57
33	259.90	7.91	36.16	9.04	302.84	18.08	63.28	15.82	508.01	48.10	138.28	34.57
34	259.90	7.91	36.16	9.04	302.84	18.08	63.28	15.82	508.01	48.10	138.28	34.57
35	259.90	7.91	36.16	9.04	310.17	18.52	64.81	16.20	508.01	48.10	138.28	34.57
36	259.90	7.91	36.16	9.04	334.03	19.94	69.80	17.45	508.01	48.10	138.28	34.57
37	259.90	7.91	36.16	9.04	345.96	20.65	72.29	18.07	508.01	48.10	138.28	34.57
38	259.90	7.91	36.16	9.04	357.89	21.37	74.78	18.70	508.01	48.10	138.28	34.57
39	259.90	7.91	36.16	9.04	381.75	22.79	79.77	19.94	508.01	48.10	138.28	34.57
40	259.90	7.91	36.16	9.04	393.68	23.50	82.26	20.57	508.01	48.10	138.28	34.57
41	259.90	7.91	36.16	9.04	402.80	24.05	84.17	21.04	508.01	48.10	138.28	34.57
42	259.90	7.91	36.16	9.04	402.80	24.05	84.17	21.04	508.01	48.10	138.28	34.57
43	259.90	7.91	36.16	9.04	402.80	24.05	84.17	21.04	508.01	48.10	138.28	34.57
44	259.90	7.91	36.16	9.04	402.80	24.05	84.17	21.04	508.01	48.10	138.28	34.57
45	266.68	10.17	49.72	12.43	425.35	30.06	114.23	28.56	529.06	54.11	162.32	40.58
46	266.68	10.17	49.72	12.43	425.35	30.06	114.23	28.56	529.06	54.11	162.32	40.58
47	280.94	10.71	52.38	13.09	425.35	30.06	114.23	28.56	529.06	54.11	162.32	40.58
48	282.82	10.79	52.73	13.18	425.35	30.06	114.23	28.56	529.06	54.11	162.32	40.58
49	297.66	11.35	55.50	13.87	425.35	30.06	114.23	28.56	529.06	54.11	162.32	40.58
50	301.58	12.62	60.57	15.14	434.37	33.07	126.25	31.56	536.57	55.61	174.35	43.59
51	307.38	13.80	65.24	16.31	447.89	36.07	132.26	33.07	550.10	58.62	180.36	45.09
52	309.02	16.00	68.94	17.24	462.92	39.08	138.28	34.57	566.63	63.13	186.37	46.59
53	300.30	17.46	69.84	17.46	479.46	43.59	150.30	37.58	583.16	66.13	198.40	49.60
54	308.41	18.55	74.20	18.55	497.49	48.10	156.31	39.08	601.20	70.64	204.41	51.10
55	312.93	20.56	77.66	19.42	515.53	52.61	168.34	42.08	619.24	75.15	216.43	54.11
56	323.27	22.85	86.81	21.70	535.07	57.11	180.36	45.09	640.28	79.66	222.44	55.61
57	335.15	26.49	92.14	23.03	556.11	61.62	186.37	46.59	661.32	84.17	234.47	58.62
58	362.92	30.04	100.94	25.24	578.66	67.64	198.40	49.60	685.37	90.18	246.49	61.62
59	372.02	33.17	109.00	27.25	605.71	73.65	210.42	52.61	712.42	96.19	258.52	64.63
60	398.96	37.59	116.41	29.10	637.27	81.16	222.44	55.61	745.49	103.71	270.54	67.64
61	417.91	42.40	125.98	31.49	671.84	88.68	240.48	60.12	781.56	112.73	282.56	70.64
62	439.42	47.08	135.20	33.80	710.92	97.70	252.50	63.13	822.14	121.74	300.60	75.15
63	459.60	52.53	143.25	35.81	754.51	106.71	270.54	67.64	867.23	130.76	312.62	78.16
64	481.02	57.91	151.28	37.82	801.10	117.23	282.56	70.64	915.33	141.28	330.66	82.67
65	513.54	64.34	162.04	40.51	850.70	129.26	300.60	75.15	966.43	153.31	348.70	87.17
66	554.88	73.01	180.09	45.02	903.30	141.28	318.64	79.66	1020.54	165.33	366.73	91.68
67	611.84	83.43	197.20	49.30	958.91	153.31	336.67	84.17	1079.15	177.35	384.77	96.19
68	661.46	94.68	214.94	53.74	1028.05	168.34	360.72	90.18	1149.80	193.89	408.82	102.20
69	734.39	108.65	235.63	58.91	1113.72	187.88	384.77	96.19	1236.97	213.43	432.86	108.22
70	799.84	123.96	255.74	63.94	1209.00	210.00	414.00	103.50	1336.50	234.00	462.00	115.50
71	886.71	141.61	280.57	70.14	1273.10	224.75	429.20	107.30	1396.35	247.95	475.60	118.90
72	980.57	161.41	306.68	76.67	1334.20	239.40	442.40	110.60	1454.60	261.80	487.20	121.80
73	1070.55	179.55	334.80	83.70	1393.20	252.45	459.00	114.75	1510.65	272.70	496.80	124.20
74	1127.10	192.40	348.40	87.10	1457.30	265.20	473.20	118.30	1571.70	282.10	514.80	128.70
75	1191.25	207.50	370.00	92.50	1531.25	281.25	490.00	122.50	1640.00	295.00	530.00	132.50
76	1262.40	225.60	388.80	97.20	1612.80	301.20	513.60	128.40	1719.60	315.60	547.20	136.80
77	1338.60	246.10	404.80	101.20	1705.45	327.75	533.60	133.40	1811.25	343.85	570.40	142.60
78	1463.35	279.11	438.44	109.61	1858.85	370.64	574.04	143.51	1967.33	389.85	605.68	151.42
79	1635.11	322.05	483.64	120.91	2069.03	424.88	628.28	157.07	2180.90	448.61	664.44	166.11
80	1824.95	370.64	537.88	134.47	2299.55	484.77	687.04	171.76	2414.81	510.76	723.20	180.80
81	2031.74	421.49	592.12	148.03	2545.89	548.05	754.84	188.71	2665.67	576.30	791.00	197.75
82	2248.70	475.73	650.88	162.72	2804.66	612.46	822.64	205.66	2926.70	641.84	863.32	215.83
83	2474.70	529.97	714.16	178.54	3070.21	676.87	894.96	223.74	3193.38	707.38	935.64	233.91
84	2709.74	585.34	777.44	194.36	3342.54	742.41	971.80	242.95	3465.71	772.92	1007.96	251.99
85+		762.75	998.92	249.73								

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

Age 85+ rates are for inflation additions only

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

Appendix C3

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

LTC-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	GPO Inflation with 2016 and 2019 Shared Cost				2.4% Simple Inflation with 2016 Shared Cost or 1.6% Simple Inflation with 2019 Shared Cost or 5.0% Simple Inflation with 2016 and 2019 Shared Cost				2.4% Compound Inflation with 2016 Shared Cost or 1.6% Compound Inflation with 2019 Shared Cost or 5.0% Compound Inflation with 2016 and 2019 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	277.98	12.43	54.24	13.56	387.03	31.62	106.24	26.56	623.75	75.15	204.41	51.10
30	277.98	12.43	54.24	13.56	400.37	32.71	109.91	27.48	623.75	75.15	204.41	51.10
31	277.98	12.43	54.24	13.56	413.72	33.80	113.57	28.39	623.75	75.15	204.41	51.10
32	277.98	12.43	54.24	13.56	440.41	35.98	120.90	30.22	623.75	75.15	204.41	51.10
33	277.98	12.43	54.24	13.56	453.76	37.07	124.56	31.14	623.75	75.15	204.41	51.10
34	277.98	12.43	54.24	13.56	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
35	277.98	12.43	54.24	13.56	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
36	277.98	12.43	54.24	13.56	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
37	277.98	12.43	54.24	13.56	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
38	277.98	12.43	54.24	13.56	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
39	279.25	12.49	54.49	13.62	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
40	294.76	13.18	57.51	14.38	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
41	312.14	13.96	60.91	15.23	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
42	329.73	14.74	64.34	16.08	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
43	339.69	15.19	66.28	16.57	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
44	339.69	15.19	66.28	16.57	459.92	37.58	126.25	31.56	623.75	75.15	204.41	51.10
45	343.28	18.63	85.15	21.29	497.49	48.10	168.34	42.08	659.82	84.17	240.48	60.12
46	359.73	19.52	89.24	22.31	497.49	48.10	168.34	42.08	659.82	84.17	240.48	60.12
47	376.38	20.42	93.37	23.34	497.49	48.10	168.34	42.08	659.82	84.17	240.48	60.12
48	387.77	21.04	96.19	24.05	497.49	48.10	168.34	42.08	659.82	84.17	240.48	60.12
49	387.77	21.04	96.19	24.05	497.49	48.10	168.34	42.08	659.82	84.17	240.48	60.12
50	395.29	24.05	108.22	27.05	514.03	51.10	186.37	46.59	674.85	88.68	258.52	64.63
51	408.82	27.05	120.24	30.06	535.07	57.11	198.40	49.60	695.89	93.19	264.53	66.13
52	423.85	30.06	126.25	31.56	559.12	61.62	210.42	52.61	719.94	99.20	276.55	69.14
53	440.38	34.57	132.26	33.07	584.67	67.64	222.44	55.61	746.99	105.21	288.58	72.14
54	458.42	39.08	144.29	36.07	611.72	75.15	234.47	58.62	775.55	111.22	300.60	75.15
55	476.45	43.59	156.31	39.08	640.28	81.16	246.49	61.62	805.61	118.74	318.64	79.66
56	495.99	48.10	162.32	40.58	670.34	88.68	258.52	64.63	835.67	126.25	330.66	82.67
57	517.03	52.61	174.35	43.59	701.90	96.19	276.55	69.14	868.73	133.77	342.68	85.67
58	541.08	58.62	186.37	46.59	737.97	105.21	288.58	72.14	906.31	141.28	360.72	90.18
59	569.64	64.63	198.40	49.60	778.55	114.23	306.61	76.65	949.90	151.80	378.76	94.69
60	602.70	72.14	210.42	52.61	828.15	126.25	324.65	81.16	1001.00	163.83	396.79	99.20
61	640.28	81.16	228.46	57.11	882.26	138.28	342.68	85.67	1056.61	175.85	414.83	103.71
62	682.36	91.68	246.49	61.62	942.38	151.80	366.73	91.68	1119.74	190.88	432.86	108.22
63	728.96	102.20	258.52	64.63	1008.51	166.83	384.77	96.19	1188.87	205.91	456.91	114.23
64	780.06	114.23	276.55	69.14	1079.15	183.37	408.82	102.20	1262.52	222.44	480.96	120.24
65	834.17	126.25	294.59	73.65	1155.81	201.40	432.86	108.22	1342.18	240.48	505.01	126.25
66	892.78	139.78	312.62	78.16	1236.97	219.44	456.91	114.23	1427.85	260.02	529.06	132.26
67	952.90	153.31	336.67	84.17	1322.64	238.98	486.97	121.74	1518.03	279.56	553.10	138.28
68	1029.56	171.34	354.71	88.68	1427.85	263.03	511.02	127.76	1626.25	303.61	583.16	145.79
69	1130.26	193.89	384.77	96.19	1560.11	293.09	547.09	136.77	1764.52	333.67	613.22	153.31
70	1245.00	220.50	414.00	103.50	1710.00	327.00	582.00	145.50	1918.50	367.50	654.00	163.50
71	1328.20	240.70	429.20	107.30	1815.40	352.35	603.20	150.80	2019.85	391.50	667.00	166.75
72	1407.00	259.00	448.00	112.00	1912.40	373.80	621.60	155.40	2114.00	411.60	683.20	170.80
73	1487.70	276.75	464.40	116.10	2008.80	394.20	637.20	159.30	2205.90	427.95	702.00	175.50
74	1578.20	297.70	483.60	120.90	2116.40	414.70	660.40	165.10	2307.50	444.60	717.60	179.40
75	1681.25	320.00	505.00	126.25	2236.25	440.00	685.00	171.25	2422.50	466.25	740.00	185.00
76	1795.20	348.00	532.80	133.20	2373.60	474.00	710.40	177.60	2556.00	498.00	763.20	190.80
77	1920.50	381.80	556.60	139.15	2528.85	516.35	736.00	184.00	2711.70	545.10	791.20	197.80
78	2118.75	433.92	596.64	149.16	2780.93	585.34	786.48	196.62	2970.77	621.50	840.72	210.18
79	2388.82	502.85	659.92	164.98	3123.32	675.74	863.32	215.83	3324.46	718.68	917.56	229.39
80	2689.40	579.69	727.72	181.93	3503.00	776.31	949.20	237.30	3714.31	824.90	1003.44	250.86
81	3015.97	663.31	804.56	201.14	3910.93	881.40	1039.60	259.90	4132.41	934.51	1093.84	273.46
82	3359.49	749.19	881.40	220.35	4338.07	989.88	1134.52	283.63	4568.59	1046.38	1193.28	298.32
83	3716.57	836.20	967.28	241.82	4776.51	1098.36	1233.96	308.49	5013.81	1157.12	1292.72	323.18
84	4086.08	925.47	1057.68	264.42	5225.12	1206.84	1337.92	334.48	5468.07	1267.86	1396.68	349.17
85+		1209.10	1356.00	339.00								

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

Age 85+ rates are for inflation additions only

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

Appendix C3

John Hancock Life Insurance Company (U.S.A.)
LTC-94 VA

Premiums to be used only with those
that previously elected a landing spot option during the 2016 Rate Filing

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

Age	GPO Inflation with 2016 and 2019 Shared Cost				2.4% Simple Inflation with 2016 Shared Cost or 1.6% Simple Inflation with 2019 Shared Cost or 5.0% Simple Inflation with 2016 and 2019 Shared Cost				2.4% Compound Inflation with 2016 Shared Cost or 1.6% Compound Inflation with 2019 Shared Cost or 5.0% Compound Inflation with 2016 and 2019 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	268.94	10.17	36.16	9.04	364.26	26.56	80.95	20.24	572.64	63.13	150.30	37.58
30	268.94	10.17	36.16	9.04	376.82	27.48	83.74	20.93	572.64	63.13	150.30	37.58
31	268.94	10.17	36.16	9.04	389.38	28.39	86.53	21.63	572.64	63.13	150.30	37.58
32	268.94	10.17	36.16	9.04	414.50	30.22	92.11	23.03	572.64	63.13	150.30	37.58
33	268.94	10.17	36.16	9.04	427.06	31.14	94.90	23.73	572.64	63.13	150.30	37.58
34	268.94	10.17	36.16	9.04	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
35	268.94	10.17	36.16	9.04	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
36	268.94	10.17	36.16	9.04	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
37	268.94	10.17	36.16	9.04	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
38	268.94	10.17	36.16	9.04	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
39	270.17	10.22	36.32	9.08	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
40	285.18	10.78	38.34	9.59	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
41	301.99	11.42	40.60	10.15	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
42	319.00	12.06	42.89	10.72	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
43	328.64	12.43	44.19	11.05	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
44	328.64	12.43	44.19	11.05	432.86	31.56	96.19	24.05	572.64	63.13	150.30	37.58
45	328.64	14.64	63.87	15.97	464.43	39.08	126.25	31.56	601.20	70.64	180.36	45.09
46	344.40	15.34	66.93	16.73	464.43	39.08	126.25	31.56	601.20	70.64	180.36	45.09
47	360.33	16.05	70.02	17.51	464.43	39.08	126.25	31.56	601.20	70.64	180.36	45.09
48	371.24	16.53	72.14	18.04	464.43	39.08	126.25	31.56	601.20	70.64	180.36	45.09
49	371.24	16.53	72.14	18.04	464.43	39.08	126.25	31.56	601.20	70.64	180.36	45.09
50	377.25	19.54	78.16	19.54	476.45	42.08	132.26	33.07	613.22	73.65	192.38	48.10
51	387.77	21.04	84.17	21.04	494.49	46.59	144.29	36.07	631.26	78.16	198.40	49.60
52	401.30	25.55	90.18	22.55	514.03	51.10	150.30	37.58	652.30	82.67	210.42	52.61
53	414.83	28.56	96.19	24.05	535.07	57.11	162.32	40.58	674.85	88.68	216.43	54.11
54	429.86	31.56	102.20	25.55	557.61	61.62	174.35	43.59	698.90	93.19	228.46	57.11
55	444.89	36.07	114.23	28.56	583.16	67.64	180.36	45.09	722.94	99.20	240.48	60.12
56	461.42	39.08	120.24	30.06	608.72	73.65	192.38	48.10	750.00	105.21	246.49	61.62
57	477.95	43.59	126.25	31.56	634.27	79.66	204.41	51.10	778.55	112.73	258.52	64.63
58	497.49	48.10	138.28	34.57	664.33	87.17	216.43	54.11	810.12	118.74	270.54	67.64
59	521.54	54.11	144.29	36.07	700.40	96.19	228.46	57.11	846.19	127.76	282.56	70.64
60	550.10	60.12	156.31	39.08	740.98	105.21	240.48	60.12	889.78	136.77	300.60	75.15
61	581.66	67.64	168.34	42.08	786.07	115.73	258.52	64.63	937.87	148.80	312.62	78.16
62	617.73	75.15	180.36	45.09	837.17	127.76	276.55	69.14	990.48	160.82	330.66	82.67
63	656.81	84.17	192.38	48.10	892.78	139.78	294.59	73.65	1049.09	172.85	348.70	87.17
64	698.90	94.69	204.41	51.10	952.90	153.31	312.62	78.16	1110.72	187.88	366.73	91.68
65	743.99	105.21	222.44	55.61	1017.53	168.34	330.66	82.67	1178.35	202.91	384.77	96.19
66	793.58	115.73	234.47	58.62	1086.67	184.87	348.70	87.17	1250.50	217.94	402.80	100.70
67	844.69	127.76	252.50	63.13	1158.81	201.40	366.73	91.68	1327.15	235.97	426.85	106.71
68	909.32	142.79	270.54	67.64	1247.49	220.94	390.78	97.70	1420.34	255.51	450.90	112.73
69	991.98	160.82	288.58	72.14	1358.71	246.49	420.84	105.21	1534.56	281.06	474.95	118.74
70	1087.50	183.00	312.00	78.00	1485.00	274.50	450.00	112.50	1663.50	309.00	504.00	126.00
71	1154.20	198.65	324.80	81.20	1570.35	294.35	464.00	116.00	1747.25	327.70	522.00	130.50
72	1219.40	214.20	341.60	85.40	1650.60	313.60	481.60	120.40	1825.60	345.80	537.60	134.40
73	1283.85	229.50	356.40	89.10	1728.00	329.40	496.80	124.20	1898.10	359.10	550.80	137.70
74	1355.90	244.40	374.40	93.60	1813.50	344.50	514.80	128.70	1978.60	369.20	566.80	141.70
75	1436.25	263.75	390.00	97.50	1908.75	365.00	535.00	133.75	2070.00	386.25	585.00	146.25
76	1527.60	285.60	412.80	103.20	2019.60	392.40	561.60	140.40	2178.00	412.80	604.80	151.20
77	1629.55	313.95	432.40	108.10	2148.20	428.95	584.20	146.05	2306.90	455.40	630.20	157.55
78	1792.18	357.08	470.08	117.52	2357.18	487.03	628.28	157.07	2521.03	520.93	673.48	168.37
79	2010.27	412.45	519.80	129.95	2635.16	561.61	687.04	171.76	2809.18	600.03	736.76	184.19
80	2252.09	473.47	574.04	143.51	2941.39	640.71	759.36	189.84	3123.32	684.78	804.56	201.14
81	2510.86	539.01	632.80	158.20	3266.83	724.33	831.68	207.92	3456.67	770.66	881.40	220.35
82	2783.19	606.81	700.60	175.15	3604.70	809.08	908.52	227.13	3802.45	857.67	958.24	239.56
83	3063.43	674.61	768.40	192.10	3950.48	892.70	989.88	247.47	4152.75	943.55	1039.60	259.90
84	3351.58	743.54	836.20	209.05	4301.91	977.45	1075.76	268.94	4507.57	1029.43	1125.48	281.37
85+		960.50	1075.76	268.94								

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

Appendix C3

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

LTC-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	GPO Inflation with 2016 and 2019 Shared Cost				2.4% Simple Inflation with 2016 Shared Cost or 1.6% Simple Inflation with 2019 Shared Cost or 5.0% Simple Inflation with 2016 and 2019 Shared Cost				2.4% Compound Inflation with 2016 Shared Cost or 1.6% Compound Inflation with 2019 Shared Cost or 5.0% Compound Inflation with 2016 and 2019 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	300.58	16.95	54.24	13.56	421.12	43.77	108.83	27.21	795.09	115.73	234.47	58.62
30	300.58	16.95	54.24	13.56	449.19	46.69	116.08	29.02	795.09	115.73	234.47	58.62
31	300.58	16.95	54.24	13.56	477.27	49.60	123.34	30.83	795.09	115.73	234.47	58.62
32	300.58	16.95	54.24	13.56	491.31	51.06	126.97	31.74	795.09	115.73	234.47	58.62
33	300.58	16.95	54.24	13.56	519.38	53.98	134.22	33.56	795.09	115.73	234.47	58.62
34	300.58	16.95	54.24	13.56	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
35	300.58	16.95	54.24	13.56	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
36	300.58	16.95	54.24	13.56	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
37	300.58	16.95	54.24	13.56	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
38	300.58	16.95	54.24	13.56	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
39	312.17	17.60	56.33	14.08	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
40	328.60	18.53	59.30	14.82	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
41	345.93	19.51	62.42	15.61	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
42	363.35	20.49	65.57	16.39	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
43	376.38	21.22	67.92	16.98	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
44	376.38	21.22	67.92	16.98	535.07	55.61	138.28	34.57	795.09	115.73	234.47	58.62
45	382.28	28.07	90.89	22.72	595.19	70.64	180.36	45.09	855.21	130.76	276.55	69.14
46	398.60	29.27	94.77	23.69	595.19	70.64	180.36	45.09	855.21	130.76	276.55	69.14
47	415.01	30.47	98.67	24.67	595.19	70.64	180.36	45.09	855.21	130.76	276.55	69.14
48	429.86	31.56	102.20	25.55	595.19	70.64	180.36	45.09	855.21	130.76	276.55	69.14
49	429.86	31.56	102.20	25.55	595.19	70.64	180.36	45.09	855.21	130.76	276.55	69.14
50	441.88	34.57	114.23	28.56	619.24	76.65	198.40	49.60	879.26	135.27	294.59	73.65
51	461.42	39.08	120.24	30.06	650.80	84.17	210.42	52.61	913.82	144.29	306.61	76.65
52	482.46	43.59	126.25	31.56	686.87	91.68	228.46	57.11	949.90	151.80	318.64	79.66
53	505.01	49.60	138.28	34.57	722.94	100.70	240.48	60.12	990.48	160.82	330.66	82.67
54	529.93	55.55	150.12	37.53	763.52	111.22	252.50	63.13	1034.06	171.34	348.70	87.17
55	545.70	60.47	153.39	38.35	805.61	120.24	270.54	67.64	1079.15	181.86	360.72	90.18
56	581.29	68.92	167.80	41.95	849.20	130.76	282.56	70.64	1127.25	192.38	378.76	94.69
57	605.51	74.39	178.53	44.63	895.79	142.79	300.60	75.15	1176.85	204.41	390.78	97.70
58	635.21	81.44	189.53	47.38	946.89	154.81	312.62	78.16	1232.46	217.94	408.82	102.20
59	675.30	92.02	201.85	50.46	1007.01	168.34	336.67	84.17	1298.59	232.97	426.85	106.71
60	713.95	101.57	211.98	52.99	1077.65	184.87	354.71	88.68	1375.25	249.50	450.90	112.73
61	758.09	112.47	227.86	56.97	1154.30	202.91	372.74	93.19	1459.41	269.04	468.94	117.23
62	811.01	125.22	238.79	59.70	1241.48	222.44	396.79	99.20	1552.60	290.08	492.98	123.25
63	855.83	135.73	251.46	62.87	1334.66	244.99	420.84	105.21	1654.80	314.13	517.03	129.26
64	917.35	150.99	267.80	66.95	1436.87	267.53	444.89	111.22	1766.03	338.18	547.09	136.77
65	976.44	165.09	282.21	70.55	1545.08	293.09	474.95	118.74	1884.76	365.23	571.14	142.79
66	1049.57	181.98	304.71	76.18	1660.82	320.14	499.00	124.75	2009.51	393.79	601.20	150.30
67	1138.38	201.14	325.25	81.31	1782.56	348.70	529.06	132.26	2143.28	423.85	625.25	156.31
68	1238.43	224.52	348.93	87.23	1931.36	381.76	559.12	139.78	2304.10	459.92	661.32	165.33
69	1338.59	248.61	365.20	91.30	2119.23	425.35	595.19	148.80	2507.00	505.01	697.39	174.35
70	1453.85	275.61	385.85	96.46	2331.00	472.50	636.00	159.00	2733.00	553.50	738.00	184.50
71	1586.78	306.20	413.71	103.43	2478.05	507.50	655.40	163.85	2882.60	587.25	759.80	189.95
72	1740.52	339.68	440.22	110.06	2618.00	537.60	677.60	169.40	3022.60	617.40	778.40	194.60
73	1896.75	372.60	475.20	118.80	2754.00	565.65	696.60	174.15	3157.65	641.25	793.80	198.45
74	2012.40	396.50	494.00	123.50	2904.20	594.10	717.60	179.40	3305.90	663.00	816.40	204.10
75	2141.25	426.25	515.00	128.75	3073.75	628.75	745.00	186.25	3476.25	693.75	840.00	210.00
76	2286.00	460.80	542.40	135.60	3266.40	674.40	772.80	193.20	3673.20	739.20	864.00	216.00
77	2446.05	503.70	565.80	141.45	3485.65	734.85	805.00	201.25	3904.25	808.45	897.00	224.25
78	2699.57	570.65	610.20	152.55	3843.13	831.68	863.32	215.83	4290.61	922.08	958.24	239.56
79	3041.96	658.79	678.00	169.50	4331.29	961.63	949.20	237.30	4821.71	1070.11	1048.64	262.16
80	3422.77	757.10	750.32	187.58	4875.95	1106.27	1044.12	261.03	5413.83	1231.70	1148.08	287.02
81	3832.96	862.19	827.16	206.79	5462.42	1259.95	1148.08	287.02	6051.15	1402.33	1256.56	314.14
82	4264.62	970.67	913.04	228.26	6077.14	1417.02	1256.56	314.14	6715.59	1574.09	1374.08	343.52
83	4709.84	1081.41	998.92	249.73	6707.68	1574.09	1369.56	342.39	7393.59	1744.72	1491.60	372.90
84	5169.75	1192.15	1093.84	273.46	7354.04	1732.29	1487.08	371.77	8087.41	1914.22	1613.64	403.41
85+		1543.58	1405.72	351.43								

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

Age 85+ rates are for inflation additions only

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

Appendix C3

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

LTC-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	GPO Inflation with 2016 and 2019 Shared Cost				2.4% Simple Inflation with 2016 Shared Cost or 1.6% Simple Inflation with 2019 Shared Cost or 5.0% Simple Inflation with 2016 and 2019 Shared Cost				2.4% Compound Inflation with 2016 Shared Cost or 1.6% Compound Inflation with 2019 Shared Cost or 5.0% Compound Inflation with 2016 and 2019 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	289.28	14.69	40.68	10.17	392.73	36.67	80.44	20.11	722.94	99.20	180.36	45.09
30	289.28	14.69	40.68	10.17	418.91	39.12	85.80	21.45	722.94	99.20	180.36	45.09
31	289.28	14.69	40.68	10.17	445.09	41.56	91.16	22.79	722.94	99.20	180.36	45.09
32	289.28	14.69	40.68	10.17	458.18	42.78	93.84	23.46	722.94	99.20	180.36	45.09
33	289.28	14.69	40.68	10.17	484.37	45.23	99.21	24.80	722.94	99.20	180.36	45.09
34	289.28	14.69	40.68	10.17	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
35	289.28	14.69	40.68	10.17	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
36	289.28	14.69	40.68	10.17	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
37	289.28	14.69	40.68	10.17	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
38	289.28	14.69	40.68	10.17	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
39	300.43	15.26	42.25	10.56	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
40	316.25	16.06	44.47	11.12	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
41	332.92	16.91	46.82	11.70	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
42	349.69	17.76	49.17	12.29	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
43	362.23	18.39	50.94	12.73	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
44	362.23	18.39	50.94	12.73	499.00	46.59	102.20	25.55	722.94	99.20	180.36	45.09
45	362.23	22.72	64.16	16.04	548.60	60.12	132.26	33.07	774.05	111.22	210.42	52.61
46	377.70	23.69	66.90	16.72	548.60	60.12	132.26	33.07	774.05	111.22	210.42	52.61
47	393.25	24.67	69.65	17.41	548.60	60.12	132.26	33.07	774.05	111.22	210.42	52.61
48	407.31	25.55	72.14	18.04	548.60	60.12	132.26	33.07	774.05	111.22	210.42	52.61
49	407.31	25.55	72.14	18.04	548.60	60.12	132.26	33.07	774.05	111.22	210.42	52.61
50	417.83	28.56	78.16	19.54	569.64	64.63	150.30	37.58	793.58	115.73	222.44	55.61
51	434.37	33.07	84.17	21.04	596.69	70.64	156.31	39.08	822.14	121.74	234.47	58.62
52	452.40	37.58	96.19	24.05	625.25	78.16	168.34	42.08	853.70	129.26	240.48	60.12
53	470.44	42.08	102.20	25.55	656.81	85.67	180.36	45.09	888.27	138.28	252.50	63.13
54	490.90	46.54	108.09	27.02	691.38	93.19	186.37	46.59	924.35	145.79	264.53	66.13
55	504.40	51.62	112.09	28.02	727.45	102.20	198.40	49.60	963.42	154.81	276.55	69.14
56	534.85	56.93	119.85	29.96	765.03	111.22	210.42	52.61	1004.00	163.83	288.58	72.14
57	554.93	62.49	130.92	32.73	804.11	120.24	222.44	55.61	1047.59	174.35	300.60	75.15
58	580.43	69.59	136.22	34.06	847.69	130.76	234.47	58.62	1095.69	186.37	312.62	78.16
59	612.96	77.18	148.42	37.10	898.79	142.79	252.50	63.13	1151.30	198.40	330.66	82.67
60	646.23	85.38	158.98	39.75	957.41	156.31	270.54	67.64	1215.93	213.43	342.68	85.67
61	683.59	93.48	169.44	42.36	1023.54	171.34	282.56	70.64	1288.07	229.96	360.72	90.18
62	726.56	104.83	180.55	45.14	1097.19	189.38	300.60	75.15	1367.73	248.00	384.77	96.19
63	762.96	114.30	188.60	47.15	1176.85	207.41	324.65	81.16	1453.40	267.53	402.80	100.70
64	814.79	126.78	205.12	51.28	1262.52	226.95	342.68	85.67	1548.09	288.58	420.84	105.21
65	864.97	138.28	214.48	53.62	1354.20	248.00	360.72	90.18	1648.79	311.12	444.89	111.22
66	926.84	152.36	231.36	57.84	1453.40	270.54	384.77	96.19	1755.50	335.17	468.94	117.23
67	1002.86	169.76	245.37	61.34	1557.11	294.59	408.82	102.20	1869.73	360.72	492.98	123.25
68	1086.85	188.77	263.13	65.78	1681.86	323.15	432.86	108.22	2006.51	390.78	517.03	129.26
69	1170.03	207.88	280.92	70.23	1839.67	359.22	462.92	115.73	2176.34	428.36	553.10	138.28
70	1263.67	230.13	297.66	74.41	2016.00	399.00	498.00	124.50	2365.50	469.50	588.00	147.00
71	1373.13	255.85	321.17	80.29	2137.30	426.30	516.20	129.05	2488.20	497.35	603.20	150.80
72	1501.38	283.97	342.40	85.60	2252.60	452.20	537.60	134.40	2602.60	522.20	621.60	155.40
73	1630.80	310.50	367.20	91.80	2361.15	473.85	550.80	137.70	2710.80	538.65	637.20	159.30
74	1721.20	328.90	384.80	96.20	2479.10	495.30	572.00	143.00	2824.90	552.50	655.20	163.80
75	1822.50	351.25	405.00	101.25	2612.50	521.25	595.00	148.75	2956.25	572.50	675.00	168.75
76	1938.00	379.20	427.20	106.80	2767.20	559.20	619.20	154.80	3114.00	612.00	700.80	175.20
77	2067.70	415.15	450.80	112.70	2947.45	611.80	648.60	162.15	3306.25	676.20	726.80	181.70
78	2273.56	470.08	488.16	122.04	3240.84	693.82	700.60	175.15	3623.91	776.31	781.96	195.49
79	2547.02	541.27	542.40	135.60	3631.82	798.91	772.92	193.23	4049.92	896.09	858.80	214.70
80	2847.60	618.11	601.16	150.29	4060.09	911.91	849.76	212.44	4515.48	1021.52	940.16	235.04
81	3167.39	699.47	664.44	166.11	4515.48	1029.43	935.64	233.91	5008.16	1150.34	1030.56	257.64
82	3501.87	783.09	732.24	183.06	4988.95	1149.21	1026.04	256.51	5517.79	1279.16	1130.00	282.50
83	3845.39	866.71	804.56	201.14	5470.33	1267.86	1120.96	280.24	6033.07	1406.85	1224.92	306.23
84	4195.69	950.33	881.40	220.35	5959.62	1386.51	1215.88	303.97	6554.00	1533.41	1324.36	331.09
85+		1212.49	1130.00	282.50								

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

Age 85+ rates are for inflation additions only

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

Appendix C4

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

LTC-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	1.3% Simple Inflation with 2016 Shared Cost or 0.8% Simple Inflation with 2019 Shared Cost or 4.5% Simple Inflation with 2016 and 2019 Shared Cost				1.3% Compound Inflation with 2016 Shared Cost or 0.8% Compound Inflation with 2019 Shared Cost or 4.5% Compound Inflation with 2016 and 2019 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
30	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
31	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
32	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
33	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
34	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
35	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
36	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
37	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
38	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
39	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
40	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
41	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
42	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
43	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
44	301.71	18.08	81.36	20.34	375.16	35.03	126.56	31.64
45	318.66	22.60	108.48	27.12	390.98	38.42	149.16	37.29
46	318.66	22.60	108.48	27.12	390.98	38.42	149.16	37.29
47	318.66	22.60	108.48	27.12	390.98	38.42	149.16	37.29
48	318.66	22.60	108.48	27.12	390.98	38.42	149.16	37.29
49	318.66	22.60	108.48	27.12	390.98	38.42	149.16	37.29
50	325.44	23.73	117.52	29.38	396.63	40.68	162.72	40.68
51	335.61	27.12	126.56	31.64	406.80	42.94	167.24	41.81
52	346.91	29.38	135.60	33.90	418.10	45.20	176.28	44.07
53	358.21	31.64	144.64	36.16	429.40	48.59	185.32	46.33
54	370.64	35.03	149.16	37.29	442.96	50.85	189.84	47.46
55	384.20	38.42	158.20	39.55	456.52	54.24	198.88	49.72
56	397.76	41.81	167.24	41.81	471.21	57.63	207.92	51.98
57	412.45	45.20	176.28	44.07	485.90	61.02	216.96	54.24
58	429.40	48.59	189.84	47.46	502.85	65.54	226.00	56.50
59	448.61	53.11	198.88	49.72	523.19	70.06	239.56	59.89
60	471.21	58.76	207.92	51.98	545.79	74.58	248.60	62.15
61	497.20	64.41	221.48	55.37	571.78	80.23	262.16	65.54
62	524.32	71.19	235.04	58.76	601.16	87.01	275.72	68.93
63	555.96	77.97	248.60	62.15	631.67	93.79	289.28	72.32
64	588.73	85.88	262.16	65.54	666.70	101.70	302.84	75.71
65	624.89	93.79	280.24	70.06	702.86	109.61	316.40	79.10
66	662.18	101.70	293.80	73.45	742.41	118.65	334.48	83.62
67	702.86	110.74	311.88	77.97	784.22	127.69	348.04	87.01
68	751.45	122.04	329.96	82.49	833.94	138.99	366.12	91.53
69	813.60	135.60	352.56	88.14	896.09	152.55	388.72	97.18
70	884.79	151.42	375.16	93.79	968.41	168.37	411.32	102.83
71	962.76	168.37	402.28	100.57	1047.51	184.19	438.44	109.61
72	1042.99	185.32	429.40	107.35	1128.87	201.14	465.56	116.39
73	1128.87	203.40	456.52	114.13	1214.75	216.96	492.68	123.17
74	1227.18	222.61	488.16	122.04	1313.06	235.04	524.32	131.08
75	1340.18	245.21	528.84	132.21	1424.93	256.51	565.00	141.25
76	1469.00	273.46	569.52	142.38	1554.88	284.76	605.68	151.42
77	1617.03	309.62	614.72	153.68	1704.04	322.05	650.88	162.72
78	1789.92	353.69	668.96	167.24	1879.19	369.51	705.12	176.28
79	1987.67	405.67	732.24	183.06	2080.33	423.75	768.40	192.10
80	2206.89	462.17	800.04	200.01	2301.81	483.64	836.20	209.05
81	2441.93	523.19	872.36	218.09	2539.11	545.79	908.52	227.13
82	2690.53	585.34	949.20	237.30	2787.71	609.07	985.36	246.34
83	2945.91	647.49	1030.56	257.64	3043.09	672.35	1066.72	266.68
84	3209.20	710.77	1116.44	279.11	3305.25	735.63	1152.60	288.15
85+								

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

Age 85+ rates are for inflation additions only

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

Appendix C4

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

LTC-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	1.3% Simple Inflation with 2016 Shared Cost or 0.8% Simple Inflation with 2019 Shared Cost or 4.5% Simple Inflation with 2016 and 2019 Shared Cost				1.3% Compound Inflation with 2016 Shared Cost or 0.8% Compound Inflation with 2019 Shared Cost or 4.5% Compound Inflation with 2016 and 2019 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
30	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
31	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
32	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
33	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
34	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
35	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
36	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
37	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
38	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
39	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
40	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
41	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
42	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
43	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
44	287.02	14.69	58.76	14.69	346.91	28.25	90.40	22.60
45	299.45	18.08	76.84	19.21	359.34	31.64	108.48	27.12
46	299.45	18.08	76.84	19.21	359.34	31.64	108.48	27.12
47	299.45	18.08	76.84	19.21	359.34	31.64	108.48	27.12
48	299.45	18.08	76.84	19.21	359.34	31.64	108.48	27.12
49	299.45	18.08	76.84	19.21	359.34	31.64	108.48	27.12
50	305.10	19.21	85.88	21.47	363.86	32.77	113.00	28.25
51	313.01	21.47	90.40	22.60	371.77	35.03	122.04	30.51
52	322.05	23.73	94.92	23.73	380.81	37.29	126.56	31.64
53	331.09	25.99	99.44	24.86	390.98	39.55	131.08	32.77
54	341.26	28.25	108.48	27.12	401.15	41.81	135.60	33.90
55	352.56	30.51	113.00	28.25	412.45	44.07	144.64	36.16
56	363.86	33.90	117.52	29.38	423.75	46.33	149.16	37.29
57	376.29	36.16	126.56	31.64	436.18	49.72	158.20	39.55
58	389.85	39.55	135.60	33.90	450.87	53.11	162.72	40.68
59	405.67	42.94	140.12	35.03	466.69	56.50	171.76	42.94
60	423.75	47.46	149.16	37.29	485.90	61.02	180.80	45.20
61	445.22	51.98	158.20	39.55	507.37	65.54	189.84	47.46
62	467.82	57.63	167.24	41.81	531.10	71.19	198.88	49.72
63	493.81	63.28	180.80	45.20	557.09	76.84	207.92	51.98
64	520.93	68.93	189.84	47.46	585.34	82.49	221.48	55.37
65	550.31	75.71	203.40	50.85	615.85	89.27	230.52	57.63
66	581.95	82.49	212.44	53.11	648.62	97.18	244.08	61.02
67	615.85	90.40	226.00	56.50	683.65	103.96	257.64	64.41
68	655.40	99.44	239.56	59.89	724.33	113.00	271.20	67.80
69	706.25	110.74	257.64	64.41	776.31	124.30	289.28	72.32
70	765.01	123.17	275.72	68.93	836.20	136.73	307.36	76.84
71	829.42	136.73	298.32	74.58	900.61	150.29	325.44	81.36
72	894.96	150.29	316.40	79.10	967.28	163.85	348.04	87.01
73	966.15	164.98	339.00	84.75	1038.47	177.41	370.64	92.66
74	1046.38	180.80	366.12	91.53	1118.70	190.97	397.76	99.44
75	1137.91	198.88	397.76	99.44	1210.23	207.92	424.88	106.22
76	1244.13	221.48	429.40	107.35	1316.45	231.65	456.52	114.13
77	1365.04	250.86	465.56	116.39	1439.62	262.16	492.68	123.17
78	1505.16	287.02	506.24	126.56	1582.00	301.71	537.88	134.47
79	1665.62	328.83	555.96	138.99	1744.72	344.65	587.60	146.90
80	1843.03	374.03	610.20	152.55	1923.26	392.11	637.32	159.33
81	2031.74	422.62	668.96	167.24	2114.23	441.83	696.08	174.02
82	2230.62	471.21	727.72	181.93	2314.24	491.55	759.36	189.84
83	2435.15	520.93	791.00	197.75	2518.77	541.27	818.12	204.53
84	2645.33	570.65	854.28	213.57	2727.82	590.99	885.92	221.48
85+								

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

Age 85+ rates are for inflation additions only

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

Appendix C4

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

LTC-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	1.3% Simple Inflation with 2016 Shared Cost or 0.8% Simple Inflation with 2019 Shared Cost or 4.5% Simple Inflation with 2016 and 2019 Shared Cost				1.3% Compound Inflation with 2016 Shared Cost or 0.8% Compound Inflation with 2019 Shared Cost or 4.5% Compound Inflation with 2016 and 2019 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
30	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
31	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
32	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
33	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
34	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
35	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
36	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
37	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
38	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
39	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
40	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
41	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
42	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
43	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
44	320.92	22.60	90.40	22.60	413.58	44.07	140.12	35.03
45	342.39	28.25	117.52	29.38	433.92	48.59	167.24	41.81
46	342.39	28.25	117.52	29.38	433.92	48.59	167.24	41.81
47	342.39	28.25	117.52	29.38	433.92	48.59	167.24	41.81
48	342.39	28.25	117.52	29.38	433.92	48.59	167.24	41.81
49	342.39	28.25	117.52	29.38	433.92	48.59	167.24	41.81
50	350.30	30.51	131.08	32.77	441.83	50.85	176.28	44.07
51	363.86	32.77	140.12	35.03	455.39	54.24	185.32	46.33
52	377.42	36.16	149.16	37.29	468.95	57.63	194.36	48.59
53	392.11	39.55	153.68	38.42	483.64	61.02	203.40	50.85
54	407.93	44.07	162.72	40.68	500.59	64.41	212.44	53.11
55	424.88	47.46	176.28	44.07	517.54	68.93	221.48	55.37
56	441.83	51.98	185.32	46.33	535.62	72.32	230.52	57.63
57	461.04	56.50	194.36	48.59	554.83	76.84	239.56	59.89
58	481.38	61.02	203.40	50.85	576.30	82.49	248.60	62.15
59	506.24	66.67	216.96	54.24	601.16	88.14	262.16	65.54
60	534.49	73.45	230.52	57.63	630.54	94.92	275.72	68.93
61	566.13	81.36	244.08	61.02	663.31	101.70	289.28	72.32
62	601.16	89.27	257.64	64.41	699.47	109.61	302.84	75.71
63	639.58	98.31	271.20	67.80	739.02	118.65	316.40	79.10
64	681.39	107.35	289.28	72.32	781.96	128.82	334.48	83.62
65	725.46	117.52	307.36	76.84	828.29	138.99	348.04	87.01
66	772.92	128.82	320.92	80.23	878.01	150.29	366.12	91.53
67	823.77	140.12	339.00	84.75	929.99	161.59	384.20	96.05
68	884.79	153.68	361.60	90.40	993.27	175.15	402.28	100.57
69	962.76	170.63	384.20	96.05	1072.37	193.23	429.40	107.35
70	1052.03	190.97	411.32	102.83	1163.90	212.44	456.52	114.13
71	1150.34	212.44	438.44	109.61	1263.34	233.91	483.64	120.91
72	1250.91	233.91	470.08	117.52	1365.04	255.38	510.76	127.69
73	1359.39	256.51	501.72	125.43	1474.65	275.72	542.40	135.60
74	1482.56	280.24	537.88	134.47	1597.82	297.19	578.56	144.64
75	1624.94	309.62	578.56	144.64	1740.20	325.44	619.24	154.81
76	1788.79	345.78	623.76	155.94	1906.31	361.60	664.44	166.11
77	1978.63	392.11	673.48	168.37	2099.54	410.19	718.68	179.67
78	2201.24	449.74	736.76	184.19	2326.67	472.34	777.44	194.36
79	2458.88	517.54	804.56	201.14	2588.83	544.66	845.24	211.31
80	2744.77	592.12	881.40	220.35	2879.24	622.63	922.08	230.52
81	3052.13	671.22	962.76	240.69	3191.12	705.12	1007.96	251.99
82	3375.31	753.71	1048.64	262.16	3517.69	788.74	1093.84	273.46
83	3708.66	835.07	1139.04	284.76	3852.17	871.23	1184.24	296.06
84	4051.05	917.56	1233.96	308.49	4195.69	954.85	1279.16	319.79
85+								

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

Age 85+ rates are for inflation additions only

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

Appendix C4

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

LTC-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	1.3% Simple Inflation with 2016 Shared Cost or 0.8% Simple Inflation with 2019 Shared Cost or 4.5% Simple Inflation with 2016 and 2019 Shared Cost				1.3% Compound Inflation with 2016 Shared Cost or 0.8% Compound Inflation with 2019 Shared Cost or 4.5% Compound Inflation with 2016 and 2019 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
30	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
31	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
32	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
33	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
34	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
35	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
36	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
37	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
38	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
39	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
40	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
41	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
42	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
43	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
44	302.84	18.08	63.28	15.82	381.94	36.16	103.96	25.99
45	319.79	22.60	85.88	21.47	397.76	40.68	122.04	30.51
46	319.79	22.60	85.88	21.47	397.76	40.68	122.04	30.51
47	319.79	22.60	85.88	21.47	397.76	40.68	122.04	30.51
48	319.79	22.60	85.88	21.47	397.76	40.68	122.04	30.51
49	319.79	22.60	85.88	21.47	397.76	40.68	122.04	30.51
50	326.57	24.86	94.92	23.73	403.41	41.81	131.08	32.77
51	336.74	27.12	99.44	24.86	413.58	44.07	135.60	33.90
52	348.04	29.38	103.96	25.99	426.01	47.46	140.12	35.03
53	360.47	32.77	113.00	28.25	438.44	49.72	149.16	37.29
54	374.03	36.16	117.52	29.38	452.00	53.11	153.68	38.42
55	387.59	39.55	126.56	31.64	465.56	56.50	162.72	40.68
56	402.28	42.94	135.60	33.90	481.38	59.89	167.24	41.81
57	418.10	46.33	140.12	35.03	497.20	63.28	176.28	44.07
58	435.05	50.85	149.16	37.29	515.28	67.80	185.32	46.33
59	455.39	55.37	158.20	39.55	535.62	72.32	194.36	48.59
60	479.12	61.02	167.24	41.81	560.48	77.97	203.40	50.85
61	505.11	66.67	180.80	45.20	587.60	84.75	212.44	53.11
62	534.49	73.45	189.84	47.46	618.11	91.53	226.00	56.50
63	567.26	80.23	203.40	50.85	652.01	98.31	235.04	58.76
64	602.29	88.14	212.44	53.11	688.17	106.22	248.60	62.15
65	639.58	97.18	226.00	56.50	726.59	115.26	262.16	65.54
66	679.13	106.22	239.56	59.89	767.27	124.30	275.72	68.93
67	720.94	115.26	253.12	63.28	811.34	133.34	289.28	72.32
68	772.92	126.56	271.20	67.80	864.45	145.77	307.36	76.84
69	837.33	141.25	289.28	72.32	929.99	160.46	325.44	81.36
70	910.78	158.20	311.88	77.97	1006.83	176.28	348.04	87.01
71	992.14	175.15	334.48	83.62	1088.19	193.23	370.64	92.66
72	1076.89	193.23	357.08	89.27	1174.07	211.31	393.24	98.31
73	1166.16	211.31	384.20	96.05	1264.47	228.26	415.84	103.96
74	1266.73	230.52	411.32	102.83	1366.17	245.21	447.48	111.87
75	1384.25	254.25	442.96	110.74	1482.56	266.68	479.12	119.78
76	1518.72	283.63	483.64	120.91	1619.29	297.19	515.28	128.82
77	1675.79	322.05	524.32	131.08	1779.75	337.87	560.48	140.12
78	1858.85	370.64	574.04	143.51	1967.33	389.85	605.68	151.42
79	2069.03	424.88	628.28	157.07	2180.90	448.61	664.44	166.11
80	2299.55	484.77	687.04	171.76	2414.81	510.76	723.20	180.80
81	2545.89	548.05	754.84	188.71	2665.67	576.30	791.00	197.75
82	2804.66	612.46	822.64	205.66	2926.70	641.84	863.32	215.83
83	3070.21	676.87	894.96	223.74	3193.38	707.38	935.64	233.91
84	3342.54	742.41	971.80	242.95	3465.71	772.92	1007.96	251.99
85+								

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

Age 85+ rates are for inflation additions only

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

Appendix C4

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

LTC-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	1.3% Simple Inflation with 2016 Shared Cost or 0.8% Simple Inflation with 2019 Shared Cost or 4.5% Simple Inflation with 2016 and 2019 Shared Cost				1.3% Compound Inflation with 2016 Shared Cost or 0.8% Compound Inflation with 2019 Shared Cost or 4.5% Compound Inflation with 2016 and 2019 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
30	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
31	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
32	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
33	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
34	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
35	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
36	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
37	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
38	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
39	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
40	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
41	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
42	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
43	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
44	345.78	28.25	94.92	23.73	468.95	56.50	153.68	38.42
45	374.03	36.16	126.56	31.64	496.07	63.28	180.80	45.20
46	374.03	36.16	126.56	31.64	496.07	63.28	180.80	45.20
47	374.03	36.16	126.56	31.64	496.07	63.28	180.80	45.20
48	374.03	36.16	126.56	31.64	496.07	63.28	180.80	45.20
49	374.03	36.16	126.56	31.64	496.07	63.28	180.80	45.20
50	386.46	38.42	140.12	35.03	507.37	66.67	194.36	48.59
51	402.28	42.94	149.16	37.29	523.19	70.06	198.88	49.72
52	420.36	46.33	158.20	39.55	541.27	74.58	207.92	51.98
53	439.57	50.85	167.24	41.81	561.61	79.10	216.96	54.24
54	459.91	56.50	176.28	44.07	583.08	83.62	226.00	56.50
55	481.38	61.02	185.32	46.33	605.68	89.27	239.56	59.89
56	503.98	66.67	194.36	48.59	628.28	94.92	248.60	62.15
57	527.71	72.32	207.92	51.98	653.14	100.57	257.64	64.41
58	554.83	79.10	216.96	54.24	681.39	106.22	271.20	67.80
59	585.34	85.88	230.52	57.63	714.16	114.13	284.76	71.19
60	622.63	94.92	244.08	61.02	752.58	123.17	298.32	74.58
61	663.31	103.96	257.64	64.41	794.39	132.21	311.88	77.97
62	708.51	114.13	275.72	68.93	841.85	143.51	325.44	81.36
63	758.23	125.43	289.28	72.32	893.83	154.81	343.52	85.88
64	811.34	137.86	307.36	76.84	949.20	167.24	361.60	90.40
65	868.97	151.42	325.44	81.36	1009.09	180.80	379.68	94.92
66	929.99	164.98	343.52	85.88	1073.50	195.49	397.76	99.44
67	994.40	179.67	366.12	91.53	1141.30	210.18	415.84	103.96
68	1073.50	197.75	384.20	96.05	1222.66	228.26	438.44	109.61
69	1172.94	220.35	411.32	102.83	1326.62	250.86	461.04	115.26
70	1288.20	246.34	438.44	109.61	1445.27	276.85	492.68	123.17
71	1414.76	274.59	470.08	117.52	1574.09	305.10	519.80	129.95
72	1543.58	301.71	501.72	125.43	1706.30	332.22	551.44	137.86
73	1681.44	329.96	533.36	133.34	1846.42	358.21	587.60	146.90
74	1839.64	360.47	574.04	143.51	2005.75	386.46	623.76	155.94
75	2021.57	397.76	619.24	154.81	2189.94	421.49	668.96	167.24
76	2235.14	446.35	668.96	167.24	2406.90	468.95	718.68	179.67
77	2484.87	507.37	723.20	180.80	2664.54	535.62	777.44	194.36
78	2780.93	585.34	786.48	196.62	2970.77	621.50	840.72	210.18
79	3123.32	675.74	863.32	215.83	3324.46	718.68	917.56	229.39
80	3503.00	776.31	949.20	237.30	3714.31	824.90	1003.44	250.86
81	3910.93	881.40	1039.60	259.90	4132.41	934.51	1093.84	273.46
82	4338.07	989.88	1134.52	283.63	4568.59	1046.38	1193.28	298.32
83	4776.51	1098.36	1233.96	308.49	5013.81	1157.12	1292.72	323.18
84	5225.12	1206.84	1337.92	334.48	5468.07	1267.86	1396.68	349.17
85+								

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

Age 85+ rates are for inflation additions only

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

Appendix C4

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

LTC-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	1.3% Simple Inflation with 2016 Shared Cost or 0.8% Simple Inflation with 2019 Shared Cost or 4.5% Simple Inflation with 2016 and 2019 Shared Cost				1.3% Compound Inflation with 2016 Shared Cost or 0.8% Compound Inflation with 2019 Shared Cost or 4.5% Compound Inflation with 2016 and 2019 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
30	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
31	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
32	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
33	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
34	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
35	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
36	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
37	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
38	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
39	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
40	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
41	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
42	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
43	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
44	325.44	23.73	72.32	18.08	430.53	47.46	113.00	28.25
45	349.17	29.38	94.92	23.73	452.00	53.11	135.60	33.90
46	349.17	29.38	94.92	23.73	452.00	53.11	135.60	33.90
47	349.17	29.38	94.92	23.73	452.00	53.11	135.60	33.90
48	349.17	29.38	94.92	23.73	452.00	53.11	135.60	33.90
49	349.17	29.38	94.92	23.73	452.00	53.11	135.60	33.90
50	358.21	31.64	99.44	24.86	461.04	55.37	144.64	36.16
51	371.77	35.03	108.48	27.12	474.60	58.76	149.16	37.29
52	386.46	38.42	113.00	28.25	490.42	62.15	158.20	39.55
53	402.28	42.94	122.04	30.51	507.37	66.67	162.72	40.68
54	419.23	46.33	131.08	32.77	525.45	70.06	171.76	42.94
55	438.44	50.85	135.60	33.90	543.53	74.58	180.80	45.20
56	457.65	55.37	144.64	36.16	563.87	79.10	185.32	46.33
57	476.86	59.89	153.68	38.42	585.34	84.75	194.36	48.59
58	499.46	65.54	162.72	40.68	609.07	89.27	203.40	50.85
59	526.58	72.32	171.76	42.94	636.19	96.05	212.44	53.11
60	557.09	79.10	180.80	45.20	668.96	102.83	226.00	56.50
61	590.99	87.01	194.36	48.59	705.12	111.87	235.04	58.76
62	629.41	96.05	207.92	51.98	744.67	120.91	248.60	62.15
63	671.22	105.09	221.48	55.37	788.74	129.95	262.16	65.54
64	716.42	115.26	235.04	58.76	835.07	141.25	275.72	68.93
65	765.01	126.56	248.60	62.15	885.92	152.55	289.28	72.32
66	816.99	138.99	262.16	65.54	940.16	163.85	302.84	75.71
67	871.23	151.42	275.72	68.93	997.79	177.41	320.92	80.23
68	937.90	166.11	293.80	73.45	1067.85	192.10	339.00	84.75
69	1021.52	185.32	316.40	79.10	1153.73	211.31	357.08	89.27
70	1118.70	206.79	339.00	84.75	1253.17	232.78	379.68	94.92
71	1223.79	229.39	361.60	90.40	1361.65	255.38	406.80	101.70
72	1332.27	253.12	388.72	97.18	1473.52	279.11	433.92	108.48
73	1446.40	275.72	415.84	103.96	1588.78	300.58	461.04	115.26
74	1576.35	299.45	447.48	111.87	1719.86	320.92	492.68	123.17
75	1725.51	329.96	483.64	120.91	1871.28	349.17	528.84	132.21
76	1901.79	369.51	528.84	132.21	2050.95	388.72	569.52	142.38
77	2110.84	421.49	574.04	143.51	2266.78	447.48	619.24	154.81
78	2357.18	487.03	628.28	157.07	2521.03	520.93	673.48	168.37
79	2635.16	561.61	687.04	171.76	2809.18	600.03	736.76	184.19
80	2941.39	640.71	759.36	189.84	3123.32	684.78	804.56	201.14
81	3266.83	724.33	831.68	207.92	3456.67	770.66	881.40	220.35
82	3604.70	809.08	908.52	227.13	3802.45	857.67	958.24	239.56
83	3950.48	892.70	989.88	247.47	4152.75	943.55	1039.60	259.90
84	4301.91	977.45	1075.76	268.94	4507.57	1029.43	1125.48	281.37
85+								

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

Age 85+ rates are for inflation additions only

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

Appendix C4

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

LTC-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	1.3% Simple Inflation with 2016 Shared Cost or 0.8% Simple Inflation with 2019 Shared Cost or 4.5% Simple Inflation with 2016 and 2019 Shared Cost				1.3% Compound Inflation with 2016 Shared Cost or 0.8% Compound Inflation with 2019 Shared Cost or 4.5% Compound Inflation with 2016 and 2019 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
30	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
31	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
32	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
33	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
34	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
35	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
36	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
37	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
38	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
39	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
40	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
41	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
42	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
43	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
44	402.28	41.81	103.96	25.99	597.77	87.01	176.28	44.07
45	447.48	53.11	135.60	33.90	642.97	98.31	207.92	51.98
46	447.48	53.11	135.60	33.90	642.97	98.31	207.92	51.98
47	447.48	53.11	135.60	33.90	642.97	98.31	207.92	51.98
48	447.48	53.11	135.60	33.90	642.97	98.31	207.92	51.98
49	447.48	53.11	135.60	33.90	642.97	98.31	207.92	51.98
50	465.56	57.63	149.16	37.29	661.05	101.70	221.48	55.37
51	489.29	63.28	158.20	39.55	687.04	108.48	230.52	57.63
52	516.41	68.93	171.76	42.94	714.16	114.13	239.56	59.89
53	543.53	75.71	180.80	45.20	744.67	120.91	248.60	62.15
54	574.04	83.62	189.84	47.46	777.44	128.82	262.16	65.54
55	605.68	90.40	203.40	50.85	811.34	136.73	271.20	67.80
56	638.45	98.31	212.44	53.11	847.50	144.64	284.76	71.19
57	673.48	107.35	226.00	56.50	884.79	153.68	293.80	73.45
58	711.90	116.39	235.04	58.76	926.60	163.85	307.36	76.84
59	757.10	126.56	253.12	63.28	976.32	175.15	320.92	80.23
60	810.21	138.99	266.68	66.67	1033.95	187.58	339.00	84.75
61	867.84	152.55	280.24	70.06	1097.23	202.27	352.56	88.14
62	933.38	167.24	298.32	74.58	1167.29	218.09	370.64	92.66
63	1003.44	184.19	316.40	79.10	1244.13	236.17	388.72	97.18
64	1080.28	201.14	334.48	83.62	1327.75	254.25	411.32	102.83
65	1161.64	220.35	357.08	89.27	1417.02	274.59	429.40	107.35
66	1248.65	240.69	375.16	93.79	1510.81	296.06	452.00	113.00
67	1340.18	262.16	397.76	99.44	1611.38	318.66	470.08	117.52
68	1452.05	287.02	420.36	105.09	1732.29	345.78	497.20	124.30
69	1593.30	319.79	447.48	111.87	1884.84	379.68	524.32	131.08
70	1756.02	355.95	479.12	119.78	2058.86	416.97	555.96	138.99
71	1931.17	395.50	510.76	127.69	2246.44	457.65	592.12	148.03
72	2113.10	433.92	546.92	136.73	2439.67	498.33	628.28	157.07
73	2305.20	473.47	583.08	145.77	2643.07	536.75	664.44	166.11
74	2524.42	516.41	623.76	155.94	2873.59	576.30	709.64	177.41
75	2778.67	568.39	673.48	168.37	3142.53	627.15	759.36	189.84
76	3075.86	635.06	727.72	181.93	3458.93	696.08	813.60	203.40
77	3425.03	722.07	791.00	197.75	3836.35	794.39	881.40	220.35
78	3843.13	831.68	863.32	215.83	4290.61	922.08	958.24	239.56
79	4331.29	961.63	949.20	237.30	4821.71	1070.11	1048.64	262.16
80	4875.95	1106.27	1044.12	261.03	5413.83	1231.70	1148.08	287.02
81	5462.42	1259.95	1148.08	287.02	6051.15	1402.33	1256.56	314.14
82	6077.14	1417.02	1256.56	314.14	6715.59	1574.09	1374.08	343.52
83	6707.68	1574.09	1369.56	342.39	7393.59	1744.72	1491.60	372.90
84	7354.04	1732.29	1487.08	371.77	8087.41	1914.22	1613.64	403.41
85+								

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

Age 85+ rates are for inflation additions only

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

Appendix C4

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

LTC-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	1.3% Simple Inflation with 2016 Shared Cost or 0.8% Simple Inflation with 2019 Shared Cost or 4.5% Simple Inflation with 2016 and 2019 Shared Cost				1.3% Compound Inflation with 2016 Shared Cost or 0.8% Compound Inflation with 2019 Shared Cost or 4.5% Compound Inflation with 2016 and 2019 Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
30	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
31	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
32	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
33	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
34	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
35	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
36	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
37	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
38	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
39	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
40	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
41	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
42	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
43	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
44	375.16	35.03	76.84	19.21	543.53	74.58	135.60	33.90
45	412.45	45.20	99.44	24.86	581.95	83.62	158.20	39.55
46	412.45	45.20	99.44	24.86	581.95	83.62	158.20	39.55
47	412.45	45.20	99.44	24.86	581.95	83.62	158.20	39.55
48	412.45	45.20	99.44	24.86	581.95	83.62	158.20	39.55
49	412.45	45.20	99.44	24.86	581.95	83.62	158.20	39.55
50	428.27	48.59	113.00	28.25	596.64	87.01	167.24	41.81
51	448.61	53.11	117.52	29.38	618.11	91.53	176.28	44.07
52	470.08	58.76	126.56	31.64	641.84	97.18	180.80	45.20
53	493.81	64.41	135.60	33.90	667.83	103.96	189.84	47.46
54	519.80	70.06	140.12	35.03	694.95	109.61	198.88	49.72
55	546.92	76.84	149.16	37.29	724.33	116.39	207.92	51.98
56	575.17	83.62	158.20	39.55	754.84	123.17	216.96	54.24
57	604.55	90.40	167.24	41.81	787.61	131.08	226.00	56.50
58	637.32	98.31	176.28	44.07	823.77	140.12	235.04	58.76
59	675.74	107.35	189.84	47.46	865.58	149.16	248.60	62.15
60	719.81	117.52	203.40	50.85	914.17	160.46	257.64	64.41
61	769.53	128.82	212.44	53.11	968.41	172.89	271.20	67.80
62	824.90	142.38	226.00	56.50	1028.30	186.45	289.28	72.32
63	884.79	155.94	244.08	61.02	1092.71	201.14	302.84	75.71
64	949.20	170.63	257.64	64.41	1163.90	216.96	316.40	79.10
65	1018.13	186.45	271.20	67.80	1239.61	233.91	334.48	83.62
66	1092.71	203.40	289.28	72.32	1319.84	251.99	352.56	88.14
67	1170.68	221.48	307.36	76.84	1405.72	271.20	370.64	92.66
68	1264.47	242.95	325.44	81.36	1508.55	293.80	388.72	97.18
69	1383.12	270.07	348.04	87.01	1636.24	322.05	415.84	103.96
70	1518.72	300.58	375.16	93.79	1782.01	353.69	442.96	110.74
71	1665.62	332.22	402.28	100.57	1939.08	387.59	470.08	117.52
72	1818.17	364.99	433.92	108.48	2100.67	421.49	501.72	125.43
73	1976.37	396.63	461.04	115.26	2269.04	450.87	533.36	133.34
74	2154.91	430.53	497.20	124.30	2455.49	480.25	569.52	142.38
75	2361.70	471.21	537.88	134.47	2672.45	517.54	610.20	152.55
76	2605.78	526.58	583.08	145.77	2932.35	576.30	659.92	164.98
77	2896.19	601.16	637.32	159.33	3248.75	664.44	714.16	178.54
78	3240.84	693.82	700.60	175.15	3623.91	776.31	781.96	195.49
79	3631.82	798.91	772.92	193.23	4049.92	896.09	858.80	214.70
80	4060.09	911.91	849.76	212.44	4515.48	1021.52	940.16	235.04
81	4515.48	1029.43	935.64	233.91	5008.16	1150.34	1030.56	257.64
82	4988.95	1149.21	1026.04	256.51	5517.79	1279.16	1130.00	282.50
83	5470.33	1267.86	1120.96	280.24	6033.07	1406.85	1224.92	306.23
84	5959.62	1386.51	1215.88	303.97	6554.00	1533.41	1324.36	331.09
85+								

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

Age 85+ rates are for inflation additions only

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

Appendix B1

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

NH-94 VA

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	243.86	7.42	654.60	39.23	1356.79	126.69
30	260.01	7.91	654.60	39.23	1356.79	126.69
31	271.39	8.26	654.60	39.23	1356.79	126.69
32	323.15	9.83	654.60	39.23	1356.79	126.69
33	336.60	10.24	679.50	40.72	1356.79	126.69
34	350.25	10.66	710.38	42.57	1356.79	126.69
35	367.57	11.19	710.38	42.57	1356.79	126.69
36	381.63	11.61	741.78	44.45	1356.79	126.69
37	399.48	12.16	825.42	49.46	1356.79	126.69
38	423.11	12.88	868.59	52.05	1356.79	126.69
39	437.90	13.33	912.67	54.69	1356.79	126.69
40	461.25	14.04	957.65	57.39	1356.79	126.69
41	509.96	15.52	1009.35	60.49	1356.79	126.69
42	548.58	16.70	1062.64	63.68	1356.79	126.69
43	574.25	17.48	1091.15	65.39	1356.79	126.69
44	580.46	17.67	1091.15	65.39	1356.79	126.69
45	511.46	19.42	1105.32	78.39	1414.00	138.95
46	561.75	21.33	1152.45	81.73	1414.00	138.95
47	613.48	23.30	1152.45	81.73	1414.00	138.95
48	665.40	25.27	1152.45	81.73	1414.00	138.95
49	671.33	25.49	1152.45	81.73	1414.00	138.95
50	686.79	28.62	1176.97	85.82	1434.43	147.12
51	699.22	31.39	1213.75	98.08	1471.21	155.29
52	682.08	35.19	1254.62	106.25	1512.08	163.47
53	678.26	39.28	1295.49	114.43	1552.95	175.73
54	665.05	42.50	1340.44	126.69	1601.99	183.90
55	664.29	43.64	1389.48	138.95	1651.03	196.16
56	727.88	51.44	1438.52	151.21	1704.16	208.42
57	747.72	56.53	1491.65	163.47	1757.28	220.68
58	794.40	65.98	1552.95	175.73	1818.58	237.03
59	822.29	73.56	1622.42	192.08	1892.15	253.38
60	866.61	81.91	1704.16	212.51	1973.88	269.72
61	917.75	93.38	1798.15	232.94	2067.87	290.16
62	974.68	105.01	1896.23	257.46	2174.13	314.68
63	1022.90	115.14	2010.66	281.98	2284.47	339.20
64	1094.21	130.01	2129.17	310.59	2411.16	367.80
65	1161.22	146.51	2257.67	338.85	2539.37	396.01
66	1263.01	164.50	2394.81	367.80	2684.97	429.10
67	1391.17	188.78	2541.93	400.50	2836.18	461.80
68	1510.00	212.34	2717.66	441.36	3015.99	502.67
69	1637.59	241.95	2942.43	490.40	3240.76	551.71
70	1792.65	275.11	3190.93	546.09	3492.50	607.21
71	1911.40	303.17	3311.36	579.10	3602.85	633.51
72	2016.01	330.40	3415.93	606.95	3698.10	658.92
73	2144.73	358.82	3460.09	623.44	3784.98	676.01
74	2285.53	389.37	3514.02	637.44	3858.33	690.65
75	2536.27	441.56	3578.47	654.75	3889.14	700.11
76	2832.38	504.32	3650.26	679.51	3933.38	720.36
77	2929.30	537.93	3731.22	714.43	3986.14	753.35
78	3062.13	583.15	3859.51	762.64	4089.85	804.20
79	3230.40	634.75	4018.43	820.13	4225.76	860.76
80	3398.97	687.91	4172.33	873.78	4351.79	914.37
81	3783.51	784.05	4616.70	989.14	4800.42	1031.87
82	4191.56	884.46	5086.70	1106.64	5270.43	1151.50
83	4616.70	989.14	5569.52	1224.14	5753.24	1271.14
84	5063.20	1093.82	6067.29	1343.78	6248.88	1390.78
85+		1435.64				

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

Appendix B1

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

NH-94 VA

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	237.50	5.30	622.73	31.87	1254.62	102.17
30	253.23	5.65	622.73	31.87	1254.62	102.17
31	264.31	5.90	622.73	31.87	1254.62	102.17
32	314.72	7.02	622.73	31.87	1254.62	102.17
33	327.82	7.32	646.41	33.08	1254.62	102.17
34	341.11	7.61	675.80	34.59	1254.62	102.17
35	357.98	7.99	675.80	34.59	1254.62	102.17
36	371.67	8.30	705.66	36.12	1254.62	102.17
37	389.05	8.68	785.23	40.19	1254.62	102.17
38	412.07	9.20	826.30	42.29	1254.62	102.17
39	426.48	9.52	868.23	44.44	1254.62	102.17
40	449.22	10.03	911.03	46.63	1254.62	102.17
41	496.65	11.09	960.20	49.14	1254.62	102.17
42	534.27	11.93	1010.90	51.74	1254.62	102.17
43	559.27	12.48	1038.02	53.13	1254.62	102.17
44	565.31	12.62	1038.02	53.13	1254.62	102.17
45	494.20	15.11	1038.69	62.71	1299.57	114.43
46	542.79	16.59	1082.98	65.39	1299.57	114.43
47	592.78	18.12	1082.98	65.39	1299.57	114.43
48	642.94	19.65	1082.98	65.39	1299.57	114.43
49	648.67	19.83	1082.98	65.39	1299.57	114.43
50	658.17	22.89	1103.41	69.47	1315.92	118.51
51	670.68	25.69	1132.02	77.65	1344.53	126.69
52	649.60	27.07	1164.71	85.82	1377.22	134.86
53	644.22	31.43	1197.41	93.99	1414.00	143.03
54	630.05	32.50	1234.19	102.17	1450.78	151.21
55	625.50	36.37	1275.05	110.34	1491.65	159.38
56	681.58	41.15	1315.92	122.60	1532.52	167.56
57	698.90	46.25	1360.87	130.77	1577.47	179.82
58	738.98	52.78	1409.91	143.03	1630.60	192.08
59	761.87	57.80	1467.13	155.29	1687.81	204.34
60	797.92	66.05	1532.52	171.64	1757.28	220.68
61	840.38	74.70	1610.16	187.99	1834.93	237.03
62	888.52	83.47	1691.90	208.42	1920.75	257.46
63	929.18	93.72	1785.89	228.86	2014.75	277.90
64	988.58	105.63	1883.97	249.29	2116.91	298.33
65	1041.84	116.66	1988.22	273.53	2225.01	322.52
66	1126.40	133.83	2104.65	298.33	2345.77	351.46
67	1237.24	151.03	2227.26	326.94	2472.46	375.98
68	1336.00	171.05	2370.29	359.63	2619.58	408.67
69	1442.85	194.74	2554.19	400.50	2807.57	449.54
70	1567.83	221.86	2758.95	444.20	3015.69	493.11
71	1663.09	245.42	2852.74	470.28	3097.60	516.91
72	1744.41	266.00	2931.11	492.22	3168.74	536.76
73	1848.90	287.61	2961.34	505.68	3235.71	552.78
74	1960.17	312.03	2996.30	517.72	3287.22	561.15
75	2164.72	355.40	3038.38	531.04	3303.15	567.49
76	2407.11	406.18	3091.49	550.35	3330.22	586.00
77	2478.05	433.40	3149.77	578.85	3367.60	613.25
78	2579.78	467.96	3245.49	618.89	3443.05	656.64
79	2706.74	510.06	3367.35	664.79	3544.04	700.09
80	2834.96	551.18	3484.42	707.14	3636.10	741.32
81	3140.46	625.96	3841.19	799.00	3997.15	835.32
82	3467.33	707.14	4217.19	890.87	4375.29	929.32
83	3804.88	788.32	4603.88	984.87	4761.97	1023.32
84	4157.38	869.50	5001.24	1078.87	5157.20	1117.32
85+		1136.55				

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

Appendix B1

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

NH-94 VA

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	359.14	12.12	696.28	49.03	1495.74	159.38
30	381.08	12.86	696.28	49.03	1495.74	159.38
31	394.82	13.33	696.28	49.03	1495.74	159.38
32	417.50	14.09	712.86	50.20	1495.74	159.38
33	435.26	14.69	743.85	52.38	1495.74	159.38
34	455.11	15.36	774.85	54.57	1495.74	159.38
35	490.29	16.55	812.17	57.19	1495.74	159.38
36	534.61	18.05	896.95	63.17	1495.74	159.38
37	555.70	18.76	940.62	66.24	1495.74	159.38
38	575.44	19.42	985.15	69.38	1495.74	159.38
39	581.05	19.61	1076.81	75.83	1495.74	159.38
40	583.69	19.70	1123.96	79.15	1495.74	159.38
41	622.18	21.00	1160.62	81.73	1495.74	159.38
42	626.35	21.14	1160.62	81.73	1495.74	159.38
43	636.64	21.49	1160.62	81.73	1495.74	159.38
44	636.64	21.49	1160.62	81.73	1495.74	159.38
45	644.01	28.80	1238.27	102.17	1569.30	175.73
46	680.75	30.44	1238.27	102.17	1569.30	175.73
47	730.42	32.66	1238.27	102.17	1569.30	175.73
48	736.99	32.95	1238.27	102.17	1569.30	175.73
49	789.51	35.30	1238.27	102.17	1569.30	175.73
50	799.64	38.54	1266.88	110.34	1597.90	183.90
51	818.93	44.61	1315.92	118.51	1646.94	196.16
52	812.87	49.08	1364.96	130.77	1695.98	208.42
53	786.66	51.87	1418.09	143.03	1749.11	220.68
54	811.24	57.33	1475.30	159.38	1810.41	232.94
55	820.45	64.62	1536.60	171.64	1871.71	249.29
56	851.56	70.26	1597.90	187.99	1937.10	261.55
57	889.32	79.56	1667.38	204.34	2006.57	277.90
58	980.28	93.22	1740.94	220.68	2084.22	298.33
59	1006.10	100.31	1830.85	241.12	2174.13	318.76
60	1092.69	115.66	1933.01	265.64	2280.38	343.28
61	1151.91	130.69	2047.44	294.24	2398.90	367.80
62	1213.18	145.22	2174.13	322.85	2529.67	396.41
63	1269.64	160.94	2313.08	355.54	2672.71	429.10
64	1332.15	176.44	2464.28	388.24	2828.00	465.88
65	1432.91	199.18	2623.67	425.02	2995.56	502.67
66	1565.64	226.28	2795.31	465.88	3175.37	543.53
67	1754.47	260.76	2979.21	506.75	3363.36	584.40
68	1914.18	294.49	3199.89	555.79	3592.22	633.44
69	2157.09	344.32	3481.87	617.09	3878.29	698.83
70	2355.86	389.84	3794.07	688.72	4197.52	766.15
71	2576.45	438.33	3956.53	730.68	4345.19	804.52
72	2796.80	488.28	4097.89	766.27	4471.77	836.61
73	2961.36	524.68	4235.65	799.25	4594.79	859.10
74	3223.81	580.35	4387.16	829.28	4728.24	879.44
75	3325.80	607.94	4559.42	868.76	4882.83	913.15
76	3438.56	642.12	4750.99	918.39	5063.13	960.40
77	3555.21	680.51	4810.71	953.35	5175.92	1011.23
78	3720.71	734.45	4919.31	1005.07	5249.68	1065.74
79	3923.52	799.74	5063.24	1065.70	5357.41	1127.14
80	4127.47	865.23	5189.24	1119.46	5443.47	1177.14
81	4616.70	987.00	5770.34	1269.00	6033.11	1333.10
82	5131.56	1117.32	6381.34	1424.96	6650.52	1491.19
83	5672.06	1247.64	7011.57	1578.78	7282.89	1647.14
84	6233.93	1382.23	7658.89	1734.73	7932.34	1805.23
85+		1815.91				

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

Appendix B1

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

NH-94 VA

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	348.53	10.61	657.05	39.23	1381.31	130.77
30	369.83	11.26	657.05	39.23	1381.31	130.77
31	383.16	11.66	657.05	39.23	1381.31	130.77
32	405.17	12.33	672.70	40.16	1381.31	130.77
33	422.41	12.86	701.95	41.91	1381.31	130.77
34	441.67	13.44	731.19	43.65	1381.31	130.77
35	475.81	14.48	766.41	45.76	1381.31	130.77
36	518.82	15.79	846.42	50.53	1381.31	130.77
37	539.28	16.41	887.63	52.99	1381.31	130.77
38	558.44	17.00	929.65	55.50	1381.31	130.77
39	563.89	17.16	1016.15	60.67	1381.31	130.77
40	566.45	17.24	1060.64	63.32	1381.31	130.77
41	603.80	18.38	1095.24	65.39	1381.31	130.77
42	607.85	18.50	1095.24	65.39	1381.31	130.77
43	617.83	18.80	1095.24	65.39	1381.31	130.77
44	617.83	18.80	1095.24	65.39	1381.31	130.77
45	617.83	23.56	1156.54	81.73	1438.52	147.12
46	653.08	24.91	1156.54	81.73	1438.52	147.12
47	700.73	26.72	1156.54	81.73	1438.52	147.12
48	707.03	26.96	1156.54	81.73	1438.52	147.12
49	757.42	28.88	1156.54	81.73	1438.52	147.12
50	767.52	32.11	1181.06	89.91	1458.95	151.21
51	780.70	35.05	1217.84	98.08	1495.74	159.38
52	769.93	39.88	1258.71	106.25	1540.69	171.64
53	743.44	43.22	1303.66	118.51	1585.64	179.82
54	762.51	45.87	1352.70	130.77	1634.68	192.08
55	769.88	50.58	1401.74	143.03	1683.72	204.34
56	795.36	56.21	1454.87	155.29	1740.94	216.60
57	826.82	65.35	1512.08	167.56	1798.15	228.86
58	908.11	75.17	1573.38	183.90	1863.54	245.20
59	926.43	82.61	1646.94	200.25	1937.10	261.55
60	1001.38	94.35	1732.76	220.68	2027.01	281.98
61	1048.57	106.38	1826.76	241.12	2125.09	306.50
62	1101.24	117.99	1933.01	265.64	2235.43	331.02
63	1147.45	131.14	2051.53	290.16	2358.03	355.54
64	1196.88	144.10	2178.22	318.76	2488.80	384.15
65	1281.29	160.53	2313.08	351.46	2627.75	416.84
66	1394.39	183.47	2456.11	384.15	2774.87	449.54
67	1558.10	212.47	2607.32	416.84	2934.26	482.23
68	1691.68	242.14	2795.31	457.71	3126.33	527.19
69	1893.79	280.19	3028.25	510.84	3363.36	580.31
70	2060.11	319.27	3284.66	570.54	3631.06	635.74
71	2241.85	358.03	3412.41	602.42	3742.77	664.60
72	2421.46	398.59	3527.81	633.01	3846.17	692.24
73	2552.56	428.11	3633.58	658.41	3939.90	711.22
74	2764.63	471.93	3748.48	682.15	4042.74	725.62
75	2840.05	494.70	3884.07	713.40	4159.92	748.28
76	2924.31	522.59	4033.69	753.32	4300.81	789.33
77	3011.84	553.72	4074.40	783.01	4387.55	832.94
78	3138.97	598.71	4154.14	828.30	4438.90	879.62
79	3296.94	649.36	4260.47	874.90	4513.23	928.37
80	3450.24	700.73	4347.51	916.50	4565.42	965.64
81	3841.19	796.87	4813.24	1036.14	5039.70	1089.55
82	4251.38	899.41	5302.47	1157.91	5533.20	1213.46
83	4678.65	1001.96	5804.52	1279.69	6037.38	1337.37
84	5123.02	1106.64	6319.38	1403.60	6552.25	1461.28
85+		1442.05				

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

Appendix B1

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

NH-94 VA

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	459.59	20.55	985.79	80.54	1695.98	204.34
30	585.31	26.17	1032.25	84.33	1695.98	204.34
31	592.34	26.49	1079.61	88.20	1695.98	204.34
32	603.12	26.97	1177.03	96.16	1695.98	204.34
33	603.12	26.97	1227.11	100.25	1695.98	204.34
34	603.12	26.97	1250.53	102.17	1695.98	204.34
35	603.12	26.97	1250.53	102.17	1695.98	204.34
36	608.56	27.21	1250.53	102.17	1695.98	204.34
37	646.59	28.91	1250.53	102.17	1695.98	204.34
38	646.59	28.91	1250.53	102.17	1695.98	204.34
39	685.64	30.66	1250.53	102.17	1695.98	204.34
40	736.84	32.95	1250.53	102.17	1695.98	204.34
41	795.96	35.59	1250.53	102.17	1695.98	204.34
42	857.67	38.35	1250.53	102.17	1695.98	204.34
43	893.48	39.95	1250.53	102.17	1695.98	204.34
44	893.48	39.95	1250.53	102.17	1695.98	204.34
45	890.49	48.32	1352.70	130.77	1794.06	228.86
46	949.71	51.53	1352.70	130.77	1794.06	228.86
47	1011.26	54.87	1352.70	130.77	1794.06	228.86
48	1054.37	57.21	1352.70	130.77	1794.06	228.86
49	1054.37	57.21	1352.70	130.77	1794.06	228.86
50	1074.80	65.39	1397.65	138.95	1834.93	241.12
51	1111.58	73.56	1454.87	155.29	1892.15	253.38
52	1152.45	81.73	1520.26	167.56	1957.53	269.72
53	1197.41	93.99	1589.73	183.90	2031.09	286.07
54	1246.45	106.25	1663.29	204.34	2108.74	302.42
55	1295.49	118.51	1740.94	220.68	2190.48	322.85
56	1348.61	130.77	1822.67	241.12	2272.21	343.28
57	1405.83	143.03	1908.49	261.55	2362.12	363.72
58	1471.21	159.38	2006.57	286.07	2464.28	384.15
59	1548.86	175.73	2116.91	310.59	2582.80	412.76
60	1638.77	196.16	2251.78	343.28	2721.75	445.45
61	1740.94	220.68	2398.90	375.98	2872.96	478.14
62	1855.37	249.29	2562.37	412.76	3044.60	519.01
63	1982.05	277.90	2742.18	453.62	3232.59	559.88
64	2121.00	310.59	2934.26	498.58	3432.83	604.83
65	2268.12	343.28	3142.68	547.62	3649.43	653.87
66	2427.50	380.06	3363.36	596.66	3882.37	707.00
67	2590.97	416.84	3596.30	649.79	4127.57	760.13
68	2799.39	465.88	3882.37	715.17	4421.82	825.51
69	3073.20	527.19	4242.00	796.91	4797.79	907.25
70	3382.47	599.06	4645.80	888.41	5212.26	998.44
71	3560.10	645.17	4865.99	944.44	5414.00	1049.37
72	3720.31	684.83	5056.66	988.38	5589.71	1088.33
73	3880.04	721.79	5239.11	1028.11	5753.16	1116.13
74	3994.25	753.45	5443.83	1066.70	5935.38	1143.61
75	4116.04	783.43	5672.33	1116.08	6144.75	1182.66
76	4249.31	823.73	5936.49	1185.50	6392.68	1245.52
77	4392.92	873.32	6235.53	1273.19	6686.40	1344.08
78	4595.97	941.25	6522.47	1372.87	6945.88	1453.11
79	4844.18	1019.71	6596.36	1427.14	7009.49	1515.31
80	5084.56	1095.96	6622.75	1467.69	7022.25	1559.55
81	5701.97	1254.05	7393.98	1666.37	7812.71	1766.78
82	6351.43	1416.41	8201.53	1871.46	8637.34	1978.28
83	7026.52	1580.91	9030.44	2076.55	9479.07	2187.64
84	7725.11	1749.69	9878.58	2281.64	10337.90	2397.01
85+		2285.92				

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

Appendix B1

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

NH-94 VA

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	444.65	16.81	927.80	67.65	1557.04	171.64
30	566.27	21.41	971.53	70.84	1557.04	171.64
31	573.08	21.67	1016.11	74.09	1557.04	171.64
32	583.50	22.07	1107.80	80.78	1557.04	171.64
33	583.50	22.07	1154.92	84.21	1557.04	171.64
34	583.50	22.07	1176.97	85.82	1557.04	171.64
35	583.50	22.07	1176.97	85.82	1557.04	171.64
36	588.77	22.26	1176.97	85.82	1557.04	171.64
37	625.57	23.66	1176.97	85.82	1557.04	171.64
38	625.57	23.66	1176.97	85.82	1557.04	171.64
39	663.34	25.08	1176.97	85.82	1557.04	171.64
40	712.88	26.96	1176.97	85.82	1557.04	171.64
41	770.08	29.12	1176.97	85.82	1557.04	171.64
42	829.78	31.38	1176.97	85.82	1557.04	171.64
43	864.42	32.69	1176.97	85.82	1557.04	171.64
44	864.42	32.69	1176.97	85.82	1557.04	171.64
45	852.52	37.97	1262.79	106.25	1634.68	192.08
46	909.22	40.49	1262.79	106.25	1634.68	192.08
47	968.14	43.12	1262.79	106.25	1634.68	192.08
48	1009.42	44.95	1262.79	106.25	1634.68	192.08
49	1009.42	44.95	1262.79	106.25	1634.68	192.08
50	1025.76	53.13	1295.49	114.43	1667.38	200.25
51	1054.37	57.21	1344.53	126.69	1716.42	212.51
52	1091.15	69.47	1397.65	138.95	1773.63	224.77
53	1127.93	77.65	1454.87	155.29	1834.93	241.12
54	1168.80	85.82	1516.17	167.56	1900.32	253.38
55	1209.67	98.08	1585.64	183.90	1965.71	269.72
56	1254.62	106.25	1655.12	200.25	2039.27	286.07
57	1299.57	118.51	1724.59	216.60	2116.91	306.50
58	1352.70	130.77	1806.32	237.03	2202.74	322.85
59	1418.09	147.12	1904.41	261.55	2300.82	347.37
60	1495.74	163.47	2014.75	286.07	2419.33	371.89
61	1581.56	183.90	2137.35	314.68	2550.11	404.58
62	1679.64	204.34	2276.30	347.37	2693.14	437.28
63	1785.89	228.86	2427.50	380.06	2852.52	469.97
64	1900.32	257.46	2590.97	416.84	3020.08	510.84
65	2022.92	286.07	2766.70	457.71	3203.98	551.71
66	2157.78	314.68	2954.69	502.67	3400.14	592.57
67	2296.73	347.37	3150.85	547.62	3608.56	641.61
68	2472.46	388.24	3391.97	600.75	3861.94	694.74
69	2697.23	437.28	3694.38	670.22	4172.53	764.21
70	2954.56	497.18	4034.51	745.77	4519.46	839.50
71	3093.71	532.46	4209.16	788.97	4683.32	878.37
72	3224.27	566.38	4364.42	829.20	4827.14	914.34
73	3348.38	598.55	4506.76	859.10	4950.40	936.56
74	3431.63	618.55	4664.70	886.13	5089.38	949.66
75	3516.23	645.71	4841.61	925.84	5250.63	979.74
76	3615.89	676.03	5051.12	981.41	5447.29	1032.43
77	3727.41	718.12	5296.94	1057.69	5688.26	1122.91
78	3887.58	774.57	5528.60	1142.29	5894.36	1217.97
79	4076.54	836.39	5565.38	1186.10	5923.05	1265.14
80	4257.79	895.14	5560.97	1211.32	5904.93	1294.64
81	4747.01	1019.05	6176.25	1369.41	6535.16	1457.00
82	5261.88	1147.23	6815.02	1529.64	7188.89	1621.50
83	5791.70	1275.41	7468.75	1687.73	7851.16	1783.87
84	6336.47	1405.73	8133.16	1847.96	8521.98	1946.23
85+		1815.91				

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

Appendix B1

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

NH-94 VA

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

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

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	559.47	31.55	1048.16	108.94	2161.87	314.68
30	652.15	36.78	1143.16	118.81	2161.87	314.68
31	652.15	36.78	1241.54	129.04	2161.87	314.68
32	652.15	36.78	1292.01	134.28	2161.87	314.68
33	652.15	36.78	1395.52	145.04	2161.87	314.68
34	652.15	36.78	1454.87	151.21	2161.87	314.68
35	652.15	36.78	1454.87	151.21	2161.87	314.68
36	684.78	38.62	1454.87	151.21	2161.87	314.68
37	725.07	40.89	1454.87	151.21	2161.87	314.68
38	725.07	40.89	1454.87	151.21	2161.87	314.68
39	774.92	43.70	1454.87	151.21	2161.87	314.68
40	830.08	46.81	1454.87	151.21	2161.87	314.68
41	889.92	50.18	1454.87	151.21	2161.87	314.68
42	951.81	53.67	1454.87	151.21	2161.87	314.68
43	999.26	56.35	1454.87	151.21	2161.87	314.68
44	999.26	56.35	1454.87	151.21	2161.87	314.68
45	993.33	72.94	1618.34	192.08	2325.34	355.54
46	1052.15	77.26	1618.34	192.08	2325.34	355.54
47	1112.72	81.70	1618.34	192.08	2325.34	355.54
48	1168.80	85.82	1618.34	192.08	2325.34	355.54
49	1168.80	85.82	1618.34	192.08	2325.34	355.54
50	1201.49	93.99	1683.72	208.42	2390.72	367.80
51	1254.62	106.25	1769.54	228.86	2484.72	392.32
52	1311.83	118.51	1867.63	249.29	2582.80	412.76
53	1373.13	134.86	1965.71	273.81	2693.14	437.28
54	1440.21	150.96	2076.05	302.42	2811.65	465.88
55	1472.57	163.18	2190.48	326.94	2934.26	494.49
56	1578.50	187.14	2308.99	355.54	3065.03	523.10
57	1639.66	201.43	2435.68	388.24	3199.89	555.79
58	1716.81	220.10	2574.63	420.93	3351.10	592.57
59	1826.87	248.94	2738.09	457.71	3530.92	633.44
60	1925.11	273.88	2930.17	502.67	3739.34	678.39
61	2037.86	302.34	3138.59	551.71	3968.19	731.52
62	2177.38	336.18	3375.62	604.83	4221.57	788.73
63	2280.77	361.72	3629.00	666.13	4499.47	854.12
64	2441.85	401.92	3906.89	727.43	4801.88	919.51
65	2589.65	437.84	4201.14	796.91	5124.73	993.07
66	2783.35	482.60	4515.81	870.47	5463.93	1070.72
67	3031.93	535.72	4846.84	948.12	5827.65	1152.45
68	3301.55	598.55	5251.42	1038.02	6264.92	1250.53
69	3543.87	658.20	5762.26	1156.54	6816.63	1373.13
70	3821.12	724.38	6332.96	1283.71	7425.13	1503.77
71	4053.48	782.19	6642.15	1360.30	7726.51	1574.06
72	4314.29	841.98	6922.36	1421.49	7992.18	1632.49
73	4472.40	878.56	7182.65	1475.26	8235.40	1672.43
74	4729.84	931.91	7470.22	1528.15	8503.47	1705.38
75	5015.11	998.34	7796.67	1594.85	8817.63	1759.72
76	5295.44	1067.43	8097.68	1671.89	9078.47	1826.96
77	5503.59	1133.32	8261.80	1741.76	9232.21	1911.71
78	5790.74	1224.08	8541.93	1848.53	9521.08	2046.14
79	6133.63	1328.34	8893.74	1974.58	9892.48	2195.49
80	6471.07	1431.37	9218.44	2091.51	10235.35	2328.64
81	7246.57	1630.05	10327.21	2382.05	11440.26	2651.24
82	8062.66	1835.14	11489.40	2679.01	12696.45	2975.96
83	8904.39	2044.51	12681.49	2975.96	13978.27	3298.56
84	9773.89	2253.87	13903.50	3275.06	15290.00	3619.01
85+		2918.28				

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

Appendix B1

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

NH-94 VA

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	538.43	27.34	977.49	91.27	1965.71	269.72
30	627.63	31.87	1066.10	99.55	1965.71	269.72
31	627.63	31.87	1157.84	108.11	1965.71	269.72
32	627.63	31.87	1204.91	112.51	1965.71	269.72
33	627.63	31.87	1301.44	121.52	1965.71	269.72
34	627.63	31.87	1356.79	126.69	1965.71	269.72
35	627.63	31.87	1356.79	126.69	1965.71	269.72
36	659.04	33.47	1356.79	126.69	1965.71	269.72
37	697.81	35.44	1356.79	126.69	1965.71	269.72
38	697.81	35.44	1356.79	126.69	1965.71	269.72
39	745.79	37.87	1356.79	126.69	1965.71	269.72
40	798.87	40.57	1356.79	126.69	1965.71	269.72
41	856.47	43.49	1356.79	126.69	1965.71	269.72
42	916.03	46.52	1356.79	126.69	1965.71	269.72
43	961.70	48.84	1356.79	126.69	1965.71	269.72
44	961.70	48.84	1356.79	126.69	1965.71	269.72
45	941.23	59.04	1491.65	163.47	2104.65	302.42
46	996.97	62.54	1491.65	163.47	2104.65	302.42
47	1054.37	66.14	1491.65	163.47	2104.65	302.42
48	1107.50	69.47	1491.65	163.47	2104.65	302.42
49	1107.50	69.47	1491.65	163.47	2104.65	302.42
50	1136.10	77.65	1548.86	175.73	2157.78	314.68
51	1181.06	89.91	1622.42	192.08	2235.43	331.02
52	1230.10	102.17	1700.07	212.51	2321.25	351.46
53	1279.14	114.43	1785.89	232.94	2415.24	375.98
54	1334.13	126.48	1879.89	253.38	2513.33	396.41
55	1361.13	139.30	1977.97	277.90	2619.58	420.93
56	1452.39	154.60	2080.13	302.42	2729.92	445.45
57	1502.68	169.20	2186.39	326.94	2848.44	474.06
58	1568.74	188.09	2304.90	355.54	2979.21	506.75
59	1658.23	208.78	2443.85	388.24	3130.42	539.45
60	1742.53	230.22	2603.23	425.02	3306.15	580.31
61	1837.61	251.30	2783.05	465.88	3502.31	625.27
62	1950.65	281.46	2983.30	514.93	3718.90	674.31
63	2033.27	304.61	3199.89	563.97	3951.85	727.43
64	2168.85	337.46	3432.83	617.09	4209.31	784.65
65	2294.01	366.74	3682.12	674.31	4483.12	845.95
66	2457.88	404.03	3951.85	735.61	4773.27	911.34
67	2670.99	452.13	4233.83	800.99	5083.86	980.81
68	2897.44	503.24	4573.03	878.64	5455.75	1062.54
69	3097.63	550.36	5002.13	976.72	5917.55	1164.71
70	3321.30	604.86	5477.15	1084.02	6426.69	1275.56
71	3507.69	653.56	5728.81	1142.65	6669.36	1333.09
72	3721.54	703.89	5956.19	1195.68	6881.64	1380.77
73	3845.31	732.14	6158.07	1235.84	7069.98	1404.84
74	4045.42	773.03	6376.77	1274.02	7266.24	1421.15
75	4268.55	822.68	6626.70	1322.17	7498.63	1452.17
76	4489.31	878.40	6860.12	1386.30	7696.38	1512.58
77	4652.30	934.08	6986.14	1450.11	7818.14	1598.98
78	4876.92	1008.35	7203.25	1542.12	8041.64	1722.67
79	5135.66	1091.38	7457.47	1640.46	8309.03	1838.47
80	5383.65	1168.59	7675.98	1724.05	8536.94	1931.28
81	5988.25	1322.41	8536.94	1946.23	9468.39	2174.82
82	6620.61	1480.50	9432.07	2172.69	10431.90	2418.37
83	7270.07	1638.60	10342.17	2397.01	11406.08	2659.78
84	7932.34	1796.69	11267.22	2621.33	12390.95	2899.05
85+		2292.33				

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

Appendix B2

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

NH-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	654.60	39.23	902.72	84.29
30	654.60	39.23	902.72	84.29
31	654.60	39.23	902.72	84.29
32	654.60	39.23	902.72	84.29
33	654.60	39.23	902.72	84.29
34	654.60	39.23	902.72	84.29
35	654.60	39.23	902.72	84.29
36	655.05	39.25	902.72	84.29
37	672.85	40.32	902.72	84.29
38	681.81	40.86	902.72	84.29
39	690.82	41.40	902.72	84.29
40	699.88	41.94	902.72	84.29
41	710.12	42.55	902.72	84.29
42	720.50	43.18	902.72	84.29
43	725.98	43.50	902.72	84.29
44	725.98	43.50	902.72	84.29
45	757.68	53.74	940.79	92.45
46	766.77	54.38	940.79	92.45
47	766.77	54.38	940.79	92.45
48	766.77	54.38	940.79	92.45
49	766.77	54.38	940.79	92.45
50	783.08	57.10	954.38	97.89
51	807.55	65.26	978.85	103.32
52	834.74	70.69	1006.04	108.76
53	861.93	76.13	1033.23	116.92
54	891.84	84.29	1065.86	122.36
55	924.47	92.45	1098.49	130.51
56	957.10	100.60	1133.84	138.67
57	992.45	108.76	1169.18	146.83
58	1033.23	116.92	1209.97	157.70
59	1079.46	127.79	1258.91	168.58
60	1133.84	141.39	1313.29	179.46
61	1196.37	154.98	1375.83	193.05
62	1261.63	171.30	1446.53	209.37
63	1337.76	187.61	1519.94	225.68
64	1416.62	206.65	1604.23	244.71
65	1502.11	225.45	1689.53	263.48
66	1593.35	244.71	1786.41	285.50
67	1691.24	266.47	1887.01	307.25
68	1808.16	293.66	2006.65	334.44
69	1957.70	326.28	2156.19	367.07
70	2127.29	364.06	2328.33	404.81
71	2283.70	399.38	2484.73	436.90
72	2439.95	433.53	2641.50	470.66
73	2563.03	461.81	2803.69	500.75
74	2703.09	490.34	2967.95	531.27
75	2862.78	523.80	3111.31	560.09
76	3041.88	566.26	3277.82	600.30
77	3244.54	621.25	3466.21	655.09
78	3508.64	693.31	3718.05	731.09
79	3827.08	781.08	4024.53	819.77
80	4172.33	873.78	4351.79	914.37
81	4616.70	989.14	4800.42	1031.87
82	5086.70	1106.64	5270.43	1151.50
83	5569.52	1224.14	5753.24	1271.14
84	6067.29	1343.78	6248.88	1390.78
85+				

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

Appendix B2

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

NH-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	622.73	31.87	834.74	67.98
30	622.73	31.87	834.74	67.98
31	622.73	31.87	834.74	67.98
32	622.73	31.87	834.74	67.98
33	622.73	31.87	834.74	67.98
34	622.73	31.87	834.74	67.98
35	622.73	31.87	834.74	67.98
36	623.16	31.89	834.74	67.98
37	640.09	32.76	834.74	67.98
38	648.61	33.20	834.74	67.98
39	657.19	33.64	834.74	67.98
40	665.80	34.08	834.74	67.98
41	675.54	34.58	834.74	67.98
42	685.42	35.08	834.74	67.98
43	690.63	35.35	834.74	67.98
44	690.63	35.35	834.74	67.98
45	712.01	42.99	864.65	76.13
46	720.54	43.50	864.65	76.13
47	720.54	43.50	864.65	76.13
48	720.54	43.50	864.65	76.13
49	720.54	43.50	864.65	76.13
50	734.14	46.22	875.53	78.85
51	753.17	51.66	894.56	84.29
52	774.92	57.10	916.31	89.73
53	796.68	62.54	940.79	95.17
54	821.15	67.98	965.26	100.60
55	848.34	73.41	992.45	106.04
56	875.53	81.57	1019.64	111.48
57	905.44	87.01	1049.55	119.64
58	938.07	95.17	1084.89	127.79
59	976.13	103.32	1122.96	135.95
60	1019.64	114.20	1169.18	146.83
61	1071.30	125.08	1220.85	157.70
62	1125.68	138.67	1277.95	171.30
63	1188.22	152.27	1340.48	184.89
64	1253.47	165.86	1408.46	198.49
65	1322.83	181.99	1480.38	214.59
66	1400.30	198.49	1560.73	233.84
67	1481.87	217.52	1645.02	250.15
68	1577.04	239.27	1742.90	271.90
69	1699.40	266.47	1867.98	299.09
70	1839.30	296.14	2010.46	328.74
71	1967.41	324.33	2136.27	356.49
72	2093.65	351.58	2263.39	383.40
73	2193.58	374.58	2396.83	409.47
74	2304.85	398.25	2528.63	431.66
75	2430.71	424.83	2642.52	453.99
76	2576.24	458.62	2775.19	488.34
77	2738.93	503.35	2928.35	533.26
78	2950.45	562.62	3130.05	596.94
79	3207.00	633.13	3375.27	666.75
80	3484.42	707.14	3636.10	741.32
81	3841.19	799.00	3997.15	835.32
82	4217.19	890.87	4375.29	929.32
83	4603.88	984.87	4761.97	1023.32
84	5001.24	1078.87	5157.20	1117.32
85+				

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

Appendix B2

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

NH-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	696.28	49.03	995.17	106.04
30	696.28	49.03	995.17	106.04
31	696.28	49.03	995.17	106.04
32	696.28	49.03	995.17	106.04
33	696.28	49.03	995.17	106.04
34	696.28	49.03	995.17	106.04
35	701.75	49.42	995.17	106.04
36	719.64	50.68	995.17	106.04
37	728.66	51.31	995.17	106.04
38	737.72	51.95	995.17	106.04
39	755.96	53.24	995.17	106.04
40	765.15	53.88	995.17	106.04
41	772.21	54.38	995.17	106.04
42	772.21	54.38	995.17	106.04
43	772.21	54.38	995.17	106.04
44	772.21	54.38	995.17	106.04
45	823.87	67.98	1044.11	116.92
46	823.87	67.98	1044.11	116.92
47	823.87	67.98	1044.11	116.92
48	823.87	67.98	1044.11	116.92
49	823.87	67.98	1044.11	116.92
50	842.90	73.41	1063.14	122.36
51	875.53	78.85	1095.77	130.51
52	908.16	87.01	1128.40	138.67
53	943.50	95.17	1163.75	146.83
54	981.57	106.04	1204.53	154.98
55	1022.36	114.20	1245.32	165.86
56	1063.14	125.08	1288.82	174.02
57	1109.37	135.95	1335.05	184.89
58	1158.31	146.83	1386.71	198.49
59	1218.13	160.42	1446.53	212.08
60	1286.10	176.74	1517.22	228.40
61	1362.24	195.77	1596.07	244.71
62	1446.53	214.80	1683.08	263.75
63	1538.97	236.56	1778.25	285.50
64	1639.58	258.31	1881.57	309.97
65	1745.62	282.78	1993.05	334.44
66	1859.82	309.97	2112.69	361.63
67	1982.18	337.16	2237.76	388.82
68	2129.00	369.79	2390.03	421.45
69	2316.62	410.57	2580.36	464.95
70	2529.38	459.15	2798.35	510.77
71	2728.64	503.91	2996.68	554.84
72	2927.06	547.34	3194.12	597.58
73	3137.52	592.03	3403.54	636.37
74	3374.74	637.91	3637.11	676.49
75	3647.54	695.01	3906.26	730.52
76	3959.16	765.32	4219.27	800.34
77	4183.22	829.00	4500.80	879.33
78	4472.10	913.70	4772.43	968.86
79	4822.13	1014.95	5102.30	1073.46
80	5189.24	1119.46	5443.47	1177.14
81	5770.34	1269.00	6033.11	1333.10
82	6381.34	1424.96	6650.52	1491.19
83	7011.57	1578.78	7282.89	1647.14
84	7658.89	1734.73	7932.34	1805.23
85+				

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

Appendix B2

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

NH-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	657.05	39.23	919.03	87.01
30	657.05	39.23	919.03	87.01
31	657.05	39.23	919.03	87.01
32	657.05	39.23	919.03	87.01
33	657.05	39.23	919.03	87.01
34	657.05	39.23	919.03	87.01
35	662.21	39.53	919.03	87.01
36	679.10	40.54	919.03	87.01
37	687.61	41.05	919.03	87.01
38	696.15	41.56	919.03	87.01
39	713.37	42.59	919.03	87.01
40	722.04	43.11	919.03	87.01
41	728.70	43.50	919.03	87.01
42	728.70	43.50	919.03	87.01
43	728.70	43.50	919.03	87.01
44	728.70	43.50	919.03	87.01
45	769.49	54.38	957.10	97.89
46	769.49	54.38	957.10	97.89
47	769.49	54.38	957.10	97.89
48	769.49	54.38	957.10	97.89
49	769.49	54.38	957.10	97.89
50	785.80	59.82	970.70	100.60
51	810.27	65.26	995.17	106.04
52	837.46	70.69	1025.08	114.20
53	867.37	78.85	1054.99	119.64
54	900.00	87.01	1087.61	127.79
55	932.63	95.17	1120.24	135.95
56	967.98	103.32	1158.31	144.11
57	1006.04	111.48	1196.37	152.27
58	1046.83	122.36	1239.88	163.14
59	1095.77	133.23	1288.82	174.02
60	1152.87	146.83	1348.64	187.61
61	1215.41	160.42	1413.90	203.93
62	1286.10	176.74	1487.31	220.24
63	1364.95	193.05	1568.88	236.56
64	1449.24	212.08	1655.89	255.59
65	1538.97	233.84	1748.34	277.34
66	1634.14	255.59	1846.22	299.09
67	1734.74	277.34	1952.27	320.85
68	1859.82	304.53	2080.06	350.76
69	2014.80	339.88	2237.76	386.10
70	2189.77	380.36	2420.71	423.83
71	2353.39	415.46	2581.22	458.35
72	2519.87	452.15	2747.26	494.45
73	2691.54	487.71	2918.44	526.83
74	2883.45	524.73	3109.80	558.17
75	3107.25	570.72	3327.93	598.62
76	3361.41	627.76	3584.00	657.78
77	3542.96	680.88	3815.26	724.29
78	3776.49	753.00	4035.36	799.65
79	4057.60	833.24	4298.31	884.16
80	4347.51	916.50	4565.42	965.64
81	4813.24	1036.14	5039.70	1089.55
82	5302.47	1157.91	5533.20	1213.46
83	5804.52	1279.69	6037.38	1337.37
84	6319.38	1403.60	6552.25	1461.28
85+				

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

Appendix B2

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

NH-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	779.40	63.68	1128.40	135.95
30	788.94	64.46	1128.40	135.95
31	798.52	65.24	1128.40	135.95
32	817.81	66.81	1128.40	135.95
33	827.52	67.61	1128.40	135.95
34	832.02	67.98	1128.40	135.95
35	832.02	67.98	1128.40	135.95
36	832.02	67.98	1128.40	135.95
37	832.02	67.98	1128.40	135.95
38	832.02	67.98	1128.40	135.95
39	832.02	67.98	1128.40	135.95
40	832.02	67.98	1128.40	135.95
41	832.02	67.98	1128.40	135.95
42	832.02	67.98	1128.40	135.95
43	832.02	67.98	1128.40	135.95
44	832.02	67.98	1128.40	135.95
45	900.00	87.01	1193.66	152.27
46	900.00	87.01	1193.66	152.27
47	900.00	87.01	1193.66	152.27
48	900.00	87.01	1193.66	152.27
49	900.00	87.01	1193.66	152.27
50	929.91	92.45	1220.85	160.42
51	967.98	103.32	1258.91	168.58
52	1011.48	111.48	1302.42	179.46
53	1057.70	122.36	1351.36	190.33
54	1106.65	135.95	1403.02	201.21
55	1158.31	146.83	1457.40	214.80
56	1212.69	160.42	1511.78	228.40
57	1269.79	174.02	1571.60	241.99
58	1335.05	190.33	1639.58	255.59
59	1408.46	206.65	1718.43	274.62
60	1498.19	228.40	1810.88	296.37
61	1596.07	250.15	1911.48	318.13
62	1704.83	274.62	2025.68	345.32
63	1824.47	301.81	2150.76	372.51
64	1952.27	331.72	2283.99	402.42
65	2090.94	364.35	2428.10	435.05
66	2237.76	396.98	2583.08	470.39
67	2392.75	432.33	2746.22	505.74
68	2583.08	475.83	2941.99	549.24
69	2822.36	530.21	3192.15	603.63
70	3097.20	592.27	3474.84	665.63
71	3355.85	651.34	3733.79	723.71
72	3611.90	705.99	3992.65	777.38
73	3880.82	761.56	4261.60	826.76
74	4187.56	820.54	4565.67	879.70
75	4537.86	892.86	4915.80	946.13
76	4947.08	987.91	5327.24	1037.94
77	5422.20	1107.13	5814.26	1168.77
78	5929.52	1248.07	6314.44	1321.01
79	6282.25	1359.18	6675.71	1443.15
80	6622.75	1467.69	7022.25	1559.55
81	7393.98	1666.37	7812.71	1766.78
82	8201.53	1871.46	8637.34	1978.28
83	9030.44	2076.55	9479.07	2187.64
84	9878.58	2281.64	10337.90	2397.01
85+				

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

Appendix B2

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

NH-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	733.56	53.49	1035.95	114.20
30	742.53	54.14	1035.95	114.20
31	751.55	54.80	1035.95	114.20
32	769.70	56.12	1035.95	114.20
33	778.85	56.79	1035.95	114.20
34	783.08	57.10	1035.95	114.20
35	783.08	57.10	1035.95	114.20
36	783.08	57.10	1035.95	114.20
37	783.08	57.10	1035.95	114.20
38	783.08	57.10	1035.95	114.20
39	783.08	57.10	1035.95	114.20
40	783.08	57.10	1035.95	114.20
41	783.08	57.10	1035.95	114.20
42	783.08	57.10	1035.95	114.20
43	783.08	57.10	1035.95	114.20
44	783.08	57.10	1035.95	114.20
45	840.18	70.69	1087.61	127.79
46	840.18	70.69	1087.61	127.79
47	840.18	70.69	1087.61	127.79
48	840.18	70.69	1087.61	127.79
49	840.18	70.69	1087.61	127.79
50	861.93	76.13	1109.37	133.23
51	894.56	84.29	1141.99	141.39
52	929.91	92.45	1180.06	149.55
53	967.98	103.32	1220.85	160.42
54	1008.76	111.48	1264.35	168.58
55	1054.99	122.36	1307.86	179.46
56	1101.21	133.23	1356.80	190.33
57	1147.43	144.11	1408.46	203.93
58	1201.81	157.70	1465.56	214.80
59	1267.07	174.02	1530.82	231.12
60	1340.48	190.33	1609.67	247.43
61	1422.05	209.37	1696.68	269.18
62	1514.50	231.12	1791.84	290.94
63	1615.11	252.87	1897.89	312.69
64	1723.87	277.34	2009.37	339.88
65	1840.79	304.53	2131.72	367.07
66	1965.86	334.44	2262.24	394.26
67	2096.38	364.35	2400.91	426.89
68	2256.80	399.70	2569.49	462.24
69	2458.01	445.92	2776.13	508.46
70	2689.67	497.18	3012.98	559.67
71	2902.87	544.12	3229.88	605.77
72	3117.44	592.29	3447.96	653.10
73	3338.34	636.37	3666.96	693.75
74	3588.23	681.64	3914.91	730.51
75	3873.29	740.67	4200.50	783.79
76	4209.27	817.84	4539.41	860.36
77	4606.04	919.73	4946.31	976.44
78	5026.00	1038.45	5358.51	1107.25
79	5300.36	1129.62	5641.00	1204.89
80	5560.97	1211.32	5904.93	1294.64
81	6176.25	1369.41	6535.16	1457.00
82	6815.02	1529.64	7188.89	1621.50
83	7468.75	1687.73	7851.16	1783.87
84	8133.16	1847.96	8521.98	1946.23
85+				

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

Appendix B2

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

NH-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	886.07	92.09	1438.37	209.37
30	905.99	94.16	1438.37	209.37
31	926.08	96.25	1438.37	209.37
32	936.19	97.30	1438.37	209.37
33	956.53	99.42	1438.37	209.37
34	967.98	100.60	1438.37	209.37
35	967.98	100.60	1438.37	209.37
36	967.98	100.60	1438.37	209.37
37	967.98	100.60	1438.37	209.37
38	967.98	100.60	1438.37	209.37
39	967.98	100.60	1438.37	209.37
40	967.98	100.60	1438.37	209.37
41	967.98	100.60	1438.37	209.37
42	967.98	100.60	1438.37	209.37
43	967.98	100.60	1438.37	209.37
44	967.98	100.60	1438.37	209.37
45	1076.74	127.79	1547.13	236.56
46	1076.74	127.79	1547.13	236.56
47	1076.74	127.79	1547.13	236.56
48	1076.74	127.79	1547.13	236.56
49	1076.74	127.79	1547.13	236.56
50	1120.24	138.67	1590.63	244.71
51	1177.34	152.27	1653.17	261.03
52	1242.60	165.86	1718.43	274.62
53	1307.86	182.18	1791.84	290.94
54	1381.27	201.21	1870.70	309.97
55	1457.40	217.52	1952.27	329.00
56	1536.25	236.56	2039.28	348.04
57	1620.54	258.31	2129.00	369.79
58	1712.99	280.06	2229.61	394.26
59	1821.75	304.53	2349.25	421.45
60	1949.55	334.44	2487.92	451.36
61	2088.22	367.07	2640.18	486.71
62	2245.92	402.42	2808.76	524.77
63	2414.50	443.20	2993.66	568.28
64	2599.40	483.99	3194.86	611.78
65	2795.17	530.21	3409.67	660.73
66	3004.53	579.15	3635.35	712.39
67	3224.77	630.82	3877.34	766.77
68	3493.96	690.63	4168.28	832.02
69	3833.84	769.49	4535.35	913.60
70	4221.97	855.80	4950.08	1002.51
71	4580.80	938.14	5328.63	1085.56
72	4944.54	1015.35	5708.70	1166.07
73	5320.48	1092.79	6100.30	1238.84
74	5746.32	1175.50	6541.13	1311.83
75	6237.34	1275.88	7054.10	1407.78
76	6748.06	1393.24	7565.39	1522.47
77	7184.17	1514.58	8028.00	1662.35
78	7765.39	1680.48	8655.52	1860.13
79	8470.23	1880.56	9421.41	2090.95
80	9218.44	2091.51	10235.35	2328.64
81	10327.21	2382.05	11440.26	2651.24
82	11489.40	2679.01	12696.45	2975.96
83	12681.49	2975.96	13978.27	3298.56
84	13903.50	3275.06	15290.00	3619.01
85+				

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

Appendix B2

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

NH-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	3.6% Simple Inflation		3.6% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	826.34	77.16	1307.86	179.46
30	844.91	78.89	1307.86	179.46
31	863.65	80.64	1307.86	179.46
32	873.08	81.52	1307.86	179.46
33	892.05	83.29	1307.86	179.46
34	902.72	84.29	1307.86	179.46
35	902.72	84.29	1307.86	179.46
36	902.72	84.29	1307.86	179.46
37	902.72	84.29	1307.86	179.46
38	902.72	84.29	1307.86	179.46
39	902.72	84.29	1307.86	179.46
40	902.72	84.29	1307.86	179.46
41	902.72	84.29	1307.86	179.46
42	902.72	84.29	1307.86	179.46
43	902.72	84.29	1307.86	179.46
44	902.72	84.29	1307.86	179.46
45	992.45	108.76	1400.30	201.21
46	992.45	108.76	1400.30	201.21
47	992.45	108.76	1400.30	201.21
48	992.45	108.76	1400.30	201.21
49	992.45	108.76	1400.30	201.21
50	1030.51	116.92	1435.65	209.37
51	1079.46	127.79	1487.31	220.24
52	1131.12	141.39	1544.41	233.84
53	1188.22	154.98	1606.95	250.15
54	1250.76	168.58	1672.21	263.75
55	1316.01	184.89	1742.90	280.06
56	1383.99	201.21	1816.31	296.37
57	1454.68	217.52	1895.17	315.41
58	1533.54	236.56	1982.18	337.16
59	1625.98	258.31	2082.78	358.91
60	1732.02	282.78	2199.70	386.10
61	1851.66	309.97	2330.21	416.01
62	1984.89	342.60	2474.32	448.64
63	2129.00	375.23	2629.31	483.99
64	2283.99	410.57	2800.60	522.05
65	2449.85	448.64	2982.78	562.84
66	2629.31	489.43	3175.83	606.34
67	2816.92	532.93	3382.48	652.57
68	3042.60	584.59	3629.91	706.95
69	3328.10	649.85	3937.16	774.92
70	3651.43	722.68	4284.46	850.37
71	3950.90	788.04	4599.56	919.38
72	4254.42	854.06	4915.46	986.26
73	4561.53	915.44	5237.02	1040.62
74	4905.21	980.01	5589.41	1093.19
75	5301.36	1057.73	5998.90	1161.73
76	5716.77	1155.25	6413.65	1260.49
77	6074.90	1260.96	6798.38	1390.42
78	6548.41	1401.93	7310.58	1566.06
79	7102.35	1562.34	7913.36	1750.92
80	7675.98	1724.05	8536.94	1931.28
81	8536.94	1946.23	9468.39	2174.82
82	9432.07	2172.69	10431.90	2418.37
83	10342.17	2397.01	11406.08	2659.78
84	11267.22	2621.33	12390.95	2899.05
85+				

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

Appendix B3

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	GPO Inflation with 2016 Shared Cost		1.6% Simple Inflation or 5.0% Simple Inflation with 2016 Shared Cost		1.6% Compound Inflation or 5.0% Compound Inflation with 2016 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	243.86	7.42	391.05	23.43	750.93	70.12
30	254.01	7.73	391.05	23.43	750.93	70.12
31	256.18	7.80	391.05	23.43	750.93	70.12
32	267.69	8.15	391.05	23.43	750.93	70.12
33	270.09	8.22	405.92	24.32	750.93	70.12
34	272.49	8.29	424.37	25.43	750.93	70.12
35	275.49	8.38	424.37	25.43	750.93	70.12
36	277.89	8.46	442.90	26.54	750.93	70.12
37	280.89	8.55	483.15	28.95	750.93	70.12
38	284.78	8.67	503.46	30.17	750.93	70.12
39	287.18	8.74	523.90	31.40	750.93	70.12
40	293.35	8.93	544.48	32.63	750.93	70.12
41	311.53	9.48	567.77	34.02	750.93	70.12
42	327.71	9.97	591.41	35.44	750.93	70.12
43	343.05	10.44	603.91	36.19	750.93	70.12
44	346.75	10.55	603.91	36.19	750.93	70.12
45	316.16	12.01	617.13	43.77	782.59	76.90
46	335.58	12.74	637.84	45.24	782.59	76.90
47	366.48	13.92	637.84	45.24	782.59	76.90
48	396.54	15.06	637.84	45.24	782.59	76.90
49	399.42	15.17	637.84	45.24	782.59	76.90
50	407.85	16.99	651.41	47.50	793.90	81.43
51	415.44	18.65	671.76	54.28	814.26	85.95
52	407.46	21.02	694.38	58.81	836.88	90.47
53	405.18	23.47	717.00	63.33	859.49	97.26
54	397.29	25.39	741.88	70.12	886.64	101.78
55	396.84	26.07	769.02	76.90	913.78	108.57
56	434.82	30.73	796.16	83.69	943.18	115.35
57	446.68	33.77	825.57	90.47	972.59	122.14
58	474.56	39.42	859.49	97.26	1006.51	131.19
59	491.22	43.94	897.95	106.31	1047.23	140.23
60	517.70	48.93	943.18	117.62	1092.46	149.28
61	548.25	55.78	995.20	128.92	1144.49	160.59
62	582.26	62.73	1049.49	142.50	1203.29	174.16
63	611.06	68.78	1112.82	156.07	1264.36	187.73
64	652.38	77.51	1178.41	171.90	1334.48	203.56
65	692.38	87.36	1249.53	187.54	1405.44	219.18
66	748.10	97.43	1325.43	203.56	1486.02	237.49
67	818.42	111.06	1406.86	221.66	1569.71	255.59
68	884.83	124.43	1504.12	244.28	1669.23	278.20
69	960.42	141.90	1628.52	271.42	1793.63	305.35
70	1050.71	161.25	1767.10	302.41	1934.10	336.27
71	1127.90	178.90	1852.05	323.89	2015.09	354.32
72	1212.90	198.78	1929.76	342.88	2089.16	372.24
73	1312.15	219.53	1974.57	355.78	2159.97	385.78
74	1417.80	241.54	2025.93	367.50	2224.44	398.18
75	1547.71	269.45	2084.49	381.40	2265.46	407.82
76	1667.18	296.85	2148.60	399.97	2315.25	424.01
77	1742.50	319.99	2219.52	424.98	2371.15	448.13
78	1829.26	348.36	2305.60	455.59	2443.20	480.41
79	1929.78	379.19	2400.53	489.93	2524.39	514.20
80	2030.48	410.95	2492.47	521.98	2599.68	546.23
81	2260.20	468.38	2757.93	590.89	2867.68	616.42
82	2503.96	528.36	3038.70	661.09	3148.45	687.89
83	2757.93	590.89	3327.13	731.28	3436.88	759.36
84	3024.66	653.43	3624.49	802.75	3732.97	830.82
85+		857.63				

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

Age 85+ rates are for inflation additions only

Appendix B3

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	GPO Inflation with 2016 Shared Cost		1.6% Simple Inflation or 5.0% Simple Inflation with 2016 Shared Cost		1.6% Compound Inflation or 5.0% Compound Inflation with 2016 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	237.50	5.30	372.01	19.04	694.38	56.55
30	247.38	5.52	372.01	19.04	694.38	56.55
31	249.50	5.57	372.01	19.04	694.38	56.55
32	260.71	5.82	372.01	19.04	694.38	56.55
33	263.05	5.87	386.16	19.76	694.38	56.55
34	265.38	5.92	403.71	20.66	694.38	56.55
35	268.30	5.99	403.71	20.66	694.38	56.55
36	270.64	6.04	421.33	21.56	694.38	56.55
37	273.56	6.11	459.62	23.52	694.38	56.55
38	277.36	6.19	478.95	24.51	694.38	56.55
39	279.69	6.24	498.40	25.51	694.38	56.55
40	285.70	6.38	517.97	26.51	694.38	56.55
41	303.40	6.77	540.12	27.64	694.38	56.55
42	319.16	7.12	562.61	28.80	694.38	56.55
43	334.10	7.46	574.50	29.40	694.38	56.55
44	337.71	7.54	574.50	29.40	694.38	56.55
45	305.49	9.34	579.92	35.01	719.26	63.33
46	324.25	9.91	599.38	36.19	719.26	63.33
47	354.11	10.82	599.38	36.19	719.26	63.33
48	383.15	11.71	599.38	36.19	719.26	63.33
49	385.94	11.80	599.38	36.19	719.26	63.33
50	390.86	13.60	610.69	38.45	728.31	65.59
51	398.48	15.26	626.53	42.97	744.14	70.12
52	388.06	16.17	644.62	47.50	762.24	74.64
53	384.85	18.77	662.72	52.02	782.59	79.16
54	376.38	19.42	683.07	56.55	802.95	83.69
55	373.66	21.72	705.69	61.07	825.57	88.21
56	407.17	24.58	728.31	67.85	848.19	92.73
57	417.51	27.63	753.19	72.38	873.07	99.52
58	441.45	31.53	780.33	79.16	902.47	106.31
59	455.12	34.53	812.00	85.95	934.14	113.09
60	476.66	39.46	848.19	95.00	972.59	122.14
61	502.03	44.62	891.16	104.04	1015.56	131.19
62	530.79	49.86	936.40	115.35	1063.06	142.50
63	555.07	55.99	988.42	126.66	1115.08	153.80
64	589.41	62.98	1042.70	137.97	1171.63	165.11
65	621.20	69.56	1100.40	151.39	1231.45	178.50
66	667.18	79.27	1164.84	165.11	1298.29	194.52
67	727.87	88.85	1232.70	180.95	1368.41	208.09
68	782.86	100.23	1311.86	199.04	1449.83	226.18
69	846.21	114.21	1413.64	221.66	1553.88	248.80
70	918.94	130.04	1527.87	245.99	1670.05	273.08
71	981.37	144.82	1595.55	263.03	1732.50	289.11
72	1049.49	160.04	1655.87	278.07	1790.11	303.23
73	1131.17	175.96	1689.95	288.58	1846.53	315.46
74	1215.96	193.56	1727.45	298.48	1895.18	323.52
75	1320.98	216.88	1769.89	309.33	1924.12	330.57
76	1416.86	239.09	1819.70	323.94	1960.22	344.93
77	1474.07	257.81	1873.64	344.33	2003.22	364.79
78	1541.11	279.55	1938.80	369.71	2056.81	392.26
79	1616.95	304.70	2011.59	397.13	2117.14	418.22
80	1693.55	329.27	2081.53	422.43	2172.14	442.85
81	1876.05	373.93	2294.66	477.31	2387.82	499.01
82	2071.32	422.43	2519.27	532.19	2613.71	555.16
83	2272.96	470.93	2750.27	588.34	2844.71	611.31
84	2483.54	519.42	2987.65	644.50	3080.81	667.47
85+		678.95				

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

Age 85+ rates are for inflation additions only

Appendix B3

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	GPO Inflation with 2016 Shared Cost		1.6% Simple Inflation or 5.0% Simple Inflation with 2016 Shared Cost		1.6% Compound Inflation or 5.0% Compound Inflation with 2016 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	280.48	9.47	415.95	29.29	827.83	88.21
30	284.27	9.60	415.95	29.29	827.83	88.21
31	286.61	9.67	415.95	29.29	827.83	88.21
32	290.41	9.80	425.85	29.99	827.83	88.21
33	293.33	9.90	444.36	31.29	827.83	88.21
34	296.55	10.01	462.88	32.60	827.83	88.21
35	307.70	10.39	482.37	33.97	827.83	88.21
36	323.33	10.91	522.87	36.82	827.83	88.21
37	331.96	11.21	543.31	38.26	827.83	88.21
38	343.75	11.60	563.87	39.71	827.83	88.21
39	347.11	11.72	605.35	42.63	827.83	88.21
40	348.69	11.77	626.27	44.10	827.83	88.21
41	371.68	12.55	642.36	45.24	827.83	88.21
42	374.17	12.63	642.36	45.24	827.83	88.21
43	380.31	12.84	642.36	45.24	827.83	88.21
44	380.31	12.84	642.36	45.24	827.83	88.21
45	384.72	17.20	685.33	56.55	868.54	97.26
46	406.67	18.18	685.33	56.55	868.54	97.26
47	430.80	19.26	685.33	56.55	868.54	97.26
48	433.95	19.40	685.33	56.55	868.54	97.26
49	458.82	20.52	685.33	56.55	868.54	97.26
50	464.65	22.39	701.17	61.07	884.38	101.78
51	476.58	25.96	728.31	65.59	911.52	108.57
52	479.02	28.92	755.45	72.38	938.66	115.35
53	466.56	30.76	784.85	79.16	968.06	122.14
54	481.61	34.04	816.52	88.21	1001.99	128.92
55	488.87	38.51	850.45	95.00	1035.92	137.97
56	507.38	41.86	884.38	104.04	1072.11	144.76
57	528.82	47.31	922.83	113.09	1110.56	153.80
58	576.80	54.85	963.54	122.14	1153.53	165.11
59	594.10	59.24	1013.30	133.45	1203.29	176.42
60	641.47	67.90	1069.85	147.02	1262.10	189.99
61	676.42	76.74	1133.18	162.85	1327.69	203.56
62	713.02	85.35	1203.29	178.68	1400.07	219.40
63	748.31	94.86	1280.20	196.78	1479.24	237.49
64	787.12	104.25	1363.88	214.87	1565.19	257.85
65	844.94	117.45	1452.09	235.23	1657.92	278.20
66	918.32	132.73	1547.09	257.85	1757.44	300.82
67	1019.01	151.45	1648.87	280.47	1861.49	323.44
68	1108.26	170.50	1771.01	307.61	1988.15	350.58
69	1241.31	198.14	1927.08	341.54	2146.48	386.77
70	1356.88	224.53	2101.11	381.40	2324.53	424.28
71	1478.28	251.50	2212.90	408.67	2430.28	449.97
72	1597.65	278.92	2315.02	432.89	2526.24	472.62
73	1715.48	303.94	2417.16	456.11	2622.11	490.26
74	1858.62	334.59	2529.33	478.10	2725.97	507.02
75	1937.31	354.13	2655.91	506.06	2844.29	531.92
76	2023.99	377.96	2796.51	540.58	2980.23	565.31
77	2114.82	404.80	2861.65	567.10	3078.90	601.53
78	2222.69	438.74	2938.70	600.41	3136.06	636.65
79	2343.83	477.75	3024.69	636.63	3200.42	673.33
80	2465.67	516.87	3099.96	668.74	3251.83	703.20
81	2757.93	589.62	3447.09	758.08	3604.07	796.37
82	3065.50	667.47	3812.09	851.24	3972.90	890.81
83	3388.38	745.32	4188.58	943.13	4350.66	983.97
84	3724.03	825.72	4575.28	1036.30	4738.63	1078.41
85+		1084.79				

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

Age 85+ rates are for inflation additions only

Appendix B3

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	GPO Inflation with 2016 Shared Cost		1.6% Simple Inflation or 5.0% Simple Inflation with 2016 Shared Cost		1.6% Compound Inflation or 5.0% Compound Inflation with 2016 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	272.19	8.28	392.51	23.43	764.50	72.38
30	275.88	8.40	392.51	23.43	764.50	72.38
31	278.15	8.47	392.51	23.43	764.50	72.38
32	281.83	8.58	401.86	23.99	764.50	72.38
33	284.67	8.66	419.33	25.03	764.50	72.38
34	287.79	8.76	436.80	26.08	764.50	72.38
35	298.61	9.09	455.19	27.18	764.50	72.38
36	313.78	9.55	493.42	29.46	764.50	72.38
37	322.16	9.80	512.70	30.61	764.50	72.38
38	333.60	10.15	532.10	31.77	764.50	72.38
39	336.86	10.25	571.24	34.10	764.50	72.38
40	338.39	10.30	590.99	35.28	764.50	72.38
41	360.70	10.98	606.17	36.19	764.50	72.38
42	363.12	11.05	606.17	36.19	764.50	72.38
43	369.08	11.23	606.17	36.19	764.50	72.38
44	369.08	11.23	606.17	36.19	764.50	72.38
45	369.08	14.08	640.10	45.24	796.16	81.43
46	390.14	14.88	640.10	45.24	796.16	81.43
47	413.29	15.76	640.10	45.24	796.16	81.43
48	416.31	15.88	640.10	45.24	796.16	81.43
49	440.17	16.79	640.10	45.24	796.16	81.43
50	445.99	18.66	653.67	49.76	807.47	83.69
51	454.33	20.40	674.02	54.28	827.83	88.21
52	453.72	23.50	696.64	58.81	852.71	95.00
53	440.93	25.64	721.52	65.59	877.59	99.52
54	452.68	27.23	748.67	72.38	904.73	106.31
55	458.73	30.14	775.81	79.16	931.87	113.09
56	473.89	33.49	805.21	85.95	963.54	119.88
57	491.65	38.86	836.88	92.73	995.20	126.66
58	534.34	44.23	870.80	101.78	1031.39	135.71
59	547.06	48.78	911.52	110.83	1072.11	144.76
60	587.87	55.39	959.02	122.14	1121.87	156.07
61	615.74	62.47	1011.04	133.45	1176.15	169.64
62	647.23	69.35	1069.85	147.02	1237.22	183.21
63	676.29	77.29	1135.44	160.59	1305.08	196.78
64	707.19	85.14	1205.55	176.42	1377.45	212.61
65	755.54	94.66	1280.20	194.52	1454.36	230.71
66	817.88	107.62	1359.36	212.61	1535.78	248.80
67	904.95	123.40	1443.05	230.71	1623.99	266.90
68	979.44	140.19	1547.09	253.32	1730.30	291.78
69	1089.79	161.23	1676.02	282.73	1861.49	321.18
70	1186.55	183.89	1819.00	315.96	2010.83	352.07
71	1286.30	205.42	1908.57	336.93	2093.34	371.71
72	1383.24	227.69	1992.97	357.60	2172.81	391.06
73	1478.67	248.00	2073.57	375.73	2248.38	405.87
74	1593.89	272.08	2161.11	393.28	2330.76	418.34
75	1654.35	288.17	2262.51	415.56	2423.19	435.88
76	1721.29	307.61	2374.29	443.41	2531.52	464.61
77	1791.59	329.38	2423.66	465.77	2609.94	495.47
78	1875.16	357.66	2481.60	494.81	2651.71	525.47
79	1969.53	387.92	2545.13	522.65	2696.12	554.59
80	2061.11	418.60	2597.12	547.50	2727.30	576.85
81	2294.66	476.03	2875.34	618.97	3010.62	650.88
82	2539.69	537.29	3167.60	691.72	3305.43	724.90
83	2794.94	598.55	3467.51	764.46	3606.62	798.92
84	3060.39	661.09	3775.08	838.48	3914.19	872.94
85+		861.45				

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

Age 85+ rates are for inflation additions only

Appendix B3

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	GPO Inflation with 2016 Shared Cost		1.6% Simple Inflation or 5.0% Simple Inflation with 2016 Shared Cost		1.6% Compound Inflation or 5.0% Compound Inflation with 2016 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	305.74	13.67	572.47	46.77	938.66	113.09
30	349.65	15.63	594.10	48.54	938.66	113.09
31	353.85	15.82	615.85	50.31	938.66	113.09
32	360.29	16.11	659.73	53.90	938.66	113.09
33	360.29	16.11	681.86	55.71	938.66	113.09
34	360.29	16.11	692.12	56.55	938.66	113.09
35	360.29	16.11	692.12	56.55	938.66	113.09
36	363.54	16.26	692.12	56.55	938.66	113.09
37	386.26	17.27	692.12	56.55	938.66	113.09
38	386.26	17.27	692.12	56.55	938.66	113.09
39	409.14	18.29	692.12	56.55	938.66	113.09
40	433.88	19.40	692.12	56.55	938.66	113.09
41	461.85	20.65	692.12	56.55	938.66	113.09
42	490.41	21.93	692.12	56.55	938.66	113.09
43	506.71	22.66	692.12	56.55	938.66	113.09
44	506.71	22.66	692.12	56.55	938.66	113.09
45	510.19	27.68	748.67	72.38	992.94	126.66
46	537.13	29.15	748.67	72.38	992.94	126.66
47	564.61	30.64	748.67	72.38	992.94	126.66
48	583.55	31.67	748.67	72.38	992.94	126.66
49	583.55	31.67	748.67	72.38	992.94	126.66
50	594.86	36.19	773.55	76.90	1015.56	133.45
51	615.22	40.71	805.21	85.95	1047.23	140.23
52	637.84	45.24	841.40	92.73	1083.42	149.28
53	662.72	52.02	879.85	101.78	1124.13	158.33
54	689.86	58.81	920.56	113.09	1167.10	167.38
55	717.00	65.59	963.54	122.14	1212.34	178.68
56	746.40	72.38	1008.78	133.45	1257.58	189.99
57	778.07	79.16	1056.27	144.76	1307.34	201.30
58	814.26	88.21	1110.56	158.33	1363.88	212.61
59	857.23	97.26	1171.63	171.90	1429.48	228.44
60	906.99	108.57	1246.27	189.99	1506.38	246.54
61	963.54	122.14	1327.69	208.09	1590.07	264.63
62	1026.87	137.97	1418.17	228.44	1685.06	287.25
63	1096.99	153.80	1517.69	251.06	1789.11	309.87
64	1173.89	171.90	1623.99	275.94	1899.94	334.75
65	1255.31	189.99	1739.35	303.09	2019.81	361.89
66	1343.53	210.35	1861.49	330.23	2148.74	391.30
67	1434.00	230.71	1990.41	359.63	2284.45	420.70
68	1549.35	257.85	2148.74	395.82	2447.30	456.89
69	1700.90	291.78	2347.78	441.06	2655.39	502.13
70	1873.17	331.75	2572.78	491.99	2886.48	552.92
71	1991.17	360.85	2721.56	528.23	3028.06	586.92
72	2101.71	386.88	2856.65	558.37	3157.79	614.83
73	2214.22	411.90	2989.81	586.71	3283.16	636.94
74	2302.80	434.38	3138.53	614.98	3421.92	659.32
75	2397.63	456.35	3304.18	650.12	3579.38	688.91
76	2501.21	484.86	3494.31	697.80	3762.83	733.13
77	2613.13	519.50	3709.21	757.36	3977.40	799.53
78	2745.55	562.29	3896.40	820.13	4149.34	868.06
79	2893.83	609.15	3940.54	852.55	4187.34	905.22
80	3037.42	654.70	3956.31	876.77	4194.96	931.65
81	3406.25	749.15	4417.02	995.46	4667.17	1055.44
82	3794.23	846.14	4899.44	1117.98	5159.79	1181.79
83	4197.51	944.41	5394.61	1240.49	5662.62	1306.86
84	4614.84	1045.23	5901.28	1363.01	6175.67	1431.93
85+		1365.56				

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

Age 85+ rates are for inflation additions only

Appendix B3

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	GPO Inflation with 2016 Shared Cost		1.6% Simple Inflation or 5.0% Simple Inflation with 2016 Shared Cost		1.6% Compound Inflation or 5.0% Compound Inflation with 2016 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	295.80	11.19	538.80	39.29	861.76	95.00
30	338.28	12.79	559.15	40.77	861.76	95.00
31	342.35	12.95	579.62	42.26	861.76	95.00
32	348.57	13.18	620.92	45.28	861.76	95.00
33	348.57	13.18	641.75	46.79	861.76	95.00
34	348.57	13.18	651.41	47.50	861.76	95.00
35	348.57	13.18	651.41	47.50	861.76	95.00
36	351.72	13.30	651.41	47.50	861.76	95.00
37	373.70	14.13	651.41	47.50	861.76	95.00
38	373.70	14.13	651.41	47.50	861.76	95.00
39	395.83	14.97	651.41	47.50	861.76	95.00
40	419.77	15.87	651.41	47.50	861.76	95.00
41	446.83	16.90	651.41	47.50	861.76	95.00
42	474.46	17.94	651.41	47.50	861.76	95.00
43	490.23	18.54	651.41	47.50	861.76	95.00
44	490.23	18.54	651.41	47.50	861.76	95.00
45	488.44	21.75	698.91	58.81	904.73	106.31
46	514.23	22.90	698.91	58.81	904.73	106.31
47	540.53	24.07	698.91	58.81	904.73	106.31
48	558.67	24.88	698.91	58.81	904.73	106.31
49	558.67	24.88	698.91	58.81	904.73	106.31
50	567.72	29.40	717.00	63.33	922.83	110.83
51	583.55	31.67	744.14	70.12	949.97	117.62
52	603.91	38.45	773.55	76.90	981.63	124.40
53	624.26	42.97	805.21	85.95	1015.56	133.45
54	646.88	47.50	839.14	92.73	1051.75	140.23
55	669.50	54.28	877.59	101.78	1087.94	149.28
56	694.38	58.81	916.04	110.83	1128.65	158.33
57	719.26	65.59	954.49	119.88	1171.63	169.64
58	748.67	72.38	999.73	131.19	1219.13	178.68
59	784.85	81.43	1054.01	144.76	1273.41	192.26
60	827.83	90.47	1115.08	158.33	1339.00	205.83
61	875.33	101.78	1182.94	174.16	1411.38	223.92
62	929.61	113.09	1259.84	192.26	1490.55	242.02
63	988.42	126.66	1343.53	210.35	1578.76	260.11
64	1051.75	142.50	1434.00	230.71	1671.49	282.73
65	1119.61	158.33	1531.26	253.32	1773.27	305.35
66	1194.25	174.16	1635.30	278.20	1881.84	327.97
67	1271.15	192.26	1743.87	303.09	1997.19	355.11
68	1368.41	214.87	1877.32	332.49	2137.43	384.51
69	1492.81	242.02	2044.69	370.94	2309.33	422.96
70	1636.20	275.33	2234.26	413.00	2502.82	464.91
71	1730.32	297.81	2354.19	441.28	2619.39	491.27
72	1821.48	319.96	2465.59	468.44	2727.00	516.54
73	1910.82	341.58	2571.88	490.26	2825.04	534.47
74	1978.44	356.61	2689.34	510.88	2934.17	547.51
75	2048.24	376.13	2820.28	539.31	3058.54	570.71
76	2128.37	397.92	2973.17	577.67	3206.36	607.71
77	2217.25	427.18	3150.89	629.17	3383.66	667.96
78	2322.37	462.72	3302.68	682.39	3521.18	727.59
79	2435.25	499.64	3324.65	708.56	3538.32	755.77
80	2543.52	534.74	3322.02	723.62	3527.49	773.39
81	2835.78	608.76	3689.57	818.06	3903.98	870.39
82	3143.35	685.33	4071.17	913.78	4294.51	968.66
83	3459.85	761.91	4461.69	1008.22	4690.14	1065.65
84	3785.29	839.76	4858.60	1103.94	5090.87	1162.64
85+		1084.79				

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

Age 85+ rates are for inflation additions only

Appendix B3

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	GPO Inflation with 2016 Shared Cost		1.6% Simple Inflation or 5.0% Simple Inflation with 2016 Shared Cost		1.6% Compound Inflation or 5.0% Compound Inflation with 2016 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	348.63	19.66	619.18	64.35	1196.51	174.16
30	389.58	21.97	664.28	69.04	1196.51	174.16
31	389.58	21.97	709.86	73.78	1196.51	174.16
32	389.58	21.97	732.83	76.17	1196.51	174.16
33	389.58	21.97	779.13	80.98	1196.51	174.16
34	389.58	21.97	805.21	83.69	1196.51	174.16
35	389.58	21.97	805.21	83.69	1196.51	174.16
36	409.08	23.07	805.21	83.69	1196.51	174.16
37	433.14	24.43	805.21	83.69	1196.51	174.16
38	433.14	24.43	805.21	83.69	1196.51	174.16
39	458.67	25.86	805.21	83.69	1196.51	174.16
40	485.01	27.35	805.21	83.69	1196.51	174.16
41	513.02	28.93	805.21	83.69	1196.51	174.16
42	541.41	30.53	805.21	83.69	1196.51	174.16
43	562.82	31.74	805.21	83.69	1196.51	174.16
44	562.82	31.74	805.21	83.69	1196.51	174.16
45	568.41	41.74	895.68	106.31	1286.98	196.78
46	595.14	43.70	895.68	106.31	1286.98	196.78
47	622.22	45.69	895.68	106.31	1286.98	196.78
48	646.88	47.50	895.68	106.31	1286.98	196.78
49	646.88	47.50	895.68	106.31	1286.98	196.78
50	664.98	52.02	931.87	115.35	1323.17	203.56
51	694.38	58.81	979.37	126.66	1375.19	217.14
52	726.05	65.59	1033.66	137.97	1429.48	228.44
53	759.97	74.64	1087.94	151.54	1490.55	242.02
54	797.38	83.58	1149.01	167.38	1556.14	257.85
55	819.55	90.82	1212.34	180.95	1623.99	273.68
56	874.47	103.67	1277.93	196.78	1696.37	289.51
57	910.22	111.82	1348.05	214.87	1771.01	307.61
58	954.38	122.36	1424.95	232.97	1854.70	327.97
59	1014.87	138.29	1515.43	253.32	1954.22	350.58
60	1072.01	152.51	1621.73	278.20	2069.57	375.46
61	1137.37	168.74	1737.08	305.35	2196.24	404.87
62	1216.35	187.80	1868.27	334.75	2336.47	436.53
63	1281.06	203.17	2008.50	368.68	2490.27	472.72
64	1372.72	225.94	2162.31	402.61	2657.65	508.91
65	1459.72	246.80	2325.16	441.06	2836.33	549.62
66	1569.01	272.05	2499.32	481.77	3024.07	592.60
67	1703.73	301.03	2682.53	524.74	3225.37	637.84
68	1853.93	336.11	2906.45	574.50	3467.38	692.12
69	2000.18	371.49	3189.18	640.10	3772.73	759.97
70	2168.24	411.04	3507.11	710.90	4111.94	832.77
71	2308.10	445.39	3714.98	760.82	4321.46	880.38
72	2457.69	479.64	3910.65	803.04	4515.02	922.24
73	2603.11	511.36	4098.93	841.89	4699.70	954.41
74	2768.72	545.52	4306.80	881.02	4902.50	983.20
75	2953.02	587.85	4541.64	929.01	5136.35	1025.05
76	3116.98	628.30	4766.42	984.10	5343.72	1075.38
77	3273.81	674.16	4914.53	1036.09	5491.78	1137.18
78	3459.28	731.24	5102.79	1104.28	5687.71	1222.33
79	3664.11	793.53	5312.96	1179.58	5909.58	1311.55
80	3865.69	855.07	5506.92	1249.43	6114.41	1391.09
81	4328.96	973.76	6169.29	1422.99	6834.20	1583.80
82	4816.48	1096.28	6863.55	1600.39	7584.62	1777.79
83	5319.32	1221.35	7575.69	1777.79	8350.36	1970.50
84	5838.74	1346.42	8305.69	1956.46	9133.96	2161.93
85+		1743.33				

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

Age 85+ rates are for inflation additions only

Appendix B3

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

NH-94 VA

Premiums to be used only with those
that previously elected a landing spot option during the 2016 Rate Filing

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

Age	GPO Inflation with 2016 Shared Cost		1.6% Simple Inflation or 5.0% Simple Inflation with 2016 Shared Cost		1.6% Compound Inflation or 5.0% Compound Inflation with 2016 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	335.53	17.04	577.43	53.92	1087.94	149.28
30	374.94	19.04	619.50	57.84	1087.94	149.28
31	374.94	19.04	662.01	61.81	1087.94	149.28
32	374.94	19.04	683.43	63.81	1087.94	149.28
33	374.94	19.04	726.61	67.85	1087.94	149.28
34	374.94	19.04	750.93	70.12	1087.94	149.28
35	374.94	19.04	750.93	70.12	1087.94	149.28
36	393.70	19.99	750.93	70.12	1087.94	149.28
37	416.86	21.17	750.93	70.12	1087.94	149.28
38	416.86	21.17	750.93	70.12	1087.94	149.28
39	441.43	22.42	750.93	70.12	1087.94	149.28
40	466.77	23.70	750.93	70.12	1087.94	149.28
41	493.73	25.07	750.93	70.12	1087.94	149.28
42	521.06	26.46	750.93	70.12	1087.94	149.28
43	541.66	27.51	750.93	70.12	1087.94	149.28
44	541.66	27.51	750.93	70.12	1087.94	149.28
45	538.60	33.79	825.57	90.47	1164.84	167.38
46	563.93	35.38	825.57	90.47	1164.84	167.38
47	589.58	36.98	825.57	90.47	1164.84	167.38
48	612.96	38.45	825.57	90.47	1164.84	167.38
49	612.96	38.45	825.57	90.47	1164.84	167.38
50	628.79	42.97	857.23	97.26	1194.25	174.16
51	653.67	49.76	897.95	106.31	1237.22	183.21
52	680.81	56.55	940.92	117.62	1284.72	194.52
53	707.95	63.33	988.42	128.92	1336.74	208.09
54	738.65	70.02	1040.44	140.23	1391.02	219.40
55	757.53	77.53	1094.73	153.80	1449.83	232.97
56	804.60	85.64	1151.27	167.38	1510.90	246.54
57	834.18	93.93	1210.08	180.95	1576.49	262.37
58	872.07	104.56	1275.67	196.78	1648.87	280.47
59	921.19	115.98	1352.57	214.87	1732.56	298.56
60	970.34	128.20	1440.78	235.23	1829.82	321.18
61	1025.60	140.25	1540.31	257.85	1938.39	346.06
62	1089.70	157.23	1651.14	284.99	2058.26	373.20
63	1142.04	171.09	1771.01	312.13	2187.19	402.61
64	1219.25	189.71	1899.94	341.54	2329.68	434.27
65	1293.08	206.72	2037.91	373.20	2481.23	468.20
66	1385.54	227.76	2187.19	407.13	2641.82	504.39
67	1500.90	254.06	2343.25	443.32	2813.72	542.84
68	1627.01	282.59	2530.99	486.29	3019.54	588.08
69	1748.32	310.63	2768.48	540.58	3275.13	644.62
70	1884.62	343.22	3033.18	600.32	3559.02	706.39
71	1997.32	372.15	3204.14	639.09	3730.19	745.60
72	2120.02	400.98	3364.83	675.48	3887.64	780.04
73	2238.12	426.13	3514.23	705.26	4034.63	801.70
74	2368.08	452.51	3676.39	734.51	4189.20	819.33
75	2513.43	484.41	3860.11	770.18	4368.02	845.90
76	2642.48	517.04	4037.97	816.00	4530.21	890.33
77	2767.42	555.64	4155.71	862.60	4650.62	951.15
78	2913.38	602.37	4303.09	921.23	4803.92	1029.09
79	3067.95	651.97	4454.96	979.98	4963.66	1098.27
80	3216.09	698.10	4585.49	1029.92	5099.81	1153.71
81	3577.27	789.99	5099.81	1162.64	5656.24	1299.20
82	3955.03	884.43	5634.55	1297.92	6231.82	1444.69
83	4343.00	978.87	6178.22	1431.93	6813.78	1588.90
84	4738.63	1073.31	6730.83	1565.93	7402.12	1731.84
85+		1369.39				

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

Appendix B4

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	0.3% Simple Inflation or 3.6% Simple Inflation with 2016 Shared Cost		0.3% Compound Inflation or 3.6% Compound Inflation with 2016 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	391.05	23.43	499.62	46.65
30	391.05	23.43	499.62	46.65
31	391.05	23.43	499.62	46.65
32	391.05	23.43	499.62	46.65
33	391.05	23.43	499.62	46.65
34	391.05	23.43	499.62	46.65
35	391.05	23.43	499.62	46.65
36	391.12	23.44	499.62	46.65
37	393.84	23.60	499.62	46.65
38	395.20	23.68	499.62	46.65
39	396.56	23.76	499.62	46.65
40	397.92	23.85	499.62	46.65
41	399.45	23.94	499.62	46.65
42	400.99	24.03	499.62	46.65
43	401.80	24.08	499.62	46.65
44	401.80	24.08	499.62	46.65
45	423.03	30.00	520.69	51.17
46	424.38	30.10	520.69	51.17
47	424.38	30.10	520.69	51.17
48	424.38	30.10	520.69	51.17
49	424.38	30.10	520.69	51.17
50	433.40	31.60	528.21	54.18
51	446.95	36.12	541.76	57.19
52	462.00	39.13	556.80	60.20
53	477.05	42.14	571.85	64.71
54	493.60	46.65	589.91	67.72
55	511.66	51.17	607.97	72.23
56	529.72	55.68	627.53	76.75
57	549.28	60.20	647.10	81.26
58	571.85	64.71	669.67	87.28
59	597.44	70.73	696.76	93.30
60	627.53	78.25	726.86	99.32
61	662.15	85.78	761.47	106.85
62	698.26	94.81	800.59	115.88
63	740.40	103.84	841.23	124.90
64	784.04	114.37	887.88	135.44
65	831.36	124.78	935.09	145.83
66	881.86	135.44	988.70	158.01
67	936.03	147.48	1044.38	170.05
68	1000.74	162.53	1110.60	185.10
69	1083.51	180.59	1193.37	203.16
70	1178.06	201.61	1289.40	224.18
71	1277.28	223.37	1389.71	244.36
72	1378.40	244.92	1492.26	265.89
73	1462.64	263.54	1599.98	285.76
74	1558.41	282.70	1711.11	306.29
75	1667.59	305.12	1812.37	326.26
76	1790.50	333.31	1929.37	353.34
77	1930.02	369.55	2061.87	389.68
78	2096.00	414.17	2221.09	436.74
79	2286.22	466.60	2404.18	489.72
80	2492.47	521.98	2599.68	546.23
81	2757.93	590.89	2867.68	616.42
82	3038.70	661.09	3148.45	687.89
83	3327.13	731.28	3436.88	759.36
84	3624.49	802.75	3732.97	830.82
85+				

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

Age 85+ rates are for inflation additions only

Appendix B4

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	0.3% Simple Inflation or 3.6% Simple Inflation with 2016 Shared Cost		0.3% Compound Inflation or 3.6% Compound Inflation with 2016 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	372.01	19.04	462.00	37.62
30	372.01	19.04	462.00	37.62
31	372.01	19.04	462.00	37.62
32	372.01	19.04	462.00	37.62
33	372.01	19.04	462.00	37.62
34	372.01	19.04	462.00	37.62
35	372.01	19.04	462.00	37.62
36	372.07	19.04	462.00	37.62
37	374.66	19.18	462.00	37.62
38	375.96	19.24	462.00	37.62
39	377.25	19.31	462.00	37.62
40	378.54	19.37	462.00	37.62
41	380.00	19.45	462.00	37.62
42	381.47	19.52	462.00	37.62
43	382.24	19.56	462.00	37.62
44	382.24	19.56	462.00	37.62
45	397.53	24.00	478.55	42.14
46	398.79	24.08	478.55	42.14
47	398.79	24.08	478.55	42.14
48	398.79	24.08	478.55	42.14
49	398.79	24.08	478.55	42.14
50	406.32	25.58	484.57	43.64
51	416.85	28.59	495.10	46.65
52	428.89	31.60	507.14	49.66
53	440.93	34.61	520.69	52.67
54	454.47	37.62	534.23	55.68
55	469.52	40.63	549.28	58.69
56	484.57	45.15	564.33	61.70
57	501.12	48.16	580.88	66.21
58	519.18	52.67	600.45	70.73
59	540.25	57.19	621.51	75.24
60	564.33	63.20	647.10	81.26
61	592.92	69.22	675.69	87.28
62	623.02	76.75	707.29	94.81
63	657.63	84.27	741.90	102.33
64	693.75	91.80	779.53	109.86
65	732.14	100.72	819.33	118.77
66	775.01	109.86	863.80	129.42
67	820.16	120.39	910.45	138.45
68	872.83	132.43	964.63	150.49
69	940.55	147.48	1033.85	165.54
70	1018.58	164.00	1113.37	182.05
71	1100.38	181.40	1194.82	199.39
72	1182.76	198.62	1278.65	216.59
73	1251.81	213.76	1367.80	233.67
74	1328.81	229.60	1457.83	248.86
75	1415.91	247.47	1539.29	264.45
76	1516.41	269.95	1633.52	287.44
77	1629.25	299.42	1741.93	317.21
78	1762.54	336.10	1869.83	356.60
79	1915.80	378.22	2016.33	398.30
80	2081.53	422.43	2172.14	442.85
81	2294.66	477.31	2387.82	499.01
82	2519.27	532.19	2613.71	555.16
83	2750.27	588.34	2844.71	611.31
84	2987.65	644.50	3080.81	667.47
85+				

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

Age 85+ rates are for inflation additions only

Appendix B4

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	0.3% Simple Inflation or 3.6% Simple Inflation with 2016 Shared Cost		0.3% Compound Inflation or 3.6% Compound Inflation with 2016 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	415.95	29.29	550.78	58.69
30	415.95	29.29	550.78	58.69
31	415.95	29.29	550.78	58.69
32	415.95	29.29	550.78	58.69
33	415.95	29.29	550.78	58.69
34	415.95	29.29	550.78	58.69
35	416.78	29.35	550.78	58.69
36	419.51	29.54	550.78	58.69
37	420.88	29.64	550.78	58.69
38	422.24	29.74	550.78	58.69
39	424.98	29.93	550.78	58.69
40	426.34	30.02	550.78	58.69
41	427.38	30.10	550.78	58.69
42	427.38	30.10	550.78	58.69
43	427.38	30.10	550.78	58.69
44	427.38	30.10	550.78	58.69
45	455.98	37.62	577.87	64.71
46	455.98	37.62	577.87	64.71
47	455.98	37.62	577.87	64.71
48	455.98	37.62	577.87	64.71
49	455.98	37.62	577.87	64.71
50	466.51	40.63	588.41	67.72
51	484.57	43.64	606.47	72.23
52	502.63	48.16	624.52	76.75
53	522.19	52.67	644.09	81.26
54	543.26	58.69	666.66	85.78
55	565.83	63.20	689.23	91.80
56	588.41	69.22	713.31	96.31
57	613.99	75.24	738.89	102.33
58	641.08	81.26	767.49	109.86
59	674.18	88.79	800.59	117.38
60	711.81	97.82	839.72	126.41
61	753.94	108.35	883.36	135.44
62	800.59	118.89	931.52	145.97
63	851.76	130.92	984.19	158.01
64	907.44	142.96	1041.37	171.56
65	966.13	156.51	1103.07	185.10
66	1029.34	171.56	1169.29	200.15
67	1097.05	186.60	1238.51	215.20
68	1178.32	204.66	1322.79	233.26
69	1282.15	227.24	1428.13	257.33
70	1400.74	254.27	1549.69	282.86
71	1526.14	281.84	1676.05	310.32
72	1653.59	309.21	1804.45	337.59
73	1790.49	337.86	1942.30	363.16
74	1945.64	367.77	2096.90	390.02
75	2124.72	404.85	2275.44	425.54
76	2330.42	450.48	2483.53	471.09
77	2488.39	493.13	2677.30	523.07
78	2671.55	545.83	2850.96	578.78
79	2880.65	606.31	3048.02	641.27
80	3099.96	668.74	3251.83	703.20
81	3447.09	758.08	3604.07	796.37
82	3812.09	851.24	3972.90	890.81
83	4188.58	943.13	4350.66	983.97
84	4575.28	1036.30	4738.63	1078.41
85+				

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

Age 85+ rates are for inflation additions only

Appendix B4

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	0.3% Simple Inflation or 3.6% Simple Inflation with 2016 Shared Cost		0.3% Compound Inflation or 3.6% Compound Inflation with 2016 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	392.51	23.43	508.65	48.16
30	392.51	23.43	508.65	48.16
31	392.51	23.43	508.65	48.16
32	392.51	23.43	508.65	48.16
33	392.51	23.43	508.65	48.16
34	392.51	23.43	508.65	48.16
35	393.30	23.48	508.65	48.16
36	395.88	23.63	508.65	48.16
37	397.17	23.71	508.65	48.16
38	398.46	23.79	508.65	48.16
39	401.03	23.94	508.65	48.16
40	402.32	24.02	508.65	48.16
41	403.31	24.08	508.65	48.16
42	403.31	24.08	508.65	48.16
43	403.31	24.08	508.65	48.16
44	403.31	24.08	508.65	48.16
45	425.88	30.10	529.72	54.18
46	425.88	30.10	529.72	54.18
47	425.88	30.10	529.72	54.18
48	425.88	30.10	529.72	54.18
49	425.88	30.10	529.72	54.18
50	434.91	33.11	537.24	55.68
51	448.45	36.12	550.78	58.69
52	463.50	39.13	567.34	63.20
53	480.06	43.64	583.89	66.21
54	498.11	48.16	601.95	70.73
55	516.17	52.67	620.01	75.24
56	535.74	57.19	641.08	79.76
57	556.80	61.70	662.15	84.27
58	579.38	67.72	686.22	90.29
59	606.47	73.74	713.31	96.31
60	638.07	81.26	746.42	103.84
61	672.68	88.79	782.54	112.87
62	711.81	97.82	823.17	121.89
63	755.45	106.85	868.31	130.92
64	802.10	117.38	916.47	141.46
65	851.76	129.42	967.64	153.50
66	904.43	141.46	1021.81	165.54
67	960.11	153.50	1080.50	177.58
68	1029.34	168.55	1151.23	194.13
69	1115.11	188.11	1238.51	213.69
70	1212.67	210.64	1340.56	234.71
71	1316.26	232.37	1443.68	256.36
72	1423.55	255.43	1552.01	279.33
73	1535.98	278.32	1665.47	300.65
74	1662.39	302.52	1792.89	321.80
75	1810.01	332.45	1938.55	348.70
76	1978.58	369.51	2109.60	387.18
77	2107.53	405.02	2269.51	430.85
78	2256.00	449.83	2410.65	477.70
79	2423.93	497.76	2567.73	528.18
80	2597.12	547.50	2727.30	576.85
81	2875.34	618.97	3010.62	650.88
82	3167.60	691.72	3305.43	724.90
83	3467.51	764.46	3606.62	798.92
84	3775.08	838.48	3914.19	872.94
85+				

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

Age 85+ rates are for inflation additions only

Appendix B4

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	0.3% Simple Inflation or 3.6% Simple Inflation with 2016 Shared Cost		0.3% Compound Inflation or 3.6% Compound Inflation with 2016 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	452.62	36.98	624.52	75.24
30	454.06	37.10	624.52	75.24
31	455.50	37.21	624.52	75.24
32	458.39	37.45	624.52	75.24
33	459.83	37.57	624.52	75.24
34	460.49	37.62	624.52	75.24
35	460.49	37.62	624.52	75.24
36	460.49	37.62	624.52	75.24
37	460.49	37.62	624.52	75.24
38	460.49	37.62	624.52	75.24
39	460.49	37.62	624.52	75.24
40	460.49	37.62	624.52	75.24
41	460.49	37.62	624.52	75.24
42	460.49	37.62	624.52	75.24
43	460.49	37.62	624.52	75.24
44	460.49	37.62	624.52	75.24
45	498.11	48.16	660.64	84.27
46	498.11	48.16	660.64	84.27
47	498.11	48.16	660.64	84.27
48	498.11	48.16	660.64	84.27
49	498.11	48.16	660.64	84.27
50	514.67	51.17	675.69	88.79
51	535.74	57.19	696.76	93.30
52	559.81	61.70	720.84	99.32
53	585.40	67.72	747.92	105.34
54	612.48	75.24	776.52	111.36
55	641.08	81.26	806.61	118.89
56	671.17	88.79	836.71	126.41
57	702.78	96.31	869.82	133.93
58	738.89	105.34	907.44	141.46
59	779.53	114.37	951.08	151.99
60	829.19	126.41	1002.25	164.03
61	883.36	138.45	1057.93	176.07
62	943.56	151.99	1121.13	191.12
63	1009.77	167.04	1190.36	206.17
64	1080.50	183.59	1264.10	222.72
65	1157.25	201.65	1343.85	240.78
66	1238.51	219.71	1429.63	260.34
67	1324.29	239.28	1519.92	279.91
68	1429.63	263.35	1628.28	303.98
69	1562.06	293.45	1766.72	334.08
70	1715.19	327.99	1924.32	368.62
71	1876.94	364.29	2088.32	404.77
72	2040.47	398.83	2255.57	439.16
73	2214.67	434.60	2431.97	471.81
74	2414.25	473.06	2632.24	507.17
75	2643.35	520.10	2863.50	551.13
76	2911.92	581.50	3135.69	610.94
77	3225.40	658.57	3458.61	695.24
78	3542.18	745.57	3772.13	789.15
79	3752.90	811.95	3987.94	862.11
80	3956.31	876.77	4194.96	931.65
81	4417.02	995.46	4667.17	1055.44
82	4899.44	1117.98	5159.79	1181.79
83	5394.61	1240.49	5662.62	1306.86
84	5901.28	1363.01	6175.67	1431.93
85+				

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

Age 85+ rates are for inflation additions only

Appendix B4

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	0.3% Simple Inflation or 3.6% Simple Inflation with 2016 Shared Cost		0.3% Compound Inflation or 3.6% Compound Inflation with 2016 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	426.00	31.06	573.36	63.20
30	427.35	31.16	573.36	63.20
31	428.71	31.26	573.36	63.20
32	431.42	31.46	573.36	63.20
33	432.78	31.56	573.36	63.20
34	433.40	31.60	573.36	63.20
35	433.40	31.60	573.36	63.20
36	433.40	31.60	573.36	63.20
37	433.40	31.60	573.36	63.20
38	433.40	31.60	573.36	63.20
39	433.40	31.60	573.36	63.20
40	433.40	31.60	573.36	63.20
41	433.40	31.60	573.36	63.20
42	433.40	31.60	573.36	63.20
43	433.40	31.60	573.36	63.20
44	433.40	31.60	573.36	63.20
45	465.01	39.13	601.95	70.73
46	465.01	39.13	601.95	70.73
47	465.01	39.13	601.95	70.73
48	465.01	39.13	601.95	70.73
49	465.01	39.13	601.95	70.73
50	477.05	42.14	613.99	73.74
51	495.10	46.65	632.05	78.25
52	514.67	51.17	653.12	82.77
53	535.74	57.19	675.69	88.79
54	558.31	61.70	699.77	93.30
55	583.89	67.72	723.85	99.32
56	609.47	73.74	750.93	105.34
57	635.06	79.76	779.53	112.87
58	665.16	87.28	811.13	118.89
59	701.27	96.31	847.25	127.91
60	741.90	105.34	890.89	136.94
61	787.05	115.88	939.04	148.98
62	838.22	127.91	991.71	161.02
63	893.90	139.95	1050.40	173.06
64	954.09	153.50	1112.10	188.11
65	1018.80	168.55	1179.82	203.16
66	1088.03	185.10	1252.06	218.21
67	1160.26	201.65	1328.81	236.27
68	1249.05	221.22	1422.11	255.83
69	1360.41	246.80	1536.48	281.41
70	1489.51	275.33	1668.55	309.94
71	1623.58	304.33	1806.48	338.81
72	1761.14	334.60	1947.85	368.96
73	1905.09	363.16	2092.63	395.90
74	2068.72	392.98	2257.06	421.16
75	2256.23	431.45	2446.83	456.56
76	2477.64	481.40	2671.96	506.42
77	2739.90	547.10	2942.31	580.84
78	3002.44	620.35	3201.07	661.45
79	3166.34	674.82	3369.83	719.78
80	3322.02	723.62	3527.49	773.39
81	3689.57	818.06	3903.98	870.39
82	4071.17	913.78	4294.51	968.66
83	4461.69	1008.22	4690.14	1065.65
84	4858.60	1103.94	5090.87	1162.64
85+				

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

Age 85+ rates are for inflation additions only

Appendix B4

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	0.3% Simple Inflation or 3.6% Simple Inflation with 2016 Shared Cost		0.3% Compound Inflation or 3.6% Compound Inflation with 2016 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	523.43	54.40	796.08	115.88
30	526.46	54.72	796.08	115.88
31	529.49	55.03	796.08	115.88
32	531.01	55.19	796.08	115.88
33	534.04	55.50	796.08	115.88
34	535.74	55.68	796.08	115.88
35	535.74	55.68	796.08	115.88
36	535.74	55.68	796.08	115.88
37	535.74	55.68	796.08	115.88
38	535.74	55.68	796.08	115.88
39	535.74	55.68	796.08	115.88
40	535.74	55.68	796.08	115.88
41	535.74	55.68	796.08	115.88
42	535.74	55.68	796.08	115.88
43	535.74	55.68	796.08	115.88
44	535.74	55.68	796.08	115.88
45	595.93	70.73	856.27	130.92
46	595.93	70.73	856.27	130.92
47	595.93	70.73	856.27	130.92
48	595.93	70.73	856.27	130.92
49	595.93	70.73	856.27	130.92
50	620.01	76.75	880.35	135.44
51	651.61	84.27	914.96	144.47
52	687.73	91.80	951.08	151.99
53	723.85	100.83	991.71	161.02
54	764.48	111.36	1035.35	171.56
55	806.61	120.39	1080.50	182.09
56	850.26	130.92	1128.66	192.62
57	896.91	142.96	1178.32	204.66
58	948.07	155.00	1234.00	218.21
59	1008.27	168.55	1300.21	233.26
60	1079.00	185.10	1376.96	249.81
61	1155.74	203.16	1461.23	269.37
62	1243.03	222.72	1554.54	290.44
63	1336.33	245.29	1656.87	314.52
64	1438.66	267.87	1768.23	338.60
65	1547.01	293.45	1887.11	365.68
66	1662.89	320.54	2012.02	394.28
67	1784.78	349.13	2145.95	424.38
68	1933.77	382.24	2306.98	460.49
69	2121.88	425.88	2510.13	505.64
70	2338.07	473.93	2741.29	555.18
71	2562.05	524.70	2980.32	607.16
72	2793.32	573.60	3225.01	658.75
73	3036.24	623.62	3481.26	706.97
74	3312.92	677.71	3771.15	756.31
75	3633.31	743.21	4109.08	820.04
76	3972.01	820.08	4453.10	896.15
77	4273.51	900.95	4775.46	988.85
78	4638.90	1003.89	5170.65	1111.21
79	5059.96	1123.41	5628.17	1249.09
80	5506.92	1249.43	6114.41	1391.09
81	6169.29	1422.99	6834.20	1583.80
82	6863.55	1600.39	7584.62	1777.79
83	7575.69	1777.79	8350.36	1970.50
84	8305.69	1956.46	9133.96	2161.93
85+				

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

Age 85+ rates are for inflation additions only

Appendix B4

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

NH-94 VA

Premiums to be used only with those
that previously elected a landing spot option during the 2010 and 2016 Rate Filings

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

Age	0.3% Simple Inflation or 3.6% Simple Inflation with 2016 Shared Cost		0.3% Compound Inflation or 3.6% Compound Inflation with 2016 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	488.14	45.58	723.85	99.32
30	490.97	45.84	723.85	99.32
31	493.80	46.11	723.85	99.32
32	495.21	46.24	723.85	99.32
33	498.04	46.50	723.85	99.32
34	499.62	46.65	723.85	99.32
35	499.62	46.65	723.85	99.32
36	499.62	46.65	723.85	99.32
37	499.62	46.65	723.85	99.32
38	499.62	46.65	723.85	99.32
39	499.62	46.65	723.85	99.32
40	499.62	46.65	723.85	99.32
41	499.62	46.65	723.85	99.32
42	499.62	46.65	723.85	99.32
43	499.62	46.65	723.85	99.32
44	499.62	46.65	723.85	99.32
45	549.28	60.20	775.01	111.36
46	549.28	60.20	775.01	111.36
47	549.28	60.20	775.01	111.36
48	549.28	60.20	775.01	111.36
49	549.28	60.20	775.01	111.36
50	570.35	64.71	794.57	115.88
51	597.44	70.73	823.17	121.89
52	626.03	78.25	854.77	129.42
53	657.63	85.78	889.38	138.45
54	692.24	93.30	925.50	145.97
55	728.36	102.33	964.63	155.00
56	765.98	111.36	1005.26	164.03
57	805.11	120.39	1048.90	174.57
58	848.75	130.92	1097.05	186.60
59	899.92	142.96	1152.74	198.64
60	958.61	156.51	1217.44	213.69
61	1024.82	171.56	1289.68	230.25
62	1098.56	189.61	1369.44	248.30
63	1178.32	207.67	1455.22	267.87
64	1264.10	227.24	1550.02	288.94
65	1355.89	248.30	1650.85	311.51
66	1455.22	270.88	1757.70	335.59
67	1559.05	294.96	1872.07	361.17
68	1683.96	323.55	2009.01	391.27
69	1841.97	359.67	2179.06	428.89
70	2022.12	400.21	2372.68	470.92
71	2209.75	440.75	2572.55	514.21
72	2403.45	482.48	2776.89	557.17
73	2603.13	522.41	2988.62	593.85
74	2827.99	565.01	3222.46	630.26
75	3088.09	616.14	3494.42	676.72
76	3364.97	680.00	3775.17	741.94
77	3613.66	750.08	4044.02	827.09
78	3911.90	837.48	4367.20	935.54
79	4242.81	933.31	4727.30	1045.97
80	4585.49	1029.92	5099.81	1153.71
81	5099.81	1162.64	5656.24	1299.20
82	5634.55	1297.92	6231.82	1444.69
83	6178.22	1431.93	6813.78	1588.90
84	6730.83	1565.93	7402.12	1731.84
85+				

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

Appendix C1

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

NH-94 VA

Premiums to be used only with those

that have not previously elected a landing spot option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	Indexed Inflation with 2019 Shared Cost		2.4% Simple Inflation or 5.0% Simple Inflation with 2019 Shared Cost		2.4% Compound Inflation or 5.0% Compound Inflation with 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	230.00	7.00	446.95	26.78	901.59	84.18
30	235.43	7.17	446.95	26.78	901.59	84.18
31	243.66	7.42	446.95	26.78	901.59	84.18
32	277.65	8.45	446.95	26.78	901.59	84.18
33	286.64	8.72	463.95	27.80	901.59	84.18
34	295.63	9.00	485.04	29.07	901.59	84.18
35	306.87	9.34	485.04	29.07	901.59	84.18
36	315.86	9.61	506.38	30.35	901.59	84.18
37	327.10	9.96	559.59	33.53	901.59	84.18
38	341.72	10.40	586.83	35.17	901.59	84.18
39	350.71	10.67	614.49	36.82	901.59	84.18
40	361.64	11.01	642.58	38.51	901.59	84.18
41	378.87	11.53	674.67	40.43	901.59	84.18
42	390.03	11.87	707.56	42.40	901.59	84.18
43	396.33	12.06	725.08	43.45	901.59	84.18
44	396.33	12.06	725.08	43.45	901.59	84.18
45	386.05	14.66	736.83	52.26	939.61	92.33
46	402.15	15.27	765.81	54.31	939.61	92.33
47	427.34	16.23	765.81	54.31	939.61	92.33
48	453.94	17.24	765.81	54.31	939.61	92.33
49	457.73	17.38	765.81	54.31	939.61	92.33
50	467.96	19.50	782.11	57.03	953.19	97.76
51	476.51	21.39	806.55	65.18	977.63	103.19
52	465.71	24.02	833.70	70.61	1004.79	108.63
53	471.38	27.30	860.86	76.04	1031.94	116.77
54	464.22	29.67	890.73	84.18	1064.53	122.20
55	473.31	31.09	923.32	92.33	1097.12	130.35
56	508.67	35.95	955.91	100.48	1132.42	138.50
57	516.59	39.06	991.21	108.63	1167.73	146.64
58	546.55	45.39	1031.94	116.77	1208.46	157.51
59	568.98	50.90	1078.11	127.64	1257.34	168.37
60	598.88	56.60	1132.42	141.21	1311.66	179.23
61	638.75	64.99	1194.88	154.79	1374.12	192.81
62	672.18	72.42	1260.06	171.09	1444.72	209.10
63	711.05	80.04	1336.10	187.38	1518.04	225.40
64	771.94	91.72	1414.85	206.39	1602.23	244.41
65	817.53	103.15	1501.75	225.40	1689.13	263.42
66	894.96	116.56	1591.37	244.41	1784.18	285.14
67	979.16	132.87	1689.13	266.13	1884.66	306.87
68	1067.25	150.08	1805.90	293.29	2004.15	334.02
69	1151.97	170.20	1955.26	325.88	2153.51	366.61
70	1261.71	193.63	2120.85	362.96	2321.29	403.58
71	1385.71	219.79	2208.82	386.28	2403.26	422.58
72	1507.97	247.14	2287.37	406.42	2475.71	441.12
73	1650.94	276.21	2363.27	425.81	2543.06	454.20
74	1795.96	305.96	2448.79	444.21	2620.16	469.01
75	1929.60	335.94	2545.02	465.66	2705.96	487.12
76	2118.19	377.16	2650.29	493.36	2805.23	513.75
77	2221.32	407.92	2766.49	529.71	2915.36	550.98
78	2349.59	447.45	2916.73	576.35	3062.20	602.13
79	2504.68	492.15	3091.74	631.00	3235.87	659.13
80	2663.29	539.02	3269.27	684.65	3409.88	716.46
81	2964.61	614.35	3617.45	775.05	3761.42	808.53
82	3284.33	693.02	3985.73	867.12	4129.69	902.27
83	3617.45	775.05	4364.05	959.19	4508.01	996.01
84	3967.31	857.07	4754.08	1052.93	4896.37	1089.76
85+		1124.91				

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

Age 85+ rates are for inflation additions only

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

Appendix C1

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

NH-94 VA

Premiums to be used only with those

that have not previously elected a landing spot option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	Indexed Inflation with 2019 Shared Cost		2.4% Simple Inflation or 5.0% Simple Inflation with 2019 Shared Cost		2.4% Compound Inflation or 5.0% Compound Inflation with 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	224.00	5.00	425.19	21.76	833.70	67.89
30	229.29	5.12	425.19	21.76	833.70	67.89
31	237.30	5.30	425.19	21.76	833.70	67.89
32	270.40	6.04	425.19	21.76	833.70	67.89
33	279.16	6.23	441.36	22.59	833.70	67.89
34	287.92	6.43	461.42	23.62	833.70	67.89
35	298.87	6.67	461.42	23.62	833.70	67.89
36	307.62	6.87	481.73	24.66	833.70	67.89
37	318.57	7.11	532.34	27.25	833.70	67.89
38	332.80	7.43	558.26	28.57	833.70	67.89
39	341.56	7.62	584.57	29.92	833.70	67.89
40	352.20	7.86	611.29	31.29	833.70	67.89
41	368.98	8.24	641.82	32.85	833.70	67.89
42	379.86	8.48	673.11	34.45	833.70	67.89
43	385.99	8.62	689.77	35.30	833.70	67.89
44	385.99	8.62	689.77	35.30	833.70	67.89
45	373.02	11.40	692.41	41.81	863.57	76.04
46	388.57	11.88	719.65	43.45	863.57	76.04
47	412.91	12.62	719.65	43.45	863.57	76.04
48	438.62	13.41	719.65	43.45	863.57	76.04
49	442.28	13.52	719.65	43.45	863.57	76.04
50	448.46	15.60	733.22	46.17	874.44	78.75
51	457.06	17.50	752.23	51.60	893.45	84.18
52	443.53	18.48	773.96	57.03	915.17	89.62
53	447.72	21.84	795.68	62.46	939.61	95.05
54	439.79	22.69	820.12	67.89	964.05	100.48
55	445.68	25.91	847.28	73.32	991.21	105.91
56	476.32	28.76	874.44	81.47	1018.37	111.34
57	482.86	31.95	904.31	86.90	1048.24	119.49
58	508.42	36.32	936.90	95.05	1083.54	127.64
59	527.17	39.99	974.92	103.19	1121.56	135.78
60	551.40	45.65	1018.37	114.06	1167.73	146.64
61	584.90	51.99	1069.96	124.92	1219.32	157.51
62	612.76	57.56	1124.28	138.50	1276.35	171.09
63	645.91	65.15	1186.74	152.08	1338.81	184.66
64	697.42	74.52	1251.91	165.65	1406.70	198.24
65	733.48	82.13	1322.52	181.95	1480.03	214.54
66	798.16	94.83	1398.56	198.24	1558.78	233.55
67	870.82	106.30	1480.03	217.25	1642.96	249.84
68	944.27	120.90	1575.07	238.98	1740.73	271.56
69	1014.98	136.99	1697.28	266.13	1865.65	298.72
70	1103.48	156.15	1833.74	295.24	2004.38	327.74
71	1205.70	177.92	1902.90	313.69	2066.23	344.80
72	1304.81	198.97	1962.72	329.60	2121.33	359.34
73	1423.23	221.39	2022.62	345.38	2174.02	371.41
74	1540.30	245.19	2088.01	360.78	2232.32	381.07
75	1646.92	270.39	2160.91	377.68	2298.25	394.84
76	1800.16	303.76	2244.59	399.58	2375.07	417.93
77	1879.13	328.65	2335.38	429.18	2462.97	448.52
78	1979.47	359.07	2452.70	467.71	2577.92	491.65
79	2098.66	395.48	2590.81	511.48	2713.84	536.09
80	2221.36	431.88	2730.25	554.08	2849.10	580.87
81	2460.74	490.47	3009.80	626.07	3132.00	654.52
82	2716.86	554.08	3304.42	698.05	3428.30	728.18
83	2981.34	617.70	3607.41	771.70	3731.28	801.83
84	3257.55	681.31	3918.77	845.36	4040.97	875.49
85+		890.55				

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

Age 85+ rates are for inflation additions only

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

Appendix C1

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

NH-94 VA

Premiums to be used only with those

that have not previously elected a landing spot option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	Indexed Inflation with 2019 Shared Cost		2.4% Simple Inflation or 5.0% Simple Inflation with 2019 Shared Cost		2.4% Compound Inflation or 5.0% Compound Inflation with 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	303.47	10.24	475.41	33.48	993.93	105.91
30	317.71	10.72	475.41	33.48	993.93	105.91
31	326.47	11.02	475.41	33.48	993.93	105.91
32	340.72	11.50	486.73	34.28	993.93	105.91
33	351.67	11.87	507.89	35.77	993.93	105.91
34	363.72	12.28	529.05	37.26	993.93	105.91
35	377.64	12.75	553.42	38.97	993.93	105.91
36	391.87	13.23	607.21	42.76	993.93	105.91
37	396.73	13.39	634.71	44.70	993.93	105.91
38	396.73	13.39	662.61	46.66	993.93	105.91
39	396.73	13.39	719.61	50.68	993.93	105.91
40	398.54	13.45	748.71	52.73	993.93	105.91
41	424.81	14.34	771.24	54.31	993.93	105.91
42	427.66	14.44	771.24	54.31	993.93	105.91
43	434.68	14.67	771.24	54.31	993.93	105.91
44	434.68	14.67	771.24	54.31	993.93	105.91
45	439.72	19.66	822.84	67.89	1042.81	116.77
46	464.80	20.78	822.84	67.89	1042.81	116.77
47	496.51	22.20	822.84	67.89	1042.81	116.77
48	500.68	22.39	822.84	67.89	1042.81	116.77
49	533.90	23.87	822.84	67.89	1042.81	116.77
50	540.72	26.06	841.85	73.32	1061.82	122.20
51	554.06	30.18	874.44	78.75	1094.40	130.35
52	553.63	33.43	907.03	86.90	1126.99	138.50
53	535.77	35.33	942.33	95.05	1162.30	146.64
54	552.70	39.06	980.35	105.91	1203.03	154.79
55	559.69	44.09	1021.08	114.06	1243.76	165.65
56	580.91	47.93	1061.82	124.92	1287.22	173.80
57	606.24	54.23	1107.98	135.78	1333.38	184.66
58	665.80	63.31	1156.86	146.64	1384.98	198.24
59	684.18	68.22	1216.61	160.22	1444.72	211.82
60	741.55	78.49	1284.50	176.52	1515.33	228.11
61	781.81	88.70	1360.54	195.53	1594.08	244.41
62	823.65	98.59	1444.72	214.54	1680.98	263.42
63	862.83	109.37	1537.05	236.26	1776.03	285.14
64	906.10	120.01	1637.53	257.99	1879.23	309.58
65	973.95	135.38	1743.44	282.43	1990.57	334.02
66	1062.19	153.52	1857.50	309.58	2110.06	361.18
67	1186.19	176.30	1979.70	336.74	2234.97	388.34
68	1292.72	198.88	2126.35	369.33	2387.05	420.92
69	1453.63	232.03	2313.73	410.06	2577.15	464.38
70	1588.07	262.79	2521.73	457.76	2789.88	509.22
71	1776.09	302.17	2639.18	487.39	2898.43	536.65
72	1982.64	346.14	2743.35	512.98	2993.65	560.07
73	2144.01	379.86	2845.86	537.00	3087.16	577.22
74	2279.68	410.39	2958.39	559.21	3188.39	593.03
75	2394.81	437.76	3085.79	587.97	3304.67	618.02
76	2521.85	470.94	3227.24	623.84	3439.26	652.38
77	2656.30	508.45	3385.14	670.84	3592.00	701.77
78	2826.50	557.94	3586.99	732.87	3791.38	769.69
79	3026.71	616.94	3824.69	805.01	4026.82	847.20
80	3234.11	677.96	4066.08	877.16	4265.28	922.36
81	3617.45	773.38	4521.40	994.34	4727.30	1044.56
82	4020.88	875.49	5000.16	1116.54	5211.08	1168.43
83	4444.40	977.60	5493.98	1237.07	5706.57	1290.63
84	4884.65	1083.06	6001.19	1359.27	6215.46	1414.51
85+		1422.88				

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

Age 85+ rates are for inflation additions only

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

Appendix C1

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

NH-94 VA

Premiums to be used only with those

that have not previously elected a landing spot option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	Indexed Inflation with 2019 Shared Cost		2.4% Simple Inflation or 5.0% Simple Inflation with 2019 Shared Cost		2.4% Compound Inflation or 5.0% Compound Inflation with 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	294.50	8.96	448.62	26.78	917.89	86.90
30	308.33	9.38	448.62	26.78	917.89	86.90
31	316.83	9.64	448.62	26.78	917.89	86.90
32	330.65	10.06	459.31	27.42	917.89	86.90
33	341.29	10.39	479.28	28.61	917.89	86.90
34	352.98	10.74	499.25	29.81	917.89	86.90
35	366.48	11.15	522.24	31.18	917.89	86.90
36	380.29	11.57	573.00	34.21	917.89	86.90
37	385.01	11.72	598.95	35.76	917.89	86.90
38	385.01	11.72	625.28	37.33	917.89	86.90
39	385.01	11.72	679.07	40.54	917.89	86.90
40	386.76	11.77	706.53	42.18	917.89	86.90
41	412.26	12.55	727.79	43.45	917.89	86.90
42	415.03	12.63	727.79	43.45	917.89	86.90
43	421.84	12.84	727.79	43.45	917.89	86.90
44	421.84	12.84	727.79	43.45	917.89	86.90
45	421.84	16.09	768.53	54.31	955.91	97.76
46	445.91	17.01	768.53	54.31	955.91	97.76
47	476.32	18.16	768.53	54.31	955.91	97.76
48	480.32	18.32	768.53	54.31	955.91	97.76
49	512.19	19.53	768.53	54.31	955.91	97.76
50	519.00	21.72	784.82	59.74	969.48	100.48
51	528.19	23.71	809.26	65.18	993.93	105.91
52	524.38	27.16	836.42	70.61	1023.80	114.06
53	506.34	29.44	866.29	78.75	1053.67	119.49
54	519.50	31.25	898.88	86.90	1086.26	127.64
55	525.19	34.50	931.47	95.05	1118.85	135.78
56	542.56	38.34	966.77	103.19	1156.86	143.93
57	563.63	44.55	1004.79	111.34	1194.88	152.08
58	616.78	51.06	1045.52	122.20	1238.33	162.94
59	630.01	56.18	1094.40	133.07	1287.22	173.80
60	679.58	64.03	1151.43	146.64	1346.96	187.38
61	711.68	72.20	1213.89	160.22	1412.13	203.67
62	747.65	80.11	1284.50	176.52	1485.46	219.97
63	779.79	89.12	1363.25	192.81	1566.93	236.26
64	814.09	98.01	1447.44	211.82	1653.83	255.27
65	870.89	109.11	1537.05	233.55	1746.16	277.00
66	946.01	124.48	1632.10	255.27	1843.92	298.72
67	1053.42	143.65	1732.58	277.00	1949.83	320.45
68	1142.46	163.52	1857.50	304.15	2077.47	350.32
69	1276.19	188.81	2012.29	339.46	2234.97	385.62
70	1388.71	215.22	2183.15	379.21	2413.38	422.54
71	1545.43	246.81	2276.23	401.84	2496.59	443.32
72	1716.56	282.56	2361.71	423.77	2574.83	463.42
73	1848.04	309.95	2441.34	442.37	2647.15	477.86
74	1954.97	333.72	2527.71	459.99	2726.14	489.31
75	2045.03	356.22	2628.71	482.82	2815.40	506.43
76	2144.69	383.27	2739.99	511.71	2921.43	536.17
77	2250.31	413.72	2867.02	550.98	3044.88	578.04
78	2384.57	454.82	3029.05	603.97	3205.82	635.27
79	2543.35	500.94	3218.30	660.88	3392.31	697.80
80	2703.47	549.06	3406.53	718.13	3577.28	756.64
81	3009.80	624.39	3771.46	811.88	3948.90	853.73
82	3331.21	704.74	4154.80	907.29	4335.59	950.82
83	3666.00	785.09	4548.18	1002.71	4730.65	1047.91
84	4014.19	867.12	4951.61	1099.80	5134.07	1145.00
85+		1129.93				

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

Age 85+ rates are for inflation additions only

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

Appendix C1

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

NH-94 VA

Premiums to be used only with those

that have not previously elected a landing spot option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	Indexed Inflation with 2019 Shared Cost		2.4% Simple Inflation or 5.0% Simple Inflation with 2019 Shared Cost		2.4% Compound Inflation or 5.0% Compound Inflation with 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	369.79	16.54	666.45	54.45	1126.99	135.78
30	411.80	18.41	695.65	56.83	1126.99	135.78
31	411.80	18.41	725.27	59.25	1126.99	135.78
32	411.80	18.41	785.74	64.19	1126.99	135.78
33	411.80	18.41	816.60	66.72	1126.99	135.78
34	411.80	18.41	830.99	67.89	1126.99	135.78
35	411.80	18.41	830.99	67.89	1126.99	135.78
36	415.51	18.58	830.99	67.89	1126.99	135.78
37	441.48	19.74	830.99	67.89	1126.99	135.78
38	441.48	19.74	830.99	67.89	1126.99	135.78
39	467.96	20.93	830.99	67.89	1126.99	135.78
40	500.58	22.38	830.99	67.89	1126.99	135.78
41	537.96	24.06	830.99	67.89	1126.99	135.78
42	576.66	25.79	830.99	67.89	1126.99	135.78
43	598.97	26.78	830.99	67.89	1126.99	135.78
44	598.97	26.78	830.99	67.89	1126.99	135.78
45	599.15	32.51	898.88	86.90	1192.17	152.08
46	636.05	34.51	898.88	86.90	1192.17	152.08
47	674.12	36.58	898.88	86.90	1192.17	152.08
48	700.64	38.02	898.88	86.90	1192.17	152.08
49	700.64	38.02	898.88	86.90	1192.17	152.08
50	714.21	43.45	928.75	92.33	1219.32	160.22
51	738.66	48.88	966.77	103.19	1257.34	168.37
52	765.81	54.31	1010.22	111.34	1300.79	179.23
53	795.68	62.46	1056.39	122.20	1349.68	190.10
54	828.27	70.61	1105.27	135.78	1401.27	200.96
55	860.86	78.75	1156.86	146.64	1455.59	214.54
56	896.16	86.90	1211.18	160.22	1509.90	228.11
57	934.18	95.05	1268.21	173.80	1569.64	241.69
58	977.63	105.91	1333.38	190.10	1637.53	255.27
59	1029.23	116.77	1406.70	206.39	1716.29	274.28
60	1088.97	130.35	1496.32	228.11	1808.62	296.01
61	1156.86	146.64	1594.08	249.84	1909.10	317.73
62	1232.90	165.65	1702.71	274.28	2023.15	344.89
63	1317.09	184.66	1822.20	301.44	2148.07	372.04
64	1409.42	206.39	1949.83	331.31	2281.14	401.92
65	1507.18	228.11	2088.33	363.90	2425.07	434.50
66	1613.09	252.55	2234.97	396.48	2579.86	469.81
67	1721.72	277.00	2389.77	431.79	2742.80	505.11
68	1860.22	309.58	2579.86	475.24	2938.33	548.56
69	2042.16	350.32	2818.84	529.55	3188.17	602.87
70	2248.16	398.17	3087.83	590.48	3464.33	663.61
71	2374.74	430.36	3245.83	629.98	3611.37	699.98
72	2490.58	458.46	3385.20	661.68	3742.06	728.59
73	2606.93	484.96	3520.07	690.77	3865.45	749.91
74	2737.42	516.37	3670.93	719.30	4002.40	771.17
75	2886.22	549.35	3838.99	755.35	4158.73	800.42
76	3049.87	591.22	4032.52	805.28	4342.40	846.05
77	3228.54	641.84	4251.24	868.03	4558.63	916.37
78	3452.57	707.09	4531.61	953.83	4840.96	1012.75
79	3715.72	782.16	4858.20	1051.09	5171.07	1117.88
80	3984.05	858.75	5189.31	1150.02	5502.35	1222.00
81	4467.83	982.62	5793.62	1305.70	6121.72	1384.38
82	4976.72	1109.84	6426.38	1466.40	6767.87	1550.10
83	5505.70	1238.74	7075.88	1627.10	7427.42	1714.15
84	6053.08	1370.98	7740.45	1787.80	8100.35	1878.20
85+		1791.15				

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

Age 85+ rates are for inflation additions only

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

Appendix C1

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

NH-94 VA

Premiums to be used only with those

that have not previously elected a landing spot option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	Indexed Inflation with 2019 Shared Cost		2.4% Simple Inflation or 5.0% Simple Inflation with 2019 Shared Cost		2.4% Compound Inflation or 5.0% Compound Inflation with 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	357.76	13.53	627.25	45.74	1034.66	114.06
30	398.41	15.07	654.73	47.74	1034.66	114.06
31	398.41	15.07	682.61	49.77	1034.66	114.06
32	398.41	15.07	739.52	53.92	1034.66	114.06
33	398.41	15.07	768.56	56.04	1034.66	114.06
34	398.41	15.07	782.11	57.03	1034.66	114.06
35	398.41	15.07	782.11	57.03	1034.66	114.06
36	402.00	15.20	782.11	57.03	1034.66	114.06
37	427.13	16.15	782.11	57.03	1034.66	114.06
38	427.13	16.15	782.11	57.03	1034.66	114.06
39	452.75	17.12	782.11	57.03	1034.66	114.06
40	484.30	18.31	782.11	57.03	1034.66	114.06
41	520.47	19.68	782.11	57.03	1034.66	114.06
42	557.90	21.10	782.11	57.03	1034.66	114.06
43	579.49	21.91	782.11	57.03	1034.66	114.06
44	579.49	21.91	782.11	57.03	1034.66	114.06
45	573.61	25.55	839.13	70.61	1086.26	127.64
46	608.93	27.12	839.13	70.61	1086.26	127.64
47	645.38	28.74	839.13	70.61	1086.26	127.64
48	670.76	29.87	839.13	70.61	1086.26	127.64
49	670.76	29.87	839.13	70.61	1086.26	127.64
50	681.63	35.30	860.86	76.04	1107.98	133.07
51	700.64	38.02	893.45	84.18	1140.57	141.21
52	725.08	46.17	928.75	92.33	1178.59	149.36
53	749.52	51.60	966.77	103.19	1219.32	160.22
54	776.67	57.03	1007.50	111.34	1262.77	168.37
55	803.83	65.18	1053.67	122.20	1306.22	179.23
56	833.70	70.61	1099.84	133.07	1355.11	190.10
57	863.57	78.75	1146.00	143.93	1406.70	203.67
58	898.88	86.90	1200.31	157.51	1463.73	214.54
59	942.33	97.76	1265.49	173.80	1528.91	230.83
60	993.93	108.63	1338.81	190.10	1607.66	247.12
61	1050.95	122.20	1420.28	209.10	1694.56	268.85
62	1116.13	135.78	1512.61	230.83	1789.61	290.57
63	1186.74	152.08	1613.09	252.55	1895.52	312.30
64	1262.77	171.09	1721.72	277.00	2006.86	339.46
65	1344.24	190.10	1838.49	304.15	2129.06	366.61
66	1433.86	209.10	1963.41	334.02	2259.42	393.77
67	1526.19	230.83	2093.76	363.90	2397.91	426.36
68	1642.96	257.99	2253.98	399.20	2566.28	461.66
69	1792.32	290.57	2454.94	445.37	2772.67	507.83
70	1963.75	330.45	2681.53	495.68	3003.86	557.98
71	2063.64	355.17	2807.69	526.28	3123.98	585.91
72	2158.50	379.16	2921.78	555.11	3231.55	612.11
73	2249.72	402.16	3028.02	577.22	3326.09	629.26
74	2351.83	423.92	3145.55	597.54	3431.92	640.38
75	2465.63	452.78	3276.77	626.60	3553.59	663.08
76	2595.24	485.21	3431.10	666.65	3700.21	701.31
77	2739.43	527.78	3611.33	721.11	3878.12	765.57
78	2920.41	581.87	3841.10	793.63	4108.10	848.87
79	3126.90	641.55	4098.89	873.56	4369.57	933.32
80	3336.23	701.39	4357.35	949.14	4626.86	1014.43
81	3719.57	798.48	4839.45	1073.02	5120.68	1141.65
82	4122.99	898.92	5339.97	1198.56	5632.92	1270.55
83	4538.14	999.36	5852.21	1322.44	6151.85	1397.77
84	4965.00	1101.47	6372.81	1447.99	6677.48	1524.99
85+		1422.88				

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

Age 85+ rates are for inflation additions only

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

Appendix C1

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

NH-94 VA

Premiums to be used only with those

that have not previously elected a landing spot option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	Indexed Inflation with 2019 Shared Cost		2.4% Simple Inflation or 5.0% Simple Inflation with 2019 Shared Cost		2.4% Compound Inflation or 5.0% Compound Inflation with 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	426.86	24.07	712.88	74.09	1436.58	209.10
30	445.28	25.11	773.02	80.34	1436.58	209.10
31	445.28	25.11	834.74	86.76	1436.58	209.10
32	445.28	25.11	866.19	90.03	1436.58	209.10
33	445.28	25.11	930.27	96.69	1436.58	209.10
34	445.28	25.11	966.77	100.48	1436.58	209.10
35	445.28	25.11	966.77	100.48	1436.58	209.10
36	467.56	26.37	966.77	100.48	1436.58	209.10
37	495.06	27.92	966.77	100.48	1436.58	209.10
38	495.06	27.92	966.77	100.48	1436.58	209.10
39	527.41	29.74	966.77	100.48	1436.58	209.10
40	562.40	31.71	966.77	100.48	1436.58	209.10
41	600.08	33.84	966.77	100.48	1436.58	209.10
42	638.77	36.02	966.77	100.48	1436.58	209.10
43	668.24	37.68	966.77	100.48	1436.58	209.10
44	668.24	37.68	966.77	100.48	1436.58	209.10
45	668.05	49.05	1075.39	127.64	1545.20	236.26
46	704.69	51.74	1075.39	127.64	1545.20	236.26
47	742.18	54.50	1075.39	127.64	1545.20	236.26
48	776.67	57.03	1075.39	127.64	1545.20	236.26
49	776.67	57.03	1075.39	127.64	1545.20	236.26
50	798.40	62.46	1118.85	138.50	1588.65	244.41
51	833.70	70.61	1175.87	152.08	1651.11	260.70
52	871.72	78.75	1241.05	165.65	1716.29	274.28
53	912.46	89.62	1306.22	181.95	1789.61	290.57
54	957.15	100.32	1379.55	200.96	1868.36	309.58
55	980.51	108.65	1455.59	217.25	1949.83	328.59
56	1049.29	124.40	1534.34	236.26	2036.73	347.60
57	1090.76	134.00	1618.52	257.99	2126.35	369.33
58	1142.66	146.49	1710.86	279.71	2226.83	393.77
59	1215.61	165.64	1819.48	304.15	2346.32	420.92
60	1282.10	182.40	1947.12	334.02	2484.81	450.80
61	1358.30	201.52	2085.61	366.61	2636.89	486.10
62	1451.78	224.15	2243.12	401.92	2805.26	524.12
63	1523.70	241.66	2411.49	442.65	2989.92	567.57
64	1631.82	268.59	2596.16	483.38	3190.88	611.02
65	1732.27	292.88	2791.68	529.55	3405.42	659.90
66	1861.88	322.83	3000.79	578.43	3630.82	711.50
67	2025.85	357.95	3220.75	630.03	3872.51	765.81
68	2205.45	399.83	3489.60	689.77	4163.08	830.99
69	2371.67	440.49	3829.06	768.53	4529.69	912.46
70	2562.13	485.71	4209.20	853.22	4935.11	999.48
71	2786.71	537.74	4430.60	907.38	5153.92	1049.97
72	3055.36	596.28	4634.21	951.62	5350.40	1092.88
73	3258.80	640.16	4825.90	991.20	5533.23	1123.68
74	3437.81	677.35	5037.39	1030.48	5734.14	1149.99
75	3636.48	723.90	5276.74	1079.38	5967.71	1190.97
76	3883.69	782.85	5549.30	1145.74	6240.41	1255.83
77	4112.04	846.77	5859.71	1235.35	6563.42	1359.08
78	4399.03	929.89	6262.50	1355.25	6991.68	1502.56
79	4731.65	1024.72	6737.15	1495.78	7499.98	1664.51
80	5070.46	1121.56	7223.19	1638.82	8020.00	1824.63
81	5678.11	1277.24	8091.98	1866.48	8964.12	2077.40
82	6317.57	1437.94	9002.62	2099.16	9948.42	2331.84
83	6977.12	1601.99	9936.70	2331.84	10952.80	2584.61
84	7658.42	1766.04	10894.21	2566.20	11980.62	2835.71
85+		2286.65				

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

Age 85+ rates are for inflation additions only

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

Appendix C1

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

NH-94 VA

Premiums to be used only with those

that have not previously elected a landing spot option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	Indexed Inflation with 2019 Shared Cost		2.4% Simple Inflation or 5.0% Simple Inflation with 2019 Shared Cost		2.4% Compound Inflation or 5.0% Compound Inflation with 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	410.81	20.86	664.82	62.08	1306.22	179.23
30	428.54	21.76	720.91	67.31	1306.22	179.23
31	428.54	21.76	778.46	72.69	1306.22	179.23
32	428.54	21.76	807.80	75.43	1306.22	179.23
33	428.54	21.76	867.56	81.01	1306.22	179.23
34	428.54	21.76	901.59	84.18	1306.22	179.23
35	428.54	21.76	901.59	84.18	1306.22	179.23
36	449.98	22.85	901.59	84.18	1306.22	179.23
37	476.45	24.19	901.59	84.18	1306.22	179.23
38	476.45	24.19	901.59	84.18	1306.22	179.23
39	507.58	25.78	901.59	84.18	1306.22	179.23
40	541.25	27.49	901.59	84.18	1306.22	179.23
41	577.52	29.33	901.59	84.18	1306.22	179.23
42	614.75	31.22	901.59	84.18	1306.22	179.23
43	643.12	32.66	901.59	84.18	1306.22	179.23
44	643.12	32.66	901.59	84.18	1306.22	179.23
45	633.01	39.71	991.21	108.63	1398.56	200.96
46	667.73	41.89	991.21	108.63	1398.56	200.96
47	703.25	44.12	991.21	108.63	1398.56	200.96
48	735.94	46.17	991.21	108.63	1398.56	200.96
49	735.94	46.17	991.21	108.63	1398.56	200.96
50	754.95	51.60	1029.23	116.77	1433.86	209.10
51	784.82	59.74	1078.11	127.64	1485.46	219.97
52	817.41	67.89	1129.71	141.21	1542.49	233.55
53	850.00	76.04	1186.74	154.79	1604.95	249.84
54	886.65	84.06	1249.20	168.37	1670.12	263.42
55	906.31	92.75	1314.37	184.66	1740.73	279.71
56	965.45	102.77	1382.26	200.96	1814.05	296.01
57	999.64	112.56	1452.87	217.25	1892.80	315.01
58	1044.11	125.19	1531.62	236.26	1979.70	336.74
59	1103.40	138.93	1623.96	257.99	2080.18	358.46
60	1160.50	153.32	1729.87	282.43	2196.96	385.62
61	1224.82	167.50	1849.35	309.58	2327.31	415.49
62	1300.61	187.66	1982.42	342.17	2471.24	448.08
63	1358.36	203.50	2126.35	374.76	2626.03	483.38
64	1449.38	225.52	2281.14	410.06	2797.11	521.40
65	1534.51	245.32	2446.80	448.08	2979.06	562.14
66	1644.16	270.27	2626.03	488.82	3171.87	605.59
67	1784.68	302.10	2813.41	532.27	3378.26	651.75
68	1935.50	336.17	3038.81	583.86	3625.38	706.07
69	2073.03	368.32	3323.95	649.04	3932.25	773.96
70	2226.99	405.57	3640.39	720.49	4271.50	847.80
71	2411.48	449.31	3821.36	762.20	4448.75	889.23
72	2635.57	498.49	3987.40	800.45	4606.95	924.36
73	2801.87	533.47	4137.50	830.34	4750.20	943.89
74	2940.35	561.86	4300.04	859.11	4899.84	958.32
75	3095.15	596.53	4484.91	894.84	5075.02	982.82
76	3292.47	644.22	4701.20	950.03	5290.38	1039.73
77	3476.00	697.91	4954.94	1028.49	5558.12	1136.76
78	3704.84	766.01	5281.05	1130.60	5905.27	1265.02
79	3961.79	841.92	5649.15	1242.67	6299.49	1393.83
80	4218.41	915.66	6014.58	1350.90	6689.19	1513.27
81	4692.14	1036.19	6689.19	1524.99	7419.05	1704.10
82	5187.64	1160.06	7390.59	1702.43	8174.01	1894.94
83	5696.53	1283.94	8103.70	1878.20	8937.34	2084.10
84	6215.46	1407.81	8828.53	2053.96	9709.04	2271.58
85+		1796.17				

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

Age 85+ rates are for inflation additions only

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

Appendix C2

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

NH-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	0.8% Simple Inflation or 3.6% Simple Inflation with 2019 Shared Cost		0.8% Compound Inflation or 3.6% Compound Inflation with 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	446.95	26.78	599.86	56.01
30	446.95	26.78	599.86	56.01
31	446.95	26.78	599.86	56.01
32	446.95	26.78	599.86	56.01
33	446.95	26.78	599.86	56.01
34	446.95	26.78	599.86	56.01
35	446.95	26.78	599.86	56.01
36	447.18	26.80	599.86	56.01
37	456.15	27.33	599.86	56.01
38	460.64	27.60	599.86	56.01
39	465.13	27.87	599.86	56.01
40	469.61	28.14	599.86	56.01
41	474.66	28.44	599.86	56.01
42	479.74	28.75	599.86	56.01
43	482.42	28.91	599.86	56.01
44	482.42	28.91	599.86	56.01
45	505.09	35.82	625.16	61.43
46	509.52	36.14	625.16	61.43
47	509.52	36.14	625.16	61.43
48	509.52	36.14	625.16	61.43
49	509.52	36.14	625.16	61.43
50	520.36	37.94	634.19	65.05
51	536.62	43.36	650.45	68.66
52	554.69	46.98	668.52	72.27
53	572.76	50.59	686.59	77.69
54	592.64	56.01	708.27	81.31
55	614.32	61.43	729.95	86.73
56	636.00	66.85	753.44	92.15
57	659.49	72.27	776.93	97.57
58	686.59	77.69	804.03	104.80
59	717.31	84.92	836.56	112.02
60	753.44	93.95	872.69	119.25
61	795.00	102.99	914.25	128.28
62	838.36	113.83	961.23	139.12
63	888.95	124.67	1010.01	149.97
64	941.35	137.32	1066.02	162.61
65	999.17	149.97	1123.84	175.26
66	1058.79	162.61	1187.08	189.72
67	1123.84	177.07	1253.93	204.17
68	1201.53	195.14	1333.43	222.24
69	1300.91	216.82	1432.80	243.92
70	1413.90	241.97	1547.53	269.06
71	1523.32	266.40	1657.42	291.43
72	1633.83	290.30	1768.36	315.08
73	1750.57	315.42	1883.75	336.45
74	1883.69	341.70	2015.51	360.78
75	2036.02	372.53	2164.77	389.69
76	2208.57	411.13	2337.69	428.12
77	2405.65	460.62	2535.09	479.11
78	2651.57	523.95	2783.82	547.39
79	2944.52	600.96	3081.78	627.74
80	3269.27	684.65	3409.88	716.46
81	3617.45	775.05	3761.42	808.53
82	3985.73	867.12	4129.69	902.27
83	4364.05	959.19	4508.01	996.01
84	4754.08	1052.93	4896.37	1089.76
85+				

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

Age 85+ rates are for inflation additions only

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

Appendix C2

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

NH-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	0.8% Simple Inflation or 3.6% Simple Inflation with 2019 Shared Cost		0.8% Compound Inflation or 3.6% Compound Inflation with 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	425.19	21.76	554.69	45.17
30	425.19	21.76	554.69	45.17
31	425.19	21.76	554.69	45.17
32	425.19	21.76	554.69	45.17
33	425.19	21.76	554.69	45.17
34	425.19	21.76	554.69	45.17
35	425.19	21.76	554.69	45.17
36	425.41	21.77	554.69	45.17
37	433.94	22.21	554.69	45.17
38	438.21	22.43	554.69	45.17
39	442.48	22.65	554.69	45.17
40	446.75	22.87	554.69	45.17
41	451.55	23.11	554.69	45.17
42	456.39	23.36	554.69	45.17
43	458.93	23.49	554.69	45.17
44	458.93	23.49	554.69	45.17
45	474.64	28.66	574.57	50.59
46	478.81	28.91	574.57	50.59
47	478.81	28.91	574.57	50.59
48	478.81	28.91	574.57	50.59
49	478.81	28.91	574.57	50.59
50	487.84	30.72	581.79	52.40
51	500.49	34.33	594.44	56.01
52	514.94	37.94	608.90	59.62
53	529.40	41.56	625.16	63.24
54	545.66	45.17	641.42	66.85
55	563.73	48.78	659.49	70.47
56	581.79	54.20	677.56	74.08
57	601.67	57.82	697.43	79.50
58	623.35	63.24	720.92	84.92
59	648.65	68.66	746.21	90.34
60	677.56	75.89	776.93	97.57
61	711.89	83.11	811.26	104.80
62	748.02	92.15	849.20	113.83
63	789.58	101.18	890.76	122.86
64	832.94	110.22	935.93	131.90
65	879.92	121.06	984.71	142.74
66	930.51	131.90	1037.11	155.39
67	984.71	144.55	1093.12	166.23
68	1047.95	159.00	1158.17	180.68
69	1129.26	177.07	1241.28	198.75
70	1222.49	196.83	1336.25	218.50
71	1312.35	216.34	1424.99	237.80
72	1401.94	235.43	1515.23	256.67
73	1498.24	255.84	1610.39	275.12
74	1606.16	277.52	1717.17	293.13
75	1728.73	302.14	1838.60	315.87
76	1870.49	332.98	1979.22	348.28
77	2030.76	373.20	2141.72	390.01
78	2229.73	425.19	2343.56	446.95
79	2467.44	487.13	2584.61	510.56
80	2730.25	554.08	2849.10	580.87
81	3009.80	626.07	3132.00	654.52
82	3304.42	698.05	3428.30	728.18
83	3607.41	771.70	3731.28	801.83
84	3918.77	845.36	4040.97	875.49
85+				

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

Age 85+ rates are for inflation additions only

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

Appendix C2

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

NH-94 VA

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

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

Age	0.8% Simple Inflation or 3.6% Simple Inflation with 2019 Shared Cost		0.8% Compound Inflation or 3.6% Compound Inflation with 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	475.41	33.48	661.29	70.47
30	475.41	33.48	661.29	70.47
31	475.41	33.48	661.29	70.47
32	475.41	33.48	661.29	70.47
33	475.41	33.48	661.29	70.47
34	475.41	33.48	661.29	70.47
35	478.17	33.67	661.29	70.47
36	487.18	34.31	661.29	70.47
37	491.68	34.63	661.29	70.47
38	496.18	34.94	661.29	70.47
39	505.19	35.58	661.29	70.47
40	509.69	35.89	661.29	70.47
41	513.14	36.14	661.29	70.47
42	513.14	36.14	661.29	70.47
43	513.14	36.14	661.29	70.47
44	513.14	36.14	661.29	70.47
45	547.47	45.17	693.82	77.69
46	547.47	45.17	693.82	77.69
47	547.47	45.17	693.82	77.69
48	547.47	45.17	693.82	77.69
49	547.47	45.17	693.82	77.69
50	560.11	48.78	706.46	81.31
51	581.79	52.40	728.15	86.73
52	603.48	57.82	749.83	92.15
53	626.97	63.24	773.32	97.57
54	652.26	70.47	800.42	102.99
55	679.36	75.89	827.52	110.22
56	706.46	83.11	856.43	115.64
57	737.18	90.34	887.15	122.86
58	769.70	97.57	921.48	131.90
59	809.45	106.60	961.23	140.93
60	854.62	117.44	1008.20	151.77
61	905.21	130.09	1060.60	162.61
62	961.23	142.74	1118.42	175.26
63	1022.66	157.19	1181.66	189.72
64	1089.51	171.65	1250.32	205.98
65	1159.98	187.91	1324.40	222.24
66	1235.86	205.98	1403.90	240.31
67	1317.17	224.05	1487.01	258.37
68	1414.74	245.73	1588.19	280.06
69	1539.41	272.83	1714.67	308.97
70	1681.15	305.17	1859.92	339.48
71	1820.12	336.13	1998.92	370.10
72	1959.54	366.42	2138.32	400.05
73	2108.05	397.78	2286.78	427.57
74	2275.69	430.16	2452.61	456.18
75	2468.63	470.38	2643.73	494.41
76	2689.36	519.86	2866.05	543.65
77	2943.60	583.34	3123.48	610.24
78	3260.90	666.24	3446.71	699.72
79	3642.56	766.68	3835.07	806.85
80	4066.08	877.16	4265.28	922.36
81	4521.40	994.34	4727.30	1044.56
82	5000.16	1116.54	5211.08	1168.43
83	5493.98	1237.07	5706.57	1290.63
84	6001.19	1359.27	6215.46	1414.51
85+				

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

Appendix C2

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

NH-94 VA

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

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

Age	0.8% Simple Inflation or 3.6% Simple Inflation with 2019 Shared Cost		0.8% Compound Inflation or 3.6% Compound Inflation with 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	448.62	26.78	610.70	57.82
30	448.62	26.78	610.70	57.82
31	448.62	26.78	610.70	57.82
32	448.62	26.78	610.70	57.82
33	448.62	26.78	610.70	57.82
34	448.62	26.78	610.70	57.82
35	451.24	26.94	610.70	57.82
36	459.73	27.45	610.70	57.82
37	463.98	27.70	610.70	57.82
38	468.23	27.95	610.70	57.82
39	476.73	28.46	610.70	57.82
40	480.98	28.71	610.70	57.82
41	484.23	28.91	610.70	57.82
42	484.23	28.91	610.70	57.82
43	484.23	28.91	610.70	57.82
44	484.23	28.91	610.70	57.82
45	511.33	36.14	636.00	65.05
46	511.33	36.14	636.00	65.05
47	511.33	36.14	636.00	65.05
48	511.33	36.14	636.00	65.05
49	511.33	36.14	636.00	65.05
50	522.17	39.75	645.03	66.85
51	538.43	43.36	661.29	70.47
52	556.50	46.98	681.17	75.89
53	576.37	52.40	701.04	79.50
54	598.06	57.82	722.73	84.92
55	619.74	63.24	744.41	90.34
56	643.23	68.66	769.70	95.76
57	668.52	74.08	795.00	101.18
58	695.62	81.31	823.91	108.41
59	728.15	88.53	856.43	115.64
60	766.09	97.57	896.18	124.67
61	807.65	106.60	939.54	135.51
62	854.62	117.44	988.33	146.35
63	907.02	128.28	1042.53	157.19
64	963.03	140.93	1100.35	169.84
65	1022.66	155.39	1161.78	184.30
66	1085.90	169.84	1226.83	198.75
67	1152.75	184.30	1297.29	213.20
68	1235.86	202.36	1382.21	233.08
69	1338.85	225.85	1487.01	256.57
70	1455.43	252.80	1608.92	281.70
71	1569.81	277.13	1721.79	305.74
72	1686.94	302.69	1839.17	331.01
73	1808.40	327.68	1960.85	353.97
74	1944.39	353.84	2097.03	376.39
75	2102.97	386.26	2252.32	405.14
76	2283.33	426.42	2434.53	446.81
77	2493.06	479.11	2647.73	502.65
78	2753.68	549.06	2914.39	577.52
79	3065.04	629.41	3230.77	664.57
80	3406.53	718.13	3577.28	756.64
81	3771.46	811.88	3948.90	853.73
82	4154.80	907.29	4335.59	950.82
83	4548.18	1002.71	4730.65	1047.91
84	4951.61	1099.80	5134.07	1145.00
85+				

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

Appendix C2

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

NH-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	0.8% Simple Inflation or 3.6% Simple Inflation with 2019 Shared Cost		0.8% Compound Inflation or 3.6% Compound Inflation with 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	526.93	43.05	749.83	90.34
30	531.68	43.44	749.83	90.34
31	536.43	43.83	749.83	90.34
32	545.94	44.60	749.83	90.34
33	550.69	44.99	749.83	90.34
34	552.89	45.17	749.83	90.34
35	552.89	45.17	749.83	90.34
36	552.89	45.17	749.83	90.34
37	552.89	45.17	749.83	90.34
38	552.89	45.17	749.83	90.34
39	552.89	45.17	749.83	90.34
40	552.89	45.17	749.83	90.34
41	552.89	45.17	749.83	90.34
42	552.89	45.17	749.83	90.34
43	552.89	45.17	749.83	90.34
44	552.89	45.17	749.83	90.34
45	598.06	57.82	793.19	101.18
46	598.06	57.82	793.19	101.18
47	598.06	57.82	793.19	101.18
48	598.06	57.82	793.19	101.18
49	598.06	57.82	793.19	101.18
50	617.93	61.43	811.26	106.60
51	643.23	68.66	836.56	112.02
52	672.14	74.08	865.46	119.25
53	702.85	81.31	897.99	126.48
54	735.37	90.34	932.32	133.70
55	769.70	97.57	968.45	142.74
56	805.84	106.60	1004.59	151.77
57	843.78	115.64	1044.34	160.81
58	887.15	126.48	1089.51	169.84
59	935.93	137.32	1141.91	182.49
60	995.56	151.77	1203.34	196.94
61	1060.60	166.23	1270.19	211.40
62	1132.87	182.49	1346.08	229.47
63	1212.37	200.56	1429.19	247.53
64	1297.29	220.43	1517.73	267.41
65	1389.44	242.11	1613.49	289.09
66	1487.01	263.80	1716.47	312.58
67	1590.00	287.28	1824.88	336.07
68	1716.47	316.19	1954.97	364.98
69	1875.47	352.33	2121.20	401.11
70	2058.55	393.65	2309.55	442.41
71	2238.50	434.47	2490.60	482.74
72	2418.00	472.63	2672.90	520.42
73	2607.46	511.68	2863.30	555.49
74	2823.79	553.31	3078.77	593.21
75	3071.19	604.28	3326.98	640.33
76	3360.43	671.07	3618.66	705.04
77	3696.73	754.81	3964.02	796.84
78	4119.65	867.12	4400.87	920.68
79	4626.86	1001.04	4924.83	1064.65
80	5189.31	1150.02	5502.35	1222.00
81	5793.62	1305.70	6121.72	1384.38
82	6426.38	1466.40	6767.87	1550.10
83	7075.88	1627.10	7427.42	1714.15
84	7740.45	1787.80	8100.35	1878.20
85+				

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

Age 85+ rates are for inflation additions only

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

Appendix C2

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

NH-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	0.8% Simple Inflation or 3.6% Simple Inflation with 2019 Shared Cost		0.8% Compound Inflation or 3.6% Compound Inflation with 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	495.93	36.16	688.40	75.89
30	500.40	36.49	688.40	75.89
31	504.88	36.81	688.40	75.89
32	513.82	37.47	688.40	75.89
33	518.30	37.79	688.40	75.89
34	520.36	37.94	688.40	75.89
35	520.36	37.94	688.40	75.89
36	520.36	37.94	688.40	75.89
37	520.36	37.94	688.40	75.89
38	520.36	37.94	688.40	75.89
39	520.36	37.94	688.40	75.89
40	520.36	37.94	688.40	75.89
41	520.36	37.94	688.40	75.89
42	520.36	37.94	688.40	75.89
43	520.36	37.94	688.40	75.89
44	520.36	37.94	688.40	75.89
45	558.31	46.98	722.73	84.92
46	558.31	46.98	722.73	84.92
47	558.31	46.98	722.73	84.92
48	558.31	46.98	722.73	84.92
49	558.31	46.98	722.73	84.92
50	572.76	50.59	737.18	88.53
51	594.44	56.01	758.86	93.95
52	617.93	61.43	784.16	99.37
53	643.23	68.66	811.26	106.60
54	670.33	74.08	840.17	112.02
55	701.04	81.31	869.08	119.25
56	731.76	88.53	901.60	126.48
57	762.48	95.76	935.93	135.51
58	798.61	104.80	973.87	142.74
59	841.98	115.64	1017.24	153.58
60	890.76	126.48	1069.63	164.42
61	944.96	139.12	1127.45	178.87
62	1006.40	153.58	1190.69	193.33
63	1073.25	168.03	1261.16	207.78
64	1145.52	184.30	1335.24	225.85
65	1223.21	202.36	1416.54	243.92
66	1306.33	222.24	1503.27	261.99
67	1393.05	242.11	1595.42	283.67
68	1499.66	265.60	1707.44	307.16
69	1633.36	296.32	1844.76	337.87
70	1787.69	330.45	2002.57	371.98
71	1936.34	362.95	2154.47	404.07
72	2086.99	396.51	2308.25	437.22
73	2242.98	427.57	2463.77	466.12
74	2419.65	459.65	2639.94	492.60
75	2621.42	501.28	2842.87	530.46
76	2859.25	555.54	3083.51	584.42
77	3140.29	627.05	3372.28	665.71
78	3491.91	721.48	3734.63	771.70
79	3903.70	831.96	4161.50	888.88
80	4357.35	949.14	4626.86	1014.43
81	4839.45	1073.02	5120.68	1141.65
82	5339.97	1198.56	5632.92	1270.55
83	5852.21	1322.44	6151.85	1397.77
84	6372.81	1447.99	6677.48	1524.99
85+				

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

Age 85+ rates are for inflation additions only

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

Appendix C2

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

NH-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	0.8% Simple Inflation or 3.6% Simple Inflation with 2019 Shared Cost		0.8% Compound Inflation or 3.6% Compound Inflation with 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	602.64	62.63	955.81	139.12
30	612.64	63.67	955.81	139.12
31	622.64	64.71	955.81	139.12
32	627.64	65.23	955.81	139.12
33	637.64	66.27	955.81	139.12
34	643.23	66.85	955.81	139.12
35	643.23	66.85	955.81	139.12
36	643.23	66.85	955.81	139.12
37	643.23	66.85	955.81	139.12
38	643.23	66.85	955.81	139.12
39	643.23	66.85	955.81	139.12
40	643.23	66.85	955.81	139.12
41	643.23	66.85	955.81	139.12
42	643.23	66.85	955.81	139.12
43	643.23	66.85	955.81	139.12
44	643.23	66.85	955.81	139.12
45	715.50	84.92	1028.08	157.19
46	715.50	84.92	1028.08	157.19
47	715.50	84.92	1028.08	157.19
48	715.50	84.92	1028.08	157.19
49	715.50	84.92	1028.08	157.19
50	744.41	92.15	1056.99	162.61
51	782.35	101.18	1098.54	173.45
52	825.71	110.22	1141.91	182.49
53	869.08	121.06	1190.69	193.33
54	917.86	133.70	1243.09	205.98
55	968.45	144.55	1297.29	218.62
56	1020.85	157.19	1355.11	231.27
57	1076.86	171.65	1414.74	245.73
58	1138.29	186.10	1481.59	261.99
59	1210.57	202.36	1561.09	280.06
60	1295.49	222.24	1653.24	299.93
61	1387.63	243.92	1754.42	323.42
62	1492.43	267.41	1866.44	348.72
63	1604.45	294.51	1989.30	377.62
64	1727.32	321.61	2123.01	406.53
65	1857.41	352.33	2265.75	439.06
66	1996.53	384.85	2415.71	473.39
67	2142.88	419.18	2576.52	509.52
68	2321.76	458.93	2769.85	552.89
69	2547.61	511.33	3013.77	607.09
70	2806.13	568.81	3290.07	666.32
71	3055.59	625.78	3554.42	724.12
72	3310.15	679.73	3821.72	780.63
73	3574.74	734.22	4098.69	832.35
74	3874.91	792.67	4410.88	884.60
75	4221.39	863.51	4774.17	952.77
76	4624.41	954.78	5200.34	1046.52
77	5095.40	1074.22	5707.32	1181.81
78	5693.18	1232.04	6356.07	1365.96
79	6416.34	1424.55	7142.84	1585.25
80	7223.19	1638.82	8020.00	1824.63
81	8091.98	1866.48	8964.12	2077.40
82	9002.62	2099.16	9948.42	2331.84
83	9936.70	2331.84	10952.80	2584.61
84	10894.21	2566.20	11980.62	2835.71
85+				

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

Age 85+ rates are for inflation additions only

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

Appendix C2

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

NH-94 VA

Premiums to be used only with those

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	0.8% Simple Inflation or 3.6% Simple Inflation with 2019 Shared Cost		0.8% Compound Inflation or 3.6% Compound Inflation with 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	562.02	52.48	869.08	119.25
30	571.34	53.35	869.08	119.25
31	580.67	54.22	869.08	119.25
32	585.33	54.65	869.08	119.25
33	594.65	55.52	869.08	119.25
34	599.86	56.01	869.08	119.25
35	599.86	56.01	869.08	119.25
36	599.86	56.01	869.08	119.25
37	599.86	56.01	869.08	119.25
38	599.86	56.01	869.08	119.25
39	599.86	56.01	869.08	119.25
40	599.86	56.01	869.08	119.25
41	599.86	56.01	869.08	119.25
42	599.86	56.01	869.08	119.25
43	599.86	56.01	869.08	119.25
44	599.86	56.01	869.08	119.25
45	659.49	72.27	930.51	133.70
46	659.49	72.27	930.51	133.70
47	659.49	72.27	930.51	133.70
48	659.49	72.27	930.51	133.70
49	659.49	72.27	930.51	133.70
50	684.78	77.69	954.00	139.12
51	717.31	84.92	988.33	146.35
52	751.64	93.95	1026.27	155.39
53	789.58	102.99	1067.83	166.23
54	831.14	112.02	1111.19	175.26
55	874.50	122.86	1158.17	186.10
56	919.67	133.70	1206.95	196.94
57	966.65	144.55	1259.35	209.59
58	1019.04	157.19	1317.17	224.05
59	1080.48	171.65	1384.02	238.50
60	1150.94	187.91	1461.71	256.57
61	1230.44	205.98	1548.44	276.44
62	1318.98	227.66	1644.20	298.12
63	1414.74	249.34	1747.19	321.61
64	1517.73	272.83	1861.02	346.91
65	1627.94	298.12	1982.08	374.01
66	1747.19	325.23	2110.36	402.92
67	1871.86	354.14	2247.68	433.64
68	2021.83	388.47	2412.10	469.77
69	2211.54	431.83	2616.27	514.94
70	2426.92	480.33	2847.66	565.20
71	2635.42	525.65	3068.10	613.26
72	2848.14	571.75	3290.68	660.26
73	3064.82	615.07	3518.67	699.18
74	3307.73	660.85	3769.11	737.17
75	3587.92	715.87	4060.02	786.25
76	3917.67	791.69	4408.65	866.44
77	4308.65	894.34	4833.15	988.48
78	4800.95	1027.82	5368.43	1150.02
79	5380.15	1183.50	5999.52	1327.46
80	6014.58	1350.90	6689.19	1513.27
81	6689.19	1524.99	7419.05	1704.10
82	7390.59	1702.43	8174.01	1894.94
83	8103.70	1878.20	8937.34	2084.10
84	8828.53	2053.96	9709.04	2271.58
85+				

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

Age 85+ rates are for inflation additions only

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

Appendix C3

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	GPO Inflation with 2016 and 2019 Shared Cost		2.4% Simple Inflation with 2016 Shared Cost or 1.6% Simple Inflation with 2019 Shared Cost or 5.0% Simple Inflation with 2016 and 2019 Shared Cost		2.4% Compound Inflation with 2016 Shared Cost or 1.6% Compound Inflation with 2019 Shared Cost or 5.0% Compound Inflation with 2016 and 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	230.00	7.00	267.00	16.00	499.00	46.59
30	230.00	7.00	267.00	16.00	499.00	46.59
31	230.00	7.00	267.00	16.00	499.00	46.59
32	230.00	7.00	267.00	16.00	499.00	46.59
33	230.00	7.00	277.15	16.61	499.00	46.59
34	230.00	7.00	289.75	17.36	499.00	46.59
35	230.00	7.00	289.75	17.36	499.00	46.59
36	230.00	7.00	302.35	18.12	499.00	46.59
37	230.00	7.00	327.55	19.63	499.00	46.59
38	230.00	7.00	340.14	20.38	499.00	46.59
39	230.00	7.00	352.74	21.14	499.00	46.59
40	230.00	7.00	365.34	21.89	499.00	46.59
41	231.45	7.04	379.51	22.74	499.00	46.59
42	233.00	7.09	393.79	23.60	499.00	46.59
43	236.76	7.21	401.30	24.05	499.00	46.59
44	236.76	7.21	401.30	24.05	499.00	46.59
45	238.64	9.06	411.39	29.18	520.04	51.10
46	240.24	9.12	423.85	30.06	520.04	51.10
47	255.28	9.69	423.85	30.06	520.04	51.10
48	270.52	10.27	423.85	30.06	520.04	51.10
49	272.33	10.34	423.85	30.06	520.04	51.10
50	277.90	11.58	432.86	31.56	527.55	54.11
51	283.12	12.71	446.39	36.07	541.08	57.11
52	278.21	14.35	461.42	39.08	556.11	60.12
53	281.59	16.31	476.45	42.08	571.14	64.63
54	277.32	17.72	492.98	46.59	589.18	67.64
55	282.75	18.57	511.02	51.10	607.21	72.14
56	303.87	21.47	529.06	55.61	626.75	76.65
57	308.60	23.33	548.60	60.12	646.29	81.16
58	326.50	27.12	571.14	64.63	668.84	87.17
59	339.90	30.41	596.69	70.64	695.89	93.19
60	357.76	33.81	626.75	78.16	725.95	99.20
61	381.58	38.82	661.32	85.67	760.52	106.71
62	401.55	43.26	697.39	94.69	799.60	115.73
63	424.77	47.81	739.48	103.71	840.18	124.75
64	460.24	54.68	783.06	114.23	886.77	135.27
65	487.45	61.50	831.16	124.75	934.87	145.79
66	530.10	69.04	880.76	135.27	987.47	157.82
67	576.04	78.17	934.87	147.29	1043.08	169.84
68	625.39	87.95	999.50	162.32	1109.21	184.87
69	675.61	99.82	1082.16	180.36	1191.88	202.91
70	739.51	113.49	1174.50	201.00	1285.50	223.50
71	817.69	129.69	1235.40	216.05	1344.15	236.35
72	907.24	148.69	1292.20	229.60	1398.60	249.20
73	1010.05	168.99	1348.65	243.00	1451.25	259.20
74	1114.10	189.80	1411.80	256.10	1510.60	270.40
75	1177.50	205.00	1482.50	271.25	1576.25	283.75
76	1246.80	222.00	1560.00	290.40	1651.20	302.40
77	1321.35	242.65	1645.65	315.10	1734.20	327.75
78	1403.60	267.30	1742.40	344.30	1829.30	359.70
79	1496.25	294.00	1846.95	376.95	1933.05	393.75
80	1591.00	322.00	1953.00	409.00	2037.00	428.00
81	1771.00	367.00	2161.00	463.00	2247.00	483.00
82	1962.00	414.00	2381.00	518.00	2467.00	539.00
83	2161.00	463.00	2607.00	573.00	2693.00	595.00
84	2370.00	512.00	2840.00	629.00	2925.00	651.00
85+		672.00				

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

Age 85+ rates are for inflation additions only

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

Appendix C3

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	GPO Inflation with 2016 and 2019 Shared Cost		2.4% Simple Inflation with 2016 Shared Cost or 1.6% Simple Inflation with 2019 Shared Cost or 5.0% Simple Inflation with 2016 and 2019 Shared Cost		2.4% Compound Inflation with 2016 Shared Cost or 1.6% Compound Inflation with 2019 Shared Cost or 5.0% Compound Inflation with 2016 and 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	224.00	5.00	254.00	13.00	461.42	37.58
30	224.00	5.00	254.00	13.00	461.42	37.58
31	224.00	5.00	254.00	13.00	461.42	37.58
32	224.00	5.00	254.00	13.00	461.42	37.58
33	224.00	5.00	263.66	13.49	461.42	37.58
34	224.00	5.00	275.64	14.11	461.42	37.58
35	224.00	5.00	275.64	14.11	461.42	37.58
36	224.00	5.00	287.63	14.72	461.42	37.58
37	224.00	5.00	311.60	15.95	461.42	37.58
38	224.00	5.00	323.58	16.56	461.42	37.58
39	224.00	5.00	335.57	17.17	461.42	37.58
40	224.00	5.00	347.55	17.79	461.42	37.58
41	225.41	5.03	361.03	18.48	461.42	37.58
42	226.92	5.07	374.62	19.17	461.42	37.58
43	230.58	5.15	381.76	19.54	461.42	37.58
44	230.58	5.15	381.76	19.54	461.42	37.58
45	230.58	7.05	386.59	23.34	477.95	42.08
46	232.13	7.10	398.30	24.05	477.95	42.08
47	246.66	7.54	398.30	24.05	477.95	42.08
48	261.39	7.99	398.30	24.05	477.95	42.08
49	263.14	8.04	398.30	24.05	477.95	42.08
50	266.32	9.26	405.81	25.55	483.97	43.59
51	271.56	10.40	416.33	28.56	494.49	46.59
52	264.96	11.04	428.36	31.56	506.51	49.60
53	267.46	13.05	440.38	34.57	520.04	52.61
54	262.72	13.55	453.91	37.58	533.57	55.61
55	266.24	15.48	468.94	40.58	548.60	58.62
56	284.54	17.18	483.97	45.09	563.63	61.62
57	288.45	19.09	500.50	48.10	580.16	66.13
58	303.72	21.69	518.54	52.61	599.70	70.64
59	314.92	23.89	539.58	57.11	620.74	75.15
60	329.40	27.27	563.63	63.13	646.29	81.16
61	349.41	31.06	592.18	69.14	674.85	87.17
62	366.05	34.39	622.24	76.65	706.41	94.69
63	385.85	38.92	656.81	84.17	740.98	102.20
64	415.81	44.43	692.88	91.68	778.55	109.72
65	437.34	48.97	731.96	100.70	819.14	118.74
66	472.76	56.17	774.05	109.72	862.72	129.26
67	512.30	62.53	819.14	120.24	909.32	138.28
68	553.32	70.84	871.74	132.26	963.42	150.30
69	595.27	80.34	939.38	147.29	1032.56	165.33
70	646.77	91.52	1015.50	163.50	1110.00	181.50
71	711.47	104.99	1064.30	175.45	1155.65	192.85
72	785.02	119.71	1108.80	186.20	1198.40	203.00
73	870.74	135.45	1154.25	197.10	1240.65	211.95
74	955.50	152.10	1203.80	208.00	1287.00	219.70
75	1005.00	165.00	1258.75	220.00	1338.75	230.00
76	1059.60	178.80	1321.20	235.20	1398.00	246.00
77	1117.80	195.50	1389.20	255.30	1465.10	266.80
78	1182.50	214.50	1465.20	279.40	1540.00	293.70
79	1253.70	236.25	1547.70	305.55	1621.20	320.25
80	1327.00	258.00	1631.00	331.00	1702.00	347.00
81	1470.00	293.00	1798.00	374.00	1871.00	391.00
82	1623.00	331.00	1974.00	417.00	2048.00	435.00
83	1781.00	369.00	2155.00	461.00	2229.00	479.00
84	1946.00	407.00	2341.00	505.00	2414.00	523.00
85+		532.00				

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

Age 85+ rates are for inflation additions only

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

Appendix C3

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	GPO Inflation with 2016 and 2019 Shared Cost		2.4% Simple Inflation with 2016 Shared Cost or 1.6% Simple Inflation with 2019 Shared Cost or 5.0% Simple Inflation with 2016 and 2019 Shared Cost		2.4% Compound Inflation with 2016 Shared Cost or 1.6% Compound Inflation with 2019 Shared Cost or 5.0% Compound Inflation with 2016 and 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	237.00	8.00	284.00	20.00	550.10	58.62
30	237.00	8.00	284.00	20.00	550.10	58.62
31	237.00	8.00	284.00	20.00	550.10	58.62
32	237.00	8.00	290.76	20.48	550.10	58.62
33	237.00	8.00	303.40	21.37	550.10	58.62
34	237.00	8.00	316.05	22.26	550.10	58.62
35	237.00	8.00	328.69	23.15	550.10	58.62
36	237.00	8.00	353.97	24.93	550.10	58.62
37	237.00	8.00	366.61	25.82	550.10	58.62
38	237.00	8.00	379.26	26.71	550.10	58.62
39	237.00	8.00	404.54	28.49	550.10	58.62
40	238.08	8.04	417.18	29.38	550.10	58.62
41	253.77	8.57	426.85	30.06	550.10	58.62
42	255.48	8.62	426.85	30.06	550.10	58.62
43	259.67	8.77	426.85	30.06	550.10	58.62
44	259.67	8.77	426.85	30.06	550.10	58.62
45	262.68	11.75	455.41	37.58	577.15	64.63
46	277.67	12.42	455.41	37.58	577.15	64.63
47	292.84	13.09	455.41	37.58	577.15	64.63
48	294.81	13.18	455.41	37.58	577.15	64.63
49	310.27	13.87	455.41	37.58	577.15	64.63
50	314.20	15.14	465.93	40.58	587.67	67.64
51	322.44	17.56	483.97	43.59	605.71	72.14
52	326.25	19.70	502.00	48.10	623.75	76.65
53	317.76	20.95	521.54	52.61	643.28	81.16
54	328.12	23.19	542.58	58.62	665.83	85.67
55	333.49	26.27	565.13	63.13	688.37	91.68
56	346.12	28.56	587.67	69.14	712.42	96.19
57	360.49	32.25	613.22	75.15	737.97	102.20
58	391.76	37.25	640.28	81.16	766.53	109.72
59	404.01	40.28	673.34	88.68	799.60	117.23
60	435.33	46.08	710.92	97.70	838.67	126.25
61	459.10	52.09	753.00	108.22	882.26	135.27
62	484.08	57.94	799.60	118.74	930.36	145.79
63	508.54	64.46	850.70	130.76	982.96	157.82
64	535.38	70.91	906.31	142.79	1040.08	171.34
65	574.30	79.83	964.93	156.31	1101.70	184.87
66	623.02	90.05	1028.05	171.34	1167.83	199.90
67	688.95	102.39	1095.69	186.37	1236.97	214.93
68	748.46	115.15	1176.85	204.41	1321.14	232.97
69	836.50	133.53	1280.56	226.95	1426.35	257.01
70	914.67	151.36	1396.50	253.50	1545.00	282.00
71	1019.06	173.37	1476.10	272.60	1621.10	300.15
72	1132.56	197.73	1549.80	289.80	1691.20	316.40
73	1242.00	220.05	1624.05	306.45	1761.75	329.40
74	1314.30	236.60	1705.60	322.40	1838.20	341.90
75	1395.00	255.00	1797.50	342.50	1925.00	360.00
76	1484.40	277.20	1899.60	367.20	2024.40	384.00
77	1580.10	302.45	2013.65	399.05	2136.70	417.45
78	1688.50	333.30	2142.80	437.80	2264.90	459.80
79	1808.10	368.55	2284.80	480.90	2405.55	506.10
80	1932.00	405.00	2429.00	524.00	2548.00	551.00
81	2161.00	462.00	2701.00	594.00	2824.00	624.00
82	2402.00	523.00	2987.00	667.00	3113.00	698.00
83	2655.00	584.00	3282.00	739.00	3409.00	771.00
84	2918.00	647.00	3585.00	812.00	3713.00	845.00
85+		850.00				

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

Age 85+ rates are for inflation additions only

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

Appendix C3

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	GPO Inflation with 2016 and 2019 Shared Cost		2.4% Simple Inflation with 2016 Shared Cost or 1.6% Simple Inflation with 2019 Shared Cost or 5.0% Simple Inflation with 2016 and 2019 Shared Cost		2.4% Compound Inflation with 2016 Shared Cost or 1.6% Compound Inflation with 2019 Shared Cost or 5.0% Compound Inflation with 2016 and 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	230.00	7.00	268.00	16.00	508.01	48.10
30	230.00	7.00	268.00	16.00	508.01	48.10
31	230.00	7.00	268.00	16.00	508.01	48.10
32	230.00	7.00	274.38	16.38	508.01	48.10
33	230.00	7.00	286.31	17.09	508.01	48.10
34	230.00	7.00	298.24	17.81	508.01	48.10
35	230.00	7.00	310.17	18.52	508.01	48.10
36	230.00	7.00	334.03	19.94	508.01	48.10
37	230.00	7.00	345.96	20.65	508.01	48.10
38	230.00	7.00	357.89	21.37	508.01	48.10
39	230.00	7.00	381.75	22.79	508.01	48.10
40	231.05	7.03	393.68	23.50	508.01	48.10
41	246.28	7.50	402.80	24.05	508.01	48.10
42	247.93	7.55	402.80	24.05	508.01	48.10
43	252.00	7.67	402.80	24.05	508.01	48.10
44	252.00	7.67	402.80	24.05	508.01	48.10
45	252.00	9.61	425.35	30.06	529.06	54.11
46	266.38	10.16	425.35	30.06	529.06	54.11
47	280.94	10.71	425.35	30.06	529.06	54.11
48	282.82	10.79	425.35	30.06	529.06	54.11
49	297.66	11.35	425.35	30.06	529.06	54.11
50	301.58	12.62	434.37	33.07	536.57	55.61
51	307.38	13.80	447.89	36.07	550.10	58.62
52	309.02	16.00	462.92	39.08	566.63	63.13
53	300.30	17.46	479.46	43.59	583.16	66.13
54	308.41	18.55	497.49	48.10	601.20	70.64
55	312.93	20.56	515.53	52.61	619.24	75.15
56	323.27	22.85	535.07	57.11	640.28	79.66
57	335.15	26.49	556.11	61.62	661.32	84.17
58	362.92	30.04	578.66	67.64	685.37	90.18
59	372.02	33.17	605.71	73.65	712.42	96.19
60	398.96	37.59	637.27	81.16	745.49	103.71
61	417.91	42.40	671.84	88.68	781.56	112.73
62	439.42	47.08	710.92	97.70	822.14	121.74
63	459.60	52.53	754.51	106.71	867.23	130.76
64	481.02	57.91	801.10	117.23	915.33	141.28
65	513.54	64.34	850.70	129.26	966.43	153.31
66	554.88	73.01	903.30	141.28	1020.54	165.33
67	611.84	83.43	958.91	153.31	1079.15	177.35
68	661.46	94.68	1028.05	168.34	1149.80	193.89
69	734.39	108.65	1113.72	187.88	1236.97	213.43
70	799.84	123.96	1209.00	210.00	1336.50	234.00
71	886.71	141.61	1273.10	224.75	1396.35	247.95
72	980.57	161.41	1334.20	239.40	1454.60	261.80
73	1070.55	179.55	1393.20	252.45	1510.65	272.70
74	1127.10	192.40	1457.30	265.20	1571.70	282.10
75	1191.25	207.50	1531.25	281.25	1640.00	295.00
76	1262.40	225.60	1612.80	301.20	1719.60	315.60
77	1338.60	246.10	1705.45	327.75	1811.25	343.85
78	1424.50	271.70	1809.50	360.80	1915.10	379.50
79	1519.35	299.25	1922.55	394.80	2026.50	416.85
80	1615.00	328.00	2035.00	429.00	2137.00	452.00
81	1798.00	373.00	2253.00	485.00	2359.00	510.00
82	1990.00	421.00	2482.00	542.00	2590.00	568.00
83	2190.00	469.00	2717.00	599.00	2826.00	626.00
84	2398.00	518.00	2958.00	657.00	3067.00	684.00
85+		675.00				

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

Age 85+ rates are for inflation additions only

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

Appendix C3

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	GPO Inflation with 2016 and 2019 Shared Cost		2.4% Simple Inflation with 2016 Shared Cost or 1.6% Simple Inflation with 2019 Shared Cost or 5.0% Simple Inflation with 2016 and 2019 Shared Cost		2.4% Compound Inflation with 2016 Shared Cost or 1.6% Compound Inflation with 2019 Shared Cost or 5.0% Compound Inflation with 2016 and 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	246.00	11.00	387.03	31.62	623.75	75.15
30	246.00	11.00	400.37	32.71	623.75	75.15
31	246.00	11.00	413.72	33.80	623.75	75.15
32	246.00	11.00	440.41	35.98	623.75	75.15
33	246.00	11.00	453.76	37.07	623.75	75.15
34	246.00	11.00	459.92	37.58	623.75	75.15
35	246.00	11.00	459.92	37.58	623.75	75.15
36	248.22	11.10	459.92	37.58	623.75	75.15
37	263.73	11.79	459.92	37.58	623.75	75.15
38	263.73	11.79	459.92	37.58	623.75	75.15
39	279.25	12.49	459.92	37.58	623.75	75.15
40	294.76	13.18	459.92	37.58	623.75	75.15
41	312.14	13.96	459.92	37.58	623.75	75.15
42	329.73	14.74	459.92	37.58	623.75	75.15
43	339.69	15.19	459.92	37.58	623.75	75.15
44	339.69	15.19	459.92	37.58	623.75	75.15
45	343.28	18.63	497.49	48.10	659.82	84.17
46	359.73	19.52	497.49	48.10	659.82	84.17
47	376.38	20.42	497.49	48.10	659.82	84.17
48	387.77	21.04	497.49	48.10	659.82	84.17
49	387.77	21.04	497.49	48.10	659.82	84.17
50	395.29	24.05	514.03	51.10	674.85	88.68
51	408.82	27.05	535.07	57.11	695.89	93.19
52	423.85	30.06	559.12	61.62	719.94	99.20
53	440.38	34.57	584.67	67.64	746.99	105.21
54	458.42	39.08	611.72	75.15	775.55	111.22
55	476.45	43.59	640.28	81.16	805.61	118.74
56	495.99	48.10	670.34	88.68	835.67	126.25
57	517.03	52.61	701.90	96.19	868.73	133.77
58	541.08	58.62	737.97	105.21	906.31	141.28
59	569.64	64.63	778.55	114.23	949.90	151.80
60	602.70	72.14	828.15	126.25	1001.00	163.83
61	640.28	81.16	882.26	138.28	1056.61	175.85
62	682.36	91.68	942.38	151.80	1119.74	190.88
63	728.96	102.20	1008.51	166.83	1188.87	205.91
64	780.06	114.23	1079.15	183.37	1262.52	222.44
65	834.17	126.25	1155.81	201.40	1342.18	240.48
66	892.78	139.78	1236.97	219.44	1427.85	260.02
67	952.90	153.31	1322.64	238.98	1518.03	279.56
68	1029.56	171.34	1427.85	263.03	1626.25	303.61
69	1130.26	193.89	1560.11	293.09	1764.52	333.67
70	1245.00	220.50	1710.00	327.00	1918.50	367.50
71	1328.20	240.70	1815.40	352.35	2019.85	391.50
72	1407.00	259.00	1912.40	373.80	2114.00	411.60
73	1487.70	276.75	2008.80	394.20	2205.90	427.95
74	1578.20	297.70	2116.40	414.70	2307.50	444.60
75	1681.25	320.00	2236.25	440.00	2422.50	466.25
76	1795.20	348.00	2373.60	474.00	2556.00	498.00
77	1920.50	381.80	2528.85	516.35	2711.70	545.10
78	2062.50	422.40	2707.10	569.80	2891.90	605.00
79	2219.70	467.25	2902.20	627.90	3089.10	667.80
80	2380.00	513.00	3100.00	687.00	3287.00	730.00
81	2669.00	587.00	3461.00	780.00	3657.00	827.00
82	2973.00	663.00	3839.00	876.00	4043.00	926.00
83	3289.00	740.00	4227.00	972.00	4437.00	1024.00
84	3616.00	819.00	4624.00	1068.00	4839.00	1122.00
85+		1070.00				

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

Age 85+ rates are for inflation additions only

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

Appendix C3

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	GPO Inflation with 2016 and 2019 Shared Cost		2.4% Simple Inflation with 2016 Shared Cost or 1.6% Simple Inflation with 2019 Shared Cost or 5.0% Simple Inflation with 2016 and 2019 Shared Cost		2.4% Compound Inflation with 2016 Shared Cost or 1.6% Compound Inflation with 2019 Shared Cost or 5.0% Compound Inflation with 2016 and 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	238.00	9.00	364.26	26.56	572.64	63.13
30	238.00	9.00	376.82	27.48	572.64	63.13
31	238.00	9.00	389.38	28.39	572.64	63.13
32	238.00	9.00	414.50	30.22	572.64	63.13
33	238.00	9.00	427.06	31.14	572.64	63.13
34	238.00	9.00	432.86	31.56	572.64	63.13
35	238.00	9.00	432.86	31.56	572.64	63.13
36	240.15	9.08	432.86	31.56	572.64	63.13
37	255.16	9.65	432.86	31.56	572.64	63.13
38	255.16	9.65	432.86	31.56	572.64	63.13
39	270.17	10.22	432.86	31.56	572.64	63.13
40	285.18	10.78	432.86	31.56	572.64	63.13
41	301.99	11.42	432.86	31.56	572.64	63.13
42	319.00	12.06	432.86	31.56	572.64	63.13
43	328.64	12.43	432.86	31.56	572.64	63.13
44	328.64	12.43	432.86	31.56	572.64	63.13
45	328.64	14.64	464.43	39.08	601.20	70.64
46	344.40	15.34	464.43	39.08	601.20	70.64
47	360.33	16.05	464.43	39.08	601.20	70.64
48	371.24	16.53	464.43	39.08	601.20	70.64
49	371.24	16.53	464.43	39.08	601.20	70.64
50	377.25	19.54	476.45	42.08	613.22	73.65
51	387.77	21.04	494.49	46.59	631.26	78.16
52	401.30	25.55	514.03	51.10	652.30	82.67
53	414.83	28.56	535.07	57.11	674.85	88.68
54	429.86	31.56	557.61	61.62	698.90	93.19
55	444.89	36.07	583.16	67.64	722.94	99.20
56	461.42	39.08	608.72	73.65	750.00	105.21
57	477.95	43.59	634.27	79.66	778.55	112.73
58	497.49	48.10	664.33	87.17	810.12	118.74
59	521.54	54.11	700.40	96.19	846.19	127.76
60	550.10	60.12	740.98	105.21	889.78	136.77
61	581.66	67.64	786.07	115.73	937.87	148.80
62	617.73	75.15	837.17	127.76	990.48	160.82
63	656.81	84.17	892.78	139.78	1049.09	172.85
64	698.90	94.69	952.90	153.31	1110.72	187.88
65	743.99	105.21	1017.53	168.34	1178.35	202.91
66	793.58	115.73	1086.67	184.87	1250.50	217.94
67	844.69	127.76	1158.81	201.40	1327.15	235.97
68	909.32	142.79	1247.49	220.94	1420.34	255.51
69	991.98	160.82	1358.71	246.49	1534.56	281.06
70	1087.50	183.00	1485.00	274.50	1663.50	309.00
71	1154.20	198.65	1570.35	294.35	1747.25	327.70
72	1219.40	214.20	1650.60	313.60	1825.60	345.80
73	1283.85	229.50	1728.00	329.40	1898.10	359.10
74	1355.90	244.40	1813.50	344.50	1978.60	369.20
75	1436.25	263.75	1908.75	365.00	2070.00	386.25
76	1527.60	285.60	2019.60	392.40	2178.00	412.80
77	1629.55	313.95	2148.20	428.95	2306.90	455.40
78	1744.60	347.60	2294.60	474.10	2454.10	507.10
79	1867.95	383.25	2448.60	521.85	2610.30	557.55
80	1993.00	419.00	2603.00	567.00	2764.00	606.00
81	2222.00	477.00	2891.00	641.00	3059.00	682.00
82	2463.00	537.00	3190.00	716.00	3365.00	759.00
83	2711.00	597.00	3496.00	790.00	3675.00	835.00
84	2966.00	658.00	3807.00	865.00	3989.00	911.00
85+		850.00				

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

Age 85+ rates are for inflation additions only

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

Appendix C3

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	GPO Inflation with 2016 and 2019 Shared Cost		2.4% Simple Inflation with 2016 Shared Cost or 1.6% Simple Inflation with 2019 Shared Cost or 5.0% Simple Inflation with 2016 and 2019 Shared Cost		2.4% Compound Inflation with 2016 Shared Cost or 1.6% Compound Inflation with 2019 Shared Cost or 5.0% Compound Inflation with 2016 and 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	266.00	15.00	421.12	43.77	795.09	115.73
30	266.00	15.00	449.19	46.69	795.09	115.73
31	266.00	15.00	477.27	49.60	795.09	115.73
32	266.00	15.00	491.31	51.06	795.09	115.73
33	266.00	15.00	519.38	53.98	795.09	115.73
34	266.00	15.00	535.07	55.61	795.09	115.73
35	266.00	15.00	535.07	55.61	795.09	115.73
36	279.31	15.75	535.07	55.61	795.09	115.73
37	295.74	16.68	535.07	55.61	795.09	115.73
38	295.74	16.68	535.07	55.61	795.09	115.73
39	312.17	17.60	535.07	55.61	795.09	115.73
40	328.60	18.53	535.07	55.61	795.09	115.73
41	345.93	19.51	535.07	55.61	795.09	115.73
42	363.35	20.49	535.07	55.61	795.09	115.73
43	376.38	21.22	535.07	55.61	795.09	115.73
44	376.38	21.22	535.07	55.61	795.09	115.73
45	382.28	28.07	595.19	70.64	855.21	130.76
46	398.60	29.27	595.19	70.64	855.21	130.76
47	415.01	30.47	595.19	70.64	855.21	130.76
48	429.86	31.56	595.19	70.64	855.21	130.76
49	429.86	31.56	595.19	70.64	855.21	130.76
50	441.88	34.57	619.24	76.65	879.26	135.27
51	461.42	39.08	650.80	84.17	913.82	144.29
52	482.46	43.59	686.87	91.68	949.90	151.80
53	505.01	49.60	722.94	100.70	990.48	160.82
54	529.93	55.55	763.52	111.22	1034.06	171.34
55	545.70	60.47	805.61	120.24	1079.15	181.86
56	581.29	68.92	849.20	130.76	1127.25	192.38
57	605.51	74.39	895.79	142.79	1176.85	204.41
58	635.21	81.44	946.89	154.81	1232.46	217.94
59	675.30	92.02	1007.01	168.34	1298.59	232.97
60	713.95	101.57	1077.65	184.87	1375.25	249.50
61	758.09	112.47	1154.30	202.91	1459.41	269.04
62	811.01	125.22	1241.48	222.44	1552.60	290.08
63	855.83	135.73	1334.66	244.99	1654.80	314.13
64	917.35	150.99	1436.87	267.53	1766.03	338.18
65	976.44	165.09	1545.08	293.09	1884.76	365.23
66	1049.57	181.98	1660.82	320.14	2009.51	393.79
67	1138.38	201.14	1782.56	348.70	2143.28	423.85
68	1238.43	224.52	1931.36	381.76	2304.10	459.92
69	1338.59	248.61	2119.23	425.35	2507.00	505.01
70	1453.85	275.61	2331.00	472.50	2733.00	553.50
71	1586.78	306.20	2478.05	507.50	2882.60	587.25
72	1740.52	339.68	2618.00	537.60	3022.60	617.40
73	1896.75	372.60	2754.00	565.65	3157.65	641.25
74	2012.40	396.50	2904.20	594.10	3305.90	663.00
75	2141.25	426.25	3073.75	628.75	3476.25	693.75
76	2286.00	460.80	3266.40	674.40	3673.20	739.20
77	2446.05	503.70	3485.65	734.85	3904.25	808.45
78	2627.90	555.50	3741.10	809.60	4176.70	897.60
79	2826.60	612.15	4024.65	893.55	4480.35	994.35
80	3029.00	670.00	4315.00	979.00	4791.00	1090.00
81	3392.00	763.00	4834.00	1115.00	5355.00	1241.00
82	3774.00	859.00	5378.00	1254.00	5943.00	1393.00
83	4168.00	957.00	5936.00	1393.00	6543.00	1544.00
84	4575.00	1055.00	6508.00	1533.00	7157.00	1694.00
85+		1366.00				

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

Age 85+ rates are for inflation additions only

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

Appendix C3

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2016 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	GPO Inflation with 2016 and 2019 Shared Cost		2.4% Simple Inflation with 2016 Shared Cost or 1.6% Simple Inflation with 2019 Shared Cost or 5.0% Simple Inflation with 2016 and 2019 Shared Cost		2.4% Compound Inflation with 2016 Shared Cost or 1.6% Compound Inflation with 2019 Shared Cost or 5.0% Compound Inflation with 2016 and 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	256.00	13.00	392.73	36.67	722.94	99.20
30	256.00	13.00	418.91	39.12	722.94	99.20
31	256.00	13.00	445.09	41.56	722.94	99.20
32	256.00	13.00	458.18	42.78	722.94	99.20
33	256.00	13.00	484.37	45.23	722.94	99.20
34	256.00	13.00	499.00	46.59	722.94	99.20
35	256.00	13.00	499.00	46.59	722.94	99.20
36	268.81	13.65	499.00	46.59	722.94	99.20
37	284.62	14.45	499.00	46.59	722.94	99.20
38	284.62	14.45	499.00	46.59	722.94	99.20
39	300.43	15.26	499.00	46.59	722.94	99.20
40	316.25	16.06	499.00	46.59	722.94	99.20
41	332.92	16.91	499.00	46.59	722.94	99.20
42	349.69	17.76	499.00	46.59	722.94	99.20
43	362.23	18.39	499.00	46.59	722.94	99.20
44	362.23	18.39	499.00	46.59	722.94	99.20
45	362.23	22.72	548.60	60.12	774.05	111.22
46	377.70	23.69	548.60	60.12	774.05	111.22
47	393.25	24.67	548.60	60.12	774.05	111.22
48	407.31	25.55	548.60	60.12	774.05	111.22
49	407.31	25.55	548.60	60.12	774.05	111.22
50	417.83	28.56	569.64	64.63	793.58	115.73
51	434.37	33.07	596.69	70.64	822.14	121.74
52	452.40	37.58	625.25	78.16	853.70	129.26
53	470.44	42.08	656.81	85.67	888.27	138.28
54	490.90	46.54	691.38	93.19	924.35	145.79
55	504.40	51.62	727.45	102.20	963.42	154.81
56	534.85	56.93	765.03	111.22	1004.00	163.83
57	554.93	62.49	804.11	120.24	1047.59	174.35
58	580.43	69.59	847.69	130.76	1095.69	186.37
59	612.96	77.18	898.79	142.79	1151.30	198.40
60	646.23	85.38	957.41	156.31	1215.93	213.43
61	683.59	93.48	1023.54	171.34	1288.07	229.96
62	726.56	104.83	1097.19	189.38	1367.73	248.00
63	762.96	114.30	1176.85	207.41	1453.40	267.53
64	814.79	126.78	1262.52	226.95	1548.09	288.58
65	864.97	138.28	1354.20	248.00	1648.79	311.12
66	926.84	152.36	1453.40	270.54	1755.50	335.17
67	1002.86	169.76	1557.11	294.59	1869.73	360.72
68	1086.85	188.77	1681.86	323.15	2006.51	390.78
69	1170.03	207.88	1839.67	359.22	2176.34	428.36
70	1263.67	230.13	2016.00	399.00	2365.50	469.50
71	1373.13	255.85	2137.30	426.30	2488.20	497.35
72	1501.38	283.97	2252.60	452.20	2602.60	522.20
73	1630.80	310.50	2361.15	473.85	2710.80	538.65
74	1721.20	328.90	2479.10	495.30	2824.90	552.50
75	1822.50	351.25	2612.50	521.25	2956.25	572.50
76	1938.00	379.20	2767.20	559.20	3114.00	612.00
77	2067.70	415.15	2947.45	611.80	3306.25	676.20
78	2213.20	457.60	3154.80	675.40	3527.70	755.70
79	2366.70	502.95	3374.70	742.35	3763.20	832.65
80	2520.00	547.00	3593.00	807.00	3996.00	904.00
81	2803.00	619.00	3996.00	911.00	4432.00	1018.00
82	3099.00	693.00	4415.00	1017.00	4883.00	1132.00
83	3403.00	767.00	4841.00	1122.00	5339.00	1245.00
84	3713.00	841.00	5274.00	1227.00	5800.00	1357.00
85+		1073.00				

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

Age 85+ rates are for inflation additions only

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

Appendix C4

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	0.8% Simple Inflation with 2016 Shared Cost or 0.3% Simple Inflation with 2019 Shared Cost or 3.6% Simple Inflation with 2016 and 2019 Shared Cost		0.8% Compound Inflation with 2016 Shared Cost or 0.3% Compound Inflation with 2019 Shared Cost or 3.6% Compound Inflation with 2016 and 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	267.00	16.00	332.00	31.00
30	267.00	16.00	332.00	31.00
31	267.00	16.00	332.00	31.00
32	267.00	16.00	332.00	31.00
33	267.00	16.00	332.00	31.00
34	267.00	16.00	332.00	31.00
35	267.00	16.00	332.00	31.00
36	267.00	16.00	332.00	31.00
37	267.00	16.00	332.00	31.00
38	267.00	16.00	332.00	31.00
39	267.00	16.00	332.00	31.00
40	267.00	16.00	332.00	31.00
41	267.00	16.00	332.00	31.00
42	267.00	16.00	332.00	31.00
43	267.00	16.00	332.00	31.00
44	267.00	16.00	332.00	31.00
45	282.00	20.00	346.00	34.00
46	282.00	20.00	346.00	34.00
47	282.00	20.00	346.00	34.00
48	282.00	20.00	346.00	34.00
49	282.00	20.00	346.00	34.00
50	288.00	21.00	351.00	36.00
51	297.00	24.00	360.00	38.00
52	307.00	26.00	370.00	40.00
53	317.00	28.00	380.00	43.00
54	328.00	31.00	392.00	45.00
55	340.00	34.00	404.00	48.00
56	352.00	37.00	417.00	51.00
57	365.00	40.00	430.00	54.00
58	380.00	43.00	445.00	58.00
59	397.00	47.00	463.00	62.00
60	417.00	52.00	483.00	66.00
61	440.00	57.00	506.00	71.00
62	464.00	63.00	532.00	77.00
63	492.00	69.00	559.00	83.00
64	521.00	76.00	590.00	90.00
65	553.00	83.00	622.00	97.00
66	586.00	90.00	657.00	105.00
67	622.00	98.00	694.00	113.00
68	665.00	108.00	738.00	123.00
69	720.00	120.00	793.00	135.00
70	783.00	134.00	857.00	149.00
71	852.00	149.00	927.00	163.00
72	923.00	164.00	999.00	178.00
73	999.00	180.00	1075.00	192.00
74	1086.00	197.00	1162.00	208.00
75	1186.00	217.00	1261.00	227.00
76	1300.00	242.00	1376.00	252.00
77	1431.00	274.00	1508.00	285.00
78	1584.00	313.00	1663.00	327.00
79	1759.00	359.00	1841.00	375.00
80	1953.00	409.00	2037.00	428.00
81	2161.00	463.00	2247.00	483.00
82	2381.00	518.00	2467.00	539.00
83	2607.00	573.00	2693.00	595.00
84	2840.00	629.00	2925.00	651.00
85+				

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

Age 85+ rates are for inflation additions only

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

Appendix C4

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	0.8% Simple Inflation with 2016 Shared Cost or 0.3% Simple Inflation with 2019 Shared Cost or 3.6% Simple Inflation with 2016 and 2019 Shared Cost		0.8% Compound Inflation with 2016 Shared Cost or 0.3% Compound Inflation with 2019 Shared Cost or 3.6% Compound Inflation with 2016 and 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	254.00	13.00	307.00	25.00
30	254.00	13.00	307.00	25.00
31	254.00	13.00	307.00	25.00
32	254.00	13.00	307.00	25.00
33	254.00	13.00	307.00	25.00
34	254.00	13.00	307.00	25.00
35	254.00	13.00	307.00	25.00
36	254.00	13.00	307.00	25.00
37	254.00	13.00	307.00	25.00
38	254.00	13.00	307.00	25.00
39	254.00	13.00	307.00	25.00
40	254.00	13.00	307.00	25.00
41	254.00	13.00	307.00	25.00
42	254.00	13.00	307.00	25.00
43	254.00	13.00	307.00	25.00
44	254.00	13.00	307.00	25.00
45	265.00	16.00	318.00	28.00
46	265.00	16.00	318.00	28.00
47	265.00	16.00	318.00	28.00
48	265.00	16.00	318.00	28.00
49	265.00	16.00	318.00	28.00
50	270.00	17.00	322.00	29.00
51	277.00	19.00	329.00	31.00
52	285.00	21.00	337.00	33.00
53	293.00	23.00	346.00	35.00
54	302.00	25.00	355.00	37.00
55	312.00	27.00	365.00	39.00
56	322.00	30.00	375.00	41.00
57	333.00	32.00	386.00	44.00
58	345.00	35.00	399.00	47.00
59	359.00	38.00	413.00	50.00
60	375.00	42.00	430.00	54.00
61	394.00	46.00	449.00	58.00
62	414.00	51.00	470.00	63.00
63	437.00	56.00	493.00	68.00
64	461.00	61.00	518.00	73.00
65	487.00	67.00	545.00	79.00
66	515.00	73.00	574.00	86.00
67	545.00	80.00	605.00	92.00
68	580.00	88.00	641.00	100.00
69	625.00	98.00	687.00	110.00
70	677.00	109.00	740.00	121.00
71	734.00	121.00	797.00	133.00
72	792.00	133.00	856.00	145.00
73	855.00	146.00	919.00	157.00
74	926.00	160.00	990.00	169.00
75	1007.00	176.00	1071.00	184.00
76	1101.00	196.00	1165.00	205.00
77	1208.00	222.00	1274.00	232.00
78	1332.00	254.00	1400.00	267.00
79	1474.00	291.00	1544.00	305.00
80	1631.00	331.00	1702.00	347.00
81	1798.00	374.00	1871.00	391.00
82	1974.00	417.00	2048.00	435.00
83	2155.00	461.00	2229.00	479.00
84	2341.00	505.00	2414.00	523.00
85+				

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

Age 85+ rates are for inflation additions only

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

Appendix C4

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	0.8% Simple Inflation with 2016 Shared Cost or 0.3% Simple Inflation with 2019 Shared Cost or 3.6% Simple Inflation with 2016 and 2019 Shared Cost		0.8% Compound Inflation with 2016 Shared Cost or 0.3% Compound Inflation with 2019 Shared Cost or 3.6% Compound Inflation with 2016 and 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	284.00	20.00	366.00	39.00
30	284.00	20.00	366.00	39.00
31	284.00	20.00	366.00	39.00
32	284.00	20.00	366.00	39.00
33	284.00	20.00	366.00	39.00
34	284.00	20.00	366.00	39.00
35	284.00	20.00	366.00	39.00
36	284.00	20.00	366.00	39.00
37	284.00	20.00	366.00	39.00
38	284.00	20.00	366.00	39.00
39	284.00	20.00	366.00	39.00
40	284.00	20.00	366.00	39.00
41	284.00	20.00	366.00	39.00
42	284.00	20.00	366.00	39.00
43	284.00	20.00	366.00	39.00
44	284.00	20.00	366.00	39.00
45	303.00	25.00	384.00	43.00
46	303.00	25.00	384.00	43.00
47	303.00	25.00	384.00	43.00
48	303.00	25.00	384.00	43.00
49	303.00	25.00	384.00	43.00
50	310.00	27.00	391.00	45.00
51	322.00	29.00	403.00	48.00
52	334.00	32.00	415.00	51.00
53	347.00	35.00	428.00	54.00
54	361.00	39.00	443.00	57.00
55	376.00	42.00	458.00	61.00
56	391.00	46.00	474.00	64.00
57	408.00	50.00	491.00	68.00
58	426.00	54.00	510.00	73.00
59	448.00	59.00	532.00	78.00
60	473.00	65.00	558.00	84.00
61	501.00	72.00	587.00	90.00
62	532.00	79.00	619.00	97.00
63	566.00	87.00	654.00	105.00
64	603.00	95.00	692.00	114.00
65	642.00	104.00	733.00	123.00
66	684.00	114.00	777.00	133.00
67	729.00	124.00	823.00	143.00
68	783.00	136.00	879.00	155.00
69	852.00	151.00	949.00	171.00
70	931.00	169.00	1030.00	188.00
71	1018.00	188.00	1118.00	207.00
72	1107.00	207.00	1208.00	226.00
73	1203.00	227.00	1305.00	244.00
74	1312.00	248.00	1414.00	263.00
75	1438.00	274.00	1540.00	288.00
76	1583.00	306.00	1687.00	320.00
77	1751.00	347.00	1858.00	363.00
78	1948.00	398.00	2059.00	418.00
79	2176.00	458.00	2291.00	482.00
80	2429.00	524.00	2548.00	551.00
81	2701.00	594.00	2824.00	624.00
82	2987.00	667.00	3113.00	698.00
83	3282.00	739.00	3409.00	771.00
84	3585.00	812.00	3713.00	845.00
85+				

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

Age 85+ rates are for inflation additions only

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

Appendix C4

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	0.8% Simple Inflation with 2016 Shared Cost or 0.3% Simple Inflation with 2019 Shared Cost or 3.6% Simple Inflation with 2016 and 2019 Shared Cost		0.8% Compound Inflation with 2016 Shared Cost or 0.3% Compound Inflation with 2019 Shared Cost or 3.6% Compound Inflation with 2016 and 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	268.00	16.00	338.00	32.00
30	268.00	16.00	338.00	32.00
31	268.00	16.00	338.00	32.00
32	268.00	16.00	338.00	32.00
33	268.00	16.00	338.00	32.00
34	268.00	16.00	338.00	32.00
35	268.00	16.00	338.00	32.00
36	268.00	16.00	338.00	32.00
37	268.00	16.00	338.00	32.00
38	268.00	16.00	338.00	32.00
39	268.00	16.00	338.00	32.00
40	268.00	16.00	338.00	32.00
41	268.00	16.00	338.00	32.00
42	268.00	16.00	338.00	32.00
43	268.00	16.00	338.00	32.00
44	268.00	16.00	338.00	32.00
45	283.00	20.00	352.00	36.00
46	283.00	20.00	352.00	36.00
47	283.00	20.00	352.00	36.00
48	283.00	20.00	352.00	36.00
49	283.00	20.00	352.00	36.00
50	289.00	22.00	357.00	37.00
51	298.00	24.00	366.00	39.00
52	308.00	26.00	377.00	42.00
53	319.00	29.00	388.00	44.00
54	331.00	32.00	400.00	47.00
55	343.00	35.00	412.00	50.00
56	356.00	38.00	426.00	53.00
57	370.00	41.00	440.00	56.00
58	385.00	45.00	456.00	60.00
59	403.00	49.00	474.00	64.00
60	424.00	54.00	496.00	69.00
61	447.00	59.00	520.00	75.00
62	473.00	65.00	547.00	81.00
63	502.00	71.00	577.00	87.00
64	533.00	78.00	609.00	94.00
65	566.00	86.00	643.00	102.00
66	601.00	94.00	679.00	110.00
67	638.00	102.00	718.00	118.00
68	684.00	112.00	765.00	129.00
69	741.00	125.00	823.00	142.00
70	806.00	140.00	891.00	156.00
71	878.00	155.00	963.00	171.00
72	953.00	171.00	1039.00	187.00
73	1032.00	187.00	1119.00	202.00
74	1121.00	204.00	1209.00	217.00
75	1225.00	225.00	1312.00	236.00
76	1344.00	251.00	1433.00	263.00
77	1483.00	285.00	1575.00	299.00
78	1645.00	328.00	1741.00	345.00
79	1831.00	376.00	1930.00	397.00
80	2035.00	429.00	2137.00	452.00
81	2253.00	485.00	2359.00	510.00
82	2482.00	542.00	2590.00	568.00
83	2717.00	599.00	2826.00	626.00
84	2958.00	657.00	3067.00	684.00
85+				

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

Age 85+ rates are for inflation additions only

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

Appendix C4

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	0.8% Simple Inflation with 2016 Shared Cost or 0.3% Simple Inflation with 2019 Shared Cost or 3.6% Simple Inflation with 2016 and 2019 Shared Cost		0.8% Compound Inflation with 2016 Shared Cost or 0.3% Compound Inflation with 2019 Shared Cost or 3.6% Compound Inflation with 2016 and 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	306.00	25.00	415.00	50.00
30	306.00	25.00	415.00	50.00
31	306.00	25.00	415.00	50.00
32	306.00	25.00	415.00	50.00
33	306.00	25.00	415.00	50.00
34	306.00	25.00	415.00	50.00
35	306.00	25.00	415.00	50.00
36	306.00	25.00	415.00	50.00
37	306.00	25.00	415.00	50.00
38	306.00	25.00	415.00	50.00
39	306.00	25.00	415.00	50.00
40	306.00	25.00	415.00	50.00
41	306.00	25.00	415.00	50.00
42	306.00	25.00	415.00	50.00
43	306.00	25.00	415.00	50.00
44	306.00	25.00	415.00	50.00
45	331.00	32.00	439.00	56.00
46	331.00	32.00	439.00	56.00
47	331.00	32.00	439.00	56.00
48	331.00	32.00	439.00	56.00
49	331.00	32.00	439.00	56.00
50	342.00	34.00	449.00	59.00
51	356.00	38.00	463.00	62.00
52	372.00	41.00	479.00	66.00
53	389.00	45.00	497.00	70.00
54	407.00	50.00	516.00	74.00
55	426.00	54.00	536.00	79.00
56	446.00	59.00	556.00	84.00
57	467.00	64.00	578.00	89.00
58	491.00	70.00	603.00	94.00
59	518.00	76.00	632.00	101.00
60	551.00	84.00	666.00	109.00
61	587.00	92.00	703.00	117.00
62	627.00	101.00	745.00	127.00
63	671.00	111.00	791.00	137.00
64	718.00	122.00	840.00	148.00
65	769.00	134.00	893.00	160.00
66	823.00	146.00	950.00	173.00
67	880.00	159.00	1010.00	186.00
68	950.00	175.00	1082.00	202.00
69	1038.00	195.00	1174.00	222.00
70	1140.00	218.00	1279.00	245.00
71	1252.00	243.00	1393.00	270.00
72	1366.00	267.00	1510.00	294.00
73	1488.00	292.00	1634.00	317.00
74	1628.00	319.00	1775.00	342.00
75	1789.00	352.00	1938.00	373.00
76	1978.00	395.00	2130.00	415.00
77	2199.00	449.00	2358.00	474.00
78	2461.00	518.00	2629.00	550.00
79	2764.00	598.00	2942.00	636.00
80	3100.00	687.00	3287.00	730.00
81	3461.00	780.00	3657.00	827.00
82	3839.00	876.00	4043.00	926.00
83	4227.00	972.00	4437.00	1024.00
84	4624.00	1068.00	4839.00	1122.00
85+				

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

Age 85+ rates are for inflation additions only

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

Appendix C4

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	0.8% Simple Inflation with 2016 Shared Cost or 0.3% Simple Inflation with 2019 Shared Cost or 3.6% Simple Inflation with 2016 and 2019 Shared Cost		0.8% Compound Inflation with 2016 Shared Cost or 0.3% Compound Inflation with 2019 Shared Cost or 3.6% Compound Inflation with 2016 and 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	288.00	21.00	381.00	42.00
30	288.00	21.00	381.00	42.00
31	288.00	21.00	381.00	42.00
32	288.00	21.00	381.00	42.00
33	288.00	21.00	381.00	42.00
34	288.00	21.00	381.00	42.00
35	288.00	21.00	381.00	42.00
36	288.00	21.00	381.00	42.00
37	288.00	21.00	381.00	42.00
38	288.00	21.00	381.00	42.00
39	288.00	21.00	381.00	42.00
40	288.00	21.00	381.00	42.00
41	288.00	21.00	381.00	42.00
42	288.00	21.00	381.00	42.00
43	288.00	21.00	381.00	42.00
44	288.00	21.00	381.00	42.00
45	309.00	26.00	400.00	47.00
46	309.00	26.00	400.00	47.00
47	309.00	26.00	400.00	47.00
48	309.00	26.00	400.00	47.00
49	309.00	26.00	400.00	47.00
50	317.00	28.00	408.00	49.00
51	329.00	31.00	420.00	52.00
52	342.00	34.00	434.00	55.00
53	356.00	38.00	449.00	59.00
54	371.00	41.00	465.00	62.00
55	388.00	45.00	481.00	66.00
56	405.00	49.00	499.00	70.00
57	422.00	53.00	518.00	75.00
58	442.00	58.00	539.00	79.00
59	466.00	64.00	563.00	85.00
60	493.00	70.00	592.00	91.00
61	523.00	77.00	624.00	99.00
62	557.00	85.00	659.00	107.00
63	594.00	93.00	698.00	115.00
64	634.00	102.00	739.00	125.00
65	677.00	112.00	784.00	135.00
66	723.00	123.00	832.00	145.00
67	771.00	134.00	883.00	157.00
68	830.00	147.00	945.00	170.00
69	904.00	164.00	1021.00	187.00
70	990.00	183.00	1109.00	206.00
71	1083.00	203.00	1205.00	226.00
72	1179.00	224.00	1304.00	247.00
73	1280.00	244.00	1406.00	266.00
74	1395.00	265.00	1522.00	284.00
75	1527.00	292.00	1656.00	309.00
76	1683.00	327.00	1815.00	344.00
77	1868.00	373.00	2006.00	396.00
78	2086.00	431.00	2231.00	461.00
79	2332.00	497.00	2486.00	531.00
80	2603.00	567.00	2764.00	606.00
81	2891.00	641.00	3059.00	682.00
82	3190.00	716.00	3365.00	759.00
83	3496.00	790.00	3675.00	835.00
84	3807.00	865.00	3989.00	911.00
85+				

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

Age 85+ rates are for inflation additions only

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

Appendix C4

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	0.8% Simple Inflation with 2016 Shared Cost or 0.3% Simple Inflation with 2019 Shared Cost or 3.6% Simple Inflation with 2016 and 2019 Shared Cost		0.8% Compound Inflation with 2016 Shared Cost or 0.3% Compound Inflation with 2019 Shared Cost or 3.6% Compound Inflation with 2016 and 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	356.00	37.00	529.00	77.00
30	356.00	37.00	529.00	77.00
31	356.00	37.00	529.00	77.00
32	356.00	37.00	529.00	77.00
33	356.00	37.00	529.00	77.00
34	356.00	37.00	529.00	77.00
35	356.00	37.00	529.00	77.00
36	356.00	37.00	529.00	77.00
37	356.00	37.00	529.00	77.00
38	356.00	37.00	529.00	77.00
39	356.00	37.00	529.00	77.00
40	356.00	37.00	529.00	77.00
41	356.00	37.00	529.00	77.00
42	356.00	37.00	529.00	77.00
43	356.00	37.00	529.00	77.00
44	356.00	37.00	529.00	77.00
45	396.00	47.00	569.00	87.00
46	396.00	47.00	569.00	87.00
47	396.00	47.00	569.00	87.00
48	396.00	47.00	569.00	87.00
49	396.00	47.00	569.00	87.00
50	412.00	51.00	585.00	90.00
51	433.00	56.00	608.00	96.00
52	457.00	61.00	632.00	101.00
53	481.00	67.00	659.00	107.00
54	508.00	74.00	688.00	114.00
55	536.00	80.00	718.00	121.00
56	565.00	87.00	750.00	128.00
57	596.00	95.00	783.00	136.00
58	630.00	103.00	820.00	145.00
59	670.00	112.00	864.00	155.00
60	717.00	123.00	915.00	166.00
61	768.00	135.00	971.00	179.00
62	826.00	148.00	1033.00	193.00
63	888.00	163.00	1101.00	209.00
64	956.00	178.00	1175.00	225.00
65	1028.00	195.00	1254.00	243.00
66	1105.00	213.00	1337.00	262.00
67	1186.00	232.00	1426.00	282.00
68	1285.00	254.00	1533.00	306.00
69	1410.00	283.00	1668.00	336.00
70	1554.00	315.00	1822.00	369.00
71	1709.00	350.00	1988.00	405.00
72	1870.00	384.00	2159.00	441.00
73	2040.00	419.00	2339.00	475.00
74	2234.00	457.00	2543.00	510.00
75	2459.00	503.00	2781.00	555.00
76	2722.00	562.00	3061.00	616.00
77	3031.00	639.00	3395.00	703.00
78	3401.00	736.00	3797.00	816.00
79	3833.00	851.00	4267.00	947.00
80	4315.00	979.00	4791.00	1090.00
81	4834.00	1115.00	5355.00	1241.00
82	5378.00	1254.00	5943.00	1393.00
83	5936.00	1393.00	6543.00	1544.00
84	6508.00	1533.00	7157.00	1694.00
85+				

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

Age 85+ rates are for inflation additions only

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

Appendix C4

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

NH-94 VA

Premiums to be used only with those

that previously elected a landing spot option during the 2010 and 2016 Rate Filings

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	0.8% Simple Inflation with 2016 Shared Cost or 0.3% Simple Inflation with 2019 Shared Cost or 3.6% Simple Inflation with 2016 and 2019 Shared Cost		0.8% Compound Inflation with 2016 Shared Cost or 0.3% Compound Inflation with 2019 Shared Cost or 3.6% Compound Inflation with 2016 and 2019 Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	332.00	31.00	481.00	66.00
30	332.00	31.00	481.00	66.00
31	332.00	31.00	481.00	66.00
32	332.00	31.00	481.00	66.00
33	332.00	31.00	481.00	66.00
34	332.00	31.00	481.00	66.00
35	332.00	31.00	481.00	66.00
36	332.00	31.00	481.00	66.00
37	332.00	31.00	481.00	66.00
38	332.00	31.00	481.00	66.00
39	332.00	31.00	481.00	66.00
40	332.00	31.00	481.00	66.00
41	332.00	31.00	481.00	66.00
42	332.00	31.00	481.00	66.00
43	332.00	31.00	481.00	66.00
44	332.00	31.00	481.00	66.00
45	365.00	40.00	515.00	74.00
46	365.00	40.00	515.00	74.00
47	365.00	40.00	515.00	74.00
48	365.00	40.00	515.00	74.00
49	365.00	40.00	515.00	74.00
50	379.00	43.00	528.00	77.00
51	397.00	47.00	547.00	81.00
52	416.00	52.00	568.00	86.00
53	437.00	57.00	591.00	92.00
54	460.00	62.00	615.00	97.00
55	484.00	68.00	641.00	103.00
56	509.00	74.00	668.00	109.00
57	535.00	80.00	697.00	116.00
58	564.00	87.00	729.00	124.00
59	598.00	95.00	766.00	132.00
60	637.00	104.00	809.00	142.00
61	681.00	114.00	857.00	153.00
62	730.00	126.00	910.00	165.00
63	783.00	138.00	967.00	178.00
64	840.00	151.00	1030.00	192.00
65	901.00	165.00	1097.00	207.00
66	967.00	180.00	1168.00	223.00
67	1036.00	196.00	1244.00	240.00
68	1119.00	215.00	1335.00	260.00
69	1224.00	239.00	1448.00	285.00
70	1344.00	266.00	1577.00	313.00
71	1474.00	294.00	1716.00	343.00
72	1609.00	323.00	1859.00	373.00
73	1749.00	351.00	2008.00	399.00
74	1907.00	381.00	2173.00	425.00
75	2090.00	417.00	2365.00	458.00
76	2306.00	466.00	2595.00	510.00
77	2563.00	532.00	2875.00	588.00
78	2868.00	614.00	3207.00	687.00
79	3214.00	707.00	3584.00	793.00
80	3593.00	807.00	3996.00	904.00
81	3996.00	911.00	4432.00	1018.00
82	4415.00	1017.00	4883.00	1132.00
83	4841.00	1122.00	5339.00	1245.00
84	5274.00	1227.00	5800.00	1357.00
85+				

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

Age 85+ rates are for inflation additions only

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

Supporting Document Schedules

Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	VIRGINA COMPLIANCE CERTIFICATE.pdf
Item Status:	Received & Acknowledged
Status Date:	04/03/2020

Bypassed - Item:	Product Checklist
Bypass Reason:	Not applicable to this rate filing
Attachment(s):	
Item Status:	Received & Acknowledged
Status Date:	04/03/2020

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA ADV Appendix E.pdf VA ADV filing package.pdf Updated 2019 Adv shared cost landing spot.pdf
Item Status:	Received & Acknowledged
Status Date:	02/18/2021

Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA 2019 ADV Rate Summary.pdf
Item Status:	Received & Acknowledged
Status Date:	04/03/2020

Satisfied - Item:	Cover letter
Comments:	
Attachment(s):	VA Adv 2019 JH Inforce Rate Increase Cover Letter.pdf
Item Status:	Received & Acknowledged
Status Date:	04/03/2020

Satisfied - Item:	Sample Policyholder Communication Package
Comments:	The policyholder communication package has been submitted for review and approval under SERFF Tracking Number MULF-132319248

State:	*Virginia*	**Filing Company:**	*John Hancock Life Insurance Company (USA)*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2019 Inforce Rate Increases - JH Adv*		
Project Name/Number:	*2019 Inforce Rate Increases - JH Adv/*		

Attachment(s):	VA_LS_PH Communication 2019_Final.pdf VA_GPO_PH Communication 2019_Final.pdf
Item Status:	Received & Acknowledged
Status Date:	04/03/2020

Satisfied - Item:	Response to 3/31/20 objection
Comments:	
Attachment(s):	VA ADV 3-31-2020 Objection Response.pdf 2019 Retail ADV Rate Increase Filing Summary.xlsx VA ADV Exhibits.xlsx Cost Sharing Calculations.xlsx Prospective Present Value Calculations.xlsx
Item Status:	Received & Acknowledged
Status Date:	05/08/2020

Satisfied - Item:	Response to 5/8/20 objection
Comments:	
Attachment(s):	VA ADV 5-8-2020 Objection Response.pdf
Item Status:	Received & Acknowledged
Status Date:	05/15/2020

Satisfied - Item:	Response to 5/28/20 objection
Comments:	
Attachment(s):	VA ADV 5-28-2020 Objection Response.pdf CUP Calculations.xlsx
Item Status:	Received & Acknowledged
Status Date:	02/18/2021

Satisfied - Item:	Amendment Letter and Calculations
Comments:	
Attachment(s):	VA Adv Amendment Letter.pdf VA Retail Blended If-Knew Calculations.xlsx
Item Status:	Received & Acknowledged
Status Date:	02/18/2021

Attachment 2019 Retail ADV Rate Increase Filing Summary.xlsx is not a PDF document and cannot be reproduced here.

Attachment VA ADV Exhibits.xlsx is not a PDF document and cannot be reproduced here.

Attachment Cost Sharing Calculations.xlsx is not a PDF document and cannot be reproduced here.

Attachment Prospective Present Value Calculations.xlsx is not a PDF document and cannot be reproduced here.

Attachment CUP Calculations.xlsx is not a PDF document and cannot be reproduced here.

Attachment VA Retail Blended If-Knew Calculations.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 27, 2020

Appendix E

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

LTC-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years; Elimination Period: 20 Days

Indexed Inflation

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	260.24	7.73	43.03	10.76	278.80	8.28	46.10	11.52	7.1%	7.1%	7.1%	7.1%
30	269.16	7.99	44.50	11.13	298.01	8.85	49.28	12.32	10.7%	10.7%	10.7%	10.7%
31	278.56	8.27	46.06	11.51	311.08	9.24	51.44	12.86	11.7%	11.7%	11.7%	11.7%
32	317.42	9.43	52.48	13.12	370.50	11.00	61.26	15.32	16.7%	16.7%	16.7%	16.7%
33	327.70	9.73	54.18	13.55	385.95	11.46	63.82	15.95	17.8%	17.8%	17.8%	17.8%
34	337.98	10.04	55.88	13.97	401.62	11.93	66.41	16.60	18.8%	18.8%	18.8%	18.8%
35	350.83	10.42	58.01	14.50	421.52	12.52	69.70	17.42	20.1%	20.1%	20.1%	20.1%
36	361.11	10.73	59.71	14.93	437.67	13.00	72.37	18.09	21.2%	21.2%	21.2%	21.2%
37	373.96	11.11	61.83	15.46	458.18	13.61	75.76	18.94	22.5%	22.5%	22.5%	22.5%
38	390.67	11.60	64.60	16.15	485.33	14.41	80.25	20.06	24.2%	24.2%	24.2%	24.2%
39	400.95	11.91	66.30	16.57	502.33	14.92	83.06	20.76	25.3%	25.3%	25.3%	25.3%
40	413.44	12.28	68.36	17.09	534.65	15.88	88.40	22.10	29.3%	29.3%	29.3%	29.3%
41	430.43	12.78	71.17	17.79	587.47	17.45	97.14	24.28	36.5%	36.5%	36.5%	36.5%
42	435.63	12.94	72.03	18.01	619.09	18.39	102.37	25.59	42.1%	42.1%	42.1%	42.1%
43	435.63	12.94	72.03	18.01	637.78	18.94	105.46	26.36	46.4%	46.4%	46.4%	46.4%
44	435.63	12.94	72.03	18.01	638.03	18.95	105.50	26.37	46.5%	46.5%	46.5%	46.5%
45	439.70	16.90	103.16	25.79	594.23	22.84	139.41	34.85	35.1%	35.1%	35.1%	35.1%
46	448.29	17.23	105.17	26.29	635.55	24.43	149.11	37.28	41.8%	41.8%	41.8%	41.8%
47	448.29	17.23	105.17	26.29	653.18	25.11	153.24	38.31	45.7%	45.7%	45.7%	45.7%
48	462.37	17.77	108.48	27.12	678.61	26.09	159.21	39.80	46.8%	46.8%	46.8%	46.8%
49	466.23	17.92	109.38	27.35	684.67	26.32	160.63	40.16	46.9%	46.9%	46.9%	46.9%
50	468.25	19.58	126.21	31.55	687.30	28.73	185.25	46.31	46.8%	46.8%	46.8%	46.8%
51	479.49	22.37	135.72	33.93	703.80	32.83	199.21	49.80	46.8%	46.8%	46.8%	46.8%
52	476.45	24.63	141.11	35.28	697.81	36.07	206.67	51.67	46.5%	46.5%	46.5%	46.5%
53	489.62	27.83	151.25	37.81	712.95	40.52	220.24	55.06	45.6%	45.6%	45.6%	45.6%
54	503.77	31.23	161.84	40.46	725.24	44.96	233.00	58.25	44.0%	44.0%	44.0%	44.0%
55	518.77	34.82	172.82	43.20	734.68	49.32	244.74	61.19	41.6%	41.6%	41.6%	41.6%
56	534.54	38.61	184.17	46.04	764.78	55.24	263.49	65.87	43.1%	43.1%	43.1%	43.1%
57	551.00	42.54	195.89	48.97	798.59	61.66	283.92	70.98	44.9%	44.9%	44.9%	44.9%
58	569.90	47.01	208.53	52.13	827.02	68.21	302.61	75.65	45.1%	45.1%	45.1%	45.1%
59	592.94	52.38	222.45	55.61	862.13	76.16	323.44	80.86	45.4%	45.4%	45.4%	45.4%
60	619.99	58.62	237.73	59.43	898.94	85.00	344.70	86.17	45.0%	45.0%	45.0%	45.0%
61	650.82	65.68	254.15	63.54	941.48	95.01	367.66	91.92	44.7%	44.7%	44.7%	44.7%
62	685.28	73.53	271.71	67.93	987.66	105.97	391.59	97.90	44.1%	44.1%	44.1%	44.1%
63	723.21	82.11	290.25	72.56	1040.09	118.09	417.42	104.35	43.8%	43.8%	43.8%	43.8%
64	772.95	92.44	313.14	78.29	1095.72	131.04	443.91	110.98	41.8%	41.8%	41.8%	41.8%
65	815.28	102.21	332.56	83.14	1157.89	145.16	472.32	118.08	42.0%	42.0%	42.0%	42.0%
66	894.30	117.00	366.65	91.66	1262.10	165.12	517.44	129.36	41.1%	41.1%	41.1%	41.1%
67	972.03	132.15	399.75	99.94	1380.34	187.66	567.66	141.92	42.0%	42.0%	42.0%	42.0%
68	1066.29	150.98	437.38	109.34	1508.55	213.60	618.79	154.70	41.5%	41.5%	41.5%	41.5%
69	1154.35	170.73	468.98	117.24	1641.18	242.73	666.76	166.69	42.2%	42.2%	42.2%	42.2%
70	1258.88	193.83	504.95	126.24	1788.39	275.36	717.34	179.33	42.1%	42.1%	42.1%	42.1%
71	1388.62	221.24	549.78	137.45	1915.80	305.23	758.50	189.63	38.0%	38.0%	38.0%	38.0%
72	1512.67	247.60	592.08	148.02	2022.80	331.10	791.75	197.94	33.7%	33.7%	33.7%	33.7%
73	1650.45	275.89	639.98	160.00	2143.99	358.39	831.36	207.84	29.9%	29.9%	29.9%	29.9%
74	1795.27	305.96	690.18	172.54	2282.98	389.08	877.67	219.42	27.2%	27.2%	27.2%	27.2%
75	1927.27	335.50	733.96	183.49	2528.54	440.17	962.94	240.73	31.2%	31.2%	31.2%	31.2%
76	2118.40	378.09	797.94	199.49	2832.65	505.58	1066.98	266.75	33.7%	33.7%	33.7%	33.7%
77	2220.79	408.25	825.73	206.43	2928.62	538.36	1088.92	272.23	31.9%	31.9%	31.9%	31.9%
78	2414.42	458.94	884.51	221.13	3146.63	598.12	1152.75	288.19	30.3%	30.3%	30.3%	30.3%
79	2695.08	529.55	972.65	243.16	3475.97	682.99	1254.48	313.62	29.0%	29.0%	29.0%	29.0%
80		608.88		267.70		777.07		341.64		27.6%		27.6%
81		694.50		294.41		886.34		375.73		27.6%		27.6%
82		784.03		322.89		1000.60		412.09		27.6%		27.6%
83		875.50		353.10		1117.34		450.64		27.6%		27.6%
84		969.12		385.20		1236.82		491.61		27.6%		27.6%
85		1065.74		419.25		1360.13		535.06		27.6%		27.6%
86		1065.74		419.25		1360.13		535.06		27.6%		27.6%
87+		1065.74		419.25		1360.13		535.06		27.6%		27.6%

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

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

Age 80+ rates are for inflation additions only

Appendix E

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

LTC-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years; Elimination Period: 100 Days

Indexed Inflation

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	253.28	6.05	29.15	7.29	271.34	6.48	31.23	7.81	7.1%	7.1%	7.1%	7.1%
30	261.96	6.25	30.15	7.54	290.04	6.92	33.39	8.35	10.7%	10.7%	10.7%	10.7%
31	271.11	6.47	31.21	7.80	302.76	7.23	34.85	8.71	11.7%	11.7%	11.7%	11.7%
32	308.93	7.37	35.56	8.89	360.59	8.61	41.51	10.38	16.7%	16.7%	16.7%	16.7%
33	318.93	7.61	36.71	9.18	375.63	8.97	43.24	10.81	17.8%	17.8%	17.8%	17.8%
34	328.94	7.85	37.86	9.47	390.88	9.33	44.99	11.25	18.8%	18.8%	18.8%	18.8%
35	341.45	8.15	39.30	9.83	410.24	9.79	47.22	11.81	20.1%	20.1%	20.1%	20.1%
36	351.45	8.39	40.45	10.11	425.97	10.17	49.03	12.26	21.2%	21.2%	21.2%	21.2%
37	363.96	8.69	41.89	10.47	445.92	10.64	51.33	12.83	22.5%	22.5%	22.5%	22.5%
38	380.22	9.08	43.77	10.94	472.35	11.27	54.37	13.59	24.2%	24.2%	24.2%	24.2%
39	390.22	9.31	44.92	11.23	488.89	11.67	56.27	14.07	25.3%	25.3%	25.3%	25.3%
40	402.38	9.60	46.32	11.58	520.35	12.42	59.90	14.97	29.3%	29.3%	29.3%	29.3%
41	418.92	10.00	48.22	12.06	571.76	13.65	65.81	16.45	36.5%	36.5%	36.5%	36.5%
42	423.98	10.12	48.80	12.20	602.53	14.38	69.36	17.34	42.1%	42.1%	42.1%	42.1%
43	423.98	10.12	48.80	12.20	620.72	14.82	71.45	17.86	46.4%	46.4%	46.4%	46.4%
44	423.98	10.12	48.80	12.20	620.96	14.82	71.48	17.87	46.5%	46.5%	46.5%	46.5%
45	424.13	13.15	70.21	17.55	573.19	17.78	94.88	23.72	35.1%	35.1%	35.1%	35.1%
46	432.42	13.41	71.58	17.89	613.05	19.01	101.48	25.37	41.8%	41.8%	41.8%	41.8%
47	432.42	13.41	71.58	17.89	630.05	19.54	104.29	26.07	45.7%	45.7%	45.7%	45.7%
48	446.00	13.83	73.83	18.46	654.58	20.30	108.35	27.09	46.8%	46.8%	46.8%	46.8%
49	449.73	13.95	74.44	18.61	660.43	20.48	109.32	27.33	46.9%	46.9%	46.9%	46.9%
50	450.10	15.22	86.28	21.57	660.66	22.34	126.64	31.66	46.8%	46.8%	46.8%	46.8%
51	459.02	17.44	93.06	23.26	673.75	25.60	136.59	34.15	46.8%	46.8%	46.8%	46.8%
52	454.21	19.28	97.08	24.27	665.23	28.23	142.18	35.54	46.5%	46.5%	46.5%	46.5%
53	464.82	21.85	104.34	26.09	676.84	31.81	151.93	37.98	45.6%	45.6%	45.6%	45.6%
54	476.23	24.61	111.91	27.98	685.59	35.43	161.11	40.28	44.0%	44.0%	44.0%	44.0%
55	488.37	27.52	119.78	29.94	691.63	38.98	169.63	42.41	41.6%	41.6%	41.6%	41.6%
56	501.20	30.57	127.95	31.99	717.07	43.73	183.06	45.76	43.1%	43.1%	43.1%	43.1%
57	514.59	33.76	136.35	34.09	745.81	48.94	197.61	49.40	44.9%	44.9%	44.9%	44.9%
58	530.00	37.40	145.43	36.36	769.13	54.27	211.04	52.76	45.1%	45.1%	45.1%	45.1%
59	548.84	41.75	155.64	38.91	798.02	60.70	226.30	56.58	45.4%	45.4%	45.4%	45.4%
60	570.98	46.80	166.84	41.71	827.87	67.85	241.90	60.48	45.0%	45.0%	45.0%	45.0%
61	596.23	52.53	178.94	44.74	862.51	75.99	258.86	64.72	44.7%	44.7%	44.7%	44.7%
62	624.51	58.89	191.88	47.97	900.06	84.87	276.55	69.14	44.1%	44.1%	44.1%	44.1%
63	655.64	65.85	205.65	51.41	942.91	94.70	295.76	73.94	43.8%	43.8%	43.8%	43.8%
64	697.21	74.21	222.64	55.66	988.35	105.20	315.60	78.90	41.8%	41.8%	41.8%	41.8%
65	731.87	82.13	237.22	59.30	1039.43	116.65	336.91	84.23	42.0%	42.0%	42.0%	42.0%
66	799.18	94.11	262.30	65.57	1127.86	132.82	370.17	92.54	41.1%	41.1%	41.1%	41.1%
67	864.97	106.39	286.82	71.71	1228.31	151.08	407.30	101.83	42.0%	42.0%	42.0%	42.0%
68	944.14	121.61	314.91	78.73	1335.73	172.05	445.53	111.38	41.5%	41.5%	41.5%	41.5%
69	1016.04	137.50	339.13	84.78	1444.54	195.49	482.16	120.54	42.2%	42.2%	42.2%	42.2%
70	1101.35	156.10	366.89	91.72	1564.60	221.76	521.21	130.30	42.1%	42.1%	42.1%	42.1%
71	1208.08	178.12	401.25	100.31	1666.72	245.75	553.58	138.40	38.0%	38.0%	38.0%	38.0%
72	1309.69	199.36	433.87	108.47	1751.37	266.60	580.18	145.05	33.7%	33.7%	33.7%	33.7%
73	1422.41	222.07	470.65	117.66	1847.76	288.48	611.40	152.85	29.9%	29.9%	29.9%	29.9%
74	1539.66	246.08	509.30	127.32	1957.93	312.93	647.65	161.91	27.2%	27.2%	27.2%	27.2%
75	1644.84	269.63	543.47	135.87	2157.99	353.75	713.02	178.26	31.2%	31.2%	31.2%	31.2%
76	1799.63	303.74	592.93	148.23	2406.40	406.16	792.85	198.21	33.7%	33.7%	33.7%	33.7%
77	1878.70	328.05	615.86	153.96	2477.49	432.61	812.15	203.04	31.9%	31.9%	31.9%	31.9%
78	2033.53	368.69	662.21	165.55	2650.23	480.50	863.03	215.76	30.3%	30.3%	30.3%	30.3%
79	2258.97	424.81	730.53	182.63	2913.50	547.90	942.20	235.55	29.0%	29.0%	29.0%	29.0%
80		487.54		201.64		622.21		257.34		27.6%		27.6%
81		554.99		222.28		708.30		283.68		27.6%		27.6%
82		625.38		244.24		798.13		311.71		27.6%		27.6%
83		697.13		267.41		889.69		341.28		27.6%		27.6%
84		770.33		291.91		983.12		372.54		27.6%		27.6%
85		845.71		317.79		1079.32		405.57		27.6%		27.6%
86		845.71		317.79		1079.32		405.57		27.6%		27.6%
87+		845.71		317.79		1079.32		405.57		27.6%		27.6%

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

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

Age 80+ rates are for inflation additions only

Appendix E

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

LTC-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years; Elimination Period: 20 Days

Indexed Inflation

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	353.67	12.57	61.46	15.36	422.41	15.02	73.40	18.35	19.4%	19.4%	19.4%	19.4%
30	370.27	13.16	64.34	16.09	448.36	15.94	77.91	19.48	21.1%	21.1%	21.1%	21.1%
31	380.49	13.53	66.12	16.53	464.60	16.52	80.74	20.18	22.1%	22.1%	22.1%	22.1%
32	397.08	14.12	69.00	17.25	491.44	17.47	85.40	21.35	23.8%	23.8%	23.8%	23.8%
33	409.85	14.57	71.22	17.81	512.46	18.22	89.05	22.26	25.0%	25.0%	25.0%	25.0%
34	423.53	15.06	73.60	18.40	544.80	19.37	94.67	23.67	28.6%	28.6%	28.6%	28.6%
35	440.11	15.65	76.48	19.12	595.99	21.19	103.57	25.89	35.4%	35.4%	35.4%	35.4%
36	448.04	15.93	77.86	19.46	633.48	22.52	110.08	27.52	41.4%	41.4%	41.4%	41.4%
37	448.04	15.93	77.86	19.46	647.63	23.02	112.54	28.14	44.5%	44.5%	44.5%	44.5%
38	448.04	15.93	77.86	19.46	656.20	23.33	114.03	28.51	46.5%	46.5%	46.5%	46.5%
39	448.04	15.93	77.86	19.46	656.20	23.33	114.03	28.51	46.5%	46.5%	46.5%	46.5%
40	448.04	15.93	77.86	19.46	656.20	23.33	114.03	28.51	46.5%	46.5%	46.5%	46.5%
41	448.04	15.93	77.86	19.46	656.20	23.33	114.03	28.51	46.5%	46.5%	46.5%	46.5%
42	448.04	15.93	77.86	19.46	656.20	23.33	114.03	28.51	46.5%	46.5%	46.5%	46.5%
43	448.04	15.93	77.86	19.46	656.20	23.33	114.03	28.51	46.5%	46.5%	46.5%	46.5%
44	448.04	15.93	77.86	19.46	656.20	23.33	114.03	28.51	46.5%	46.5%	46.5%	46.5%
45	464.86	21.20	113.19	28.30	680.83	31.06	165.78	41.45	46.5%	46.5%	46.5%	46.5%
46	473.11	21.58	115.20	28.80	693.74	31.65	168.93	42.23	46.6%	46.6%	46.6%	46.6%
47	505.59	23.06	123.11	30.78	744.79	33.97	181.36	45.34	47.3%	47.3%	47.3%	47.3%
48	509.85	23.26	124.15	31.04	751.51	34.28	182.99	45.75	47.4%	47.4%	47.4%	47.4%
49	543.76	24.80	132.41	33.10	805.24	36.73	196.08	49.02	48.1%	48.1%	48.1%	48.1%
50	540.47	26.73	150.71	37.68	799.16	39.52	222.85	55.71	47.9%	47.9%	47.9%	47.9%
51	548.39	30.16	159.80	39.95	810.04	44.55	236.04	59.01	47.7%	47.7%	47.7%	47.7%
52	551.70	33.47	167.43	41.86	810.08	49.15	245.84	61.46	46.8%	46.8%	46.8%	46.8%
53	536.54	35.64	169.05	42.26	787.82	52.34	248.22	62.05	46.8%	46.8%	46.8%	46.8%
54	543.95	39.24	177.37	44.34	797.62	57.54	260.09	65.02	46.6%	46.6%	46.6%	46.6%
55	553.01	43.03	186.13	46.53	809.93	63.03	272.61	68.15	46.5%	46.5%	46.5%	46.5%
56	581.81	48.50	201.59	50.40	853.04	71.10	295.57	73.89	46.6%	46.6%	46.6%	46.6%
57	611.50	54.25	217.71	54.43	897.48	79.62	319.53	79.88	46.8%	46.8%	46.8%	46.8%
58	663.02	62.55	241.83	60.46	975.95	92.08	355.97	88.99	47.2%	47.2%	47.2%	47.2%
59	688.12	69.20	256.03	64.01	1012.32	101.80	376.66	94.16	47.1%	47.1%	47.1%	47.1%
60	734.26	78.59	277.67	69.42	1081.28	115.73	408.89	102.22	47.3%	47.3%	47.3%	47.3%
61	778.30	88.43	297.98	74.49	1146.42	130.25	438.92	109.73	47.3%	47.3%	47.3%	47.3%
62	820.85	98.61	317.27	79.32	1208.72	145.20	467.19	116.80	47.3%	47.3%	47.3%	47.3%
63	862.33	109.02	335.49	83.87	1268.86	160.41	493.65	123.41	47.1%	47.1%	47.1%	47.1%
64	903.31	119.64	352.86	88.22	1327.79	175.86	518.68	129.67	47.0%	47.0%	47.0%	47.0%
65	965.52	133.37	377.84	94.46	1419.73	196.11	555.58	138.90	47.0%	47.0%	47.0%	47.0%
66	1064.32	152.69	416.64	104.16	1568.93	225.08	614.17	153.54	47.4%	47.4%	47.4%	47.4%
67	1183.12	175.58	462.48	115.62	1749.64	259.66	683.94	170.98	47.9%	47.9%	47.9%	47.9%
68	1296.92	199.48	503.04	125.76	1920.73	295.43	745.00	186.25	48.1%	48.1%	48.1%	48.1%
69	1446.61	231.11	552.45	138.11	2145.97	342.83	819.52	204.88	48.3%	48.3%	48.3%	48.3%
70	1591.20	263.18	596.33	149.08	2360.77	390.47	884.74	221.19	48.4%	48.4%	48.4%	48.4%
71	1776.25	302.44	653.40	163.35	2576.68	438.72	947.84	236.96	45.1%	45.1%	45.1%	45.1%
72	1982.21	345.19	717.33	179.33	2796.22	486.95	1011.90	252.98	41.1%	41.1%	41.1%	41.1%
73	2145.57	379.93	765.74	191.44	2967.22	525.43	1058.99	264.75	38.3%	38.3%	38.3%	38.3%
74	2279.54	409.78	802.82	200.71	3223.61	579.49	1135.32	283.83	41.4%	41.4%	41.4%	41.4%
75	2395.33	438.00	831.92	207.98	3326.52	608.27	1155.33	288.83	38.9%	38.9%	38.9%	38.9%
76	2521.63	471.02	862.28	215.57	3438.26	642.24	1175.73	293.93	36.4%	36.4%	36.4%	36.4%
77	2656.38	509.39	892.55	223.14	3555.31	681.78	1194.59	298.65	33.8%	33.8%	33.8%	33.8%
78	2903.08	573.95	956.84	239.21	3821.52	755.52	1259.55	314.89	31.6%	31.6%	31.6%	31.6%
79	3257.86	663.95	1053.46	263.37	4223.16	860.67	1365.60	341.40	29.6%	29.6%	29.6%	29.6%
80		765.20		290.36		976.58		370.56		27.6%		27.6%
81		874.52		319.75		1116.09		408.08		27.6%		27.6%
82		988.71		351.12		1261.83		448.10		27.6%		27.6%
83		1105.24		384.33		1410.53		490.50		27.6%		27.6%
84		1224.39		419.63		1562.60		535.54		27.6%		27.6%
85		1347.30		457.05		1719.47		583.29		27.6%		27.6%
86		1347.30		457.05		1719.47		583.29		27.6%		27.6%
87+		1347.30		457.05		1719.47		583.29		27.6%		27.6%

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

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

Age 80+ rates are for inflation additions only

Appendix E

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

LTC-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years; Elimination Period: 100 Days

Indexed Inflation

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	343.24	10.05	42.70	10.68	409.95	12.00	51.00	12.75	19.4%	19.4%	19.4%	19.4%
30	359.34	10.52	44.71	11.18	435.13	12.74	54.14	13.53	21.1%	21.1%	21.1%	21.1%
31	369.26	10.81	45.94	11.49	450.89	13.20	56.10	14.02	22.1%	22.1%	22.1%	22.1%
32	385.37	11.28	47.95	11.99	476.94	13.96	59.34	14.83	23.8%	23.8%	23.8%	23.8%
33	397.76	11.65	49.49	12.37	497.33	14.56	61.88	15.47	25.0%	25.0%	25.0%	25.0%
34	411.03	12.03	51.14	12.78	528.72	15.48	65.78	16.45	28.6%	28.6%	28.6%	28.6%
35	427.13	12.51	53.14	13.29	578.41	16.93	71.96	17.99	35.4%	35.4%	35.4%	35.4%
36	434.82	12.73	54.10	13.52	614.78	18.00	76.49	19.12	41.4%	41.4%	41.4%	41.4%
37	434.82	12.73	54.10	13.52	628.52	18.40	78.20	19.55	44.5%	44.5%	44.5%	44.5%
38	434.82	12.73	54.10	13.52	636.84	18.64	79.23	19.81	46.5%	46.5%	46.5%	46.5%
39	434.82	12.73	54.10	13.52	636.84	18.64	79.23	19.81	46.5%	46.5%	46.5%	46.5%
40	434.82	12.73	54.10	13.52	636.84	18.64	79.23	19.81	46.5%	46.5%	46.5%	46.5%
41	434.82	12.73	54.10	13.52	636.84	18.64	79.23	19.81	46.5%	46.5%	46.5%	46.5%
42	434.82	12.73	54.10	13.52	636.84	18.64	79.23	19.81	46.5%	46.5%	46.5%	46.5%
43	434.82	12.73	54.10	13.52	636.84	18.64	79.23	19.81	46.5%	46.5%	46.5%	46.5%
44	434.82	12.73	54.10	13.52	636.84	18.64	79.23	19.81	46.5%	46.5%	46.5%	46.5%
45	446.93	16.89	78.99	19.75	654.57	24.74	115.69	28.92	46.5%	46.5%	46.5%	46.5%
46	454.86	17.19	80.40	20.10	666.98	25.21	117.89	29.47	46.6%	46.6%	46.6%	46.6%
47	486.09	18.37	85.92	21.48	716.06	27.06	126.56	31.64	47.3%	47.3%	47.3%	47.3%
48	490.18	18.53	86.64	21.66	722.52	27.31	127.70	31.93	47.4%	47.4%	47.4%	47.4%
49	522.79	19.76	92.40	23.10	774.18	29.26	136.83	34.21	48.1%	48.1%	48.1%	48.1%
50	517.77	21.27	105.70	26.43	765.60	31.45	156.30	39.07	47.9%	47.9%	47.9%	47.9%
51	523.06	24.07	112.43	28.11	772.63	35.55	166.07	41.52	47.7%	47.7%	47.7%	47.7%
52	523.92	26.80	118.12	29.53	769.29	39.35	173.45	43.36	46.8%	46.8%	46.8%	46.8%
53	507.28	28.61	119.56	29.89	744.85	42.01	175.55	43.89	46.8%	46.8%	46.8%	46.8%
54	512.04	31.58	125.77	31.44	750.84	46.30	184.43	46.11	46.6%	46.6%	46.6%	46.6%
55	518.33	34.69	132.26	33.06	759.15	50.81	193.71	48.43	46.5%	46.5%	46.5%	46.5%
56	543.10	39.17	143.62	35.91	796.28	57.43	210.58	52.64	46.6%	46.6%	46.6%	46.6%
57	568.56	43.91	155.44	38.86	834.46	64.45	228.13	57.03	46.8%	46.8%	46.8%	46.8%
58	613.90	50.73	173.05	43.26	903.64	74.67	254.73	63.68	47.2%	47.2%	47.2%	47.2%
59	634.13	56.18	183.77	45.94	932.89	82.64	270.35	67.59	47.1%	47.1%	47.1%	47.1%
60	673.24	63.91	199.85	49.96	991.42	94.11	294.31	73.58	47.3%	47.3%	47.3%	47.3%
61	709.95	71.99	215.20	53.80	1045.74	106.04	316.99	79.25	47.3%	47.3%	47.3%	47.3%
62	744.93	80.34	229.87	57.47	1096.93	118.30	338.49	84.62	47.3%	47.3%	47.3%	47.3%
63	778.68	88.91	243.90	60.98	1145.77	130.83	358.89	89.72	47.1%	47.1%	47.1%	47.1%
64	811.82	97.65	257.35	64.34	1193.31	143.54	378.28	94.57	47.0%	47.0%	47.0%	47.0%
65	863.85	108.95	276.40	69.10	1270.22	160.21	406.43	101.61	47.0%	47.0%	47.0%	47.0%
66	948.30	124.81	305.62	76.41	1397.90	183.98	450.52	112.63	47.4%	47.4%	47.4%	47.4%
67	1050.14	143.64	340.26	85.07	1553.00	212.41	503.19	125.80	47.9%	47.9%	47.9%	47.9%
68	1145.97	163.22	371.36	92.84	1697.18	241.73	549.99	137.50	48.1%	48.1%	48.1%	48.1%
69	1271.20	189.03	409.49	102.37	1885.76	280.41	607.45	151.86	48.3%	48.3%	48.3%	48.3%
70	1390.48	215.17	443.96	110.99	2062.97	319.24	658.68	164.67	48.4%	48.4%	48.4%	48.4%
71	1544.33	247.15	488.53	122.13	2240.25	358.52	708.67	177.17	45.1%	45.1%	45.1%	45.1%
72	1716.07	282.03	538.44	134.61	2420.79	397.85	759.56	189.89	41.1%	41.1%	41.1%	41.1%
73	1849.58	310.14	576.90	144.22	2557.89	428.91	797.82	199.46	38.3%	38.3%	38.3%	38.3%
74	1955.74	333.90	607.01	151.75	2765.71	472.19	858.41	214.60	41.4%	41.4%	41.4%	41.4%
75	2045.46	356.37	631.32	157.83	2840.64	494.91	876.75	219.19	38.9%	38.9%	38.9%	38.9%
76	2144.19	383.03	656.86	164.22	2923.61	522.26	895.64	223.91	36.4%	36.4%	36.4%	36.4%
77	2250.82	414.53	682.60	170.65	3012.51	554.81	913.59	228.40	33.8%	33.8%	33.8%	33.8%
78	2450.42	467.05	734.54	183.64	3225.65	614.81	966.93	241.73	31.6%	31.6%	31.6%	31.6%
79	2737.00	539.25	811.42	202.85	3547.96	699.03	1051.84	262.96	29.6%	29.6%	29.6%	29.6%
80		619.76		224.25		790.96		286.19		27.6%		27.6%
81		706.17		247.51		901.23		315.88		27.6%		27.6%
82		796.04		272.29		1015.93		347.51		27.6%		27.6%
83		887.34		298.44		1132.45		380.87		27.6%		27.6%
84		980.26		326.07		1251.03		416.14		27.6%		27.6%
85		1075.65		355.24		1372.78		453.37		27.6%		27.6%
86		1075.65		355.24		1372.78		453.37		27.6%		27.6%
87+		1075.65		355.24		1372.78		453.37		27.6%		27.6%

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

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

Age 80+ rates are for inflation additions only

Appendix E

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

LTC-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years; Elimination Period: 20 Days

Indexed Inflation

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	425.23	18.32	74.59	18.65	531.63	22.90	93.25	23.31	25.0%	25.0%	25.0%	25.0%
30	464.99	20.03	81.57	20.39	673.06	29.00	118.06	29.52	44.7%	44.7%	44.7%	44.7%
31	464.99	20.03	81.57	20.39	681.02	29.34	119.46	29.87	46.5%	46.5%	46.5%	46.5%
32	464.99	20.03	81.57	20.39	681.02	29.34	119.46	29.87	46.5%	46.5%	46.5%	46.5%
33	464.99	20.03	81.57	20.39	681.02	29.34	119.46	29.87	46.5%	46.5%	46.5%	46.5%
34	464.99	20.03	81.57	20.39	681.02	29.34	119.46	29.87	46.5%	46.5%	46.5%	46.5%
35	464.99	20.03	81.57	20.39	681.02	29.34	119.46	29.87	46.5%	46.5%	46.5%	46.5%
36	464.99	20.03	81.57	20.39	681.02	29.34	119.46	29.87	46.5%	46.5%	46.5%	46.5%
37	464.99	20.03	81.57	20.39	681.02	29.34	119.46	29.87	46.5%	46.5%	46.5%	46.5%
38	464.99	20.03	81.57	20.39	681.02	29.34	119.46	29.87	46.5%	46.5%	46.5%	46.5%
39	478.33	20.61	83.90	20.98	701.90	30.24	123.12	30.78	46.7%	46.7%	46.7%	46.7%
40	511.76	22.05	89.77	22.44	754.51	32.50	132.35	33.09	47.4%	47.4%	47.4%	47.4%
41	550.08	23.70	96.49	24.12	815.29	35.12	143.01	35.75	48.2%	48.2%	48.2%	48.2%
42	589.77	25.41	103.45	25.86	878.74	37.86	154.14	38.54	49.0%	49.0%	49.0%	49.0%
43	610.62	26.31	107.11	26.78	912.28	39.30	160.03	40.01	49.4%	49.4%	49.4%	49.4%
44	610.62	26.31	107.11	26.78	912.28	39.30	160.03	40.01	49.4%	49.4%	49.4%	49.4%
45	610.16	33.39	148.05	37.01	908.16	49.70	220.36	55.09	48.8%	48.8%	48.8%	48.8%
46	647.82	35.45	157.19	39.30	968.75	53.02	235.07	58.77	49.5%	49.5%	49.5%	49.5%
47	686.70	37.58	166.63	41.66	1031.74	56.46	250.35	62.59	50.2%	50.2%	50.2%	50.2%
48	700.15	38.32	169.89	42.47	1053.63	57.66	255.66	63.92	50.5%	50.5%	50.5%	50.5%
49	700.15	38.32	169.89	42.47	1053.63	57.66	255.66	63.92	50.5%	50.5%	50.5%	50.5%
50	713.18	42.12	197.26	49.32	1073.25	63.38	296.86	74.21	50.5%	50.5%	50.5%	50.5%
51	738.19	48.23	212.15	53.04	1110.89	72.58	319.25	79.81	50.5%	50.5%	50.5%	50.5%
52	765.76	54.91	227.90	56.97	1152.37	82.63	342.96	85.74	50.5%	50.5%	50.5%	50.5%
53	795.60	62.11	244.30	61.07	1197.28	93.46	367.64	91.91	50.5%	50.5%	50.5%	50.5%
54	827.57	69.79	261.46	65.37	1245.38	105.03	393.47	98.37	50.5%	50.5%	50.5%	50.5%
55	861.40	77.94	279.28	69.82	1296.30	117.29	420.28	105.07	50.5%	50.5%	50.5%	50.5%
56	896.92	86.47	297.63	74.41	1349.76	130.12	447.90	111.98	50.5%	50.5%	50.5%	50.5%
57	933.91	95.35	316.75	79.19	1405.42	143.48	476.67	119.17	50.5%	50.5%	50.5%	50.5%
58	976.30	105.45	337.28	84.32	1469.21	158.69	507.57	126.89	50.5%	50.5%	50.5%	50.5%
59	1027.87	117.59	360.09	90.02	1546.82	176.95	541.90	135.47	50.5%	50.5%	50.5%	50.5%
60	1088.24	131.68	384.97	96.24	1637.67	198.16	579.33	144.83	50.5%	50.5%	50.5%	50.5%
61	1157.00	147.65	411.69	102.92	1741.14	222.19	619.54	154.89	50.5%	50.5%	50.5%	50.5%
62	1233.69	165.38	440.37	110.09	1856.55	248.88	662.70	165.68	50.5%	50.5%	50.5%	50.5%
63	1317.93	184.83	470.57	117.64	1983.32	278.14	708.14	177.04	50.5%	50.5%	50.5%	50.5%
64	1409.34	205.85	502.29	125.57	2120.88	309.77	755.88	188.97	50.5%	50.5%	50.5%	50.5%
65	1507.43	228.36	535.31	133.83	2268.49	343.65	805.57	201.39	50.5%	50.5%	50.5%	50.5%
66	1611.84	252.31	569.52	142.38	2425.62	379.70	857.06	214.27	50.5%	50.5%	50.5%	50.5%
67	1722.15	277.57	604.83	151.21	2591.63	417.70	910.19	227.55	50.5%	50.5%	50.5%	50.5%
68	1860.38	309.15	645.02	161.25	2799.64	465.23	970.67	242.67	50.5%	50.5%	50.5%	50.5%
69	2041.40	350.29	692.82	173.20	3072.06	527.14	1042.60	260.65	50.5%	50.5%	50.5%	50.5%
70	2248.18	397.08	744.55	186.14	3382.51	597.43	1120.21	280.05	50.5%	50.5%	50.5%	50.5%
71	2374.27	429.42	768.01	192.00	3559.40	643.77	1151.36	287.84	49.9%	49.9%	49.9%	49.9%
72	2490.63	458.66	789.25	197.31	3720.38	685.13	1178.95	294.74	49.4%	49.4%	49.4%	49.4%
73	2606.13	485.71	811.79	202.95	3878.84	722.91	1208.23	302.06	48.8%	48.8%	48.8%	48.8%
74	2737.62	515.35	839.08	209.77	3997.73	752.56	1225.31	306.33	46.0%	46.0%	46.0%	46.0%
75	2885.55	550.10	869.60	217.40	4117.88	785.03	1240.98	310.24	42.7%	42.7%	42.7%	42.7%
76	3049.50	591.87	901.67	225.42	4251.14	825.09	1256.97	314.24	39.4%	39.4%	39.4%	39.4%
77	3228.27	641.94	933.92	233.48	4394.41	873.82	1271.28	317.82	36.1%	36.1%	36.1%	36.1%
78	3546.62	725.75	1002.24	250.56	4722.52	966.37	1334.54	333.63	33.2%	33.2%	33.2%	33.2%
79	3998.23	841.32	1104.76	276.19	5213.27	1096.99	1440.49	360.12	30.4%	30.4%	30.4%	30.4%
80		970.63		304.89		1238.75		389.10		27.6%		27.6%
81		1109.51		336.15		1415.99		429.01		27.6%		27.6%
82		1253.78		369.47		1600.11		471.52		27.6%		27.6%
83		1400.12		404.69		1786.87		516.47		27.6%		27.6%
84		1548.89		442.01		1976.74		564.10		27.6%		27.6%
85		1701.56		481.50		2171.58		614.51		27.6%		27.6%
86		1701.56		481.50		2171.58		614.51		27.6%		27.6%
87+		1701.56		481.50		2171.58		614.51		27.6%		27.6%

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

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

Age 80+ rates are for inflation additions only

Appendix E

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

LTC-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years; Elimination Period: 100 Days

Indexed Inflation

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	411.34	14.95	52.66	13.16	514.26	18.69	65.83	16.46	25.0%	25.0%	25.0%	25.0%
30	449.80	16.34	57.58	14.39	651.07	23.66	83.35	20.84	44.7%	44.7%	44.7%	44.7%
31	449.80	16.34	57.58	14.39	658.78	23.94	84.33	21.08	46.5%	46.5%	46.5%	46.5%
32	449.80	16.34	57.58	14.39	658.78	23.94	84.33	21.08	46.5%	46.5%	46.5%	46.5%
33	449.80	16.34	57.58	14.39	658.78	23.94	84.33	21.08	46.5%	46.5%	46.5%	46.5%
34	449.80	16.34	57.58	14.39	658.78	23.94	84.33	21.08	46.5%	46.5%	46.5%	46.5%
35	449.80	16.34	57.58	14.39	658.78	23.94	84.33	21.08	46.5%	46.5%	46.5%	46.5%
36	449.80	16.34	57.58	14.39	658.78	23.94	84.33	21.08	46.5%	46.5%	46.5%	46.5%
37	449.80	16.34	57.58	14.39	658.78	23.94	84.33	21.08	46.5%	46.5%	46.5%	46.5%
38	449.80	16.34	57.58	14.39	658.78	23.94	84.33	21.08	46.5%	46.5%	46.5%	46.5%
39	462.70	16.81	59.23	14.81	678.97	24.67	86.92	21.73	46.7%	46.7%	46.7%	46.7%
40	495.04	17.99	63.37	15.84	729.87	26.52	93.43	23.36	47.4%	47.4%	47.4%	47.4%
41	532.12	19.33	68.12	17.03	788.65	28.66	100.96	25.24	48.2%	48.2%	48.2%	48.2%
42	570.50	20.73	73.03	18.26	850.03	30.89	108.81	27.20	49.0%	49.0%	49.0%	49.0%
43	590.67	21.46	75.61	18.90	882.48	32.06	112.97	28.24	49.4%	49.4%	49.4%	49.4%
44	590.67	21.46	75.61	18.90	882.48	32.06	112.97	28.24	49.4%	49.4%	49.4%	49.4%
45	584.48	27.19	104.89	26.22	869.94	40.47	156.11	39.03	48.8%	48.8%	48.8%	48.8%
46	620.56	28.87	111.36	27.84	927.98	43.17	166.53	41.63	49.5%	49.5%	49.5%	49.5%
47	657.80	30.60	118.05	29.51	988.32	45.98	177.36	44.34	50.2%	50.2%	50.2%	50.2%
48	670.68	31.20	120.36	30.09	1009.29	46.96	181.12	45.28	50.5%	50.5%	50.5%	50.5%
49	670.68	31.20	120.36	30.09	1009.29	46.96	181.12	45.28	50.5%	50.5%	50.5%	50.5%
50	680.65	34.30	140.45	35.11	1024.29	51.62	211.36	52.84	50.5%	50.5%	50.5%	50.5%
51	701.32	39.35	151.53	37.88	1055.39	59.22	228.04	57.01	50.5%	50.5%	50.5%	50.5%
52	724.13	44.89	163.16	40.79	1089.72	67.55	245.53	61.38	50.5%	50.5%	50.5%	50.5%
53	748.92	50.89	175.43	43.86	1127.03	76.58	264.00	66.00	50.5%	50.5%	50.5%	50.5%
54	775.53	57.30	188.14	47.03	1167.08	86.23	283.13	70.78	50.5%	50.5%	50.5%	50.5%
55	803.80	64.06	201.50	50.38	1209.62	96.41	303.23	75.81	50.5%	50.5%	50.5%	50.5%
56	833.51	71.20	215.30	53.82	1254.33	107.15	323.99	81.00	50.5%	50.5%	50.5%	50.5%
57	864.50	78.62	229.63	57.41	1300.96	118.31	345.57	86.39	50.5%	50.5%	50.5%	50.5%
58	900.02	87.04	245.17	61.29	1354.42	130.98	368.95	92.24	50.5%	50.5%	50.5%	50.5%
59	943.17	97.17	262.44	65.61	1419.35	146.22	394.94	98.73	50.5%	50.5%	50.5%	50.5%
60	993.68	108.90	281.45	70.36	1495.37	163.88	423.55	105.89	50.5%	50.5%	50.5%	50.5%
61	1051.20	122.18	302.09	75.52	1581.92	183.86	454.61	113.65	50.5%	50.5%	50.5%	50.5%
62	1115.42	136.95	324.14	81.03	1678.57	206.09	487.79	121.95	50.5%	50.5%	50.5%	50.5%
63	1186.03	153.11	347.60	86.90	1784.83	230.41	523.10	130.77	50.5%	50.5%	50.5%	50.5%
64	1262.72	170.60	372.26	93.07	1900.24	256.73	560.21	140.05	50.5%	50.5%	50.5%	50.5%
65	1345.14	189.39	398.00	99.50	2024.27	285.01	598.95	149.74	50.5%	50.5%	50.5%	50.5%
66	1432.99	209.35	424.84	106.21	2156.47	315.04	639.32	159.83	50.5%	50.5%	50.5%	50.5%
67	1525.97	230.45	452.43	113.11	2296.40	346.80	680.85	170.21	50.5%	50.5%	50.5%	50.5%
68	1641.77	256.68	484.14	121.04	2470.66	386.28	728.58	182.14	50.5%	50.5%	50.5%	50.5%
69	1792.41	290.63	522.27	130.57	2697.35	437.36	785.96	196.49	50.5%	50.5%	50.5%	50.5%
70	1963.89	329.15	564.04	141.01	2954.77	495.23	848.63	212.16	50.5%	50.5%	50.5%	50.5%
71	2064.55	355.69	584.46	146.11	3095.07	533.24	876.19	219.05	49.9%	49.9%	49.9%	49.9%
72	2157.68	379.76	603.19	150.80	3223.04	567.26	901.02	225.25	49.4%	49.4%	49.4%	49.4%
73	2248.75	401.50	622.92	155.73	3346.94	597.57	927.13	231.78	48.8%	48.8%	48.8%	48.8%
74	2351.00	424.73	646.43	161.61	3433.15	620.23	943.97	235.99	46.0%	46.0%	46.0%	46.0%
75	2466.44	452.27	672.61	168.15	3519.78	645.42	959.86	239.96	42.7%	42.7%	42.7%	42.7%
76	2596.18	486.21	700.41	175.10	3619.19	677.79	976.40	244.10	39.4%	39.4%	39.4%	39.4%
77	2740.34	528.11	728.68	182.17	3730.22	718.88	991.90	247.98	36.1%	36.1%	36.1%	36.1%
78	3000.17	597.25	785.24	196.31	3994.90	795.27	1045.59	261.40	33.2%	33.2%	33.2%	33.2%
79	3365.59	690.43	868.69	217.17	4388.37	900.25	1132.68	283.17	30.4%	30.4%	30.4%	30.4%
80		793.22		240.42		1012.33		306.83		27.6%		27.6%
81		902.61		265.67		1151.94		339.06		27.6%		27.6%
82		1015.50		292.53		1296.01		373.34		27.6%		27.6%
83		1129.37		320.81		1441.34		409.43		27.6%		27.6%
84		1244.42		350.61		1588.16		447.45		27.6%		27.6%
85		1361.72		382.01		1737.86		487.53		27.6%		27.6%
86		1361.72		382.01		1737.86		487.53		27.6%		27.6%
87+		1361.72		382.01		1737.86		487.53		27.6%		27.6%

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

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

Age 80+ rates are for inflation additions only

Appendix E

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

LTC-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime; Elimination Period: 20 Days

Indexed Inflation

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	497.64	28.97	82.80	20.70	679.65	39.56	113.08	28.27	36.6%	36.6%	36.6%	36.6%
30	503.41	29.30	83.76	20.94	737.29	42.91	122.67	30.67	46.5%	46.5%	46.5%	46.5%
31	503.41	29.30	83.76	20.94	737.29	42.91	122.67	30.67	46.5%	46.5%	46.5%	46.5%
32	503.41	29.30	83.76	20.94	737.29	42.91	122.67	30.67	46.5%	46.5%	46.5%	46.5%
33	503.41	29.30	83.76	20.94	737.29	42.91	122.67	30.67	46.5%	46.5%	46.5%	46.5%
34	503.41	29.30	83.76	20.94	737.29	42.91	122.67	30.67	46.5%	46.5%	46.5%	46.5%
35	503.41	29.30	83.76	20.94	737.29	42.91	122.67	30.67	46.5%	46.5%	46.5%	46.5%
36	503.41	29.30	83.76	20.94	737.29	42.91	122.67	30.67	46.5%	46.5%	46.5%	46.5%
37	512.54	29.83	85.28	21.32	751.58	43.75	125.05	31.26	46.6%	46.6%	46.6%	46.6%
38	512.54	29.83	85.28	21.32	751.58	43.75	125.05	31.26	46.6%	46.6%	46.6%	46.6%
39	548.32	31.91	91.23	22.81	807.82	47.02	134.41	33.60	47.3%	47.3%	47.3%	47.3%
40	584.87	34.04	97.31	24.33	865.69	50.39	144.04	36.01	48.0%	48.0%	48.0%	48.0%
41	624.26	36.33	103.87	25.97	928.51	54.04	154.49	38.62	48.7%	48.7%	48.7%	48.7%
42	664.70	38.69	110.60	27.65	993.51	57.83	165.31	41.33	49.5%	49.5%	49.5%	49.5%
43	677.28	39.42	112.69	28.17	1013.83	59.01	168.69	42.17	49.7%	49.7%	49.7%	49.7%
44	677.28	39.42	112.69	28.17	1013.83	59.01	168.69	42.17	49.7%	49.7%	49.7%	49.7%
45	673.17	48.98	150.69	37.67	1001.60	72.88	224.21	56.05	48.8%	48.8%	48.8%	48.8%
46	710.13	51.67	158.97	39.74	1061.00	77.20	237.51	59.38	49.4%	49.4%	49.4%	49.4%
47	747.95	54.42	167.43	41.86	1122.17	81.65	251.20	62.80	50.0%	50.0%	50.0%	50.0%
48	775.91	56.46	173.69	43.42	1167.65	84.96	261.39	65.35	50.5%	50.5%	50.5%	50.5%
49	775.91	56.46	173.69	43.42	1167.65	84.96	261.39	65.35	50.5%	50.5%	50.5%	50.5%
50	797.20	62.22	201.61	50.40	1199.69	93.63	303.40	75.85	50.5%	50.5%	50.5%	50.5%
51	832.40	70.74	216.82	54.20	1252.66	106.46	326.28	81.57	50.5%	50.5%	50.5%	50.5%
52	870.99	80.03	232.78	58.20	1310.73	120.44	350.31	87.58	50.5%	50.5%	50.5%	50.5%
53	912.70	90.08	249.62	62.41	1373.50	135.56	375.65	93.91	50.5%	50.5%	50.5%	50.5%
54	956.78	100.75	266.97	66.74	1439.76	151.61	401.73	100.43	50.5%	50.5%	50.5%	50.5%
55	982.31	109.68	279.06	69.76	1475.53	164.75	419.18	104.79	50.2%	50.2%	50.2%	50.2%
56	1037.50	122.13	299.48	74.87	1559.26	183.55	450.09	112.52	50.3%	50.3%	50.3%	50.3%
57	1091.35	134.75	319.62	79.90	1640.56	202.56	480.46	120.12	50.3%	50.3%	50.3%	50.3%
58	1142.05	147.67	338.29	84.57	1715.90	221.88	508.27	127.07	50.2%	50.2%	50.2%	50.2%
59	1217.53	164.89	363.08	90.77	1830.09	247.84	545.75	136.44	50.3%	50.3%	50.3%	50.3%
60	1288.91	182.55	385.46	96.36	1936.24	274.23	579.04	144.76	50.2%	50.2%	50.2%	50.2%
61	1359.23	200.73	406.23	101.56	2039.37	301.18	609.51	152.38	50.0%	50.0%	50.0%	50.0%
62	1455.42	223.43	433.42	108.36	2183.28	335.16	650.18	162.54	50.0%	50.0%	50.0%	50.0%
63	1521.41	241.90	450.62	112.65	2277.16	362.07	674.46	168.62	49.7%	49.7%	49.7%	49.7%
64	1641.39	269.40	482.55	120.64	2457.36	403.32	722.44	180.61	49.7%	49.7%	49.7%	49.7%
65	1732.36	292.53	504.88	126.22	2589.71	437.30	754.74	188.69	49.5%	49.5%	49.5%	49.5%
66	1867.30	323.41	538.79	134.70	2792.13	483.59	805.63	201.41	49.5%	49.5%	49.5%	49.5%
67	2026.51	359.06	578.58	144.64	3032.86	537.37	865.89	216.47	49.7%	49.7%	49.7%	49.7%
68	2204.56	399.81	618.92	154.73	3300.12	598.49	926.49	231.62	49.7%	49.7%	49.7%	49.7%
69	2371.70	440.44	649.72	162.43	3543.87	658.11	970.83	242.71	49.4%	49.4%	49.4%	49.4%
70	2558.86	485.28	682.39	170.60	3815.89	723.67	1017.61	254.40	49.1%	49.1%	49.1%	49.1%
71	2794.73	539.00	726.34	181.58	4066.05	784.19	1056.75	264.19	45.5%	45.5%	45.5%	45.5%
72	3056.11	596.68	776.49	194.12	4315.35	842.53	1096.43	274.11	41.2%	41.2%	41.2%	41.2%
73	3258.22	640.27	812.64	203.16	4469.54	878.30	1114.75	278.69	37.2%	37.2%	37.2%	37.2%
74	3434.55	677.80	842.52	210.63	4719.57	931.39	1157.74	289.44	37.4%	37.4%	37.4%	37.4%
75	3634.73	722.58	876.76	219.19	5008.24	995.63	1208.08	302.02	37.8%	37.8%	37.8%	37.8%
76	3883.90	782.65	919.61	229.90	5295.72	1067.15	1253.89	313.47	36.4%	36.4%	36.4%	36.4%
77	4112.35	846.40	953.17	238.29	5504.00	1132.83	1275.74	318.93	33.8%	33.8%	33.8%	33.8%
78	4518.59	954.44	1024.56	256.14	5948.12	1256.39	1348.70	337.17	31.6%	31.6%	31.6%	31.6%
79	5091.70	1102.70	1132.08	283.02	6600.36	1429.43	1467.51	366.88	29.6%	29.6%	29.6%	29.6%
80		1267.55		313.23		1617.69		399.75		27.6%		27.6%
81		1443.66		346.16		1842.44		441.78		27.6%		27.6%
82		1625.67		381.21		2074.72		486.51		27.6%		27.6%
83		1809.36		418.12		2309.16		533.61		27.6%		27.6%
84		1995.29		457.08		2546.44		583.34		27.6%		27.6%
85		2185.28		498.23		2788.91		635.85		27.6%		27.6%
86		2185.28		498.23		2788.91		635.85		27.6%		27.6%
87+		2185.28		498.23		2788.91		635.85		27.6%		27.6%

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

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

Age 80+ rates are for inflation additions only

Appendix E

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

LTC-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime; Elimination Period: 100 Days

Indexed Inflation

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	477.84	24.18	58.79	14.70	652.60	33.02	80.29	20.07	36.6%	36.6%	36.6%	36.6%
30	483.38	24.46	59.47	14.87	707.95	35.82	87.10	21.78	46.5%	46.5%	46.5%	46.5%
31	483.38	24.46	59.47	14.87	707.95	35.82	87.10	21.78	46.5%	46.5%	46.5%	46.5%
32	483.38	24.46	59.47	14.87	707.95	35.82	87.10	21.78	46.5%	46.5%	46.5%	46.5%
33	483.38	24.46	59.47	14.87	707.95	35.82	87.10	21.78	46.5%	46.5%	46.5%	46.5%
34	483.38	24.46	59.47	14.87	707.95	35.82	87.10	21.78	46.5%	46.5%	46.5%	46.5%
35	483.38	24.46	59.47	14.87	707.95	35.82	87.10	21.78	46.5%	46.5%	46.5%	46.5%
36	483.38	24.46	59.47	14.87	707.95	35.82	87.10	21.78	46.5%	46.5%	46.5%	46.5%
37	492.15	24.90	60.55	15.14	721.67	36.52	88.79	22.20	46.6%	46.6%	46.6%	46.6%
38	492.15	24.90	60.55	15.14	721.67	36.52	88.79	22.20	46.6%	46.6%	46.6%	46.6%
39	526.50	26.64	64.78	16.19	775.67	39.25	95.43	23.86	47.3%	47.3%	47.3%	47.3%
40	561.60	28.42	69.10	17.27	831.24	42.06	102.27	25.57	48.0%	48.0%	48.0%	48.0%
41	599.41	30.33	73.75	18.44	891.56	45.11	109.69	27.42	48.7%	48.7%	48.7%	48.7%
42	638.25	32.29	78.53	19.63	953.98	48.27	117.37	29.34	49.5%	49.5%	49.5%	49.5%
43	650.33	32.91	80.01	20.00	973.48	49.26	119.77	29.94	49.7%	49.7%	49.7%	49.7%
44	650.33	32.91	80.01	20.00	973.48	49.26	119.77	29.94	49.7%	49.7%	49.7%	49.7%
45	639.46	40.88	107.62	26.91	951.44	60.82	160.13	40.03	48.8%	48.8%	48.8%	48.8%
46	674.56	43.12	113.53	28.38	1007.86	64.43	169.63	42.41	49.4%	49.4%	49.4%	49.4%
47	710.49	45.42	119.58	29.89	1065.97	68.14	179.41	44.85	50.0%	50.0%	50.0%	50.0%
48	737.05	47.12	124.05	31.01	1109.17	70.90	186.68	46.67	50.5%	50.5%	50.5%	50.5%
49	737.05	47.12	124.05	31.01	1109.17	70.90	186.68	46.67	50.5%	50.5%	50.5%	50.5%
50	754.27	51.92	144.91	36.23	1135.08	78.14	218.07	54.52	50.5%	50.5%	50.5%	50.5%
51	783.71	59.07	156.31	39.08	1179.38	88.89	235.23	58.81	50.5%	50.5%	50.5%	50.5%
52	816.05	66.89	168.37	42.09	1228.06	100.66	253.38	63.34	50.5%	50.5%	50.5%	50.5%
53	851.08	75.33	181.08	45.27	1280.77	113.37	272.50	68.13	50.5%	50.5%	50.5%	50.5%
54	888.13	84.30	194.23	48.56	1336.47	126.86	292.27	73.07	50.5%	50.5%	50.5%	50.5%
55	907.90	91.83	203.53	50.88	1363.75	137.94	305.72	76.43	50.2%	50.2%	50.2%	50.2%
56	955.01	102.32	219.08	54.77	1435.28	153.78	329.25	82.31	50.3%	50.3%	50.3%	50.3%
57	1000.80	112.98	234.38	58.59	1504.45	169.84	352.33	88.08	50.3%	50.3%	50.3%	50.3%
58	1043.12	123.86	248.79	62.20	1567.27	186.10	373.80	93.45	50.2%	50.2%	50.2%	50.2%
59	1107.10	138.32	267.87	66.97	1664.11	207.92	402.63	100.66	50.3%	50.3%	50.3%	50.3%
60	1166.50	153.09	285.29	71.32	1752.34	229.98	428.57	107.14	50.2%	50.2%	50.2%	50.2%
61	1224.34	168.34	301.80	75.45	1836.97	252.57	452.81	113.20	50.0%	50.0%	50.0%	50.0%
62	1304.97	187.29	323.26	80.82	1957.59	280.96	484.93	121.23	50.0%	50.0%	50.0%	50.0%
63	1358.26	202.77	337.38	84.34	2032.97	303.49	504.97	126.24	49.7%	49.7%	49.7%	49.7%
64	1459.51	225.78	362.53	90.63	2185.07	338.01	542.75	135.69	49.7%	49.7%	49.7%	49.7%
65	1534.87	245.16	380.66	95.16	2294.48	366.48	569.05	142.26	49.5%	49.5%	49.5%	49.5%
66	1649.12	271.10	407.65	101.91	2465.88	405.37	609.55	152.39	49.5%	49.5%	49.5%	49.5%
67	1784.69	301.06	439.19	109.80	2670.95	450.57	657.28	164.32	49.7%	49.7%	49.7%	49.7%
68	1934.50	335.07	471.57	117.89	2895.86	501.58	705.92	176.48	49.7%	49.7%	49.7%	49.7%
69	2071.43	368.63	497.44	124.36	3095.19	550.81	743.29	185.82	49.4%	49.4%	49.4%	49.4%
70	2224.22	405.48	525.21	131.30	3316.85	604.66	783.21	195.80	49.1%	49.1%	49.1%	49.1%
71	2419.00	449.74	561.82	140.45	3519.41	654.33	817.39	204.35	45.5%	45.5%	45.5%	45.5%
72	2636.43	497.43	603.43	150.86	3722.74	702.40	852.06	213.02	41.2%	41.2%	41.2%	41.2%
73	2800.06	532.43	634.19	158.55	3841.04	730.37	869.97	217.49	37.2%	37.2%	37.2%	37.2%
74	2937.12	561.20	660.22	165.06	4036.03	771.17	907.24	226.81	37.4%	37.4%	37.4%	37.4%
75	3093.11	596.03	689.82	172.45	4261.96	821.26	950.49	237.62	37.8%	37.8%	37.8%	37.8%
76	3291.68	644.69	726.75	181.69	4488.23	879.04	990.93	247.73	36.4%	36.4%	36.4%	36.4%
77	3475.65	698.45	756.99	189.25	4651.84	934.81	1013.16	253.29	33.8%	33.8%	33.8%	33.8%
78	3805.31	787.73	817.39	204.35	5009.18	1036.95	1075.99	269.00	31.6%	31.6%	31.6%	31.6%
79	4263.66	906.30	906.53	226.63	5526.97	1174.83	1175.13	293.78	29.6%	29.6%	29.6%	29.6%
80		1035.46		251.51		1321.48		320.98		27.6%		27.6%
81		1171.57		278.54		1495.20		355.48		27.6%		27.6%
82		1311.06		307.21		1673.21		392.07		27.6%		27.6%
83		1450.94		337.23		1851.73		430.39		27.6%		27.6%
84		1591.56		368.71		2031.20		470.56		27.6%		27.6%
85		1734.13		401.75		2213.15		512.73		27.6%		27.6%
86		1734.13		401.75		2213.15		512.73		27.6%		27.6%
87+		1734.13		401.75		2213.15		512.73		27.6%		27.6%

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

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

Age 80+ rates are for inflation additions only

Appendix E

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

LTC-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years; Elimination Period: 20 Days

5% Simple Inflation**

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	478.87	23.17	115.99	29.00	673.72	32.60	163.19	40.80	40.7%	40.7%	40.7%	40.7%
30	478.87	23.17	115.99	29.00	679.75	32.89	164.65	41.16	41.9%	41.9%	41.9%	41.9%
31	478.87	23.17	115.99	29.00	701.36	33.94	169.88	42.47	46.5%	46.5%	46.5%	46.5%
32	478.87	23.17	115.99	29.00	701.36	33.94	169.88	42.47	46.5%	46.5%	46.5%	46.5%
33	478.87	23.17	115.99	29.00	701.36	33.94	169.88	42.47	46.5%	46.5%	46.5%	46.5%
34	478.87	23.17	115.99	29.00	701.36	33.94	169.88	42.47	46.5%	46.5%	46.5%	46.5%
35	478.87	23.17	115.99	29.00	701.36	33.94	169.88	42.47	46.5%	46.5%	46.5%	46.5%
36	478.87	23.17	115.99	29.00	701.36	33.94	169.88	42.47	46.5%	46.5%	46.5%	46.5%
37	478.87	23.17	115.99	29.00	701.36	33.94	169.88	42.47	46.5%	46.5%	46.5%	46.5%
38	478.87	23.17	115.99	29.00	701.36	33.94	169.88	42.47	46.5%	46.5%	46.5%	46.5%
39	478.87	23.17	115.99	29.00	701.36	33.94	169.88	42.47	46.5%	46.5%	46.5%	46.5%
40	488.15	23.62	118.24	29.56	715.86	34.64	173.40	43.35	46.6%	46.6%	46.6%	46.6%
41	511.86	24.77	123.98	31.00	753.10	36.44	182.42	45.60	47.1%	47.1%	47.1%	47.1%
42	536.12	25.94	129.86	32.46	791.40	38.29	191.69	47.92	47.6%	47.6%	47.6%	47.6%
43	537.93	26.03	130.30	32.57	794.26	38.43	192.38	48.10	47.7%	47.7%	47.7%	47.7%
44	537.93	26.03	130.30	32.57	794.26	38.43	192.38	48.10	47.7%	47.7%	47.7%	47.7%
45	538.67	32.84	173.79	43.45	792.28	48.30	255.61	63.90	47.1%	47.1%	47.1%	47.1%
46	590.65	36.01	190.56	47.64	874.50	53.32	282.14	70.53	48.1%	48.1%	48.1%	48.1%
47	624.87	38.10	201.60	50.40	929.08	56.64	299.74	74.94	48.7%	48.7%	48.7%	48.7%
48	682.57	41.62	220.21	55.05	1021.91	62.30	329.69	82.42	49.7%	49.7%	49.7%	49.7%
49	721.00	43.96	232.61	58.15	1084.27	66.11	349.81	87.45	50.4%	50.4%	50.4%	50.4%
50	730.61	47.95	263.83	65.96	1097.98	72.06	396.49	99.12	50.3%	50.3%	50.3%	50.3%
51	759.69	54.08	283.67	70.92	1142.35	81.31	426.55	106.64	50.4%	50.4%	50.4%	50.4%
52	766.96	58.93	295.16	73.79	1150.96	88.44	442.94	110.73	50.1%	50.1%	50.1%	50.1%
53	795.74	65.67	314.71	78.68	1194.25	98.56	472.32	118.08	50.1%	50.1%	50.1%	50.1%
54	824.73	72.75	334.26	83.56	1237.62	109.17	501.60	125.40	50.1%	50.1%	50.1%	50.1%
55	854.03	80.11	353.83	88.46	1281.27	120.19	530.85	132.71	50.0%	50.0%	50.0%	50.0%
56	883.29	87.70	373.30	93.32	1324.63	131.52	559.82	139.95	50.0%	50.0%	50.0%	50.0%
57	934.40	97.75	402.10	100.53	1403.23	146.79	603.86	150.97	50.2%	50.2%	50.2%	50.2%
58	962.84	105.94	420.73	105.18	1444.52	158.94	631.21	157.80	50.0%	50.0%	50.0%	50.0%
59	1011.37	117.03	447.13	111.78	1517.60	175.60	670.94	167.74	50.1%	50.1%	50.1%	50.1%
60	1059.73	128.71	472.53	118.13	1589.59	193.06	708.80	177.20	50.0%	50.0%	50.0%	50.0%
61	1126.53	143.28	505.09	126.27	1690.74	215.04	758.05	189.51	50.1%	50.1%	50.1%	50.1%
62	1215.03	161.34	546.27	136.57	1826.37	242.52	821.13	205.28	50.3%	50.3%	50.3%	50.3%
63	1270.97	175.62	571.65	142.91	1908.33	263.69	858.32	214.58	50.1%	50.1%	50.1%	50.1%
64	1368.66	196.15	614.57	153.64	2057.40	294.85	923.84	230.96	50.3%	50.3%	50.3%	50.3%
65	1445.18	214.13	646.82	161.71	2169.15	321.39	970.85	242.71	50.1%	50.1%	50.1%	50.1%
66	1539.10	235.06	685.68	171.42	2312.86	353.23	1030.40	257.60	50.3%	50.3%	50.3%	50.3%
67	1653.93	259.62	732.49	183.12	2487.71	390.50	1101.75	275.44	50.4%	50.4%	50.4%	50.4%
68	1746.11	281.74	765.33	191.33	2623.36	423.29	1149.83	287.46	50.2%	50.2%	50.2%	50.2%
69	1852.60	307.29	799.40	199.85	2779.03	460.95	1199.16	299.79	50.0%	50.0%	50.0%	50.0%
70	1955.34	332.53	828.92	207.23	2926.48	497.69	1240.62	310.16	49.7%	49.7%	49.7%	49.7%
71	2165.19	376.02	901.78	225.44	3245.95	563.71	1351.91	337.98	49.9%	49.9%	49.9%	49.9%
72	2235.60	394.70	916.43	229.11	3333.03	588.45	1366.30	341.58	49.1%	49.1%	49.1%	49.1%
73	2301.13	410.46	930.36	232.59	3364.09	600.07	1360.12	340.03	46.2%	46.2%	46.2%	46.2%
74	2373.46	426.55	946.96	236.74	3401.49	611.31	1357.12	339.28	43.3%	43.3%	43.3%	43.3%
75	2455.54	446.02	966.16	241.54	3448.86	626.45	1357.00	339.25	40.5%	40.5%	40.5%	40.5%
76	2549.25	471.26	987.54	246.88	3507.96	648.49	1358.93	339.73	37.6%	37.6%	37.6%	37.6%
77	2655.54	504.02	1010.63	252.66	3579.14	679.32	1362.13	340.53	34.8%	34.8%	34.8%	34.8%
78	2878.53	564.60	1074.95	268.74	3807.19	746.75	1421.75	355.44	32.3%	32.3%	32.3%	32.3%
79	3210.59	650.65	1177.70	294.43	4171.92	845.47	1530.33	382.58	29.9%	29.9%	29.9%	29.9%
80												
81												
82												
83												
84												
85												
86												
87+												

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

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

Age 80+ rates are for inflation additions only

Appendix E

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

LTC-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years; Elimination Period: 100 Days

5% Simple Inflation**

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	458.52	18.27	79.75	19.94	645.08	25.71	112.20	28.05	40.7%	40.7%	40.7%	40.7%
30	458.52	18.27	79.75	19.94	650.86	25.94	113.20	28.30	41.9%	41.9%	41.9%	41.9%
31	458.52	18.27	79.75	19.94	671.55	26.76	116.80	29.20	46.5%	46.5%	46.5%	46.5%
32	458.52	18.27	79.75	19.94	671.55	26.76	116.80	29.20	46.5%	46.5%	46.5%	46.5%
33	458.52	18.27	79.75	19.94	671.55	26.76	116.80	29.20	46.5%	46.5%	46.5%	46.5%
34	458.52	18.27	79.75	19.94	671.55	26.76	116.80	29.20	46.5%	46.5%	46.5%	46.5%
35	458.52	18.27	79.75	19.94	671.55	26.76	116.80	29.20	46.5%	46.5%	46.5%	46.5%
36	458.52	18.27	79.75	19.94	671.55	26.76	116.80	29.20	46.5%	46.5%	46.5%	46.5%
37	458.52	18.27	79.75	19.94	671.55	26.76	116.80	29.20	46.5%	46.5%	46.5%	46.5%
38	458.52	18.27	79.75	19.94	671.55	26.76	116.80	29.20	46.5%	46.5%	46.5%	46.5%
39	458.52	18.27	79.75	19.94	671.55	26.76	116.80	29.20	46.5%	46.5%	46.5%	46.5%
40	467.40	18.63	81.29	20.32	685.44	27.32	119.22	29.80	46.6%	46.6%	46.6%	46.6%
41	490.11	19.53	85.24	21.31	721.09	28.74	125.42	31.35	47.1%	47.1%	47.1%	47.1%
42	513.34	20.46	89.28	22.32	757.76	30.20	131.80	32.95	47.6%	47.6%	47.6%	47.6%
43	515.07	20.53	89.58	22.40	760.50	30.31	132.27	33.07	47.7%	47.7%	47.7%	47.7%
44	515.07	20.53	89.58	22.40	760.50	30.31	132.27	33.07	47.7%	47.7%	47.7%	47.7%
45	509.43	25.88	120.02	30.00	749.28	38.06	176.52	44.13	47.1%	47.1%	47.1%	47.1%
46	558.59	28.38	131.60	32.90	827.03	42.01	194.84	48.71	48.1%	48.1%	48.1%	48.1%
47	590.95	30.02	139.22	34.81	878.65	44.64	207.00	51.75	48.7%	48.7%	48.7%	48.7%
48	645.52	32.79	152.08	38.02	966.44	49.09	227.68	56.92	49.7%	49.7%	49.7%	49.7%
49	681.86	34.64	160.64	40.16	1025.42	52.09	241.58	60.39	50.4%	50.4%	50.4%	50.4%
50	687.76	37.75	183.15	45.79	1033.58	56.73	275.25	68.81	50.3%	50.3%	50.3%	50.3%
51	711.88	42.70	197.47	49.37	1070.46	64.20	296.93	74.23	50.4%	50.4%	50.4%	50.4%
52	715.40	46.65	206.01	51.50	1073.59	70.00	309.16	77.29	50.1%	50.1%	50.1%	50.1%
53	738.87	52.14	220.21	55.05	1108.91	78.25	330.50	82.62	50.1%	50.1%	50.1%	50.1%
54	762.37	57.90	234.53	58.63	1144.05	86.88	351.94	87.99	50.1%	50.1%	50.1%	50.1%
55	786.03	63.92	248.97	62.24	1179.25	95.89	373.52	93.38	50.0%	50.0%	50.0%	50.0%
56	809.57	70.13	263.34	65.83	1214.07	105.17	394.92	98.73	50.0%	50.0%	50.0%	50.0%
57	852.99	78.33	284.31	71.08	1280.98	117.64	426.97	106.74	50.2%	50.2%	50.2%	50.2%
58	875.34	85.06	298.28	74.57	1313.25	127.62	447.50	111.87	50.0%	50.0%	50.0%	50.0%
59	915.45	94.14	317.91	79.48	1373.67	141.25	477.04	119.26	50.1%	50.1%	50.1%	50.1%
60	954.86	103.70	336.88	84.22	1432.29	155.54	505.32	126.33	50.0%	50.0%	50.0%	50.0%
61	1010.43	115.60	361.26	90.31	1516.49	173.50	542.18	135.55	50.1%	50.1%	50.1%	50.1%
62	1084.89	130.33	391.89	97.97	1630.75	195.90	589.08	147.27	50.3%	50.3%	50.3%	50.3%
63	1129.91	142.01	411.43	102.86	1696.52	213.23	617.75	154.44	50.1%	50.1%	50.1%	50.1%
64	1211.69	158.79	443.80	110.95	1821.45	238.69	667.14	166.78	50.3%	50.3%	50.3%	50.3%
65	1274.47	173.51	468.58	117.14	1912.92	260.42	703.31	175.83	50.1%	50.1%	50.1%	50.1%
66	1352.33	190.61	498.30	124.57	2032.19	286.44	748.81	187.20	50.3%	50.3%	50.3%	50.3%
67	1448.32	210.71	533.93	133.48	2178.45	316.93	803.09	200.77	50.4%	50.4%	50.4%	50.4%
68	1523.28	228.76	559.81	139.95	2288.58	343.69	841.05	210.26	50.2%	50.2%	50.2%	50.2%
69	1609.15	249.51	586.99	146.75	2413.84	374.28	880.52	220.13	50.0%	50.0%	50.0%	50.0%
70	1690.94	269.93	610.92	152.73	2530.77	404.00	914.35	228.59	49.7%	49.7%	49.7%	49.7%
71	1864.87	305.16	667.21	166.80	2795.73	457.49	1000.25	250.06	49.9%	49.9%	49.9%	49.9%
72	1918.81	320.28	680.31	170.08	2860.73	477.50	1014.27	253.57	49.1%	49.1%	49.1%	49.1%
73	1968.45	332.87	692.66	173.16	2877.73	486.63	1012.62	253.15	46.2%	46.2%	46.2%	46.2%
74	2023.07	345.54	706.95	176.74	2899.34	495.20	1013.15	253.29	43.3%	43.3%	43.3%	43.3%
75	2085.46	360.94	723.16	180.79	2929.07	506.95	1015.70	253.92	40.5%	40.5%	40.5%	40.5%
76	2157.50	381.19	741.35	185.34	2968.88	524.55	1020.15	255.04	37.6%	37.6%	37.6%	37.6%
77	2240.22	407.86	761.40	190.35	3019.37	549.71	1026.21	256.55	34.8%	34.8%	34.8%	34.8%
78	2419.87	456.88	812.85	203.21	3200.57	604.27	1075.09	268.77	32.3%	32.3%	32.3%	32.3%
79	2688.42	525.90	893.51	223.38	3493.40	683.37	1161.05	290.26	29.9%	29.9%	29.9%	29.9%
80												
81												
82												
83												
84												
85												
86												
87+												

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

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

Age 80+ rates are for inflation additions only

Appendix E

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

LTC-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years; Elimination Period: 20 Days

5% Simple Inflation**

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	502.01	28.71	126.28	31.57	735.24	42.05	184.95	46.24	46.5%	46.5%	46.5%	46.5%
30	502.01	28.71	126.28	31.57	735.24	42.05	184.95	46.24	46.5%	46.5%	46.5%	46.5%
31	502.01	28.71	126.28	31.57	735.24	42.05	184.95	46.24	46.5%	46.5%	46.5%	46.5%
32	502.01	28.71	126.28	31.57	735.24	42.05	184.95	46.24	46.5%	46.5%	46.5%	46.5%
33	502.01	28.71	126.28	31.57	735.24	42.05	184.95	46.24	46.5%	46.5%	46.5%	46.5%
34	502.01	28.71	126.28	31.57	735.24	42.05	184.95	46.24	46.5%	46.5%	46.5%	46.5%
35	502.01	28.71	126.28	31.57	735.24	42.05	184.95	46.24	46.5%	46.5%	46.5%	46.5%
36	502.01	28.71	126.28	31.57	735.24	42.05	184.95	46.24	46.5%	46.5%	46.5%	46.5%
37	502.01	28.71	126.28	31.57	735.24	42.05	184.95	46.24	46.5%	46.5%	46.5%	46.5%
38	502.01	28.71	126.28	31.57	735.24	42.05	184.95	46.24	46.5%	46.5%	46.5%	46.5%
39	537.03	30.72	135.09	33.77	790.18	45.20	198.77	49.69	47.1%	47.1%	47.1%	47.1%
40	558.15	31.93	140.41	35.10	823.50	47.10	207.16	51.79	47.5%	47.5%	47.5%	47.5%
41	582.61	33.32	146.56	36.64	862.28	49.32	216.91	54.23	48.0%	48.0%	48.0%	48.0%
42	619.40	35.43	155.81	38.95	920.94	52.68	231.67	57.92	48.7%	48.7%	48.7%	48.7%
43	619.40	35.43	155.81	38.95	920.94	52.68	231.67	57.92	48.7%	48.7%	48.7%	48.7%
44	619.40	35.43	155.81	38.95	920.94	52.68	231.67	57.92	48.7%	48.7%	48.7%	48.7%
45	618.10	43.98	204.11	51.03	914.21	65.05	301.89	75.47	47.9%	47.9%	47.9%	47.9%
46	652.05	46.39	215.32	53.83	968.26	68.89	319.74	79.94	48.5%	48.5%	48.5%	48.5%
47	708.62	50.42	234.00	58.50	1059.05	75.35	349.72	87.43	49.5%	49.5%	49.5%	49.5%
48	768.59	54.68	253.81	63.45	1156.28	82.27	381.83	95.46	50.4%	50.4%	50.4%	50.4%
49	771.38	54.88	254.73	63.68	1160.83	82.59	383.33	95.83	50.5%	50.5%	50.5%	50.5%
50	791.66	60.34	291.44	72.86	1191.36	90.81	438.59	109.65	50.5%	50.5%	50.5%	50.5%
51	822.08	67.65	311.21	77.80	1237.13	101.80	468.34	117.08	50.5%	50.5%	50.5%	50.5%
52	855.51	75.63	331.96	82.99	1287.44	113.81	499.56	124.89	50.5%	50.5%	50.5%	50.5%
53	891.82	84.29	353.58	88.39	1342.07	126.85	532.09	133.02	50.5%	50.5%	50.5%	50.5%
54	930.81	93.61	376.17	94.04	1400.76	140.87	566.09	141.52	50.5%	50.5%	50.5%	50.5%
55	968.64	103.10	398.11	99.53	1457.22	155.10	598.92	149.73	50.4%	50.4%	50.4%	50.4%
56	1016.22	113.95	423.97	105.99	1529.29	171.48	638.02	159.50	50.5%	50.5%	50.5%	50.5%
57	1062.31	124.95	449.17	112.29	1598.64	188.03	675.94	168.99	50.5%	50.5%	50.5%	50.5%
58	1113.88	137.17	475.89	118.97	1676.24	206.42	716.15	179.04	50.5%	50.5%	50.5%	50.5%
59	1162.17	149.76	499.82	124.95	1747.43	225.18	751.52	187.88	50.4%	50.4%	50.4%	50.4%
60	1209.10	162.74	521.53	130.38	1815.39	244.34	783.04	195.76	50.1%	50.1%	50.1%	50.1%
61	1296.00	181.73	559.07	139.77	1947.33	273.06	840.04	210.01	50.3%	50.3%	50.3%	50.3%
62	1362.14	198.41	586.06	146.51	2044.56	297.82	879.67	219.92	50.1%	50.1%	50.1%	50.1%
63	1458.41	220.01	624.54	156.13	2189.80	330.34	937.74	234.44	50.1%	50.1%	50.1%	50.1%
64	1533.26	238.80	652.38	163.10	2299.37	358.12	978.35	244.59	50.0%	50.0%	50.0%	50.0%
65	1629.07	261.14	687.67	171.92	2442.09	391.47	1030.86	257.72	49.9%	49.9%	49.9%	49.9%
66	1763.33	290.16	737.66	184.42	2646.32	435.46	1107.04	276.76	50.1%	50.1%	50.1%	50.1%
67	1939.86	326.82	803.54	200.89	2918.55	491.71	1208.94	302.23	50.5%	50.5%	50.5%	50.5%
68	2090.07	360.48	853.03	213.26	3145.02	542.44	1283.60	320.90	50.5%	50.5%	50.5%	50.5%
69	2232.99	394.21	892.75	223.19	3355.33	592.35	1341.46	335.36	50.3%	50.3%	50.3%	50.3%
70	2412.36	434.84	942.73	235.68	3621.96	652.88	1415.43	353.86	50.1%	50.1%	50.1%	50.1%
71	2579.84	473.06	986.09	246.52	3867.57	709.18	1478.30	369.57	49.9%	49.9%	49.9%	49.9%
72	2673.19	496.68	1001.78	250.45	3993.09	741.91	1496.41	374.10	49.4%	49.4%	49.4%	49.4%
73	2760.18	516.58	1016.56	254.14	4108.13	768.86	1513.00	378.25	48.8%	48.8%	48.8%	48.8%
74	2856.27	537.00	1034.36	258.59	4235.72	796.34	1533.90	383.48	48.3%	48.3%	48.3%	48.3%
75	2965.45	561.84	1054.92	263.73	4381.61	830.14	1558.70	389.68	47.8%	47.8%	47.8%	47.8%
76	3090.34	594.15	1078.06	269.51	4491.25	863.49	1566.76	391.69	45.3%	45.3%	45.3%	45.3%
77	3232.31	636.16	1103.43	275.86	4543.08	894.13	1550.89	387.72	40.6%	40.6%	40.6%	40.6%
78	3521.33	714.32	1174.68	293.67	4792.67	972.22	1598.78	399.70	36.1%	36.1%	36.1%	36.1%
79	3950.66	826.23	1289.08	322.27	5209.48	1089.49	1699.83	424.96	31.9%	31.9%	31.9%	31.9%
80												
81												
82												
83												
84												
85												
86												
87+												

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

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

Age 80+ rates are for inflation additions only

Appendix E

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

LTC-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years; Elimination Period: 100 Days

5% Simple Inflation**

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	478.76	23.13	89.13	22.28	701.19	33.88	130.54	32.64	46.5%	46.5%	46.5%	46.5%
30	478.76	23.13	89.13	22.28	701.19	33.88	130.54	32.64	46.5%	46.5%	46.5%	46.5%
31	478.76	23.13	89.13	22.28	701.19	33.88	130.54	32.64	46.5%	46.5%	46.5%	46.5%
32	478.76	23.13	89.13	22.28	701.19	33.88	130.54	32.64	46.5%	46.5%	46.5%	46.5%
33	478.76	23.13	89.13	22.28	701.19	33.88	130.54	32.64	46.5%	46.5%	46.5%	46.5%
34	478.76	23.13	89.13	22.28	701.19	33.88	130.54	32.64	46.5%	46.5%	46.5%	46.5%
35	478.76	23.13	89.13	22.28	701.19	33.88	130.54	32.64	46.5%	46.5%	46.5%	46.5%
36	478.76	23.13	89.13	22.28	701.19	33.88	130.54	32.64	46.5%	46.5%	46.5%	46.5%
37	478.76	23.13	89.13	22.28	701.19	33.88	130.54	32.64	46.5%	46.5%	46.5%	46.5%
38	478.76	23.13	89.13	22.28	701.19	33.88	130.54	32.64	46.5%	46.5%	46.5%	46.5%
39	512.16	24.75	95.35	23.84	753.59	36.41	140.30	35.07	47.1%	47.1%	47.1%	47.1%
40	532.30	25.72	99.10	24.77	785.37	37.95	146.21	36.55	47.5%	47.5%	47.5%	47.5%
41	555.63	26.85	103.44	25.86	822.34	39.74	153.10	38.27	48.0%	48.0%	48.0%	48.0%
42	590.72	28.54	109.97	27.49	878.29	42.44	163.51	40.88	48.7%	48.7%	48.7%	48.7%
43	590.72	28.54	109.97	27.49	878.29	42.44	163.51	40.88	48.7%	48.7%	48.7%	48.7%
44	590.72	28.54	109.97	27.49	878.29	42.44	163.51	40.88	48.7%	48.7%	48.7%	48.7%
45	582.07	35.40	144.66	36.17	860.91	52.36	213.96	53.49	47.9%	47.9%	47.9%	47.9%
46	614.04	37.35	152.61	38.15	911.81	55.46	226.62	56.65	48.5%	48.5%	48.5%	48.5%
47	667.30	40.59	165.85	41.46	997.31	60.66	247.86	61.97	49.5%	49.5%	49.5%	49.5%
48	723.78	44.02	179.88	44.97	1088.87	66.23	270.62	67.66	50.4%	50.4%	50.4%	50.4%
49	726.41	44.18	180.54	45.13	1093.15	66.49	271.68	67.92	50.5%	50.5%	50.5%	50.5%
50	742.02	48.56	207.48	51.87	1116.65	73.07	312.22	78.06	50.5%	50.5%	50.5%	50.5%
51	766.95	54.56	222.14	55.53	1154.17	82.10	334.29	83.57	50.5%	50.5%	50.5%	50.5%
52	794.46	61.16	237.67	59.42	1195.57	92.03	357.67	89.42	50.5%	50.5%	50.5%	50.5%
53	824.44	68.33	253.86	63.46	1240.68	102.82	382.03	95.51	50.5%	50.5%	50.5%	50.5%
54	856.70	76.01	270.80	67.70	1289.23	114.39	407.53	101.88	50.5%	50.5%	50.5%	50.5%
55	887.75	83.89	287.30	71.83	1335.53	126.21	432.22	108.06	50.4%	50.4%	50.4%	50.4%
56	927.64	92.88	306.76	76.69	1395.98	139.77	461.63	115.41	50.5%	50.5%	50.5%	50.5%
57	966.04	102.03	325.77	81.44	1453.76	153.54	490.24	122.56	50.5%	50.5%	50.5%	50.5%
58	1009.02	112.18	346.08	86.52	1518.46	168.82	520.81	130.20	50.5%	50.5%	50.5%	50.5%
59	1048.40	122.64	364.46	91.12	1576.36	184.41	548.00	137.00	50.4%	50.4%	50.4%	50.4%
60	1086.06	133.42	381.53	95.38	1630.65	200.32	572.85	143.21	50.1%	50.1%	50.1%	50.1%
61	1159.16	149.12	410.21	102.55	1741.72	224.07	616.37	154.09	50.3%	50.3%	50.3%	50.3%
62	1213.23	162.96	431.41	107.85	1821.05	244.61	647.55	161.89	50.1%	50.1%	50.1%	50.1%
63	1293.84	180.84	461.11	115.28	1942.70	271.54	692.35	173.09	50.1%	50.1%	50.1%	50.1%
64	1355.17	196.42	483.17	120.79	2032.29	294.56	724.59	181.15	50.0%	50.0%	50.0%	50.0%
65	1434.90	214.97	510.99	127.75	2151.01	322.26	766.00	191.50	49.9%	49.9%	49.9%	49.9%
66	1548.24	239.02	549.70	137.42	2323.51	358.71	824.96	206.24	50.1%	50.1%	50.1%	50.1%
67	1698.36	269.42	600.57	150.14	2555.20	405.34	903.57	225.89	50.5%	50.5%	50.5%	50.5%
68	1823.85	297.27	639.69	159.92	2744.44	447.32	962.57	240.64	50.5%	50.5%	50.5%	50.5%
69	1940.92	324.98	671.83	167.96	2916.45	488.32	1009.50	252.37	50.3%	50.3%	50.3%	50.3%
70	2088.52	358.28	712.22	178.06	3135.74	537.92	1069.34	267.34	50.1%	50.1%	50.1%	50.1%
71	2225.41	389.60	747.58	186.89	3336.23	584.07	1120.73	280.18	49.9%	49.9%	49.9%	49.9%
72	2298.84	408.90	761.99	190.50	3433.90	610.80	1138.23	284.56	49.4%	49.4%	49.4%	49.4%
73	2366.04	424.75	775.55	193.89	3521.51	632.18	1154.29	288.57	48.8%	48.8%	48.8%	48.8%
74	2439.41	440.53	791.28	197.82	3617.54	653.29	1173.43	293.36	48.3%	48.3%	48.3%	48.3%
75	2523.37	460.04	809.43	202.36	3728.42	679.73	1195.98	298.99	47.8%	47.8%	47.8%	47.8%
76	2621.09	486.21	829.91	207.48	3809.29	706.61	1206.12	301.53	45.3%	45.3%	45.3%	45.3%
77	2734.44	521.23	852.49	213.12	3843.31	732.59	1198.19	299.55	40.6%	40.6%	40.6%	40.6%
78	2970.15	585.58	910.91	227.73	4042.50	797.00	1239.79	309.95	36.1%	36.1%	36.1%	36.1%
79	3319.21	676.17	1003.07	250.77	4376.82	891.62	1322.69	330.67	31.9%	31.9%	31.9%	31.9%
80												
81												
82												
83												
84												
85												
86												
87+												

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

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

Age 80+ rates are for inflation additions only

Appendix E

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

LTC-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years; Elimination Period: 20 Days

5% Simple Inflation**

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	533.81	36.30	134.08	33.52	781.81	53.16	196.37	49.09	46.5%	46.5%	46.5%	46.5%
30	544.99	37.06	136.88	34.22	799.30	54.35	200.76	50.19	46.7%	46.7%	46.7%	46.7%
31	567.72	38.61	142.59	35.65	835.00	56.78	209.73	52.43	47.1%	47.1%	47.1%	47.1%
32	614.08	41.76	154.24	38.56	908.26	61.76	228.13	57.03	47.9%	47.9%	47.9%	47.9%
33	637.70	43.36	160.17	40.04	945.84	64.32	237.56	59.39	48.3%	48.3%	48.3%	48.3%
34	685.83	46.64	172.26	43.06	1022.89	69.56	256.92	64.23	49.1%	49.1%	49.1%	49.1%
35	735.14	49.99	184.64	46.16	1102.51	74.97	276.92	69.23	50.0%	50.0%	50.0%	50.0%
36	760.23	51.70	190.95	47.74	1143.29	77.75	287.16	71.79	50.4%	50.4%	50.4%	50.4%
37	766.35	52.11	192.48	48.12	1153.27	78.42	289.67	72.42	50.5%	50.5%	50.5%	50.5%
38	766.35	52.11	192.48	48.12	1153.27	78.42	289.67	72.42	50.5%	50.5%	50.5%	50.5%
39	766.35	52.11	192.48	48.12	1153.27	78.42	289.67	72.42	50.5%	50.5%	50.5%	50.5%
40	766.35	52.11	192.48	48.12	1153.27	78.42	289.67	72.42	50.5%	50.5%	50.5%	50.5%
41	766.35	52.11	192.48	48.12	1153.27	78.42	289.67	72.42	50.5%	50.5%	50.5%	50.5%
42	766.35	52.11	192.48	48.12	1153.27	78.42	289.67	72.42	50.5%	50.5%	50.5%	50.5%
43	766.35	52.11	192.48	48.12	1153.27	78.42	289.67	72.42	50.5%	50.5%	50.5%	50.5%
44	766.35	52.11	192.48	48.12	1153.27	78.42	289.67	72.42	50.5%	50.5%	50.5%	50.5%
45	832.73	69.44	270.26	67.57	1253.15	104.50	406.71	101.68	50.5%	50.5%	50.5%	50.5%
46	832.73	69.44	270.26	67.57	1253.15	104.50	406.71	101.68	50.5%	50.5%	50.5%	50.5%
47	832.73	69.44	270.26	67.57	1253.15	104.50	406.71	101.68	50.5%	50.5%	50.5%	50.5%
48	832.73	69.44	270.26	67.57	1253.15	104.50	406.71	101.68	50.5%	50.5%	50.5%	50.5%
49	832.73	69.44	270.26	67.57	1253.15	104.50	406.71	101.68	50.5%	50.5%	50.5%	50.5%
50	859.28	76.36	309.15	77.29	1293.12	114.92	465.23	116.31	50.5%	50.5%	50.5%	50.5%
51	898.50	85.73	330.22	82.56	1352.13	129.02	496.94	124.24	50.5%	50.5%	50.5%	50.5%
52	941.57	96.00	352.27	88.07	1416.94	144.47	530.13	132.53	50.5%	50.5%	50.5%	50.5%
53	988.33	107.16	375.41	93.85	1487.32	161.26	564.95	141.24	50.5%	50.5%	50.5%	50.5%
54	1038.54	119.11	399.53	99.88	1562.88	179.24	601.24	150.31	50.5%	50.5%	50.5%	50.5%
55	1091.99	131.84	424.62	106.15	1643.31	198.41	639.00	159.75	50.5%	50.5%	50.5%	50.5%
56	1148.47	145.31	450.69	112.67	1728.31	218.68	678.23	169.56	50.5%	50.5%	50.5%	50.5%
57	1207.78	159.49	477.63	119.41	1817.56	240.01	718.77	179.69	50.5%	50.5%	50.5%	50.5%
58	1274.10	175.24	506.30	126.58	1917.36	263.72	761.93	190.48	50.5%	50.5%	50.5%	50.5%
59	1351.55	193.44	537.37	134.34	2033.91	291.10	808.68	202.17	50.5%	50.5%	50.5%	50.5%
60	1439.89	214.05	570.83	142.71	2166.85	322.11	859.03	214.76	50.5%	50.5%	50.5%	50.5%
61	1538.82	236.99	606.35	151.59	2315.73	356.65	912.48	228.12	50.5%	50.5%	50.5%	50.5%
62	1648.10	262.25	644.04	161.01	2480.18	394.65	969.20	242.30	50.5%	50.5%	50.5%	50.5%
63	1767.45	289.73	683.58	170.90	2659.79	436.01	1028.71	257.18	50.5%	50.5%	50.5%	50.5%
64	1896.58	319.41	725.08	181.27	2854.12	480.68	1091.15	272.79	50.5%	50.5%	50.5%	50.5%
65	2035.24	351.21	768.20	192.05	3062.78	528.53	1156.05	289.01	50.5%	50.5%	50.5%	50.5%
66	2183.16	385.08	812.96	203.24	3285.39	579.50	1223.40	305.85	50.5%	50.5%	50.5%	50.5%
67	2340.07	420.98	859.12	214.78	3521.52	633.52	1292.87	323.22	50.5%	50.5%	50.5%	50.5%
68	2528.07	463.70	910.50	227.63	3804.44	697.81	1370.19	342.55	50.5%	50.5%	50.5%	50.5%
69	2760.75	516.03	969.27	242.32	4154.59	776.56	1458.63	364.66	50.5%	50.5%	50.5%	50.5%
70	3017.24	573.36	1030.68	257.67	4539.60	862.65	1550.72	387.68	50.5%	50.5%	50.5%	50.5%
71	3157.97	608.15	1050.80	262.70	4734.27	911.71	1575.31	393.83	49.9%	49.9%	49.9%	49.9%
72	3281.89	638.33	1067.01	266.75	4902.33	953.51	1593.85	398.46	49.4%	49.4%	49.4%	49.4%
73	3395.69	663.09	1082.04	270.51	5053.98	986.91	1610.46	402.62	48.8%	48.8%	48.8%	48.8%
74	3520.08	688.01	1100.29	275.07	5220.12	1020.28	1631.68	407.92	48.3%	48.3%	48.3%	48.3%
75	3662.45	718.94	1121.53	280.38	5411.47	1062.27	1657.12	414.28	47.8%	47.8%	47.8%	47.8%
76	3828.04	760.51	1145.82	286.46	5635.47	1119.59	1686.83	421.71	47.2%	47.2%	47.2%	47.2%
77	4020.00	816.09	1172.72	293.18	5896.36	1197.00	1720.09	430.02	46.7%	46.7%	46.7%	46.7%
78	4402.65	919.84	1249.58	312.40	6260.32	1307.96	1776.84	444.21	42.2%	42.2%	42.2%	42.2%
79	4968.33	1068.29	1373.82	343.46	6702.70	1441.22	1853.40	463.35	34.9%	34.9%	34.9%	34.9%
80												
81												
82												
83												
84												
85												
86												
87+												

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

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

Age 80+ rates are for inflation additions only

Appendix E

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

LTC-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years; Elimination Period: 100 Days

5% Simple Inflation**

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	506.83	29.83	96.02	24.00	742.31	43.69	140.63	35.16	46.5%	46.5%	46.5%	46.5%
30	517.45	30.46	98.03	24.51	758.91	44.67	143.77	35.94	46.7%	46.7%	46.7%	46.7%
31	539.03	31.73	102.12	25.53	792.80	46.66	150.19	37.55	47.1%	47.1%	47.1%	47.1%
32	583.05	34.32	110.46	27.61	862.37	50.76	163.37	40.84	47.9%	47.9%	47.9%	47.9%
33	605.48	35.64	114.70	28.68	898.04	52.86	170.13	42.53	48.3%	48.3%	48.3%	48.3%
34	651.17	38.33	123.36	30.84	971.20	57.16	183.99	46.00	49.1%	49.1%	49.1%	49.1%
35	697.99	41.08	132.23	33.06	1046.80	61.61	198.31	49.58	50.0%	50.0%	50.0%	50.0%
36	721.82	42.48	136.74	34.19	1085.52	63.89	205.65	51.41	50.4%	50.4%	50.4%	50.4%
37	727.63	42.83	137.85	34.46	1094.99	64.45	207.44	51.86	50.5%	50.5%	50.5%	50.5%
38	727.63	42.83	137.85	34.46	1094.99	64.45	207.44	51.86	50.5%	50.5%	50.5%	50.5%
39	727.63	42.83	137.85	34.46	1094.99	64.45	207.44	51.86	50.5%	50.5%	50.5%	50.5%
40	727.63	42.83	137.85	34.46	1094.99	64.45	207.44	51.86	50.5%	50.5%	50.5%	50.5%
41	727.63	42.83	137.85	34.46	1094.99	64.45	207.44	51.86	50.5%	50.5%	50.5%	50.5%
42	727.63	42.83	137.85	34.46	1094.99	64.45	207.44	51.86	50.5%	50.5%	50.5%	50.5%
43	727.63	42.83	137.85	34.46	1094.99	64.45	207.44	51.86	50.5%	50.5%	50.5%	50.5%
44	727.63	42.83	137.85	34.46	1094.99	64.45	207.44	51.86	50.5%	50.5%	50.5%	50.5%
45	780.61	57.00	194.33	48.58	1174.72	85.78	292.44	73.11	50.5%	50.5%	50.5%	50.5%
46	780.61	57.00	194.33	48.58	1174.72	85.78	292.44	73.11	50.5%	50.5%	50.5%	50.5%
47	780.61	57.00	194.33	48.58	1174.72	85.78	292.44	73.11	50.5%	50.5%	50.5%	50.5%
48	780.61	57.00	194.33	48.58	1174.72	85.78	292.44	73.11	50.5%	50.5%	50.5%	50.5%
49	780.61	57.00	194.33	48.58	1174.72	85.78	292.44	73.11	50.5%	50.5%	50.5%	50.5%
50	801.79	62.68	223.44	55.86	1206.60	94.32	336.25	84.06	50.5%	50.5%	50.5%	50.5%
51	834.49	70.50	239.30	59.83	1255.80	106.09	360.12	90.03	50.5%	50.5%	50.5%	50.5%
52	870.50	79.11	256.03	64.01	1309.99	119.05	385.29	96.32	50.5%	50.5%	50.5%	50.5%
53	909.69	88.45	273.63	68.41	1368.97	133.10	411.78	102.94	50.5%	50.5%	50.5%	50.5%
54	951.86	98.50	291.99	73.00	1432.43	148.22	439.40	109.85	50.5%	50.5%	50.5%	50.5%
55	996.86	109.20	311.21	77.80	1500.15	164.33	468.34	117.08	50.5%	50.5%	50.5%	50.5%
56	1044.52	120.57	331.20	82.80	1571.87	181.45	498.41	124.60	50.5%	50.5%	50.5%	50.5%
57	1094.65	132.52	351.95	87.99	1647.31	199.43	529.64	132.41	50.5%	50.5%	50.5%	50.5%
58	1150.67	145.80	374.11	93.53	1731.62	219.42	562.98	140.75	50.5%	50.5%	50.5%	50.5%
59	1215.93	161.09	398.33	99.58	1829.82	242.42	599.44	149.86	50.5%	50.5%	50.5%	50.5%
60	1290.28	178.39	424.40	106.10	1941.72	268.46	638.67	159.67	50.5%	50.5%	50.5%	50.5%
61	1373.55	197.62	452.43	113.11	2067.02	297.39	680.85	170.21	50.5%	50.5%	50.5%	50.5%
62	1465.52	218.80	482.19	120.55	2205.43	329.27	725.64	181.41	50.5%	50.5%	50.5%	50.5%
63	1566.08	241.86	513.47	128.37	2356.76	363.96	772.71	193.18	50.5%	50.5%	50.5%	50.5%
64	1675.01	266.73	546.39	136.60	2520.68	401.40	822.25	205.56	50.5%	50.5%	50.5%	50.5%
65	1792.13	293.45	580.82	145.21	2696.94	441.61	874.07	218.52	50.5%	50.5%	50.5%	50.5%
66	1917.30	321.94	616.56	154.14	2885.30	484.48	927.85	231.96	50.5%	50.5%	50.5%	50.5%
67	2050.31	352.19	653.60	163.40	3085.46	530.01	983.59	245.90	50.5%	50.5%	50.5%	50.5%
68	2208.80	387.98	694.99	173.75	3323.96	583.87	1045.87	261.47	50.5%	50.5%	50.5%	50.5%
69	2403.51	431.49	742.67	185.67	3616.98	649.34	1117.63	279.41	50.5%	50.5%	50.5%	50.5%
70	2617.20	478.99	792.87	198.22	3937.72	720.67	1192.91	298.23	50.5%	50.5%	50.5%	50.5%
71	2730.15	507.61	811.46	202.86	4092.91	760.99	1216.50	304.12	49.9%	49.9%	49.9%	49.9%
72	2829.42	532.46	826.82	206.71	4226.45	795.37	1235.07	308.77	49.4%	49.4%	49.4%	49.4%
73	2918.09	551.86	841.13	210.28	4343.15	821.36	1251.89	312.97	48.8%	48.8%	48.8%	48.8%
74	3012.76	570.37	857.93	214.48	4467.78	845.83	1272.28	318.07	48.3%	48.3%	48.3%	48.3%
75	3122.16	594.13	877.32	219.33	4613.16	877.86	1296.30	324.07	47.8%	47.8%	47.8%	47.8%
76	3252.88	628.00	899.55	224.89	4788.75	924.51	1324.28	331.07	47.2%	47.2%	47.2%	47.2%
77	3409.30	675.64	924.48	231.12	5000.62	990.99	1355.99	339.00	46.7%	46.7%	46.7%	46.7%
78	3724.22	762.56	989.15	247.29	5295.62	1084.31	1406.51	351.63	42.2%	42.2%	42.2%	42.2%
79	4184.54	883.24	1091.37	272.84	5645.29	1191.57	1472.35	368.09	34.9%	34.9%	34.9%	34.9%
80												
81												
82												
83												
84												
85												
86												
87+												

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

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

Age 80+ rates are for inflation additions only

Appendix E

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

LTC-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime; Elimination Period: 20 Days

5% Simple Inflation**

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	604.36	53.17	142.02	35.51	885.15	77.88	208.00	52.00	46.5%	46.5%	46.5%	46.5%
30	604.36	53.17	142.02	35.51	885.15	77.88	208.00	52.00	46.5%	46.5%	46.5%	46.5%
31	649.00	57.10	152.51	38.13	955.18	84.04	224.46	56.11	47.2%	47.2%	47.2%	47.2%
32	673.02	59.21	158.15	39.54	993.09	87.37	233.37	58.34	47.6%	47.6%	47.6%	47.6%
33	721.90	63.51	169.64	42.41	1070.71	94.20	251.61	62.90	48.3%	48.3%	48.3%	48.3%
34	771.92	67.91	181.39	45.35	1150.76	101.25	270.42	67.60	49.1%	49.1%	49.1%	49.1%
35	797.35	70.15	187.37	46.84	1191.70	104.85	280.04	70.01	49.5%	49.5%	49.5%	49.5%
36	849.05	74.70	199.52	49.88	1275.43	112.21	299.72	74.93	50.2%	50.2%	50.2%	50.2%
37	867.65	76.34	203.89	50.97	1305.70	114.88	306.83	76.71	50.5%	50.5%	50.5%	50.5%
38	867.65	76.34	203.89	50.97	1305.70	114.88	306.83	76.71	50.5%	50.5%	50.5%	50.5%
39	867.65	76.34	203.89	50.97	1305.70	114.88	306.83	76.71	50.5%	50.5%	50.5%	50.5%
40	867.65	76.34	203.89	50.97	1305.70	114.88	306.83	76.71	50.5%	50.5%	50.5%	50.5%
41	867.65	76.34	203.89	50.97	1305.70	114.88	306.83	76.71	50.5%	50.5%	50.5%	50.5%
42	867.65	76.34	203.89	50.97	1305.70	114.88	306.83	76.71	50.5%	50.5%	50.5%	50.5%
43	867.65	76.34	203.89	50.97	1305.70	114.88	306.83	76.71	50.5%	50.5%	50.5%	50.5%
44	867.65	76.34	203.89	50.97	1305.70	114.88	306.83	76.71	50.5%	50.5%	50.5%	50.5%
45	969.43	101.81	285.90	71.48	1458.87	153.21	430.25	107.56	50.5%	50.5%	50.5%	50.5%
46	969.43	101.81	285.90	71.48	1458.87	153.21	430.25	107.56	50.5%	50.5%	50.5%	50.5%
47	969.43	101.81	285.90	71.48	1458.87	153.21	430.25	107.56	50.5%	50.5%	50.5%	50.5%
48	969.43	101.81	285.90	71.48	1458.87	153.21	430.25	107.56	50.5%	50.5%	50.5%	50.5%
49	969.43	101.81	285.90	71.48	1458.87	153.21	430.25	107.56	50.5%	50.5%	50.5%	50.5%
50	1010.14	112.02	327.40	81.85	1520.13	168.58	492.69	123.17	50.5%	50.5%	50.5%	50.5%
51	1066.73	125.46	349.99	87.50	1605.30	188.81	526.69	131.67	50.5%	50.5%	50.5%	50.5%
52	1128.92	140.24	373.67	93.42	1698.89	211.04	562.33	140.58	50.5%	50.5%	50.5%	50.5%
53	1196.43	156.31	398.66	99.66	1800.48	235.23	599.93	149.98	50.5%	50.5%	50.5%	50.5%
54	1268.99	173.58	424.73	106.18	1909.68	261.22	639.16	159.79	50.5%	50.5%	50.5%	50.5%
55	1346.36	192.02	452.10	113.03	2026.11	288.97	680.36	170.09	50.5%	50.5%	50.5%	50.5%
56	1428.29	211.60	480.45	120.11	2149.40	318.44	723.02	180.76	50.5%	50.5%	50.5%	50.5%
57	1514.51	232.24	510.11	127.53	2279.16	349.50	767.65	191.91	50.5%	50.5%	50.5%	50.5%
58	1610.11	255.03	541.50	135.37	2423.01	383.78	814.89	203.72	50.5%	50.5%	50.5%	50.5%
59	1720.22	280.99	575.50	143.87	2588.72	422.85	866.06	216.51	50.5%	50.5%	50.5%	50.5%
60	1844.76	310.15	611.67	152.92	2776.14	466.74	920.49	230.12	50.5%	50.5%	50.5%	50.5%
61	1983.59	342.52	650.23	162.56	2985.05	515.46	978.52	244.63	50.5%	50.5%	50.5%	50.5%
62	2136.56	378.02	690.86	172.71	3215.26	568.87	1039.66	259.91	50.5%	50.5%	50.5%	50.5%
63	2303.57	416.69	733.55	183.39	3466.59	627.06	1103.90	275.98	50.5%	50.5%	50.5%	50.5%
64	2484.49	458.51	778.19	194.55	3738.85	690.00	1171.09	292.77	50.5%	50.5%	50.5%	50.5%
65	2679.17	503.43	824.58	206.14	4031.82	757.59	1240.89	310.22	50.5%	50.5%	50.5%	50.5%
66	2887.52	551.47	872.70	218.17	4345.36	829.89	1313.30	328.33	50.5%	50.5%	50.5%	50.5%
67	3109.41	602.60	922.45	230.61	4679.28	906.84	1388.17	347.04	50.5%	50.5%	50.5%	50.5%
68	3371.53	662.51	977.09	244.27	5073.73	996.99	1470.40	367.60	50.5%	50.5%	50.5%	50.5%
69	3689.28	734.20	1038.68	259.67	5551.92	1104.88	1563.08	390.77	50.5%	50.5%	50.5%	50.5%
70	3952.22	794.96	1079.62	269.90	5936.11	1194.01	1621.55	405.39	50.2%	50.2%	50.2%	50.2%
71	4223.13	856.54	1121.00	280.25	6331.11	1284.08	1680.55	420.14	49.9%	49.9%	49.9%	49.9%
72	4386.04	894.85	1135.31	283.83	6551.66	1336.68	1695.87	423.97	49.4%	49.4%	49.4%	49.4%
73	4531.81	925.34	1147.81	286.95	6744.93	1377.24	1708.34	427.09	48.8%	48.8%	48.8%	48.8%
74	4687.14	955.03	1162.79	290.70	6950.81	1416.26	1724.37	431.09	48.3%	48.3%	48.3%	48.3%
75	4862.58	991.55	1180.92	295.23	7184.73	1465.07	1744.88	436.22	47.8%	47.8%	47.8%	47.8%
76	5065.84	1040.95	1202.42	300.60	7362.28	1512.83	1747.49	436.87	45.3%	45.3%	45.3%	45.3%
77	5301.87	1107.76	1227.23	306.81	7451.87	1556.97	1724.90	431.22	40.6%	40.6%	40.6%	40.6%
78	5800.71	1242.62	1307.62	326.90	7895.01	1691.26	1779.72	444.93	36.1%	36.1%	36.1%	36.1%
79	6560.20	1443.43	1442.30	360.57	8650.51	1903.36	1901.87	475.47	31.9%	31.9%	31.9%	31.9%
80												
81												
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83												
84												
85												
86												
87+												

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

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

Age 80+ rates are for inflation additions only

Appendix E

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

LTC-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime; Elimination Period: 100 Days

5% Simple Inflation**

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	568.44	44.57	102.45	25.61	832.54	65.27	150.05	37.51	46.5%	46.5%	46.5%	46.5%
30	568.44	44.57	102.45	25.61	832.54	65.27	150.05	37.51	46.5%	46.5%	46.5%	46.5%
31	610.42	47.86	110.01	27.50	898.41	70.44	161.92	40.48	47.2%	47.2%	47.2%	47.2%
32	633.01	49.63	114.09	28.52	934.06	73.23	168.34	42.09	47.6%	47.6%	47.6%	47.6%
33	679.00	53.23	122.37	30.59	1007.07	78.95	181.50	45.38	48.3%	48.3%	48.3%	48.3%
34	726.04	56.92	130.85	32.71	1082.36	84.86	195.07	48.77	49.1%	49.1%	49.1%	49.1%
35	749.95	58.80	135.16	33.79	1120.87	87.88	202.01	50.50	49.5%	49.5%	49.5%	49.5%
36	798.59	62.61	143.93	35.98	1199.62	94.05	216.20	54.05	50.2%	50.2%	50.2%	50.2%
37	816.08	63.98	147.08	36.77	1228.10	96.28	221.34	55.33	50.5%	50.5%	50.5%	50.5%
38	816.08	63.98	147.08	36.77	1228.10	96.28	221.34	55.33	50.5%	50.5%	50.5%	50.5%
39	816.08	63.98	147.08	36.77	1228.10	96.28	221.34	55.33	50.5%	50.5%	50.5%	50.5%
40	816.08	63.98	147.08	36.77	1228.10	96.28	221.34	55.33	50.5%	50.5%	50.5%	50.5%
41	816.08	63.98	147.08	36.77	1228.10	96.28	221.34	55.33	50.5%	50.5%	50.5%	50.5%
42	816.08	63.98	147.08	36.77	1228.10	96.28	221.34	55.33	50.5%	50.5%	50.5%	50.5%
43	816.08	63.98	147.08	36.77	1228.10	96.28	221.34	55.33	50.5%	50.5%	50.5%	50.5%
44	816.08	63.98	147.08	36.77	1228.10	96.28	221.34	55.33	50.5%	50.5%	50.5%	50.5%
45	900.10	85.30	207.26	51.81	1354.54	128.36	311.90	77.97	50.5%	50.5%	50.5%	50.5%
46	900.10	85.30	207.26	51.81	1354.54	128.36	311.90	77.97	50.5%	50.5%	50.5%	50.5%
47	900.10	85.30	207.26	51.81	1354.54	128.36	311.90	77.97	50.5%	50.5%	50.5%	50.5%
48	900.10	85.30	207.26	51.81	1354.54	128.36	311.90	77.97	50.5%	50.5%	50.5%	50.5%
49	900.10	85.30	207.26	51.81	1354.54	128.36	311.90	77.97	50.5%	50.5%	50.5%	50.5%
50	933.69	93.85	238.65	59.66	1405.09	141.24	359.14	89.78	50.5%	50.5%	50.5%	50.5%
51	981.43	105.20	255.92	63.98	1476.94	158.32	385.13	96.28	50.5%	50.5%	50.5%	50.5%
52	1033.95	117.70	274.17	68.54	1555.97	177.12	412.59	103.15	50.5%	50.5%	50.5%	50.5%
53	1091.12	131.30	293.40	73.35	1642.00	197.59	441.53	110.38	50.5%	50.5%	50.5%	50.5%
54	1152.71	145.97	313.60	78.40	1734.68	219.66	471.93	117.98	50.5%	50.5%	50.5%	50.5%
55	1218.51	161.64	334.89	83.72	1833.71	243.24	503.97	125.99	50.5%	50.5%	50.5%	50.5%
56	1288.33	178.31	357.05	89.26	1938.77	268.33	537.32	134.33	50.5%	50.5%	50.5%	50.5%
57	1361.95	195.93	380.19	95.05	2049.57	294.86	572.14	143.03	50.5%	50.5%	50.5%	50.5%
58	1443.39	215.32	404.85	101.21	2172.13	324.04	609.25	152.31	50.5%	50.5%	50.5%	50.5%
59	1536.73	237.32	431.68	107.92	2312.59	357.14	649.62	162.41	50.5%	50.5%	50.5%	50.5%
60	1642.01	261.92	460.57	115.14	2471.03	394.16	693.11	173.28	50.5%	50.5%	50.5%	50.5%
61	1759.22	289.19	491.31	122.83	2647.41	435.19	739.37	184.84	50.5%	50.5%	50.5%	50.5%
62	1888.38	319.09	524.01	131.00	2841.77	480.19	788.57	197.14	50.5%	50.5%	50.5%	50.5%
63	2029.51	351.68	558.34	139.58	3054.16	529.23	840.23	210.06	50.5%	50.5%	50.5%	50.5%
64	2182.59	386.92	594.51	148.63	3284.53	582.27	894.66	223.67	50.5%	50.5%	50.5%	50.5%
65	2347.67	424.86	632.20	158.05	3532.96	639.37	951.39	237.85	50.5%	50.5%	50.5%	50.5%
66	2524.71	465.52	671.42	167.85	3799.37	700.54	1010.40	252.60	50.5%	50.5%	50.5%	50.5%
67	2713.77	508.88	712.15	178.04	4083.89	765.81	1071.70	267.92	50.5%	50.5%	50.5%	50.5%
68	2935.29	559.29	757.12	189.28	4417.24	841.66	1139.37	284.84	50.5%	50.5%	50.5%	50.5%
69	3200.93	618.95	808.28	202.07	4817.00	931.44	1216.37	304.09	50.5%	50.5%	50.5%	50.5%
70	3416.52	668.98	843.62	210.90	5131.51	1004.79	1267.09	316.77	50.2%	50.2%	50.2%	50.2%
71	3638.49	719.58	879.59	219.90	5454.65	1078.76	1318.64	329.66	49.9%	49.9%	49.9%	49.9%
72	3768.40	750.82	894.03	223.51	5629.07	1121.53	1335.46	333.87	49.4%	49.4%	49.4%	49.4%
73	3879.96	773.73	906.70	226.68	5774.75	1151.58	1349.49	337.37	48.8%	48.8%	48.8%	48.8%
74	3993.94	793.96	921.34	230.34	5922.84	1177.41	1366.31	341.58	48.3%	48.3%	48.3%	48.3%
75	4124.10	820.35	938.70	234.67	6093.58	1212.11	1386.98	346.74	47.8%	47.8%	47.8%	47.8%
76	4280.97	859.92	959.32	239.83	6221.61	1249.73	1394.20	348.55	45.3%	45.3%	45.3%	45.3%
77	4471.92	918.01	983.49	245.87	6285.37	1290.28	1382.31	345.58	40.6%	40.6%	40.6%	40.6%
78	4878.43	1031.11	1052.63	263.16	6639.74	1403.38	1432.68	358.17	36.1%	36.1%	36.1%	36.1%
79	5486.19	1192.27	1165.37	291.34	7234.29	1572.17	1536.70	384.17	31.9%	31.9%	31.9%	31.9%
80												
81												
82												
83												
84												
85												
86												
87+												

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

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

Age 80+ rates are for inflation additions only

Appendix E

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

LTC-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years; Elimination Period: 20 Days

5% Compound Inflation**

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	879.05	77.91	283.62	70.91	1322.87	117.25	426.82	106.70	50.5%	50.5%	50.5%	50.5%
30	879.05	77.91	283.62	70.91	1322.87	117.25	426.82	106.70	50.5%	50.5%	50.5%	50.5%
31	879.05	77.91	283.62	70.91	1322.87	117.25	426.82	106.70	50.5%	50.5%	50.5%	50.5%
32	879.05	77.91	283.62	70.91	1322.87	117.25	426.82	106.70	50.5%	50.5%	50.5%	50.5%
33	879.05	77.91	283.62	70.91	1322.87	117.25	426.82	106.70	50.5%	50.5%	50.5%	50.5%
34	879.05	77.91	283.62	70.91	1322.87	117.25	426.82	106.70	50.5%	50.5%	50.5%	50.5%
35	879.05	77.91	283.62	70.91	1322.87	117.25	426.82	106.70	50.5%	50.5%	50.5%	50.5%
36	879.05	77.91	283.62	70.91	1322.87	117.25	426.82	106.70	50.5%	50.5%	50.5%	50.5%
37	879.05	77.91	283.62	70.91	1322.87	117.25	426.82	106.70	50.5%	50.5%	50.5%	50.5%
38	879.05	77.91	283.62	70.91	1322.87	117.25	426.82	106.70	50.5%	50.5%	50.5%	50.5%
39	879.05	77.91	283.62	70.91	1322.87	117.25	426.82	106.70	50.5%	50.5%	50.5%	50.5%
40	879.05	77.91	283.62	70.91	1322.87	117.25	426.82	106.70	50.5%	50.5%	50.5%	50.5%
41	879.05	77.91	283.62	70.91	1322.87	117.25	426.82	106.70	50.5%	50.5%	50.5%	50.5%
42	879.05	77.91	283.62	70.91	1322.87	117.25	426.82	106.70	50.5%	50.5%	50.5%	50.5%
43	879.05	77.91	283.62	70.91	1322.87	117.25	426.82	106.70	50.5%	50.5%	50.5%	50.5%
44	879.05	77.91	283.62	70.91	1322.87	117.25	426.82	106.70	50.5%	50.5%	50.5%	50.5%
45	914.57	87.55	345.43	86.36	1376.32	131.76	519.83	129.96	50.5%	50.5%	50.5%	50.5%
46	914.57	87.55	345.43	86.36	1376.32	131.76	519.83	129.96	50.5%	50.5%	50.5%	50.5%
47	914.57	87.55	345.43	86.36	1376.32	131.76	519.83	129.96	50.5%	50.5%	50.5%	50.5%
48	914.57	87.55	345.43	86.36	1376.32	131.76	519.83	129.96	50.5%	50.5%	50.5%	50.5%
49	914.57	87.55	345.43	86.36	1376.32	131.76	519.83	129.96	50.5%	50.5%	50.5%	50.5%
50	928.78	91.41	376.28	94.07	1397.69	137.56	566.25	141.56	50.5%	50.5%	50.5%	50.5%
51	951.64	96.76	392.90	98.22	1432.10	145.61	591.26	147.82	50.5%	50.5%	50.5%	50.5%
52	976.84	102.65	410.28	102.57	1470.03	154.48	617.42	154.35	50.5%	50.5%	50.5%	50.5%
53	1004.22	109.03	428.53	107.13	1511.22	164.08	644.88	161.22	50.5%	50.5%	50.5%	50.5%
54	1033.68	115.88	447.32	111.83	1555.56	174.38	673.16	168.29	50.5%	50.5%	50.5%	50.5%
55	1065.02	123.15	466.87	116.72	1602.73	185.33	702.59	175.65	50.5%	50.5%	50.5%	50.5%
56	1098.15	130.84	487.19	121.80	1652.58	196.90	733.16	183.29	50.5%	50.5%	50.5%	50.5%
57	1132.94	138.93	508.04	127.01	1704.93	209.08	764.54	191.14	50.5%	50.5%	50.5%	50.5%
58	1171.88	147.92	530.20	132.55	1763.54	222.60	797.89	199.47	50.5%	50.5%	50.5%	50.5%
59	1217.53	158.32	554.43	138.61	1832.23	238.26	834.34	208.59	50.5%	50.5%	50.5%	50.5%
60	1269.78	170.14	580.50	145.12	1910.86	256.03	873.57	218.39	50.5%	50.5%	50.5%	50.5%
61	1328.57	183.31	608.41	152.10	1999.34	275.85	915.59	228.90	50.5%	50.5%	50.5%	50.5%
62	1393.80	197.86	638.07	159.52	2097.50	297.76	960.21	240.05	50.5%	50.5%	50.5%	50.5%
63	1465.36	213.75	669.35	167.34	2205.19	321.66	1007.29	251.82	50.5%	50.5%	50.5%	50.5%
64	1543.16	230.97	702.16	175.54	2322.27	347.57	1056.66	264.16	50.5%	50.5%	50.5%	50.5%
65	1627.13	249.49	736.48	184.12	2446.16	375.07	1107.20	276.80	50.3%	50.3%	50.3%	50.3%
66	1717.18	269.26	772.22	193.06	2584.15	405.20	1162.10	290.52	50.5%	50.5%	50.5%	50.5%
67	1813.18	290.33	809.26	202.32	2728.61	436.91	1217.84	304.46	50.5%	50.5%	50.5%	50.5%
68	1928.76	315.53	850.97	212.74	2902.54	474.83	1280.61	320.15	50.5%	50.5%	50.5%	50.5%
69	1994.99	333.56	865.93	216.48	2992.85	500.40	1299.06	324.76	50.0%	50.0%	50.0%	50.0%
70	2075.55	354.02	884.71	221.18	3104.64	529.55	1323.36	330.84	49.6%	49.6%	49.6%	49.6%
71	2286.99	396.66	957.39	239.35	3426.91	594.37	1434.59	358.65	49.8%	49.8%	49.8%	49.8%
72	2361.54	414.95	972.64	243.16	3520.53	618.60	1449.99	362.50	49.1%	49.1%	49.1%	49.1%
73	2415.77	426.74	980.89	245.22	3530.98	623.74	1433.70	358.43	46.2%	46.2%	46.2%	46.2%
74	2475.42	437.81	991.51	247.88	3547.63	627.44	1420.98	355.24	43.3%	43.3%	43.3%	43.3%
75	2545.22	452.87	1004.79	251.20	3574.81	636.06	1411.25	352.81	40.5%	40.5%	40.5%	40.5%
76	2628.54	475.65	1020.97	255.24	3617.06	654.52	1404.93	351.23	37.6%	37.6%	37.6%	37.6%
77	2727.50	508.93	1040.02	260.00	3676.12	685.94	1401.73	350.43	34.8%	34.8%	34.8%	34.8%
78	2950.41	572.81	1103.25	275.81	3902.26	757.61	1459.18	364.79	32.3%	32.3%	32.3%	32.3%
79	3288.68	663.49	1207.51	301.88	4273.38	862.16	1569.07	392.27	29.9%	29.9%	29.9%	29.9%
80												
81												
82												
83												
84												
85												
86												
87+												

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

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

Age 80+ rates are for inflation additions only

Appendix E

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

LTC-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years; Elimination Period: 100 Days

5% Compound Inflation**

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	815.10	62.81	201.83	50.46	1226.63	94.53	303.72	75.93	50.5%	50.5%	50.5%	50.5%
30	815.10	62.81	201.83	50.46	1226.63	94.53	303.72	75.93	50.5%	50.5%	50.5%	50.5%
31	815.10	62.81	201.83	50.46	1226.63	94.53	303.72	75.93	50.5%	50.5%	50.5%	50.5%
32	815.10	62.81	201.83	50.46	1226.63	94.53	303.72	75.93	50.5%	50.5%	50.5%	50.5%
33	815.10	62.81	201.83	50.46	1226.63	94.53	303.72	75.93	50.5%	50.5%	50.5%	50.5%
34	815.10	62.81	201.83	50.46	1226.63	94.53	303.72	75.93	50.5%	50.5%	50.5%	50.5%
35	815.10	62.81	201.83	50.46	1226.63	94.53	303.72	75.93	50.5%	50.5%	50.5%	50.5%
36	815.10	62.81	201.83	50.46	1226.63	94.53	303.72	75.93	50.5%	50.5%	50.5%	50.5%
37	815.10	62.81	201.83	50.46	1226.63	94.53	303.72	75.93	50.5%	50.5%	50.5%	50.5%
38	815.10	62.81	201.83	50.46	1226.63	94.53	303.72	75.93	50.5%	50.5%	50.5%	50.5%
39	815.10	62.81	201.83	50.46	1226.63	94.53	303.72	75.93	50.5%	50.5%	50.5%	50.5%
40	815.10	62.81	201.83	50.46	1226.63	94.53	303.72	75.93	50.5%	50.5%	50.5%	50.5%
41	815.10	62.81	201.83	50.46	1226.63	94.53	303.72	75.93	50.5%	50.5%	50.5%	50.5%
42	815.10	62.81	201.83	50.46	1226.63	94.53	303.72	75.93	50.5%	50.5%	50.5%	50.5%
43	815.10	62.81	201.83	50.46	1226.63	94.53	303.72	75.93	50.5%	50.5%	50.5%	50.5%
44	815.10	62.81	201.83	50.46	1226.63	94.53	303.72	75.93	50.5%	50.5%	50.5%	50.5%
45	841.58	70.42	245.28	61.32	1266.47	105.97	369.11	92.28	50.5%	50.5%	50.5%	50.5%
46	841.58	70.42	245.28	61.32	1266.47	105.97	369.11	92.28	50.5%	50.5%	50.5%	50.5%
47	841.58	70.42	245.28	61.32	1266.47	105.97	369.11	92.28	50.5%	50.5%	50.5%	50.5%
48	841.58	70.42	245.28	61.32	1266.47	105.97	369.11	92.28	50.5%	50.5%	50.5%	50.5%
49	841.58	70.42	245.28	61.32	1266.47	105.97	369.11	92.28	50.5%	50.5%	50.5%	50.5%
50	852.17	73.49	267.55	66.89	1282.41	110.59	402.62	100.66	50.5%	50.5%	50.5%	50.5%
51	870.66	77.83	279.60	69.90	1310.24	117.13	420.77	105.19	50.5%	50.5%	50.5%	50.5%
52	891.11	82.64	292.31	73.08	1341.01	124.36	439.89	109.97	50.5%	50.5%	50.5%	50.5%
53	913.41	87.82	305.67	76.42	1374.56	132.16	460.00	115.00	50.5%	50.5%	50.5%	50.5%
54	937.47	93.42	319.47	79.87	1410.77	140.58	480.76	120.19	50.5%	50.5%	50.5%	50.5%
55	963.16	99.37	333.92	83.48	1449.43	149.53	502.50	125.63	50.5%	50.5%	50.5%	50.5%
56	990.37	105.69	348.91	87.23	1490.38	159.05	525.06	131.27	50.5%	50.5%	50.5%	50.5%
57	1018.99	112.32	364.33	91.08	1533.46	169.03	548.27	137.07	50.5%	50.5%	50.5%	50.5%
58	1051.06	119.71	380.84	95.21	1581.72	180.14	573.12	143.28	50.5%	50.5%	50.5%	50.5%
59	1088.65	128.21	398.87	99.72	1638.28	192.93	600.26	150.06	50.5%	50.5%	50.5%	50.5%
60	1131.72	137.87	418.54	104.63	1703.09	207.48	629.84	157.46	50.5%	50.5%	50.5%	50.5%
61	1180.16	148.65	439.50	109.87	1776.00	223.71	661.39	165.35	50.5%	50.5%	50.5%	50.5%
62	1233.96	160.58	461.99	115.50	1856.96	241.65	695.23	173.81	50.5%	50.5%	50.5%	50.5%
63	1293.03	173.56	485.77	121.44	1945.85	261.18	731.03	182.76	50.5%	50.5%	50.5%	50.5%
64	1357.33	187.65	510.87	127.72	2042.62	282.39	768.79	192.20	50.5%	50.5%	50.5%	50.5%
65	1426.83	202.80	537.15	134.29	2145.03	304.89	807.54	201.88	50.3%	50.3%	50.3%	50.3%
66	1501.40	219.02	564.64	141.16	2259.42	329.59	849.71	212.43	50.5%	50.5%	50.5%	50.5%
67	1581.05	236.29	593.21	148.30	2379.28	355.58	892.70	223.18	50.5%	50.5%	50.5%	50.5%
68	1676.58	256.87	625.58	156.39	2523.05	386.56	941.41	235.35	50.5%	50.5%	50.5%	50.5%
69	1727.71	271.49	638.68	159.67	2591.88	407.29	958.13	239.53	50.0%	50.0%	50.0%	50.0%
70	1790.65	288.05	654.73	163.68	2678.49	430.87	979.36	244.84	49.6%	49.6%	49.6%	49.6%
71	1966.05	322.62	710.91	177.73	2945.99	483.42	1065.25	266.31	49.8%	49.8%	49.8%	49.8%
72	2023.83	337.38	724.32	181.08	3017.09	502.96	1079.81	269.95	49.1%	49.1%	49.1%	49.1%
73	2064.07	346.66	732.31	183.08	3016.92	506.69	1070.37	267.59	46.2%	46.2%	46.2%	46.2%
74	2108.10	355.10	741.85	185.46	3021.21	508.90	1063.18	265.79	43.3%	43.3%	43.3%	43.3%
75	2160.27	366.80	753.55	188.39	3034.14	515.17	1058.38	264.59	40.5%	40.5%	40.5%	40.5%
76	2223.67	385.05	767.85	191.96	3059.94	529.85	1056.62	264.15	37.6%	37.6%	37.6%	37.6%
77	2300.37	412.33	784.75	196.19	3100.43	555.73	1057.68	264.42	34.8%	34.8%	34.8%	34.8%
78	2480.08	464.23	835.48	208.87	3280.20	614.00	1105.02	276.25	32.3%	32.3%	32.3%	32.3%
79	2753.96	537.12	917.50	229.37	3578.56	697.94	1192.22	298.05	29.9%	29.9%	29.9%	29.9%
80												
81												
82												
83												
84												
85												
86												
87+												

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

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

Age 80+ rates are for inflation additions only

Appendix E

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

LTC-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years; Elimination Period: 20 Days

5% Compound Inflation**

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	964.08	97.98	312.62	78.16	1450.82	147.45	470.46	117.62	50.5%	50.5%	50.5%	50.5%
30	964.08	97.98	312.62	78.16	1450.82	147.45	470.46	117.62	50.5%	50.5%	50.5%	50.5%
31	964.08	97.98	312.62	78.16	1450.82	147.45	470.46	117.62	50.5%	50.5%	50.5%	50.5%
32	964.08	97.98	312.62	78.16	1450.82	147.45	470.46	117.62	50.5%	50.5%	50.5%	50.5%
33	964.08	97.98	312.62	78.16	1450.82	147.45	470.46	117.62	50.5%	50.5%	50.5%	50.5%
34	964.08	97.98	312.62	78.16	1450.82	147.45	470.46	117.62	50.5%	50.5%	50.5%	50.5%
35	964.08	97.98	312.62	78.16	1450.82	147.45	470.46	117.62	50.5%	50.5%	50.5%	50.5%
36	964.08	97.98	312.62	78.16	1450.82	147.45	470.46	117.62	50.5%	50.5%	50.5%	50.5%
37	964.08	97.98	312.62	78.16	1450.82	147.45	470.46	117.62	50.5%	50.5%	50.5%	50.5%
38	964.08	97.98	312.62	78.16	1450.82	147.45	470.46	117.62	50.5%	50.5%	50.5%	50.5%
39	964.08	97.98	312.62	78.16	1450.82	147.45	470.46	117.62	50.5%	50.5%	50.5%	50.5%
40	964.08	97.98	312.62	78.16	1450.82	147.45	470.46	117.62	50.5%	50.5%	50.5%	50.5%
41	964.08	97.98	312.62	78.16	1450.82	147.45	470.46	117.62	50.5%	50.5%	50.5%	50.5%
42	964.08	97.98	312.62	78.16	1450.82	147.45	470.46	117.62	50.5%	50.5%	50.5%	50.5%
43	964.08	97.98	312.62	78.16	1450.82	147.45	470.46	117.62	50.5%	50.5%	50.5%	50.5%
44	964.08	97.98	312.62	78.16	1450.82	147.45	470.46	117.62	50.5%	50.5%	50.5%	50.5%
45	1010.27	109.96	379.54	94.88	1520.34	165.47	571.16	142.79	50.5%	50.5%	50.5%	50.5%
46	1010.27	109.96	379.54	94.88	1520.34	165.47	571.16	142.79	50.5%	50.5%	50.5%	50.5%
47	1010.27	109.96	379.54	94.88	1520.34	165.47	571.16	142.79	50.5%	50.5%	50.5%	50.5%
48	1010.27	109.96	379.54	94.88	1520.34	165.47	571.16	142.79	50.5%	50.5%	50.5%	50.5%
49	1010.27	109.96	379.54	94.88	1520.34	165.47	571.16	142.79	50.5%	50.5%	50.5%	50.5%
50	1028.74	114.74	413.10	103.28	1548.13	172.66	621.67	155.42	50.5%	50.5%	50.5%	50.5%
51	1057.66	121.47	431.24	107.81	1591.65	182.80	648.97	162.24	50.5%	50.5%	50.5%	50.5%
52	1089.49	128.88	450.25	112.56	1639.55	193.96	677.58	169.39	50.5%	50.5%	50.5%	50.5%
53	1124.03	136.90	470.13	117.53	1691.53	206.01	707.49	176.87	50.5%	50.5%	50.5%	50.5%
54	1161.16	145.50	490.77	122.69	1747.39	218.97	738.55	184.64	50.5%	50.5%	50.5%	50.5%
55	1200.61	154.66	512.17	128.04	1806.77	232.74	770.75	192.69	50.5%	50.5%	50.5%	50.5%
56	1242.33	164.35	534.44	133.61	1869.55	247.33	804.26	201.07	50.5%	50.5%	50.5%	50.5%
57	1286.05	174.53	557.36	139.34	1935.34	262.65	838.76	209.69	50.5%	50.5%	50.5%	50.5%
58	1334.98	185.86	581.80	145.45	2008.98	279.69	875.54	218.88	50.5%	50.5%	50.5%	50.5%
59	1392.36	198.98	608.30	152.08	2095.34	299.43	915.42	228.86	50.5%	50.5%	50.5%	50.5%
60	1458.03	213.86	636.98	159.25	2194.15	321.83	958.58	239.64	50.5%	50.5%	50.5%	50.5%
61	1531.87	230.50	667.61	166.90	2305.27	346.88	1004.68	251.17	50.5%	50.5%	50.5%	50.5%
62	1613.74	248.86	700.20	175.05	2428.49	374.51	1053.72	263.43	50.5%	50.5%	50.5%	50.5%
63	1703.52	268.93	734.53	183.63	2563.59	404.71	1105.37	276.34	50.5%	50.5%	50.5%	50.5%
64	1801.10	290.68	770.59	192.65	2710.43	437.44	1159.64	289.91	50.5%	50.5%	50.5%	50.5%
65	1906.33	314.06	808.28	202.07	2868.79	472.63	1216.37	304.09	50.5%	50.5%	50.5%	50.5%
66	2019.08	339.08	847.50	211.87	3038.47	510.27	1275.38	318.84	50.5%	50.5%	50.5%	50.5%
67	2139.25	365.69	888.23	222.06	3219.30	550.32	1336.68	334.17	50.5%	50.5%	50.5%	50.5%
68	2284.21	397.57	933.96	233.49	3437.45	598.29	1405.50	351.38	50.5%	50.5%	50.5%	50.5%
69	2427.10	430.20	972.14	243.03	3647.87	646.58	1461.10	365.27	50.3%	50.3%	50.3%	50.3%
70	2559.93	461.20	1002.35	250.59	3839.14	691.66	1503.22	375.81	50.0%	50.0%	50.0%	50.0%
71	2757.47	503.49	1056.19	264.05	4133.88	754.81	1583.39	395.85	49.9%	49.9%	49.9%	49.9%
72	2839.08	523.67	1066.12	266.53	4240.89	782.23	1592.51	398.13	49.4%	49.4%	49.4%	49.4%
73	2911.82	538.58	1074.57	268.64	4333.82	801.61	1599.34	399.83	48.8%	48.8%	48.8%	48.8%
74	2991.79	552.69	1085.50	271.37	4436.69	819.62	1609.74	402.44	48.3%	48.3%	48.3%	48.3%
75	3085.25	571.92	1099.47	274.87	4558.63	845.05	1624.52	406.13	47.8%	47.8%	47.8%	47.8%
76	3196.74	600.96	1116.79	279.20	4645.88	873.39	1623.05	405.76	45.3%	45.3%	45.3%	45.3%
77	3329.17	643.37	1137.45	284.36	4679.21	904.27	1598.71	399.68	40.6%	40.6%	40.6%	40.6%
78	3618.67	725.69	1207.44	301.86	4925.16	987.69	1643.38	410.84	36.1%	36.1%	36.1%	36.1%
79	4057.63	843.95	1323.89	330.97	5350.53	1112.86	1745.72	436.43	31.9%	31.9%	31.9%	31.9%
80												
81												
82												
83												
84												
85												
86												
87+												

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

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

Age 80+ rates are for inflation additions only

Appendix E

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

LTC-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years; Elimination Period: 100 Days

5% Compound Inflation**

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	889.70	80.41	228.44	57.11	1338.89	121.01	343.77	85.94	50.5%	50.5%	50.5%	50.5%
30	889.70	80.41	228.44	57.11	1338.89	121.01	343.77	85.94	50.5%	50.5%	50.5%	50.5%
31	889.70	80.41	228.44	57.11	1338.89	121.01	343.77	85.94	50.5%	50.5%	50.5%	50.5%
32	889.70	80.41	228.44	57.11	1338.89	121.01	343.77	85.94	50.5%	50.5%	50.5%	50.5%
33	889.70	80.41	228.44	57.11	1338.89	121.01	343.77	85.94	50.5%	50.5%	50.5%	50.5%
34	889.70	80.41	228.44	57.11	1338.89	121.01	343.77	85.94	50.5%	50.5%	50.5%	50.5%
35	889.70	80.41	228.44	57.11	1338.89	121.01	343.77	85.94	50.5%	50.5%	50.5%	50.5%
36	889.70	80.41	228.44	57.11	1338.89	121.01	343.77	85.94	50.5%	50.5%	50.5%	50.5%
37	889.70	80.41	228.44	57.11	1338.89	121.01	343.77	85.94	50.5%	50.5%	50.5%	50.5%
38	889.70	80.41	228.44	57.11	1338.89	121.01	343.77	85.94	50.5%	50.5%	50.5%	50.5%
39	889.70	80.41	228.44	57.11	1338.89	121.01	343.77	85.94	50.5%	50.5%	50.5%	50.5%
40	889.70	80.41	228.44	57.11	1338.89	121.01	343.77	85.94	50.5%	50.5%	50.5%	50.5%
41	889.70	80.41	228.44	57.11	1338.89	121.01	343.77	85.94	50.5%	50.5%	50.5%	50.5%
42	889.70	80.41	228.44	57.11	1338.89	121.01	343.77	85.94	50.5%	50.5%	50.5%	50.5%
43	889.70	80.41	228.44	57.11	1338.89	121.01	343.77	85.94	50.5%	50.5%	50.5%	50.5%
44	889.70	80.41	228.44	57.11	1338.89	121.01	343.77	85.94	50.5%	50.5%	50.5%	50.5%
45	925.63	90.11	276.67	69.17	1392.95	135.60	416.35	104.09	50.5%	50.5%	50.5%	50.5%
46	925.63	90.11	276.67	69.17	1392.95	135.60	416.35	104.09	50.5%	50.5%	50.5%	50.5%
47	925.63	90.11	276.67	69.17	1392.95	135.60	416.35	104.09	50.5%	50.5%	50.5%	50.5%
48	925.63	90.11	276.67	69.17	1392.95	135.60	416.35	104.09	50.5%	50.5%	50.5%	50.5%
49	925.63	90.11	276.67	69.17	1392.95	135.60	416.35	104.09	50.5%	50.5%	50.5%	50.5%
50	940.02	93.96	301.55	75.39	1414.61	141.40	453.79	113.45	50.5%	50.5%	50.5%	50.5%
51	963.81	99.53	315.01	78.75	1450.41	149.78	474.06	118.51	50.5%	50.5%	50.5%	50.5%
52	990.10	105.64	329.24	82.31	1489.97	158.97	495.47	123.87	50.5%	50.5%	50.5%	50.5%
53	1018.69	112.29	344.13	86.03	1533.01	168.99	517.87	129.47	50.5%	50.5%	50.5%	50.5%
54	1049.46	119.43	359.77	89.94	1579.31	179.73	541.41	135.35	50.5%	50.5%	50.5%	50.5%
55	1082.32	127.06	375.95	93.99	1628.76	191.22	565.76	141.44	50.5%	50.5%	50.5%	50.5%
56	1117.05	135.13	392.79	98.20	1681.03	203.35	591.10	147.78	50.5%	50.5%	50.5%	50.5%
57	1153.58	143.60	410.17	102.54	1735.99	216.11	617.26	154.31	50.5%	50.5%	50.5%	50.5%
58	1194.45	153.03	428.75	107.19	1797.50	230.29	645.21	161.30	50.5%	50.5%	50.5%	50.5%
59	1242.27	163.92	449.17	112.29	1869.46	246.67	675.94	168.99	50.5%	50.5%	50.5%	50.5%
60	1296.99	176.27	471.22	117.80	1951.81	265.27	709.13	177.28	50.5%	50.5%	50.5%	50.5%
61	1358.53	190.07	494.90	123.72	2044.42	286.03	744.76	186.19	50.5%	50.5%	50.5%	50.5%
62	1426.80	205.30	520.21	130.05	2147.16	308.96	782.85	195.71	50.5%	50.5%	50.5%	50.5%
63	1501.72	221.92	546.93	136.73	2259.91	333.97	823.06	205.77	50.5%	50.5%	50.5%	50.5%
64	1583.25	239.95	575.17	143.79	2382.59	361.10	865.56	216.39	50.5%	50.5%	50.5%	50.5%
65	1671.26	259.37	604.83	151.21	2515.04	390.32	910.19	227.55	50.5%	50.5%	50.5%	50.5%
66	1765.74	280.17	635.68	158.92	2657.22	421.63	956.62	239.15	50.5%	50.5%	50.5%	50.5%
67	1866.57	302.31	667.83	166.96	2808.96	454.93	1005.00	251.25	50.5%	50.5%	50.5%	50.5%
68	1987.66	328.70	704.22	176.06	2991.18	494.66	1059.77	264.94	50.5%	50.5%	50.5%	50.5%
69	2104.96	355.52	735.17	183.79	3163.70	534.34	1104.95	276.24	50.3%	50.3%	50.3%	50.3%
70	2212.44	380.88	760.56	190.14	3318.00	571.21	1140.62	285.15	50.0%	50.0%	50.0%	50.0%
71	2375.49	415.55	803.89	200.97	3561.23	622.98	1205.15	301.29	49.9%	49.9%	49.9%	49.9%
72	2439.01	431.97	813.84	203.46	3643.27	645.26	1215.67	303.92	49.4%	49.4%	49.4%	49.4%
73	2494.12	443.51	822.30	205.57	3712.13	660.10	1223.87	305.97	48.8%	48.8%	48.8%	48.8%
74	2553.71	453.77	832.68	208.17	3787.04	672.92	1234.83	308.71	48.3%	48.3%	48.3%	48.3%
75	2624.31	468.40	845.48	211.37	3877.57	692.09	1249.24	312.31	47.8%	47.8%	47.8%	47.8%
76	2710.76	491.95	861.30	215.33	3939.59	714.97	1251.75	312.94	45.3%	45.3%	45.3%	45.3%
77	2816.28	527.80	880.25	220.06	3958.33	741.83	1237.21	309.30	40.6%	40.6%	40.6%	40.6%
78	3052.65	596.12	937.85	234.46	4154.78	811.34	1276.45	319.11	36.1%	36.1%	36.1%	36.1%
79	3409.97	692.08	1031.75	257.94	4496.50	912.60	1360.50	340.12	31.9%	31.9%	31.9%	31.9%
80												
81												
82												
83												
84												
85												
86												
87+												

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

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

Age 80+ rates are for inflation additions only

Appendix E

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

LTC-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years; Elimination Period: 20 Days

5% Compound Inflation**

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	1082.84	126.01	338.04	84.51	1629.53	189.62	508.71	127.18	50.5%	50.5%	50.5%	50.5%
30	1082.84	126.01	338.04	84.51	1629.53	189.62	508.71	127.18	50.5%	50.5%	50.5%	50.5%
31	1082.84	126.01	338.04	84.51	1629.53	189.62	508.71	127.18	50.5%	50.5%	50.5%	50.5%
32	1082.84	126.01	338.04	84.51	1629.53	189.62	508.71	127.18	50.5%	50.5%	50.5%	50.5%
33	1082.84	126.01	338.04	84.51	1629.53	189.62	508.71	127.18	50.5%	50.5%	50.5%	50.5%
34	1082.84	126.01	338.04	84.51	1629.53	189.62	508.71	127.18	50.5%	50.5%	50.5%	50.5%
35	1082.84	126.01	338.04	84.51	1629.53	189.62	508.71	127.18	50.5%	50.5%	50.5%	50.5%
36	1082.84	126.01	338.04	84.51	1629.53	189.62	508.71	127.18	50.5%	50.5%	50.5%	50.5%
37	1082.84	126.01	338.04	84.51	1629.53	189.62	508.71	127.18	50.5%	50.5%	50.5%	50.5%
38	1082.84	126.01	338.04	84.51	1629.53	189.62	508.71	127.18	50.5%	50.5%	50.5%	50.5%
39	1082.84	126.01	338.04	84.51	1629.53	189.62	508.71	127.18	50.5%	50.5%	50.5%	50.5%
40	1082.84	126.01	338.04	84.51	1629.53	189.62	508.71	127.18	50.5%	50.5%	50.5%	50.5%
41	1082.84	126.01	338.04	84.51	1629.53	189.62	508.71	127.18	50.5%	50.5%	50.5%	50.5%
42	1082.84	126.01	338.04	84.51	1629.53	189.62	508.71	127.18	50.5%	50.5%	50.5%	50.5%
43	1082.84	126.01	338.04	84.51	1629.53	189.62	508.71	127.18	50.5%	50.5%	50.5%	50.5%
44	1082.84	126.01	338.04	84.51	1629.53	189.62	508.71	127.18	50.5%	50.5%	50.5%	50.5%
45	1144.75	141.38	409.52	102.38	1722.71	212.75	616.28	154.07	50.5%	50.5%	50.5%	50.5%
46	1144.75	141.38	409.52	102.38	1722.71	212.75	616.28	154.07	50.5%	50.5%	50.5%	50.5%
47	1144.75	141.38	409.52	102.38	1722.71	212.75	616.28	154.07	50.5%	50.5%	50.5%	50.5%
48	1144.75	141.38	409.52	102.38	1722.71	212.75	616.28	154.07	50.5%	50.5%	50.5%	50.5%
49	1144.75	141.38	409.52	102.38	1722.71	212.75	616.28	154.07	50.5%	50.5%	50.5%	50.5%
50	1169.49	147.54	445.37	111.34	1759.94	222.03	670.22	167.56	50.5%	50.5%	50.5%	50.5%
51	1207.13	156.23	464.70	116.18	1816.58	235.11	699.32	174.83	50.5%	50.5%	50.5%	50.5%
52	1248.46	165.82	485.01	121.25	1878.78	249.53	729.89	182.47	50.5%	50.5%	50.5%	50.5%
53	1293.30	176.19	506.30	126.58	1946.25	265.15	761.93	190.48	50.5%	50.5%	50.5%	50.5%
54	1341.39	187.33	528.36	132.09	2018.63	281.90	795.11	198.78	50.5%	50.5%	50.5%	50.5%
55	1392.56	199.22	551.38	137.85	2095.62	299.80	829.77	207.44	50.5%	50.5%	50.5%	50.5%
56	1446.57	211.77	575.17	143.79	2176.91	318.68	865.56	216.39	50.5%	50.5%	50.5%	50.5%
57	1503.22	224.96	599.72	149.93	2262.16	338.54	902.51	225.63	50.5%	50.5%	50.5%	50.5%
58	1566.49	239.63	625.90	156.48	2357.38	360.61	941.90	235.48	50.5%	50.5%	50.5%	50.5%
59	1640.49	256.60	654.36	163.59	2468.74	386.15	984.73	246.18	50.5%	50.5%	50.5%	50.5%
60	1725.06	275.83	684.99	171.25	2596.00	415.09	1030.83	257.71	50.5%	50.5%	50.5%	50.5%
61	1820.08	297.34	717.69	179.42	2738.99	447.45	1080.04	270.01	50.5%	50.5%	50.5%	50.5%
62	1925.39	321.07	752.45	188.11	2897.48	483.17	1132.34	283.09	50.5%	50.5%	50.5%	50.5%
63	2040.89	347.03	789.17	197.29	3071.28	522.24	1187.60	296.90	50.5%	50.5%	50.5%	50.5%
64	2166.40	375.17	827.73	206.93	3260.17	564.58	1245.63	311.41	50.5%	50.5%	50.5%	50.5%
65	2301.83	405.47	868.03	217.01	3463.98	610.19	1306.28	326.57	50.5%	50.5%	50.5%	50.5%
66	2447.01	437.92	909.96	227.49	3682.45	659.02	1369.37	342.34	50.5%	50.5%	50.5%	50.5%
67	2601.83	472.49	953.52	238.38	3915.43	711.05	1434.92	358.73	50.5%	50.5%	50.5%	50.5%
68	2788.59	513.88	1002.40	250.60	4196.48	773.33	1508.49	377.12	50.5%	50.5%	50.5%	50.5%
69	3020.39	564.64	1058.88	264.72	4545.32	849.71	1593.49	398.37	50.5%	50.5%	50.5%	50.5%
70	3274.91	619.95	1117.79	279.45	4927.28	932.75	1681.78	420.44	50.5%	50.5%	50.5%	50.5%
71	3402.13	650.54	1131.79	282.95	5100.31	975.26	1696.72	424.18	49.9%	49.9%	49.9%	49.9%
72	3511.02	676.27	1141.55	285.39	5244.60	1010.18	1705.20	426.30	49.4%	49.4%	49.4%	49.4%
73	3606.30	694.50	1149.51	287.38	5367.45	1033.67	1710.88	427.72	48.8%	48.8%	48.8%	48.8%
74	3709.47	711.05	1159.91	289.98	5500.97	1054.46	1720.09	430.02	48.3%	48.3%	48.3%	48.3%
75	3830.97	734.49	1173.63	293.41	5660.47	1085.26	1734.10	433.53	47.8%	47.8%	47.8%	47.8%
76	3978.59	771.66	1191.08	297.77	5857.11	1136.01	1753.46	438.36	47.2%	47.2%	47.2%	47.2%
77	4157.55	827.71	1212.54	303.14	6098.12	1214.04	1778.50	444.63	46.7%	46.7%	46.7%	46.7%
78	4542.08	937.34	1288.02	322.01	6367.20	1313.98	1805.58	451.39	40.2%	40.2%	40.2%	40.2%
79	5124.18	1095.14	1414.98	353.75	6861.41	1466.41	1894.70	473.68	33.9%	33.9%	33.9%	33.9%
80												
81												
82												
83												
84												
85												
86												
87+												

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

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

Age 80+ rates are for inflation additions only

Appendix E

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

LTC-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years; Elimination Period: 100 Days

5% Compound Inflation**

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	994.74	105.18	251.25	62.81	1496.96	158.28	378.10	94.53	50.5%	50.5%	50.5%	50.5%
30	994.74	105.18	251.25	62.81	1496.96	158.28	378.10	94.53	50.5%	50.5%	50.5%	50.5%
31	994.74	105.18	251.25	62.81	1496.96	158.28	378.10	94.53	50.5%	50.5%	50.5%	50.5%
32	994.74	105.18	251.25	62.81	1496.96	158.28	378.10	94.53	50.5%	50.5%	50.5%	50.5%
33	994.74	105.18	251.25	62.81	1496.96	158.28	378.10	94.53	50.5%	50.5%	50.5%	50.5%
34	994.74	105.18	251.25	62.81	1496.96	158.28	378.10	94.53	50.5%	50.5%	50.5%	50.5%
35	994.74	105.18	251.25	62.81	1496.96	158.28	378.10	94.53	50.5%	50.5%	50.5%	50.5%
36	994.74	105.18	251.25	62.81	1496.96	158.28	378.10	94.53	50.5%	50.5%	50.5%	50.5%
37	994.74	105.18	251.25	62.81	1496.96	158.28	378.10	94.53	50.5%	50.5%	50.5%	50.5%
38	994.74	105.18	251.25	62.81	1496.96	158.28	378.10	94.53	50.5%	50.5%	50.5%	50.5%
39	994.74	105.18	251.25	62.81	1496.96	158.28	378.10	94.53	50.5%	50.5%	50.5%	50.5%
40	994.74	105.18	251.25	62.81	1496.96	158.28	378.10	94.53	50.5%	50.5%	50.5%	50.5%
41	994.74	105.18	251.25	62.81	1496.96	158.28	378.10	94.53	50.5%	50.5%	50.5%	50.5%
42	994.74	105.18	251.25	62.81	1496.96	158.28	378.10	94.53	50.5%	50.5%	50.5%	50.5%
43	994.74	105.18	251.25	62.81	1496.96	158.28	378.10	94.53	50.5%	50.5%	50.5%	50.5%
44	994.74	105.18	251.25	62.81	1496.96	158.28	378.10	94.53	50.5%	50.5%	50.5%	50.5%
45	1044.74	117.94	303.50	75.88	1572.20	177.49	456.73	114.18	50.5%	50.5%	50.5%	50.5%
46	1044.74	117.94	303.50	75.88	1572.20	177.49	456.73	114.18	50.5%	50.5%	50.5%	50.5%
47	1044.74	117.94	303.50	75.88	1572.20	177.49	456.73	114.18	50.5%	50.5%	50.5%	50.5%
48	1044.74	117.94	303.50	75.88	1572.20	177.49	456.73	114.18	50.5%	50.5%	50.5%	50.5%
49	1044.74	117.94	303.50	75.88	1572.20	177.49	456.73	114.18	50.5%	50.5%	50.5%	50.5%
50	1064.75	123.05	330.55	82.64	1602.32	185.17	497.43	124.36	50.5%	50.5%	50.5%	50.5%
51	1096.22	130.35	345.21	86.30	1649.68	196.16	519.50	129.88	50.5%	50.5%	50.5%	50.5%
52	1130.88	138.39	360.75	90.19	1701.83	208.26	542.88	135.72	50.5%	50.5%	50.5%	50.5%
53	1168.57	147.13	376.93	94.23	1758.55	221.42	567.24	141.81	50.5%	50.5%	50.5%	50.5%
54	1209.09	156.50	393.88	98.47	1819.52	235.52	592.74	148.18	50.5%	50.5%	50.5%	50.5%
55	1252.26	166.52	411.58	102.90	1884.50	250.60	619.38	154.85	50.5%	50.5%	50.5%	50.5%
56	1297.94	177.14	429.94	107.49	1953.24	266.58	647.01	161.75	50.5%	50.5%	50.5%	50.5%
57	1345.93	188.30	448.95	112.24	2025.45	283.37	675.61	168.90	50.5%	50.5%	50.5%	50.5%
58	1399.45	200.69	469.26	117.32	2106.00	302.01	706.18	176.55	50.5%	50.5%	50.5%	50.5%
59	1461.86	214.97	491.53	122.88	2199.92	323.50	739.69	184.92	50.5%	50.5%	50.5%	50.5%
60	1533.09	231.10	515.54	128.88	2307.11	347.78	775.82	193.96	50.5%	50.5%	50.5%	50.5%
61	1613.07	249.16	541.39	135.35	2427.46	374.96	814.73	203.68	50.5%	50.5%	50.5%	50.5%
62	1701.76	269.07	568.98	142.25	2560.94	404.91	856.25	214.06	50.5%	50.5%	50.5%	50.5%
63	1799.09	290.82	598.09	149.52	2707.40	437.65	900.06	225.01	50.5%	50.5%	50.5%	50.5%
64	1905.05	314.44	628.94	157.24	2866.87	473.20	946.48	236.62	50.5%	50.5%	50.5%	50.5%
65	2019.54	339.92	661.20	165.30	3039.16	511.53	995.03	248.76	50.5%	50.5%	50.5%	50.5%
66	2142.51	367.24	694.88	173.72	3224.21	552.65	1045.71	261.43	50.5%	50.5%	50.5%	50.5%
67	2273.92	396.40	729.97	182.49	3421.96	596.54	1098.51	274.63	50.5%	50.5%	50.5%	50.5%
68	2431.48	431.08	769.61	192.40	3659.07	648.72	1158.17	289.54	50.5%	50.5%	50.5%	50.5%
69	2625.57	473.31	815.67	203.92	3951.15	712.27	1227.48	306.87	50.5%	50.5%	50.5%	50.5%
70	2837.61	519.13	864.05	216.01	4269.33	781.06	1300.01	325.00	50.5%	50.5%	50.5%	50.5%
71	2938.98	544.22	877.72	219.43	4405.97	815.87	1315.84	328.96	49.9%	49.9%	49.9%	49.9%
72	3025.29	565.30	887.98	222.00	4519.04	844.42	1326.43	331.61	49.4%	49.4%	49.4%	49.4%
73	3097.87	578.80	896.58	224.14	4610.73	861.46	1334.42	333.61	48.8%	48.8%	48.8%	48.8%
74	3173.94	589.51	907.00	226.75	4706.80	874.22	1345.04	336.26	48.3%	48.3%	48.3%	48.3%
75	3265.20	606.47	920.33	230.08	4824.52	896.09	1359.84	339.96	47.8%	47.8%	47.8%	47.8%
76	3380.59	636.86	937.06	234.27	4976.75	937.56	1379.50	344.87	47.2%	47.2%	47.2%	47.2%
77	3526.40	686.21	957.58	239.40	5172.37	1006.50	1404.54	351.14	46.7%	46.7%	46.7%	46.7%
78	3843.37	779.33	1021.31	255.33	5387.73	1092.49	1431.69	357.92	40.2%	40.2%	40.2%	40.2%
79	4317.63	908.06	1126.03	281.51	5781.42	1215.91	1507.78	376.94	33.9%	33.9%	33.9%	33.9%
80												
81												
82												
83												
84												
85												
86												
87+												

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

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

Age 80+ rates are for inflation additions only

Appendix E

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

LTC-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime; Elimination Period: 20 Days

5% Compound Inflation**

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	1338.76	186.35	380.19	95.05	2014.67	280.43	572.14	143.03	50.5%	50.5%	50.5%	50.5%
30	1338.76	186.35	380.19	95.05	2014.67	280.43	572.14	143.03	50.5%	50.5%	50.5%	50.5%
31	1338.76	186.35	380.19	95.05	2014.67	280.43	572.14	143.03	50.5%	50.5%	50.5%	50.5%
32	1338.76	186.35	380.19	95.05	2014.67	280.43	572.14	143.03	50.5%	50.5%	50.5%	50.5%
33	1338.76	186.35	380.19	95.05	2014.67	280.43	572.14	143.03	50.5%	50.5%	50.5%	50.5%
34	1338.76	186.35	380.19	95.05	2014.67	280.43	572.14	143.03	50.5%	50.5%	50.5%	50.5%
35	1338.76	186.35	380.19	95.05	2014.67	280.43	572.14	143.03	50.5%	50.5%	50.5%	50.5%
36	1338.76	186.35	380.19	95.05	2014.67	280.43	572.14	143.03	50.5%	50.5%	50.5%	50.5%
37	1338.76	186.35	380.19	95.05	2014.67	280.43	572.14	143.03	50.5%	50.5%	50.5%	50.5%
38	1338.76	186.35	380.19	95.05	2014.67	280.43	572.14	143.03	50.5%	50.5%	50.5%	50.5%
39	1338.76	186.35	380.19	95.05	2014.67	280.43	572.14	143.03	50.5%	50.5%	50.5%	50.5%
40	1338.76	186.35	380.19	95.05	2014.67	280.43	572.14	143.03	50.5%	50.5%	50.5%	50.5%
41	1338.76	186.35	380.19	95.05	2014.67	280.43	572.14	143.03	50.5%	50.5%	50.5%	50.5%
42	1338.76	186.35	380.19	95.05	2014.67	280.43	572.14	143.03	50.5%	50.5%	50.5%	50.5%
43	1338.76	186.35	380.19	95.05	2014.67	280.43	572.14	143.03	50.5%	50.5%	50.5%	50.5%
44	1338.76	186.35	380.19	95.05	2014.67	280.43	572.14	143.03	50.5%	50.5%	50.5%	50.5%
45	1439.89	210.30	458.40	114.60	2166.85	316.47	689.84	172.46	50.5%	50.5%	50.5%	50.5%
46	1439.89	210.30	458.40	114.60	2166.85	316.47	689.84	172.46	50.5%	50.5%	50.5%	50.5%
47	1439.89	210.30	458.40	114.60	2166.85	316.47	689.84	172.46	50.5%	50.5%	50.5%	50.5%
48	1439.89	210.30	458.40	114.60	2166.85	316.47	689.84	172.46	50.5%	50.5%	50.5%	50.5%
49	1439.89	210.30	458.40	114.60	2166.85	316.47	689.84	172.46	50.5%	50.5%	50.5%	50.5%
50	1480.35	219.89	497.40	124.35	2227.75	330.90	748.52	187.13	50.5%	50.5%	50.5%	50.5%
51	1535.91	232.68	518.58	129.64	2311.36	350.15	780.40	195.10	50.5%	50.5%	50.5%	50.5%
52	1596.80	246.69	540.74	135.18	2402.98	371.24	813.75	203.44	50.5%	50.5%	50.5%	50.5%
53	1662.79	261.92	563.88	140.97	2502.29	394.16	848.56	212.14	50.5%	50.5%	50.5%	50.5%
54	1733.61	278.30	587.99	147.00	2608.87	418.81	884.85	221.21	50.5%	50.5%	50.5%	50.5%
55	1808.97	295.76	613.19	153.30	2722.28	445.08	922.78	230.69	50.5%	50.5%	50.5%	50.5%
56	1888.59	314.31	639.37	159.84	2842.10	473.00	962.17	240.54	50.5%	50.5%	50.5%	50.5%
57	1972.26	333.83	666.42	166.60	2968.01	502.38	1002.88	250.72	50.5%	50.5%	50.5%	50.5%
58	2064.62	355.29	695.10	173.77	3107.00	534.66	1046.03	261.51	50.5%	50.5%	50.5%	50.5%
59	2170.70	379.70	726.05	181.51	3266.63	571.40	1092.62	273.16	50.5%	50.5%	50.5%	50.5%
60	2290.62	407.08	759.19	189.80	3447.10	612.60	1142.48	285.62	50.5%	50.5%	50.5%	50.5%
61	2424.61	437.49	794.38	198.60	3648.74	658.37	1195.44	298.86	50.5%	50.5%	50.5%	50.5%
62	2572.77	471.03	831.64	207.91	3871.71	708.84	1251.51	312.88	50.5%	50.5%	50.5%	50.5%
63	2735.36	507.72	870.85	217.71	4116.38	764.05	1310.53	327.63	50.5%	50.5%	50.5%	50.5%
64	2912.47	547.61	912.02	228.01	4382.91	824.08	1372.48	343.12	50.5%	50.5%	50.5%	50.5%
65	3104.31	590.76	954.93	238.73	4671.60	889.02	1437.05	359.26	50.5%	50.5%	50.5%	50.5%
66	3311.05	637.25	999.79	249.95	4982.72	958.99	1504.56	376.14	50.5%	50.5%	50.5%	50.5%
67	3532.86	687.11	1046.28	261.57	5316.52	1034.02	1574.53	393.63	50.5%	50.5%	50.5%	50.5%
68	3795.90	745.63	1097.88	274.47	5712.36	1122.09	1652.17	413.04	50.5%	50.5%	50.5%	50.5%
69	4104.25	813.40	1153.52	288.38	6175.15	1223.82	1735.56	433.89	50.5%	50.5%	50.5%	50.5%
70	4274.93	853.43	1166.27	291.57	6409.72	1279.61	1748.68	437.17	49.9%	49.9%	49.9%	49.9%
71	4608.38	925.13	1222.18	305.54	6906.67	1386.51	1831.70	457.93	49.9%	49.9%	49.9%	49.9%
72	4764.16	960.05	1232.35	308.09	7116.48	1434.08	1840.83	460.21	49.4%	49.4%	49.4%	49.4%
73	4881.28	981.50	1235.43	308.86	7265.08	1460.82	1838.76	459.69	48.8%	48.8%	48.8%	48.8%
74	5003.41	999.81	1240.27	310.07	7419.82	1482.67	1839.26	459.82	48.3%	48.3%	48.3%	48.3%
75	5144.53	1025.43	1248.13	312.03	7601.33	1515.14	1844.19	461.05	47.8%	47.8%	47.8%	47.8%
76	5315.28	1066.68	1259.91	314.98	7724.79	1550.23	1831.05	457.76	45.3%	45.3%	45.3%	45.3%
77	5522.92	1129.84	1276.26	319.07	7762.56	1588.01	1793.81	448.45	40.6%	40.6%	40.6%	40.6%
78	6020.59	1270.32	1354.00	338.50	8194.27	1728.95	1842.85	460.71	36.1%	36.1%	36.1%	36.1%
79	6811.10	1486.13	1492.54	373.13	8981.36	1959.66	1968.11	492.03	31.9%	31.9%	31.9%	31.9%
80												
81												
82												
83												
84												
85												
86												
87+												

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

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

Age 80+ rates are for inflation additions only

Appendix E

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

LTC-VA-91

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime; Elimination Period: 100 Days

5% Compound Inflation**

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	1218.10	157.83	285.90	71.48	1833.09	237.52	430.25	107.56	50.5%	50.5%	50.5%	50.5%
30	1218.10	157.83	285.90	71.48	1833.09	237.52	430.25	107.56	50.5%	50.5%	50.5%	50.5%
31	1218.10	157.83	285.90	71.48	1833.09	237.52	430.25	107.56	50.5%	50.5%	50.5%	50.5%
32	1218.10	157.83	285.90	71.48	1833.09	237.52	430.25	107.56	50.5%	50.5%	50.5%	50.5%
33	1218.10	157.83	285.90	71.48	1833.09	237.52	430.25	107.56	50.5%	50.5%	50.5%	50.5%
34	1218.10	157.83	285.90	71.48	1833.09	237.52	430.25	107.56	50.5%	50.5%	50.5%	50.5%
35	1218.10	157.83	285.90	71.48	1833.09	237.52	430.25	107.56	50.5%	50.5%	50.5%	50.5%
36	1218.10	157.83	285.90	71.48	1833.09	237.52	430.25	107.56	50.5%	50.5%	50.5%	50.5%
37	1218.10	157.83	285.90	71.48	1833.09	237.52	430.25	107.56	50.5%	50.5%	50.5%	50.5%
38	1218.10	157.83	285.90	71.48	1833.09	237.52	430.25	107.56	50.5%	50.5%	50.5%	50.5%
39	1218.10	157.83	285.90	71.48	1833.09	237.52	430.25	107.56	50.5%	50.5%	50.5%	50.5%
40	1218.10	157.83	285.90	71.48	1833.09	237.52	430.25	107.56	50.5%	50.5%	50.5%	50.5%
41	1218.10	157.83	285.90	71.48	1833.09	237.52	430.25	107.56	50.5%	50.5%	50.5%	50.5%
42	1218.10	157.83	285.90	71.48	1833.09	237.52	430.25	107.56	50.5%	50.5%	50.5%	50.5%
43	1218.10	157.83	285.90	71.48	1833.09	237.52	430.25	107.56	50.5%	50.5%	50.5%	50.5%
44	1218.10	157.83	285.90	71.48	1833.09	237.52	430.25	107.56	50.5%	50.5%	50.5%	50.5%
45	1302.83	178.17	343.80	85.95	1960.60	268.13	517.38	129.34	50.5%	50.5%	50.5%	50.5%
46	1302.83	178.17	343.80	85.95	1960.60	268.13	517.38	129.34	50.5%	50.5%	50.5%	50.5%
47	1302.83	178.17	343.80	85.95	1960.60	268.13	517.38	129.34	50.5%	50.5%	50.5%	50.5%
48	1302.83	178.17	343.80	85.95	1960.60	268.13	517.38	129.34	50.5%	50.5%	50.5%	50.5%
49	1302.83	178.17	343.80	85.95	1960.60	268.13	517.38	129.34	50.5%	50.5%	50.5%	50.5%
50	1336.72	186.32	373.67	93.42	2011.60	280.39	562.33	140.58	50.5%	50.5%	50.5%	50.5%
51	1383.70	197.16	389.86	97.46	2082.30	296.69	586.69	146.67	50.5%	50.5%	50.5%	50.5%
52	1435.33	209.05	407.02	101.76	2159.99	314.59	612.52	153.13	50.5%	50.5%	50.5%	50.5%
53	1491.32	222.00	425.05	106.26	2244.26	334.09	639.65	159.91	50.5%	50.5%	50.5%	50.5%
54	1551.56	235.94	443.95	110.99	2334.90	355.05	668.09	167.02	50.5%	50.5%	50.5%	50.5%
55	1615.75	250.82	463.61	115.90	2431.51	377.45	697.68	174.42	50.5%	50.5%	50.5%	50.5%
56	1683.73	266.62	484.14	121.04	2533.80	401.23	728.58	182.14	50.5%	50.5%	50.5%	50.5%
57	1755.28	283.32	505.44	126.36	2641.48	426.37	760.62	190.15	50.5%	50.5%	50.5%	50.5%
58	1834.01	301.60	528.14	132.03	2759.96	453.87	794.78	198.70	50.5%	50.5%	50.5%	50.5%
59	1923.87	322.24	552.69	138.17	2895.19	484.93	831.73	207.93	50.5%	50.5%	50.5%	50.5%
60	2025.16	345.35	579.19	144.80	3047.62	519.71	871.61	217.90	50.5%	50.5%	50.5%	50.5%
61	2138.14	370.96	607.44	151.86	3217.63	558.24	914.11	228.53	50.5%	50.5%	50.5%	50.5%
62	2263.11	399.17	637.52	159.38	3405.70	600.71	959.40	239.85	50.5%	50.5%	50.5%	50.5%
63	2400.36	430.05	669.35	167.34	3612.24	647.17	1007.29	251.82	50.5%	50.5%	50.5%	50.5%
64	2550.15	463.67	702.92	175.73	3837.66	697.76	1057.80	264.45	50.5%	50.5%	50.5%	50.5%
65	2712.79	500.14	738.00	184.50	4082.42	752.65	1110.60	277.65	50.5%	50.5%	50.5%	50.5%
66	2888.55	539.49	774.83	193.71	4346.91	811.87	1166.02	291.50	50.5%	50.5%	50.5%	50.5%
67	3077.72	581.83	813.17	203.29	4631.59	875.58	1223.72	305.93	50.5%	50.5%	50.5%	50.5%
68	3300.10	631.09	855.97	213.99	4966.25	949.71	1288.13	322.03	50.5%	50.5%	50.5%	50.5%
69	3557.34	687.40	902.56	225.64	5352.28	1034.25	1357.96	339.49	50.5%	50.5%	50.5%	50.5%
70	3692.88	719.88	915.90	228.97	5537.01	1079.37	1373.27	343.32	49.9%	49.9%	49.9%	49.9%
71	3968.44	778.95	963.24	240.81	5947.57	1167.42	1443.62	360.90	49.9%	49.9%	49.9%	49.9%
72	4091.71	807.17	974.32	243.58	6112.00	1205.71	1455.40	363.85	49.4%	49.4%	49.4%	49.4%
73	4177.86	821.63	979.37	244.84	6218.14	1222.88	1457.66	364.41	48.8%	48.8%	48.8%	48.8%
74	4262.34	830.90	985.65	246.41	6320.86	1232.18	1461.67	365.42	48.3%	48.3%	48.3%	48.3%
75	4362.25	847.13	994.58	248.64	6445.46	1251.68	1469.54	367.39	47.8%	47.8%	47.8%	47.8%
76	4490.87	880.14	1007.27	251.82	6526.67	1279.12	1463.89	365.97	45.3%	45.3%	45.3%	45.3%
77	4657.90	937.44	1024.47	256.12	6546.76	1317.59	1439.92	359.98	40.6%	40.6%	40.6%	40.6%
78	5063.35	1057.36	1091.60	272.90	6891.43	1439.11	1485.71	371.43	36.1%	36.1%	36.1%	36.1%
79	5696.12	1231.16	1207.82	301.95	7511.11	1623.45	1592.67	398.17	31.9%	31.9%	31.9%	31.9%
80												
81												
82												
83												
84												
85												
86												
87+												

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

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

Age 80+ rates are for inflation additions only

Appendix E

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

LTC-94 VA

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years; Elimination Period: 20 Days

Indexed Inflation

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	259.90	7.91	45.20	11.30	275.57	8.39	47.92	11.98	6.0%	6.0%	6.0%	6.0%
30	266.04	8.10	46.27	11.57	293.81	8.94	51.10	12.77	10.4%	10.4%	10.4%	10.4%
31	275.33	8.38	47.88	11.97	306.68	9.33	53.33	13.33	11.4%	11.4%	11.4%	11.4%
32	313.74	9.55	54.56	13.64	365.16	11.11	63.51	15.88	16.4%	16.4%	16.4%	16.4%
33	323.90	9.86	56.33	14.08	380.36	11.58	66.15	16.54	17.4%	17.4%	17.4%	17.4%
34	334.06	10.17	58.10	14.52	395.78	12.05	68.83	17.21	18.5%	18.5%	18.5%	18.5%
35	346.76	10.55	60.31	15.08	415.35	12.64	72.23	18.06	19.8%	19.8%	19.8%	19.8%
36	356.93	10.86	62.07	15.52	431.24	13.12	75.00	18.75	20.8%	20.8%	20.8%	20.8%
37	369.63	11.25	64.28	16.07	451.41	13.74	78.51	19.63	22.1%	22.1%	22.1%	22.1%
38	386.14	11.75	67.15	16.79	478.12	14.55	83.15	20.79	23.8%	23.8%	23.8%	23.8%
39	396.30	12.06	68.92	17.23	494.83	15.06	86.06	21.51	24.9%	24.9%	24.9%	24.9%
40	408.65	12.44	71.07	17.77	521.21	15.86	90.65	22.66	27.5%	27.5%	27.5%	27.5%
41	425.44	12.95	73.99	18.50	572.65	17.43	99.59	24.90	34.6%	34.6%	34.6%	34.6%
42	435.07	13.24	75.66	18.92	611.92	18.62	106.42	26.61	40.6%	40.6%	40.6%	40.6%
43	435.07	13.24	75.66	18.92	630.39	19.19	109.63	27.41	44.9%	44.9%	44.9%	44.9%
44	435.07	13.24	75.66	18.92	637.20	19.39	110.82	27.70	46.5%	46.5%	46.5%	46.5%
45	433.24	16.45	102.37	25.59	573.99	21.80	135.63	33.91	32.5%	32.5%	32.5%	32.5%
46	448.31	17.02	105.93	26.48	626.23	23.78	147.97	36.99	39.7%	39.7%	39.7%	39.7%
47	448.31	17.02	105.93	26.48	643.59	24.44	152.07	38.02	43.6%	43.6%	43.6%	43.6%
48	453.94	17.24	107.26	26.82	665.40	25.27	157.23	39.31	46.6%	46.6%	46.6%	46.6%
49	457.73	17.38	108.16	27.04	671.33	25.49	158.63	39.66	46.7%	46.7%	46.7%	46.7%
50	467.96	19.50	124.79	31.20	686.79	28.62	183.14	45.79	46.8%	46.8%	46.8%	46.8%
51	476.51	21.39	132.26	33.06	699.22	31.39	194.07	48.52	46.7%	46.7%	46.7%	46.7%
52	476.68	24.59	143.76	35.94	698.14	36.02	210.55	52.64	46.5%	46.5%	46.5%	46.5%
53	489.92	28.37	151.33	37.83	704.95	40.83	217.74	54.44	43.9%	43.9%	43.9%	43.9%
54	503.16	32.16	158.89	39.72	720.84	46.07	227.63	56.91	43.3%	43.3%	43.3%	43.3%
55	518.30	34.05	174.03	43.51	727.42	47.79	244.24	61.06	40.3%	40.3%	40.3%	40.3%
56	535.32	37.83	181.59	45.40	766.01	54.14	259.85	64.96	43.1%	43.1%	43.1%	43.1%
57	550.45	41.61	196.73	49.18	796.74	60.23	284.74	71.19	44.7%	44.7%	44.7%	44.7%
58	569.37	47.29	211.86	52.96	827.57	68.73	307.93	76.98	45.3%	45.3%	45.3%	45.3%
59	592.07	52.96	219.42	54.86	855.65	76.54	317.11	79.28	44.5%	44.5%	44.5%	44.5%
60	620.44	58.64	234.56	58.64	897.82	84.85	339.42	84.85	44.7%	44.7%	44.7%	44.7%
61	650.71	66.21	257.26	64.31	934.93	95.12	369.62	92.41	43.7%	43.7%	43.7%	43.7%
62	684.76	73.77	272.39	68.10	992.92	106.97	394.97	98.74	45.0%	45.0%	45.0%	45.0%
63	722.59	81.34	287.52	71.88	1039.49	117.01	413.62	103.40	43.9%	43.9%	43.9%	43.9%
64	771.94	91.72	313.36	78.34	1094.21	130.01	444.18	111.05	41.7%	41.7%	41.7%	41.7%
65	817.53	103.15	336.18	84.05	1161.22	146.51	477.51	119.38	42.0%	42.0%	42.0%	42.0%
66	894.96	116.56	363.52	90.88	1263.01	164.50	513.01	128.25	41.1%	41.1%	41.1%	41.1%
67	979.16	132.87	400.66	100.16	1391.17	188.78	569.25	142.31	42.1%	42.1%	42.1%	42.1%
68	1067.25	150.08	441.91	110.48	1510.00	212.34	625.23	156.31	41.5%	41.5%	41.5%	41.5%
69	1151.97	170.20	464.94	116.23	1637.59	241.95	660.94	165.23	42.2%	42.2%	42.2%	42.2%
70	1261.71	193.63	508.02	127.00	1792.65	275.11	721.79	180.45	42.1%	42.1%	42.1%	42.1%
71	1385.71	219.79	544.24	136.06	1911.40	303.17	750.70	187.68	37.9%	37.9%	37.9%	37.9%
72	1507.97	247.14	586.43	146.61	2016.01	330.40	784.00	196.00	33.7%	33.7%	33.7%	33.7%
73	1650.94	276.21	640.98	160.24	2144.73	358.82	832.69	208.17	29.9%	29.9%	29.9%	29.9%
74	1795.96	305.96	687.37	171.84	2285.53	389.37	874.74	218.69	27.3%	27.3%	27.3%	27.3%
75	1929.60	335.94	737.43	184.36	2536.27	441.56	969.28	242.32	31.4%	31.4%	31.4%	31.4%
76	2118.19	377.16	799.16	199.79	2832.38	504.32	1068.62	267.15	33.7%	33.7%	33.7%	33.7%
77	2221.32	407.92	827.44	206.86	2929.30	537.93	1091.16	272.79	31.9%	31.9%	31.9%	31.9%
78	2413.67	459.66	885.26	221.32	3145.65	599.05	1153.73	288.43	30.3%	30.3%	30.3%	30.3%
79	2695.51	529.64	976.06	244.01	3476.53	683.11	1258.87	314.72	29.0%	29.0%	29.0%	29.0%
80	3009.52	609.09	1074.42	268.61	3840.83	777.34	1371.21	342.80	27.6%	27.6%	27.6%	27.6%
81	3350.00	694.21	1180.35	295.09	4275.37	885.97	1506.40	376.60	27.6%	27.6%	27.6%	27.6%
82	3711.30	783.12	1293.85	323.46	4736.46	999.44	1651.24	412.81	27.6%	27.6%	27.6%	27.6%
83	4087.72	875.81	1414.91	353.73	5216.87	1117.73	1805.75	451.44	27.6%	27.6%	27.6%	27.6%
84	4483.07	968.49	1543.54	385.88	5721.41	1236.02	1969.90	492.48	27.6%	27.6%	27.6%	27.6%
85+		1271.15	1974.82	493.70		1622.27	2520.32	630.08		27.6%	27.6%	27.6%

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

Age 85+ rates are for inflation additions only

Appendix E

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

LTC-94 VA

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years; Elimination Period: 100 Days

Indexed Inflation

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	253.12	5.65	31.64	7.91	268.38	5.99	33.55	8.39	6.0%	6.0%	6.0%	6.0%
30	259.10	5.78	32.39	8.10	286.15	6.39	35.77	8.94	10.4%	10.4%	10.4%	10.4%
31	268.15	5.99	33.52	8.38	298.68	6.67	37.33	9.33	11.4%	11.4%	11.4%	11.4%
32	305.56	6.82	38.19	9.55	355.63	7.94	44.45	11.11	16.4%	16.4%	16.4%	16.4%
33	315.45	7.04	39.43	9.86	370.44	8.27	46.31	11.58	17.4%	17.4%	17.4%	17.4%
34	325.35	7.26	40.67	10.17	385.45	8.60	48.18	12.05	18.5%	18.5%	18.5%	18.5%
35	337.72	7.54	42.21	10.55	404.51	9.03	50.56	12.64	19.8%	19.8%	19.8%	19.8%
36	347.62	7.76	43.45	10.86	419.99	9.37	52.50	13.12	20.8%	20.8%	20.8%	20.8%
37	359.99	8.04	45.00	11.25	439.63	9.81	54.95	13.74	22.1%	22.1%	22.1%	22.1%
38	376.07	8.39	47.01	11.75	465.64	10.39	58.21	14.55	23.8%	23.8%	23.8%	23.8%
39	385.96	8.62	48.25	12.06	481.92	10.76	60.24	15.06	24.9%	24.9%	24.9%	24.9%
40	397.99	8.88	49.75	12.44	507.62	11.33	63.45	15.86	27.5%	27.5%	27.5%	27.5%
41	414.34	9.25	51.79	12.95	557.71	12.45	69.71	17.43	34.6%	34.6%	34.6%	34.6%
42	423.72	9.46	52.96	13.24	595.95	13.30	74.49	18.62	40.6%	40.6%	40.6%	40.6%
43	423.72	9.46	52.96	13.24	613.94	13.70	76.74	19.19	44.9%	44.9%	44.9%	44.9%
44	423.72	9.46	52.96	13.24	620.57	13.85	77.57	19.39	46.5%	46.5%	46.5%	46.5%
45	418.62	12.80	73.12	18.28	554.61	16.95	96.88	24.22	32.5%	32.5%	32.5%	32.5%
46	433.17	13.24	75.66	18.92	605.09	18.50	105.69	26.42	39.7%	39.7%	39.7%	39.7%
47	433.17	13.24	75.66	18.92	621.87	19.01	108.62	27.16	43.6%	43.6%	43.6%	43.6%
48	438.62	13.41	76.61	19.15	642.94	19.65	112.30	28.08	46.6%	46.6%	46.6%	46.6%
49	442.28	13.52	77.25	19.31	648.67	19.83	113.30	28.33	46.7%	46.7%	46.7%	46.7%
50	448.46	15.60	85.79	21.45	658.17	22.89	125.91	31.48	46.8%	46.8%	46.8%	46.8%
51	457.06	17.50	93.36	23.34	670.68	25.69	136.99	34.25	46.7%	46.7%	46.7%	46.7%
52	453.98	18.92	98.36	24.59	664.90	27.70	144.06	36.02	46.5%	46.5%	46.5%	46.5%
53	465.33	22.70	105.93	26.48	669.56	32.66	152.42	38.11	43.9%	43.9%	43.9%	43.9%
54	476.68	24.59	113.50	28.37	682.90	35.23	162.59	40.65	43.3%	43.3%	43.3%	43.3%
55	488.03	28.37	121.06	30.27	684.95	39.82	169.91	42.48	40.3%	40.3%	40.3%	40.3%
56	501.27	30.27	128.63	32.16	717.29	43.31	184.06	46.01	43.1%	43.1%	43.1%	43.1%
57	514.51	34.05	136.19	34.05	744.71	49.28	197.13	49.28	44.7%	44.7%	44.7%	44.7%
58	529.64	37.83	143.76	35.94	769.83	54.99	208.95	52.24	45.3%	45.3%	45.3%	45.3%
59	548.56	41.61	158.89	39.72	792.77	60.14	229.63	57.41	44.5%	44.5%	44.5%	44.5%
60	571.26	47.29	166.46	41.61	826.65	68.43	240.88	60.22	44.7%	44.7%	44.7%	44.7%
61	595.85	52.96	181.59	45.40	856.11	76.10	260.91	65.23	43.7%	43.7%	43.7%	43.7%
62	624.22	58.64	189.16	47.29	905.15	85.03	274.29	68.57	45.0%	45.0%	45.0%	45.0%
63	656.38	66.21	204.29	51.07	944.25	95.24	293.89	73.47	43.9%	43.9%	43.9%	43.9%
64	697.42	74.52	221.65	55.41	988.58	105.63	314.18	78.54	41.7%	41.7%	41.7%	41.7%
65	733.48	82.13	236.85	59.21	1041.84	116.66	336.43	84.11	42.0%	42.0%	42.0%	42.0%
66	798.16	94.83	260.78	65.20	1126.40	133.83	368.03	92.01	41.1%	41.1%	41.1%	41.1%
67	870.82	106.30	286.19	71.55	1237.24	151.03	406.61	101.65	42.1%	42.1%	42.1%	42.1%
68	944.27	120.90	316.84	79.21	1336.00	171.05	448.28	112.07	41.5%	41.5%	41.5%	41.5%
69	1014.98	136.99	340.40	85.10	1442.85	194.74	483.90	120.97	42.2%	42.2%	42.2%	42.2%
70	1103.48	156.15	366.44	91.61	1567.83	221.86	520.64	130.16	42.1%	42.1%	42.1%	42.1%
71	1205.70	177.92	401.90	100.47	1663.09	245.42	554.36	138.59	37.9%	37.9%	37.9%	37.9%
72	1304.81	198.97	435.63	108.91	1744.41	266.00	582.40	145.60	33.7%	33.7%	33.7%	33.7%
73	1423.23	221.39	472.30	118.08	1848.90	287.61	613.56	153.39	29.9%	29.9%	29.9%	29.9%
74	1540.30	245.19	511.34	127.83	1960.17	312.03	650.72	162.68	27.3%	27.3%	27.3%	27.3%
75	1646.92	270.39	540.78	135.19	2164.72	355.40	710.80	177.70	31.4%	31.4%	31.4%	31.4%
76	1800.16	303.76	595.30	148.82	2407.11	406.18	796.01	199.00	33.7%	33.7%	33.7%	33.7%
77	1879.13	328.65	618.64	154.66	2478.05	433.40	815.82	203.96	31.9%	31.9%	31.9%	31.9%
78	2033.46	368.86	665.84	166.46	2650.13	480.72	867.76	216.94	30.3%	30.3%	30.3%	30.3%
79	2258.56	425.61	733.94	183.48	2912.97	548.93	946.59	236.65	29.0%	29.0%	29.0%	29.0%
80	2510.14	488.03	809.60	202.40	3203.51	622.84	1033.23	258.31	27.6%	27.6%	27.6%	27.6%
81	2780.64	554.24	892.83	223.21	3548.72	707.33	1139.45	284.86	27.6%	27.6%	27.6%	27.6%
82	3070.05	626.12	976.06	244.01	3918.08	799.07	1245.67	311.42	27.6%	27.6%	27.6%	27.6%
83	3368.92	698.00	1066.86	266.71	4299.51	890.80	1361.55	340.39	27.6%	27.6%	27.6%	27.6%
84	3681.03	769.88	1165.22	291.30	4697.84	982.54	1487.08	371.77	27.6%	27.6%	27.6%	27.6%
85+		1006.33	1498.14	374.53		1284.30	1911.97	477.99		27.6%	27.6%	27.6%

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

Age 85+ rates are for inflation additions only

Appendix E

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

LTC-94 VA

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years; Elimination Period: 20 Days

Indexed Inflation

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	342.92	11.58	63.66	15.92	405.82	13.70	75.34	18.84	18.3%	18.3%	18.3%	18.3%
30	359.01	12.12	66.65	16.66	430.62	14.54	79.95	19.99	19.9%	19.9%	19.9%	19.9%
31	368.92	12.45	68.49	17.12	446.14	15.06	82.83	20.71	20.9%	20.9%	20.9%	20.9%
32	385.01	13.00	71.48	17.87	471.78	15.92	87.59	21.90	22.5%	22.5%	22.5%	22.5%
33	397.39	13.41	73.78	18.44	491.85	16.60	91.31	22.83	23.8%	23.8%	23.8%	23.8%
34	411.01	13.87	76.31	19.08	514.27	17.36	95.48	23.87	25.1%	25.1%	25.1%	25.1%
35	426.73	14.40	79.22	19.81	554.03	18.70	102.86	25.71	29.8%	29.8%	29.8%	29.8%
36	442.81	14.95	82.21	20.55	604.11	20.39	112.15	28.04	36.4%	36.4%	36.4%	36.4%
37	448.31	15.13	83.23	20.81	627.94	21.20	116.58	29.14	40.1%	40.1%	40.1%	40.1%
38	448.31	15.13	83.23	20.81	650.24	21.95	120.72	30.18	45.0%	45.0%	45.0%	45.0%
39	448.31	15.13	83.23	20.81	656.59	22.16	121.90	30.47	46.5%	46.5%	46.5%	46.5%
40	448.31	15.13	83.23	20.81	656.59	22.16	121.90	30.47	46.5%	46.5%	46.5%	46.5%
41	448.31	15.13	83.23	20.81	656.59	22.16	121.90	30.47	46.5%	46.5%	46.5%	46.5%
42	448.31	15.13	83.23	20.81	656.59	22.16	121.90	30.47	46.5%	46.5%	46.5%	46.5%
43	448.31	15.13	83.23	20.81	656.59	22.16	121.90	30.47	46.5%	46.5%	46.5%	46.5%
44	448.31	15.13	83.23	20.81	656.59	22.16	121.90	30.47	46.5%	46.5%	46.5%	46.5%
45	465.33	20.81	121.06	30.27	681.52	30.47	177.31	44.33	46.5%	46.5%	46.5%	46.5%
46	465.33	20.81	121.06	30.27	681.52	30.47	177.31	44.33	46.5%	46.5%	46.5%	46.5%
47	496.51	22.20	129.17	32.29	730.42	32.66	190.03	47.51	47.1%	47.1%	47.1%	47.1%
48	500.68	22.39	130.26	32.56	736.99	32.95	191.74	47.93	47.2%	47.2%	47.2%	47.2%
49	533.90	23.87	138.90	34.72	789.51	35.30	205.40	51.35	47.9%	47.9%	47.9%	47.9%
50	540.72	26.06	147.67	36.92	799.64	38.54	218.37	54.59	47.9%	47.9%	47.9%	47.9%
51	554.06	30.18	163.85	40.96	818.93	44.61	242.18	60.54	47.8%	47.8%	47.8%	47.8%
52	553.63	33.43	167.13	41.78	812.87	49.08	245.39	61.35	46.8%	46.8%	46.8%	46.8%
53	535.77	35.33	172.70	43.18	786.66	51.87	253.57	63.39	46.8%	46.8%	46.8%	46.8%
54	552.70	39.06	179.68	44.92	811.24	57.33	263.73	65.93	46.8%	46.8%	46.8%	46.8%
55	559.69	44.09	191.67	47.92	820.45	64.62	280.98	70.24	46.6%	46.6%	46.6%	46.6%
56	580.91	47.93	199.39	49.85	851.56	70.26	292.29	73.07	46.6%	46.6%	46.6%	46.6%
57	606.24	54.23	216.93	54.23	889.32	79.56	318.22	79.56	46.7%	46.7%	46.7%	46.7%
58	665.80	63.31	245.08	61.27	980.28	93.22	360.84	90.21	47.2%	47.2%	47.2%	47.2%
59	684.18	68.22	256.82	64.20	1006.10	100.31	377.65	94.41	47.1%	47.1%	47.1%	47.1%
60	741.55	78.49	280.92	70.23	1092.69	115.66	413.94	103.49	47.4%	47.4%	47.4%	47.4%
61	781.81	88.70	297.05	74.26	1151.91	130.69	437.67	109.42	47.3%	47.3%	47.3%	47.3%
62	823.65	98.59	320.42	80.11	1213.18	145.22	471.96	117.99	47.3%	47.3%	47.3%	47.3%
63	862.83	109.37	332.17	83.04	1269.64	160.94	488.78	122.20	47.1%	47.1%	47.1%	47.1%
64	906.10	120.01	352.04	88.01	1332.15	176.44	517.57	129.39	47.0%	47.0%	47.0%	47.0%
65	973.95	135.38	379.88	94.97	1432.91	199.18	558.89	139.72	47.1%	47.1%	47.1%	47.1%
66	1062.19	153.52	414.92	103.73	1565.64	226.28	611.58	152.89	47.4%	47.4%	47.4%	47.4%
67	1186.19	176.30	461.42	115.35	1754.47	260.76	682.47	170.62	47.9%	47.9%	47.9%	47.9%
68	1292.72	198.88	503.83	125.96	1914.18	294.49	746.04	186.51	48.1%	48.1%	48.1%	48.1%
69	1453.63	232.03	555.06	138.77	2157.09	344.32	823.68	205.92	48.4%	48.4%	48.4%	48.4%
70	1588.07	262.79	598.07	149.52	2355.86	389.84	887.23	221.81	48.3%	48.3%	48.3%	48.3%
71	1776.09	302.17	655.08	163.77	2576.45	438.33	950.28	237.57	45.1%	45.1%	45.1%	45.1%
72	1982.64	346.14	715.82	178.96	2796.80	488.28	1009.77	252.44	41.1%	41.1%	41.1%	41.1%
73	2144.01	379.86	764.38	191.10	2961.36	524.68	1055.79	263.95	38.1%	38.1%	38.1%	38.1%
74	2279.68	410.39	802.73	200.68	3223.81	580.35	1135.19	283.80	41.4%	41.4%	41.4%	41.4%
75	2394.81	437.76	832.60	208.15	3325.80	607.94	1156.28	289.07	38.9%	38.9%	38.9%	38.9%
76	2521.85	470.94	864.40	216.10	3438.56	642.12	1178.62	294.65	36.4%	36.4%	36.4%	36.4%
77	2656.30	508.45	889.30	222.32	3555.21	680.51	1190.24	297.56	33.8%	33.8%	33.8%	33.8%
78	2903.59	573.15	953.36	238.34	3822.19	754.48	1254.97	313.74	31.6%	31.6%	31.6%	31.6%
79	3257.32	663.95	1051.72	262.93	4222.45	860.67	1363.35	340.84	29.6%	29.6%	29.6%	29.6%
80	3654.55	766.09	1165.22	291.30	4664.04	977.71	1487.08	371.77	27.6%	27.6%	27.6%	27.6%
81	4087.72	873.91	1278.71	319.68	5216.87	1115.31	1631.93	407.98	27.6%	27.6%	27.6%	27.6%
82	4543.60	989.30	1407.34	351.84	5798.66	1262.57	1796.09	449.02	27.6%	27.6%	27.6%	27.6%
83	5022.17	1104.69	1535.97	383.99	6409.43	1409.83	1960.25	490.06	27.6%	27.6%	27.6%	27.6%
84	5519.66	1223.86	1679.73	419.93	7044.34	1561.92	2143.72	535.93	27.6%	27.6%	27.6%	27.6%
85+		1607.85	2156.41	539.10		2051.98	2752.07	688.02		27.6%	27.6%	27.6%

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

Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years; Elimination Period: 100 Days

Indexed Inflation

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	332.79	10.13	46.30	11.58	393.84	11.99	54.79	13.70	18.3%	18.3%	18.3%	18.3%
30	348.41	10.60	48.47	12.12	417.91	12.72	58.14	14.54	19.9%	19.9%	19.9%	19.9%
31	358.02	10.90	49.81	12.45	432.97	13.18	60.24	15.06	20.9%	20.9%	20.9%	20.9%
32	373.64	11.37	51.98	13.00	457.84	13.93	63.70	15.92	22.5%	22.5%	22.5%	22.5%
33	385.65	11.74	53.66	13.41	477.32	14.53	66.41	16.60	23.8%	23.8%	23.8%	23.8%
34	398.87	12.14	55.49	13.87	499.09	15.19	69.44	17.36	25.1%	25.1%	25.1%	25.1%
35	414.13	12.60	57.62	14.40	537.66	16.36	74.81	18.70	29.8%	29.8%	29.8%	29.8%
36	429.73	13.08	59.79	14.95	586.26	17.84	81.57	20.39	36.4%	36.4%	36.4%	36.4%
37	435.07	13.24	60.53	15.13	609.39	18.55	84.78	21.20	40.1%	40.1%	40.1%	40.1%
38	435.07	13.24	60.53	15.13	631.04	19.21	87.80	21.95	45.0%	45.0%	45.0%	45.0%
39	435.07	13.24	60.53	15.13	637.20	19.39	88.65	22.16	46.5%	46.5%	46.5%	46.5%
40	435.07	13.24	60.53	15.13	637.20	19.39	88.65	22.16	46.5%	46.5%	46.5%	46.5%
41	435.07	13.24	60.53	15.13	637.20	19.39	88.65	22.16	46.5%	46.5%	46.5%	46.5%
42	435.07	13.24	60.53	15.13	637.20	19.39	88.65	22.16	46.5%	46.5%	46.5%	46.5%
43	435.07	13.24	60.53	15.13	637.20	19.39	88.65	22.16	46.5%	46.5%	46.5%	46.5%
44	435.07	13.24	60.53	15.13	637.20	19.39	88.65	22.16	46.5%	46.5%	46.5%	46.5%
45	446.41	17.02	83.23	20.81	653.82	24.93	121.90	30.47	46.5%	46.5%	46.5%	46.5%
46	446.41	17.02	83.23	20.81	653.82	24.93	121.90	30.47	46.5%	46.5%	46.5%	46.5%
47	476.32	18.16	88.81	22.20	700.73	26.72	130.64	32.66	47.1%	47.1%	47.1%	47.1%
48	480.32	18.32	89.55	22.39	707.03	26.96	131.82	32.95	47.2%	47.2%	47.2%	47.2%
49	512.19	19.53	95.49	23.87	757.42	28.88	141.21	35.30	47.9%	47.9%	47.9%	47.9%
50	519.00	21.72	104.24	26.06	767.52	32.11	154.15	38.54	47.9%	47.9%	47.9%	47.9%
51	528.19	23.71	112.11	28.03	780.70	35.05	165.70	41.42	47.8%	47.8%	47.8%	47.8%
52	524.38	27.16	116.99	29.25	769.93	39.88	171.78	42.94	46.8%	46.8%	46.8%	46.8%
53	506.34	29.44	117.75	29.44	743.44	43.22	172.89	43.22	46.8%	46.8%	46.8%	46.8%
54	519.50	31.25	124.99	31.25	762.51	45.87	183.46	45.87	46.8%	46.8%	46.8%	46.8%
55	525.19	34.50	130.34	32.58	769.88	50.58	191.06	47.77	46.6%	46.6%	46.6%	46.6%
56	542.56	38.34	145.71	36.43	795.36	56.21	213.59	53.40	46.6%	46.6%	46.6%	46.6%
57	563.63	44.55	154.95	38.74	826.82	65.35	227.30	56.83	46.7%	46.7%	46.7%	46.7%
58	616.78	51.06	171.55	42.89	908.11	75.17	252.59	63.15	47.2%	47.2%	47.2%	47.2%
59	630.01	56.18	184.59	46.15	926.43	82.61	271.44	67.86	47.1%	47.1%	47.1%	47.1%
60	679.58	64.03	198.30	49.57	1001.38	94.35	292.19	73.05	47.4%	47.4%	47.4%	47.4%
61	711.68	72.20	214.53	53.63	1048.57	106.38	316.09	79.02	47.3%	47.3%	47.3%	47.3%
62	747.65	80.11	230.05	57.51	1101.24	117.99	338.84	84.71	47.3%	47.3%	47.3%	47.3%
63	779.79	89.12	243.05	60.76	1147.45	131.14	357.65	89.41	47.1%	47.1%	47.1%	47.1%
64	814.09	98.01	256.03	64.01	1196.88	144.10	376.41	94.10	47.0%	47.0%	47.0%	47.0%
65	870.89	109.11	274.81	68.70	1281.29	160.53	404.31	101.08	47.1%	47.1%	47.1%	47.1%
66	946.01	124.48	307.04	76.76	1394.39	183.47	452.57	113.14	47.4%	47.4%	47.4%	47.4%
67	1053.42	143.65	339.53	84.88	1558.10	212.47	502.20	125.55	47.9%	47.9%	47.9%	47.9%
68	1142.46	163.52	371.24	92.81	1691.68	242.14	549.71	137.43	48.1%	48.1%	48.1%	48.1%
69	1276.19	188.81	409.47	102.37	1893.79	280.19	607.63	151.91	48.4%	48.4%	48.4%	48.4%
70	1388.71	215.22	444.02	111.01	2060.11	319.27	658.70	164.67	48.3%	48.3%	48.3%	48.3%
71	1545.43	246.81	489.00	122.25	2241.85	358.03	709.36	177.34	45.1%	45.1%	45.1%	45.1%
72	1716.56	282.56	536.87	134.22	2421.46	398.59	757.33	189.33	41.1%	41.1%	41.1%	41.1%
73	1848.04	309.95	577.95	144.49	2552.56	428.11	798.28	199.57	38.1%	38.1%	38.1%	38.1%
74	1954.97	333.72	604.31	151.08	2764.63	471.93	854.58	213.64	41.4%	41.4%	41.4%	41.4%
75	2045.03	356.22	635.18	158.80	2840.05	494.70	882.11	220.53	38.9%	38.9%	38.9%	38.9%
76	2144.69	383.27	660.53	165.13	2924.31	522.59	900.64	225.16	36.4%	36.4%	36.4%	36.4%
77	2250.31	413.72	680.51	170.13	3011.84	553.72	910.80	227.70	33.8%	33.8%	33.8%	33.8%
78	2449.61	467.22	733.94	183.48	3224.58	615.04	966.13	241.53	31.6%	31.6%	31.6%	31.6%
79	2737.13	539.10	809.60	202.40	3548.13	698.84	1049.48	262.37	29.6%	29.6%	29.6%	29.6%
80	3054.92	620.44	900.40	225.10	3898.77	791.82	1149.11	287.28	27.6%	27.6%	27.6%	27.6%
81	3401.08	705.56	991.19	247.80	4340.55	900.46	1264.99	316.25	27.6%	27.6%	27.6%	27.6%
82	3764.26	796.36	1089.56	272.39	4804.06	1016.34	1390.52	347.63	27.6%	27.6%	27.6%	27.6%
83	4142.58	887.16	1195.48	298.87	5286.88	1132.21	1525.71	381.43	27.6%	27.6%	27.6%	27.6%
84	4536.03	979.84	1301.41	325.35	5789.01	1250.50	1660.90	415.22	27.6%	27.6%	27.6%	27.6%
85+		1276.82	1672.16	418.04		1629.52	2134.06	533.52		27.6%	27.6%	27.6%

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years; Elimination Period: 20 Days

Indexed Inflation

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	417.86	18.68	81.53	20.38	519.34	23.22	101.33	25.33	24.3%	24.3%	24.3%	24.3%
30	465.33	20.81	90.80	22.70	661.40	29.57	129.05	32.26	42.1%	42.1%	42.1%	42.1%
31	465.33	20.81	90.80	22.70	669.34	29.93	130.60	32.65	43.8%	43.8%	43.8%	43.8%
32	465.33	20.81	90.80	22.70	681.52	30.47	132.98	33.24	46.5%	46.5%	46.5%	46.5%
33	465.33	20.81	90.80	22.70	681.52	30.47	132.98	33.24	46.5%	46.5%	46.5%	46.5%
34	465.33	20.81	90.80	22.70	681.52	30.47	132.98	33.24	46.5%	46.5%	46.5%	46.5%
35	465.33	20.81	90.80	22.70	681.52	30.47	132.98	33.24	46.5%	46.5%	46.5%	46.5%
36	465.33	20.81	90.80	22.70	681.52	30.47	132.98	33.24	46.5%	46.5%	46.5%	46.5%
37	465.33	20.81	90.80	22.70	681.52	30.47	132.98	33.24	46.5%	46.5%	46.5%	46.5%
38	465.33	20.81	90.80	22.70	681.52	30.47	132.98	33.24	46.5%	46.5%	46.5%	46.5%
39	467.96	20.93	91.31	22.83	685.64	30.66	133.78	33.45	46.5%	46.5%	46.5%	46.5%
40	500.58	22.38	97.67	24.42	736.84	32.95	143.77	35.94	47.2%	47.2%	47.2%	47.2%
41	537.96	24.06	104.97	26.24	795.96	35.59	155.31	38.83	48.0%	48.0%	48.0%	48.0%
42	576.66	25.79	112.52	28.13	857.67	38.35	167.35	41.84	48.7%	48.7%	48.7%	48.7%
43	598.97	26.78	116.87	29.22	893.48	39.95	174.34	43.58	49.2%	49.2%	49.2%	49.2%
44	598.97	26.78	116.87	29.22	893.48	39.95	174.34	43.58	49.2%	49.2%	49.2%	49.2%
45	599.15	32.51	148.63	37.16	890.49	48.32	220.90	55.22	48.6%	48.6%	48.6%	48.6%
46	636.05	34.51	157.78	39.44	949.71	51.53	235.59	58.90	49.3%	49.3%	49.3%	49.3%
47	674.12	36.58	167.22	41.81	1011.26	54.87	250.85	62.71	50.0%	50.0%	50.0%	50.0%
48	700.64	38.02	173.80	43.45	1054.37	57.21	261.55	65.39	50.5%	50.5%	50.5%	50.5%
49	700.64	38.02	173.80	43.45	1054.37	57.21	261.55	65.39	50.5%	50.5%	50.5%	50.5%
50	714.21	43.45	195.53	48.88	1074.80	65.39	294.24	73.56	50.5%	50.5%	50.5%	50.5%
51	738.66	48.88	217.25	54.31	1111.58	73.56	326.94	81.73	50.5%	50.5%	50.5%	50.5%
52	765.81	54.31	228.11	57.03	1152.45	81.73	343.28	85.82	50.5%	50.5%	50.5%	50.5%
53	795.68	62.46	238.98	59.74	1197.41	93.99	359.63	89.91	50.5%	50.5%	50.5%	50.5%
54	828.27	70.61	260.70	65.18	1246.45	106.25	392.32	98.08	50.5%	50.5%	50.5%	50.5%
55	860.86	78.75	282.43	70.61	1295.49	118.51	425.02	106.25	50.5%	50.5%	50.5%	50.5%
56	896.16	86.90	293.29	73.32	1348.61	130.77	441.36	110.34	50.5%	50.5%	50.5%	50.5%
57	934.18	95.05	315.01	78.75	1405.83	143.03	474.06	118.51	50.5%	50.5%	50.5%	50.5%
58	977.63	105.91	336.74	84.18	1471.21	159.38	506.75	126.69	50.5%	50.5%	50.5%	50.5%
59	1029.23	116.77	358.46	89.62	1548.86	175.73	539.45	134.86	50.5%	50.5%	50.5%	50.5%
60	1088.97	130.35	380.19	95.05	1638.77	196.16	572.14	143.03	50.5%	50.5%	50.5%	50.5%
61	1156.86	146.64	412.78	103.19	1740.94	220.68	621.18	155.29	50.5%	50.5%	50.5%	50.5%
62	1232.90	165.65	445.37	111.34	1855.37	249.29	670.22	167.56	50.5%	50.5%	50.5%	50.5%
63	1317.09	184.66	467.09	116.77	1982.05	277.90	702.91	175.73	50.5%	50.5%	50.5%	50.5%
64	1409.42	206.39	499.68	124.92	2121.00	310.59	751.95	187.99	50.5%	50.5%	50.5%	50.5%
65	1507.18	228.11	532.27	133.07	2268.12	343.28	800.99	200.25	50.5%	50.5%	50.5%	50.5%
66	1613.09	252.55	564.85	141.21	2427.50	380.06	850.04	212.51	50.5%	50.5%	50.5%	50.5%
67	1721.72	277.00	608.30	152.08	2590.97	416.84	915.42	228.86	50.5%	50.5%	50.5%	50.5%
68	1860.22	309.58	640.89	160.22	2799.39	465.88	964.46	241.12	50.5%	50.5%	50.5%	50.5%
69	2042.16	350.32	695.20	173.80	3073.20	527.19	1046.20	261.55	50.5%	50.5%	50.5%	50.5%
70	2248.16	398.17	747.58	186.89	3382.47	599.06	1124.77	281.19	50.5%	50.5%	50.5%	50.5%
71	2374.74	430.36	767.38	191.85	3560.10	645.17	1150.43	287.61	49.9%	49.9%	49.9%	49.9%
72	2490.58	458.46	793.02	198.25	3720.31	684.83	1184.58	296.14	49.4%	49.4%	49.4%	49.4%
73	2606.93	484.96	813.78	203.44	3880.04	721.79	1211.19	302.80	48.8%	48.8%	48.8%	48.8%
74	2737.42	516.37	838.81	209.70	3994.25	753.45	1223.94	305.98	45.9%	45.9%	45.9%	45.9%
75	2886.22	549.35	866.94	216.73	4116.04	783.43	1236.34	309.09	42.6%	42.6%	42.6%	42.6%
76	3049.87	591.22	905.18	226.29	4249.31	823.73	1261.16	315.29	39.3%	39.3%	39.3%	39.3%
77	3228.54	641.84	935.70	233.92	4392.92	873.32	1273.16	318.29	36.1%	36.1%	36.1%	36.1%
78	3546.73	726.37	998.76	249.69	4721.32	966.93	1329.52	332.38	33.1%	33.1%	33.1%	33.1%
79	3998.82	841.76	1104.69	276.17	5213.27	1097.40	1440.18	360.05	30.4%	30.4%	30.4%	30.4%
80	4501.98	970.39	1218.18	304.55	5745.55	1238.43	1554.68	388.67	27.6%	27.6%	27.6%	27.6%
81	5048.65	1110.36	1346.81	336.70	6443.23	1417.08	1718.84	429.71	27.6%	27.6%	27.6%	27.6%
82	5623.69	1254.12	1475.44	368.86	7177.11	1600.55	1883.00	470.75	27.6%	27.6%	27.6%	27.6%
83	6221.44	1399.78	1619.20	404.80	7939.97	1786.43	2066.47	516.62	27.6%	27.6%	27.6%	27.6%
84	6839.99	1549.21	1770.53	442.63	8729.38	1977.15	2259.60	564.90	27.6%	27.6%	27.6%	27.6%
85+		2024.00	2269.91	567.48		2583.09	2896.92	724.23		27.6%	27.6%	27.6%

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years; Elimination Period: 100 Days

Indexed Inflation

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	404.27	15.29	54.36	13.59	502.45	19.00	67.56	16.89	24.3%	24.3%	24.3%	24.3%
30	450.20	17.02	60.53	15.13	639.89	24.20	86.04	21.51	42.1%	42.1%	42.1%	42.1%
31	450.20	17.02	60.53	15.13	647.58	24.49	87.07	21.77	43.8%	43.8%	43.8%	43.8%
32	450.20	17.02	60.53	15.13	659.36	24.93	88.65	22.16	46.5%	46.5%	46.5%	46.5%
33	450.20	17.02	60.53	15.13	659.36	24.93	88.65	22.16	46.5%	46.5%	46.5%	46.5%
34	450.20	17.02	60.53	15.13	659.36	24.93	88.65	22.16	46.5%	46.5%	46.5%	46.5%
35	450.20	17.02	60.53	15.13	659.36	24.93	88.65	22.16	46.5%	46.5%	46.5%	46.5%
36	450.20	17.02	60.53	15.13	659.36	24.93	88.65	22.16	46.5%	46.5%	46.5%	46.5%
37	450.20	17.02	60.53	15.13	659.36	24.93	88.65	22.16	46.5%	46.5%	46.5%	46.5%
38	450.20	17.02	60.53	15.13	659.36	24.93	88.65	22.16	46.5%	46.5%	46.5%	46.5%
39	452.75	17.12	60.87	15.22	663.34	25.08	89.19	22.30	46.5%	46.5%	46.5%	46.5%
40	484.30	18.31	65.12	16.28	712.88	26.96	95.85	23.96	47.2%	47.2%	47.2%	47.2%
41	520.47	19.68	69.98	17.49	770.08	29.12	103.54	25.88	48.0%	48.0%	48.0%	48.0%
42	557.90	21.10	75.01	18.75	829.78	31.38	111.57	27.89	48.7%	48.7%	48.7%	48.7%
43	579.49	21.91	77.92	19.48	864.42	32.69	116.22	29.06	49.2%	49.2%	49.2%	49.2%
44	579.49	21.91	77.92	19.48	864.42	32.69	116.22	29.06	49.2%	49.2%	49.2%	49.2%
45	573.61	25.55	111.47	27.87	852.52	37.97	165.67	41.42	48.6%	48.6%	48.6%	48.6%
46	608.93	27.12	118.33	29.58	909.22	40.49	176.69	44.17	49.3%	49.3%	49.3%	49.3%
47	645.38	28.74	125.42	31.35	968.14	43.12	188.14	47.04	50.0%	50.0%	50.0%	50.0%
48	670.76	29.87	130.35	32.59	1009.42	44.95	196.16	49.04	50.5%	50.5%	50.5%	50.5%
49	670.76	29.87	130.35	32.59	1009.42	44.95	196.16	49.04	50.5%	50.5%	50.5%	50.5%
50	681.63	35.30	141.21	35.30	1025.76	53.13	212.51	53.13	50.5%	50.5%	50.5%	50.5%
51	700.64	38.02	152.08	38.02	1054.37	57.21	228.86	57.21	50.5%	50.5%	50.5%	50.5%
52	725.08	46.17	162.94	40.73	1091.15	69.47	245.20	61.30	50.5%	50.5%	50.5%	50.5%
53	749.52	51.60	173.80	43.45	1127.93	77.65	261.55	65.39	50.5%	50.5%	50.5%	50.5%
54	776.67	57.03	184.66	46.17	1168.80	85.82	277.90	69.47	50.5%	50.5%	50.5%	50.5%
55	803.83	65.18	206.39	51.60	1209.67	98.08	310.59	77.65	50.5%	50.5%	50.5%	50.5%
56	833.70	70.61	217.25	54.31	1254.62	106.25	326.94	81.73	50.5%	50.5%	50.5%	50.5%
57	863.57	78.75	228.11	57.03	1299.57	118.51	343.28	85.82	50.5%	50.5%	50.5%	50.5%
58	898.88	86.90	249.84	62.46	1352.70	130.77	375.98	93.99	50.5%	50.5%	50.5%	50.5%
59	942.33	97.76	260.70	65.18	1418.09	147.12	392.32	98.08	50.5%	50.5%	50.5%	50.5%
60	993.93	108.63	282.43	70.61	1495.74	163.47	425.02	106.25	50.5%	50.5%	50.5%	50.5%
61	1050.95	122.20	304.15	76.04	1581.56	183.90	457.71	114.43	50.5%	50.5%	50.5%	50.5%
62	1116.13	135.78	325.88	81.47	1679.64	204.34	490.40	122.60	50.5%	50.5%	50.5%	50.5%
63	1186.74	152.08	347.60	86.90	1785.89	228.86	523.10	130.77	50.5%	50.5%	50.5%	50.5%
64	1262.77	171.09	369.33	92.33	1900.32	257.46	555.79	138.95	50.5%	50.5%	50.5%	50.5%
65	1344.24	190.10	401.92	100.48	2022.92	286.07	604.83	151.21	50.5%	50.5%	50.5%	50.5%
66	1433.86	209.10	423.64	105.91	2157.78	314.68	637.53	159.38	50.5%	50.5%	50.5%	50.5%
67	1526.19	230.83	456.23	114.06	2296.73	347.37	686.57	171.64	50.5%	50.5%	50.5%	50.5%
68	1642.96	257.99	488.82	122.20	2472.46	388.24	735.61	183.90	50.5%	50.5%	50.5%	50.5%
69	1792.32	290.57	521.40	130.35	2697.23	437.28	784.65	196.16	50.5%	50.5%	50.5%	50.5%
70	1963.75	330.45	563.39	140.85	2954.56	497.18	847.65	211.91	50.5%	50.5%	50.5%	50.5%
71	2063.64	355.17	580.72	145.18	3093.71	532.46	870.59	217.65	49.9%	49.9%	49.9%	49.9%
72	2158.50	379.16	604.68	151.17	3224.27	566.38	903.24	225.81	49.4%	49.4%	49.4%	49.4%
73	2249.72	402.16	624.53	156.13	3348.38	598.55	929.52	232.38	48.8%	48.8%	48.8%	48.8%
74	2351.83	423.92	649.40	162.35	3431.63	618.55	947.56	236.89	45.9%	45.9%	45.9%	45.9%
75	2465.63	452.78	669.52	167.38	3516.23	645.71	954.80	238.70	42.6%	42.6%	42.6%	42.6%
76	2595.24	485.21	701.31	175.33	3615.89	676.03	977.11	244.28	39.3%	39.3%	39.3%	39.3%
77	2739.43	527.78	726.91	181.73	3727.41	718.12	989.07	247.27	36.1%	36.1%	36.1%	36.1%
78	3000.06	597.74	786.90	196.73	3993.60	795.70	1047.50	261.88	33.1%	33.1%	33.1%	33.1%
79	3365.14	690.43	870.13	217.53	4387.13	900.11	1134.39	283.60	30.4%	30.4%	30.4%	30.4%
80	3769.94	792.58	960.93	240.23	4811.30	1011.51	1226.36	306.59	27.6%	27.6%	27.6%	27.6%
81	4203.11	902.29	1059.29	264.82	5364.13	1151.52	1351.90	337.97	27.6%	27.6%	27.6%	27.6%
82	4658.98	1015.78	1172.79	293.20	5945.92	1296.37	1496.74	374.19	27.6%	27.6%	27.6%	27.6%
83	5128.10	1129.28	1286.28	321.57	6544.62	1441.22	1641.59	410.40	27.6%	27.6%	27.6%	27.6%
84	5610.45	1244.67	1399.78	349.94	7160.22	1588.48	1786.43	446.61	27.6%	27.6%	27.6%	27.6%
85+		1607.85	1800.79	450.20		2051.98	2298.22	574.56		27.6%	27.6%	27.6%

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime; Elimination Period: 20 Days

Indexed Inflation

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	482.35	27.20	87.04	21.76	632.20	35.65	114.08	28.52	31.1%	31.1%	31.1%	31.1%
30	503.16	28.37	90.80	22.70	736.93	41.56	132.98	33.24	46.5%	46.5%	46.5%	46.5%
31	503.16	28.37	90.80	22.70	736.93	41.56	132.98	33.24	46.5%	46.5%	46.5%	46.5%
32	503.16	28.37	90.80	22.70	736.93	41.56	132.98	33.24	46.5%	46.5%	46.5%	46.5%
33	503.16	28.37	90.80	22.70	736.93	41.56	132.98	33.24	46.5%	46.5%	46.5%	46.5%
34	503.16	28.37	90.80	22.70	736.93	41.56	132.98	33.24	46.5%	46.5%	46.5%	46.5%
35	503.16	28.37	90.80	22.70	736.93	41.56	132.98	33.24	46.5%	46.5%	46.5%	46.5%
36	503.16	28.37	90.80	22.70	736.93	41.56	132.98	33.24	46.5%	46.5%	46.5%	46.5%
37	503.16	28.37	90.80	22.70	736.93	41.56	132.98	33.24	46.5%	46.5%	46.5%	46.5%
38	503.16	28.37	90.80	22.70	736.93	41.56	132.98	33.24	46.5%	46.5%	46.5%	46.5%
39	527.41	29.74	95.17	23.79	774.92	43.70	139.84	34.96	46.9%	46.9%	46.9%	46.9%
40	562.40	31.71	101.48	25.37	830.08	46.81	149.79	37.45	47.6%	47.6%	47.6%	47.6%
41	600.08	33.84	108.29	27.07	889.92	50.18	160.59	40.15	48.3%	48.3%	48.3%	48.3%
42	638.77	36.02	115.27	28.82	951.81	53.67	171.76	42.94	49.0%	49.0%	49.0%	49.0%
43	668.24	37.68	120.58	30.15	999.26	56.35	180.32	45.08	49.5%	49.5%	49.5%	49.5%
44	668.24	37.68	120.58	30.15	999.26	56.35	180.32	45.08	49.5%	49.5%	49.5%	49.5%
45	668.05	49.05	158.84	39.71	993.33	72.94	236.18	59.04	48.7%	48.7%	48.7%	48.7%
46	704.69	51.74	167.55	41.89	1052.15	77.26	250.16	62.54	49.3%	49.3%	49.3%	49.3%
47	742.18	54.50	176.46	44.12	1112.72	81.70	264.56	66.14	49.9%	49.9%	49.9%	49.9%
48	776.67	57.03	184.66	46.17	1168.80	85.82	277.90	69.47	50.5%	50.5%	50.5%	50.5%
49	776.67	57.03	184.66	46.17	1168.80	85.82	277.90	69.47	50.5%	50.5%	50.5%	50.5%
50	798.40	62.46	206.39	51.60	1201.49	93.99	310.59	77.65	50.5%	50.5%	50.5%	50.5%
51	833.70	70.61	217.25	54.31	1254.62	106.25	326.94	81.73	50.5%	50.5%	50.5%	50.5%
52	871.72	78.75	228.11	57.03	1311.83	118.51	343.28	85.82	50.5%	50.5%	50.5%	50.5%
53	912.46	89.62	249.84	62.46	1373.13	134.86	375.98	93.99	50.5%	50.5%	50.5%	50.5%
54	957.15	100.32	271.15	67.79	1440.21	150.96	407.99	102.00	50.5%	50.5%	50.5%	50.5%
55	980.51	108.65	275.60	68.90	1472.57	163.18	413.91	103.48	50.2%	50.2%	50.2%	50.2%
56	1049.29	124.40	302.89	75.72	1578.50	187.14	455.65	113.91	50.4%	50.4%	50.4%	50.4%
57	1090.76	134.00	321.60	80.40	1639.66	201.43	483.44	120.86	50.3%	50.3%	50.3%	50.3%
58	1142.66	146.49	340.93	85.23	1716.81	220.10	512.24	128.06	50.2%	50.2%	50.2%	50.2%
59	1215.61	165.64	363.35	90.84	1826.87	248.94	546.05	136.51	50.3%	50.3%	50.3%	50.3%
60	1282.10	182.40	380.66	95.17	1925.11	273.88	571.58	142.90	50.2%	50.2%	50.2%	50.2%
61	1358.30	201.52	408.27	102.07	2037.86	302.34	612.54	153.13	50.0%	50.0%	50.0%	50.0%
62	1451.78	224.15	427.45	106.86	2177.38	336.18	641.10	160.27	50.0%	50.0%	50.0%	50.0%
63	1523.70	241.66	447.70	111.92	2280.77	361.72	670.14	167.54	49.7%	49.7%	49.7%	49.7%
64	1631.82	268.59	476.37	119.09	2441.85	401.92	712.84	178.21	49.6%	49.6%	49.6%	49.6%
65	1732.27	292.88	500.66	125.16	2589.65	437.84	748.45	187.11	49.5%	49.5%	49.5%	49.5%
66	1861.88	322.83	540.55	135.14	2783.35	482.60	808.07	202.02	49.5%	49.5%	49.5%	49.5%
67	2025.85	357.95	578.81	144.70	3031.93	535.72	866.27	216.57	49.7%	49.7%	49.7%	49.7%
68	2205.45	399.83	621.40	155.35	3301.55	598.55	930.23	232.56	49.7%	49.7%	49.7%	49.7%
69	2371.67	440.49	647.05	161.76	3543.87	658.20	966.85	241.71	49.4%	49.4%	49.4%	49.4%
70	2562.13	485.71	680.00	170.00	3821.12	724.38	1014.14	253.53	49.1%	49.1%	49.1%	49.1%
71	2786.71	537.74	726.55	181.64	4053.48	782.19	1056.83	264.21	45.5%	45.5%	45.5%	45.5%
72	3055.36	596.28	772.78	193.20	4314.29	841.98	1091.20	272.80	41.2%	41.2%	41.2%	41.2%
73	3258.80	640.16	816.44	204.11	4472.40	878.56	1120.49	280.12	37.2%	37.2%	37.2%	37.2%
74	3437.81	677.35	843.91	210.98	4729.84	931.91	1161.07	290.27	37.6%	37.6%	37.6%	37.6%
75	3636.48	723.90	874.62	218.66	5015.11	998.34	1206.20	301.55	37.9%	37.9%	37.9%	37.9%
76	3883.69	782.85	921.48	230.37	5295.44	1067.43	1256.45	314.11	36.4%	36.4%	36.4%	36.4%
77	4112.04	846.77	951.16	237.79	5503.59	1133.32	1273.04	318.26	33.8%	33.8%	33.8%	33.8%
78	4519.01	955.25	1021.46	255.36	5948.67	1257.46	1344.61	336.15	31.6%	31.6%	31.6%	31.6%
79	5092.16	1102.80	1134.95	283.74	6600.95	1429.55	1471.24	367.81	29.6%	29.6%	29.6%	29.6%
80	5729.62	1267.36	1256.02	314.00	7312.30	1617.45	1602.96	400.74	27.6%	27.6%	27.6%	27.6%
81	6416.27	1443.28	1384.64	346.16	8188.62	1841.96	1767.12	441.78	27.6%	27.6%	27.6%	27.6%
82	7138.86	1624.87	1528.40	382.10	9110.81	2073.71	1950.59	487.65	27.6%	27.6%	27.6%	27.6%
83	7884.14	1810.25	1672.16	418.04	10061.96	2310.29	2134.06	533.52	27.6%	27.6%	27.6%	27.6%
84	8654.02	1995.63	1831.06	457.76	11044.50	2546.87	2336.85	584.21	27.6%	27.6%	27.6%	27.6%
85+		2583.91	2353.14	588.28		3297.66	3003.14	750.78		27.6%	27.6%	27.6%

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime; Elimination Period: 100 Days

Indexed Inflation

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	464.22	23.57	65.28	16.32	608.43	30.90	85.56	21.39	31.1%	31.1%	31.1%	31.1%
30	484.25	24.59	68.10	17.02	709.23	36.02	99.73	24.93	46.5%	46.5%	46.5%	46.5%
31	484.25	24.59	68.10	17.02	709.23	36.02	99.73	24.93	46.5%	46.5%	46.5%	46.5%
32	484.25	24.59	68.10	17.02	709.23	36.02	99.73	24.93	46.5%	46.5%	46.5%	46.5%
33	484.25	24.59	68.10	17.02	709.23	36.02	99.73	24.93	46.5%	46.5%	46.5%	46.5%
34	484.25	24.59	68.10	17.02	709.23	36.02	99.73	24.93	46.5%	46.5%	46.5%	46.5%
35	484.25	24.59	68.10	17.02	709.23	36.02	99.73	24.93	46.5%	46.5%	46.5%	46.5%
36	484.25	24.59	68.10	17.02	709.23	36.02	99.73	24.93	46.5%	46.5%	46.5%	46.5%
37	484.25	24.59	68.10	17.02	709.23	36.02	99.73	24.93	46.5%	46.5%	46.5%	46.5%
38	484.25	24.59	68.10	17.02	709.23	36.02	99.73	24.93	46.5%	46.5%	46.5%	46.5%
39	507.58	25.78	71.38	17.84	745.79	37.87	104.88	26.22	46.9%	46.9%	46.9%	46.9%
40	541.25	27.49	76.11	19.03	798.87	40.57	112.34	28.09	47.6%	47.6%	47.6%	47.6%
41	577.52	29.33	81.21	20.30	856.47	43.49	120.44	30.11	48.3%	48.3%	48.3%	48.3%
42	614.75	31.22	86.45	21.61	916.03	46.52	128.82	32.20	49.0%	49.0%	49.0%	49.0%
43	643.12	32.66	90.44	22.61	961.70	48.84	135.24	33.81	49.5%	49.5%	49.5%	49.5%
44	643.12	32.66	90.44	22.61	961.70	48.84	135.24	33.81	49.5%	49.5%	49.5%	49.5%
45	633.01	39.71	112.12	28.03	941.23	59.04	166.71	41.68	48.7%	48.7%	48.7%	48.7%
46	667.73	41.89	118.27	29.57	996.97	62.54	176.58	44.15	49.3%	49.3%	49.3%	49.3%
47	703.25	44.12	124.56	31.14	1054.37	66.14	186.75	46.69	49.9%	49.9%	49.9%	49.9%
48	735.94	46.17	130.35	32.59	1107.50	69.47	196.16	49.04	50.5%	50.5%	50.5%	50.5%
49	735.94	46.17	130.35	32.59	1107.50	69.47	196.16	49.04	50.5%	50.5%	50.5%	50.5%
50	754.95	51.60	141.21	35.30	1136.10	77.65	212.51	53.13	50.5%	50.5%	50.5%	50.5%
51	784.82	59.74	152.08	38.02	1181.06	89.91	228.86	57.21	50.5%	50.5%	50.5%	50.5%
52	817.41	67.89	173.80	43.45	1230.10	102.17	261.55	65.39	50.5%	50.5%	50.5%	50.5%
53	850.00	76.04	184.66	46.17	1279.14	114.43	277.90	69.47	50.5%	50.5%	50.5%	50.5%
54	886.65	84.06	195.23	48.81	1334.13	126.48	293.75	73.44	50.5%	50.5%	50.5%	50.5%
55	906.31	92.75	201.40	50.35	1361.13	139.30	302.47	75.62	50.2%	50.2%	50.2%	50.2%
56	965.45	102.77	216.35	54.09	1452.39	154.60	325.46	81.37	50.4%	50.4%	50.4%	50.4%
57	999.64	112.56	235.84	58.96	1502.68	169.20	354.52	88.63	50.3%	50.3%	50.3%	50.3%
58	1044.11	125.19	245.05	61.26	1568.74	188.09	368.17	92.04	50.2%	50.2%	50.2%	50.2%
59	1103.40	138.93	267.17	66.79	1658.23	208.78	401.51	100.38	50.3%	50.3%	50.3%	50.3%
60	1160.50	153.32	285.50	71.37	1742.53	230.22	428.69	107.17	50.2%	50.2%	50.2%	50.2%
61	1224.82	167.50	303.59	75.90	1837.61	251.30	455.48	113.87	50.0%	50.0%	50.0%	50.0%
62	1300.61	187.66	323.20	80.80	1950.65	281.46	484.73	121.18	50.0%	50.0%	50.0%	50.0%
63	1358.36	203.50	335.77	83.94	2033.27	304.61	502.61	125.65	49.7%	49.7%	49.7%	49.7%
64	1449.38	225.52	364.88	91.22	2168.85	337.46	546.00	136.50	49.6%	49.6%	49.6%	49.6%
65	1534.51	245.32	380.50	95.12	2294.01	366.74	568.82	142.21	49.5%	49.5%	49.5%	49.5%
66	1644.16	270.27	410.42	102.60	2457.88	404.03	613.53	153.38	49.5%	49.5%	49.5%	49.5%
67	1784.68	302.10	436.65	109.16	2670.99	452.13	653.50	163.37	49.7%	49.7%	49.7%	49.7%
68	1935.50	336.17	468.59	117.15	2897.44	503.24	701.49	175.37	49.7%	49.7%	49.7%	49.7%
69	2073.03	368.32	497.73	124.43	3097.63	550.36	743.73	185.93	49.4%	49.4%	49.4%	49.4%
70	2226.99	405.57	524.57	131.14	3321.30	604.86	782.33	195.58	49.1%	49.1%	49.1%	49.1%
71	2411.48	449.31	564.03	141.01	3507.69	653.56	820.43	205.11	45.5%	45.5%	45.5%	45.5%
72	2635.57	498.49	601.05	150.26	3721.54	703.89	848.71	212.18	41.2%	41.2%	41.2%	41.2%
73	2801.87	533.47	630.89	157.72	3845.31	732.14	865.83	216.46	37.2%	37.2%	37.2%	37.2%
74	2940.35	561.86	657.36	164.34	4045.42	773.03	904.41	226.10	37.6%	37.6%	37.6%	37.6%
75	3095.15	596.53	687.81	171.95	4268.55	822.68	948.57	237.14	37.9%	37.9%	37.9%	37.9%
76	3292.47	644.22	725.77	181.44	4489.31	878.40	989.59	247.40	36.4%	36.4%	36.4%	36.4%
77	3476.00	697.91	757.84	189.46	4652.30	934.08	1014.30	253.57	33.8%	33.8%	33.8%	33.8%
78	3805.88	786.90	817.17	204.29	5009.93	1035.85	1075.69	268.92	31.6%	31.6%	31.6%	31.6%
79	4263.64	906.07	907.96	226.99	5526.95	1174.54	1176.99	294.25	29.6%	29.6%	29.6%	29.6%
80	4766.80	1034.70	1006.33	251.58	6083.53	1320.51	1284.30	321.08	27.6%	27.6%	27.6%	27.6%
81	5302.12	1170.89	1112.25	278.06	6766.72	1494.33	1419.49	354.87	27.6%	27.6%	27.6%	27.6%
82	5862.03	1310.87	1225.75	306.44	7481.29	1672.97	1564.34	391.08	27.6%	27.6%	27.6%	27.6%
83	6437.08	1450.85	1346.81	336.70	8215.18	1851.61	1718.84	429.71	27.6%	27.6%	27.6%	27.6%
84	7023.47	1590.83	1475.44	368.86	8963.55	2030.26	1883.00	470.75	27.6%	27.6%	27.6%	27.6%
85+		2029.67	1891.59	472.90		2590.33	2414.10	603.52		27.6%	27.6%	27.6%

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years; Elimination Period: 20 Days

5% Simple Inflation

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	505.05	30.27	136.19	34.05	739.70	44.33	199.47	49.87	46.5%	46.5%	46.5%	46.5%
30	505.05	30.27	136.19	34.05	739.70	44.33	199.47	49.87	46.5%	46.5%	46.5%	46.5%
31	505.05	30.27	136.19	34.05	739.70	44.33	199.47	49.87	46.5%	46.5%	46.5%	46.5%
32	505.05	30.27	136.19	34.05	739.70	44.33	199.47	49.87	46.5%	46.5%	46.5%	46.5%
33	505.05	30.27	136.19	34.05	739.70	44.33	199.47	49.87	46.5%	46.5%	46.5%	46.5%
34	505.05	30.27	136.19	34.05	739.70	44.33	199.47	49.87	46.5%	46.5%	46.5%	46.5%
35	505.05	30.27	136.19	34.05	739.70	44.33	199.47	49.87	46.5%	46.5%	46.5%	46.5%
36	506.38	30.35	136.55	34.14	741.78	44.45	200.03	50.01	46.5%	46.5%	46.5%	46.5%
37	559.59	33.53	150.90	37.73	825.42	49.46	222.59	55.65	47.5%	47.5%	47.5%	47.5%
38	586.83	35.17	158.25	39.56	868.59	52.05	234.23	58.56	48.0%	48.0%	48.0%	48.0%
39	614.49	36.82	165.71	41.43	912.67	54.69	246.11	61.53	48.5%	48.5%	48.5%	48.5%
40	642.58	38.51	173.28	43.32	957.65	57.39	258.24	64.56	49.0%	49.0%	49.0%	49.0%
41	674.67	40.43	181.93	45.48	1009.35	60.49	272.18	68.05	49.6%	49.6%	49.6%	49.6%
42	707.56	42.40	190.80	47.70	1062.64	63.68	286.55	71.64	50.2%	50.2%	50.2%	50.2%
43	725.08	43.45	195.53	48.88	1091.15	65.39	294.24	73.56	50.5%	50.5%	50.5%	50.5%
44	725.08	43.45	195.53	48.88	1091.15	65.39	294.24	73.56	50.5%	50.5%	50.5%	50.5%
45	736.83	52.26	250.84	62.71	1105.32	78.39	376.28	94.07	50.0%	50.0%	50.0%	50.0%
46	765.81	54.31	260.70	65.18	1152.45	81.73	392.32	98.08	50.5%	50.5%	50.5%	50.5%
47	765.81	54.31	260.70	65.18	1152.45	81.73	392.32	98.08	50.5%	50.5%	50.5%	50.5%
48	765.81	54.31	260.70	65.18	1152.45	81.73	392.32	98.08	50.5%	50.5%	50.5%	50.5%
49	765.81	54.31	260.70	65.18	1152.45	81.73	392.32	98.08	50.5%	50.5%	50.5%	50.5%
50	782.11	57.03	282.43	70.61	1176.97	85.82	425.02	106.25	50.5%	50.5%	50.5%	50.5%
51	806.55	65.18	304.15	76.04	1213.75	98.08	457.71	114.43	50.5%	50.5%	50.5%	50.5%
52	833.70	70.61	325.88	81.47	1254.62	106.25	490.40	122.60	50.5%	50.5%	50.5%	50.5%
53	860.86	76.04	347.60	86.90	1295.49	114.43	523.10	130.77	50.5%	50.5%	50.5%	50.5%
54	890.73	84.18	358.46	89.62	1340.44	126.69	539.45	134.86	50.5%	50.5%	50.5%	50.5%
55	923.32	92.33	380.19	95.05	1389.48	138.95	572.14	143.03	50.5%	50.5%	50.5%	50.5%
56	955.91	100.48	401.92	100.48	1438.52	151.21	604.83	151.21	50.5%	50.5%	50.5%	50.5%
57	991.21	108.63	423.64	105.91	1491.65	163.47	637.53	159.38	50.5%	50.5%	50.5%	50.5%
58	1031.94	116.77	456.23	114.06	1552.95	175.73	686.57	171.64	50.5%	50.5%	50.5%	50.5%
59	1078.11	127.64	477.95	119.49	1622.42	192.08	719.26	179.82	50.5%	50.5%	50.5%	50.5%
60	1132.42	141.21	499.68	124.92	1704.16	212.51	751.95	187.99	50.5%	50.5%	50.5%	50.5%
61	1194.88	154.79	532.27	133.07	1798.15	232.94	800.99	200.25	50.5%	50.5%	50.5%	50.5%
62	1260.06	171.09	564.85	141.21	1896.23	257.46	850.04	212.51	50.5%	50.5%	50.5%	50.5%
63	1336.10	187.38	597.44	149.36	2010.66	281.98	899.08	224.77	50.5%	50.5%	50.5%	50.5%
64	1414.85	206.39	630.03	157.51	2129.17	310.59	948.12	237.03	50.5%	50.5%	50.5%	50.5%
65	1501.75	225.40	673.48	168.37	2257.67	338.85	1012.48	253.12	50.3%	50.3%	50.3%	50.3%
66	1591.37	244.41	706.07	176.52	2394.81	367.80	1062.54	265.64	50.5%	50.5%	50.5%	50.5%
67	1689.13	266.13	749.52	187.38	2541.93	400.50	1127.93	281.98	50.5%	50.5%	50.5%	50.5%
68	1805.90	293.29	792.97	198.24	2717.66	441.36	1193.32	298.33	50.5%	50.5%	50.5%	50.5%
69	1955.26	325.88	847.28	211.82	2942.43	490.40	1275.05	318.76	50.5%	50.5%	50.5%	50.5%
70	2120.85	362.96	899.26	224.82	3190.93	546.09	1352.99	338.25	50.5%	50.5%	50.5%	50.5%
71	2208.82	386.28	922.93	230.73	3311.36	579.10	1383.62	345.90	49.9%	49.9%	49.9%	49.9%
72	2287.37	406.42	941.71	235.43	3415.93	606.95	1406.34	351.58	49.3%	49.3%	49.3%	49.3%
73	2363.27	425.81	955.72	238.93	3460.09	623.44	1399.27	349.82	46.4%	46.4%	46.4%	46.4%
74	2448.79	444.21	974.11	243.53	3514.02	637.44	1397.84	349.46	43.5%	43.5%	43.5%	43.5%
75	2545.02	465.66	1004.28	251.07	3578.47	654.75	1412.08	353.02	40.6%	40.6%	40.6%	40.6%
76	2650.29	493.36	1027.50	256.87	3650.26	679.51	1415.18	353.79	37.7%	37.7%	37.7%	37.7%
77	2766.49	529.71	1051.69	262.92	3731.22	714.43	1418.44	354.61	34.9%	34.9%	34.9%	34.9%
78	2996.28	592.07	1119.82	279.96	3964.77	783.44	1481.78	370.45	32.3%	32.3%	32.3%	32.3%
79	3327.30	679.08	1225.75	306.44	4324.60	882.62	1593.14	398.29	30.0%	30.0%	30.0%	30.0%
80	3694.27	773.66	1339.24	334.81	4714.73	987.37	1709.18	427.30	27.6%	27.6%	27.6%	27.6%
81	4087.72	875.81	1460.31	365.08	5216.87	1117.73	1863.68	465.92	27.6%	27.6%	27.6%	27.6%
82	4503.87	979.84	1588.93	397.23	5747.97	1250.50	2027.84	506.96	27.6%	27.6%	27.6%	27.6%
83	4931.37	1083.88	1725.13	431.28	6293.55	1383.28	2201.66	550.41	27.6%	27.6%	27.6%	27.6%
84	5372.11	1189.81	1868.89	467.22	6856.04	1518.47	2385.13	596.28	27.6%	27.6%	27.6%	27.6%
85+												

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years; Elimination Period: 100 Days

5% Simple Inflation

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	480.46	24.59	98.36	24.59	703.69	36.02	144.06	36.02	46.5%	46.5%	46.5%	46.5%
30	480.46	24.59	98.36	24.59	703.69	36.02	144.06	36.02	46.5%	46.5%	46.5%	46.5%
31	480.46	24.59	98.36	24.59	703.69	36.02	144.06	36.02	46.5%	46.5%	46.5%	46.5%
32	480.46	24.59	98.36	24.59	703.69	36.02	144.06	36.02	46.5%	46.5%	46.5%	46.5%
33	480.46	24.59	98.36	24.59	703.69	36.02	144.06	36.02	46.5%	46.5%	46.5%	46.5%
34	480.46	24.59	98.36	24.59	703.69	36.02	144.06	36.02	46.5%	46.5%	46.5%	46.5%
35	480.46	24.59	98.36	24.59	703.69	36.02	144.06	36.02	46.5%	46.5%	46.5%	46.5%
36	481.73	24.66	98.62	24.66	705.66	36.12	144.47	36.12	46.5%	46.5%	46.5%	46.5%
37	532.34	27.25	108.98	27.25	785.23	40.19	160.76	40.19	47.5%	47.5%	47.5%	47.5%
38	558.26	28.57	114.29	28.57	826.30	42.29	169.16	42.29	48.0%	48.0%	48.0%	48.0%
39	584.57	29.92	119.68	29.92	868.23	44.44	177.75	44.44	48.5%	48.5%	48.5%	48.5%
40	611.29	31.29	125.15	31.29	911.03	46.63	186.51	46.63	49.0%	49.0%	49.0%	49.0%
41	641.82	32.85	131.40	32.85	960.20	49.14	196.58	49.14	49.6%	49.6%	49.6%	49.6%
42	673.11	34.45	137.80	34.45	1010.90	51.74	206.96	51.74	50.2%	50.2%	50.2%	50.2%
43	689.77	35.30	141.21	35.30	1038.02	53.13	212.51	53.13	50.5%	50.5%	50.5%	50.5%
44	689.77	35.30	141.21	35.30	1038.02	53.13	212.51	53.13	50.5%	50.5%	50.5%	50.5%
45	692.41	41.81	177.68	44.42	1038.69	62.71	266.53	66.63	50.0%	50.0%	50.0%	50.0%
46	719.65	43.45	184.66	46.17	1082.98	65.39	277.90	69.47	50.5%	50.5%	50.5%	50.5%
47	719.65	43.45	184.66	46.17	1082.98	65.39	277.90	69.47	50.5%	50.5%	50.5%	50.5%
48	719.65	43.45	184.66	46.17	1082.98	65.39	277.90	69.47	50.5%	50.5%	50.5%	50.5%
49	719.65	43.45	184.66	46.17	1082.98	65.39	277.90	69.47	50.5%	50.5%	50.5%	50.5%
50	733.22	46.17	206.39	51.60	1103.41	69.47	310.59	77.65	50.5%	50.5%	50.5%	50.5%
51	752.23	51.60	217.25	54.31	1132.02	77.65	326.94	81.73	50.5%	50.5%	50.5%	50.5%
52	773.96	57.03	228.11	57.03	1164.71	85.82	343.28	85.82	50.5%	50.5%	50.5%	50.5%
53	795.68	62.46	238.98	59.74	1197.41	93.99	359.63	89.91	50.5%	50.5%	50.5%	50.5%
54	820.12	67.89	260.70	65.18	1234.19	102.17	392.32	98.08	50.5%	50.5%	50.5%	50.5%
55	847.28	73.32	271.56	67.89	1275.05	110.34	408.67	102.17	50.5%	50.5%	50.5%	50.5%
56	874.44	81.47	282.43	70.61	1315.92	122.60	425.02	106.25	50.5%	50.5%	50.5%	50.5%
57	904.31	86.90	304.15	76.04	1360.87	130.77	457.71	114.43	50.5%	50.5%	50.5%	50.5%
58	936.90	95.05	325.88	81.47	1409.91	143.03	490.40	122.60	50.5%	50.5%	50.5%	50.5%
59	974.92	103.19	336.74	84.18	1467.13	155.29	506.75	126.69	50.5%	50.5%	50.5%	50.5%
60	1018.37	114.06	358.46	89.62	1532.52	171.64	539.45	134.86	50.5%	50.5%	50.5%	50.5%
61	1069.96	124.92	380.19	95.05	1610.16	187.99	572.14	143.03	50.5%	50.5%	50.5%	50.5%
62	1124.28	138.50	401.92	100.48	1691.90	208.42	604.83	151.21	50.5%	50.5%	50.5%	50.5%
63	1186.74	152.08	434.50	108.63	1785.89	228.86	653.87	163.47	50.5%	50.5%	50.5%	50.5%
64	1251.91	165.65	456.23	114.06	1883.97	249.29	686.57	171.64	50.5%	50.5%	50.5%	50.5%
65	1322.52	181.95	488.82	122.20	1988.22	273.53	734.87	183.72	50.3%	50.3%	50.3%	50.3%
66	1398.56	198.24	510.54	127.64	2104.65	298.33	768.30	192.08	50.5%	50.5%	50.5%	50.5%
67	1480.03	217.25	543.13	135.78	2227.26	326.94	817.34	204.34	50.5%	50.5%	50.5%	50.5%
68	1575.07	238.98	575.72	143.93	2370.29	359.63	866.38	216.60	50.5%	50.5%	50.5%	50.5%
69	1697.28	266.13	619.17	154.79	2554.19	400.50	931.77	232.94	50.5%	50.5%	50.5%	50.5%
70	1833.74	295.24	660.90	165.23	2758.95	444.20	994.36	248.59	50.5%	50.5%	50.5%	50.5%
71	1902.90	313.69	684.42	171.11	2852.74	470.28	1026.06	256.51	49.9%	49.9%	49.9%	49.9%
72	1962.72	329.60	693.89	173.47	2931.11	492.22	1036.25	259.06	49.3%	49.3%	49.3%	49.3%
73	2022.62	345.38	709.69	177.42	2961.34	505.68	1039.07	259.77	46.4%	46.4%	46.4%	46.4%
74	2088.01	360.78	730.58	182.64	2996.30	517.72	1048.38	262.10	43.5%	43.5%	43.5%	43.5%
75	2160.91	377.68	755.35	188.84	3038.38	531.04	1062.08	265.52	40.6%	40.6%	40.6%	40.6%
76	2244.59	399.58	774.70	193.67	3091.49	550.35	1067.00	266.75	37.7%	37.7%	37.7%	37.7%
77	2335.38	429.18	796.50	199.13	3149.77	578.85	1074.26	268.56	34.9%	34.9%	34.9%	34.9%
78	2519.60	480.46	847.43	211.86	3334.01	635.76	1121.35	280.34	32.3%	32.3%	32.3%	32.3%
79	2788.20	550.45	930.66	232.67	3623.91	715.44	1209.61	302.40	30.0%	30.0%	30.0%	30.0%
80	3085.18	626.12	1021.46	255.36	3937.39	799.07	1303.61	325.90	27.6%	27.6%	27.6%	27.6%
81	3401.08	707.45	1119.82	279.96	4340.55	902.87	1429.15	357.29	27.6%	27.6%	27.6%	27.6%
82	3734.00	788.79	1218.18	304.55	4765.43	1006.68	1554.68	388.67	27.6%	27.6%	27.6%	27.6%
83	4076.37	872.02	1324.11	331.03	5202.38	1112.90	1689.87	422.47	27.6%	27.6%	27.6%	27.6%
84	4428.21	955.25	1430.04	357.51	5651.40	1219.12	1825.06	456.26	27.6%	27.6%	27.6%	27.6%
85+												

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years; Elimination Period: 20 Days

5% Simple Inflation

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	537.21	37.83	151.33	37.83	786.80	55.41	221.63	55.41	46.5%	46.5%	46.5%	46.5%
30	537.21	37.83	151.33	37.83	786.80	55.41	221.63	55.41	46.5%	46.5%	46.5%	46.5%
31	537.21	37.83	151.33	37.83	786.80	55.41	221.63	55.41	46.5%	46.5%	46.5%	46.5%
32	537.21	37.83	151.33	37.83	786.80	55.41	221.63	55.41	46.5%	46.5%	46.5%	46.5%
33	537.21	37.83	151.33	37.83	786.80	55.41	221.63	55.41	46.5%	46.5%	46.5%	46.5%
34	537.21	37.83	151.33	37.83	786.80	55.41	221.63	55.41	46.5%	46.5%	46.5%	46.5%
35	553.42	38.97	155.89	38.97	812.17	57.19	228.78	57.19	46.8%	46.8%	46.8%	46.8%
36	607.21	42.76	171.05	42.76	896.95	63.17	252.66	63.17	47.7%	47.7%	47.7%	47.7%
37	634.71	44.70	178.79	44.70	940.62	66.24	264.96	66.24	48.2%	48.2%	48.2%	48.2%
38	662.61	46.66	186.65	46.66	985.15	69.38	277.51	69.38	48.7%	48.7%	48.7%	48.7%
39	719.61	50.68	202.71	50.68	1076.81	75.83	303.33	75.83	49.6%	49.6%	49.6%	49.6%
40	748.71	52.73	210.90	52.73	1123.96	79.15	316.61	79.15	50.1%	50.1%	50.1%	50.1%
41	771.24	54.31	217.25	54.31	1160.62	81.73	326.94	81.73	50.5%	50.5%	50.5%	50.5%
42	771.24	54.31	217.25	54.31	1160.62	81.73	326.94	81.73	50.5%	50.5%	50.5%	50.5%
43	771.24	54.31	217.25	54.31	1160.62	81.73	326.94	81.73	50.5%	50.5%	50.5%	50.5%
44	771.24	54.31	217.25	54.31	1160.62	81.73	326.94	81.73	50.5%	50.5%	50.5%	50.5%
45	822.84	67.89	282.43	70.61	1238.27	102.17	425.02	106.25	50.5%	50.5%	50.5%	50.5%
46	822.84	67.89	282.43	70.61	1238.27	102.17	425.02	106.25	50.5%	50.5%	50.5%	50.5%
47	822.84	67.89	282.43	70.61	1238.27	102.17	425.02	106.25	50.5%	50.5%	50.5%	50.5%
48	822.84	67.89	282.43	70.61	1238.27	102.17	425.02	106.25	50.5%	50.5%	50.5%	50.5%
49	822.84	67.89	282.43	70.61	1238.27	102.17	425.02	106.25	50.5%	50.5%	50.5%	50.5%
50	841.85	73.32	315.01	78.75	1266.88	110.34	474.06	118.51	50.5%	50.5%	50.5%	50.5%
51	874.44	78.75	336.74	84.18	1315.92	118.51	506.75	126.69	50.5%	50.5%	50.5%	50.5%
52	907.03	86.90	358.46	89.62	1364.96	130.77	539.45	134.86	50.5%	50.5%	50.5%	50.5%
53	942.33	95.05	369.33	92.33	1418.09	143.03	555.79	138.95	50.5%	50.5%	50.5%	50.5%
54	980.35	105.91	391.05	97.76	1475.30	159.38	588.49	147.12	50.5%	50.5%	50.5%	50.5%
55	1021.08	114.06	423.64	105.91	1536.60	171.64	637.53	159.38	50.5%	50.5%	50.5%	50.5%
56	1061.82	124.92	445.37	111.34	1597.90	187.99	670.22	167.56	50.5%	50.5%	50.5%	50.5%
57	1107.98	135.78	467.09	116.77	1667.38	204.34	702.91	175.73	50.5%	50.5%	50.5%	50.5%
58	1156.86	146.64	488.82	122.20	1740.94	220.68	735.61	183.90	50.5%	50.5%	50.5%	50.5%
59	1216.61	160.22	521.40	130.35	1830.85	241.12	784.65	196.16	50.5%	50.5%	50.5%	50.5%
60	1284.50	176.52	553.99	138.50	1933.01	265.64	833.69	208.42	50.5%	50.5%	50.5%	50.5%
61	1360.54	195.53	586.58	146.64	2047.44	294.24	882.73	220.68	50.5%	50.5%	50.5%	50.5%
62	1444.72	214.54	619.17	154.79	2174.13	322.85	931.77	232.94	50.5%	50.5%	50.5%	50.5%
63	1537.05	236.26	651.75	162.94	2313.08	355.54	980.81	245.20	50.5%	50.5%	50.5%	50.5%
64	1637.53	257.99	695.20	173.80	2464.28	388.24	1046.20	261.55	50.5%	50.5%	50.5%	50.5%
65	1743.44	282.43	738.66	184.66	2623.67	425.02	1111.58	277.90	50.5%	50.5%	50.5%	50.5%
66	1857.50	309.58	771.24	192.81	2795.31	465.88	1160.62	290.16	50.5%	50.5%	50.5%	50.5%
67	1979.70	336.74	814.69	203.67	2979.21	506.75	1226.01	306.50	50.5%	50.5%	50.5%	50.5%
68	2126.35	369.33	869.01	217.25	3199.89	555.79	1307.75	326.94	50.5%	50.5%	50.5%	50.5%
69	2313.73	410.06	923.32	230.83	3481.87	617.09	1389.48	347.37	50.5%	50.5%	50.5%	50.5%
70	2521.73	457.76	985.94	246.48	3794.07	688.72	1483.40	370.85	50.5%	50.5%	50.5%	50.5%
71	2639.18	487.39	1005.89	251.47	3956.53	730.68	1507.99	377.00	49.9%	49.9%	49.9%	49.9%
72	2743.35	512.98	1030.93	257.73	4097.89	766.27	1539.95	384.99	49.4%	49.4%	49.4%	49.4%
73	2845.86	537.00	1050.34	262.59	4235.65	799.25	1563.28	390.82	48.8%	48.8%	48.8%	48.8%
74	2958.39	559.21	1073.32	268.33	4387.16	829.28	1591.68	397.92	48.3%	48.3%	48.3%	48.3%
75	3085.79	587.97	1098.69	274.67	4559.42	868.76	1623.38	405.85	47.8%	47.8%	47.8%	47.8%
76	3227.24	623.84	1125.35	281.34	4750.99	918.39	1656.70	414.17	47.2%	47.2%	47.2%	47.2%
77	3385.14	670.84	1152.22	288.06	4810.71	953.35	1637.45	409.36	42.1%	42.1%	42.1%	42.1%
78	3684.82	752.85	1233.32	308.33	5053.47	1032.49	1691.41	422.85	37.1%	37.1%	37.1%	37.1%
79	4116.10	866.35	1346.81	336.70	5449.01	1146.90	1782.95	445.74	32.4%	32.4%	32.4%	32.4%
80	4594.67	991.19	1475.44	368.86	5863.84	1264.99	1883.00	470.75	27.6%	27.6%	27.6%	27.6%
81	5109.18	1123.60	1611.63	402.91	6520.48	1433.97	2056.81	514.20	27.6%	27.6%	27.6%	27.6%
82	5650.18	1261.69	1755.39	438.85	7210.91	1610.20	2240.28	560.07	27.6%	27.6%	27.6%	27.6%
83	6208.19	1397.88	1906.72	476.68	7923.07	1784.02	2433.41	608.35	27.6%	27.6%	27.6%	27.6%
84	6781.35	1535.97	2065.62	516.40	8654.54	1960.25	2636.20	659.05	27.6%	27.6%	27.6%	27.6%
85+												

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years; Elimination Period: 100 Days

5% Simple Inflation

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	506.95	30.27	105.93	26.48	742.47	44.33	155.14	38.79	46.5%	46.5%	46.5%	46.5%
30	506.95	30.27	105.93	26.48	742.47	44.33	155.14	38.79	46.5%	46.5%	46.5%	46.5%
31	506.95	30.27	105.93	26.48	742.47	44.33	155.14	38.79	46.5%	46.5%	46.5%	46.5%
32	506.95	30.27	105.93	26.48	742.47	44.33	155.14	38.79	46.5%	46.5%	46.5%	46.5%
33	506.95	30.27	105.93	26.48	742.47	44.33	155.14	38.79	46.5%	46.5%	46.5%	46.5%
34	506.95	30.27	105.93	26.48	742.47	44.33	155.14	38.79	46.5%	46.5%	46.5%	46.5%
35	522.24	31.18	109.12	27.28	766.41	45.76	160.15	40.04	46.8%	46.8%	46.8%	46.8%
36	573.00	34.21	119.73	29.93	846.42	50.53	176.86	44.22	47.7%	47.7%	47.7%	47.7%
37	598.95	35.76	125.15	31.29	887.63	52.99	185.47	46.37	48.2%	48.2%	48.2%	48.2%
38	625.28	37.33	130.65	32.66	929.65	55.50	194.25	48.56	48.7%	48.7%	48.7%	48.7%
39	679.07	40.54	141.89	35.47	1016.15	60.67	212.33	53.08	49.6%	49.6%	49.6%	49.6%
40	706.53	42.18	147.63	36.91	1060.64	63.32	221.63	55.41	50.1%	50.1%	50.1%	50.1%
41	727.79	43.45	152.08	38.02	1095.24	65.39	228.86	57.21	50.5%	50.5%	50.5%	50.5%
42	727.79	43.45	152.08	38.02	1095.24	65.39	228.86	57.21	50.5%	50.5%	50.5%	50.5%
43	727.79	43.45	152.08	38.02	1095.24	65.39	228.86	57.21	50.5%	50.5%	50.5%	50.5%
44	727.79	43.45	152.08	38.02	1095.24	65.39	228.86	57.21	50.5%	50.5%	50.5%	50.5%
45	768.53	54.31	206.39	51.60	1156.54	81.73	310.59	77.65	50.5%	50.5%	50.5%	50.5%
46	768.53	54.31	206.39	51.60	1156.54	81.73	310.59	77.65	50.5%	50.5%	50.5%	50.5%
47	768.53	54.31	206.39	51.60	1156.54	81.73	310.59	77.65	50.5%	50.5%	50.5%	50.5%
48	768.53	54.31	206.39	51.60	1156.54	81.73	310.59	77.65	50.5%	50.5%	50.5%	50.5%
49	768.53	54.31	206.39	51.60	1156.54	81.73	310.59	77.65	50.5%	50.5%	50.5%	50.5%
50	784.82	59.74	228.11	57.03	1181.06	89.91	343.28	85.82	50.5%	50.5%	50.5%	50.5%
51	809.26	65.18	238.98	59.74	1217.84	98.08	359.63	89.91	50.5%	50.5%	50.5%	50.5%
52	836.42	70.61	249.84	62.46	1258.71	106.25	375.98	93.99	50.5%	50.5%	50.5%	50.5%
53	866.29	78.75	271.56	67.89	1303.66	118.51	408.67	102.17	50.5%	50.5%	50.5%	50.5%
54	898.88	86.90	282.43	70.61	1352.70	130.77	425.02	106.25	50.5%	50.5%	50.5%	50.5%
55	931.47	95.05	304.15	76.04	1401.74	143.03	457.71	114.43	50.5%	50.5%	50.5%	50.5%
56	966.77	103.19	325.88	81.47	1454.87	155.29	490.40	122.60	50.5%	50.5%	50.5%	50.5%
57	1004.79	111.34	336.74	84.18	1512.08	167.56	506.75	126.69	50.5%	50.5%	50.5%	50.5%
58	1045.52	122.20	358.46	89.62	1573.38	183.90	539.45	134.86	50.5%	50.5%	50.5%	50.5%
59	1094.40	133.07	380.19	95.05	1646.94	200.25	572.14	143.03	50.5%	50.5%	50.5%	50.5%
60	1151.43	146.64	401.92	100.48	1732.76	220.68	604.83	151.21	50.5%	50.5%	50.5%	50.5%
61	1213.89	160.22	434.50	108.63	1826.76	241.12	653.87	163.47	50.5%	50.5%	50.5%	50.5%
62	1284.50	176.52	456.23	114.06	1933.01	265.64	686.57	171.64	50.5%	50.5%	50.5%	50.5%
63	1363.25	192.81	488.82	122.20	2051.53	290.16	735.61	183.90	50.5%	50.5%	50.5%	50.5%
64	1447.44	211.82	510.54	127.64	2178.22	318.76	768.30	192.08	50.5%	50.5%	50.5%	50.5%
65	1537.05	233.55	543.13	135.78	2313.08	351.46	817.34	204.34	50.5%	50.5%	50.5%	50.5%
66	1632.10	255.27	575.72	143.93	2456.11	384.15	866.38	216.60	50.5%	50.5%	50.5%	50.5%
67	1732.58	277.00	608.30	152.08	2607.32	416.84	915.42	228.86	50.5%	50.5%	50.5%	50.5%
68	1857.50	304.15	651.75	162.94	2795.31	457.71	980.81	245.20	50.5%	50.5%	50.5%	50.5%
69	2012.29	339.46	695.20	173.80	3028.25	510.84	1046.20	261.55	50.5%	50.5%	50.5%	50.5%
70	2183.15	379.21	747.58	186.89	3284.66	570.54	1124.77	281.19	50.5%	50.5%	50.5%	50.5%
71	2276.23	401.84	767.38	191.85	3412.41	602.42	1150.43	287.61	49.9%	49.9%	49.9%	49.9%
72	2361.71	423.77	783.11	195.78	3527.81	633.01	1169.77	292.44	49.4%	49.4%	49.4%	49.4%
73	2441.34	442.37	804.32	201.08	3633.58	658.41	1197.11	299.28	48.8%	48.8%	48.8%	48.8%
74	2527.71	459.99	820.77	205.19	3748.48	682.15	1217.17	304.29	48.3%	48.3%	48.3%	48.3%
75	2628.71	482.82	841.19	210.30	3884.07	713.40	1242.90	310.73	47.8%	47.8%	47.8%	47.8%
76	2739.99	511.71	872.56	218.14	4033.69	753.32	1284.54	321.13	47.2%	47.2%	47.2%	47.2%
77	2867.02	550.98	897.03	224.26	4074.40	783.01	1274.80	318.70	42.1%	42.1%	42.1%	42.1%
78	3111.66	620.44	960.93	240.23	4267.43	850.89	1317.85	329.46	37.1%	37.1%	37.1%	37.1%
79	3463.50	711.24	1051.72	262.93	4585.08	941.56	1392.30	348.08	32.4%	32.4%	32.4%	32.4%
80	3849.38	811.49	1150.09	287.52	4912.69	1035.65	1467.77	366.94	27.6%	27.6%	27.6%	27.6%
81	4261.75	917.42	1263.58	315.90	5438.96	1170.84	1612.62	403.15	27.6%	27.6%	27.6%	27.6%
82	4694.92	1025.24	1377.08	344.27	5991.79	1308.44	1757.46	439.37	27.6%	27.6%	27.6%	27.6%
83	5139.45	1133.06	1498.14	374.53	6559.11	1446.04	1911.97	477.99	27.6%	27.6%	27.6%	27.6%
84	5595.32	1242.77	1626.77	406.69	7140.90	1586.06	2076.12	519.03	27.6%	27.6%	27.6%	27.6%
85+												

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years; Elimination Period: 20 Days

5% Simple Inflation

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	666.45	54.45	182.95	45.74	985.79	80.54	270.61	67.65	47.9%	47.9%	47.9%	47.9%
30	695.65	56.83	190.96	47.74	1032.25	84.33	283.36	70.84	48.4%	48.4%	48.4%	48.4%
31	725.27	59.25	199.09	49.77	1079.61	88.20	296.36	74.09	48.9%	48.9%	48.9%	48.9%
32	785.74	64.19	215.69	53.92	1177.03	96.16	323.11	80.78	49.8%	49.8%	49.8%	49.8%
33	816.60	66.72	224.16	56.04	1227.11	100.25	336.85	84.21	50.3%	50.3%	50.3%	50.3%
34	830.99	67.89	228.11	57.03	1250.53	102.17	343.28	85.82	50.5%	50.5%	50.5%	50.5%
35	830.99	67.89	228.11	57.03	1250.53	102.17	343.28	85.82	50.5%	50.5%	50.5%	50.5%
36	830.99	67.89	228.11	57.03	1250.53	102.17	343.28	85.82	50.5%	50.5%	50.5%	50.5%
37	830.99	67.89	228.11	57.03	1250.53	102.17	343.28	85.82	50.5%	50.5%	50.5%	50.5%
38	830.99	67.89	228.11	57.03	1250.53	102.17	343.28	85.82	50.5%	50.5%	50.5%	50.5%
39	830.99	67.89	228.11	57.03	1250.53	102.17	343.28	85.82	50.5%	50.5%	50.5%	50.5%
40	830.99	67.89	228.11	57.03	1250.53	102.17	343.28	85.82	50.5%	50.5%	50.5%	50.5%
41	830.99	67.89	228.11	57.03	1250.53	102.17	343.28	85.82	50.5%	50.5%	50.5%	50.5%
42	830.99	67.89	228.11	57.03	1250.53	102.17	343.28	85.82	50.5%	50.5%	50.5%	50.5%
43	830.99	67.89	228.11	57.03	1250.53	102.17	343.28	85.82	50.5%	50.5%	50.5%	50.5%
44	830.99	67.89	228.11	57.03	1250.53	102.17	343.28	85.82	50.5%	50.5%	50.5%	50.5%
45	898.88	86.90	304.15	76.04	1352.70	130.77	457.71	114.43	50.5%	50.5%	50.5%	50.5%
46	898.88	86.90	304.15	76.04	1352.70	130.77	457.71	114.43	50.5%	50.5%	50.5%	50.5%
47	898.88	86.90	304.15	76.04	1352.70	130.77	457.71	114.43	50.5%	50.5%	50.5%	50.5%
48	898.88	86.90	304.15	76.04	1352.70	130.77	457.71	114.43	50.5%	50.5%	50.5%	50.5%
49	898.88	86.90	304.15	76.04	1352.70	130.77	457.71	114.43	50.5%	50.5%	50.5%	50.5%
50	928.75	92.33	336.74	84.18	1397.65	138.95	506.75	126.69	50.5%	50.5%	50.5%	50.5%
51	966.77	103.19	358.46	89.62	1454.87	155.29	539.45	134.86	50.5%	50.5%	50.5%	50.5%
52	1010.22	111.34	380.19	95.05	1520.26	167.56	572.14	143.03	50.5%	50.5%	50.5%	50.5%
53	1056.39	122.20	401.92	100.48	1589.73	183.90	604.83	151.21	50.5%	50.5%	50.5%	50.5%
54	1105.27	135.78	423.64	105.91	1663.29	204.34	637.53	159.38	50.5%	50.5%	50.5%	50.5%
55	1156.86	146.64	445.37	111.34	1740.94	220.68	670.22	167.56	50.5%	50.5%	50.5%	50.5%
56	1211.18	160.22	467.09	116.77	1822.67	241.12	702.91	175.73	50.5%	50.5%	50.5%	50.5%
57	1268.21	173.80	499.68	124.92	1908.49	261.55	751.95	187.99	50.5%	50.5%	50.5%	50.5%
58	1333.38	190.10	521.40	130.35	2006.57	286.07	784.65	196.16	50.5%	50.5%	50.5%	50.5%
59	1406.70	206.39	553.99	138.50	2116.91	310.59	833.69	208.42	50.5%	50.5%	50.5%	50.5%
60	1496.32	228.11	586.58	146.64	2251.78	343.28	882.73	220.68	50.5%	50.5%	50.5%	50.5%
61	1594.08	249.84	619.17	154.79	2398.90	375.98	931.77	232.94	50.5%	50.5%	50.5%	50.5%
62	1702.71	274.28	662.62	165.65	2562.37	412.76	997.16	249.29	50.5%	50.5%	50.5%	50.5%
63	1822.20	301.44	695.20	173.80	2742.18	453.62	1046.20	261.55	50.5%	50.5%	50.5%	50.5%
64	1949.83	331.31	738.66	184.66	2934.26	498.58	1111.58	277.90	50.5%	50.5%	50.5%	50.5%
65	2088.33	363.90	782.11	195.53	3142.68	547.62	1176.97	294.24	50.5%	50.5%	50.5%	50.5%
66	2234.97	396.48	825.56	206.39	3363.36	596.66	1242.36	310.59	50.5%	50.5%	50.5%	50.5%
67	2389.77	431.79	879.87	219.97	3596.30	649.79	1324.09	331.02	50.5%	50.5%	50.5%	50.5%
68	2579.86	475.24	923.32	230.83	3882.37	715.17	1389.48	347.37	50.5%	50.5%	50.5%	50.5%
69	2818.84	529.55	988.49	247.12	4242.00	796.91	1487.56	371.89	50.5%	50.5%	50.5%	50.5%
70	3087.83	590.48	1050.94	262.74	4645.80	888.41	1581.20	395.30	50.5%	50.5%	50.5%	50.5%
71	3245.83	629.98	1078.49	269.62	4865.99	944.44	1616.81	404.20	49.9%	49.9%	49.9%	49.9%
72	3385.20	661.68	1100.31	275.08	5056.66	988.38	1643.60	410.90	49.4%	49.4%	49.4%	49.4%
73	3520.07	690.77	1116.58	279.15	5239.11	1028.11	1661.87	415.47	48.8%	48.8%	48.8%	48.8%
74	3670.93	719.30	1145.48	286.37	5443.83	1066.70	1698.69	424.67	48.3%	48.3%	48.3%	48.3%
75	3838.99	755.35	1175.95	293.99	5672.33	1116.08	1737.53	434.38	47.8%	47.8%	47.8%	47.8%
76	4032.52	805.28	1206.90	301.73	5936.49	1185.50	1776.75	444.19	47.2%	47.2%	47.2%	47.2%
77	4251.24	868.03	1237.29	309.32	6235.53	1273.19	1814.80	453.70	46.7%	46.7%	46.7%	46.7%
78	4655.20	979.84	1316.55	329.14	6700.36	1410.31	1894.94	473.74	43.9%	43.9%	43.9%	43.9%
79	5228.35	1131.17	1445.17	361.29	7098.94	1535.88	1962.22	490.56	35.8%	35.8%	35.8%	35.8%
80	5863.93	1299.52	1588.93	397.23	7483.70	1658.49	2027.84	506.96	27.6%	27.6%	27.6%	27.6%
81	6546.79	1475.44	1740.26	435.07	8355.19	1883.00	2220.97	555.24	27.6%	27.6%	27.6%	27.6%
82	7261.81	1657.03	1899.16	474.79	9267.72	2114.75	2423.75	605.94	27.6%	27.6%	27.6%	27.6%
83	7995.75	1838.62	2065.62	516.40	10204.39	2346.50	2636.20	659.05	27.6%	27.6%	27.6%	27.6%
84	8746.71	2020.22	2239.64	559.91	11162.79	2578.26	2858.29	714.57	27.6%	27.6%	27.6%	27.6%
85+												

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years; Elimination Period: 100 Days

5% Simple Inflation

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	627.25	45.74	139.39	34.85	927.80	67.65	206.18	51.54	47.9%	47.9%	47.9%	47.9%
30	654.73	47.74	145.50	36.37	971.53	70.84	215.90	53.97	48.4%	48.4%	48.4%	48.4%
31	682.61	49.77	151.69	37.92	1016.11	74.09	225.80	56.45	48.9%	48.9%	48.9%	48.9%
32	739.52	53.92	164.34	41.08	1107.80	80.78	246.18	61.54	49.8%	49.8%	49.8%	49.8%
33	768.56	56.04	170.79	42.70	1154.92	84.21	256.65	64.16	50.3%	50.3%	50.3%	50.3%
34	782.11	57.03	173.80	43.45	1176.97	85.82	261.55	65.39	50.5%	50.5%	50.5%	50.5%
35	782.11	57.03	173.80	43.45	1176.97	85.82	261.55	65.39	50.5%	50.5%	50.5%	50.5%
36	782.11	57.03	173.80	43.45	1176.97	85.82	261.55	65.39	50.5%	50.5%	50.5%	50.5%
37	782.11	57.03	173.80	43.45	1176.97	85.82	261.55	65.39	50.5%	50.5%	50.5%	50.5%
38	782.11	57.03	173.80	43.45	1176.97	85.82	261.55	65.39	50.5%	50.5%	50.5%	50.5%
39	782.11	57.03	173.80	43.45	1176.97	85.82	261.55	65.39	50.5%	50.5%	50.5%	50.5%
40	782.11	57.03	173.80	43.45	1176.97	85.82	261.55	65.39	50.5%	50.5%	50.5%	50.5%
41	782.11	57.03	173.80	43.45	1176.97	85.82	261.55	65.39	50.5%	50.5%	50.5%	50.5%
42	782.11	57.03	173.80	43.45	1176.97	85.82	261.55	65.39	50.5%	50.5%	50.5%	50.5%
43	782.11	57.03	173.80	43.45	1176.97	85.82	261.55	65.39	50.5%	50.5%	50.5%	50.5%
44	782.11	57.03	173.80	43.45	1176.97	85.82	261.55	65.39	50.5%	50.5%	50.5%	50.5%
45	839.13	70.61	228.11	57.03	1262.79	106.25	343.28	85.82	50.5%	50.5%	50.5%	50.5%
46	839.13	70.61	228.11	57.03	1262.79	106.25	343.28	85.82	50.5%	50.5%	50.5%	50.5%
47	839.13	70.61	228.11	57.03	1262.79	106.25	343.28	85.82	50.5%	50.5%	50.5%	50.5%
48	839.13	70.61	228.11	57.03	1262.79	106.25	343.28	85.82	50.5%	50.5%	50.5%	50.5%
49	839.13	70.61	228.11	57.03	1262.79	106.25	343.28	85.82	50.5%	50.5%	50.5%	50.5%
50	860.86	76.04	238.98	59.74	1295.49	114.43	359.63	89.91	50.5%	50.5%	50.5%	50.5%
51	893.45	84.18	260.70	65.18	1344.53	126.69	392.32	98.08	50.5%	50.5%	50.5%	50.5%
52	928.75	92.33	271.56	67.89	1397.65	138.95	408.67	102.17	50.5%	50.5%	50.5%	50.5%
53	966.77	103.19	293.29	73.32	1454.87	155.29	441.36	110.34	50.5%	50.5%	50.5%	50.5%
54	1007.50	111.34	315.01	78.75	1516.17	167.56	474.06	118.51	50.5%	50.5%	50.5%	50.5%
55	1053.67	122.20	325.88	81.47	1585.64	183.90	490.40	122.60	50.5%	50.5%	50.5%	50.5%
56	1099.84	133.07	347.60	86.90	1655.12	200.25	523.10	130.77	50.5%	50.5%	50.5%	50.5%
57	1146.00	143.93	369.33	92.33	1724.59	216.60	555.79	138.95	50.5%	50.5%	50.5%	50.5%
58	1200.31	157.51	391.05	97.76	1806.32	237.03	588.49	147.12	50.5%	50.5%	50.5%	50.5%
59	1265.49	173.80	412.78	103.19	1904.41	261.55	621.18	155.29	50.5%	50.5%	50.5%	50.5%
60	1338.81	190.10	434.50	108.63	2014.75	286.07	653.87	163.47	50.5%	50.5%	50.5%	50.5%
61	1420.28	209.10	467.09	116.77	2137.35	314.68	702.91	175.73	50.5%	50.5%	50.5%	50.5%
62	1512.61	230.83	499.68	124.92	2276.30	347.37	751.95	187.99	50.5%	50.5%	50.5%	50.5%
63	1613.09	252.55	532.27	133.07	2427.50	380.06	800.99	200.25	50.5%	50.5%	50.5%	50.5%
64	1721.72	277.00	564.85	141.21	2590.97	416.84	850.04	212.51	50.5%	50.5%	50.5%	50.5%
65	1838.49	304.15	597.44	149.36	2766.70	457.71	899.08	224.77	50.5%	50.5%	50.5%	50.5%
66	1963.41	334.02	630.03	157.51	2954.69	502.67	948.12	237.03	50.5%	50.5%	50.5%	50.5%
67	2093.76	363.90	662.62	165.65	3150.85	547.62	997.16	249.29	50.5%	50.5%	50.5%	50.5%
68	2253.98	399.20	706.07	176.52	3391.97	600.75	1062.54	265.64	50.5%	50.5%	50.5%	50.5%
69	2454.94	445.37	760.38	190.10	3694.38	670.22	1144.28	286.07	50.5%	50.5%	50.5%	50.5%
70	2681.53	495.68	812.59	203.15	4034.51	745.77	1222.58	305.64	50.5%	50.5%	50.5%	50.5%
71	2807.69	526.28	829.60	207.40	4209.16	788.97	1243.70	310.93	49.9%	49.9%	49.9%	49.9%
72	2921.78	555.11	852.50	213.12	4364.42	829.20	1273.42	318.35	49.4%	49.4%	49.4%	49.4%
73	3028.02	577.22	870.56	217.64	4506.76	859.10	1295.69	323.92	48.8%	48.8%	48.8%	48.8%
74	3145.55	597.54	892.93	223.23	4664.70	886.13	1324.17	331.04	48.3%	48.3%	48.3%	48.3%
75	3276.77	626.60	918.44	229.61	4841.61	925.84	1357.05	339.26	47.8%	47.8%	47.8%	47.8%
76	3431.10	666.65	954.10	238.53	5051.12	981.41	1404.59	351.15	47.2%	47.2%	47.2%	47.2%
77	3611.33	721.11	982.10	245.52	5296.94	1057.69	1440.50	360.12	46.7%	46.7%	46.7%	46.7%
78	3945.85	815.27	1051.72	262.93	5679.38	1173.45	1513.77	378.44	43.9%	43.9%	43.9%	43.9%
79	4411.19	940.12	1150.09	287.52	5989.41	1276.47	1561.56	390.39	35.8%	35.8%	35.8%	35.8%
80	4923.81	1072.53	1271.15	317.79	6283.90	1368.79	1622.27	405.57	27.6%	27.6%	27.6%	27.6%
81	5468.58	1212.51	1392.21	348.05	6979.16	1547.44	1776.78	444.19	27.6%	27.6%	27.6%	27.6%
82	6034.17	1354.38	1520.84	380.21	7700.97	1728.49	1940.94	485.23	27.6%	27.6%	27.6%	27.6%
83	6612.99	1494.36	1657.03	414.26	8439.69	1907.14	2114.75	528.69	27.6%	27.6%	27.6%	27.6%
84	7201.28	1636.22	1800.79	450.20	9190.47	2088.20	2298.22	574.56	27.6%	27.6%	27.6%	27.6%
85+												

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime; Elimination Period: 20 Days

5% Simple Inflation

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	712.88	74.09	184.23	46.06	1048.16	108.94	270.87	67.72	47.0%	47.0%	47.0%	47.0%
30	773.02	80.34	199.77	49.94	1143.16	118.81	295.42	73.86	47.9%	47.9%	47.9%	47.9%
31	834.74	86.76	215.72	53.93	1241.54	129.04	320.85	80.21	48.7%	48.7%	48.7%	48.7%
32	866.19	90.03	223.85	55.96	1292.01	134.28	333.89	83.47	49.2%	49.2%	49.2%	49.2%
33	930.27	96.69	240.41	60.10	1395.52	145.04	360.64	90.16	50.0%	50.0%	50.0%	50.0%
34	966.77	100.48	249.84	62.46	1454.87	151.21	375.98	93.99	50.5%	50.5%	50.5%	50.5%
35	966.77	100.48	249.84	62.46	1454.87	151.21	375.98	93.99	50.5%	50.5%	50.5%	50.5%
36	966.77	100.48	249.84	62.46	1454.87	151.21	375.98	93.99	50.5%	50.5%	50.5%	50.5%
37	966.77	100.48	249.84	62.46	1454.87	151.21	375.98	93.99	50.5%	50.5%	50.5%	50.5%
38	966.77	100.48	249.84	62.46	1454.87	151.21	375.98	93.99	50.5%	50.5%	50.5%	50.5%
39	966.77	100.48	249.84	62.46	1454.87	151.21	375.98	93.99	50.5%	50.5%	50.5%	50.5%
40	966.77	100.48	249.84	62.46	1454.87	151.21	375.98	93.99	50.5%	50.5%	50.5%	50.5%
41	966.77	100.48	249.84	62.46	1454.87	151.21	375.98	93.99	50.5%	50.5%	50.5%	50.5%
42	966.77	100.48	249.84	62.46	1454.87	151.21	375.98	93.99	50.5%	50.5%	50.5%	50.5%
43	966.77	100.48	249.84	62.46	1454.87	151.21	375.98	93.99	50.5%	50.5%	50.5%	50.5%
44	966.77	100.48	249.84	62.46	1454.87	151.21	375.98	93.99	50.5%	50.5%	50.5%	50.5%
45	1075.39	127.64	325.88	81.47	1618.34	192.08	490.40	122.60	50.5%	50.5%	50.5%	50.5%
46	1075.39	127.64	325.88	81.47	1618.34	192.08	490.40	122.60	50.5%	50.5%	50.5%	50.5%
47	1075.39	127.64	325.88	81.47	1618.34	192.08	490.40	122.60	50.5%	50.5%	50.5%	50.5%
48	1075.39	127.64	325.88	81.47	1618.34	192.08	490.40	122.60	50.5%	50.5%	50.5%	50.5%
49	1075.39	127.64	325.88	81.47	1618.34	192.08	490.40	122.60	50.5%	50.5%	50.5%	50.5%
50	1118.85	138.50	358.46	89.62	1683.72	208.42	539.45	134.86	50.5%	50.5%	50.5%	50.5%
51	1175.87	152.08	380.19	95.05	1769.54	228.86	572.14	143.03	50.5%	50.5%	50.5%	50.5%
52	1241.05	165.65	412.78	103.19	1867.63	249.29	621.18	155.29	50.5%	50.5%	50.5%	50.5%
53	1306.22	181.95	434.50	108.63	1965.71	273.81	653.87	163.47	50.5%	50.5%	50.5%	50.5%
54	1379.55	200.96	456.23	114.06	2076.05	302.42	686.57	171.64	50.5%	50.5%	50.5%	50.5%
55	1455.59	217.25	488.82	122.20	2190.48	326.94	735.61	183.90	50.5%	50.5%	50.5%	50.5%
56	1534.34	236.26	510.54	127.64	2308.99	355.54	768.30	192.08	50.5%	50.5%	50.5%	50.5%
57	1618.52	257.99	543.13	135.78	2435.68	388.24	817.34	204.34	50.5%	50.5%	50.5%	50.5%
58	1710.86	279.71	564.85	141.21	2574.63	420.93	850.04	212.51	50.5%	50.5%	50.5%	50.5%
59	1819.48	304.15	608.30	152.08	2738.09	457.71	915.42	228.86	50.5%	50.5%	50.5%	50.5%
60	1947.12	334.02	640.89	160.22	2930.17	502.67	964.46	241.12	50.5%	50.5%	50.5%	50.5%
61	2085.61	366.61	673.48	168.37	3138.59	551.71	1013.50	253.38	50.5%	50.5%	50.5%	50.5%
62	2243.12	401.92	716.93	179.23	3375.62	604.83	1078.89	269.72	50.5%	50.5%	50.5%	50.5%
63	2411.49	442.65	760.38	190.10	3629.00	666.13	1144.28	286.07	50.5%	50.5%	50.5%	50.5%
64	2596.16	483.38	803.83	200.96	3906.89	727.43	1209.67	302.42	50.5%	50.5%	50.5%	50.5%
65	2791.68	529.55	858.14	214.54	4201.14	796.91	1291.40	322.85	50.5%	50.5%	50.5%	50.5%
66	3000.79	578.43	901.59	225.40	4515.81	870.47	1356.79	339.20	50.5%	50.5%	50.5%	50.5%
67	3220.75	630.03	955.91	238.98	4846.84	948.12	1438.52	359.63	50.5%	50.5%	50.5%	50.5%
68	3489.60	689.77	1010.22	252.55	5251.42	1038.02	1520.26	380.06	50.5%	50.5%	50.5%	50.5%
69	3829.06	768.53	1075.39	268.85	5762.26	1156.54	1618.34	404.58	50.5%	50.5%	50.5%	50.5%
70	4209.20	853.22	1148.46	287.11	6332.96	1283.71	1727.91	431.98	50.5%	50.5%	50.5%	50.5%
71	4430.60	907.38	1171.82	292.95	6642.15	1360.30	1756.73	439.18	49.9%	49.9%	49.9%	49.9%
72	4634.21	951.62	1199.44	299.86	6922.36	1421.49	1791.67	447.92	49.4%	49.4%	49.4%	49.4%
73	4825.90	991.20	1220.67	305.17	7182.65	1475.26	1816.79	454.20	48.8%	48.8%	48.8%	48.8%
74	5037.39	1030.48	1244.69	311.17	7470.22	1528.15	1845.82	461.45	48.3%	48.3%	48.3%	48.3%
75	5276.74	1079.38	1278.95	319.74	7796.67	1594.85	1889.72	472.43	47.8%	47.8%	47.8%	47.8%
76	5549.30	1145.74	1312.91	328.23	8097.68	1671.89	1915.84	478.96	45.9%	45.9%	45.9%	45.9%
77	5859.71	1235.35	1353.28	338.32	8261.80	1741.76	1908.04	477.01	41.0%	41.0%	41.0%	41.0%
78	6433.29	1392.21	1445.17	361.29	8774.89	1898.95	1971.19	492.80	36.4%	36.4%	36.4%	36.4%
79	7250.46	1609.74	1588.93	397.23	9571.36	2125.03	2097.56	524.39	32.0%	32.0%	32.0%	32.0%
80	8162.21	1851.87	1747.83	436.96	10416.83	2363.40	2230.63	557.66	27.6%	27.6%	27.6%	27.6%
81	9143.94	2109.12	1921.85	480.46	11669.75	2691.72	2452.72	613.18	27.6%	27.6%	27.6%	27.6%
82	10172.96	2372.05	2103.45	525.86	12983.02	3027.28	2684.48	671.12	27.6%	27.6%	27.6%	27.6%
83	11228.47	2634.98	2292.61	573.15	14330.09	3362.84	2925.89	731.47	27.6%	27.6%	27.6%	27.6%
84	12310.46	2899.81	2489.33	622.33	15710.95	3700.81	3176.95	794.24	27.6%	27.6%	27.6%	27.6%
85+												

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime; Elimination Period: 100 Days

5% Simple Inflation

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	664.82	62.08	136.17	34.04	977.49	91.27	200.21	50.05	47.0%	47.0%	47.0%	47.0%
30	720.91	67.31	147.66	36.91	1066.10	99.55	218.36	54.59	47.9%	47.9%	47.9%	47.9%
31	778.46	72.69	159.44	39.86	1157.84	108.11	237.15	59.29	48.7%	48.7%	48.7%	48.7%
32	807.80	75.43	165.45	41.36	1204.91	112.51	246.79	61.70	49.2%	49.2%	49.2%	49.2%
33	867.56	81.01	177.69	44.42	1301.44	121.52	266.56	66.64	50.0%	50.0%	50.0%	50.0%
34	901.59	84.18	184.66	46.17	1356.79	126.69	277.90	69.47	50.5%	50.5%	50.5%	50.5%
35	901.59	84.18	184.66	46.17	1356.79	126.69	277.90	69.47	50.5%	50.5%	50.5%	50.5%
36	901.59	84.18	184.66	46.17	1356.79	126.69	277.90	69.47	50.5%	50.5%	50.5%	50.5%
37	901.59	84.18	184.66	46.17	1356.79	126.69	277.90	69.47	50.5%	50.5%	50.5%	50.5%
38	901.59	84.18	184.66	46.17	1356.79	126.69	277.90	69.47	50.5%	50.5%	50.5%	50.5%
39	901.59	84.18	184.66	46.17	1356.79	126.69	277.90	69.47	50.5%	50.5%	50.5%	50.5%
40	901.59	84.18	184.66	46.17	1356.79	126.69	277.90	69.47	50.5%	50.5%	50.5%	50.5%
41	901.59	84.18	184.66	46.17	1356.79	126.69	277.90	69.47	50.5%	50.5%	50.5%	50.5%
42	901.59	84.18	184.66	46.17	1356.79	126.69	277.90	69.47	50.5%	50.5%	50.5%	50.5%
43	901.59	84.18	184.66	46.17	1356.79	126.69	277.90	69.47	50.5%	50.5%	50.5%	50.5%
44	901.59	84.18	184.66	46.17	1356.79	126.69	277.90	69.47	50.5%	50.5%	50.5%	50.5%
45	991.21	108.63	238.98	59.74	1491.65	163.47	359.63	89.91	50.5%	50.5%	50.5%	50.5%
46	991.21	108.63	238.98	59.74	1491.65	163.47	359.63	89.91	50.5%	50.5%	50.5%	50.5%
47	991.21	108.63	238.98	59.74	1491.65	163.47	359.63	89.91	50.5%	50.5%	50.5%	50.5%
48	991.21	108.63	238.98	59.74	1491.65	163.47	359.63	89.91	50.5%	50.5%	50.5%	50.5%
49	991.21	108.63	238.98	59.74	1491.65	163.47	359.63	89.91	50.5%	50.5%	50.5%	50.5%
50	1029.23	116.77	271.56	67.89	1548.86	175.73	408.67	102.17	50.5%	50.5%	50.5%	50.5%
51	1078.11	127.64	282.43	70.61	1622.42	192.08	425.02	106.25	50.5%	50.5%	50.5%	50.5%
52	1129.71	141.21	304.15	76.04	1700.07	212.51	457.71	114.43	50.5%	50.5%	50.5%	50.5%
53	1186.74	154.79	325.88	81.47	1785.89	232.94	490.40	122.60	50.5%	50.5%	50.5%	50.5%
54	1249.20	168.37	336.74	84.18	1879.89	253.38	506.75	126.69	50.5%	50.5%	50.5%	50.5%
55	1314.37	184.66	358.46	89.62	1977.97	277.90	539.45	134.86	50.5%	50.5%	50.5%	50.5%
56	1382.26	200.96	380.19	95.05	2080.13	302.42	572.14	143.03	50.5%	50.5%	50.5%	50.5%
57	1452.87	217.25	401.92	100.48	2186.39	326.94	604.83	151.21	50.5%	50.5%	50.5%	50.5%
58	1531.62	236.26	423.64	105.91	2304.90	355.54	637.53	159.38	50.5%	50.5%	50.5%	50.5%
59	1623.96	257.99	456.23	114.06	2443.85	388.24	686.57	171.64	50.5%	50.5%	50.5%	50.5%
60	1729.87	282.43	488.82	122.20	2603.23	425.02	735.61	183.90	50.5%	50.5%	50.5%	50.5%
61	1849.35	309.58	510.54	127.64	2783.05	465.88	768.30	192.08	50.5%	50.5%	50.5%	50.5%
62	1982.42	342.17	543.13	135.78	2983.30	514.93	817.34	204.34	50.5%	50.5%	50.5%	50.5%
63	2126.35	374.76	586.58	146.64	3199.89	563.97	882.73	220.68	50.5%	50.5%	50.5%	50.5%
64	2281.14	410.06	619.17	154.79	3432.83	617.09	931.77	232.94	50.5%	50.5%	50.5%	50.5%
65	2446.80	448.08	651.75	162.94	3682.12	674.31	980.81	245.20	50.5%	50.5%	50.5%	50.5%
66	2626.03	488.82	695.20	173.80	3951.85	735.61	1046.20	261.55	50.5%	50.5%	50.5%	50.5%
67	2813.41	532.27	738.66	184.66	4233.83	800.99	1111.58	277.90	50.5%	50.5%	50.5%	50.5%
68	3038.81	583.86	782.11	195.53	4573.03	878.64	1176.97	294.24	50.5%	50.5%	50.5%	50.5%
69	3323.95	649.04	836.42	209.10	5002.13	976.72	1258.71	314.68	50.5%	50.5%	50.5%	50.5%
70	3640.39	720.49	899.26	224.82	5477.15	1084.02	1352.99	338.25	50.5%	50.5%	50.5%	50.5%
71	3821.36	762.20	922.93	230.73	5728.81	1142.65	1383.62	345.90	49.9%	49.9%	49.9%	49.9%
72	3987.40	800.45	951.62	237.91	5956.19	1195.68	1421.49	355.37	49.4%	49.4%	49.4%	49.4%
73	4137.50	830.34	965.18	241.30	6158.07	1235.84	1436.53	359.13	48.8%	48.8%	48.8%	48.8%
74	4300.04	859.11	992.14	248.04	6376.77	1274.02	1471.30	367.83	48.3%	48.3%	48.3%	48.3%
75	4484.91	894.84	1021.44	255.36	6626.70	1322.17	1509.24	377.31	47.8%	47.8%	47.8%	47.8%
76	4701.20	950.03	1051.96	262.99	6860.12	1386.30	1535.05	383.76	45.9%	45.9%	45.9%	45.9%
77	4954.94	1028.49	1090.36	272.59	6986.14	1450.11	1537.33	384.33	41.0%	41.0%	41.0%	41.0%
78	5425.08	1161.44	1172.79	293.20	7399.70	1584.18	1599.66	399.91	36.4%	36.4%	36.4%	36.4%
79	6079.57	1337.35	1293.85	323.46	8025.66	1765.45	1708.01	427.00	32.0%	32.0%	32.0%	32.0%
80	6796.48	1526.51	1422.47	355.62	8673.86	1948.18	1815.40	453.85	27.6%	27.6%	27.6%	27.6%
81	7558.79	1723.24	1566.24	391.56	9646.74	2199.24	1998.87	499.72	27.6%	27.6%	27.6%	27.6%
82	8351.36	1923.75	1717.56	429.39	10658.24	2455.14	2192.00	548.00	27.6%	27.6%	27.6%	27.6%
83	9157.18	2122.36	1876.46	469.11	11686.65	2708.62	2394.79	598.70	27.6%	27.6%	27.6%	27.6%
84	9976.24	2320.98	2035.35	508.84	12731.95	2962.10	2597.57	649.39	27.6%	27.6%	27.6%	27.6%
85+												

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years; Elimination Period: 20 Days

5% Compound Inflation

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	901.59	84.18	304.15	76.04	1356.79	126.69	457.71	114.43	50.5%	50.5%	50.5%	50.5%
30	901.59	84.18	304.15	76.04	1356.79	126.69	457.71	114.43	50.5%	50.5%	50.5%	50.5%
31	901.59	84.18	304.15	76.04	1356.79	126.69	457.71	114.43	50.5%	50.5%	50.5%	50.5%
32	901.59	84.18	304.15	76.04	1356.79	126.69	457.71	114.43	50.5%	50.5%	50.5%	50.5%
33	901.59	84.18	304.15	76.04	1356.79	126.69	457.71	114.43	50.5%	50.5%	50.5%	50.5%
34	901.59	84.18	304.15	76.04	1356.79	126.69	457.71	114.43	50.5%	50.5%	50.5%	50.5%
35	901.59	84.18	304.15	76.04	1356.79	126.69	457.71	114.43	50.5%	50.5%	50.5%	50.5%
36	901.59	84.18	304.15	76.04	1356.79	126.69	457.71	114.43	50.5%	50.5%	50.5%	50.5%
37	901.59	84.18	304.15	76.04	1356.79	126.69	457.71	114.43	50.5%	50.5%	50.5%	50.5%
38	901.59	84.18	304.15	76.04	1356.79	126.69	457.71	114.43	50.5%	50.5%	50.5%	50.5%
39	901.59	84.18	304.15	76.04	1356.79	126.69	457.71	114.43	50.5%	50.5%	50.5%	50.5%
40	901.59	84.18	304.15	76.04	1356.79	126.69	457.71	114.43	50.5%	50.5%	50.5%	50.5%
41	901.59	84.18	304.15	76.04	1356.79	126.69	457.71	114.43	50.5%	50.5%	50.5%	50.5%
42	901.59	84.18	304.15	76.04	1356.79	126.69	457.71	114.43	50.5%	50.5%	50.5%	50.5%
43	901.59	84.18	304.15	76.04	1356.79	126.69	457.71	114.43	50.5%	50.5%	50.5%	50.5%
44	901.59	84.18	304.15	76.04	1356.79	126.69	457.71	114.43	50.5%	50.5%	50.5%	50.5%
45	939.61	92.33	358.46	89.62	1414.00	138.95	539.45	134.86	50.5%	50.5%	50.5%	50.5%
46	939.61	92.33	358.46	89.62	1414.00	138.95	539.45	134.86	50.5%	50.5%	50.5%	50.5%
47	939.61	92.33	358.46	89.62	1414.00	138.95	539.45	134.86	50.5%	50.5%	50.5%	50.5%
48	939.61	92.33	358.46	89.62	1414.00	138.95	539.45	134.86	50.5%	50.5%	50.5%	50.5%
49	939.61	92.33	358.46	89.62	1414.00	138.95	539.45	134.86	50.5%	50.5%	50.5%	50.5%
50	953.19	97.76	391.05	97.76	1434.43	147.12	588.49	147.12	50.5%	50.5%	50.5%	50.5%
51	977.63	103.19	401.92	100.48	1471.21	155.29	604.83	151.21	50.5%	50.5%	50.5%	50.5%
52	1004.79	108.63	423.64	105.91	1512.08	163.47	637.53	159.38	50.5%	50.5%	50.5%	50.5%
53	1031.94	116.77	445.37	111.34	1552.95	175.73	670.22	167.56	50.5%	50.5%	50.5%	50.5%
54	1064.53	122.20	456.23	114.06	1601.99	183.90	686.57	171.64	50.5%	50.5%	50.5%	50.5%
55	1097.12	130.35	477.95	119.49	1651.03	196.16	719.26	179.82	50.5%	50.5%	50.5%	50.5%
56	1132.42	138.50	499.68	124.92	1704.16	208.42	751.95	187.99	50.5%	50.5%	50.5%	50.5%
57	1167.73	146.64	521.40	130.35	1757.28	220.68	784.65	196.16	50.5%	50.5%	50.5%	50.5%
58	1208.46	157.51	543.13	135.78	1818.58	237.03	817.34	204.34	50.5%	50.5%	50.5%	50.5%
59	1257.34	168.37	575.72	143.93	1892.15	253.38	866.38	216.60	50.5%	50.5%	50.5%	50.5%
60	1311.66	179.23	597.44	149.36	1973.88	269.72	899.08	224.77	50.5%	50.5%	50.5%	50.5%
61	1374.12	192.81	630.03	157.51	2067.87	290.16	948.12	237.03	50.5%	50.5%	50.5%	50.5%
62	1444.72	209.10	662.62	165.65	2174.13	314.68	997.16	249.29	50.5%	50.5%	50.5%	50.5%
63	1518.04	225.40	695.20	173.80	2284.47	339.20	1046.20	261.55	50.5%	50.5%	50.5%	50.5%
64	1602.23	244.41	727.79	181.95	2411.16	367.80	1095.24	273.81	50.5%	50.5%	50.5%	50.5%
65	1689.13	263.42	760.38	190.10	2539.37	396.01	1143.12	285.78	50.3%	50.3%	50.3%	50.3%
66	1784.18	285.14	803.83	200.96	2684.97	429.10	1209.67	302.42	50.5%	50.5%	50.5%	50.5%
67	1884.66	306.87	836.42	209.10	2836.18	461.80	1258.71	314.68	50.5%	50.5%	50.5%	50.5%
68	2004.15	334.02	879.87	219.97	3015.99	502.67	1324.09	331.02	50.5%	50.5%	50.5%	50.5%
69	2153.51	366.61	934.18	233.55	3240.76	551.71	1405.83	351.46	50.5%	50.5%	50.5%	50.5%
70	2321.29	403.58	985.94	246.48	3492.50	607.21	1483.40	370.85	50.5%	50.5%	50.5%	50.5%
71	2403.26	422.58	1005.89	251.47	3602.85	633.51	1507.99	377.00	49.9%	49.9%	49.9%	49.9%
72	2475.71	441.12	1021.01	255.25	3698.10	658.92	1525.14	381.29	49.4%	49.4%	49.4%	49.4%
73	2543.06	454.20	1031.42	257.85	3784.98	676.01	1535.12	383.78	48.8%	48.8%	48.8%	48.8%
74	2620.16	469.01	1046.26	261.57	3858.33	690.65	1540.68	385.17	47.3%	47.3%	47.3%	47.3%
75	2705.96	487.12	1072.94	268.24	3889.14	700.11	1542.09	385.52	43.7%	43.7%	43.7%	43.7%
76	2805.23	513.75	1092.73	273.18	3933.38	720.36	1532.19	383.05	40.2%	40.2%	40.2%	40.2%
77	2915.36	550.98	1113.56	278.39	3986.14	753.35	1522.56	380.64	36.7%	36.7%	36.7%	36.7%
78	3145.71	618.55	1180.35	295.09	4201.39	826.13	1576.47	394.12	33.6%	33.6%	33.6%	33.6%
79	3482.42	709.35	1286.28	321.57	4547.72	926.34	1679.77	419.94	30.6%	30.6%	30.6%	30.6%
80	3853.17	809.60	1399.78	349.94	4917.52	1033.23	1786.43	446.61	27.6%	27.6%	27.6%	27.6%
81	4250.40	913.64	1520.84	380.21	5424.48	1166.01	1940.94	485.23	27.6%	27.6%	27.6%	27.6%
82	4666.55	1019.57	1649.47	412.37	5955.58	1301.20	2105.09	526.27	27.6%	27.6%	27.6%	27.6%
83	5094.05	1125.50	1785.66	446.41	6501.17	1436.39	2278.91	569.73	27.6%	27.6%	27.6%	27.6%
84	5532.90	1231.42	1929.42	482.36	7061.24	1571.58	2462.38	615.60	27.6%	27.6%	27.6%	27.6%
85+												

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years; Elimination Period: 100 Days

5% Compound Inflation

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	833.70	67.89	217.25	54.31	1254.62	102.17	326.94	81.73	50.5%	50.5%	50.5%	50.5%
30	833.70	67.89	217.25	54.31	1254.62	102.17	326.94	81.73	50.5%	50.5%	50.5%	50.5%
31	833.70	67.89	217.25	54.31	1254.62	102.17	326.94	81.73	50.5%	50.5%	50.5%	50.5%
32	833.70	67.89	217.25	54.31	1254.62	102.17	326.94	81.73	50.5%	50.5%	50.5%	50.5%
33	833.70	67.89	217.25	54.31	1254.62	102.17	326.94	81.73	50.5%	50.5%	50.5%	50.5%
34	833.70	67.89	217.25	54.31	1254.62	102.17	326.94	81.73	50.5%	50.5%	50.5%	50.5%
35	833.70	67.89	217.25	54.31	1254.62	102.17	326.94	81.73	50.5%	50.5%	50.5%	50.5%
36	833.70	67.89	217.25	54.31	1254.62	102.17	326.94	81.73	50.5%	50.5%	50.5%	50.5%
37	833.70	67.89	217.25	54.31	1254.62	102.17	326.94	81.73	50.5%	50.5%	50.5%	50.5%
38	833.70	67.89	217.25	54.31	1254.62	102.17	326.94	81.73	50.5%	50.5%	50.5%	50.5%
39	833.70	67.89	217.25	54.31	1254.62	102.17	326.94	81.73	50.5%	50.5%	50.5%	50.5%
40	833.70	67.89	217.25	54.31	1254.62	102.17	326.94	81.73	50.5%	50.5%	50.5%	50.5%
41	833.70	67.89	217.25	54.31	1254.62	102.17	326.94	81.73	50.5%	50.5%	50.5%	50.5%
42	833.70	67.89	217.25	54.31	1254.62	102.17	326.94	81.73	50.5%	50.5%	50.5%	50.5%
43	833.70	67.89	217.25	54.31	1254.62	102.17	326.94	81.73	50.5%	50.5%	50.5%	50.5%
44	833.70	67.89	217.25	54.31	1254.62	102.17	326.94	81.73	50.5%	50.5%	50.5%	50.5%
45	863.57	76.04	260.70	65.18	1299.57	114.43	392.32	98.08	50.5%	50.5%	50.5%	50.5%
46	863.57	76.04	260.70	65.18	1299.57	114.43	392.32	98.08	50.5%	50.5%	50.5%	50.5%
47	863.57	76.04	260.70	65.18	1299.57	114.43	392.32	98.08	50.5%	50.5%	50.5%	50.5%
48	863.57	76.04	260.70	65.18	1299.57	114.43	392.32	98.08	50.5%	50.5%	50.5%	50.5%
49	863.57	76.04	260.70	65.18	1299.57	114.43	392.32	98.08	50.5%	50.5%	50.5%	50.5%
50	874.44	78.75	271.56	67.89	1315.92	118.51	408.67	102.17	50.5%	50.5%	50.5%	50.5%
51	893.45	84.18	293.29	73.32	1344.53	126.69	441.36	110.34	50.5%	50.5%	50.5%	50.5%
52	915.17	89.62	304.15	76.04	1377.22	134.86	457.71	114.43	50.5%	50.5%	50.5%	50.5%
53	939.61	95.05	315.01	78.75	1414.00	143.03	474.06	118.51	50.5%	50.5%	50.5%	50.5%
54	964.05	100.48	325.88	81.47	1450.78	151.21	490.40	122.60	50.5%	50.5%	50.5%	50.5%
55	991.21	105.91	347.60	86.90	1491.65	159.38	523.10	130.77	50.5%	50.5%	50.5%	50.5%
56	1018.37	111.34	358.46	89.62	1532.52	167.56	539.45	134.86	50.5%	50.5%	50.5%	50.5%
57	1048.24	119.49	380.19	95.05	1577.47	179.82	572.14	143.03	50.5%	50.5%	50.5%	50.5%
58	1083.54	127.64	391.05	97.76	1630.60	192.08	588.49	147.12	50.5%	50.5%	50.5%	50.5%
59	1121.56	135.78	412.78	103.19	1687.81	204.34	621.18	155.29	50.5%	50.5%	50.5%	50.5%
60	1167.73	146.64	434.50	108.63	1757.28	220.68	653.87	163.47	50.5%	50.5%	50.5%	50.5%
61	1219.32	157.51	456.23	114.06	1834.93	237.03	686.57	171.64	50.5%	50.5%	50.5%	50.5%
62	1276.35	171.09	477.95	119.49	1920.75	257.46	719.26	179.82	50.5%	50.5%	50.5%	50.5%
63	1338.81	184.66	499.68	124.92	2014.75	277.90	751.95	187.99	50.5%	50.5%	50.5%	50.5%
64	1406.70	198.24	532.27	133.07	2116.91	298.33	800.99	200.25	50.5%	50.5%	50.5%	50.5%
65	1480.03	214.54	553.99	138.50	2225.01	322.52	832.85	208.21	50.3%	50.3%	50.3%	50.3%
66	1558.78	233.55	586.58	146.64	2345.77	351.46	882.73	220.68	50.5%	50.5%	50.5%	50.5%
67	1642.96	249.84	619.17	154.79	2472.46	375.98	931.77	232.94	50.5%	50.5%	50.5%	50.5%
68	1740.73	271.56	651.75	162.94	2619.58	408.67	980.81	245.20	50.5%	50.5%	50.5%	50.5%
69	1865.65	298.72	695.20	173.80	2807.57	449.54	1046.20	261.55	50.5%	50.5%	50.5%	50.5%
70	2004.38	327.74	736.74	184.19	3015.69	493.11	1108.47	277.12	50.5%	50.5%	50.5%	50.5%
71	2066.23	344.80	746.64	186.66	3097.60	516.91	1119.33	279.83	49.9%	49.9%	49.9%	49.9%
72	2121.33	359.34	763.28	190.82	3168.74	536.76	1140.15	285.04	49.4%	49.4%	49.4%	49.4%
73	2174.02	371.41	775.93	193.98	3235.71	552.78	1154.86	288.71	48.8%	48.8%	48.8%	48.8%
74	2232.32	381.07	793.72	198.43	3287.22	561.15	1168.79	292.20	47.3%	47.3%	47.3%	47.3%
75	2298.25	394.84	806.85	201.71	3303.15	567.49	1159.65	289.91	43.7%	43.7%	43.7%	43.7%
76	2375.07	417.93	823.63	205.91	3330.22	586.00	1154.86	288.71	40.2%	40.2%	40.2%	40.2%
77	2462.97	448.52	842.90	210.73	3367.60	613.25	1152.49	288.12	36.7%	36.7%	36.7%	36.7%
78	2648.22	505.05	900.40	225.10	3536.95	674.55	1202.56	300.64	33.6%	33.6%	33.6%	33.6%
79	2920.61	576.93	983.63	245.91	3814.06	753.43	1284.53	321.13	30.6%	30.6%	30.6%	30.6%
80	3219.48	656.38	1066.86	266.71	4108.80	837.69	1361.55	340.39	27.6%	27.6%	27.6%	27.6%
81	3539.16	739.61	1165.22	291.30	4516.78	943.91	1487.08	371.77	27.6%	27.6%	27.6%	27.6%
82	3873.97	822.84	1271.15	317.79	4944.07	1050.13	1622.27	405.57	27.6%	27.6%	27.6%	27.6%
83	4216.35	906.07	1369.51	342.38	5381.03	1156.35	1747.81	436.95	27.6%	27.6%	27.6%	27.6%
84	4566.30	989.30	1483.01	370.75	5827.63	1262.57	1892.65	473.16	27.6%	27.6%	27.6%	27.6%
85+												

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years; Elimination Period: 20 Days

5% Compound Inflation

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	993.93	105.91	336.74	84.18	1495.74	159.38	506.75	126.69	50.5%	50.5%	50.5%	50.5%
30	993.93	105.91	336.74	84.18	1495.74	159.38	506.75	126.69	50.5%	50.5%	50.5%	50.5%
31	993.93	105.91	336.74	84.18	1495.74	159.38	506.75	126.69	50.5%	50.5%	50.5%	50.5%
32	993.93	105.91	336.74	84.18	1495.74	159.38	506.75	126.69	50.5%	50.5%	50.5%	50.5%
33	993.93	105.91	336.74	84.18	1495.74	159.38	506.75	126.69	50.5%	50.5%	50.5%	50.5%
34	993.93	105.91	336.74	84.18	1495.74	159.38	506.75	126.69	50.5%	50.5%	50.5%	50.5%
35	993.93	105.91	336.74	84.18	1495.74	159.38	506.75	126.69	50.5%	50.5%	50.5%	50.5%
36	993.93	105.91	336.74	84.18	1495.74	159.38	506.75	126.69	50.5%	50.5%	50.5%	50.5%
37	993.93	105.91	336.74	84.18	1495.74	159.38	506.75	126.69	50.5%	50.5%	50.5%	50.5%
38	993.93	105.91	336.74	84.18	1495.74	159.38	506.75	126.69	50.5%	50.5%	50.5%	50.5%
39	993.93	105.91	336.74	84.18	1495.74	159.38	506.75	126.69	50.5%	50.5%	50.5%	50.5%
40	993.93	105.91	336.74	84.18	1495.74	159.38	506.75	126.69	50.5%	50.5%	50.5%	50.5%
41	993.93	105.91	336.74	84.18	1495.74	159.38	506.75	126.69	50.5%	50.5%	50.5%	50.5%
42	993.93	105.91	336.74	84.18	1495.74	159.38	506.75	126.69	50.5%	50.5%	50.5%	50.5%
43	993.93	105.91	336.74	84.18	1495.74	159.38	506.75	126.69	50.5%	50.5%	50.5%	50.5%
44	993.93	105.91	336.74	84.18	1495.74	159.38	506.75	126.69	50.5%	50.5%	50.5%	50.5%
45	1042.81	116.77	401.92	100.48	1569.30	175.73	604.83	151.21	50.5%	50.5%	50.5%	50.5%
46	1042.81	116.77	401.92	100.48	1569.30	175.73	604.83	151.21	50.5%	50.5%	50.5%	50.5%
47	1042.81	116.77	401.92	100.48	1569.30	175.73	604.83	151.21	50.5%	50.5%	50.5%	50.5%
48	1042.81	116.77	401.92	100.48	1569.30	175.73	604.83	151.21	50.5%	50.5%	50.5%	50.5%
49	1042.81	116.77	401.92	100.48	1569.30	175.73	604.83	151.21	50.5%	50.5%	50.5%	50.5%
50	1061.82	122.20	423.64	105.91	1597.90	183.90	637.53	159.38	50.5%	50.5%	50.5%	50.5%
51	1094.40	130.35	445.37	111.34	1646.94	196.16	670.22	167.56	50.5%	50.5%	50.5%	50.5%
52	1126.99	138.50	467.09	116.77	1695.98	208.42	702.91	175.73	50.5%	50.5%	50.5%	50.5%
53	1162.30	146.64	488.82	122.20	1749.11	220.68	735.61	183.90	50.5%	50.5%	50.5%	50.5%
54	1203.03	154.79	510.54	127.64	1810.41	232.94	768.30	192.08	50.5%	50.5%	50.5%	50.5%
55	1243.76	165.65	532.27	133.07	1871.71	249.29	800.99	200.25	50.5%	50.5%	50.5%	50.5%
56	1287.22	173.80	553.99	138.50	1937.10	261.55	833.69	208.42	50.5%	50.5%	50.5%	50.5%
57	1333.38	184.66	575.72	143.93	2006.57	277.90	866.38	216.60	50.5%	50.5%	50.5%	50.5%
58	1384.98	198.24	597.44	149.36	2084.22	298.33	899.08	224.77	50.5%	50.5%	50.5%	50.5%
59	1444.72	211.82	630.03	157.51	2174.13	318.76	948.12	237.03	50.5%	50.5%	50.5%	50.5%
60	1515.33	228.11	662.62	165.65	2280.38	343.28	997.16	249.29	50.5%	50.5%	50.5%	50.5%
61	1594.08	244.41	695.20	173.80	2398.90	367.80	1046.20	261.55	50.5%	50.5%	50.5%	50.5%
62	1680.98	263.42	727.79	181.95	2529.67	396.41	1095.24	273.81	50.5%	50.5%	50.5%	50.5%
63	1776.03	285.14	760.38	190.10	2672.71	429.10	1144.28	286.07	50.5%	50.5%	50.5%	50.5%
64	1879.23	309.58	803.83	200.96	2828.00	465.88	1209.67	302.42	50.5%	50.5%	50.5%	50.5%
65	1990.57	334.02	836.42	209.10	2995.56	502.67	1258.71	314.68	50.5%	50.5%	50.5%	50.5%
66	2110.06	361.18	879.87	219.97	3175.37	543.53	1324.09	331.02	50.5%	50.5%	50.5%	50.5%
67	2234.97	388.34	923.32	230.83	3363.36	584.40	1389.48	347.37	50.5%	50.5%	50.5%	50.5%
68	2387.05	420.92	966.77	241.69	3592.22	633.44	1454.87	363.72	50.5%	50.5%	50.5%	50.5%
69	2577.15	464.38	1031.94	257.99	3878.29	698.83	1552.95	388.24	50.5%	50.5%	50.5%	50.5%
70	2789.88	509.22	1094.28	273.57	4197.52	766.15	1646.41	411.60	50.5%	50.5%	50.5%	50.5%
71	2898.43	536.65	1109.60	277.40	4345.19	804.52	1663.45	415.86	49.9%	49.9%	49.9%	49.9%
72	2993.65	560.07	1120.14	280.03	4471.77	836.61	1673.21	418.30	49.4%	49.4%	49.4%	49.4%
73	3087.16	577.22	1135.51	283.88	4594.79	859.10	1690.04	422.51	48.8%	48.8%	48.8%	48.8%
74	3188.39	593.03	1154.49	288.62	4728.24	879.44	1712.06	428.02	48.3%	48.3%	48.3%	48.3%
75	3304.67	618.02	1175.95	293.99	4882.83	913.15	1737.53	434.38	47.8%	47.8%	47.8%	47.8%
76	3439.26	652.38	1198.75	299.69	5063.13	960.40	1764.74	441.19	47.2%	47.2%	47.2%	47.2%
77	3592.00	701.77	1229.55	307.39	5175.92	1011.23	1771.74	442.93	44.1%	44.1%	44.1%	44.1%
78	3894.78	790.68	1301.41	325.35	5392.85	1094.81	1801.98	450.50	38.5%	38.5%	38.5%	38.5%
79	4333.63	911.75	1414.91	353.73	5765.60	1213.02	1882.44	470.61	33.0%	33.0%	33.0%	33.0%
80	4819.77	1042.27	1543.54	385.88	6151.12	1330.17	1969.90	492.48	27.6%	27.6%	27.6%	27.6%
81	5341.85	1180.35	1687.30	421.82	6817.41	1506.40	2153.38	538.34	27.6%	27.6%	27.6%	27.6%
82	5888.52	1320.33	1831.06	457.76	7515.09	1685.04	2336.85	584.21	27.6%	27.6%	27.6%	27.6%
83	6448.43	1458.42	1982.39	495.60	8229.66	1861.27	2529.98	632.49	27.6%	27.6%	27.6%	27.6%
84	7023.47	1598.39	2141.28	535.32	8963.55	2039.91	2732.76	683.19	27.6%	27.6%	27.6%	27.6%
85+												

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years; Elimination Period: 100 Days

5% Compound Inflation

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	917.89	86.90	249.84	62.46	1381.31	130.77	375.98	93.99	50.5%	50.5%	50.5%	50.5%
30	917.89	86.90	249.84	62.46	1381.31	130.77	375.98	93.99	50.5%	50.5%	50.5%	50.5%
31	917.89	86.90	249.84	62.46	1381.31	130.77	375.98	93.99	50.5%	50.5%	50.5%	50.5%
32	917.89	86.90	249.84	62.46	1381.31	130.77	375.98	93.99	50.5%	50.5%	50.5%	50.5%
33	917.89	86.90	249.84	62.46	1381.31	130.77	375.98	93.99	50.5%	50.5%	50.5%	50.5%
34	917.89	86.90	249.84	62.46	1381.31	130.77	375.98	93.99	50.5%	50.5%	50.5%	50.5%
35	917.89	86.90	249.84	62.46	1381.31	130.77	375.98	93.99	50.5%	50.5%	50.5%	50.5%
36	917.89	86.90	249.84	62.46	1381.31	130.77	375.98	93.99	50.5%	50.5%	50.5%	50.5%
37	917.89	86.90	249.84	62.46	1381.31	130.77	375.98	93.99	50.5%	50.5%	50.5%	50.5%
38	917.89	86.90	249.84	62.46	1381.31	130.77	375.98	93.99	50.5%	50.5%	50.5%	50.5%
39	917.89	86.90	249.84	62.46	1381.31	130.77	375.98	93.99	50.5%	50.5%	50.5%	50.5%
40	917.89	86.90	249.84	62.46	1381.31	130.77	375.98	93.99	50.5%	50.5%	50.5%	50.5%
41	917.89	86.90	249.84	62.46	1381.31	130.77	375.98	93.99	50.5%	50.5%	50.5%	50.5%
42	917.89	86.90	249.84	62.46	1381.31	130.77	375.98	93.99	50.5%	50.5%	50.5%	50.5%
43	917.89	86.90	249.84	62.46	1381.31	130.77	375.98	93.99	50.5%	50.5%	50.5%	50.5%
44	917.89	86.90	249.84	62.46	1381.31	130.77	375.98	93.99	50.5%	50.5%	50.5%	50.5%
45	955.91	97.76	293.29	73.32	1438.52	147.12	441.36	110.34	50.5%	50.5%	50.5%	50.5%
46	955.91	97.76	293.29	73.32	1438.52	147.12	441.36	110.34	50.5%	50.5%	50.5%	50.5%
47	955.91	97.76	293.29	73.32	1438.52	147.12	441.36	110.34	50.5%	50.5%	50.5%	50.5%
48	955.91	97.76	293.29	73.32	1438.52	147.12	441.36	110.34	50.5%	50.5%	50.5%	50.5%
49	955.91	97.76	293.29	73.32	1438.52	147.12	441.36	110.34	50.5%	50.5%	50.5%	50.5%
50	969.48	100.48	315.01	78.75	1458.95	151.21	474.06	118.51	50.5%	50.5%	50.5%	50.5%
51	993.93	105.91	325.88	81.47	1495.74	159.38	490.40	122.60	50.5%	50.5%	50.5%	50.5%
52	1023.80	114.06	336.74	84.18	1540.69	171.64	506.75	126.69	50.5%	50.5%	50.5%	50.5%
53	1053.67	119.49	358.46	89.62	1585.64	179.82	539.45	134.86	50.5%	50.5%	50.5%	50.5%
54	1086.26	127.64	369.33	92.33	1634.68	192.08	555.79	138.95	50.5%	50.5%	50.5%	50.5%
55	1118.85	135.78	391.05	97.76	1683.72	204.34	588.49	147.12	50.5%	50.5%	50.5%	50.5%
56	1156.86	143.93	401.92	100.48	1740.94	216.60	604.83	151.21	50.5%	50.5%	50.5%	50.5%
57	1194.88	152.08	423.64	105.91	1798.15	228.86	637.53	159.38	50.5%	50.5%	50.5%	50.5%
58	1238.33	162.94	445.37	111.34	1863.54	245.20	670.22	167.56	50.5%	50.5%	50.5%	50.5%
59	1287.22	173.80	467.09	116.77	1937.10	261.55	702.91	175.73	50.5%	50.5%	50.5%	50.5%
60	1346.96	187.38	488.82	122.20	2027.01	281.98	735.61	183.90	50.5%	50.5%	50.5%	50.5%
61	1412.13	203.67	510.54	127.64	2125.09	306.50	768.30	192.08	50.5%	50.5%	50.5%	50.5%
62	1485.46	219.97	543.13	135.78	2235.43	331.02	817.34	204.34	50.5%	50.5%	50.5%	50.5%
63	1566.93	236.26	564.85	141.21	2358.03	355.54	850.04	212.51	50.5%	50.5%	50.5%	50.5%
64	1653.83	255.27	597.44	149.36	2488.80	384.15	899.08	224.77	50.5%	50.5%	50.5%	50.5%
65	1746.16	277.00	630.03	157.51	2627.75	416.84	948.12	237.03	50.5%	50.5%	50.5%	50.5%
66	1843.92	298.72	662.62	165.65	2774.87	449.54	997.16	249.29	50.5%	50.5%	50.5%	50.5%
67	1949.83	320.45	695.20	173.80	2934.26	482.23	1046.20	261.55	50.5%	50.5%	50.5%	50.5%
68	2077.47	350.32	738.66	184.66	3126.33	527.19	1111.58	277.90	50.5%	50.5%	50.5%	50.5%
69	2234.97	385.62	782.11	195.53	3363.36	580.31	1176.97	294.24	50.5%	50.5%	50.5%	50.5%
70	2413.38	422.54	834.26	208.56	3631.06	635.74	1255.18	313.80	50.5%	50.5%	50.5%	50.5%
71	2496.59	443.32	850.34	212.59	3742.77	664.60	1274.80	318.70	49.9%	49.9%	49.9%	49.9%
72	2574.83	463.42	862.41	215.60	3846.17	692.24	1288.23	322.06	49.4%	49.4%	49.4%	49.4%
73	2647.15	477.86	870.56	217.64	3939.90	711.22	1295.69	323.92	48.8%	48.8%	48.8%	48.8%
74	2726.14	489.31	892.93	223.23	4042.74	725.62	1324.17	331.04	48.3%	48.3%	48.3%	48.3%
75	2815.40	506.43	909.86	227.46	4159.92	748.28	1344.36	336.09	47.8%	47.8%	47.8%	47.8%
76	2921.43	536.17	929.64	232.41	4300.81	789.33	1368.57	342.14	47.2%	47.2%	47.2%	47.2%
77	3044.88	578.04	958.90	239.72	4387.55	832.94	1381.73	345.43	44.1%	44.1%	44.1%	44.1%
78	3293.26	652.60	1013.89	253.47	4559.96	903.61	1403.87	350.97	38.5%	38.5%	38.5%	38.5%
79	3650.77	750.96	1112.25	278.06	4857.09	999.10	1479.78	369.94	33.0%	33.0%	33.0%	33.0%
80	4042.33	855.00	1210.62	302.65	5158.93	1091.17	1545.02	386.26	27.6%	27.6%	27.6%	27.6%
81	4462.26	964.71	1324.11	331.03	5694.86	1231.19	1689.87	422.47	27.6%	27.6%	27.6%	27.6%
82	4899.22	1074.42	1445.17	361.29	6252.51	1371.21	1844.37	461.09	27.6%	27.6%	27.6%	27.6%
83	5345.63	1184.13	1566.24	391.56	6822.24	1511.23	1998.87	499.72	27.6%	27.6%	27.6%	27.6%
84	5801.50	1293.85	1687.30	421.82	7404.04	1651.24	2153.38	538.34	27.6%	27.6%	27.6%	27.6%
85+												

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years; Elimination Period: 20 Days

5% Compound Inflation

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	1126.99	135.78	369.33	92.33	1695.98	204.34	555.79	138.95	50.5%	50.5%	50.5%	50.5%
30	1126.99	135.78	369.33	92.33	1695.98	204.34	555.79	138.95	50.5%	50.5%	50.5%	50.5%
31	1126.99	135.78	369.33	92.33	1695.98	204.34	555.79	138.95	50.5%	50.5%	50.5%	50.5%
32	1126.99	135.78	369.33	92.33	1695.98	204.34	555.79	138.95	50.5%	50.5%	50.5%	50.5%
33	1126.99	135.78	369.33	92.33	1695.98	204.34	555.79	138.95	50.5%	50.5%	50.5%	50.5%
34	1126.99	135.78	369.33	92.33	1695.98	204.34	555.79	138.95	50.5%	50.5%	50.5%	50.5%
35	1126.99	135.78	369.33	92.33	1695.98	204.34	555.79	138.95	50.5%	50.5%	50.5%	50.5%
36	1126.99	135.78	369.33	92.33	1695.98	204.34	555.79	138.95	50.5%	50.5%	50.5%	50.5%
37	1126.99	135.78	369.33	92.33	1695.98	204.34	555.79	138.95	50.5%	50.5%	50.5%	50.5%
38	1126.99	135.78	369.33	92.33	1695.98	204.34	555.79	138.95	50.5%	50.5%	50.5%	50.5%
39	1126.99	135.78	369.33	92.33	1695.98	204.34	555.79	138.95	50.5%	50.5%	50.5%	50.5%
40	1126.99	135.78	369.33	92.33	1695.98	204.34	555.79	138.95	50.5%	50.5%	50.5%	50.5%
41	1126.99	135.78	369.33	92.33	1695.98	204.34	555.79	138.95	50.5%	50.5%	50.5%	50.5%
42	1126.99	135.78	369.33	92.33	1695.98	204.34	555.79	138.95	50.5%	50.5%	50.5%	50.5%
43	1126.99	135.78	369.33	92.33	1695.98	204.34	555.79	138.95	50.5%	50.5%	50.5%	50.5%
44	1126.99	135.78	369.33	92.33	1695.98	204.34	555.79	138.95	50.5%	50.5%	50.5%	50.5%
45	1192.17	152.08	434.50	108.63	1794.06	228.86	653.87	163.47	50.5%	50.5%	50.5%	50.5%
46	1192.17	152.08	434.50	108.63	1794.06	228.86	653.87	163.47	50.5%	50.5%	50.5%	50.5%
47	1192.17	152.08	434.50	108.63	1794.06	228.86	653.87	163.47	50.5%	50.5%	50.5%	50.5%
48	1192.17	152.08	434.50	108.63	1794.06	228.86	653.87	163.47	50.5%	50.5%	50.5%	50.5%
49	1192.17	152.08	434.50	108.63	1794.06	228.86	653.87	163.47	50.5%	50.5%	50.5%	50.5%
50	1219.32	160.22	467.09	116.77	1834.93	241.12	702.91	175.73	50.5%	50.5%	50.5%	50.5%
51	1257.34	168.37	477.95	119.49	1892.15	253.38	719.26	179.82	50.5%	50.5%	50.5%	50.5%
52	1300.79	179.23	499.68	124.92	1957.53	269.72	751.95	187.99	50.5%	50.5%	50.5%	50.5%
53	1349.68	190.10	521.40	130.35	2031.09	286.07	784.65	196.16	50.5%	50.5%	50.5%	50.5%
54	1401.27	200.96	543.13	135.78	2108.74	302.42	817.34	204.34	50.5%	50.5%	50.5%	50.5%
55	1455.59	214.54	575.72	143.93	2190.48	322.85	866.38	216.60	50.5%	50.5%	50.5%	50.5%
56	1509.90	228.11	597.44	149.36	2272.21	343.28	899.08	224.77	50.5%	50.5%	50.5%	50.5%
57	1569.64	241.69	619.17	154.79	2362.12	363.72	931.77	232.94	50.5%	50.5%	50.5%	50.5%
58	1637.53	255.27	651.75	162.94	2464.28	384.15	980.81	245.20	50.5%	50.5%	50.5%	50.5%
59	1716.29	274.28	684.34	171.09	2582.80	412.76	1029.85	257.46	50.5%	50.5%	50.5%	50.5%
60	1808.62	296.01	716.93	179.23	2721.75	445.45	1078.89	269.72	50.5%	50.5%	50.5%	50.5%
61	1909.10	317.73	749.52	187.38	2872.96	478.14	1127.93	281.98	50.5%	50.5%	50.5%	50.5%
62	2023.15	344.89	782.11	195.53	3044.60	519.01	1176.97	294.24	50.5%	50.5%	50.5%	50.5%
63	2148.07	372.04	825.56	206.39	3232.59	559.88	1242.36	310.59	50.5%	50.5%	50.5%	50.5%
64	2281.14	401.92	869.01	217.25	3432.83	604.83	1307.75	326.94	50.5%	50.5%	50.5%	50.5%
65	2425.07	434.50	912.46	228.11	3649.43	653.87	1373.13	343.28	50.5%	50.5%	50.5%	50.5%
66	2579.86	469.81	955.91	238.98	3882.37	707.00	1438.52	359.63	50.5%	50.5%	50.5%	50.5%
67	2742.80	505.11	999.36	249.84	4127.57	760.13	1503.91	375.98	50.5%	50.5%	50.5%	50.5%
68	2938.33	548.56	1053.67	263.42	4421.82	825.51	1585.64	396.41	50.5%	50.5%	50.5%	50.5%
69	3188.17	602.87	1107.98	277.00	4797.79	907.25	1667.38	416.84	50.5%	50.5%	50.5%	50.5%
70	3464.33	663.61	1180.96	295.24	5212.26	998.44	1776.81	444.20	50.5%	50.5%	50.5%	50.5%
71	3611.37	699.98	1192.56	298.14	5414.00	1049.37	1787.82	446.96	49.9%	49.9%	49.9%	49.9%
72	3742.06	728.59	1209.35	302.34	5589.71	1088.33	1806.48	451.62	49.4%	49.4%	49.4%	49.4%
73	3865.45	749.91	1230.13	307.53	5753.16	1116.13	1830.87	457.72	48.8%	48.8%	48.8%	48.8%
74	4002.40	771.17	1244.69	311.17	5935.38	1143.61	1845.82	461.45	48.3%	48.3%	48.3%	48.3%
75	4158.73	800.42	1270.37	317.59	6144.75	1182.66	1877.04	469.26	47.8%	47.8%	47.8%	47.8%
76	4342.40	846.05	1296.60	324.15	6392.68	1245.52	1908.80	477.20	47.2%	47.2%	47.2%	47.2%
77	4558.63	916.37	1330.08	332.52	6686.40	1344.08	1950.91	487.73	46.7%	46.7%	46.7%	46.7%
78	4972.99	1040.37	1407.34	351.84	7135.32	1492.74	2019.28	504.82	43.5%	43.5%	43.5%	43.5%
79	5565.05	1203.05	1535.97	383.99	7543.55	1630.76	2082.04	520.51	35.6%	35.6%	35.6%	35.6%
80	6217.65	1380.86	1679.73	419.93	7935.14	1762.29	2143.72	535.93	27.6%	27.6%	27.6%	27.6%
81	6917.54	1564.34	1831.06	457.76	8828.36	1996.46	2336.85	584.21	27.6%	27.6%	27.6%	27.6%
82	7647.69	1751.61	1997.52	499.38	9760.20	2235.46	2549.29	637.32	27.6%	27.6%	27.6%	27.6%
83	8392.98	1936.99	2163.98	540.99	10711.35	2472.04	2761.73	690.43	27.6%	27.6%	27.6%	27.6%
84	9153.40	2122.36	2338.00	584.50	11681.82	2708.62	2983.83	745.96	27.6%	27.6%	27.6%	27.6%
85+												

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years; Elimination Period: 100 Days

5% Compound Inflation

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	1034.66	114.06	271.56	67.89	1557.04	171.64	408.67	102.17	50.5%	50.5%	50.5%	50.5%
30	1034.66	114.06	271.56	67.89	1557.04	171.64	408.67	102.17	50.5%	50.5%	50.5%	50.5%
31	1034.66	114.06	271.56	67.89	1557.04	171.64	408.67	102.17	50.5%	50.5%	50.5%	50.5%
32	1034.66	114.06	271.56	67.89	1557.04	171.64	408.67	102.17	50.5%	50.5%	50.5%	50.5%
33	1034.66	114.06	271.56	67.89	1557.04	171.64	408.67	102.17	50.5%	50.5%	50.5%	50.5%
34	1034.66	114.06	271.56	67.89	1557.04	171.64	408.67	102.17	50.5%	50.5%	50.5%	50.5%
35	1034.66	114.06	271.56	67.89	1557.04	171.64	408.67	102.17	50.5%	50.5%	50.5%	50.5%
36	1034.66	114.06	271.56	67.89	1557.04	171.64	408.67	102.17	50.5%	50.5%	50.5%	50.5%
37	1034.66	114.06	271.56	67.89	1557.04	171.64	408.67	102.17	50.5%	50.5%	50.5%	50.5%
38	1034.66	114.06	271.56	67.89	1557.04	171.64	408.67	102.17	50.5%	50.5%	50.5%	50.5%
39	1034.66	114.06	271.56	67.89	1557.04	171.64	408.67	102.17	50.5%	50.5%	50.5%	50.5%
40	1034.66	114.06	271.56	67.89	1557.04	171.64	408.67	102.17	50.5%	50.5%	50.5%	50.5%
41	1034.66	114.06	271.56	67.89	1557.04	171.64	408.67	102.17	50.5%	50.5%	50.5%	50.5%
42	1034.66	114.06	271.56	67.89	1557.04	171.64	408.67	102.17	50.5%	50.5%	50.5%	50.5%
43	1034.66	114.06	271.56	67.89	1557.04	171.64	408.67	102.17	50.5%	50.5%	50.5%	50.5%
44	1034.66	114.06	271.56	67.89	1557.04	171.64	408.67	102.17	50.5%	50.5%	50.5%	50.5%
45	1086.26	127.64	325.88	81.47	1634.68	192.08	490.40	122.60	50.5%	50.5%	50.5%	50.5%
46	1086.26	127.64	325.88	81.47	1634.68	192.08	490.40	122.60	50.5%	50.5%	50.5%	50.5%
47	1086.26	127.64	325.88	81.47	1634.68	192.08	490.40	122.60	50.5%	50.5%	50.5%	50.5%
48	1086.26	127.64	325.88	81.47	1634.68	192.08	490.40	122.60	50.5%	50.5%	50.5%	50.5%
49	1086.26	127.64	325.88	81.47	1634.68	192.08	490.40	122.60	50.5%	50.5%	50.5%	50.5%
50	1107.98	133.07	347.60	86.90	1667.38	200.25	523.10	130.77	50.5%	50.5%	50.5%	50.5%
51	1140.57	141.21	358.46	89.62	1716.42	212.51	539.45	134.86	50.5%	50.5%	50.5%	50.5%
52	1178.59	149.36	380.19	95.05	1773.63	224.77	572.14	143.03	50.5%	50.5%	50.5%	50.5%
53	1219.32	160.22	391.05	97.76	1834.93	241.12	588.49	147.12	50.5%	50.5%	50.5%	50.5%
54	1262.77	168.37	412.78	103.19	1900.32	253.38	621.18	155.29	50.5%	50.5%	50.5%	50.5%
55	1306.22	179.23	434.50	108.63	1965.71	269.72	653.87	163.47	50.5%	50.5%	50.5%	50.5%
56	1355.11	190.10	445.37	111.34	2039.27	286.07	670.22	167.56	50.5%	50.5%	50.5%	50.5%
57	1406.70	203.67	467.09	116.77	2116.91	306.50	702.91	175.73	50.5%	50.5%	50.5%	50.5%
58	1463.73	214.54	488.82	122.20	2202.74	322.85	735.61	183.90	50.5%	50.5%	50.5%	50.5%
59	1528.91	230.83	510.54	127.64	2300.82	347.37	768.30	192.08	50.5%	50.5%	50.5%	50.5%
60	1607.66	247.12	543.13	135.78	2419.33	371.89	817.34	204.34	50.5%	50.5%	50.5%	50.5%
61	1694.56	268.85	564.85	141.21	2550.11	404.58	850.04	212.51	50.5%	50.5%	50.5%	50.5%
62	1789.61	290.57	597.44	149.36	2693.14	437.28	899.08	224.77	50.5%	50.5%	50.5%	50.5%
63	1895.52	312.30	630.03	157.51	2852.52	469.97	948.12	237.03	50.5%	50.5%	50.5%	50.5%
64	2006.86	339.46	662.62	165.65	3020.08	510.84	997.16	249.29	50.5%	50.5%	50.5%	50.5%
65	2129.06	366.61	695.20	173.80	3203.98	551.71	1046.20	261.55	50.5%	50.5%	50.5%	50.5%
66	2259.42	393.77	727.79	181.95	3400.14	592.57	1095.24	273.81	50.5%	50.5%	50.5%	50.5%
67	2397.91	426.36	771.24	192.81	3608.56	641.61	1160.62	290.16	50.5%	50.5%	50.5%	50.5%
68	2566.28	461.66	814.69	203.67	3861.94	694.74	1226.01	306.50	50.5%	50.5%	50.5%	50.5%
69	2772.67	507.83	858.14	214.54	4172.53	764.21	1291.40	322.85	50.5%	50.5%	50.5%	50.5%
70	3003.86	557.98	910.10	227.52	4519.46	839.50	1369.29	342.32	50.5%	50.5%	50.5%	50.5%
71	3123.98	585.91	933.30	233.33	4683.32	878.37	1399.17	349.79	49.9%	49.9%	49.9%	49.9%
72	3231.55	612.11	951.62	237.91	4827.14	914.34	1421.49	355.37	49.4%	49.4%	49.4%	49.4%
73	3326.09	629.26	965.18	241.30	4950.40	936.56	1436.53	359.13	48.8%	48.8%	48.8%	48.8%
74	3431.92	640.38	983.12	245.78	5089.38	949.66	1457.93	364.48	48.3%	48.3%	48.3%	48.3%
75	3553.59	663.08	1004.28	251.07	5250.63	979.74	1483.87	370.97	47.8%	47.8%	47.8%	47.8%
76	3700.21	701.31	1027.50	256.87	5447.29	1032.43	1512.64	378.16	47.2%	47.2%	47.2%	47.2%
77	3878.12	765.57	1059.43	264.86	5688.26	1122.91	1553.92	388.48	46.7%	46.7%	46.7%	46.7%
78	4220.13	872.02	1127.39	281.85	6055.11	1251.19	1617.59	404.40	43.5%	43.5%	43.5%	43.5%
79	4702.49	1004.43	1233.32	308.33	6374.33	1361.53	1671.79	417.95	35.6%	35.6%	35.6%	35.6%
80	5228.35	1146.30	1346.81	336.70	6672.57	1462.94	1718.84	429.71	27.6%	27.6%	27.6%	27.6%
81	5786.37	1290.06	1475.44	368.86	7384.73	1646.42	1883.00	470.75	27.6%	27.6%	27.6%	27.6%
82	6365.20	1435.72	1604.07	401.02	8123.44	1832.30	2047.16	511.79	27.6%	27.6%	27.6%	27.6%
83	6951.59	1579.48	1740.26	435.07	8871.81	2015.77	2220.97	555.24	27.6%	27.6%	27.6%	27.6%
84	7545.55	1723.24	1884.02	471.01	9629.84	2199.24	2404.44	601.11	27.6%	27.6%	27.6%	27.6%
85+												

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime; Elimination Period: 20 Days

5% Compound Inflation

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	1436.58	209.10	423.64	105.91	2161.87	314.68	637.53	159.38	50.5%	50.5%	50.5%	50.5%
30	1436.58	209.10	423.64	105.91	2161.87	314.68	637.53	159.38	50.5%	50.5%	50.5%	50.5%
31	1436.58	209.10	423.64	105.91	2161.87	314.68	637.53	159.38	50.5%	50.5%	50.5%	50.5%
32	1436.58	209.10	423.64	105.91	2161.87	314.68	637.53	159.38	50.5%	50.5%	50.5%	50.5%
33	1436.58	209.10	423.64	105.91	2161.87	314.68	637.53	159.38	50.5%	50.5%	50.5%	50.5%
34	1436.58	209.10	423.64	105.91	2161.87	314.68	637.53	159.38	50.5%	50.5%	50.5%	50.5%
35	1436.58	209.10	423.64	105.91	2161.87	314.68	637.53	159.38	50.5%	50.5%	50.5%	50.5%
36	1436.58	209.10	423.64	105.91	2161.87	314.68	637.53	159.38	50.5%	50.5%	50.5%	50.5%
37	1436.58	209.10	423.64	105.91	2161.87	314.68	637.53	159.38	50.5%	50.5%	50.5%	50.5%
38	1436.58	209.10	423.64	105.91	2161.87	314.68	637.53	159.38	50.5%	50.5%	50.5%	50.5%
39	1436.58	209.10	423.64	105.91	2161.87	314.68	637.53	159.38	50.5%	50.5%	50.5%	50.5%
40	1436.58	209.10	423.64	105.91	2161.87	314.68	637.53	159.38	50.5%	50.5%	50.5%	50.5%
41	1436.58	209.10	423.64	105.91	2161.87	314.68	637.53	159.38	50.5%	50.5%	50.5%	50.5%
42	1436.58	209.10	423.64	105.91	2161.87	314.68	637.53	159.38	50.5%	50.5%	50.5%	50.5%
43	1436.58	209.10	423.64	105.91	2161.87	314.68	637.53	159.38	50.5%	50.5%	50.5%	50.5%
44	1436.58	209.10	423.64	105.91	2161.87	314.68	637.53	159.38	50.5%	50.5%	50.5%	50.5%
45	1545.20	236.26	499.68	124.92	2325.34	355.54	751.95	187.99	50.5%	50.5%	50.5%	50.5%
46	1545.20	236.26	499.68	124.92	2325.34	355.54	751.95	187.99	50.5%	50.5%	50.5%	50.5%
47	1545.20	236.26	499.68	124.92	2325.34	355.54	751.95	187.99	50.5%	50.5%	50.5%	50.5%
48	1545.20	236.26	499.68	124.92	2325.34	355.54	751.95	187.99	50.5%	50.5%	50.5%	50.5%
49	1545.20	236.26	499.68	124.92	2325.34	355.54	751.95	187.99	50.5%	50.5%	50.5%	50.5%
50	1588.65	244.41	532.27	133.07	2390.72	367.80	800.99	200.25	50.5%	50.5%	50.5%	50.5%
51	1651.11	260.70	553.99	138.50	2484.72	392.32	833.69	208.42	50.5%	50.5%	50.5%	50.5%
52	1716.29	274.28	575.72	143.93	2582.80	412.76	866.38	216.60	50.5%	50.5%	50.5%	50.5%
53	1789.61	290.57	597.44	149.36	2693.14	437.28	899.08	224.77	50.5%	50.5%	50.5%	50.5%
54	1868.36	309.58	630.03	157.51	2811.65	465.88	948.12	237.03	50.5%	50.5%	50.5%	50.5%
55	1949.83	328.59	651.75	162.94	2934.26	494.49	980.81	245.20	50.5%	50.5%	50.5%	50.5%
56	2036.73	347.60	684.34	171.09	3065.03	523.10	1029.85	257.46	50.5%	50.5%	50.5%	50.5%
57	2126.35	369.33	706.07	176.52	3199.89	555.79	1062.54	265.64	50.5%	50.5%	50.5%	50.5%
58	2226.83	393.77	738.66	184.66	3351.10	592.57	1111.58	277.90	50.5%	50.5%	50.5%	50.5%
59	2346.32	420.92	771.24	192.81	3530.92	633.44	1160.62	290.16	50.5%	50.5%	50.5%	50.5%
60	2484.81	450.80	814.69	203.67	3739.34	678.39	1226.01	306.50	50.5%	50.5%	50.5%	50.5%
61	2636.89	486.10	847.28	211.82	3968.19	731.52	1275.05	318.76	50.5%	50.5%	50.5%	50.5%
62	2805.26	524.12	890.73	222.68	4221.57	788.73	1340.44	335.11	50.5%	50.5%	50.5%	50.5%
63	2989.92	567.57	934.18	233.55	4499.47	854.12	1405.83	351.46	50.5%	50.5%	50.5%	50.5%
64	3190.88	611.02	988.49	247.12	4801.88	919.51	1487.56	371.89	50.5%	50.5%	50.5%	50.5%
65	3405.42	659.90	1031.94	257.99	5124.73	993.07	1552.95	388.24	50.5%	50.5%	50.5%	50.5%
66	3630.82	711.50	1086.26	271.56	5463.93	1070.72	1634.68	408.67	50.5%	50.5%	50.5%	50.5%
67	3872.51	765.81	1129.71	282.43	5827.65	1152.45	1700.07	425.02	50.5%	50.5%	50.5%	50.5%
68	4163.08	830.99	1194.88	298.72	6264.92	1250.53	1798.15	449.54	50.5%	50.5%	50.5%	50.5%
69	4529.69	912.46	1260.06	315.01	6816.63	1373.13	1896.23	474.06	50.5%	50.5%	50.5%	50.5%
70	4935.11	999.48	1332.64	333.16	7425.13	1503.77	2005.03	501.26	50.5%	50.5%	50.5%	50.5%
71	5153.92	1049.97	1358.48	339.62	7726.51	1574.06	2036.56	509.14	49.9%	49.9%	49.9%	49.9%
72	5350.40	1092.88	1377.87	344.47	7992.18	1632.49	2058.20	514.55	49.4%	49.4%	49.4%	49.4%
73	5533.23	1123.68	1391.00	347.75	8235.40	1672.43	2070.29	517.57	48.8%	48.8%	48.8%	48.8%
74	5734.14	1149.99	1416.06	354.02	8503.47	1705.38	2099.95	524.99	48.3%	48.3%	48.3%	48.3%
75	5967.71	1190.97	1442.04	360.51	8817.63	1759.72	2130.69	532.67	47.8%	47.8%	47.8%	47.8%
76	6240.41	1255.83	1467.85	366.96	9078.47	1826.96	2135.41	533.85	45.5%	45.5%	45.5%	45.5%
77	6563.42	1359.08	1507.94	376.99	9232.21	1911.71	2121.10	530.27	40.7%	40.7%	40.7%	40.7%
78	7182.36	1543.54	1604.07	401.02	9780.74	2101.95	2184.37	546.09	36.2%	36.2%	36.2%	36.2%
79	8071.41	1791.33	1755.39	438.85	10646.19	2362.77	2315.37	578.84	31.9%	31.9%	31.9%	31.9%
80	9062.60	2061.83	1921.85	480.46	11565.95	2631.37	2452.72	613.18	27.6%	27.6%	27.6%	27.6%
81	10129.46	2347.46	2103.45	525.86	12927.50	2995.90	2684.48	671.12	27.6%	27.6%	27.6%	27.6%
82	11241.71	2634.98	2300.17	575.04	14346.99	3362.84	2935.54	733.89	27.6%	27.6%	27.6%	27.6%
83	12376.67	2920.61	2496.90	624.22	15795.45	3727.37	3186.61	796.65	27.6%	27.6%	27.6%	27.6%
84	13538.10	3204.35	2701.19	675.30	17277.70	4089.48	3447.33	861.83	27.6%	27.6%	27.6%	27.6%
85+												

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

LTC-94 VA

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime; Elimination Period: 100 Days

5% Compound Inflation

Age	Current Premium Rates				Proposed Premium Rates				Proposed Rate Increases			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	1306.22	179.23	325.88	81.47	1965.71	269.72	490.40	122.60	50.5%	50.5%	50.5%	50.5%
30	1306.22	179.23	325.88	81.47	1965.71	269.72	490.40	122.60	50.5%	50.5%	50.5%	50.5%
31	1306.22	179.23	325.88	81.47	1965.71	269.72	490.40	122.60	50.5%	50.5%	50.5%	50.5%
32	1306.22	179.23	325.88	81.47	1965.71	269.72	490.40	122.60	50.5%	50.5%	50.5%	50.5%
33	1306.22	179.23	325.88	81.47	1965.71	269.72	490.40	122.60	50.5%	50.5%	50.5%	50.5%
34	1306.22	179.23	325.88	81.47	1965.71	269.72	490.40	122.60	50.5%	50.5%	50.5%	50.5%
35	1306.22	179.23	325.88	81.47	1965.71	269.72	490.40	122.60	50.5%	50.5%	50.5%	50.5%
36	1306.22	179.23	325.88	81.47	1965.71	269.72	490.40	122.60	50.5%	50.5%	50.5%	50.5%
37	1306.22	179.23	325.88	81.47	1965.71	269.72	490.40	122.60	50.5%	50.5%	50.5%	50.5%
38	1306.22	179.23	325.88	81.47	1965.71	269.72	490.40	122.60	50.5%	50.5%	50.5%	50.5%
39	1306.22	179.23	325.88	81.47	1965.71	269.72	490.40	122.60	50.5%	50.5%	50.5%	50.5%
40	1306.22	179.23	325.88	81.47	1965.71	269.72	490.40	122.60	50.5%	50.5%	50.5%	50.5%
41	1306.22	179.23	325.88	81.47	1965.71	269.72	490.40	122.60	50.5%	50.5%	50.5%	50.5%
42	1306.22	179.23	325.88	81.47	1965.71	269.72	490.40	122.60	50.5%	50.5%	50.5%	50.5%
43	1306.22	179.23	325.88	81.47	1965.71	269.72	490.40	122.60	50.5%	50.5%	50.5%	50.5%
44	1306.22	179.23	325.88	81.47	1965.71	269.72	490.40	122.60	50.5%	50.5%	50.5%	50.5%
45	1398.56	200.96	380.19	95.05	2104.65	302.42	572.14	143.03	50.5%	50.5%	50.5%	50.5%
46	1398.56	200.96	380.19	95.05	2104.65	302.42	572.14	143.03	50.5%	50.5%	50.5%	50.5%
47	1398.56	200.96	380.19	95.05	2104.65	302.42	572.14	143.03	50.5%	50.5%	50.5%	50.5%
48	1398.56	200.96	380.19	95.05	2104.65	302.42	572.14	143.03	50.5%	50.5%	50.5%	50.5%
49	1398.56	200.96	380.19	95.05	2104.65	302.42	572.14	143.03	50.5%	50.5%	50.5%	50.5%
50	1433.86	209.10	401.92	100.48	2157.78	314.68	604.83	151.21	50.5%	50.5%	50.5%	50.5%
51	1485.46	219.97	423.64	105.91	2235.43	331.02	637.53	159.38	50.5%	50.5%	50.5%	50.5%
52	1542.49	233.55	434.50	108.63	2321.25	351.46	653.87	163.47	50.5%	50.5%	50.5%	50.5%
53	1604.95	249.84	456.23	114.06	2415.24	375.98	686.57	171.64	50.5%	50.5%	50.5%	50.5%
54	1670.12	263.42	477.95	119.49	2513.33	396.41	719.26	179.82	50.5%	50.5%	50.5%	50.5%
55	1740.73	279.71	499.68	124.92	2619.58	420.93	751.95	187.99	50.5%	50.5%	50.5%	50.5%
56	1814.05	296.01	521.40	130.35	2729.92	445.45	784.65	196.16	50.5%	50.5%	50.5%	50.5%
57	1892.80	315.01	543.13	135.78	2848.44	474.06	817.34	204.34	50.5%	50.5%	50.5%	50.5%
58	1979.70	336.74	564.85	141.21	2979.21	506.75	850.04	212.51	50.5%	50.5%	50.5%	50.5%
59	2080.18	358.46	597.44	149.36	3130.42	539.45	899.08	224.77	50.5%	50.5%	50.5%	50.5%
60	2196.96	385.62	619.17	154.79	3306.15	580.31	931.77	232.94	50.5%	50.5%	50.5%	50.5%
61	2327.31	415.49	651.75	162.94	3502.31	625.27	980.81	245.20	50.5%	50.5%	50.5%	50.5%
62	2471.24	448.08	695.20	173.80	3718.90	674.31	1046.20	261.55	50.5%	50.5%	50.5%	50.5%
63	2626.03	483.38	727.79	181.95	3951.85	727.43	1095.24	273.81	50.5%	50.5%	50.5%	50.5%
64	2797.11	521.40	760.38	190.10	4209.31	784.65	1144.28	286.07	50.5%	50.5%	50.5%	50.5%
65	2979.06	562.14	803.83	200.96	4483.12	845.95	1209.67	302.42	50.5%	50.5%	50.5%	50.5%
66	3171.87	605.59	847.28	211.82	4773.27	911.34	1275.05	318.76	50.5%	50.5%	50.5%	50.5%
67	3378.26	651.75	890.73	222.68	5083.86	980.81	1340.44	335.11	50.5%	50.5%	50.5%	50.5%
68	3625.38	706.07	934.18	233.55	5455.75	1062.54	1405.83	351.46	50.5%	50.5%	50.5%	50.5%
69	3932.25	773.96	999.36	249.84	5917.55	1164.71	1503.91	375.98	50.5%	50.5%	50.5%	50.5%
70	4271.50	847.80	1061.78	265.44	6426.69	1275.56	1597.50	399.38	50.5%	50.5%	50.5%	50.5%
71	4448.75	889.23	1078.49	269.62	6669.36	1333.09	1616.81	404.20	49.9%	49.9%	49.9%	49.9%
72	4606.95	924.36	1100.31	275.08	6881.64	1380.77	1643.60	410.90	49.4%	49.4%	49.4%	49.4%
73	4750.20	943.89	1116.58	279.15	7069.98	1404.84	1661.87	415.47	48.8%	48.8%	48.8%	48.8%
74	4899.84	958.32	1136.46	284.11	7266.24	1421.15	1685.31	421.33	48.3%	48.3%	48.3%	48.3%
75	5075.02	982.82	1158.78	289.69	7498.63	1452.17	1712.16	428.04	47.8%	47.8%	47.8%	47.8%
76	5290.38	1039.73	1190.59	297.65	7696.38	1512.58	1732.06	433.01	45.5%	45.5%	45.5%	45.5%
77	5558.12	1136.76	1221.82	305.46	7818.14	1598.98	1718.63	429.66	40.7%	40.7%	40.7%	40.7%
78	6066.33	1299.52	1308.98	327.24	8260.95	1769.65	1782.53	445.63	36.2%	36.2%	36.2%	36.2%
79	6779.45	1500.03	1437.61	359.40	8942.10	1978.54	1896.20	474.05	31.9%	31.9%	31.9%	31.9%
80	7558.79	1710.00	1573.80	393.45	9646.74	2182.34	2008.53	502.13	27.6%	27.6%	27.6%	27.6%
81	8383.52	1925.64	1725.13	431.28	10699.28	2457.55	2201.66	550.41	27.6%	27.6%	27.6%	27.6%
82	9236.63	2141.28	1891.59	472.90	11788.04	2732.76	2414.10	603.52	27.6%	27.6%	27.6%	27.6%
83	10099.19	2355.03	2050.48	512.62	12888.87	3005.55	2616.88	654.22	27.6%	27.6%	27.6%	27.6%
84	10971.22	2566.89	2216.94	554.24	14001.77	3275.93	2829.32	707.33	27.6%	27.6%	27.6%	27.6%
85+												

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years; Elimination Period: 20 Days
Indexed Inflation

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	230.30	6.84	246.72	7.33	7.1%	7.1%
30	238.19	7.07	263.73	7.83	10.7%	10.7%
31	246.51	7.32	275.29	8.18	11.7%	11.7%
32	280.90	8.34	327.88	9.74	16.7%	16.7%
33	290.00	8.61	341.55	10.14	17.8%	17.8%
34	299.10	8.88	355.42	10.56	18.8%	18.8%
35	310.47	9.22	373.02	11.08	20.1%	20.1%
36	319.57	9.49	387.32	11.50	21.2%	21.2%
37	330.94	9.83	405.46	12.04	22.5%	22.5%
38	345.72	10.27	429.50	12.76	24.2%	24.2%
39	354.82	10.54	444.54	13.20	25.3%	25.3%
40	365.88	10.87	473.14	14.05	29.3%	29.3%
41	387.30	11.50	528.60	15.70	36.5%	36.5%
42	394.60	11.72	560.78	16.66	42.1%	42.1%
43	401.82	11.93	588.27	17.47	46.4%	46.4%
44	401.82	11.93	588.50	17.48	46.5%	46.5%
45	397.65	15.29	537.41	20.66	35.1%	35.1%
46	408.14	15.69	578.63	22.24	41.8%	41.8%
47	433.70	16.67	631.92	24.29	45.7%	45.7%
48	462.37	17.77	678.61	26.09	46.8%	46.8%
49	466.23	17.92	684.67	26.32	46.9%	46.9%
50	468.25	19.58	687.30	28.73	46.8%	46.8%
51	479.49	22.37	703.80	32.83	46.8%	46.8%
52	465.92	24.08	682.39	35.27	46.5%	46.5%
53	476.73	27.09	694.18	39.45	45.6%	45.6%
54	467.06	28.95	672.40	41.68	44.0%	44.0%
55	478.04	32.09	677.00	45.45	41.6%	41.6%
56	507.85	36.68	726.59	52.48	43.1%	43.1%
57	517.79	39.98	750.46	57.94	44.9%	44.9%
58	546.19	45.05	792.62	65.38	45.1%	45.1%
59	573.29	50.64	833.57	73.63	45.4%	45.4%
60	599.62	56.69	869.41	82.20	45.0%	45.0%
61	643.23	64.91	930.50	93.90	44.7%	44.7%
62	668.62	71.74	963.63	103.39	44.1%	44.1%
63	711.46	80.78	1023.19	116.17	43.8%	43.8%
64	772.95	92.44	1095.72	131.04	41.8%	41.8%
65	815.28	102.21	1157.89	145.16	42.0%	42.0%
66	894.30	117.00	1262.10	165.12	41.1%	41.1%
67	972.03	132.15	1380.34	187.66	42.0%	42.0%
68	1066.29	150.98	1508.55	213.60	41.5%	41.5%
69	1154.35	170.73	1641.18	242.73	42.2%	42.2%
70	1258.88	193.83	1788.39	275.36	42.1%	42.1%
71	1388.62	221.24	1915.80	305.23	38.0%	38.0%
72	1512.67	247.60	2022.80	331.10	33.7%	33.7%
73	1650.45	275.89	2143.99	358.39	29.9%	29.9%
74	1795.27	305.96	2282.98	389.08	27.2%	27.2%
75	1927.27	335.50	2528.54	440.17	31.2%	31.2%
76	2118.40	378.09	2832.65	505.58	33.7%	33.7%
77	2220.79	408.25	2928.62	538.36	31.9%	31.9%
78	2350.32	446.75	3063.09	582.24	30.3%	30.3%
79	2504.28	492.06	3229.88	634.63	29.0%	29.0%
80		538.83		687.68		27.6%
81		614.60		784.37		27.6%
82		693.83		885.48		27.6%
83		774.78		988.80		27.6%
84		857.63		1094.53		27.6%
85		943.13		1203.65		27.6%
86		943.13		1203.65		27.6%
87+		943.13		1203.65		27.6%

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years; Elimination Period: 100 Days
Indexed Inflation

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	224.14	5.35	240.12	5.73	7.1%	7.1%
30	231.82	5.53	256.67	6.13	10.7%	10.7%
31	239.92	5.73	267.93	6.40	11.7%	11.7%
32	273.39	6.53	319.11	7.62	16.7%	16.7%
33	282.24	6.74	332.42	7.93	17.8%	17.8%
34	291.10	6.95	345.91	8.26	18.8%	18.8%
35	302.16	7.21	363.05	8.67	20.1%	20.1%
36	311.02	7.42	376.96	9.00	21.2%	21.2%
37	322.09	7.69	394.62	9.42	22.5%	22.5%
38	336.48	8.03	418.01	9.98	24.2%	24.2%
39	345.33	8.24	432.65	10.33	25.3%	25.3%
40	356.09	8.50	460.49	10.99	29.3%	29.3%
41	376.94	9.00	514.46	12.28	36.5%	36.5%
42	384.05	9.17	545.78	13.03	42.1%	42.1%
43	391.07	9.33	572.53	13.67	46.4%	46.4%
44	391.07	9.33	572.76	13.67	46.5%	46.5%
45	383.57	11.90	518.38	16.08	35.1%	35.1%
46	393.69	12.21	558.15	17.31	41.8%	41.8%
47	418.35	12.97	609.55	18.91	45.7%	45.7%
48	446.00	13.83	654.58	20.30	46.8%	46.8%
49	449.73	13.95	660.43	20.48	46.9%	46.9%
50	450.10	15.22	660.66	22.34	46.8%	46.8%
51	459.02	17.44	673.75	25.60	46.8%	46.8%
52	444.17	18.85	650.53	27.61	46.5%	46.5%
53	452.58	21.27	659.03	30.98	45.6%	45.6%
54	441.53	22.82	635.64	32.85	44.0%	44.0%
55	450.03	25.36	637.33	35.92	41.6%	41.6%
56	476.17	29.04	681.26	41.55	43.1%	43.1%
57	483.57	31.73	700.86	45.99	44.9%	44.9%
58	507.96	35.84	737.13	52.01	45.1%	45.1%
59	530.66	40.36	771.58	58.69	45.4%	45.4%
60	552.22	45.26	800.68	65.62	45.0%	45.0%
61	589.27	51.92	852.45	75.10	44.7%	44.7%
62	609.32	57.45	878.17	82.80	44.1%	44.1%
63	644.99	64.78	927.59	93.16	43.8%	43.8%
64	697.21	74.21	988.35	105.20	41.8%	41.8%
65	731.87	82.13	1039.43	116.65	42.0%	42.0%
66	799.18	94.11	1127.86	132.82	41.1%	41.1%
67	864.97	106.39	1228.31	151.08	42.0%	42.0%
68	944.14	121.61	1335.73	172.05	41.5%	41.5%
69	1016.04	137.50	1444.54	195.49	42.2%	42.2%
70	1101.35	156.10	1564.60	221.76	42.1%	42.1%
71	1208.08	178.12	1666.72	245.75	38.0%	38.0%
72	1309.69	199.36	1751.37	266.60	33.7%	33.7%
73	1422.41	222.07	1847.76	288.48	29.9%	29.9%
74	1539.66	246.08	1957.93	312.93	27.2%	27.2%
75	1644.84	269.63	2157.99	353.75	31.2%	31.2%
76	1799.63	303.74	2406.40	406.16	33.7%	33.7%
77	1878.70	328.05	2477.49	432.61	31.9%	31.9%
78	1979.55	358.90	2579.87	467.74	30.3%	30.3%
79	2099.05	394.74	2707.24	509.11	29.0%	29.0%
80		431.45		550.63		27.6%
81		491.14		626.81		27.6%
82		553.43		706.31		27.6%
83		616.93		787.34		27.6%
84		681.71		870.02		27.6%
85		748.42		955.15		27.6%
86		748.42		955.15		27.6%
87+		748.42		955.15		27.6%

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years; Elimination Period: 20 Days
Indexed Inflation

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	312.99	11.13	373.82	13.29	19.4%	19.4%
30	327.67	11.65	396.78	14.10	21.1%	21.1%
31	336.71	11.97	411.15	14.62	22.1%	22.1%
32	351.40	12.49	434.90	15.46	23.8%	23.8%
33	362.70	12.89	453.50	16.12	25.0%	25.0%
34	374.81	13.32	482.12	17.14	28.6%	28.6%
35	389.48	13.85	527.43	18.75	35.4%	35.4%
36	396.50	14.09	560.60	19.93	41.4%	41.4%
37	396.50	14.09	573.12	20.37	44.5%	44.5%
38	396.50	14.09	580.71	20.64	46.5%	46.5%
39	396.50	14.09	580.71	20.64	46.5%	46.5%
40	411.03	14.61	602.00	21.40	46.5%	46.5%
41	438.13	15.57	641.69	22.81	46.5%	46.5%
42	441.07	15.68	646.00	22.96	46.5%	46.5%
43	441.88	15.71	647.18	23.01	46.5%	46.5%
44	441.88	15.71	647.18	23.01	46.5%	46.5%
45	446.05	20.35	653.28	29.80	46.5%	46.5%
46	473.11	21.58	693.74	31.65	46.6%	46.6%
47	505.59	23.06	744.79	33.97	47.3%	47.3%
48	509.85	23.26	751.51	34.28	47.4%	47.4%
49	543.76	24.80	805.24	36.73	48.1%	48.1%
50	540.47	26.73	799.16	39.52	47.9%	47.9%
51	548.39	30.16	810.04	44.55	47.7%	47.7%
52	551.70	33.47	810.08	49.15	46.8%	46.8%
53	536.54	35.64	787.82	52.34	46.8%	46.8%
54	543.95	39.24	797.62	57.54	46.6%	46.6%
55	551.71	42.93	808.03	62.88	46.5%	46.5%
56	581.81	48.50	853.04	71.10	46.6%	46.6%
57	611.50	54.25	897.48	79.62	46.8%	46.8%
58	663.02	62.55	975.95	92.08	47.2%	47.2%
59	688.12	69.20	1012.32	101.80	47.1%	47.1%
60	734.26	78.59	1081.28	115.73	47.3%	47.3%
61	778.30	88.43	1146.42	130.25	47.3%	47.3%
62	820.85	98.61	1208.72	145.20	47.3%	47.3%
63	862.33	109.02	1268.86	160.41	47.1%	47.1%
64	903.31	119.64	1327.79	175.86	47.0%	47.0%
65	965.52	133.37	1419.73	196.11	47.0%	47.0%
66	1064.32	152.69	1568.93	225.08	47.4%	47.4%
67	1183.12	175.58	1749.64	259.66	47.9%	47.9%
68	1296.92	199.48	1920.73	295.43	48.1%	48.1%
69	1446.61	231.11	2145.97	342.83	48.3%	48.3%
70	1591.20	263.18	2360.77	390.47	48.4%	48.4%
71	1776.25	302.44	2576.68	438.72	45.1%	45.1%
72	1982.21	345.19	2796.22	486.95	41.1%	41.1%
73	2145.57	379.93	2967.22	525.43	38.3%	38.3%
74	2279.54	409.78	3223.61	579.49	41.4%	41.4%
75	2395.33	438.00	3326.52	608.27	38.9%	38.9%
76	2521.63	471.02	3438.26	642.24	36.4%	36.4%
77	2656.38	509.39	3555.31	681.78	33.8%	33.8%
78	2826.01	558.71	3720.06	735.47	31.6%	31.6%
79	3027.22	616.94	3924.18	799.74	29.6%	29.6%
80		677.17		864.23		27.6%
81		773.91		987.69		27.6%
82		874.97		1116.66		27.6%
83		978.09		1248.26		27.6%
84		1083.53		1382.83		27.6%
85		1192.30		1521.65		27.6%
86		1192.30		1521.65		27.6%
87+		1192.30		1521.65		27.6%

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years; Elimination Period: 100 Days
Indexed Inflation

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	303.75	8.89	362.79	10.62	19.4%	19.4%
30	318.00	9.31	385.07	11.27	21.1%	21.1%
31	326.78	9.57	399.02	11.68	22.1%	22.1%
32	341.03	9.98	422.07	12.36	23.8%	23.8%
33	352.00	10.31	440.12	12.89	25.0%	25.0%
34	363.74	10.65	467.90	13.70	28.6%	28.6%
35	377.99	11.07	511.86	14.99	35.4%	35.4%
36	384.80	11.27	544.05	15.93	41.4%	41.4%
37	384.80	11.27	556.21	16.28	44.5%	44.5%
38	384.80	11.27	563.57	16.50	46.5%	46.5%
39	384.80	11.27	563.57	16.50	46.5%	46.5%
40	398.90	11.68	584.23	17.10	46.5%	46.5%
41	425.20	12.45	622.75	18.23	46.5%	46.5%
42	428.06	12.53	626.93	18.35	46.5%	46.5%
43	428.84	12.56	628.08	18.39	46.5%	46.5%
44	428.84	12.56	628.08	18.39	46.5%	46.5%
45	428.84	16.21	628.08	23.74	46.5%	46.5%
46	454.86	17.19	666.98	25.21	46.6%	46.6%
47	486.09	18.37	716.06	27.06	47.3%	47.3%
48	490.18	18.53	722.52	27.31	47.4%	47.4%
49	522.79	19.76	774.18	29.26	48.1%	48.1%
50	517.77	21.27	765.60	31.45	47.9%	47.9%
51	523.06	24.07	772.63	35.55	47.7%	47.7%
52	523.92	26.80	769.29	39.35	46.8%	46.8%
53	507.28	28.61	744.85	42.01	46.8%	46.8%
54	512.04	31.58	750.84	46.30	46.6%	46.6%
55	517.11	34.61	757.36	50.69	46.5%	46.5%
56	543.10	39.17	796.28	57.43	46.6%	46.6%
57	568.56	43.91	834.46	64.45	46.8%	46.8%
58	613.90	50.73	903.64	74.67	47.2%	47.2%
59	634.13	56.18	932.89	82.64	47.1%	47.1%
60	673.24	63.91	991.42	94.11	47.3%	47.3%
61	709.95	71.99	1045.74	106.04	47.3%	47.3%
62	744.93	80.34	1096.93	118.30	47.3%	47.3%
63	778.68	88.91	1145.77	130.83	47.1%	47.1%
64	811.82	97.65	1193.31	143.54	47.0%	47.0%
65	863.85	108.95	1270.22	160.21	47.0%	47.0%
66	948.30	124.81	1397.90	183.98	47.4%	47.4%
67	1050.14	143.64	1553.00	212.41	47.9%	47.9%
68	1145.97	163.22	1697.18	241.73	48.1%	48.1%
69	1271.20	189.03	1885.76	280.41	48.3%	48.3%
70	1390.48	215.17	2062.97	319.24	48.4%	48.4%
71	1544.33	247.15	2240.25	358.52	45.1%	45.1%
72	1716.07	282.03	2420.79	397.85	41.1%	41.1%
73	1849.58	310.14	2557.89	428.91	38.3%	38.3%
74	1955.74	333.90	2765.71	472.19	41.4%	41.4%
75	2045.46	356.37	2840.64	494.91	38.9%	38.9%
76	2144.19	383.03	2923.61	522.26	36.4%	36.4%
77	2250.82	414.53	3012.51	554.81	33.8%	33.8%
78	2385.37	454.65	3140.02	598.49	31.6%	31.6%
79	2543.23	501.08	3296.78	649.54	29.6%	29.6%
80		548.46		699.96		27.6%
81		624.93		797.55		27.6%
82		704.46		899.05		27.6%
83		785.26		1002.17		27.6%
84		867.49		1107.11		27.6%
85		951.90		1214.85		27.6%
86		951.90		1214.85		27.6%
87+		951.90		1214.85		27.6%

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years; Elimination Period: 20 Days
Indexed Inflation

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	376.31	16.21	470.47	20.27	25.0%	25.0%
30	411.50	17.73	595.63	25.66	44.7%	44.7%
31	411.50	17.73	602.68	25.96	46.5%	46.5%
32	411.50	17.73	602.68	25.96	46.5%	46.5%
33	411.50	17.73	602.68	25.96	46.5%	46.5%
34	411.50	17.73	602.68	25.96	46.5%	46.5%
35	411.50	17.73	602.68	25.96	46.5%	46.5%
36	422.84	18.22	619.29	26.68	46.5%	46.5%
37	449.27	19.35	658.00	28.35	46.5%	46.5%
38	449.27	19.35	658.00	28.35	46.5%	46.5%
39	478.33	20.61	701.90	30.24	46.7%	46.7%
40	511.76	22.05	754.51	32.50	47.4%	47.4%
41	550.08	23.70	815.29	35.12	48.2%	48.2%
42	589.77	25.41	878.74	37.86	49.0%	49.0%
43	610.62	26.31	912.28	39.30	49.4%	49.4%
44	610.62	26.31	912.28	39.30	49.4%	49.4%
45	610.16	33.39	908.16	49.70	48.8%	48.8%
46	647.82	35.45	968.75	53.02	49.5%	49.5%
47	686.70	37.58	1031.74	56.46	50.2%	50.2%
48	700.15	38.32	1053.63	57.66	50.5%	50.5%
49	700.15	38.32	1053.63	57.66	50.5%	50.5%
50	713.18	42.12	1073.25	63.38	50.5%	50.5%
51	738.19	48.23	1110.89	72.58	50.5%	50.5%
52	765.76	54.91	1152.37	82.63	50.5%	50.5%
53	795.60	62.11	1197.28	93.46	50.5%	50.5%
54	827.57	69.79	1245.38	105.03	50.5%	50.5%
55	861.40	77.94	1296.30	117.29	50.5%	50.5%
56	896.92	86.47	1349.76	130.12	50.5%	50.5%
57	933.91	95.35	1405.42	143.48	50.5%	50.5%
58	976.30	105.45	1469.21	158.69	50.5%	50.5%
59	1027.87	117.59	1546.82	176.95	50.5%	50.5%
60	1088.24	131.68	1637.67	198.16	50.5%	50.5%
61	1157.00	147.65	1741.14	222.19	50.5%	50.5%
62	1233.69	165.38	1856.55	248.88	50.5%	50.5%
63	1317.93	184.83	1983.32	278.14	50.5%	50.5%
64	1409.34	205.85	2120.88	309.77	50.5%	50.5%
65	1507.43	228.36	2268.49	343.65	50.5%	50.5%
66	1611.84	252.31	2425.62	379.70	50.5%	50.5%
67	1722.15	277.57	2591.63	417.70	50.5%	50.5%
68	1860.38	309.15	2799.64	465.23	50.5%	50.5%
69	2041.40	350.29	3072.06	527.14	50.5%	50.5%
70	2248.18	397.08	3382.51	597.43	50.5%	50.5%
71	2374.27	429.42	3559.40	643.77	49.9%	49.9%
72	2490.63	458.66	3720.38	685.13	49.4%	49.4%
73	2606.13	485.71	3878.84	722.91	48.8%	48.8%
74	2737.62	515.35	3997.73	752.56	46.0%	46.0%
75	2885.55	550.10	4117.88	785.03	42.7%	42.7%
76	3049.50	591.87	4251.14	825.09	39.4%	39.4%
77	3228.27	641.94	4394.41	873.82	36.1%	36.1%
78	3452.46	706.48	4597.15	940.72	33.2%	33.2%
79	3715.17	781.76	4844.18	1019.33	30.4%	30.4%
80		858.97		1096.24		27.6%
81		981.87		1253.09		27.6%
82		1109.54		1416.03		27.6%
83		1239.04		1581.30		27.6%
84		1370.70		1749.32		27.6%
85		1505.81		1921.75		27.6%
86		1505.81		1921.75		27.6%
87+		1505.81		1921.75		27.6%

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years; Elimination Period: 100 Days
Indexed Inflation

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	364.02	13.23	455.10	16.54	25.0%	25.0%
30	398.05	14.46	576.17	20.93	44.7%	44.7%
31	398.05	14.46	582.99	21.18	46.5%	46.5%
32	398.05	14.46	582.99	21.18	46.5%	46.5%
33	398.05	14.46	582.99	21.18	46.5%	46.5%
34	398.05	14.46	582.99	21.18	46.5%	46.5%
35	398.05	14.46	582.99	21.18	46.5%	46.5%
36	409.03	14.86	599.06	21.77	46.5%	46.5%
37	434.59	15.79	636.50	23.13	46.5%	46.5%
38	434.59	15.79	636.50	23.13	46.5%	46.5%
39	462.70	16.81	678.97	24.67	46.7%	46.7%
40	495.04	17.99	729.87	26.52	47.4%	47.4%
41	532.12	19.33	788.65	28.66	48.2%	48.2%
42	570.50	20.73	850.03	30.89	49.0%	49.0%
43	590.67	21.46	882.48	32.06	49.4%	49.4%
44	590.67	21.46	882.48	32.06	49.4%	49.4%
45	584.48	27.19	869.94	40.47	48.8%	48.8%
46	620.56	28.87	927.98	43.17	49.5%	49.5%
47	657.80	30.60	988.32	45.98	50.2%	50.2%
48	670.68	31.20	1009.29	46.96	50.5%	50.5%
49	670.68	31.20	1009.29	46.96	50.5%	50.5%
50	680.65	34.30	1024.29	51.62	50.5%	50.5%
51	701.32	39.35	1055.39	59.22	50.5%	50.5%
52	724.13	44.89	1089.72	67.55	50.5%	50.5%
53	748.92	50.89	1127.03	76.58	50.5%	50.5%
54	775.53	57.30	1167.08	86.23	50.5%	50.5%
55	803.80	64.06	1209.62	96.41	50.5%	50.5%
56	833.51	71.20	1254.33	107.15	50.5%	50.5%
57	864.50	78.62	1300.96	118.31	50.5%	50.5%
58	900.02	87.04	1354.42	130.98	50.5%	50.5%
59	943.17	97.17	1419.35	146.22	50.5%	50.5%
60	993.68	108.90	1495.37	163.88	50.5%	50.5%
61	1051.20	122.18	1581.92	183.86	50.5%	50.5%
62	1115.42	136.95	1678.57	206.09	50.5%	50.5%
63	1186.03	153.11	1784.83	230.41	50.5%	50.5%
64	1262.72	170.60	1900.24	256.73	50.5%	50.5%
65	1345.14	189.39	2024.27	285.01	50.5%	50.5%
66	1432.99	209.35	2156.47	315.04	50.5%	50.5%
67	1525.97	230.45	2296.40	346.80	50.5%	50.5%
68	1641.77	256.68	2470.66	386.28	50.5%	50.5%
69	1792.41	290.63	2697.35	437.36	50.5%	50.5%
70	1963.89	329.15	2954.77	495.23	50.5%	50.5%
71	2064.55	355.69	3095.07	533.24	49.9%	49.9%
72	2157.68	379.76	3223.04	567.26	49.4%	49.4%
73	2248.75	401.50	3346.94	597.57	48.8%	48.8%
74	2351.00	424.73	3433.15	620.23	46.0%	46.0%
75	2466.44	452.27	3519.78	645.42	42.7%	42.7%
76	2596.18	486.21	3619.19	677.79	39.4%	39.4%
77	2740.34	528.11	3730.22	718.88	36.1%	36.1%
78	2920.52	581.39	3888.84	774.16	33.2%	33.2%
79	3127.32	641.55	4077.69	836.51	30.4%	30.4%
80		701.96		895.87		27.6%
81		798.77		1019.41		27.6%
82		898.67		1146.91		27.6%
83		999.45		1275.52		27.6%
84		1101.26		1405.45		27.6%
85		1205.06		1537.93		27.6%
86		1205.06		1537.93		27.6%
87+		1205.06		1537.93		27.6%

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime; Elimination Period: 20 Days
Indexed Inflation

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	440.39	25.63	601.46	35.01	36.6%	36.6%
30	445.49	25.93	652.47	37.98	46.5%	46.5%
31	445.49	25.93	652.47	37.98	46.5%	46.5%
32	445.49	25.93	652.47	37.98	46.5%	46.5%
33	445.49	25.93	652.47	37.98	46.5%	46.5%
34	445.49	25.93	652.47	37.98	46.5%	46.5%
35	454.00	26.42	664.93	38.70	46.5%	46.5%
36	482.38	28.08	706.49	41.12	46.5%	46.5%
37	512.54	29.83	751.58	43.75	46.6%	46.6%
38	512.54	29.83	751.58	43.75	46.6%	46.6%
39	548.32	31.91	807.82	47.02	47.3%	47.3%
40	584.87	34.04	865.69	50.39	48.0%	48.0%
41	624.26	36.33	928.51	54.04	48.7%	48.7%
42	664.70	38.69	993.51	57.83	49.5%	49.5%
43	677.28	39.42	1013.83	59.01	49.7%	49.7%
44	677.28	39.42	1013.83	59.01	49.7%	49.7%
45	673.17	48.98	1001.60	72.88	48.8%	48.8%
46	710.13	51.67	1061.00	77.20	49.4%	49.4%
47	747.95	54.42	1122.17	81.65	50.0%	50.0%
48	775.91	56.46	1167.65	84.96	50.5%	50.5%
49	775.91	56.46	1167.65	84.96	50.5%	50.5%
50	797.20	62.22	1199.69	93.63	50.5%	50.5%
51	832.40	70.74	1252.66	106.46	50.5%	50.5%
52	870.99	80.03	1310.73	120.44	50.5%	50.5%
53	912.70	90.08	1373.50	135.56	50.5%	50.5%
54	956.78	100.75	1439.76	151.61	50.5%	50.5%
55	982.31	109.68	1475.53	164.75	50.2%	50.2%
56	1037.50	122.13	1559.26	183.55	50.3%	50.3%
57	1091.35	134.75	1640.56	202.56	50.3%	50.3%
58	1142.05	147.67	1715.90	221.88	50.2%	50.2%
59	1217.53	164.89	1830.09	247.84	50.3%	50.3%
60	1288.91	182.55	1936.24	274.23	50.2%	50.2%
61	1359.23	200.73	2039.37	301.18	50.0%	50.0%
62	1455.42	223.43	2183.28	335.16	50.0%	50.0%
63	1521.41	241.90	2277.16	362.07	49.7%	49.7%
64	1641.39	269.40	2457.36	403.32	49.7%	49.7%
65	1732.36	292.53	2589.71	437.30	49.5%	49.5%
66	1867.30	323.41	2792.13	483.59	49.5%	49.5%
67	2026.51	359.06	3032.86	537.37	49.7%	49.7%
68	2204.56	399.81	3300.12	598.49	49.7%	49.7%
69	2371.70	440.44	3543.87	658.11	49.4%	49.4%
70	2558.86	485.28	3815.89	723.67	49.1%	49.1%
71	2794.73	539.00	4066.05	784.19	45.5%	45.5%
72	3056.11	596.68	4315.35	842.53	41.2%	41.2%
73	3258.22	640.27	4469.54	878.30	37.2%	37.2%
74	3434.55	677.80	4719.57	931.39	37.4%	37.4%
75	3634.73	722.58	5008.24	995.63	37.8%	37.8%
76	3883.90	782.65	5295.72	1067.15	36.4%	36.4%
77	4112.35	846.40	5504.00	1132.83	33.8%	33.8%
78	4398.63	929.10	5790.21	1223.04	31.6%	31.6%
79	4731.23	1024.63	6133.08	1328.23	29.6%	29.6%
80		1121.73		1431.58		27.6%
81		1277.58		1630.48		27.6%
82		1438.65		1836.04		27.6%
83		1601.20		2043.50		27.6%
84		1765.74		2253.49		27.6%
85		1933.87		2468.06		27.6%
86		1933.87		2468.06		27.6%
87+		1933.87		2468.06		27.6%

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime; Elimination Period: 100 Days
Indexed Inflation

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	422.87	21.40	577.52	29.22	36.6%	36.6%
30	427.77	21.64	626.51	31.70	46.5%	46.5%
31	427.77	21.64	626.51	31.70	46.5%	46.5%
32	427.77	21.64	626.51	31.70	46.5%	46.5%
33	427.77	21.64	626.51	31.70	46.5%	46.5%
34	427.77	21.64	626.51	31.70	46.5%	46.5%
35	435.94	22.06	638.47	32.31	46.5%	46.5%
36	463.18	23.44	678.37	34.32	46.5%	46.5%
37	492.15	24.90	721.67	36.52	46.6%	46.6%
38	492.15	24.90	721.67	36.52	46.6%	46.6%
39	526.50	26.64	775.67	39.25	47.3%	47.3%
40	561.60	28.42	831.24	42.06	48.0%	48.0%
41	599.41	30.33	891.56	45.11	48.7%	48.7%
42	638.25	32.29	953.98	48.27	49.5%	49.5%
43	650.33	32.91	973.48	49.26	49.7%	49.7%
44	650.33	32.91	973.48	49.26	49.7%	49.7%
45	639.46	40.88	951.44	60.82	48.8%	48.8%
46	674.56	43.12	1007.86	64.43	49.4%	49.4%
47	710.49	45.42	1065.97	68.14	50.0%	50.0%
48	737.05	47.12	1109.17	70.90	50.5%	50.5%
49	737.05	47.12	1109.17	70.90	50.5%	50.5%
50	754.27	51.92	1135.08	78.14	50.5%	50.5%
51	783.71	59.07	1179.38	88.89	50.5%	50.5%
52	816.05	66.89	1228.06	100.66	50.5%	50.5%
53	851.08	75.33	1280.77	113.37	50.5%	50.5%
54	888.13	84.30	1336.47	126.86	50.5%	50.5%
55	907.90	91.83	1363.75	137.94	50.2%	50.2%
56	955.01	102.32	1435.28	153.78	50.3%	50.3%
57	1000.80	112.98	1504.45	169.84	50.3%	50.3%
58	1043.12	123.86	1567.27	186.10	50.2%	50.2%
59	1107.10	138.32	1664.11	207.92	50.3%	50.3%
60	1166.50	153.09	1752.34	229.98	50.2%	50.2%
61	1224.34	168.34	1836.97	252.57	50.0%	50.0%
62	1304.97	187.29	1957.59	280.96	50.0%	50.0%
63	1358.26	202.77	2032.97	303.49	49.7%	49.7%
64	1459.51	225.78	2185.07	338.01	49.7%	49.7%
65	1534.87	245.16	2294.48	366.48	49.5%	49.5%
66	1649.12	271.10	2465.88	405.37	49.5%	49.5%
67	1784.69	301.06	2670.95	450.57	49.7%	49.7%
68	1934.50	335.07	2895.86	501.58	49.7%	49.7%
69	2071.43	368.63	3095.19	550.81	49.4%	49.4%
70	2224.22	405.48	3316.85	604.66	49.1%	49.1%
71	2419.00	449.74	3519.41	654.33	45.5%	45.5%
72	2636.43	497.43	3722.74	702.40	41.2%	41.2%
73	2800.06	532.43	3841.04	730.37	37.2%	37.2%
74	2937.12	561.20	4036.03	771.17	37.4%	37.4%
75	3093.11	596.03	4261.96	821.26	37.8%	37.8%
76	3291.68	644.69	4488.23	879.04	36.4%	36.4%
77	3475.65	698.45	4651.84	934.81	33.8%	33.8%
78	3704.28	766.82	4876.19	1009.42	31.6%	31.6%
79	3961.81	842.14	5135.68	1091.66	29.6%	29.6%
80		916.33		1169.45		27.6%
81		1036.79		1323.18		27.6%
82		1160.23		1480.72		27.6%
83		1284.02		1638.70		27.6%
84		1408.46		1797.52		27.6%
85		1534.63		1958.54		27.6%
86		1534.63		1958.54		27.6%
87+		1534.63		1958.54		27.6%

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years; Elimination Period: 20 Days
5% Simple Inflation**

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	423.78	20.51	596.21	28.85	40.7%	40.7%
30	423.78	20.51	601.55	29.11	41.9%	41.9%
31	423.78	20.51	620.67	30.03	46.5%	46.5%
32	423.78	20.51	620.67	30.03	46.5%	46.5%
33	423.78	20.51	620.67	30.03	46.5%	46.5%
34	423.78	20.51	620.67	30.03	46.5%	46.5%
35	423.78	20.51	620.67	30.03	46.5%	46.5%
36	423.78	20.51	620.67	30.03	46.5%	46.5%
37	436.02	21.10	638.59	30.90	46.5%	46.5%
38	452.79	21.91	663.15	32.09	46.5%	46.5%
39	469.56	22.72	687.71	33.28	46.5%	46.5%
40	488.15	23.62	715.86	34.64	46.6%	46.6%
41	511.86	24.77	753.10	36.44	47.1%	47.1%
42	536.12	25.94	791.40	38.29	47.6%	47.6%
43	537.93	26.03	794.26	38.43	47.7%	47.7%
44	537.93	26.03	794.26	38.43	47.7%	47.7%
45	538.67	32.84	792.28	48.30	47.1%	47.1%
46	590.65	36.01	874.50	53.32	48.1%	48.1%
47	624.87	38.10	929.08	56.64	48.7%	48.7%
48	682.57	41.62	1021.91	62.30	49.7%	49.7%
49	721.00	43.96	1084.27	66.11	50.4%	50.4%
50	730.61	47.95	1097.98	72.06	50.3%	50.3%
51	759.69	54.08	1142.35	81.31	50.4%	50.4%
52	766.96	58.93	1150.96	88.44	50.1%	50.1%
53	795.74	65.67	1194.25	98.56	50.1%	50.1%
54	824.73	72.75	1237.62	109.17	50.1%	50.1%
55	854.03	80.11	1281.27	120.19	50.0%	50.0%
56	883.29	87.70	1324.63	131.52	50.0%	50.0%
57	934.40	97.75	1403.23	146.79	50.2%	50.2%
58	962.84	105.94	1444.52	158.94	50.0%	50.0%
59	1011.37	117.03	1517.60	175.60	50.1%	50.1%
60	1059.73	128.71	1589.59	193.06	50.0%	50.0%
61	1126.53	143.28	1690.74	215.04	50.1%	50.1%
62	1215.03	161.34	1826.37	242.52	50.3%	50.3%
63	1270.97	175.62	1908.33	263.69	50.1%	50.1%
64	1368.66	196.15	2057.40	294.85	50.3%	50.3%
65	1445.18	214.13	2169.15	321.39	50.1%	50.1%
66	1539.10	235.06	2312.86	353.23	50.3%	50.3%
67	1653.93	259.62	2487.71	390.50	50.4%	50.4%
68	1746.11	281.74	2623.36	423.29	50.2%	50.2%
69	1852.60	307.29	2779.03	460.95	50.0%	50.0%
70	1955.34	332.53	2926.48	497.69	49.7%	49.7%
71	2165.19	376.02	3245.95	563.71	49.9%	49.9%
72	2235.60	394.70	3333.03	588.45	49.1%	49.1%
73	2301.13	410.46	3364.09	600.07	46.2%	46.2%
74	2373.46	426.55	3401.49	611.31	43.3%	43.3%
75	2455.54	446.02	3448.86	626.45	40.5%	40.5%
76	2549.25	471.26	3507.96	648.49	37.6%	37.6%
77	2655.54	504.02	3579.14	679.32	34.8%	34.8%
78	2802.10	549.61	3706.11	726.93	32.3%	32.3%
79	2983.30	604.59	3876.56	785.61	29.9%	29.9%
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* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years; Elimination Period: 100 Days
5% Simple Inflation**

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	405.77	16.17	570.87	22.75	40.7%	40.7%
30	405.77	16.17	575.98	22.95	41.9%	41.9%
31	405.77	16.17	594.29	23.68	46.5%	46.5%
32	405.77	16.17	594.29	23.68	46.5%	46.5%
33	405.77	16.17	594.29	23.68	46.5%	46.5%
34	405.77	16.17	594.29	23.68	46.5%	46.5%
35	405.77	16.17	594.29	23.68	46.5%	46.5%
36	405.77	16.17	594.29	23.68	46.5%	46.5%
37	417.48	16.64	611.45	24.37	46.5%	46.5%
38	433.54	17.28	634.96	25.30	46.5%	46.5%
39	449.60	17.92	658.48	26.24	46.5%	46.5%
40	467.40	18.63	685.44	27.32	46.6%	46.6%
41	490.11	19.53	721.09	28.74	47.1%	47.1%
42	513.34	20.46	757.76	30.20	47.6%	47.6%
43	515.07	20.53	760.50	30.31	47.7%	47.7%
44	515.07	20.53	760.50	30.31	47.7%	47.7%
45	509.43	25.88	749.28	38.06	47.1%	47.1%
46	558.59	28.38	827.03	42.01	48.1%	48.1%
47	590.95	30.02	878.65	44.64	48.7%	48.7%
48	645.52	32.79	966.44	49.09	49.7%	49.7%
49	681.86	34.64	1025.42	52.09	50.4%	50.4%
50	687.76	37.75	1033.58	56.73	50.3%	50.3%
51	711.88	42.70	1070.46	64.20	50.4%	50.4%
52	715.40	46.65	1073.59	70.00	50.1%	50.1%
53	738.87	52.14	1108.91	78.25	50.1%	50.1%
54	762.37	57.90	1144.05	86.88	50.1%	50.1%
55	786.03	63.92	1179.25	95.89	50.0%	50.0%
56	809.57	70.13	1214.07	105.17	50.0%	50.0%
57	852.99	78.33	1280.98	117.64	50.2%	50.2%
58	875.34	85.06	1313.25	127.62	50.0%	50.0%
59	915.45	94.14	1373.67	141.25	50.1%	50.1%
60	954.86	103.70	1432.29	155.54	50.0%	50.0%
61	1010.43	115.60	1516.49	173.50	50.1%	50.1%
62	1084.89	130.33	1630.75	195.90	50.3%	50.3%
63	1129.91	142.01	1696.52	213.23	50.1%	50.1%
64	1211.69	158.79	1821.45	238.69	50.3%	50.3%
65	1274.47	173.51	1912.92	260.42	50.1%	50.1%
66	1352.33	190.61	2032.19	286.44	50.3%	50.3%
67	1448.32	210.71	2178.45	316.93	50.4%	50.4%
68	1523.28	228.76	2288.58	343.69	50.2%	50.2%
69	1609.15	249.51	2413.84	374.28	50.0%	50.0%
70	1690.94	269.93	2530.77	404.00	49.7%	49.7%
71	1864.87	305.16	2795.73	457.49	49.9%	49.9%
72	1918.81	320.28	2860.73	477.50	49.1%	49.1%
73	1968.45	332.87	2877.73	486.63	46.2%	46.2%
74	2023.07	345.54	2899.34	495.20	43.3%	43.3%
75	2085.46	360.94	2929.07	506.95	40.5%	40.5%
76	2157.50	381.19	2968.88	524.55	37.6%	37.6%
77	2240.22	407.86	3019.37	549.71	34.8%	34.8%
78	2355.63	444.75	3115.60	588.23	32.3%	32.3%
79	2498.09	488.67	3246.08	634.99	29.9%	29.9%
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* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years; Elimination Period: 20 Days
5% Simple Inflation**

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	444.26	25.41	650.66	37.22	46.5%	46.5%
30	444.26	25.41	650.66	37.22	46.5%	46.5%
31	444.26	25.41	650.66	37.22	46.5%	46.5%
32	444.26	25.41	650.66	37.22	46.5%	46.5%
33	444.26	25.41	650.66	37.22	46.5%	46.5%
34	444.26	25.41	650.66	37.22	46.5%	46.5%
35	444.26	25.41	650.66	37.22	46.5%	46.5%
36	463.70	26.52	679.13	38.85	46.5%	46.5%
37	480.26	27.47	703.39	40.23	46.5%	46.5%
38	496.82	28.42	727.64	41.62	46.5%	46.5%
39	537.03	30.72	790.18	45.20	47.1%	47.1%
40	558.15	31.93	823.50	47.10	47.5%	47.5%
41	582.61	33.32	862.28	49.32	48.0%	48.0%
42	619.40	35.43	920.94	52.68	48.7%	48.7%
43	619.40	35.43	920.94	52.68	48.7%	48.7%
44	619.40	35.43	920.94	52.68	48.7%	48.7%
45	618.10	43.98	914.21	65.05	47.9%	47.9%
46	652.05	46.39	968.26	68.89	48.5%	48.5%
47	708.62	50.42	1059.05	75.35	49.5%	49.5%
48	768.59	54.68	1156.28	82.27	50.4%	50.4%
49	771.38	54.88	1160.83	82.59	50.5%	50.5%
50	791.66	60.34	1191.36	90.81	50.5%	50.5%
51	822.08	67.65	1237.13	101.80	50.5%	50.5%
52	855.51	75.63	1287.44	113.81	50.5%	50.5%
53	891.82	84.29	1342.07	126.85	50.5%	50.5%
54	930.81	93.61	1400.76	140.87	50.5%	50.5%
55	968.64	103.10	1457.22	155.10	50.4%	50.4%
56	1016.22	113.95	1529.29	171.48	50.5%	50.5%
57	1062.31	124.95	1598.64	188.03	50.5%	50.5%
58	1113.88	137.17	1676.24	206.42	50.5%	50.5%
59	1162.17	149.76	1747.43	225.18	50.4%	50.4%
60	1209.10	162.74	1815.39	244.34	50.1%	50.1%
61	1296.00	181.73	1947.33	273.06	50.3%	50.3%
62	1362.14	198.41	2044.56	297.82	50.1%	50.1%
63	1458.41	220.01	2189.80	330.34	50.1%	50.1%
64	1533.26	238.80	2299.37	358.12	50.0%	50.0%
65	1629.07	261.14	2442.09	391.47	49.9%	49.9%
66	1763.33	290.16	2646.32	435.46	50.1%	50.1%
67	1939.86	326.82	2918.55	491.71	50.5%	50.5%
68	2090.07	360.48	3145.02	542.44	50.5%	50.5%
69	2232.99	394.21	3355.33	592.35	50.3%	50.3%
70	2412.36	434.84	3621.96	652.88	50.1%	50.1%
71	2579.84	473.06	3867.57	709.18	49.9%	49.9%
72	2673.19	496.68	3993.09	741.91	49.4%	49.4%
73	2760.18	516.58	4108.13	768.86	48.8%	48.8%
74	2856.27	537.00	4235.72	796.34	48.3%	48.3%
75	2965.45	561.84	4381.61	830.14	47.8%	47.8%
76	3090.34	594.15	4491.25	863.49	45.3%	45.3%
77	3232.31	636.16	4543.08	894.13	40.6%	40.6%
78	3427.84	695.36	4665.43	946.41	36.1%	36.1%
79	3670.97	767.73	4840.66	1012.36	31.9%	31.9%
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* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years; Elimination Period: 100 Days
5% Simple Inflation**

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	423.68	20.47	620.52	29.98	46.5%	46.5%
30	423.68	20.47	620.52	29.98	46.5%	46.5%
31	423.68	20.47	620.52	29.98	46.5%	46.5%
32	423.68	20.47	620.52	29.98	46.5%	46.5%
33	423.68	20.47	620.52	29.98	46.5%	46.5%
34	423.68	20.47	620.52	29.98	46.5%	46.5%
35	423.68	20.47	620.52	29.98	46.5%	46.5%
36	442.23	21.37	647.68	31.30	46.5%	46.5%
37	458.02	22.13	670.82	32.41	46.5%	46.5%
38	473.81	22.90	693.95	33.53	46.5%	46.5%
39	512.16	24.75	753.59	36.41	47.1%	47.1%
40	532.30	25.72	785.37	37.95	47.5%	47.5%
41	555.63	26.85	822.34	39.74	48.0%	48.0%
42	590.72	28.54	878.29	42.44	48.7%	48.7%
43	590.72	28.54	878.29	42.44	48.7%	48.7%
44	590.72	28.54	878.29	42.44	48.7%	48.7%
45	582.07	35.40	860.91	52.36	47.9%	47.9%
46	614.04	37.35	911.81	55.46	48.5%	48.5%
47	667.30	40.59	997.31	60.66	49.5%	49.5%
48	723.78	44.02	1088.87	66.23	50.4%	50.4%
49	726.41	44.18	1093.15	66.49	50.5%	50.5%
50	742.02	48.56	1116.65	73.07	50.5%	50.5%
51	766.95	54.56	1154.17	82.10	50.5%	50.5%
52	794.46	61.16	1195.57	92.03	50.5%	50.5%
53	824.44	68.33	1240.68	102.82	50.5%	50.5%
54	856.70	76.01	1289.23	114.39	50.5%	50.5%
55	887.75	83.89	1335.53	126.21	50.4%	50.4%
56	927.64	92.88	1395.98	139.77	50.5%	50.5%
57	966.04	102.03	1453.76	153.54	50.5%	50.5%
58	1009.02	112.18	1518.46	168.82	50.5%	50.5%
59	1048.40	122.64	1576.36	184.41	50.4%	50.4%
60	1086.06	133.42	1630.65	200.32	50.1%	50.1%
61	1159.16	149.12	1741.72	224.07	50.3%	50.3%
62	1213.23	162.96	1821.05	244.61	50.1%	50.1%
63	1293.84	180.84	1942.70	271.54	50.1%	50.1%
64	1355.17	196.42	2032.29	294.56	50.0%	50.0%
65	1434.90	214.97	2151.01	322.26	49.9%	49.9%
66	1548.24	239.02	2323.51	358.71	50.1%	50.1%
67	1698.36	269.42	2555.20	405.34	50.5%	50.5%
68	1823.85	297.27	2744.44	447.32	50.5%	50.5%
69	1940.92	324.98	2916.45	488.32	50.3%	50.3%
70	2088.52	358.28	3135.74	537.92	50.1%	50.1%
71	2225.41	389.60	3336.23	584.07	49.9%	49.9%
72	2298.84	408.90	3433.90	610.80	49.4%	49.4%
73	2366.04	424.75	3521.51	632.18	48.8%	48.8%
74	2439.41	440.53	3617.54	653.29	48.3%	48.3%
75	2523.37	460.04	3728.42	679.73	47.8%	47.8%
76	2621.09	486.21	3809.29	706.61	45.3%	45.3%
77	2734.44	521.23	3843.31	732.59	40.6%	40.6%
78	2891.30	570.03	3935.18	775.84	36.1%	36.1%
79	3084.22	628.30	4066.96	828.49	31.9%	31.9%
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* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years; Elimination Period: 20 Days
5% Simple Inflation**

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	524.70	35.68	768.47	52.26	46.5%	46.5%
30	544.99	37.06	799.30	54.35	46.7%	46.7%
31	567.72	38.61	835.00	56.78	47.1%	47.1%
32	614.08	41.76	908.26	61.76	47.9%	47.9%
33	637.70	43.36	945.84	64.32	48.3%	48.3%
34	685.83	46.64	1022.89	69.56	49.1%	49.1%
35	735.14	49.99	1102.51	74.97	50.0%	50.0%
36	760.23	51.70	1143.29	77.75	50.4%	50.4%
37	766.35	52.11	1153.27	78.42	50.5%	50.5%
38	766.35	52.11	1153.27	78.42	50.5%	50.5%
39	766.35	52.11	1153.27	78.42	50.5%	50.5%
40	766.35	52.11	1153.27	78.42	50.5%	50.5%
41	766.35	52.11	1153.27	78.42	50.5%	50.5%
42	766.35	52.11	1153.27	78.42	50.5%	50.5%
43	766.35	52.11	1153.27	78.42	50.5%	50.5%
44	766.35	52.11	1153.27	78.42	50.5%	50.5%
45	832.73	69.44	1253.15	104.50	50.5%	50.5%
46	832.73	69.44	1253.15	104.50	50.5%	50.5%
47	832.73	69.44	1253.15	104.50	50.5%	50.5%
48	832.73	69.44	1253.15	104.50	50.5%	50.5%
49	832.73	69.44	1253.15	104.50	50.5%	50.5%
50	859.28	76.36	1293.12	114.92	50.5%	50.5%
51	898.50	85.73	1352.13	129.02	50.5%	50.5%
52	941.57	96.00	1416.94	144.47	50.5%	50.5%
53	988.33	107.16	1487.32	161.26	50.5%	50.5%
54	1038.54	119.11	1562.88	179.24	50.5%	50.5%
55	1091.99	131.84	1643.31	198.41	50.5%	50.5%
56	1148.47	145.31	1728.31	218.68	50.5%	50.5%
57	1207.78	159.49	1817.56	240.01	50.5%	50.5%
58	1274.10	175.24	1917.36	263.72	50.5%	50.5%
59	1351.55	193.44	2033.91	291.10	50.5%	50.5%
60	1439.89	214.05	2166.85	322.11	50.5%	50.5%
61	1538.82	236.99	2315.73	356.65	50.5%	50.5%
62	1648.10	262.25	2480.18	394.65	50.5%	50.5%
63	1767.45	289.73	2659.79	436.01	50.5%	50.5%
64	1896.58	319.41	2854.12	480.68	50.5%	50.5%
65	2035.24	351.21	3062.78	528.53	50.5%	50.5%
66	2183.16	385.08	3285.39	579.50	50.5%	50.5%
67	2340.07	420.98	3521.52	633.52	50.5%	50.5%
68	2528.07	463.70	3804.44	697.81	50.5%	50.5%
69	2760.75	516.03	4154.59	776.56	50.5%	50.5%
70	3017.24	573.36	4539.60	862.65	50.5%	50.5%
71	3157.97	608.15	4734.27	911.71	49.9%	49.9%
72	3281.89	638.33	4902.33	953.51	49.4%	49.4%
73	3395.69	663.09	5053.98	986.91	48.8%	48.8%
74	3520.08	688.01	5220.12	1020.28	48.3%	48.3%
75	3662.45	718.94	5411.47	1062.27	47.8%	47.8%
76	3828.04	760.51	5635.47	1119.59	47.2%	47.2%
77	4020.00	816.09	5896.36	1197.00	46.7%	46.7%
78	4285.77	895.42	6094.12	1273.24	42.2%	42.2%
79	4616.59	992.66	6228.18	1339.19	34.9%	34.9%
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* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years; Elimination Period: 100 Days
5% Simple Inflation**

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	498.18	29.32	729.64	42.94	46.5%	46.5%
30	517.45	30.46	758.91	44.67	46.7%	46.7%
31	539.03	31.73	792.80	46.66	47.1%	47.1%
32	583.05	34.32	862.37	50.76	47.9%	47.9%
33	605.48	35.64	898.04	52.86	48.3%	48.3%
34	651.17	38.33	971.20	57.16	49.1%	49.1%
35	697.99	41.08	1046.80	61.61	50.0%	50.0%
36	721.82	42.48	1085.52	63.89	50.4%	50.4%
37	727.63	42.83	1094.99	64.45	50.5%	50.5%
38	727.63	42.83	1094.99	64.45	50.5%	50.5%
39	727.63	42.83	1094.99	64.45	50.5%	50.5%
40	727.63	42.83	1094.99	64.45	50.5%	50.5%
41	727.63	42.83	1094.99	64.45	50.5%	50.5%
42	727.63	42.83	1094.99	64.45	50.5%	50.5%
43	727.63	42.83	1094.99	64.45	50.5%	50.5%
44	727.63	42.83	1094.99	64.45	50.5%	50.5%
45	780.61	57.00	1174.72	85.78	50.5%	50.5%
46	780.61	57.00	1174.72	85.78	50.5%	50.5%
47	780.61	57.00	1174.72	85.78	50.5%	50.5%
48	780.61	57.00	1174.72	85.78	50.5%	50.5%
49	780.61	57.00	1174.72	85.78	50.5%	50.5%
50	801.79	62.68	1206.60	94.32	50.5%	50.5%
51	834.49	70.50	1255.80	106.09	50.5%	50.5%
52	870.50	79.11	1309.99	119.05	50.5%	50.5%
53	909.69	88.45	1368.97	133.10	50.5%	50.5%
54	951.86	98.50	1432.43	148.22	50.5%	50.5%
55	996.86	109.20	1500.15	164.33	50.5%	50.5%
56	1044.52	120.57	1571.87	181.45	50.5%	50.5%
57	1094.65	132.52	1647.31	199.43	50.5%	50.5%
58	1150.67	145.80	1731.62	219.42	50.5%	50.5%
59	1215.93	161.09	1829.82	242.42	50.5%	50.5%
60	1290.28	178.39	1941.72	268.46	50.5%	50.5%
61	1373.55	197.62	2067.02	297.39	50.5%	50.5%
62	1465.52	218.80	2205.43	329.27	50.5%	50.5%
63	1566.08	241.86	2356.76	363.96	50.5%	50.5%
64	1675.01	266.73	2520.68	401.40	50.5%	50.5%
65	1792.13	293.45	2696.94	441.61	50.5%	50.5%
66	1917.30	321.94	2885.30	484.48	50.5%	50.5%
67	2050.31	352.19	3085.46	530.01	50.5%	50.5%
68	2208.80	387.98	3323.96	583.87	50.5%	50.5%
69	2403.51	431.49	3616.98	649.34	50.5%	50.5%
70	2617.20	478.99	3937.72	720.67	50.5%	50.5%
71	2730.15	507.61	4092.91	760.99	49.9%	49.9%
72	2829.42	532.46	4226.45	795.37	49.4%	49.4%
73	2918.09	551.86	4343.15	821.36	48.8%	48.8%
74	3012.76	570.37	4467.78	845.83	48.3%	48.3%
75	3122.16	594.13	4613.16	877.86	47.8%	47.8%
76	3252.88	628.00	4788.75	924.51	47.2%	47.2%
77	3409.30	675.64	5000.62	990.99	46.7%	46.7%
78	3625.34	742.31	5155.03	1055.52	42.2%	42.2%
79	3888.28	820.71	5245.63	1107.21	34.9%	34.9%
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* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime; Elimination Period: 20 Days
5% Simple Inflation**

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	564.65	49.68	826.99	72.76	46.5%	46.5%
30	602.30	52.99	882.12	77.61	46.5%	46.5%
31	649.00	57.10	955.18	84.04	47.2%	47.2%
32	673.02	59.21	993.09	87.37	47.6%	47.6%
33	721.90	63.51	1070.71	94.20	48.3%	48.3%
34	771.92	67.91	1150.76	101.25	49.1%	49.1%
35	797.35	70.15	1191.70	104.85	49.5%	49.5%
36	849.05	74.70	1275.43	112.21	50.2%	50.2%
37	867.65	76.34	1305.70	114.88	50.5%	50.5%
38	867.65	76.34	1305.70	114.88	50.5%	50.5%
39	867.65	76.34	1305.70	114.88	50.5%	50.5%
40	867.65	76.34	1305.70	114.88	50.5%	50.5%
41	867.65	76.34	1305.70	114.88	50.5%	50.5%
42	867.65	76.34	1305.70	114.88	50.5%	50.5%
43	867.65	76.34	1305.70	114.88	50.5%	50.5%
44	867.65	76.34	1305.70	114.88	50.5%	50.5%
45	969.43	101.81	1458.87	153.21	50.5%	50.5%
46	969.43	101.81	1458.87	153.21	50.5%	50.5%
47	969.43	101.81	1458.87	153.21	50.5%	50.5%
48	969.43	101.81	1458.87	153.21	50.5%	50.5%
49	969.43	101.81	1458.87	153.21	50.5%	50.5%
50	1010.14	112.02	1520.13	168.58	50.5%	50.5%
51	1066.73	125.46	1605.30	188.81	50.5%	50.5%
52	1128.92	140.24	1698.89	211.04	50.5%	50.5%
53	1196.43	156.31	1800.48	235.23	50.5%	50.5%
54	1268.99	173.58	1909.68	261.22	50.5%	50.5%
55	1346.36	192.02	2026.11	288.97	50.5%	50.5%
56	1428.29	211.60	2149.40	318.44	50.5%	50.5%
57	1514.51	232.24	2279.16	349.50	50.5%	50.5%
58	1610.11	255.03	2423.01	383.78	50.5%	50.5%
59	1720.22	280.99	2588.72	422.85	50.5%	50.5%
60	1844.76	310.15	2776.14	466.74	50.5%	50.5%
61	1983.59	342.52	2985.05	515.46	50.5%	50.5%
62	2136.56	378.02	3215.26	568.87	50.5%	50.5%
63	2303.57	416.69	3466.59	627.06	50.5%	50.5%
64	2484.49	458.51	3738.85	690.00	50.5%	50.5%
65	2679.17	503.43	4031.82	757.59	50.5%	50.5%
66	2887.52	551.47	4345.36	829.89	50.5%	50.5%
67	3109.41	602.60	4679.28	906.84	50.5%	50.5%
68	3371.53	662.51	5073.73	996.99	50.5%	50.5%
69	3689.28	734.20	5551.92	1104.88	50.5%	50.5%
70	3952.22	794.96	5936.11	1194.01	50.2%	50.2%
71	4223.13	856.54	6331.11	1284.08	49.9%	49.9%
72	4386.04	894.85	6551.66	1336.68	49.4%	49.4%
73	4531.81	925.34	6744.93	1377.24	48.8%	48.8%
74	4687.14	955.03	6950.81	1416.26	48.3%	48.3%
75	4862.58	991.55	7184.73	1465.07	47.8%	47.8%
76	5065.84	1040.95	7362.28	1512.83	45.3%	45.3%
77	5301.87	1107.76	7451.87	1556.97	40.6%	40.6%
78	5646.71	1209.63	7685.41	1646.36	36.1%	36.1%
79	6095.76	1341.24	8038.08	1768.61	31.9%	31.9%
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* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime; Elimination Period: 100 Days
5% Simple Inflation**

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	531.09	41.64	777.83	60.98	46.5%	46.5%
30	566.50	44.41	829.69	65.05	46.5%	46.5%
31	610.42	47.86	898.41	70.44	47.2%	47.2%
32	633.01	49.63	934.06	73.23	47.6%	47.6%
33	679.00	53.23	1007.07	78.95	48.3%	48.3%
34	726.04	56.92	1082.36	84.86	49.1%	49.1%
35	749.95	58.80	1120.87	87.88	49.5%	49.5%
36	798.59	62.61	1199.62	94.05	50.2%	50.2%
37	816.08	63.98	1228.10	96.28	50.5%	50.5%
38	816.08	63.98	1228.10	96.28	50.5%	50.5%
39	816.08	63.98	1228.10	96.28	50.5%	50.5%
40	816.08	63.98	1228.10	96.28	50.5%	50.5%
41	816.08	63.98	1228.10	96.28	50.5%	50.5%
42	816.08	63.98	1228.10	96.28	50.5%	50.5%
43	816.08	63.98	1228.10	96.28	50.5%	50.5%
44	816.08	63.98	1228.10	96.28	50.5%	50.5%
45	900.10	85.30	1354.54	128.36	50.5%	50.5%
46	900.10	85.30	1354.54	128.36	50.5%	50.5%
47	900.10	85.30	1354.54	128.36	50.5%	50.5%
48	900.10	85.30	1354.54	128.36	50.5%	50.5%
49	900.10	85.30	1354.54	128.36	50.5%	50.5%
50	933.69	93.85	1405.09	141.24	50.5%	50.5%
51	981.43	105.20	1476.94	158.32	50.5%	50.5%
52	1033.95	117.70	1555.97	177.12	50.5%	50.5%
53	1091.12	131.30	1642.00	197.59	50.5%	50.5%
54	1152.71	145.97	1734.68	219.66	50.5%	50.5%
55	1218.51	161.64	1833.71	243.24	50.5%	50.5%
56	1288.33	178.31	1938.77	268.33	50.5%	50.5%
57	1361.95	195.93	2049.57	294.86	50.5%	50.5%
58	1443.39	215.32	2172.13	324.04	50.5%	50.5%
59	1536.73	237.32	2312.59	357.14	50.5%	50.5%
60	1642.01	261.92	2471.03	394.16	50.5%	50.5%
61	1759.22	289.19	2647.41	435.19	50.5%	50.5%
62	1888.38	319.09	2841.77	480.19	50.5%	50.5%
63	2029.51	351.68	3054.16	529.23	50.5%	50.5%
64	2182.59	386.92	3284.53	582.27	50.5%	50.5%
65	2347.67	424.86	3532.96	639.37	50.5%	50.5%
66	2524.71	465.52	3799.37	700.54	50.5%	50.5%
67	2713.77	508.88	4083.89	765.81	50.5%	50.5%
68	2935.29	559.29	4417.24	841.66	50.5%	50.5%
69	3200.93	618.95	4817.00	931.44	50.5%	50.5%
70	3416.52	668.98	5131.51	1004.79	50.2%	50.2%
71	3638.49	719.58	5454.65	1078.76	49.9%	49.9%
72	3768.40	750.82	5629.07	1121.53	49.4%	49.4%
73	3879.96	773.73	5774.75	1151.58	48.8%	48.8%
74	3993.94	793.96	5922.84	1177.41	48.3%	48.3%
75	4124.10	820.35	6093.58	1212.11	47.8%	47.8%
76	4280.97	859.92	6221.61	1249.73	45.3%	45.3%
77	4471.92	918.01	6285.37	1290.28	40.6%	40.6%
78	4748.91	1003.73	6463.47	1366.12	36.1%	36.1%
79	5097.79	1107.86	6722.13	1460.86	31.9%	31.9%
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* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years; Elimination Period: 20 Days
5% Compound Inflation**

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	879.05	77.91	1322.87	117.25	50.5%	50.5%
30	879.05	77.91	1322.87	117.25	50.5%	50.5%
31	879.05	77.91	1322.87	117.25	50.5%	50.5%
32	879.05	77.91	1322.87	117.25	50.5%	50.5%
33	879.05	77.91	1322.87	117.25	50.5%	50.5%
34	879.05	77.91	1322.87	117.25	50.5%	50.5%
35	879.05	77.91	1322.87	117.25	50.5%	50.5%
36	879.05	77.91	1322.87	117.25	50.5%	50.5%
37	879.05	77.91	1322.87	117.25	50.5%	50.5%
38	879.05	77.91	1322.87	117.25	50.5%	50.5%
39	879.05	77.91	1322.87	117.25	50.5%	50.5%
40	879.05	77.91	1322.87	117.25	50.5%	50.5%
41	879.05	77.91	1322.87	117.25	50.5%	50.5%
42	879.05	77.91	1322.87	117.25	50.5%	50.5%
43	879.05	77.91	1322.87	117.25	50.5%	50.5%
44	879.05	77.91	1322.87	117.25	50.5%	50.5%
45	914.57	87.55	1376.32	131.76	50.5%	50.5%
46	914.57	87.55	1376.32	131.76	50.5%	50.5%
47	914.57	87.55	1376.32	131.76	50.5%	50.5%
48	914.57	87.55	1376.32	131.76	50.5%	50.5%
49	914.57	87.55	1376.32	131.76	50.5%	50.5%
50	928.78	91.41	1397.69	137.56	50.5%	50.5%
51	951.64	96.76	1432.10	145.61	50.5%	50.5%
52	976.84	102.65	1470.03	154.48	50.5%	50.5%
53	1004.22	109.03	1511.22	164.08	50.5%	50.5%
54	1033.68	115.88	1555.56	174.38	50.5%	50.5%
55	1065.02	123.15	1602.73	185.33	50.5%	50.5%
56	1098.15	130.84	1652.58	196.90	50.5%	50.5%
57	1132.94	138.93	1704.93	209.08	50.5%	50.5%
58	1171.88	147.92	1763.54	222.60	50.5%	50.5%
59	1217.53	158.32	1832.23	238.26	50.5%	50.5%
60	1269.78	170.14	1910.86	256.03	50.5%	50.5%
61	1328.57	183.31	1999.34	275.85	50.5%	50.5%
62	1393.80	197.86	2097.50	297.76	50.5%	50.5%
63	1465.36	213.75	2205.19	321.66	50.5%	50.5%
64	1543.16	230.97	2322.27	347.57	50.5%	50.5%
65	1627.13	249.49	2446.16	375.07	50.3%	50.3%
66	1717.18	269.26	2584.15	405.20	50.5%	50.5%
67	1813.18	290.33	2728.61	436.91	50.5%	50.5%
68	1928.76	315.53	2902.54	474.83	50.5%	50.5%
69	1994.99	333.56	2992.85	500.40	50.0%	50.0%
70	2075.55	354.02	3104.64	529.55	49.6%	49.6%
71	2286.99	396.66	3426.91	594.37	49.8%	49.8%
72	2361.54	414.95	3520.53	618.60	49.1%	49.1%
73	2415.77	426.74	3530.98	623.74	46.2%	46.2%
74	2475.42	437.81	3547.63	627.44	43.3%	43.3%
75	2545.22	452.87	3574.81	636.06	40.5%	40.5%
76	2628.54	475.65	3617.06	654.52	37.6%	37.6%
77	2727.50	508.93	3676.12	685.94	34.8%	34.8%
78	2872.08	557.60	3798.66	737.50	32.3%	32.3%
79	3055.85	616.52	3970.84	801.12	29.9%	29.9%
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* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years; Elimination Period: 100 Days
5% Compound Inflation**

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	815.10	62.81	1226.63	94.53	50.5%	50.5%
30	815.10	62.81	1226.63	94.53	50.5%	50.5%
31	815.10	62.81	1226.63	94.53	50.5%	50.5%
32	815.10	62.81	1226.63	94.53	50.5%	50.5%
33	815.10	62.81	1226.63	94.53	50.5%	50.5%
34	815.10	62.81	1226.63	94.53	50.5%	50.5%
35	815.10	62.81	1226.63	94.53	50.5%	50.5%
36	815.10	62.81	1226.63	94.53	50.5%	50.5%
37	815.10	62.81	1226.63	94.53	50.5%	50.5%
38	815.10	62.81	1226.63	94.53	50.5%	50.5%
39	815.10	62.81	1226.63	94.53	50.5%	50.5%
40	815.10	62.81	1226.63	94.53	50.5%	50.5%
41	815.10	62.81	1226.63	94.53	50.5%	50.5%
42	815.10	62.81	1226.63	94.53	50.5%	50.5%
43	815.10	62.81	1226.63	94.53	50.5%	50.5%
44	815.10	62.81	1226.63	94.53	50.5%	50.5%
45	841.58	70.42	1266.47	105.97	50.5%	50.5%
46	841.58	70.42	1266.47	105.97	50.5%	50.5%
47	841.58	70.42	1266.47	105.97	50.5%	50.5%
48	841.58	70.42	1266.47	105.97	50.5%	50.5%
49	841.58	70.42	1266.47	105.97	50.5%	50.5%
50	852.17	73.49	1282.41	110.59	50.5%	50.5%
51	870.66	77.83	1310.24	117.13	50.5%	50.5%
52	891.11	82.64	1341.01	124.36	50.5%	50.5%
53	913.41	87.82	1374.56	132.16	50.5%	50.5%
54	937.47	93.42	1410.77	140.58	50.5%	50.5%
55	963.16	99.37	1449.43	149.53	50.5%	50.5%
56	990.37	105.69	1490.38	159.05	50.5%	50.5%
57	1018.99	112.32	1533.46	169.03	50.5%	50.5%
58	1051.06	119.71	1581.72	180.14	50.5%	50.5%
59	1088.65	128.21	1638.28	192.93	50.5%	50.5%
60	1131.72	137.87	1703.09	207.48	50.5%	50.5%
61	1180.16	148.65	1776.00	223.71	50.5%	50.5%
62	1233.96	160.58	1856.96	241.65	50.5%	50.5%
63	1293.03	173.56	1945.85	261.18	50.5%	50.5%
64	1357.33	187.65	2042.62	282.39	50.5%	50.5%
65	1426.83	202.80	2145.03	304.89	50.3%	50.3%
66	1501.40	219.02	2259.42	329.59	50.5%	50.5%
67	1581.05	236.29	2379.28	355.58	50.5%	50.5%
68	1676.58	256.87	2523.05	386.56	50.5%	50.5%
69	1727.71	271.49	2591.88	407.29	50.0%	50.0%
70	1790.65	288.05	2678.49	430.87	49.6%	49.6%
71	1966.05	322.62	2945.99	483.42	49.8%	49.8%
72	2023.83	337.38	3017.09	502.96	49.1%	49.1%
73	2064.07	346.66	3016.92	506.69	46.2%	46.2%
74	2108.10	355.10	3021.21	508.90	43.3%	43.3%
75	2160.27	366.80	3034.14	515.17	40.5%	40.5%
76	2223.67	385.05	3059.94	529.85	37.6%	37.6%
77	2300.37	412.33	3100.43	555.73	34.8%	34.8%
78	2414.24	451.91	3193.12	597.70	32.3%	32.3%
79	2558.99	499.09	3325.21	648.53	29.9%	29.9%
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* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years; Elimination Period: 20 Days
5% Compound Inflation**

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	964.08	97.98	1450.82	147.45	50.5%	50.5%
30	964.08	97.98	1450.82	147.45	50.5%	50.5%
31	964.08	97.98	1450.82	147.45	50.5%	50.5%
32	964.08	97.98	1450.82	147.45	50.5%	50.5%
33	964.08	97.98	1450.82	147.45	50.5%	50.5%
34	964.08	97.98	1450.82	147.45	50.5%	50.5%
35	964.08	97.98	1450.82	147.45	50.5%	50.5%
36	964.08	97.98	1450.82	147.45	50.5%	50.5%
37	964.08	97.98	1450.82	147.45	50.5%	50.5%
38	964.08	97.98	1450.82	147.45	50.5%	50.5%
39	964.08	97.98	1450.82	147.45	50.5%	50.5%
40	964.08	97.98	1450.82	147.45	50.5%	50.5%
41	964.08	97.98	1450.82	147.45	50.5%	50.5%
42	964.08	97.98	1450.82	147.45	50.5%	50.5%
43	964.08	97.98	1450.82	147.45	50.5%	50.5%
44	964.08	97.98	1450.82	147.45	50.5%	50.5%
45	1010.27	109.96	1520.34	165.47	50.5%	50.5%
46	1010.27	109.96	1520.34	165.47	50.5%	50.5%
47	1010.27	109.96	1520.34	165.47	50.5%	50.5%
48	1010.27	109.96	1520.34	165.47	50.5%	50.5%
49	1010.27	109.96	1520.34	165.47	50.5%	50.5%
50	1028.74	114.74	1548.13	172.66	50.5%	50.5%
51	1057.66	121.47	1591.65	182.80	50.5%	50.5%
52	1089.49	128.88	1639.55	193.96	50.5%	50.5%
53	1124.03	136.90	1691.53	206.01	50.5%	50.5%
54	1161.16	145.50	1747.39	218.97	50.5%	50.5%
55	1200.61	154.66	1806.77	232.74	50.5%	50.5%
56	1242.33	164.35	1869.55	247.33	50.5%	50.5%
57	1286.05	174.53	1935.34	262.65	50.5%	50.5%
58	1334.98	185.86	2008.98	279.69	50.5%	50.5%
59	1392.36	198.98	2095.34	299.43	50.5%	50.5%
60	1458.03	213.86	2194.15	321.83	50.5%	50.5%
61	1531.87	230.50	2305.27	346.88	50.5%	50.5%
62	1613.74	248.86	2428.49	374.51	50.5%	50.5%
63	1703.52	268.93	2563.59	404.71	50.5%	50.5%
64	1801.10	290.68	2710.43	437.44	50.5%	50.5%
65	1906.33	314.06	2868.79	472.63	50.5%	50.5%
66	2019.08	339.08	3038.47	510.27	50.5%	50.5%
67	2139.25	365.69	3219.30	550.32	50.5%	50.5%
68	2284.21	397.57	3437.45	598.29	50.5%	50.5%
69	2427.10	430.20	3647.87	646.58	50.3%	50.3%
70	2559.93	461.20	3839.14	691.66	50.0%	50.0%
71	2757.47	503.49	4133.88	754.81	49.9%	49.9%
72	2839.08	523.67	4240.89	782.23	49.4%	49.4%
73	2911.82	538.58	4333.82	801.61	48.8%	48.8%
74	2991.79	552.69	4436.69	819.62	48.3%	48.3%
75	3085.25	571.92	4558.63	845.05	47.8%	47.8%
76	3196.74	600.96	4645.88	873.39	45.3%	45.3%
77	3329.17	643.37	4679.21	904.27	40.6%	40.6%
78	3522.60	706.42	4794.40	961.47	36.1%	36.1%
79	3770.36	784.20	4971.73	1034.08	31.9%	31.9%
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* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years; Elimination Period: 100 Days
5% Compound Inflation**

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	889.70	80.41	1338.89	121.01	50.5%	50.5%
30	889.70	80.41	1338.89	121.01	50.5%	50.5%
31	889.70	80.41	1338.89	121.01	50.5%	50.5%
32	889.70	80.41	1338.89	121.01	50.5%	50.5%
33	889.70	80.41	1338.89	121.01	50.5%	50.5%
34	889.70	80.41	1338.89	121.01	50.5%	50.5%
35	889.70	80.41	1338.89	121.01	50.5%	50.5%
36	889.70	80.41	1338.89	121.01	50.5%	50.5%
37	889.70	80.41	1338.89	121.01	50.5%	50.5%
38	889.70	80.41	1338.89	121.01	50.5%	50.5%
39	889.70	80.41	1338.89	121.01	50.5%	50.5%
40	889.70	80.41	1338.89	121.01	50.5%	50.5%
41	889.70	80.41	1338.89	121.01	50.5%	50.5%
42	889.70	80.41	1338.89	121.01	50.5%	50.5%
43	889.70	80.41	1338.89	121.01	50.5%	50.5%
44	889.70	80.41	1338.89	121.01	50.5%	50.5%
45	925.63	90.11	1392.95	135.60	50.5%	50.5%
46	925.63	90.11	1392.95	135.60	50.5%	50.5%
47	925.63	90.11	1392.95	135.60	50.5%	50.5%
48	925.63	90.11	1392.95	135.60	50.5%	50.5%
49	925.63	90.11	1392.95	135.60	50.5%	50.5%
50	940.02	93.96	1414.61	141.40	50.5%	50.5%
51	963.81	99.53	1450.41	149.78	50.5%	50.5%
52	990.10	105.64	1489.97	158.97	50.5%	50.5%
53	1018.69	112.29	1533.01	168.99	50.5%	50.5%
54	1049.46	119.43	1579.31	179.73	50.5%	50.5%
55	1082.32	127.06	1628.76	191.22	50.5%	50.5%
56	1117.05	135.13	1681.03	203.35	50.5%	50.5%
57	1153.58	143.60	1735.99	216.11	50.5%	50.5%
58	1194.45	153.03	1797.50	230.29	50.5%	50.5%
59	1242.27	163.92	1869.46	246.67	50.5%	50.5%
60	1296.99	176.27	1951.81	265.27	50.5%	50.5%
61	1358.53	190.07	2044.42	286.03	50.5%	50.5%
62	1426.80	205.30	2147.16	308.96	50.5%	50.5%
63	1501.72	221.92	2259.91	333.97	50.5%	50.5%
64	1583.25	239.95	2382.59	361.10	50.5%	50.5%
65	1671.26	259.37	2515.04	390.32	50.5%	50.5%
66	1765.74	280.17	2657.22	421.63	50.5%	50.5%
67	1866.57	302.31	2808.96	454.93	50.5%	50.5%
68	1987.66	328.70	2991.18	494.66	50.5%	50.5%
69	2104.96	355.52	3163.70	534.34	50.3%	50.3%
70	2212.44	380.88	3318.00	571.21	50.0%	50.0%
71	2375.49	415.55	3561.23	622.98	49.9%	49.9%
72	2439.01	431.97	3643.27	645.26	49.4%	49.4%
73	2494.12	443.51	3712.13	660.10	48.8%	48.8%
74	2553.71	453.77	3787.04	672.92	48.3%	48.3%
75	2624.31	468.40	3877.57	692.09	47.8%	47.8%
76	2710.76	491.95	3939.59	714.97	45.3%	45.3%
77	2816.28	527.80	3958.33	741.83	40.6%	40.6%
78	2971.60	580.29	4044.48	789.80	36.1%	36.1%
79	3168.55	643.08	4178.17	847.99	31.9%	31.9%
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* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years; Elimination Period: 20 Days
5% Compound Inflation**

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	1082.84	126.01	1629.53	189.62	50.5%	50.5%
30	1082.84	126.01	1629.53	189.62	50.5%	50.5%
31	1082.84	126.01	1629.53	189.62	50.5%	50.5%
32	1082.84	126.01	1629.53	189.62	50.5%	50.5%
33	1082.84	126.01	1629.53	189.62	50.5%	50.5%
34	1082.84	126.01	1629.53	189.62	50.5%	50.5%
35	1082.84	126.01	1629.53	189.62	50.5%	50.5%
36	1082.84	126.01	1629.53	189.62	50.5%	50.5%
37	1082.84	126.01	1629.53	189.62	50.5%	50.5%
38	1082.84	126.01	1629.53	189.62	50.5%	50.5%
39	1082.84	126.01	1629.53	189.62	50.5%	50.5%
40	1082.84	126.01	1629.53	189.62	50.5%	50.5%
41	1082.84	126.01	1629.53	189.62	50.5%	50.5%
42	1082.84	126.01	1629.53	189.62	50.5%	50.5%
43	1082.84	126.01	1629.53	189.62	50.5%	50.5%
44	1082.84	126.01	1629.53	189.62	50.5%	50.5%
45	1144.75	141.38	1722.71	212.75	50.5%	50.5%
46	1144.75	141.38	1722.71	212.75	50.5%	50.5%
47	1144.75	141.38	1722.71	212.75	50.5%	50.5%
48	1144.75	141.38	1722.71	212.75	50.5%	50.5%
49	1144.75	141.38	1722.71	212.75	50.5%	50.5%
50	1169.49	147.54	1759.94	222.03	50.5%	50.5%
51	1207.13	156.23	1816.58	235.11	50.5%	50.5%
52	1248.46	165.82	1878.78	249.53	50.5%	50.5%
53	1293.30	176.19	1946.25	265.15	50.5%	50.5%
54	1341.39	187.33	2018.63	281.90	50.5%	50.5%
55	1392.56	199.22	2095.62	299.80	50.5%	50.5%
56	1446.57	211.77	2176.91	318.68	50.5%	50.5%
57	1503.22	224.96	2262.16	338.54	50.5%	50.5%
58	1566.49	239.63	2357.38	360.61	50.5%	50.5%
59	1640.49	256.60	2468.74	386.15	50.5%	50.5%
60	1725.06	275.83	2596.00	415.09	50.5%	50.5%
61	1820.08	297.34	2738.99	447.45	50.5%	50.5%
62	1925.39	321.07	2897.48	483.17	50.5%	50.5%
63	2040.89	347.03	3071.28	522.24	50.5%	50.5%
64	2166.40	375.17	3260.17	564.58	50.5%	50.5%
65	2301.83	405.47	3463.98	610.19	50.5%	50.5%
66	2447.01	437.92	3682.45	659.02	50.5%	50.5%
67	2601.83	472.49	3915.43	711.05	50.5%	50.5%
68	2788.59	513.88	4196.48	773.33	50.5%	50.5%
69	3020.39	564.64	4545.32	849.71	50.5%	50.5%
70	3274.91	619.95	4927.28	932.75	50.5%	50.5%
71	3402.13	650.54	5100.31	975.26	49.9%	49.9%
72	3511.02	676.27	5244.60	1010.18	49.4%	49.4%
73	3606.30	694.50	5367.45	1033.67	48.8%	48.8%
74	3709.47	711.05	5500.97	1054.46	48.3%	48.3%
75	3830.97	734.49	5660.47	1085.26	47.8%	47.8%
76	3978.59	771.66	5857.11	1136.01	47.2%	47.2%
77	4157.55	827.71	6098.12	1214.04	46.7%	46.7%
78	4421.50	912.45	6198.16	1279.10	40.2%	40.2%
79	4761.41	1017.60	6375.65	1362.60	33.9%	33.9%
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* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years; Elimination Period: 100 Days
5% Compound Inflation**

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	994.74	105.18	1496.96	158.28	50.5%	50.5%
30	994.74	105.18	1496.96	158.28	50.5%	50.5%
31	994.74	105.18	1496.96	158.28	50.5%	50.5%
32	994.74	105.18	1496.96	158.28	50.5%	50.5%
33	994.74	105.18	1496.96	158.28	50.5%	50.5%
34	994.74	105.18	1496.96	158.28	50.5%	50.5%
35	994.74	105.18	1496.96	158.28	50.5%	50.5%
36	994.74	105.18	1496.96	158.28	50.5%	50.5%
37	994.74	105.18	1496.96	158.28	50.5%	50.5%
38	994.74	105.18	1496.96	158.28	50.5%	50.5%
39	994.74	105.18	1496.96	158.28	50.5%	50.5%
40	994.74	105.18	1496.96	158.28	50.5%	50.5%
41	994.74	105.18	1496.96	158.28	50.5%	50.5%
42	994.74	105.18	1496.96	158.28	50.5%	50.5%
43	994.74	105.18	1496.96	158.28	50.5%	50.5%
44	994.74	105.18	1496.96	158.28	50.5%	50.5%
45	1044.74	117.94	1572.20	177.49	50.5%	50.5%
46	1044.74	117.94	1572.20	177.49	50.5%	50.5%
47	1044.74	117.94	1572.20	177.49	50.5%	50.5%
48	1044.74	117.94	1572.20	177.49	50.5%	50.5%
49	1044.74	117.94	1572.20	177.49	50.5%	50.5%
50	1064.75	123.05	1602.32	185.17	50.5%	50.5%
51	1096.22	130.35	1649.68	196.16	50.5%	50.5%
52	1130.88	138.39	1701.83	208.26	50.5%	50.5%
53	1168.57	147.13	1758.55	221.42	50.5%	50.5%
54	1209.09	156.50	1819.52	235.52	50.5%	50.5%
55	1252.26	166.52	1884.50	250.60	50.5%	50.5%
56	1297.94	177.14	1953.24	266.58	50.5%	50.5%
57	1345.93	188.30	2025.45	283.37	50.5%	50.5%
58	1399.45	200.69	2106.00	302.01	50.5%	50.5%
59	1461.86	214.97	2199.92	323.50	50.5%	50.5%
60	1533.09	231.10	2307.11	347.78	50.5%	50.5%
61	1613.07	249.16	2427.46	374.96	50.5%	50.5%
62	1701.76	269.07	2560.94	404.91	50.5%	50.5%
63	1799.09	290.82	2707.40	437.65	50.5%	50.5%
64	1905.05	314.44	2866.87	473.20	50.5%	50.5%
65	2019.54	339.92	3039.16	511.53	50.5%	50.5%
66	2142.51	367.24	3224.21	552.65	50.5%	50.5%
67	2273.92	396.40	3421.96	596.54	50.5%	50.5%
68	2431.48	431.08	3659.07	648.72	50.5%	50.5%
69	2625.57	473.31	3951.15	712.27	50.5%	50.5%
70	2837.61	519.13	4269.33	781.06	50.5%	50.5%
71	2938.98	544.22	4405.97	815.87	49.9%	49.9%
72	3025.29	565.30	4519.04	844.42	49.4%	49.4%
73	3097.87	578.80	4610.73	861.46	48.8%	48.8%
74	3173.94	589.51	4706.80	874.22	48.3%	48.3%
75	3265.20	606.47	4824.52	896.09	47.8%	47.8%
76	3380.59	636.86	4976.75	937.56	47.2%	47.2%
77	3526.40	686.21	5172.37	1006.50	46.7%	46.7%
78	3741.33	758.64	5244.69	1063.49	40.2%	40.2%
79	4011.95	843.77	5372.11	1129.83	33.9%	33.9%
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87+						

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime; Elimination Period: 20 Days
5% Compound Inflation**

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	1338.76	186.35	2014.67	280.43	50.5%	50.5%
30	1338.76	186.35	2014.67	280.43	50.5%	50.5%
31	1338.76	186.35	2014.67	280.43	50.5%	50.5%
32	1338.76	186.35	2014.67	280.43	50.5%	50.5%
33	1338.76	186.35	2014.67	280.43	50.5%	50.5%
34	1338.76	186.35	2014.67	280.43	50.5%	50.5%
35	1338.76	186.35	2014.67	280.43	50.5%	50.5%
36	1338.76	186.35	2014.67	280.43	50.5%	50.5%
37	1338.76	186.35	2014.67	280.43	50.5%	50.5%
38	1338.76	186.35	2014.67	280.43	50.5%	50.5%
39	1338.76	186.35	2014.67	280.43	50.5%	50.5%
40	1338.76	186.35	2014.67	280.43	50.5%	50.5%
41	1338.76	186.35	2014.67	280.43	50.5%	50.5%
42	1338.76	186.35	2014.67	280.43	50.5%	50.5%
43	1338.76	186.35	2014.67	280.43	50.5%	50.5%
44	1338.76	186.35	2014.67	280.43	50.5%	50.5%
45	1439.89	210.30	2166.85	316.47	50.5%	50.5%
46	1439.89	210.30	2166.85	316.47	50.5%	50.5%
47	1439.89	210.30	2166.85	316.47	50.5%	50.5%
48	1439.89	210.30	2166.85	316.47	50.5%	50.5%
49	1439.89	210.30	2166.85	316.47	50.5%	50.5%
50	1480.35	219.89	2227.75	330.90	50.5%	50.5%
51	1535.91	232.68	2311.36	350.15	50.5%	50.5%
52	1596.80	246.69	2402.98	371.24	50.5%	50.5%
53	1662.79	261.92	2502.29	394.16	50.5%	50.5%
54	1733.61	278.30	2608.87	418.81	50.5%	50.5%
55	1808.97	295.76	2722.28	445.08	50.5%	50.5%
56	1888.59	314.31	2842.10	473.00	50.5%	50.5%
57	1972.26	333.83	2968.01	502.38	50.5%	50.5%
58	2064.62	355.29	3107.00	534.66	50.5%	50.5%
59	2170.70	379.70	3266.63	571.40	50.5%	50.5%
60	2290.62	407.08	3447.10	612.60	50.5%	50.5%
61	2424.61	437.49	3648.74	658.37	50.5%	50.5%
62	2572.77	471.03	3871.71	708.84	50.5%	50.5%
63	2735.36	507.72	4116.38	764.05	50.5%	50.5%
64	2912.47	547.61	4382.91	824.08	50.5%	50.5%
65	3104.31	590.76	4671.60	889.02	50.5%	50.5%
66	3311.05	637.25	4982.72	958.99	50.5%	50.5%
67	3532.86	687.11	5316.52	1034.02	50.5%	50.5%
68	3795.90	745.63	5712.36	1122.09	50.5%	50.5%
69	4104.25	813.40	6175.15	1223.82	50.5%	50.5%
70	4274.93	853.43	6409.72	1279.61	49.9%	49.9%
71	4608.38	925.13	6906.67	1386.51	49.9%	49.9%
72	4764.16	960.05	7116.48	1434.08	49.4%	49.4%
73	4881.28	981.50	7265.08	1460.82	48.8%	48.8%
74	5003.41	999.81	7419.82	1482.67	48.3%	48.3%
75	5144.53	1025.43	7601.33	1515.14	47.8%	47.8%
76	5315.28	1066.68	7724.79	1550.23	45.3%	45.3%
77	5522.92	1129.84	7762.56	1588.01	40.6%	40.6%
78	5860.75	1236.59	7976.72	1683.05	36.1%	36.1%
79	6328.90	1380.91	8345.51	1820.92	31.9%	31.9%
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87+						

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-VA-91

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime; Elimination Period: 100 Days
5% Compound Inflation**

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	1218.10	157.83	1833.09	237.52	50.5%	50.5%
30	1218.10	157.83	1833.09	237.52	50.5%	50.5%
31	1218.10	157.83	1833.09	237.52	50.5%	50.5%
32	1218.10	157.83	1833.09	237.52	50.5%	50.5%
33	1218.10	157.83	1833.09	237.52	50.5%	50.5%
34	1218.10	157.83	1833.09	237.52	50.5%	50.5%
35	1218.10	157.83	1833.09	237.52	50.5%	50.5%
36	1218.10	157.83	1833.09	237.52	50.5%	50.5%
37	1218.10	157.83	1833.09	237.52	50.5%	50.5%
38	1218.10	157.83	1833.09	237.52	50.5%	50.5%
39	1218.10	157.83	1833.09	237.52	50.5%	50.5%
40	1218.10	157.83	1833.09	237.52	50.5%	50.5%
41	1218.10	157.83	1833.09	237.52	50.5%	50.5%
42	1218.10	157.83	1833.09	237.52	50.5%	50.5%
43	1218.10	157.83	1833.09	237.52	50.5%	50.5%
44	1218.10	157.83	1833.09	237.52	50.5%	50.5%
45	1302.83	178.17	1960.60	268.13	50.5%	50.5%
46	1302.83	178.17	1960.60	268.13	50.5%	50.5%
47	1302.83	178.17	1960.60	268.13	50.5%	50.5%
48	1302.83	178.17	1960.60	268.13	50.5%	50.5%
49	1302.83	178.17	1960.60	268.13	50.5%	50.5%
50	1336.72	186.32	2011.60	280.39	50.5%	50.5%
51	1383.70	197.16	2082.30	296.69	50.5%	50.5%
52	1435.33	209.05	2159.99	314.59	50.5%	50.5%
53	1491.32	222.00	2244.26	334.09	50.5%	50.5%
54	1551.56	235.94	2334.90	355.05	50.5%	50.5%
55	1615.75	250.82	2431.51	377.45	50.5%	50.5%
56	1683.73	266.62	2533.80	401.23	50.5%	50.5%
57	1755.28	283.32	2641.48	426.37	50.5%	50.5%
58	1834.01	301.60	2759.96	453.87	50.5%	50.5%
59	1923.87	322.24	2895.19	484.93	50.5%	50.5%
60	2025.16	345.35	3047.62	519.71	50.5%	50.5%
61	2138.14	370.96	3217.63	558.24	50.5%	50.5%
62	2263.11	399.17	3405.70	600.71	50.5%	50.5%
63	2400.36	430.05	3612.24	647.17	50.5%	50.5%
64	2550.15	463.67	3837.66	697.76	50.5%	50.5%
65	2712.79	500.14	4082.42	752.65	50.5%	50.5%
66	2888.55	539.49	4346.91	811.87	50.5%	50.5%
67	3077.72	581.83	4631.59	875.58	50.5%	50.5%
68	3300.10	631.09	4966.25	949.71	50.5%	50.5%
69	3557.34	687.40	5352.28	1034.25	50.5%	50.5%
70	3692.88	719.88	5537.01	1079.37	49.9%	49.9%
71	3968.44	778.95	5947.57	1167.42	49.9%	49.9%
72	4091.71	807.17	6112.00	1205.71	49.4%	49.4%
73	4177.86	821.63	6218.14	1222.88	48.8%	48.8%
74	4262.34	830.90	6320.86	1232.18	48.3%	48.3%
75	4362.25	847.13	6445.46	1251.68	47.8%	47.8%
76	4490.87	880.14	6526.67	1279.12	45.3%	45.3%
77	4657.90	937.44	6546.76	1317.59	40.6%	40.6%
78	4928.92	1029.29	6708.47	1400.91	36.1%	36.1%
79	5292.86	1144.00	6979.35	1508.52	31.9%	31.9%
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87+						

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years; Elimination Period: 20 Days
Indexed Inflation

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	230.00	7.00	243.86	7.42	6.0%	6.0%
30	235.43	7.17	260.01	7.91	10.4%	10.4%
31	243.66	7.42	271.39	8.26	11.4%	11.4%
32	277.65	8.45	323.15	9.83	16.4%	16.4%
33	286.64	8.72	336.60	10.24	17.4%	17.4%
34	295.63	9.00	350.25	10.66	18.5%	18.5%
35	306.87	9.34	367.57	11.19	19.8%	19.8%
36	315.86	9.61	381.63	11.61	20.8%	20.8%
37	327.10	9.96	399.48	12.16	22.1%	22.1%
38	341.72	10.40	423.11	12.88	23.8%	23.8%
39	350.71	10.67	437.90	13.33	24.9%	24.9%
40	361.64	11.01	461.25	14.04	27.5%	27.5%
41	378.87	11.53	509.96	15.52	34.6%	34.6%
42	390.03	11.87	548.58	16.70	40.6%	40.6%
43	396.33	12.06	574.25	17.48	44.9%	44.9%
44	396.33	12.06	580.46	17.67	46.5%	46.5%
45	386.05	14.66	511.46	19.42	32.5%	32.5%
46	402.15	15.27	561.75	21.33	39.7%	39.7%
47	427.34	16.23	613.48	23.30	43.6%	43.6%
48	453.94	17.24	665.40	25.27	46.6%	46.6%
49	457.73	17.38	671.33	25.49	46.7%	46.7%
50	467.96	19.50	686.79	28.62	46.8%	46.8%
51	476.51	21.39	699.22	31.39	46.7%	46.7%
52	465.71	24.02	682.08	35.19	46.5%	46.5%
53	471.38	27.30	678.26	39.28	43.9%	43.9%
54	464.22	29.67	665.05	42.50	43.3%	43.3%
55	473.31	31.09	664.29	43.64	40.3%	40.3%
56	508.67	35.95	727.88	51.44	43.1%	43.1%
57	516.59	39.06	747.72	56.53	44.7%	44.7%
58	546.55	45.39	794.40	65.98	45.3%	45.3%
59	568.98	50.90	822.29	73.56	44.5%	44.5%
60	598.88	56.60	866.61	81.91	44.7%	44.7%
61	638.75	64.99	917.75	93.38	43.7%	43.7%
62	672.18	72.42	974.68	105.01	45.0%	45.0%
63	711.05	80.04	1022.90	115.14	43.9%	43.9%
64	771.94	91.72	1094.21	130.01	41.7%	41.7%
65	817.53	103.15	1161.22	146.51	42.0%	42.0%
66	894.96	116.56	1263.01	164.50	41.1%	41.1%
67	979.16	132.87	1391.17	188.78	42.1%	42.1%
68	1067.25	150.08	1510.00	212.34	41.5%	41.5%
69	1151.97	170.20	1637.59	241.95	42.2%	42.2%
70	1261.71	193.63	1792.65	275.11	42.1%	42.1%
71	1385.71	219.79	1911.40	303.17	37.9%	37.9%
72	1507.97	247.14	2016.01	330.40	33.7%	33.7%
73	1650.94	276.21	2144.73	358.82	29.9%	29.9%
74	1795.96	305.96	2285.53	389.37	27.3%	27.3%
75	1929.60	335.94	2536.27	441.56	31.4%	31.4%
76	2118.19	377.16	2832.38	504.32	33.7%	33.7%
77	2221.32	407.92	2929.30	537.93	31.9%	31.9%
78	2349.59	447.45	3062.13	583.15	30.3%	30.3%
79	2504.68	492.15	3230.40	634.75	29.0%	29.0%
80	2663.29	539.02	3398.97	687.91	27.6%	27.6%
81	2964.61	614.35	3783.51	784.05	27.6%	27.6%
82	3284.33	693.02	4191.56	884.46	27.6%	27.6%
83	3617.45	775.05	4616.70	989.14	27.6%	27.6%
84	3967.31	857.07	5063.20	1093.82	27.6%	27.6%
85+		1124.91		1435.64		27.6%

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years; Elimination Period: 100 Days
Indexed Inflation

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	224.00	5.00	237.50	5.30	6.0%	6.0%
30	229.29	5.12	253.23	5.65	10.4%	10.4%
31	237.30	5.30	264.31	5.90	11.4%	11.4%
32	270.40	6.04	314.72	7.02	16.4%	16.4%
33	279.16	6.23	327.82	7.32	17.4%	17.4%
34	287.92	6.43	341.11	7.61	18.5%	18.5%
35	298.87	6.67	357.98	7.99	19.8%	19.8%
36	307.62	6.87	371.67	8.30	20.8%	20.8%
37	318.57	7.11	389.05	8.68	22.1%	22.1%
38	332.80	7.43	412.07	9.20	23.8%	23.8%
39	341.56	7.62	426.48	9.52	24.9%	24.9%
40	352.20	7.86	449.22	10.03	27.5%	27.5%
41	368.98	8.24	496.65	11.09	34.6%	34.6%
42	379.86	8.48	534.27	11.93	40.6%	40.6%
43	385.99	8.62	559.27	12.48	44.9%	44.9%
44	385.99	8.62	565.31	12.62	46.5%	46.5%
45	373.02	11.40	494.20	15.11	32.5%	32.5%
46	388.57	11.88	542.79	16.59	39.7%	39.7%
47	412.91	12.62	592.78	18.12	43.6%	43.6%
48	438.62	13.41	642.94	19.65	46.6%	46.6%
49	442.28	13.52	648.67	19.83	46.7%	46.7%
50	448.46	15.60	658.17	22.89	46.8%	46.8%
51	457.06	17.50	670.68	25.69	46.7%	46.7%
52	443.53	18.48	649.60	27.07	46.5%	46.5%
53	447.72	21.84	644.22	31.43	43.9%	43.9%
54	439.79	22.69	630.05	32.50	43.3%	43.3%
55	445.68	25.91	625.50	36.37	40.3%	40.3%
56	476.32	28.76	681.58	41.15	43.1%	43.1%
57	482.86	31.95	698.90	46.25	44.7%	44.7%
58	508.42	36.32	738.98	52.78	45.3%	45.3%
59	527.17	39.99	761.87	57.80	44.5%	44.5%
60	551.40	45.65	797.92	66.05	44.7%	44.7%
61	584.90	51.99	840.38	74.70	43.7%	43.7%
62	612.76	57.56	888.52	83.47	45.0%	45.0%
63	645.91	65.15	929.18	93.72	43.9%	43.9%
64	697.42	74.52	988.58	105.63	41.7%	41.7%
65	733.48	82.13	1041.84	116.66	42.0%	42.0%
66	798.16	94.83	1126.40	133.83	41.1%	41.1%
67	870.82	106.30	1237.24	151.03	42.1%	42.1%
68	944.27	120.90	1336.00	171.05	41.5%	41.5%
69	1014.98	136.99	1442.85	194.74	42.2%	42.2%
70	1103.48	156.15	1567.83	221.86	42.1%	42.1%
71	1205.70	177.92	1663.09	245.42	37.9%	37.9%
72	1304.81	198.97	1744.41	266.00	33.7%	33.7%
73	1423.23	221.39	1848.90	287.61	29.9%	29.9%
74	1540.30	245.19	1960.17	312.03	27.3%	27.3%
75	1646.92	270.39	2164.72	355.40	31.4%	31.4%
76	1800.16	303.76	2407.11	406.18	33.7%	33.7%
77	1879.13	328.65	2478.05	433.40	31.9%	31.9%
78	1979.47	359.07	2579.78	467.96	30.3%	30.3%
79	2098.66	395.48	2706.74	510.06	29.0%	29.0%
80	2221.36	431.88	2834.96	551.18	27.6%	27.6%
81	2460.74	490.47	3140.46	625.96	27.6%	27.6%
82	2716.86	554.08	3467.33	707.14	27.6%	27.6%
83	2981.34	617.70	3804.88	788.32	27.6%	27.6%
84	3257.55	681.31	4157.38	869.50	27.6%	27.6%
85+		890.55		1136.55		27.6%

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years; Elimination Period: 20 Days
Indexed Inflation

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	303.47	10.24	359.14	12.12	18.3%	18.3%
30	317.71	10.72	381.08	12.86	19.9%	19.9%
31	326.47	11.02	394.82	13.33	20.9%	20.9%
32	340.72	11.50	417.50	14.09	22.5%	22.5%
33	351.67	11.87	435.26	14.69	23.8%	23.8%
34	363.72	12.28	455.11	15.36	25.1%	25.1%
35	377.64	12.75	490.29	16.55	29.8%	29.8%
36	391.87	13.23	534.61	18.05	36.4%	36.4%
37	396.73	13.39	555.70	18.76	40.1%	40.1%
38	396.73	13.39	575.44	19.42	45.0%	45.0%
39	396.73	13.39	581.05	19.61	46.5%	46.5%
40	398.54	13.45	583.69	19.70	46.5%	46.5%
41	424.81	14.34	622.18	21.00	46.5%	46.5%
42	427.66	14.44	626.35	21.14	46.5%	46.5%
43	434.68	14.67	636.64	21.49	46.5%	46.5%
44	434.68	14.67	636.64	21.49	46.5%	46.5%
45	439.72	19.66	644.01	28.80	46.5%	46.5%
46	464.80	20.78	680.75	30.44	46.5%	46.5%
47	496.51	22.20	730.42	32.66	47.1%	47.1%
48	500.68	22.39	736.99	32.95	47.2%	47.2%
49	533.90	23.87	789.51	35.30	47.9%	47.9%
50	540.72	26.06	799.64	38.54	47.9%	47.9%
51	554.06	30.18	818.93	44.61	47.8%	47.8%
52	553.63	33.43	812.87	49.08	46.8%	46.8%
53	535.77	35.33	786.66	51.87	46.8%	46.8%
54	552.70	39.06	811.24	57.33	46.8%	46.8%
55	559.69	44.09	820.45	64.62	46.6%	46.6%
56	580.91	47.93	851.56	70.26	46.6%	46.6%
57	606.24	54.23	889.32	79.56	46.7%	46.7%
58	665.80	63.31	980.28	93.22	47.2%	47.2%
59	684.18	68.22	1006.10	100.31	47.1%	47.1%
60	741.55	78.49	1092.69	115.66	47.4%	47.4%
61	781.81	88.70	1151.91	130.69	47.3%	47.3%
62	823.65	98.59	1213.18	145.22	47.3%	47.3%
63	862.83	109.37	1269.64	160.94	47.1%	47.1%
64	906.10	120.01	1332.15	176.44	47.0%	47.0%
65	973.95	135.38	1432.91	199.18	47.1%	47.1%
66	1062.19	153.52	1565.64	226.28	47.4%	47.4%
67	1186.19	176.30	1754.47	260.76	47.9%	47.9%
68	1292.72	198.88	1914.18	294.49	48.1%	48.1%
69	1453.63	232.03	2157.09	344.32	48.4%	48.4%
70	1588.07	262.79	2355.86	389.84	48.3%	48.3%
71	1776.09	302.17	2576.45	438.33	45.1%	45.1%
72	1982.64	346.14	2796.80	488.28	41.1%	41.1%
73	2144.01	379.86	2961.36	524.68	38.1%	38.1%
74	2279.68	410.39	3223.81	580.35	41.4%	41.4%
75	2394.81	437.76	3325.80	607.94	38.9%	38.9%
76	2521.85	470.94	3438.56	642.12	36.4%	36.4%
77	2656.30	508.45	3555.21	680.51	33.8%	33.8%
78	2826.50	557.94	3720.71	734.45	31.6%	31.6%
79	3026.71	616.94	3923.52	799.74	29.6%	29.6%
80	3234.11	677.96	4127.47	865.23	27.6%	27.6%
81	3617.45	773.38	4616.70	987.00	27.6%	27.6%
82	4020.88	875.49	5131.56	1117.32	27.6%	27.6%
83	4444.40	977.60	5672.06	1247.64	27.6%	27.6%
84	4884.65	1083.06	6233.93	1382.23	27.6%	27.6%
85+		1422.88		1815.91		27.6%

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years; Elimination Period: 100 Days
Indexed Inflation

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	294.50	8.96	348.53	10.61	18.3%	18.3%
30	308.33	9.38	369.83	11.26	19.9%	19.9%
31	316.83	9.64	383.16	11.66	20.9%	20.9%
32	330.65	10.06	405.17	12.33	22.5%	22.5%
33	341.29	10.39	422.41	12.86	23.8%	23.8%
34	352.98	10.74	441.67	13.44	25.1%	25.1%
35	366.48	11.15	475.81	14.48	29.8%	29.8%
36	380.29	11.57	518.82	15.79	36.4%	36.4%
37	385.01	11.72	539.28	16.41	40.1%	40.1%
38	385.01	11.72	558.44	17.00	45.0%	45.0%
39	385.01	11.72	563.89	17.16	46.5%	46.5%
40	386.76	11.77	566.45	17.24	46.5%	46.5%
41	412.26	12.55	603.80	18.38	46.5%	46.5%
42	415.03	12.63	607.85	18.50	46.5%	46.5%
43	421.84	12.84	617.83	18.80	46.5%	46.5%
44	421.84	12.84	617.83	18.80	46.5%	46.5%
45	421.84	16.09	617.83	23.56	46.5%	46.5%
46	445.91	17.01	653.08	24.91	46.5%	46.5%
47	476.32	18.16	700.73	26.72	47.1%	47.1%
48	480.32	18.32	707.03	26.96	47.2%	47.2%
49	512.19	19.53	757.42	28.88	47.9%	47.9%
50	519.00	21.72	767.52	32.11	47.9%	47.9%
51	528.19	23.71	780.70	35.05	47.8%	47.8%
52	524.38	27.16	769.93	39.88	46.8%	46.8%
53	506.34	29.44	743.44	43.22	46.8%	46.8%
54	519.50	31.25	762.51	45.87	46.8%	46.8%
55	525.19	34.50	769.88	50.58	46.6%	46.6%
56	542.56	38.34	795.36	56.21	46.6%	46.6%
57	563.63	44.55	826.82	65.35	46.7%	46.7%
58	616.78	51.06	908.11	75.17	47.2%	47.2%
59	630.01	56.18	926.43	82.61	47.1%	47.1%
60	679.58	64.03	1001.38	94.35	47.4%	47.4%
61	711.68	72.20	1048.57	106.38	47.3%	47.3%
62	747.65	80.11	1101.24	117.99	47.3%	47.3%
63	779.79	89.12	1147.45	131.14	47.1%	47.1%
64	814.09	98.01	1196.88	144.10	47.0%	47.0%
65	870.89	109.11	1281.29	160.53	47.1%	47.1%
66	946.01	124.48	1394.39	183.47	47.4%	47.4%
67	1053.42	143.65	1558.10	212.47	47.9%	47.9%
68	1142.46	163.52	1691.68	242.14	48.1%	48.1%
69	1276.19	188.81	1893.79	280.19	48.4%	48.4%
70	1388.71	215.22	2060.11	319.27	48.3%	48.3%
71	1545.43	246.81	2241.85	358.03	45.1%	45.1%
72	1716.56	282.56	2421.46	398.59	41.1%	41.1%
73	1848.04	309.95	2552.56	428.11	38.1%	38.1%
74	1954.97	333.72	2764.63	471.93	41.4%	41.4%
75	2045.03	356.22	2840.05	494.70	38.9%	38.9%
76	2144.69	383.27	2924.31	522.59	36.4%	36.4%
77	2250.31	413.72	3011.84	553.72	33.8%	33.8%
78	2384.57	454.82	3138.97	598.71	31.6%	31.6%
79	2543.35	500.94	3296.94	649.36	29.6%	29.6%
80	2703.47	549.06	3450.24	700.73	27.6%	27.6%
81	3009.80	624.39	3841.19	796.87	27.6%	27.6%
82	3331.21	704.74	4251.38	899.41	27.6%	27.6%
83	3666.00	785.09	4678.65	1001.96	27.6%	27.6%
84	4014.19	867.12	5123.02	1106.64	27.6%	27.6%
85+		1129.93		1442.05		27.6%

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years; Elimination Period: 20 Days
Indexed Inflation

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	369.79	16.54	459.59	20.55	24.3%	24.3%
30	411.80	18.41	585.31	26.17	42.1%	42.1%
31	411.80	18.41	592.34	26.49	43.8%	43.8%
32	411.80	18.41	603.12	26.97	46.5%	46.5%
33	411.80	18.41	603.12	26.97	46.5%	46.5%
34	411.80	18.41	603.12	26.97	46.5%	46.5%
35	411.80	18.41	603.12	26.97	46.5%	46.5%
36	415.51	18.58	608.56	27.21	46.5%	46.5%
37	441.48	19.74	646.59	28.91	46.5%	46.5%
38	441.48	19.74	646.59	28.91	46.5%	46.5%
39	467.96	20.93	685.64	30.66	46.5%	46.5%
40	500.58	22.38	736.84	32.95	47.2%	47.2%
41	537.96	24.06	795.96	35.59	48.0%	48.0%
42	576.66	25.79	857.67	38.35	48.7%	48.7%
43	598.97	26.78	893.48	39.95	49.2%	49.2%
44	598.97	26.78	893.48	39.95	49.2%	49.2%
45	599.15	32.51	890.49	48.32	48.6%	48.6%
46	636.05	34.51	949.71	51.53	49.3%	49.3%
47	674.12	36.58	1011.26	54.87	50.0%	50.0%
48	700.64	38.02	1054.37	57.21	50.5%	50.5%
49	700.64	38.02	1054.37	57.21	50.5%	50.5%
50	714.21	43.45	1074.80	65.39	50.5%	50.5%
51	738.66	48.88	1111.58	73.56	50.5%	50.5%
52	765.81	54.31	1152.45	81.73	50.5%	50.5%
53	795.68	62.46	1197.41	93.99	50.5%	50.5%
54	828.27	70.61	1246.45	106.25	50.5%	50.5%
55	860.86	78.75	1295.49	118.51	50.5%	50.5%
56	896.16	86.90	1348.61	130.77	50.5%	50.5%
57	934.18	95.05	1405.83	143.03	50.5%	50.5%
58	977.63	105.91	1471.21	159.38	50.5%	50.5%
59	1029.23	116.77	1548.86	175.73	50.5%	50.5%
60	1088.97	130.35	1638.77	196.16	50.5%	50.5%
61	1156.86	146.64	1740.94	220.68	50.5%	50.5%
62	1232.90	165.65	1855.37	249.29	50.5%	50.5%
63	1317.09	184.66	1982.05	277.90	50.5%	50.5%
64	1409.42	206.39	2121.00	310.59	50.5%	50.5%
65	1507.18	228.11	2268.12	343.28	50.5%	50.5%
66	1613.09	252.55	2427.50	380.06	50.5%	50.5%
67	1721.72	277.00	2590.97	416.84	50.5%	50.5%
68	1860.22	309.58	2799.39	465.88	50.5%	50.5%
69	2042.16	350.32	3073.20	527.19	50.5%	50.5%
70	2248.16	398.17	3382.47	599.06	50.5%	50.5%
71	2374.74	430.36	3560.10	645.17	49.9%	49.9%
72	2490.58	458.46	3720.31	684.83	49.4%	49.4%
73	2606.93	484.96	3880.04	721.79	48.8%	48.8%
74	2737.42	516.37	3994.25	753.45	45.9%	45.9%
75	2886.22	549.35	4116.04	783.43	42.6%	42.6%
76	3049.87	591.22	4249.31	823.73	39.3%	39.3%
77	3228.54	641.84	4392.92	873.32	36.1%	36.1%
78	3452.57	707.09	4595.97	941.25	33.1%	33.1%
79	3715.72	782.16	4844.18	1019.71	30.4%	30.4%
80	3984.05	858.75	5084.56	1095.96	27.6%	27.6%
81	4467.83	982.62	5701.97	1254.05	27.6%	27.6%
82	4976.72	1109.84	6351.43	1416.41	27.6%	27.6%
83	5505.70	1238.74	7026.52	1580.91	27.6%	27.6%
84	6053.08	1370.98	7725.11	1749.69	27.6%	27.6%
85+		1791.15		2285.92		27.6%

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years; Elimination Period: 100 Days
Indexed Inflation

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	357.76	13.53	444.65	16.81	24.3%	24.3%
30	398.41	15.07	566.27	21.41	42.1%	42.1%
31	398.41	15.07	573.08	21.67	43.8%	43.8%
32	398.41	15.07	583.50	22.07	46.5%	46.5%
33	398.41	15.07	583.50	22.07	46.5%	46.5%
34	398.41	15.07	583.50	22.07	46.5%	46.5%
35	398.41	15.07	583.50	22.07	46.5%	46.5%
36	402.00	15.20	588.77	22.26	46.5%	46.5%
37	427.13	16.15	625.57	23.66	46.5%	46.5%
38	427.13	16.15	625.57	23.66	46.5%	46.5%
39	452.75	17.12	663.34	25.08	46.5%	46.5%
40	484.30	18.31	712.88	26.96	47.2%	47.2%
41	520.47	19.68	770.08	29.12	48.0%	48.0%
42	557.90	21.10	829.78	31.38	48.7%	48.7%
43	579.49	21.91	864.42	32.69	49.2%	49.2%
44	579.49	21.91	864.42	32.69	49.2%	49.2%
45	573.61	25.55	852.52	37.97	48.6%	48.6%
46	608.93	27.12	909.22	40.49	49.3%	49.3%
47	645.38	28.74	968.14	43.12	50.0%	50.0%
48	670.76	29.87	1009.42	44.95	50.5%	50.5%
49	670.76	29.87	1009.42	44.95	50.5%	50.5%
50	681.63	35.30	1025.76	53.13	50.5%	50.5%
51	700.64	38.02	1054.37	57.21	50.5%	50.5%
52	725.08	46.17	1091.15	69.47	50.5%	50.5%
53	749.52	51.60	1127.93	77.65	50.5%	50.5%
54	776.67	57.03	1168.80	85.82	50.5%	50.5%
55	803.83	65.18	1209.67	98.08	50.5%	50.5%
56	833.70	70.61	1254.62	106.25	50.5%	50.5%
57	863.57	78.75	1299.57	118.51	50.5%	50.5%
58	898.88	86.90	1352.70	130.77	50.5%	50.5%
59	942.33	97.76	1418.09	147.12	50.5%	50.5%
60	993.93	108.63	1495.74	163.47	50.5%	50.5%
61	1050.95	122.20	1581.56	183.90	50.5%	50.5%
62	1116.13	135.78	1679.64	204.34	50.5%	50.5%
63	1186.74	152.08	1785.89	228.86	50.5%	50.5%
64	1262.77	171.09	1900.32	257.46	50.5%	50.5%
65	1344.24	190.10	2022.92	286.07	50.5%	50.5%
66	1433.86	209.10	2157.78	314.68	50.5%	50.5%
67	1526.19	230.83	2296.73	347.37	50.5%	50.5%
68	1642.96	257.99	2472.46	388.24	50.5%	50.5%
69	1792.32	290.57	2697.23	437.28	50.5%	50.5%
70	1963.75	330.45	2954.56	497.18	50.5%	50.5%
71	2063.64	355.17	3093.71	532.46	49.9%	49.9%
72	2158.50	379.16	3224.27	566.38	49.4%	49.4%
73	2249.72	402.16	3348.38	598.55	48.8%	48.8%
74	2351.83	423.92	3431.63	618.55	45.9%	45.9%
75	2465.63	452.78	3516.23	645.71	42.6%	42.6%
76	2595.24	485.21	3615.89	676.03	39.3%	39.3%
77	2739.43	527.78	3727.41	718.12	36.1%	36.1%
78	2920.41	581.87	3887.58	774.57	33.1%	33.1%
79	3126.90	641.55	4076.54	836.39	30.4%	30.4%
80	3336.23	701.39	4257.79	895.14	27.6%	27.6%
81	3719.57	798.48	4747.01	1019.05	27.6%	27.6%
82	4122.99	898.92	5261.88	1147.23	27.6%	27.6%
83	4538.14	999.36	5791.70	1275.41	27.6%	27.6%
84	4965.00	1101.47	6336.47	1405.73	27.6%	27.6%
85+		1422.88		1815.91		27.6%

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime; Elimination Period: 20 Days
Indexed Inflation

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	426.86	24.07	559.47	31.55	31.1%	31.1%
30	445.28	25.11	652.15	36.78	46.5%	46.5%
31	445.28	25.11	652.15	36.78	46.5%	46.5%
32	445.28	25.11	652.15	36.78	46.5%	46.5%
33	445.28	25.11	652.15	36.78	46.5%	46.5%
34	445.28	25.11	652.15	36.78	46.5%	46.5%
35	445.28	25.11	652.15	36.78	46.5%	46.5%
36	467.56	26.37	684.78	38.62	46.5%	46.5%
37	495.06	27.92	725.07	40.89	46.5%	46.5%
38	495.06	27.92	725.07	40.89	46.5%	46.5%
39	527.41	29.74	774.92	43.70	46.9%	46.9%
40	562.40	31.71	830.08	46.81	47.6%	47.6%
41	600.08	33.84	889.92	50.18	48.3%	48.3%
42	638.77	36.02	951.81	53.67	49.0%	49.0%
43	668.24	37.68	999.26	56.35	49.5%	49.5%
44	668.24	37.68	999.26	56.35	49.5%	49.5%
45	668.05	49.05	993.33	72.94	48.7%	48.7%
46	704.69	51.74	1052.15	77.26	49.3%	49.3%
47	742.18	54.50	1112.72	81.70	49.9%	49.9%
48	776.67	57.03	1168.80	85.82	50.5%	50.5%
49	776.67	57.03	1168.80	85.82	50.5%	50.5%
50	798.40	62.46	1201.49	93.99	50.5%	50.5%
51	833.70	70.61	1254.62	106.25	50.5%	50.5%
52	871.72	78.75	1311.83	118.51	50.5%	50.5%
53	912.46	89.62	1373.13	134.86	50.5%	50.5%
54	957.15	100.32	1440.21	150.96	50.5%	50.5%
55	980.51	108.65	1472.57	163.18	50.2%	50.2%
56	1049.29	124.40	1578.50	187.14	50.4%	50.4%
57	1090.76	134.00	1639.66	201.43	50.3%	50.3%
58	1142.66	146.49	1716.81	220.10	50.2%	50.2%
59	1215.61	165.64	1826.87	248.94	50.3%	50.3%
60	1282.10	182.40	1925.11	273.88	50.2%	50.2%
61	1358.30	201.52	2037.86	302.34	50.0%	50.0%
62	1451.78	224.15	2177.38	336.18	50.0%	50.0%
63	1523.70	241.66	2280.77	361.72	49.7%	49.7%
64	1631.82	268.59	2441.85	401.92	49.6%	49.6%
65	1732.27	292.88	2589.65	437.84	49.5%	49.5%
66	1861.88	322.83	2783.35	482.60	49.5%	49.5%
67	2025.85	357.95	3031.93	535.72	49.7%	49.7%
68	2205.45	399.83	3301.55	598.55	49.7%	49.7%
69	2371.67	440.49	3543.87	658.20	49.4%	49.4%
70	2562.13	485.71	3821.12	724.38	49.1%	49.1%
71	2786.71	537.74	4053.48	782.19	45.5%	45.5%
72	3055.36	596.28	4314.29	841.98	41.2%	41.2%
73	3258.80	640.16	4472.40	878.56	37.2%	37.2%
74	3437.81	677.35	4729.84	931.91	37.6%	37.6%
75	3636.48	723.90	5015.11	998.34	37.9%	37.9%
76	3883.69	782.85	5295.44	1067.43	36.4%	36.4%
77	4112.04	846.77	5503.59	1133.32	33.8%	33.8%
78	4399.03	929.89	5790.74	1224.08	31.6%	31.6%
79	4731.65	1024.72	6133.63	1328.34	29.6%	29.6%
80	5070.46	1121.56	6471.07	1431.37	27.6%	27.6%
81	5678.11	1277.24	7246.57	1630.05	27.6%	27.6%
82	6317.57	1437.94	8062.66	1835.14	27.6%	27.6%
83	6977.12	1601.99	8904.39	2044.51	27.6%	27.6%
84	7658.42	1766.04	9773.89	2253.87	27.6%	27.6%
85+		2286.65		2918.28		27.6%

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime; Elimination Period: 100 Days
Indexed Inflation

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	410.81	20.86	538.43	27.34	31.1%	31.1%
30	428.54	21.76	627.63	31.87	46.5%	46.5%
31	428.54	21.76	627.63	31.87	46.5%	46.5%
32	428.54	21.76	627.63	31.87	46.5%	46.5%
33	428.54	21.76	627.63	31.87	46.5%	46.5%
34	428.54	21.76	627.63	31.87	46.5%	46.5%
35	428.54	21.76	627.63	31.87	46.5%	46.5%
36	449.98	22.85	659.04	33.47	46.5%	46.5%
37	476.45	24.19	697.81	35.44	46.5%	46.5%
38	476.45	24.19	697.81	35.44	46.5%	46.5%
39	507.58	25.78	745.79	37.87	46.9%	46.9%
40	541.25	27.49	798.87	40.57	47.6%	47.6%
41	577.52	29.33	856.47	43.49	48.3%	48.3%
42	614.75	31.22	916.03	46.52	49.0%	49.0%
43	643.12	32.66	961.70	48.84	49.5%	49.5%
44	643.12	32.66	961.70	48.84	49.5%	49.5%
45	633.01	39.71	941.23	59.04	48.7%	48.7%
46	667.73	41.89	996.97	62.54	49.3%	49.3%
47	703.25	44.12	1054.37	66.14	49.9%	49.9%
48	735.94	46.17	1107.50	69.47	50.5%	50.5%
49	735.94	46.17	1107.50	69.47	50.5%	50.5%
50	754.95	51.60	1136.10	77.65	50.5%	50.5%
51	784.82	59.74	1181.06	89.91	50.5%	50.5%
52	817.41	67.89	1230.10	102.17	50.5%	50.5%
53	850.00	76.04	1279.14	114.43	50.5%	50.5%
54	886.65	84.06	1334.13	126.48	50.5%	50.5%
55	906.31	92.75	1361.13	139.30	50.2%	50.2%
56	965.45	102.77	1452.39	154.60	50.4%	50.4%
57	999.64	112.56	1502.68	169.20	50.3%	50.3%
58	1044.11	125.19	1568.74	188.09	50.2%	50.2%
59	1103.40	138.93	1658.23	208.78	50.3%	50.3%
60	1160.50	153.32	1742.53	230.22	50.2%	50.2%
61	1224.82	167.50	1837.61	251.30	50.0%	50.0%
62	1300.61	187.66	1950.65	281.46	50.0%	50.0%
63	1358.36	203.50	2033.27	304.61	49.7%	49.7%
64	1449.38	225.52	2168.85	337.46	49.6%	49.6%
65	1534.51	245.32	2294.01	366.74	49.5%	49.5%
66	1644.16	270.27	2457.88	404.03	49.5%	49.5%
67	1784.68	302.10	2670.99	452.13	49.7%	49.7%
68	1935.50	336.17	2897.44	503.24	49.7%	49.7%
69	2073.03	368.32	3097.63	550.36	49.4%	49.4%
70	2226.99	405.57	3321.30	604.86	49.1%	49.1%
71	2411.48	449.31	3507.69	653.56	45.5%	45.5%
72	2635.57	498.49	3721.54	703.89	41.2%	41.2%
73	2801.87	533.47	3845.31	732.14	37.2%	37.2%
74	2940.35	561.86	4045.42	773.03	37.6%	37.6%
75	3095.15	596.53	4268.55	822.68	37.9%	37.9%
76	3292.47	644.22	4489.31	878.40	36.4%	36.4%
77	3476.00	697.91	4652.30	934.08	33.8%	33.8%
78	3704.84	766.01	4876.92	1008.35	31.6%	31.6%
79	3961.79	841.92	5135.66	1091.38	29.6%	29.6%
80	4218.41	915.66	5383.65	1168.59	27.6%	27.6%
81	4692.14	1036.19	5988.25	1322.41	27.6%	27.6%
82	5187.64	1160.06	6620.61	1480.50	27.6%	27.6%
83	5696.53	1283.94	7270.07	1638.60	27.6%	27.6%
84	6215.46	1407.81	7932.34	1796.69	27.6%	27.6%
85+		1796.17		2292.33		27.6%

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years; Elimination Period: 20 Days
5% Simple Inflation

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	446.95	26.78	654.60	39.23	46.5%	46.5%
30	446.95	26.78	654.60	39.23	46.5%	46.5%
31	446.95	26.78	654.60	39.23	46.5%	46.5%
32	446.95	26.78	654.60	39.23	46.5%	46.5%
33	463.95	27.80	679.50	40.72	46.5%	46.5%
34	485.04	29.07	710.38	42.57	46.5%	46.5%
35	485.04	29.07	710.38	42.57	46.5%	46.5%
36	506.38	30.35	741.78	44.45	46.5%	46.5%
37	559.59	33.53	825.42	49.46	47.5%	47.5%
38	586.83	35.17	868.59	52.05	48.0%	48.0%
39	614.49	36.82	912.67	54.69	48.5%	48.5%
40	642.58	38.51	957.65	57.39	49.0%	49.0%
41	674.67	40.43	1009.35	60.49	49.6%	49.6%
42	707.56	42.40	1062.64	63.68	50.2%	50.2%
43	725.08	43.45	1091.15	65.39	50.5%	50.5%
44	725.08	43.45	1091.15	65.39	50.5%	50.5%
45	736.83	52.26	1105.32	78.39	50.0%	50.0%
46	765.81	54.31	1152.45	81.73	50.5%	50.5%
47	765.81	54.31	1152.45	81.73	50.5%	50.5%
48	765.81	54.31	1152.45	81.73	50.5%	50.5%
49	765.81	54.31	1152.45	81.73	50.5%	50.5%
50	782.11	57.03	1176.97	85.82	50.5%	50.5%
51	806.55	65.18	1213.75	98.08	50.5%	50.5%
52	833.70	70.61	1254.62	106.25	50.5%	50.5%
53	860.86	76.04	1295.49	114.43	50.5%	50.5%
54	890.73	84.18	1340.44	126.69	50.5%	50.5%
55	923.32	92.33	1389.48	138.95	50.5%	50.5%
56	955.91	100.48	1438.52	151.21	50.5%	50.5%
57	991.21	108.63	1491.65	163.47	50.5%	50.5%
58	1031.94	116.77	1552.95	175.73	50.5%	50.5%
59	1078.11	127.64	1622.42	192.08	50.5%	50.5%
60	1132.42	141.21	1704.16	212.51	50.5%	50.5%
61	1194.88	154.79	1798.15	232.94	50.5%	50.5%
62	1260.06	171.09	1896.23	257.46	50.5%	50.5%
63	1336.10	187.38	2010.66	281.98	50.5%	50.5%
64	1414.85	206.39	2129.17	310.59	50.5%	50.5%
65	1501.75	225.40	2257.67	338.85	50.3%	50.3%
66	1591.37	244.41	2394.81	367.80	50.5%	50.5%
67	1689.13	266.13	2541.93	400.50	50.5%	50.5%
68	1805.90	293.29	2717.66	441.36	50.5%	50.5%
69	1955.26	325.88	2942.43	490.40	50.5%	50.5%
70	2120.85	362.96	3190.93	546.09	50.5%	50.5%
71	2208.82	386.28	3311.36	579.10	49.9%	49.9%
72	2287.37	406.42	3415.93	606.95	49.3%	49.3%
73	2363.27	425.81	3460.09	623.44	46.4%	46.4%
74	2448.79	444.21	3514.02	637.44	43.5%	43.5%
75	2545.02	465.66	3578.47	654.75	40.6%	40.6%
76	2650.29	493.36	3650.26	679.51	37.7%	37.7%
77	2766.49	529.71	3731.22	714.43	34.9%	34.9%
78	2916.73	576.35	3859.51	762.64	32.3%	32.3%
79	3091.74	631.00	4018.43	820.13	30.0%	30.0%
80	3269.27	684.65	4172.33	873.78	27.6%	27.6%
81	3617.45	775.05	4616.70	989.14	27.6%	27.6%
82	3985.73	867.12	5086.70	1106.64	27.6%	27.6%
83	4364.05	959.19	5569.52	1224.14	27.6%	27.6%
84	4754.08	1052.93	6067.29	1343.78	27.6%	27.6%
85+						

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years; Elimination Period: 100 Days
5% Simple Inflation

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	425.19	21.76	622.73	31.87	46.5%	46.5%
30	425.19	21.76	622.73	31.87	46.5%	46.5%
31	425.19	21.76	622.73	31.87	46.5%	46.5%
32	425.19	21.76	622.73	31.87	46.5%	46.5%
33	441.36	22.59	646.41	33.08	46.5%	46.5%
34	461.42	23.62	675.80	34.59	46.5%	46.5%
35	461.42	23.62	675.80	34.59	46.5%	46.5%
36	481.73	24.66	705.66	36.12	46.5%	46.5%
37	532.34	27.25	785.23	40.19	47.5%	47.5%
38	558.26	28.57	826.30	42.29	48.0%	48.0%
39	584.57	29.92	868.23	44.44	48.5%	48.5%
40	611.29	31.29	911.03	46.63	49.0%	49.0%
41	641.82	32.85	960.20	49.14	49.6%	49.6%
42	673.11	34.45	1010.90	51.74	50.2%	50.2%
43	689.77	35.30	1038.02	53.13	50.5%	50.5%
44	689.77	35.30	1038.02	53.13	50.5%	50.5%
45	692.41	41.81	1038.69	62.71	50.0%	50.0%
46	719.65	43.45	1082.98	65.39	50.5%	50.5%
47	719.65	43.45	1082.98	65.39	50.5%	50.5%
48	719.65	43.45	1082.98	65.39	50.5%	50.5%
49	719.65	43.45	1082.98	65.39	50.5%	50.5%
50	733.22	46.17	1103.41	69.47	50.5%	50.5%
51	752.23	51.60	1132.02	77.65	50.5%	50.5%
52	773.96	57.03	1164.71	85.82	50.5%	50.5%
53	795.68	62.46	1197.41	93.99	50.5%	50.5%
54	820.12	67.89	1234.19	102.17	50.5%	50.5%
55	847.28	73.32	1275.05	110.34	50.5%	50.5%
56	874.44	81.47	1315.92	122.60	50.5%	50.5%
57	904.31	86.90	1360.87	130.77	50.5%	50.5%
58	936.90	95.05	1409.91	143.03	50.5%	50.5%
59	974.92	103.19	1467.13	155.29	50.5%	50.5%
60	1018.37	114.06	1532.52	171.64	50.5%	50.5%
61	1069.96	124.92	1610.16	187.99	50.5%	50.5%
62	1124.28	138.50	1691.90	208.42	50.5%	50.5%
63	1186.74	152.08	1785.89	228.86	50.5%	50.5%
64	1251.91	165.65	1883.97	249.29	50.5%	50.5%
65	1322.52	181.95	1988.22	273.53	50.3%	50.3%
66	1398.56	198.24	2104.65	298.33	50.5%	50.5%
67	1480.03	217.25	2227.26	326.94	50.5%	50.5%
68	1575.07	238.98	2370.29	359.63	50.5%	50.5%
69	1697.28	266.13	2554.19	400.50	50.5%	50.5%
70	1833.74	295.24	2758.95	444.20	50.5%	50.5%
71	1902.90	313.69	2852.74	470.28	49.9%	49.9%
72	1962.72	329.60	2931.11	492.22	49.3%	49.3%
73	2022.62	345.38	2961.34	505.68	46.4%	46.4%
74	2088.01	360.78	2996.30	517.72	43.5%	43.5%
75	2160.91	377.68	3038.38	531.04	40.6%	40.6%
76	2244.59	399.58	3091.49	550.35	37.7%	37.7%
77	2335.38	429.18	3149.77	578.85	34.9%	34.9%
78	2452.70	467.71	3245.49	618.89	32.3%	32.3%
79	2590.81	511.48	3367.35	664.79	30.0%	30.0%
80	2730.25	554.08	3484.42	707.14	27.6%	27.6%
81	3009.80	626.07	3841.19	799.00	27.6%	27.6%
82	3304.42	698.05	4217.19	890.87	27.6%	27.6%
83	3607.41	771.70	4603.88	984.87	27.6%	27.6%
84	3918.77	845.36	5001.24	1078.87	27.6%	27.6%
85+						

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years; Elimination Period: 20 Days
5% Simple Inflation

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	475.41	33.48	696.28	49.03	46.5%	46.5%
30	475.41	33.48	696.28	49.03	46.5%	46.5%
31	475.41	33.48	696.28	49.03	46.5%	46.5%
32	486.73	34.28	712.86	50.20	46.5%	46.5%
33	507.89	35.77	743.85	52.38	46.5%	46.5%
34	529.05	37.26	774.85	54.57	46.5%	46.5%
35	553.42	38.97	812.17	57.19	46.8%	46.8%
36	607.21	42.76	896.95	63.17	47.7%	47.7%
37	634.71	44.70	940.62	66.24	48.2%	48.2%
38	662.61	46.66	985.15	69.38	48.7%	48.7%
39	719.61	50.68	1076.81	75.83	49.6%	49.6%
40	748.71	52.73	1123.96	79.15	50.1%	50.1%
41	771.24	54.31	1160.62	81.73	50.5%	50.5%
42	771.24	54.31	1160.62	81.73	50.5%	50.5%
43	771.24	54.31	1160.62	81.73	50.5%	50.5%
44	771.24	54.31	1160.62	81.73	50.5%	50.5%
45	822.84	67.89	1238.27	102.17	50.5%	50.5%
46	822.84	67.89	1238.27	102.17	50.5%	50.5%
47	822.84	67.89	1238.27	102.17	50.5%	50.5%
48	822.84	67.89	1238.27	102.17	50.5%	50.5%
49	822.84	67.89	1238.27	102.17	50.5%	50.5%
50	841.85	73.32	1266.88	110.34	50.5%	50.5%
51	874.44	78.75	1315.92	118.51	50.5%	50.5%
52	907.03	86.90	1364.96	130.77	50.5%	50.5%
53	942.33	95.05	1418.09	143.03	50.5%	50.5%
54	980.35	105.91	1475.30	159.38	50.5%	50.5%
55	1021.08	114.06	1536.60	171.64	50.5%	50.5%
56	1061.82	124.92	1597.90	187.99	50.5%	50.5%
57	1107.98	135.78	1667.38	204.34	50.5%	50.5%
58	1156.86	146.64	1740.94	220.68	50.5%	50.5%
59	1216.61	160.22	1830.85	241.12	50.5%	50.5%
60	1284.50	176.52	1933.01	265.64	50.5%	50.5%
61	1360.54	195.53	2047.44	294.24	50.5%	50.5%
62	1444.72	214.54	2174.13	322.85	50.5%	50.5%
63	1537.05	236.26	2313.08	355.54	50.5%	50.5%
64	1637.53	257.99	2464.28	388.24	50.5%	50.5%
65	1743.44	282.43	2623.67	425.02	50.5%	50.5%
66	1857.50	309.58	2795.31	465.88	50.5%	50.5%
67	1979.70	336.74	2979.21	506.75	50.5%	50.5%
68	2126.35	369.33	3199.89	555.79	50.5%	50.5%
69	2313.73	410.06	3481.87	617.09	50.5%	50.5%
70	2521.73	457.76	3794.07	688.72	50.5%	50.5%
71	2639.18	487.39	3956.53	730.68	49.9%	49.9%
72	2743.35	512.98	4097.89	766.27	49.4%	49.4%
73	2845.86	537.00	4235.65	799.25	48.8%	48.8%
74	2958.39	559.21	4387.16	829.28	48.3%	48.3%
75	3085.79	587.97	4559.42	868.76	47.8%	47.8%
76	3227.24	623.84	4750.99	918.39	47.2%	47.2%
77	3385.14	670.84	4810.71	953.35	42.1%	42.1%
78	3586.99	732.87	4919.31	1005.07	37.1%	37.1%
79	3824.69	805.01	5063.24	1065.70	32.4%	32.4%
80	4066.08	877.16	5189.24	1119.46	27.6%	27.6%
81	4521.40	994.34	5770.34	1269.00	27.6%	27.6%
82	5000.16	1116.54	6381.34	1424.96	27.6%	27.6%
83	5493.98	1237.07	7011.57	1578.78	27.6%	27.6%
84	6001.19	1359.27	7658.89	1734.73	27.6%	27.6%
85+						

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years; Elimination Period: 100 Days
5% Simple Inflation

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	448.62	26.78	657.05	39.23	46.5%	46.5%
30	448.62	26.78	657.05	39.23	46.5%	46.5%
31	448.62	26.78	657.05	39.23	46.5%	46.5%
32	459.31	27.42	672.70	40.16	46.5%	46.5%
33	479.28	28.61	701.95	41.91	46.5%	46.5%
34	499.25	29.81	731.19	43.65	46.5%	46.5%
35	522.24	31.18	766.41	45.76	46.8%	46.8%
36	573.00	34.21	846.42	50.53	47.7%	47.7%
37	598.95	35.76	887.63	52.99	48.2%	48.2%
38	625.28	37.33	929.65	55.50	48.7%	48.7%
39	679.07	40.54	1016.15	60.67	49.6%	49.6%
40	706.53	42.18	1060.64	63.32	50.1%	50.1%
41	727.79	43.45	1095.24	65.39	50.5%	50.5%
42	727.79	43.45	1095.24	65.39	50.5%	50.5%
43	727.79	43.45	1095.24	65.39	50.5%	50.5%
44	727.79	43.45	1095.24	65.39	50.5%	50.5%
45	768.53	54.31	1156.54	81.73	50.5%	50.5%
46	768.53	54.31	1156.54	81.73	50.5%	50.5%
47	768.53	54.31	1156.54	81.73	50.5%	50.5%
48	768.53	54.31	1156.54	81.73	50.5%	50.5%
49	768.53	54.31	1156.54	81.73	50.5%	50.5%
50	784.82	59.74	1181.06	89.91	50.5%	50.5%
51	809.26	65.18	1217.84	98.08	50.5%	50.5%
52	836.42	70.61	1258.71	106.25	50.5%	50.5%
53	866.29	78.75	1303.66	118.51	50.5%	50.5%
54	898.88	86.90	1352.70	130.77	50.5%	50.5%
55	931.47	95.05	1401.74	143.03	50.5%	50.5%
56	966.77	103.19	1454.87	155.29	50.5%	50.5%
57	1004.79	111.34	1512.08	167.56	50.5%	50.5%
58	1045.52	122.20	1573.38	183.90	50.5%	50.5%
59	1094.40	133.07	1646.94	200.25	50.5%	50.5%
60	1151.43	146.64	1732.76	220.68	50.5%	50.5%
61	1213.89	160.22	1826.76	241.12	50.5%	50.5%
62	1284.50	176.52	1933.01	265.64	50.5%	50.5%
63	1363.25	192.81	2051.53	290.16	50.5%	50.5%
64	1447.44	211.82	2178.22	318.76	50.5%	50.5%
65	1537.05	233.55	2313.08	351.46	50.5%	50.5%
66	1632.10	255.27	2456.11	384.15	50.5%	50.5%
67	1732.58	277.00	2607.32	416.84	50.5%	50.5%
68	1857.50	304.15	2795.31	457.71	50.5%	50.5%
69	2012.29	339.46	3028.25	510.84	50.5%	50.5%
70	2183.15	379.21	3284.66	570.54	50.5%	50.5%
71	2276.23	401.84	3412.41	602.42	49.9%	49.9%
72	2361.71	423.77	3527.81	633.01	49.4%	49.4%
73	2441.34	442.37	3633.58	658.41	48.8%	48.8%
74	2527.71	459.99	3748.48	682.15	48.3%	48.3%
75	2628.71	482.82	3884.07	713.40	47.8%	47.8%
76	2739.99	511.71	4033.69	753.32	47.2%	47.2%
77	2867.02	550.98	4074.40	783.01	42.1%	42.1%
78	3029.05	603.97	4154.14	828.30	37.1%	37.1%
79	3218.30	660.88	4260.47	874.90	32.4%	32.4%
80	3406.53	718.13	4347.51	916.50	27.6%	27.6%
81	3771.46	811.88	4813.24	1036.14	27.6%	27.6%
82	4154.80	907.29	5302.47	1157.91	27.6%	27.6%
83	4548.18	1002.71	5804.52	1279.69	27.6%	27.6%
84	4951.61	1099.80	6319.38	1403.60	27.6%	27.6%
85+						

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years; Elimination Period: 20 Days
5% Simple Inflation

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	666.45	54.45	985.79	80.54	47.9%	47.9%
30	695.65	56.83	1032.25	84.33	48.4%	48.4%
31	725.27	59.25	1079.61	88.20	48.9%	48.9%
32	785.74	64.19	1177.03	96.16	49.8%	49.8%
33	816.60	66.72	1227.11	100.25	50.3%	50.3%
34	830.99	67.89	1250.53	102.17	50.5%	50.5%
35	830.99	67.89	1250.53	102.17	50.5%	50.5%
36	830.99	67.89	1250.53	102.17	50.5%	50.5%
37	830.99	67.89	1250.53	102.17	50.5%	50.5%
38	830.99	67.89	1250.53	102.17	50.5%	50.5%
39	830.99	67.89	1250.53	102.17	50.5%	50.5%
40	830.99	67.89	1250.53	102.17	50.5%	50.5%
41	830.99	67.89	1250.53	102.17	50.5%	50.5%
42	830.99	67.89	1250.53	102.17	50.5%	50.5%
43	830.99	67.89	1250.53	102.17	50.5%	50.5%
44	830.99	67.89	1250.53	102.17	50.5%	50.5%
45	898.88	86.90	1352.70	130.77	50.5%	50.5%
46	898.88	86.90	1352.70	130.77	50.5%	50.5%
47	898.88	86.90	1352.70	130.77	50.5%	50.5%
48	898.88	86.90	1352.70	130.77	50.5%	50.5%
49	898.88	86.90	1352.70	130.77	50.5%	50.5%
50	928.75	92.33	1397.65	138.95	50.5%	50.5%
51	966.77	103.19	1454.87	155.29	50.5%	50.5%
52	1010.22	111.34	1520.26	167.56	50.5%	50.5%
53	1056.39	122.20	1589.73	183.90	50.5%	50.5%
54	1105.27	135.78	1663.29	204.34	50.5%	50.5%
55	1156.86	146.64	1740.94	220.68	50.5%	50.5%
56	1211.18	160.22	1822.67	241.12	50.5%	50.5%
57	1268.21	173.80	1908.49	261.55	50.5%	50.5%
58	1333.38	190.10	2006.57	286.07	50.5%	50.5%
59	1406.70	206.39	2116.91	310.59	50.5%	50.5%
60	1496.32	228.11	2251.78	343.28	50.5%	50.5%
61	1594.08	249.84	2398.90	375.98	50.5%	50.5%
62	1702.71	274.28	2562.37	412.76	50.5%	50.5%
63	1822.20	301.44	2742.18	453.62	50.5%	50.5%
64	1949.83	331.31	2934.26	498.58	50.5%	50.5%
65	2088.33	363.90	3142.68	547.62	50.5%	50.5%
66	2234.97	396.48	3363.36	596.66	50.5%	50.5%
67	2389.77	431.79	3596.30	649.79	50.5%	50.5%
68	2579.86	475.24	3882.37	715.17	50.5%	50.5%
69	2818.84	529.55	4242.00	796.91	50.5%	50.5%
70	3087.83	590.48	4645.80	888.41	50.5%	50.5%
71	3245.83	629.98	4865.99	944.44	49.9%	49.9%
72	3385.20	661.68	5056.66	988.38	49.4%	49.4%
73	3520.07	690.77	5239.11	1028.11	48.8%	48.8%
74	3670.93	719.30	5443.83	1066.70	48.3%	48.3%
75	3838.99	755.35	5672.33	1116.08	47.8%	47.8%
76	4032.52	805.28	5936.49	1185.50	47.2%	47.2%
77	4251.24	868.03	6235.53	1273.19	46.7%	46.7%
78	4531.61	953.83	6522.47	1372.87	43.9%	43.9%
79	4858.20	1051.09	6596.36	1427.14	35.8%	35.8%
80	5189.31	1150.02	6622.75	1467.69	27.6%	27.6%
81	5793.62	1305.70	7393.98	1666.37	27.6%	27.6%
82	6426.38	1466.40	8201.53	1871.46	27.6%	27.6%
83	7075.88	1627.10	9030.44	2076.55	27.6%	27.6%
84	7740.45	1787.80	9878.58	2281.64	27.6%	27.6%
85+						

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years; Elimination Period: 100 Days
5% Simple Inflation

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	627.25	45.74	927.80	67.65	47.9%	47.9%
30	654.73	47.74	971.53	70.84	48.4%	48.4%
31	682.61	49.77	1016.11	74.09	48.9%	48.9%
32	739.52	53.92	1107.80	80.78	49.8%	49.8%
33	768.56	56.04	1154.92	84.21	50.3%	50.3%
34	782.11	57.03	1176.97	85.82	50.5%	50.5%
35	782.11	57.03	1176.97	85.82	50.5%	50.5%
36	782.11	57.03	1176.97	85.82	50.5%	50.5%
37	782.11	57.03	1176.97	85.82	50.5%	50.5%
38	782.11	57.03	1176.97	85.82	50.5%	50.5%
39	782.11	57.03	1176.97	85.82	50.5%	50.5%
40	782.11	57.03	1176.97	85.82	50.5%	50.5%
41	782.11	57.03	1176.97	85.82	50.5%	50.5%
42	782.11	57.03	1176.97	85.82	50.5%	50.5%
43	782.11	57.03	1176.97	85.82	50.5%	50.5%
44	782.11	57.03	1176.97	85.82	50.5%	50.5%
45	839.13	70.61	1262.79	106.25	50.5%	50.5%
46	839.13	70.61	1262.79	106.25	50.5%	50.5%
47	839.13	70.61	1262.79	106.25	50.5%	50.5%
48	839.13	70.61	1262.79	106.25	50.5%	50.5%
49	839.13	70.61	1262.79	106.25	50.5%	50.5%
50	860.86	76.04	1295.49	114.43	50.5%	50.5%
51	893.45	84.18	1344.53	126.69	50.5%	50.5%
52	928.75	92.33	1397.65	138.95	50.5%	50.5%
53	966.77	103.19	1454.87	155.29	50.5%	50.5%
54	1007.50	111.34	1516.17	167.56	50.5%	50.5%
55	1053.67	122.20	1585.64	183.90	50.5%	50.5%
56	1099.84	133.07	1655.12	200.25	50.5%	50.5%
57	1146.00	143.93	1724.59	216.60	50.5%	50.5%
58	1200.31	157.51	1806.32	237.03	50.5%	50.5%
59	1265.49	173.80	1904.41	261.55	50.5%	50.5%
60	1338.81	190.10	2014.75	286.07	50.5%	50.5%
61	1420.28	209.10	2137.35	314.68	50.5%	50.5%
62	1512.61	230.83	2276.30	347.37	50.5%	50.5%
63	1613.09	252.55	2427.50	380.06	50.5%	50.5%
64	1721.72	277.00	2590.97	416.84	50.5%	50.5%
65	1838.49	304.15	2766.70	457.71	50.5%	50.5%
66	1963.41	334.02	2954.69	502.67	50.5%	50.5%
67	2093.76	363.90	3150.85	547.62	50.5%	50.5%
68	2253.98	399.20	3391.97	600.75	50.5%	50.5%
69	2454.94	445.37	3694.38	670.22	50.5%	50.5%
70	2681.53	495.68	4034.51	745.77	50.5%	50.5%
71	2807.69	526.28	4209.16	788.97	49.9%	49.9%
72	2921.78	555.11	4364.42	829.20	49.4%	49.4%
73	3028.02	577.22	4506.76	859.10	48.8%	48.8%
74	3145.55	597.54	4664.70	886.13	48.3%	48.3%
75	3276.77	626.60	4841.61	925.84	47.8%	47.8%
76	3431.10	666.65	5051.12	981.41	47.2%	47.2%
77	3611.33	721.11	5296.94	1057.69	46.7%	46.7%
78	3841.10	793.63	5528.60	1142.29	43.9%	43.9%
79	4098.89	873.56	5565.38	1186.10	35.8%	35.8%
80	4357.35	949.14	5560.97	1211.32	27.6%	27.6%
81	4839.45	1073.02	6176.25	1369.41	27.6%	27.6%
82	5339.97	1198.56	6815.02	1529.64	27.6%	27.6%
83	5852.21	1322.44	7468.75	1687.73	27.6%	27.6%
84	6372.81	1447.99	8133.16	1847.96	27.6%	27.6%
85+						

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime; Elimination Period: 20 Days
5% Simple Inflation

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	712.88	74.09	1048.16	108.94	47.0%	47.0%
30	773.02	80.34	1143.16	118.81	47.9%	47.9%
31	834.74	86.76	1241.54	129.04	48.7%	48.7%
32	866.19	90.03	1292.01	134.28	49.2%	49.2%
33	930.27	96.69	1395.52	145.04	50.0%	50.0%
34	966.77	100.48	1454.87	151.21	50.5%	50.5%
35	966.77	100.48	1454.87	151.21	50.5%	50.5%
36	966.77	100.48	1454.87	151.21	50.5%	50.5%
37	966.77	100.48	1454.87	151.21	50.5%	50.5%
38	966.77	100.48	1454.87	151.21	50.5%	50.5%
39	966.77	100.48	1454.87	151.21	50.5%	50.5%
40	966.77	100.48	1454.87	151.21	50.5%	50.5%
41	966.77	100.48	1454.87	151.21	50.5%	50.5%
42	966.77	100.48	1454.87	151.21	50.5%	50.5%
43	966.77	100.48	1454.87	151.21	50.5%	50.5%
44	966.77	100.48	1454.87	151.21	50.5%	50.5%
45	1075.39	127.64	1618.34	192.08	50.5%	50.5%
46	1075.39	127.64	1618.34	192.08	50.5%	50.5%
47	1075.39	127.64	1618.34	192.08	50.5%	50.5%
48	1075.39	127.64	1618.34	192.08	50.5%	50.5%
49	1075.39	127.64	1618.34	192.08	50.5%	50.5%
50	1118.85	138.50	1683.72	208.42	50.5%	50.5%
51	1175.87	152.08	1769.54	228.86	50.5%	50.5%
52	1241.05	165.65	1867.63	249.29	50.5%	50.5%
53	1306.22	181.95	1965.71	273.81	50.5%	50.5%
54	1379.55	200.96	2076.05	302.42	50.5%	50.5%
55	1455.59	217.25	2190.48	326.94	50.5%	50.5%
56	1534.34	236.26	2308.99	355.54	50.5%	50.5%
57	1618.52	257.99	2435.68	388.24	50.5%	50.5%
58	1710.86	279.71	2574.63	420.93	50.5%	50.5%
59	1819.48	304.15	2738.09	457.71	50.5%	50.5%
60	1947.12	334.02	2930.17	502.67	50.5%	50.5%
61	2085.61	366.61	3138.59	551.71	50.5%	50.5%
62	2243.12	401.92	3375.62	604.83	50.5%	50.5%
63	2411.49	442.65	3629.00	666.13	50.5%	50.5%
64	2596.16	483.38	3906.89	727.43	50.5%	50.5%
65	2791.68	529.55	4201.14	796.91	50.5%	50.5%
66	3000.79	578.43	4515.81	870.47	50.5%	50.5%
67	3220.75	630.03	4846.84	948.12	50.5%	50.5%
68	3489.60	689.77	5251.42	1038.02	50.5%	50.5%
69	3829.06	768.53	5762.26	1156.54	50.5%	50.5%
70	4209.20	853.22	6332.96	1283.71	50.5%	50.5%
71	4430.60	907.38	6642.15	1360.30	49.9%	49.9%
72	4634.21	951.62	6922.36	1421.49	49.4%	49.4%
73	4825.90	991.20	7182.65	1475.26	48.8%	48.8%
74	5037.39	1030.48	7470.22	1528.15	48.3%	48.3%
75	5276.74	1079.38	7796.67	1594.85	47.8%	47.8%
76	5549.30	1145.74	8097.68	1671.89	45.9%	45.9%
77	5859.71	1235.35	8261.80	1741.76	41.0%	41.0%
78	6262.50	1355.25	8541.93	1848.53	36.4%	36.4%
79	6737.15	1495.78	8893.74	1974.58	32.0%	32.0%
80	7223.19	1638.82	9218.44	2091.51	27.6%	27.6%
81	8091.98	1866.48	10327.21	2382.05	27.6%	27.6%
82	9002.62	2099.16	11489.40	2679.01	27.6%	27.6%
83	9936.70	2331.84	12681.49	2975.96	27.6%	27.6%
84	10894.21	2566.20	13903.50	3275.06	27.6%	27.6%
85+						

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime; Elimination Period: 100 Days
5% Simple Inflation

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	664.82	62.08	977.49	91.27	47.0%	47.0%
30	720.91	67.31	1066.10	99.55	47.9%	47.9%
31	778.46	72.69	1157.84	108.11	48.7%	48.7%
32	807.80	75.43	1204.91	112.51	49.2%	49.2%
33	867.56	81.01	1301.44	121.52	50.0%	50.0%
34	901.59	84.18	1356.79	126.69	50.5%	50.5%
35	901.59	84.18	1356.79	126.69	50.5%	50.5%
36	901.59	84.18	1356.79	126.69	50.5%	50.5%
37	901.59	84.18	1356.79	126.69	50.5%	50.5%
38	901.59	84.18	1356.79	126.69	50.5%	50.5%
39	901.59	84.18	1356.79	126.69	50.5%	50.5%
40	901.59	84.18	1356.79	126.69	50.5%	50.5%
41	901.59	84.18	1356.79	126.69	50.5%	50.5%
42	901.59	84.18	1356.79	126.69	50.5%	50.5%
43	901.59	84.18	1356.79	126.69	50.5%	50.5%
44	901.59	84.18	1356.79	126.69	50.5%	50.5%
45	991.21	108.63	1491.65	163.47	50.5%	50.5%
46	991.21	108.63	1491.65	163.47	50.5%	50.5%
47	991.21	108.63	1491.65	163.47	50.5%	50.5%
48	991.21	108.63	1491.65	163.47	50.5%	50.5%
49	991.21	108.63	1491.65	163.47	50.5%	50.5%
50	1029.23	116.77	1548.86	175.73	50.5%	50.5%
51	1078.11	127.64	1622.42	192.08	50.5%	50.5%
52	1129.71	141.21	1700.07	212.51	50.5%	50.5%
53	1186.74	154.79	1785.89	232.94	50.5%	50.5%
54	1249.20	168.37	1879.89	253.38	50.5%	50.5%
55	1314.37	184.66	1977.97	277.90	50.5%	50.5%
56	1382.26	200.96	2080.13	302.42	50.5%	50.5%
57	1452.87	217.25	2186.39	326.94	50.5%	50.5%
58	1531.62	236.26	2304.90	355.54	50.5%	50.5%
59	1623.96	257.99	2443.85	388.24	50.5%	50.5%
60	1729.87	282.43	2603.23	425.02	50.5%	50.5%
61	1849.35	309.58	2783.05	465.88	50.5%	50.5%
62	1982.42	342.17	2983.30	514.93	50.5%	50.5%
63	2126.35	374.76	3199.89	563.97	50.5%	50.5%
64	2281.14	410.06	3432.83	617.09	50.5%	50.5%
65	2446.80	448.08	3682.12	674.31	50.5%	50.5%
66	2626.03	488.82	3951.85	735.61	50.5%	50.5%
67	2813.41	532.27	4233.83	800.99	50.5%	50.5%
68	3038.81	583.86	4573.03	878.64	50.5%	50.5%
69	3323.95	649.04	5002.13	976.72	50.5%	50.5%
70	3640.39	720.49	5477.15	1084.02	50.5%	50.5%
71	3821.36	762.20	5728.81	1142.65	49.9%	49.9%
72	3987.40	800.45	5956.19	1195.68	49.4%	49.4%
73	4137.50	830.34	6158.07	1235.84	48.8%	48.8%
74	4300.04	859.11	6376.77	1274.02	48.3%	48.3%
75	4484.91	894.84	6626.70	1322.17	47.8%	47.8%
76	4701.20	950.03	6860.12	1386.30	45.9%	45.9%
77	4954.94	1028.49	6986.14	1450.11	41.0%	41.0%
78	5281.05	1130.60	7203.25	1542.12	36.4%	36.4%
79	5649.15	1242.67	7457.47	1640.46	32.0%	32.0%
80	6014.58	1350.90	7675.98	1724.05	27.6%	27.6%
81	6689.19	1524.99	8536.94	1946.23	27.6%	27.6%
82	7390.59	1702.43	9432.07	2172.69	27.6%	27.6%
83	8103.70	1878.20	10342.17	2397.01	27.6%	27.6%
84	8828.53	2053.96	11267.22	2621.33	27.6%	27.6%
85+						

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years; Elimination Period: 20 Days
5% Compound Inflation

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	901.59	84.18	1356.79	126.69	50.5%	50.5%
30	901.59	84.18	1356.79	126.69	50.5%	50.5%
31	901.59	84.18	1356.79	126.69	50.5%	50.5%
32	901.59	84.18	1356.79	126.69	50.5%	50.5%
33	901.59	84.18	1356.79	126.69	50.5%	50.5%
34	901.59	84.18	1356.79	126.69	50.5%	50.5%
35	901.59	84.18	1356.79	126.69	50.5%	50.5%
36	901.59	84.18	1356.79	126.69	50.5%	50.5%
37	901.59	84.18	1356.79	126.69	50.5%	50.5%
38	901.59	84.18	1356.79	126.69	50.5%	50.5%
39	901.59	84.18	1356.79	126.69	50.5%	50.5%
40	901.59	84.18	1356.79	126.69	50.5%	50.5%
41	901.59	84.18	1356.79	126.69	50.5%	50.5%
42	901.59	84.18	1356.79	126.69	50.5%	50.5%
43	901.59	84.18	1356.79	126.69	50.5%	50.5%
44	901.59	84.18	1356.79	126.69	50.5%	50.5%
45	939.61	92.33	1414.00	138.95	50.5%	50.5%
46	939.61	92.33	1414.00	138.95	50.5%	50.5%
47	939.61	92.33	1414.00	138.95	50.5%	50.5%
48	939.61	92.33	1414.00	138.95	50.5%	50.5%
49	939.61	92.33	1414.00	138.95	50.5%	50.5%
50	953.19	97.76	1434.43	147.12	50.5%	50.5%
51	977.63	103.19	1471.21	155.29	50.5%	50.5%
52	1004.79	108.63	1512.08	163.47	50.5%	50.5%
53	1031.94	116.77	1552.95	175.73	50.5%	50.5%
54	1064.53	122.20	1601.99	183.90	50.5%	50.5%
55	1097.12	130.35	1651.03	196.16	50.5%	50.5%
56	1132.42	138.50	1704.16	208.42	50.5%	50.5%
57	1167.73	146.64	1757.28	220.68	50.5%	50.5%
58	1208.46	157.51	1818.58	237.03	50.5%	50.5%
59	1257.34	168.37	1892.15	253.38	50.5%	50.5%
60	1311.66	179.23	1973.88	269.72	50.5%	50.5%
61	1374.12	192.81	2067.87	290.16	50.5%	50.5%
62	1444.72	209.10	2174.13	314.68	50.5%	50.5%
63	1518.04	225.40	2284.47	339.20	50.5%	50.5%
64	1602.23	244.41	2411.16	367.80	50.5%	50.5%
65	1689.13	263.42	2539.37	396.01	50.3%	50.3%
66	1784.18	285.14	2684.97	429.10	50.5%	50.5%
67	1884.66	306.87	2836.18	461.80	50.5%	50.5%
68	2004.15	334.02	3015.99	502.67	50.5%	50.5%
69	2153.51	366.61	3240.76	551.71	50.5%	50.5%
70	2321.29	403.58	3492.50	607.21	50.5%	50.5%
71	2403.26	422.58	3602.85	633.51	49.9%	49.9%
72	2475.71	441.12	3698.10	658.92	49.4%	49.4%
73	2543.06	454.20	3784.98	676.01	48.8%	48.8%
74	2620.16	469.01	3858.33	690.65	47.3%	47.3%
75	2705.96	487.12	3889.14	700.11	43.7%	43.7%
76	2805.23	513.75	3933.38	720.36	40.2%	40.2%
77	2915.36	550.98	3986.14	753.35	36.7%	36.7%
78	3062.20	602.13	4089.85	804.20	33.6%	33.6%
79	3235.87	659.13	4225.76	860.76	30.6%	30.6%
80	3409.88	716.46	4351.79	914.37	27.6%	27.6%
81	3761.42	808.53	4800.42	1031.87	27.6%	27.6%
82	4129.69	902.27	5270.43	1151.50	27.6%	27.6%
83	4508.01	996.01	5753.24	1271.14	27.6%	27.6%
84	4896.37	1089.76	6248.88	1390.78	27.6%	27.6%
85+						

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years; Elimination Period: 100 Days
5% Compound Inflation

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	833.70	67.89	1254.62	102.17	50.5%	50.5%
30	833.70	67.89	1254.62	102.17	50.5%	50.5%
31	833.70	67.89	1254.62	102.17	50.5%	50.5%
32	833.70	67.89	1254.62	102.17	50.5%	50.5%
33	833.70	67.89	1254.62	102.17	50.5%	50.5%
34	833.70	67.89	1254.62	102.17	50.5%	50.5%
35	833.70	67.89	1254.62	102.17	50.5%	50.5%
36	833.70	67.89	1254.62	102.17	50.5%	50.5%
37	833.70	67.89	1254.62	102.17	50.5%	50.5%
38	833.70	67.89	1254.62	102.17	50.5%	50.5%
39	833.70	67.89	1254.62	102.17	50.5%	50.5%
40	833.70	67.89	1254.62	102.17	50.5%	50.5%
41	833.70	67.89	1254.62	102.17	50.5%	50.5%
42	833.70	67.89	1254.62	102.17	50.5%	50.5%
43	833.70	67.89	1254.62	102.17	50.5%	50.5%
44	833.70	67.89	1254.62	102.17	50.5%	50.5%
45	863.57	76.04	1299.57	114.43	50.5%	50.5%
46	863.57	76.04	1299.57	114.43	50.5%	50.5%
47	863.57	76.04	1299.57	114.43	50.5%	50.5%
48	863.57	76.04	1299.57	114.43	50.5%	50.5%
49	863.57	76.04	1299.57	114.43	50.5%	50.5%
50	874.44	78.75	1315.92	118.51	50.5%	50.5%
51	893.45	84.18	1344.53	126.69	50.5%	50.5%
52	915.17	89.62	1377.22	134.86	50.5%	50.5%
53	939.61	95.05	1414.00	143.03	50.5%	50.5%
54	964.05	100.48	1450.78	151.21	50.5%	50.5%
55	991.21	105.91	1491.65	159.38	50.5%	50.5%
56	1018.37	111.34	1532.52	167.56	50.5%	50.5%
57	1048.24	119.49	1577.47	179.82	50.5%	50.5%
58	1083.54	127.64	1630.60	192.08	50.5%	50.5%
59	1121.56	135.78	1687.81	204.34	50.5%	50.5%
60	1167.73	146.64	1757.28	220.68	50.5%	50.5%
61	1219.32	157.51	1834.93	237.03	50.5%	50.5%
62	1276.35	171.09	1920.75	257.46	50.5%	50.5%
63	1338.81	184.66	2014.75	277.90	50.5%	50.5%
64	1406.70	198.24	2116.91	298.33	50.5%	50.5%
65	1480.03	214.54	2225.01	322.52	50.3%	50.3%
66	1558.78	233.55	2345.77	351.46	50.5%	50.5%
67	1642.96	249.84	2472.46	375.98	50.5%	50.5%
68	1740.73	271.56	2619.58	408.67	50.5%	50.5%
69	1865.65	298.72	2807.57	449.54	50.5%	50.5%
70	2004.38	327.74	3015.69	493.11	50.5%	50.5%
71	2066.23	344.80	3097.60	516.91	49.9%	49.9%
72	2121.33	359.34	3168.74	536.76	49.4%	49.4%
73	2174.02	371.41	3235.71	552.78	48.8%	48.8%
74	2232.32	381.07	3287.22	561.15	47.3%	47.3%
75	2298.25	394.84	3303.15	567.49	43.7%	43.7%
76	2375.07	417.93	3330.22	586.00	40.2%	40.2%
77	2462.97	448.52	3367.60	613.25	36.7%	36.7%
78	2577.92	491.65	3443.05	656.64	33.6%	33.6%
79	2713.84	536.09	3544.04	700.09	30.6%	30.6%
80	2849.10	580.87	3636.10	741.32	27.6%	27.6%
81	3132.00	654.52	3997.15	835.32	27.6%	27.6%
82	3428.30	728.18	4375.29	929.32	27.6%	27.6%
83	3731.28	801.83	4761.97	1023.32	27.6%	27.6%
84	4040.97	875.49	5157.20	1117.32	27.6%	27.6%
85+						

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years; Elimination Period: 20 Days
5% Compound Inflation

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	993.93	105.91	1495.74	159.38	50.5%	50.5%
30	993.93	105.91	1495.74	159.38	50.5%	50.5%
31	993.93	105.91	1495.74	159.38	50.5%	50.5%
32	993.93	105.91	1495.74	159.38	50.5%	50.5%
33	993.93	105.91	1495.74	159.38	50.5%	50.5%
34	993.93	105.91	1495.74	159.38	50.5%	50.5%
35	993.93	105.91	1495.74	159.38	50.5%	50.5%
36	993.93	105.91	1495.74	159.38	50.5%	50.5%
37	993.93	105.91	1495.74	159.38	50.5%	50.5%
38	993.93	105.91	1495.74	159.38	50.5%	50.5%
39	993.93	105.91	1495.74	159.38	50.5%	50.5%
40	993.93	105.91	1495.74	159.38	50.5%	50.5%
41	993.93	105.91	1495.74	159.38	50.5%	50.5%
42	993.93	105.91	1495.74	159.38	50.5%	50.5%
43	993.93	105.91	1495.74	159.38	50.5%	50.5%
44	993.93	105.91	1495.74	159.38	50.5%	50.5%
45	1042.81	116.77	1569.30	175.73	50.5%	50.5%
46	1042.81	116.77	1569.30	175.73	50.5%	50.5%
47	1042.81	116.77	1569.30	175.73	50.5%	50.5%
48	1042.81	116.77	1569.30	175.73	50.5%	50.5%
49	1042.81	116.77	1569.30	175.73	50.5%	50.5%
50	1061.82	122.20	1597.90	183.90	50.5%	50.5%
51	1094.40	130.35	1646.94	196.16	50.5%	50.5%
52	1126.99	138.50	1695.98	208.42	50.5%	50.5%
53	1162.30	146.64	1749.11	220.68	50.5%	50.5%
54	1203.03	154.79	1810.41	232.94	50.5%	50.5%
55	1243.76	165.65	1871.71	249.29	50.5%	50.5%
56	1287.22	173.80	1937.10	261.55	50.5%	50.5%
57	1333.38	184.66	2006.57	277.90	50.5%	50.5%
58	1384.98	198.24	2084.22	298.33	50.5%	50.5%
59	1444.72	211.82	2174.13	318.76	50.5%	50.5%
60	1515.33	228.11	2280.38	343.28	50.5%	50.5%
61	1594.08	244.41	2398.90	367.80	50.5%	50.5%
62	1680.98	263.42	2529.67	396.41	50.5%	50.5%
63	1776.03	285.14	2672.71	429.10	50.5%	50.5%
64	1879.23	309.58	2828.00	465.88	50.5%	50.5%
65	1990.57	334.02	2995.56	502.67	50.5%	50.5%
66	2110.06	361.18	3175.37	543.53	50.5%	50.5%
67	2234.97	388.34	3363.36	584.40	50.5%	50.5%
68	2387.05	420.92	3592.22	633.44	50.5%	50.5%
69	2577.15	464.38	3878.29	698.83	50.5%	50.5%
70	2789.88	509.22	4197.52	766.15	50.5%	50.5%
71	2898.43	536.65	4345.19	804.52	49.9%	49.9%
72	2993.65	560.07	4471.77	836.61	49.4%	49.4%
73	3087.16	577.22	4594.79	859.10	48.8%	48.8%
74	3188.39	593.03	4728.24	879.44	48.3%	48.3%
75	3304.67	618.02	4882.83	913.15	47.8%	47.8%
76	3439.26	652.38	5063.13	960.40	47.2%	47.2%
77	3592.00	701.77	5175.92	1011.23	44.1%	44.1%
78	3791.38	769.69	5249.68	1065.74	38.5%	38.5%
79	4026.82	847.20	5357.41	1127.14	33.0%	33.0%
80	4265.28	922.36	5443.47	1177.14	27.6%	27.6%
81	4727.30	1044.56	6033.11	1333.10	27.6%	27.6%
82	5211.08	1168.43	6650.52	1491.19	27.6%	27.6%
83	5706.57	1290.63	7282.89	1647.14	27.6%	27.6%
84	6215.46	1414.51	7932.34	1805.23	27.6%	27.6%
85+						

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years; Elimination Period: 100 Days
5% Compound Inflation

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	917.89	86.90	1381.31	130.77	50.5%	50.5%
30	917.89	86.90	1381.31	130.77	50.5%	50.5%
31	917.89	86.90	1381.31	130.77	50.5%	50.5%
32	917.89	86.90	1381.31	130.77	50.5%	50.5%
33	917.89	86.90	1381.31	130.77	50.5%	50.5%
34	917.89	86.90	1381.31	130.77	50.5%	50.5%
35	917.89	86.90	1381.31	130.77	50.5%	50.5%
36	917.89	86.90	1381.31	130.77	50.5%	50.5%
37	917.89	86.90	1381.31	130.77	50.5%	50.5%
38	917.89	86.90	1381.31	130.77	50.5%	50.5%
39	917.89	86.90	1381.31	130.77	50.5%	50.5%
40	917.89	86.90	1381.31	130.77	50.5%	50.5%
41	917.89	86.90	1381.31	130.77	50.5%	50.5%
42	917.89	86.90	1381.31	130.77	50.5%	50.5%
43	917.89	86.90	1381.31	130.77	50.5%	50.5%
44	917.89	86.90	1381.31	130.77	50.5%	50.5%
45	955.91	97.76	1438.52	147.12	50.5%	50.5%
46	955.91	97.76	1438.52	147.12	50.5%	50.5%
47	955.91	97.76	1438.52	147.12	50.5%	50.5%
48	955.91	97.76	1438.52	147.12	50.5%	50.5%
49	955.91	97.76	1438.52	147.12	50.5%	50.5%
50	969.48	100.48	1458.95	151.21	50.5%	50.5%
51	993.93	105.91	1495.74	159.38	50.5%	50.5%
52	1023.80	114.06	1540.69	171.64	50.5%	50.5%
53	1053.67	119.49	1585.64	179.82	50.5%	50.5%
54	1086.26	127.64	1634.68	192.08	50.5%	50.5%
55	1118.85	135.78	1683.72	204.34	50.5%	50.5%
56	1156.86	143.93	1740.94	216.60	50.5%	50.5%
57	1194.88	152.08	1798.15	228.86	50.5%	50.5%
58	1238.33	162.94	1863.54	245.20	50.5%	50.5%
59	1287.22	173.80	1937.10	261.55	50.5%	50.5%
60	1346.96	187.38	2027.01	281.98	50.5%	50.5%
61	1412.13	203.67	2125.09	306.50	50.5%	50.5%
62	1485.46	219.97	2235.43	331.02	50.5%	50.5%
63	1566.93	236.26	2358.03	355.54	50.5%	50.5%
64	1653.83	255.27	2488.80	384.15	50.5%	50.5%
65	1746.16	277.00	2627.75	416.84	50.5%	50.5%
66	1843.92	298.72	2774.87	449.54	50.5%	50.5%
67	1949.83	320.45	2934.26	482.23	50.5%	50.5%
68	2077.47	350.32	3126.33	527.19	50.5%	50.5%
69	2234.97	385.62	3363.36	580.31	50.5%	50.5%
70	2413.38	422.54	3631.06	635.74	50.5%	50.5%
71	2496.59	443.32	3742.77	664.60	49.9%	49.9%
72	2574.83	463.42	3846.17	692.24	49.4%	49.4%
73	2647.15	477.86	3939.90	711.22	48.8%	48.8%
74	2726.14	489.31	4042.74	725.62	48.3%	48.3%
75	2815.40	506.43	4159.92	748.28	47.8%	47.8%
76	2921.43	536.17	4300.81	789.33	47.2%	47.2%
77	3044.88	578.04	4387.55	832.94	44.1%	44.1%
78	3205.82	635.27	4438.90	879.62	38.5%	38.5%
79	3392.31	697.80	4513.23	928.37	33.0%	33.0%
80	3577.28	756.64	4565.42	965.64	27.6%	27.6%
81	3948.90	853.73	5039.70	1089.55	27.6%	27.6%
82	4335.59	950.82	5533.20	1213.46	27.6%	27.6%
83	4730.65	1047.91	6037.38	1337.37	27.6%	27.6%
84	5134.07	1145.00	6552.25	1461.28	27.6%	27.6%
85+						

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years; Elimination Period: 20 Days
5% Compound Inflation

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	1126.99	135.78	1695.98	204.34	50.5%	50.5%
30	1126.99	135.78	1695.98	204.34	50.5%	50.5%
31	1126.99	135.78	1695.98	204.34	50.5%	50.5%
32	1126.99	135.78	1695.98	204.34	50.5%	50.5%
33	1126.99	135.78	1695.98	204.34	50.5%	50.5%
34	1126.99	135.78	1695.98	204.34	50.5%	50.5%
35	1126.99	135.78	1695.98	204.34	50.5%	50.5%
36	1126.99	135.78	1695.98	204.34	50.5%	50.5%
37	1126.99	135.78	1695.98	204.34	50.5%	50.5%
38	1126.99	135.78	1695.98	204.34	50.5%	50.5%
39	1126.99	135.78	1695.98	204.34	50.5%	50.5%
40	1126.99	135.78	1695.98	204.34	50.5%	50.5%
41	1126.99	135.78	1695.98	204.34	50.5%	50.5%
42	1126.99	135.78	1695.98	204.34	50.5%	50.5%
43	1126.99	135.78	1695.98	204.34	50.5%	50.5%
44	1126.99	135.78	1695.98	204.34	50.5%	50.5%
45	1192.17	152.08	1794.06	228.86	50.5%	50.5%
46	1192.17	152.08	1794.06	228.86	50.5%	50.5%
47	1192.17	152.08	1794.06	228.86	50.5%	50.5%
48	1192.17	152.08	1794.06	228.86	50.5%	50.5%
49	1192.17	152.08	1794.06	228.86	50.5%	50.5%
50	1219.32	160.22	1834.93	241.12	50.5%	50.5%
51	1257.34	168.37	1892.15	253.38	50.5%	50.5%
52	1300.79	179.23	1957.53	269.72	50.5%	50.5%
53	1349.68	190.10	2031.09	286.07	50.5%	50.5%
54	1401.27	200.96	2108.74	302.42	50.5%	50.5%
55	1455.59	214.54	2190.48	322.85	50.5%	50.5%
56	1509.90	228.11	2272.21	343.28	50.5%	50.5%
57	1569.64	241.69	2362.12	363.72	50.5%	50.5%
58	1637.53	255.27	2464.28	384.15	50.5%	50.5%
59	1716.29	274.28	2582.80	412.76	50.5%	50.5%
60	1808.62	296.01	2721.75	445.45	50.5%	50.5%
61	1909.10	317.73	2872.96	478.14	50.5%	50.5%
62	2023.15	344.89	3044.60	519.01	50.5%	50.5%
63	2148.07	372.04	3232.59	559.88	50.5%	50.5%
64	2281.14	401.92	3432.83	604.83	50.5%	50.5%
65	2425.07	434.50	3649.43	653.87	50.5%	50.5%
66	2579.86	469.81	3882.37	707.00	50.5%	50.5%
67	2742.80	505.11	4127.57	760.13	50.5%	50.5%
68	2938.33	548.56	4421.82	825.51	50.5%	50.5%
69	3188.17	602.87	4797.79	907.25	50.5%	50.5%
70	3464.33	663.61	5212.26	998.44	50.5%	50.5%
71	3611.37	699.98	5414.00	1049.37	49.9%	49.9%
72	3742.06	728.59	5589.71	1088.33	49.4%	49.4%
73	3865.45	749.91	5753.16	1116.13	48.8%	48.8%
74	4002.40	771.17	5935.38	1143.61	48.3%	48.3%
75	4158.73	800.42	6144.75	1182.66	47.8%	47.8%
76	4342.40	846.05	6392.68	1245.52	47.2%	47.2%
77	4558.63	916.37	6686.40	1344.08	46.7%	46.7%
78	4840.96	1012.75	6945.88	1453.11	43.5%	43.5%
79	5171.07	1117.88	7009.49	1515.31	35.6%	35.6%
80	5502.35	1222.00	7022.25	1559.55	27.6%	27.6%
81	6121.72	1384.38	7812.71	1766.78	27.6%	27.6%
82	6767.87	1550.10	8637.34	1978.28	27.6%	27.6%
83	7427.42	1714.15	9479.07	2187.64	27.6%	27.6%
84	8100.35	1878.20	10337.90	2397.01	27.6%	27.6%
85+						

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years; Elimination Period: 100 Days
5% Compound Inflation

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	1034.66	114.06	1557.04	171.64	50.5%	50.5%
30	1034.66	114.06	1557.04	171.64	50.5%	50.5%
31	1034.66	114.06	1557.04	171.64	50.5%	50.5%
32	1034.66	114.06	1557.04	171.64	50.5%	50.5%
33	1034.66	114.06	1557.04	171.64	50.5%	50.5%
34	1034.66	114.06	1557.04	171.64	50.5%	50.5%
35	1034.66	114.06	1557.04	171.64	50.5%	50.5%
36	1034.66	114.06	1557.04	171.64	50.5%	50.5%
37	1034.66	114.06	1557.04	171.64	50.5%	50.5%
38	1034.66	114.06	1557.04	171.64	50.5%	50.5%
39	1034.66	114.06	1557.04	171.64	50.5%	50.5%
40	1034.66	114.06	1557.04	171.64	50.5%	50.5%
41	1034.66	114.06	1557.04	171.64	50.5%	50.5%
42	1034.66	114.06	1557.04	171.64	50.5%	50.5%
43	1034.66	114.06	1557.04	171.64	50.5%	50.5%
44	1034.66	114.06	1557.04	171.64	50.5%	50.5%
45	1086.26	127.64	1634.68	192.08	50.5%	50.5%
46	1086.26	127.64	1634.68	192.08	50.5%	50.5%
47	1086.26	127.64	1634.68	192.08	50.5%	50.5%
48	1086.26	127.64	1634.68	192.08	50.5%	50.5%
49	1086.26	127.64	1634.68	192.08	50.5%	50.5%
50	1107.98	133.07	1667.38	200.25	50.5%	50.5%
51	1140.57	141.21	1716.42	212.51	50.5%	50.5%
52	1178.59	149.36	1773.63	224.77	50.5%	50.5%
53	1219.32	160.22	1834.93	241.12	50.5%	50.5%
54	1262.77	168.37	1900.32	253.38	50.5%	50.5%
55	1306.22	179.23	1965.71	269.72	50.5%	50.5%
56	1355.11	190.10	2039.27	286.07	50.5%	50.5%
57	1406.70	203.67	2116.91	306.50	50.5%	50.5%
58	1463.73	214.54	2202.74	322.85	50.5%	50.5%
59	1528.91	230.83	2300.82	347.37	50.5%	50.5%
60	1607.66	247.12	2419.33	371.89	50.5%	50.5%
61	1694.56	268.85	2550.11	404.58	50.5%	50.5%
62	1789.61	290.57	2693.14	437.28	50.5%	50.5%
63	1895.52	312.30	2852.52	469.97	50.5%	50.5%
64	2006.86	339.46	3020.08	510.84	50.5%	50.5%
65	2129.06	366.61	3203.98	551.71	50.5%	50.5%
66	2259.42	393.77	3400.14	592.57	50.5%	50.5%
67	2397.91	426.36	3608.56	641.61	50.5%	50.5%
68	2566.28	461.66	3861.94	694.74	50.5%	50.5%
69	2772.67	507.83	4172.53	764.21	50.5%	50.5%
70	3003.86	557.98	4519.46	839.50	50.5%	50.5%
71	3123.98	585.91	4683.32	878.37	49.9%	49.9%
72	3231.55	612.11	4827.14	914.34	49.4%	49.4%
73	3326.09	629.26	4950.40	936.56	48.8%	48.8%
74	3431.92	640.38	5089.38	949.66	48.3%	48.3%
75	3553.59	663.08	5250.63	979.74	47.8%	47.8%
76	3700.21	701.31	5447.29	1032.43	47.2%	47.2%
77	3878.12	765.57	5688.26	1122.91	46.7%	46.7%
78	4108.10	848.87	5894.36	1217.97	43.5%	43.5%
79	4369.57	933.32	5923.05	1265.14	35.6%	35.6%
80	4626.86	1014.43	5904.93	1294.64	27.6%	27.6%
81	5120.68	1141.65	6535.16	1457.00	27.6%	27.6%
82	5632.92	1270.55	7188.89	1621.50	27.6%	27.6%
83	6151.85	1397.77	7851.16	1783.87	27.6%	27.6%
84	6677.48	1524.99	8521.98	1946.23	27.6%	27.6%
85+						

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime; Elimination Period: 20 Days
5% Compound Inflation

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	1436.58	209.10	2161.87	314.68	50.5%	50.5%
30	1436.58	209.10	2161.87	314.68	50.5%	50.5%
31	1436.58	209.10	2161.87	314.68	50.5%	50.5%
32	1436.58	209.10	2161.87	314.68	50.5%	50.5%
33	1436.58	209.10	2161.87	314.68	50.5%	50.5%
34	1436.58	209.10	2161.87	314.68	50.5%	50.5%
35	1436.58	209.10	2161.87	314.68	50.5%	50.5%
36	1436.58	209.10	2161.87	314.68	50.5%	50.5%
37	1436.58	209.10	2161.87	314.68	50.5%	50.5%
38	1436.58	209.10	2161.87	314.68	50.5%	50.5%
39	1436.58	209.10	2161.87	314.68	50.5%	50.5%
40	1436.58	209.10	2161.87	314.68	50.5%	50.5%
41	1436.58	209.10	2161.87	314.68	50.5%	50.5%
42	1436.58	209.10	2161.87	314.68	50.5%	50.5%
43	1436.58	209.10	2161.87	314.68	50.5%	50.5%
44	1436.58	209.10	2161.87	314.68	50.5%	50.5%
45	1545.20	236.26	2325.34	355.54	50.5%	50.5%
46	1545.20	236.26	2325.34	355.54	50.5%	50.5%
47	1545.20	236.26	2325.34	355.54	50.5%	50.5%
48	1545.20	236.26	2325.34	355.54	50.5%	50.5%
49	1545.20	236.26	2325.34	355.54	50.5%	50.5%
50	1588.65	244.41	2390.72	367.80	50.5%	50.5%
51	1651.11	260.70	2484.72	392.32	50.5%	50.5%
52	1716.29	274.28	2582.80	412.76	50.5%	50.5%
53	1789.61	290.57	2693.14	437.28	50.5%	50.5%
54	1868.36	309.58	2811.65	465.88	50.5%	50.5%
55	1949.83	328.59	2934.26	494.49	50.5%	50.5%
56	2036.73	347.60	3065.03	523.10	50.5%	50.5%
57	2126.35	369.33	3199.89	555.79	50.5%	50.5%
58	2226.83	393.77	3351.10	592.57	50.5%	50.5%
59	2346.32	420.92	3530.92	633.44	50.5%	50.5%
60	2484.81	450.80	3739.34	678.39	50.5%	50.5%
61	2636.89	486.10	3968.19	731.52	50.5%	50.5%
62	2805.26	524.12	4221.57	788.73	50.5%	50.5%
63	2989.92	567.57	4499.47	854.12	50.5%	50.5%
64	3190.88	611.02	4801.88	919.51	50.5%	50.5%
65	3405.42	659.90	5124.73	993.07	50.5%	50.5%
66	3630.82	711.50	5463.93	1070.72	50.5%	50.5%
67	3872.51	765.81	5827.65	1152.45	50.5%	50.5%
68	4163.08	830.99	6264.92	1250.53	50.5%	50.5%
69	4529.69	912.46	6816.63	1373.13	50.5%	50.5%
70	4935.11	999.48	7425.13	1503.77	50.5%	50.5%
71	5153.92	1049.97	7726.51	1574.06	49.9%	49.9%
72	5350.40	1092.88	7992.18	1632.49	49.4%	49.4%
73	5533.23	1123.68	8235.40	1672.43	48.8%	48.8%
74	5734.14	1149.99	8503.47	1705.38	48.3%	48.3%
75	5967.71	1190.97	8817.63	1759.72	47.8%	47.8%
76	6240.41	1255.83	9078.47	1826.96	45.5%	45.5%
77	6563.42	1359.08	9232.21	1911.71	40.7%	40.7%
78	6991.68	1502.56	9521.08	2046.14	36.2%	36.2%
79	7499.98	1664.51	9892.48	2195.49	31.9%	31.9%
80	8020.00	1824.63	10235.35	2328.64	27.6%	27.6%
81	8964.12	2077.40	11440.26	2651.24	27.6%	27.6%
82	9948.42	2331.84	12696.45	2975.96	27.6%	27.6%
83	10952.80	2584.61	13978.27	3298.56	27.6%	27.6%
84	11980.62	2835.71	15290.00	3619.01	27.6%	27.6%
85+						

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix E

John Hancock Life Insurance Company (U.S.A.)

NH-94 VA

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime; Elimination Period: 100 Days
5% Compound Inflation

Age	Current Premium Rates		Proposed Premium Rates		Proposed Rate Increases	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	$40 Base	$10 Incr.	$40 Base	$10 Incr.	$40 Base	$10 Incr.
18-29	1306.22	179.23	1965.71	269.72	50.5%	50.5%
30	1306.22	179.23	1965.71	269.72	50.5%	50.5%
31	1306.22	179.23	1965.71	269.72	50.5%	50.5%
32	1306.22	179.23	1965.71	269.72	50.5%	50.5%
33	1306.22	179.23	1965.71	269.72	50.5%	50.5%
34	1306.22	179.23	1965.71	269.72	50.5%	50.5%
35	1306.22	179.23	1965.71	269.72	50.5%	50.5%
36	1306.22	179.23	1965.71	269.72	50.5%	50.5%
37	1306.22	179.23	1965.71	269.72	50.5%	50.5%
38	1306.22	179.23	1965.71	269.72	50.5%	50.5%
39	1306.22	179.23	1965.71	269.72	50.5%	50.5%
40	1306.22	179.23	1965.71	269.72	50.5%	50.5%
41	1306.22	179.23	1965.71	269.72	50.5%	50.5%
42	1306.22	179.23	1965.71	269.72	50.5%	50.5%
43	1306.22	179.23	1965.71	269.72	50.5%	50.5%
44	1306.22	179.23	1965.71	269.72	50.5%	50.5%
45	1398.56	200.96	2104.65	302.42	50.5%	50.5%
46	1398.56	200.96	2104.65	302.42	50.5%	50.5%
47	1398.56	200.96	2104.65	302.42	50.5%	50.5%
48	1398.56	200.96	2104.65	302.42	50.5%	50.5%
49	1398.56	200.96	2104.65	302.42	50.5%	50.5%
50	1433.86	209.10	2157.78	314.68	50.5%	50.5%
51	1485.46	219.97	2235.43	331.02	50.5%	50.5%
52	1542.49	233.55	2321.25	351.46	50.5%	50.5%
53	1604.95	249.84	2415.24	375.98	50.5%	50.5%
54	1670.12	263.42	2513.33	396.41	50.5%	50.5%
55	1740.73	279.71	2619.58	420.93	50.5%	50.5%
56	1814.05	296.01	2729.92	445.45	50.5%	50.5%
57	1892.80	315.01	2848.44	474.06	50.5%	50.5%
58	1979.70	336.74	2979.21	506.75	50.5%	50.5%
59	2080.18	358.46	3130.42	539.45	50.5%	50.5%
60	2196.96	385.62	3306.15	580.31	50.5%	50.5%
61	2327.31	415.49	3502.31	625.27	50.5%	50.5%
62	2471.24	448.08	3718.90	674.31	50.5%	50.5%
63	2626.03	483.38	3951.85	727.43	50.5%	50.5%
64	2797.11	521.40	4209.31	784.65	50.5%	50.5%
65	2979.06	562.14	4483.12	845.95	50.5%	50.5%
66	3171.87	605.59	4773.27	911.34	50.5%	50.5%
67	3378.26	651.75	5083.86	980.81	50.5%	50.5%
68	3625.38	706.07	5455.75	1062.54	50.5%	50.5%
69	3932.25	773.96	5917.55	1164.71	50.5%	50.5%
70	4271.50	847.80	6426.69	1275.56	50.5%	50.5%
71	4448.75	889.23	6669.36	1333.09	49.9%	49.9%
72	4606.95	924.36	6881.64	1380.77	49.4%	49.4%
73	4750.20	943.89	7069.98	1404.84	48.8%	48.8%
74	4899.84	958.32	7266.24	1421.15	48.3%	48.3%
75	5075.02	982.82	7498.63	1452.17	47.8%	47.8%
76	5290.38	1039.73	7696.38	1512.58	45.5%	45.5%
77	5558.12	1136.76	7818.14	1598.98	40.7%	40.7%
78	5905.27	1265.02	8041.64	1722.67	36.2%	36.2%
79	6299.49	1393.83	8309.03	1838.47	31.9%	31.9%
80	6689.19	1513.27	8536.94	1931.28	27.6%	27.6%
81	7419.05	1704.10	9468.39	2174.82	27.6%	27.6%
82	8174.01	1894.94	10431.90	2418.37	27.6%	27.6%
83	8937.34	2084.10	11406.08	2659.78	27.6%	27.6%
84	9709.04	2271.58	12390.95	2899.05	27.6%	27.6%
85+						

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase - Advantage Policy Series
March 26, 2020

Product Name	Form Number	Issue Date Range
ProtectCare Advantage LTC	LTC-VA-91	Oct 1991 - May 1994
ProtectCare Advantage NH	NH-VA-91	Oct 1991 - Dec 1993
ProtectCare Advantage Plus LTC	LTC-94 VA	Jan 1994 - Dec 1997
ProtectCare Advantage Plus NH	NH-94 VA	Mar 1994 - Mar 1999

1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the above captioned policy series forms. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an in force rate increase request have been met. This rate filing is not intended to be used for any other purpose.

2. Benefit Description(s)

A brief policy description for each of the policy forms:

LTC-VA-91, LTC-94 VA
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility or covered services received in a community setting.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the nursing home or home health maximum daily amounts. There are separate pools for nursing home/assistance living facilities and home health care. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of five activities of daily living (ADLs) of dressing, eating, toileting, transferring, and maintaining continence.

Premiums are waived after the insured has received 90 days of benefits and will continue to be waived until the insured stops receiving such benefits or the policy limit is reached.

NH-VA-91, NH-94 VA
Individually underwritten long-term care policies that provide facility-only long-term care coverage for care received in a nursing home or assisted care living facility.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amounts. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of five activities of daily living (ADLs) of dressing, eating, toileting, transferring, and maintaining continence.

Premiums are waived after the insured has received 90 days of benefits and will continue to be waived until the insured stops receiving such benefits or the policy limit is reached.

3. Renewability

All policy forms are guaranteed renewable.

4. Applicability

This filing is applicable to in force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders.

5. Actuarial Assumptions

Morbidity

The morbidity assumptions are derived from our own experience, following our most recent comprehensive claim study completed in 2019. The study analyzed all major components of morbidity including incidence, claim terminations due to recovery or death, and benefit utilization across many attributes, focusing on the 5-year period of 2013-2017. The study has been peer reviewed both internally as well as by an Independent third party.

Our claims projections include future morbidity improvement of 0.50% per calendar year, applied as an incidence adjustment until attained age 100. No future morbidity improvement is assumed beyond attained age 100.

Methodology Change - Representation of Morbidity

In prior filings, our morbidity assumption was presented as expected claim costs for a sample policy. Going forward morbidity assumptions will be represented more granularly by incidence, claim termination, and utilization rate assumptions.

To better illustrate our most recent assumption changes, the prior assumptions are presented below their respective current assumptions. Note that a claim is defined as an approved claim, whether or not any dollar amounts have been paid.

Incidence

Incidence rates are the likelihood a policyholder will go on claim during a given duration. Incidence rates vary by a number of parameters, including issue age, attained age, issue year, policy duration, gender, marital status, risk class, benefit period, and product.

Below are currently expected sample incidence rates before future morbidity improvements for an LTC-91 policy with the following attributes:
Standard risk class, Female, Single, 100 day Elimination Period, Policy Issued 1997 (in force 22 policy years as of 2019).

Policy Duration	4 Year Benefit Period			Lifetime Benefit Period		
	Issue Age			Issue Age		
	55	65	75	55	65	75
23	2.34%	9.20%	21.91%	2.83%	11.07%	25.96%
28	4.72%	14.13%	23.44%	5.71%	16.89%	27.70%
33	8.56%	18.83%	26.73%	10.30%	22.38%	31.46%
38	13.44%	20.60%	30.45%	16.08%	24.43%	35.65%

Below are expected incidence rates from the prior assumptions before future morbidity improvements for an LTC-91 policy with the following attributes:
Standard risk class, Female, Single, 100 day Elimination Period, Policy Issued 1997.

Policy Duration	4 Year Benefit Period			Lifetime Benefit Period		
	Issue Age			Issue Age		
	55	65	75	55	65	75
23	2.22%	9.21%	18.78%	2.63%	10.85%	21.90%
28	4.91%	15.79%	20.56%	5.81%	18.47%	23.93%
33	8.77%	17.96%	23.52%	10.34%	20.96%	27.29%
38	15.05%	19.67%	26.89%	17.62%	22.92%	31.09%

Comparison (Current/Prior)

Policy Duration	4 Year Benefit Period			Lifetime Benefit Period		
	Issue Age			Issue Age		
	55	65	75	55	65	75
23	105%	100%	117%	108%	102%	119%
28	96%	89%	114%	98%	91%	116%
33	98%	105%	114%	100%	107%	115%
38	89%	105%	113%	91%	107%	115%

Claim Terminations

Claim termination rates are the likelihood a policyholder will either die while on claim or recover and re-enter the active population. Termination rates vary by a number of parameters, including incurral age, duration on claim, gender, marital status, benefit period, and type of coverage.

Below are currently expected sample termination rates for an LTC-91 policy with the following attributes:
Standard risk class, Female, Issue Age 55, Single, 100 day Elimination Period.

Months on Claim	4 Year Benefit Period			Lifetime Benefit Period		
	Attained Age at Claim			Attained Age at Claim		
	75	85	95	75	85	95
1	7.32%	6.06%	6.41%	6.65%	5.50%	5.83%
3	6.34%	5.24%	5.55%	5.76%	4.77%	5.05%
6	3.90%	3.43%	3.27%	3.34%	2.94%	2.80%
12	2.01%	1.93%	2.31%	1.73%	1.65%	1.98%
24	1.86%	2.08%	2.34%	1.59%	1.79%	2.00%
36	1.67%	2.21%	2.77%	1.44%	1.90%	2.37%
60	2.16%	2.73%	3.34%	1.85%	2.34%	2.87%
90	2.12%	3.38%	4.11%	1.82%	2.89%	3.53%
120	2.12%	3.38%	4.11%	1.82%	2.89%	3.53%

Below are the expected termination rates from the prior assumptions for an LTC-91 policy with the following attributes:
Standard risk class, Female, Issue Age 55, Single, 100 day Elimination Period.

Months on Claim	4 Year Benefit Period			Lifetime Benefit Period		
	Attained Age at Claim			Attained Age at Claim		
	75	85	95	75	85	95
1	7.78%	6.37%	7.48%	6.22%	5.09%	5.98%
3	6.73%	5.52%	6.48%	5.38%	4.41%	5.18%
6	3.77%	3.23%	3.23%	3.33%	2.85%	2.85%
12	1.95%	1.81%	2.28%	1.72%	1.60%	2.01%
24	1.79%	1.96%	2.31%	1.58%	1.73%	2.03%
36	1.61%	2.08%	2.73%	1.42%	1.84%	2.41%
60	2.06%	2.57%	3.30%	1.82%	2.26%	2.91%
90	2.02%	3.17%	4.06%	1.78%	2.80%	3.58%
120	2.02%	3.17%	4.06%	1.78%	2.80%	3.58%

Comparison (Current/Prior)

Months on Claim	4 Year Benefit Period			Lifetime Benefit Period		
	Attained Age at Claim			Attained Age at Claim		
	75	85	95	75	85	95
1	94%	95%	86%	107%	108%	97%
3	94%	95%	86%	107%	108%	97%
6	103%	106%	101%	100%	103%	98%
12	103%	106%	101%	100%	103%	98%
24	104%	106%	101%	101%	103%	98%
36	104%	106%	101%	101%	103%	98%
60	105%	106%	101%	102%	103%	98%
90	105%	106%	101%	102%	103%	98%
120	105%	106%	101%	102%	103%	98%

Utilization

Utilization rates are the estimated percentage of the maximum daily benefit that a policyholder is expected to use reflecting the number of days it is used. Benefit utilization rates vary by incurral year, duration from issue, inflation type and coverage type, policy form group, incurral age, gender, benefit period, issue age, and time on claim.

Below are currently expected sample utilization rates for an LTC-91 policy with the following attributes:
Standard risk class, Female, Issue Age 55, Single, 100 day Elimination Period, 3rd year of being on claim.

Policy Year of Incurral	4 Year Benefit Period			Lifetime Benefit Period		
	Inflation			Inflation		
	GPO	5% Simple	5% Compound	GPO	5% Simple	5% Compound
23	79.11%	72.79%	59.19%	81.90%	75.36%	61.27%
28	79.42%	74.32%	58.50%	82.22%	76.94%	60.56%
33	79.56%	75.62%	57.75%	82.37%	78.29%	59.78%
38	79.63%	76.67%	56.97%	82.44%	79.38%	58.98%

Below are the expected utilization rates from the prior assumptions for an LTC-91 policy with the following attributes:
Standard risk class, Female, Issue Age 55, Single, 100 day Elimination Period, 3rd year of being on claim.

Policy Year of Incurral	4 Year Benefit Period			Lifetime Benefit Period		
	Inflation			Inflation		
	GPO	5% Simple	5% Compound	GPO	5% Simple	5% Compound
23	80.06%	74.47%	61.60%	82.06%	76.34%	63.14%
28	80.31%	75.81%	60.90%	82.32%	77.71%	62.43%
33	80.43%	76.96%	60.18%	82.44%	78.88%	61.69%
38	80.48%	77.87%	59.45%	82.50%	79.82%	60.94%

Comparison (Current/Prior)

Policy Year of Incurral	4 Year Benefit Period			Lifetime Benefit Period		
	Inflation			Inflation		
	GPO	5% Simple	5% Compound	GPO	5% Simple	5% Compound
23	99%	98%	96%	100%	99%	97%
28	99%	98%	96%	100%	99%	97%
33	99%	98%	96%	100%	99%	97%
38	99%	98%	96%	100%	99%	97%

Voluntary Lapses

The voluntary lapse rates are based on our own experience between 2013 and 2017. Lapse rates vary by issue age, duration, and inflation option.

Duration	No Inflation			
	Issue Age			
	55	65	75	82
1	3.16%	3.60%	5.29%	5.86%
5	1.25%	1.17%	1.93%	3.09%
10	0.80%	0.90%	1.19%	1.67%
15	0.76%	0.89%	1.37%	2.13%
20	0.54%	0.87%	2.09%	2.13%
25	0.59%	0.76%	2.13%	2.13%
30	0.76%	1.42%	2.13%	2.13%
35	1.42%	2.09%	2.13%	2.13%
40	2.09%	2.13%	2.13%	2.13%

Duration	Inflation			
	Issue Age			
	55	65	75	82
1	2.04%	2.68%	4.44%	3.85%
5	1.02%	1.11%	1.46%	1.13%
10	0.59%	0.81%	0.96%	0.99%
15	0.38%	0.63%	0.91%	2.00%
20	0.40%	0.61%	1.50%	2.19%
25	0.46%	1.24%	2.19%	2.19%
30	0.56%	2.19%	2.19%	2.19%
35	1.24%	2.19%	2.19%	2.19%
40	2.19%	2.19%	2.19%	2.19%

In addition to the lapse rates shown, we assume a 6.9% lapse rate due to the rate increase. The additional lapse rate is used to adjust future premiums and claims down by 6.9% starting at the expected date of the rate increase.

Prior Lapse Rates

The prior voluntary lapse rates based on our own experience between 2010 and 2015. Lapse rates vary by issue age, duration, and inflation option.

Prior Rates

Duration	No Inflation			
	Issue Age			
	55	65	75	82
1	4.30%	4.45%	4.93%	6.25%
5	1.70%	1.45%	1.80%	3.15%
10	1.16%	1.17%	1.27%	1.55%
15	0.63%	1.05%	1.31%	1.98%
20	0.55%	0.81%	1.93%	1.98%
25	0.55%	1.45%	1.98%	1.98%
30	0.81%	1.94%	1.98%	1.98%
35	1.45%	1.98%	1.98%	1.98%
40	1.94%	1.98%	1.98%	1.98%

Duration	Inflation			
	Issue Age			
	55	65	75	82
1	3.00%	3.00%	4.10%	4.10%
5	1.50%	1.25%	1.35%	1.15%
10	0.69%	0.77%	1.05%	0.91%
15	0.51%	0.67%	0.91%	1.85%
20	0.43%	0.60%	1.49%	2.03%
25	0.43%	1.27%	2.03%	2.03%
30	0.60%	2.03%	2.03%	2.03%
35	1.27%	2.03%	2.03%	2.03%
40	2.03%	2.03%	2.03%	2.03%

Mortality

The mortality rates have been derived based on our own experience for the individual long-term care block of business over the five-year period from 2013 to 2017 on an Active Life basis.

In the 2019 mortality study, the company has updated the base table to the 2012 Individual Annuity Mortality (IAM) tables from the previously used 1994 Group Annuity Mortality (GAM) tables.
The base table is then adjusted based on the following factors:

- Issue age
- Duration
- Product and Risk Class
- Gender and Marital Status
- Underwriting eras (which captures underwriting changes and risk class assignment changes through different series of products)

The final mortality table is based on 2012 IAM with 7 years of historical mortality improvement (HMI) using projection G2 scale, with selection factors and adjustments to reflect the company's experience. Sample mortality rates before future mortality improvements are shown below:

Policy Duration	Standard Risk Class (Single, Female)		
	Issue Age		
	55	65	75
1	0.000	0.001	0.003
5	0.001	0.003	0.010
10	0.004	0.006	0.021
15	0.005	0.012	0.044
20	0.006	0.025	0.075
25	0.015	0.049	0.137
30	0.036	0.100	0.233

Future mortality improvements are based on US general population data covering experience from 1933 to 2015 and were developed in a manner consistent with prescribed Canadian Institute of Actuaries' rates. The rates vary by attained age and are not distinct by gender or smoker status; linear grading is applied between key ages.

- 1.0% per year for attained ages 0-85
- 0.2% per year for attained age 95
- 0.0% per year for attained age 105.

Methodology Change - Active Life Mortality

In prior filings, mortality has been represented on a Total Life basis, including both Active Lives (those not on claim) and Disabled Lives (those on claim). To be consistent with our Frist Principles approach, we are now showing mortality rates that are applied to Active Lives.

Since the prior mortality rates provided were on a Total Life basis, we have developed what those mortality assumptions would have been on an Active Life basis for comparison to the new rates above.

The mortality rates in the prior study were derived based on our own experience for the individual long-term care block of business over the five-year period from March 2009 through March 2014.

The base mortality table was the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 22 years of historical improvements based on scale AA. Selection factors and adjustments were applied to reflect the company's experience. Sample mortality rates before future mortality improvements are shown below:

Policy Duration	Standard Risk Class (Single, Female)		
	Issue Age		
	55	65	75
1	0.001	0.001	0.003
5	0.001	0.003	0.009
10	0.004	0.007	0.021
15	0.005	0.015	0.048
20	0.007	0.031	0.083
25	0.016	0.056	0.148
30	0.035	0.107	0.242

We also included 10 years of projected future mortality improvement based on scale AA.

Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

6. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

7. Marketing Method

This product was typically marketed through our traditional agency system and brokers involving a personal contact with each applicant.

8. Underwriting

These policy forms were underwritten using a medical and risk questionnaire. We also utilized Attending Physician Statement and personal interviews depending on the age of the applicant and medical conditions.

9. Premium Classes

The base policy premium rates vary by issue age, benefit period, inflation option, home health care maximum benefit percentage, and underwriting class, as in the initial rate filing.

All premium factors related to the insured elected benefit design options or any eligible discount remain unchanged from the initial rate filing.

10. Premium Modalization Rules

Frequency	Multiple of Annual Premium	Plus flat amount
Semiannual	0.5120	$0.60
Quarterly	0.2610	$0.90
Premiumatic	0.0865	$0.80

11. Issue Age Range

The issue age range is 18-84 for all policy forms.

12. Area Factors

Area factors are not applicable to any of the policy forms or riders.

13. Average Annual Premium

The table below summarizes the average annual premium per policy before and after the requested increase. The averages are based on policies inforce as of 12/31/2018, and do not reflect any previously approved rate increases to be implemented after 12/31/2018. Premium-paying policies as well as policies on claim are included, since although the premium for policies on claim is currently waived, they could be subject to the rate increase upon recovery

	Virginia	
Form	before the rate increase	after the rate increase
LTC-VA-91	1,790	2,674
NH-VA-91	1,350	2,016
LTC-94 VA	2,000	2,987
NH-94 VA	1,330	1,987

14. Number of Policyholders

The table below summarizes, as of 12/31/2018, the number of policies inforce that could be affected by the rate increase in your state and their 2018 annualized premium. Policies on claim are included, since although their premium is currently waived they could be subject to the rate increase upon recovery. Paid-up policies and policies which have exercised the nonforfeiture benefit option are excluded. Annualized premium does not reflect any previously approved rate increases to be implemented after 12/31/2018..

Form	Number of Policies	2018 Annualized Premium
LTC-VA-91	390	697,836
NH-VA-91	4	5,414
LTC-94 VA	1,030	2,060,605
NH-94 VA	20	26,674

15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2018 have been discounted to the date of incurral of each respective claim and included in

the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2018 have also been allocated to the calendar year of incurral and included in historic incurred claims.

16. Analysis Performed

Original Pricing Assumptions

The initial premium schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed.

The original pricing assumptions for morbidity, voluntary termination rates, and mortality were as follows:

Morbidity

Claim assumptions were derived using data published by the National Center for Health Statistics National Nursing Home Survey (1977 and 1985), the National Health Interview Survey (1979 and 1984), the National Long-Term Care Survey (1982), Medicare data; and other experience furnished to us by consultants, with adjustments due to the impact of underwriting, inflation options, elected options, anti-selection considerations, and the saving incurred because the maximum daily benefit will not always be paid.

Below are original sample annual claim costs for an LTC-91 policy, 100-day EP, $10 daily benefit, with Indexed Inflation option:

Issue Age 57		
Age	**2 yr**	**Lifetime**
57	5.38	9.93
62	18.00	33.37
67	29.49	57.85
72	49.43	102.15
77	100.99	206.39
82	182.06	356.84
87	301.50	544.69
92	423.62	675.99
97	496.68	711.02

Issue Age 67		
Age	**2 yr**	**Lifetime**
67	15.60	30.63
72	52.00	107.53
77	106.31	217.25
82	191.64	375.62
87	317.36	573.36
92	445.92	711.57
97	522.82	748.45

Issue Age 77		
Age	**2 yr**	**Lifetime**
77	56.10	115.50
82	198.37	388.00
87	328.35	592.25
92	461.34	735.27
97	541.45	774.35

Voluntary Terminations

Duration	Issue Age					
	45	**57**	**67**	**72**	**77**	**82**
1	11.6%	11.6%	13.0%	13.7%	16.2%	16.7%
2	9.3%	9.3%	10.0%	10.8%	11.5%	11.8%
3	8.8%	8.8%	9.3%	9.9%	10.5%	10.7%
4	8.3%	8.3%	8.7%	9.1%	9.5%	9.6%
5	7.9%	7.9%	8.1%	8.3%	8.5%	8.5%
6	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%
7	5.8%	5.8%	5.8%	5.8%	5.8%	5.8%
8	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%
9	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%
10+	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%

Total Life Mortality

The 1983 Group Annuity Mortality Table was used, weighted 40% Males and 60% Females.

Recent Experience

As part of the inforce management of the business, the Company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates, and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted our 2016 rate increase filings. In general, claims continue to last longer than expected.

The following tables show in aggregate how our new and prior assumptions compare to actual experience.

Morbidity

Claim components of incidence, claim terminations due to recovery or death, and benefit utilization were analyzed across many attributes focusing on the 5 year period of 2013 through 2017. Experience in durations 10+ are used for Incidence, Termination, and Utilization.

Incidence (Count)

Duration	Incidence A/E Before Assumption Updates	Incidence A/E After Assumption Updates
10-14	99%	98%
15-19	96%	95%
20+	97%	93%
Total	**97%**	**96%**

In recent quarters, which are not included in the study data, we have observed adverse morbidity experience on older products after reflecting the new assumptions. A decision was made to react to this experience by further increasing incidence for these products, resulting in lower incidence A/Es for these older products since the post study experience is not reflected in the A/Es.

Claim Termination (Count)

	All Months		Months 1-5		Months 6+	
Benefit Period	Termination A/E Before Assumption Updates	Termination A/E After Assumption Updates	Termination A/E Before Assumption Updates	Termination A/E After Assumption Updates	Termination A/E Before Assumption Updates	Termination A/E After Assumption Updates
<10 years	96%	99%	81%	96%	104%	101%
10+ years	94%	98%	89%	98%	96%	99%
Total	**95%**	**99%**	**83%**	**97%**	**102%**	**100%**

Utilization (Amount)

Inflation	Utilization A/E Before Assumption Updates	Utilization A/E After Assumption Updates
None / GPO	96%	98%
Simple	95%	97%
Compound	93%	100%
Total	**95%**	**98%**

Overall our morbidity experience has been unfavorable since the last filing, largely due to unfavorable claim termination experience during the first 5 months on claim. Amongst those that do terminate from claim, the proportion recovering as opposed to dying has been close to expected.

Voluntary Lapses

Lapse experience from 2013 through 2017 was analyzed both by policy count (for credibility) and by policy amount (for assumption recommendations). Note that "Amount" is defined as the Maximum Daily Benefit multiplied by a Benefit Period factor to ensure that policies with longer benefit periods are appropriately weighted.

In prior studies, any policy that was rerated after the 2008 rate increase filing was permanently excluded from the remainder of the study. As rate increase filings have become more prevalent, policies are now allowed to re-enter the study following the rerate shock lapse period (2 years).

Actual to Expected ratios by amount for this block for John Hancock individual (including our assumed business) summarized by inflation and duration groups before and after the assumption update are shown below.

	Without Inflation		With Inflation	
Duration	**Lapse A/E Before Assumption Updates**	**Lapse A/E After Assumption Updates**	**Lapse A/E Before Assumption Updates**	**Lapse A/E After Assumption Updates**
1-5	66%	83%	76%	100%
6-10	79%	99%	91%	101%
11-15	101%	102%	83%	101%
16-20	110%	104%	98%	100%
21-25	108%	107%	103%	104%
26+	87%	86%	117%	117%
Total per inflation	**90%**	**99%**	**84%**	**100%**

Actual to expected ratios based on the prior assumptions were overall much lower than expected with an overall A/E ratio of 85% by amount. This was primarily driven by lower lapses in the earlier durations, specifically for younger issue ages. Lapse rates continue to be lower for policies with an inflation option. After updating assumptions based on experience, the A/E ratios are now 100% overall.

Healthy Life Mortality

Healthy life mortality experience from 2013 through 2017 was analyzed both by policy count (for credibility) and by policy amount (for assumption recommendations). Note that "Amount" is defined as Maximum Daily Benefit multiplied by a Benefit Period factor to ensure that policies with longer benefit periods are appropriately weighted.

The below table shows the healthy life A/E ratios by amount before and after the assumption update for our Individual business (including our assumed business).

Duration	Mortality A/E Before Assumption Updates	Mortality A/E After Assumption Updates
1-5	94%	99%
6-10	98%	101%
11-15	100%	101%
16-20	106%	103%
21-25	94%	99%
26+	92%	93%
Total	**101%**	**101%**

Healthy life mortality experience for our individual block in aggregate was close to our expectation, however expectations were adjusted for certain subgroups. Adjustments were made to product selection factors, risk class adjustment factors, and gender and marital factors to account for developing experience.

17. Requested Rate Increase

The Company is requesting an average rate increase of 49.4%, which varies by issue age, benefit period, and inflation option, and ranges from 27.2% to 50.5%. Rate increases were derived as follows:

1. In the prior filing, The Company certified to a lifetime loss ratio of 88.3% based on nationwide data where waived premiums were included in both premiums and claims. We have restated this target loss ratio to 88.7% by removing waived premiums from both premiums and claims.
2. We determined the projected lifetime loss ratio for this form based on nationwide actual experience and projected future experience assuming the prior rate increase request was approved in full and within three months of the original filing date. We then determined the amount of rate increase (25.9%) that would be needed in order to revert to the restated lifetime loss ratio for this form.
3. We ensured that the proposed rate increases did not result in premium rates that exceed rates for older issue ages or the most recent traditional LTC rates that have been filed with the Interstate Compact for new business under the ICC12-LTC-12 policy form, adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A** using LTC-91 as an example). As this product (ICC12-LTC-12) is no longer open for new business, the most recently filed new business LTC rates for this product were adjusted to account for the average impact of the assumption updates due to the 2016 and 2019 Experience Studies. Adjustments of 9.5% and 9.8%, respectively, were applied to all rates to reflect these updates. Additionally, we graded the rate increase

determined in this step to 9.8% between issue ages 70 and 80. After the application of these restrictions the average rate increase for the forms listed in this memo is 25.7%, ranging from 9.8% to 26.0%.

4. Rate increases were adjusted to account for the timing of approvals on prior filings in your State. Adjustments are proportional to the amounts requested in prior filings and were determined such that the achieved lifetime loss ratio matches that targeted in Step #1 above. After the application of this adjustment, the average rate increase for the forms listed in this memo is 49.4%, ranging from 27.2% to 50.5%.
5. 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** of this filing package we reflect the proposed premium rates both with and without any additional cost as we believe any cost due to delayed implementation should not be subject to the new business rate restrictions.

In the rate schedules by policy form, **Appendix B1** contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *never* elected an inflation reduction or shared cost option as part of the 2010 or 2016 rate increase filings.

In the rate schedules by policy form, **Appendices B2-B4** contain the new proposed rate tables for all policy forms included with this filing for those policyholders that *did* elect an inflation reduction or shared cost option as part of the 2010 and/or 2016 rate increase filings.

Please note that the actual rates implemented may vary slightly from those in Appendices B1 to B4 due to implementation rounding algorithms.

Exhibit 1 contains nationwide past premium and claims experience as well as future premium and claim projections. It illustrates that the anticipated lifetime loss ratio with the requested rate increase is 88.7%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 68.6%. The original pricing loss ratio was not restated for the removal of waived premiums due to immateriality. The lifetime loss ratio as of 12/31/2018 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

Exhibit 1 also contains the original expected loss ratio projections, adjusted for the actual mix of business issued, with the lifetime loss ratio also calculated as stated above.

Furthermore, **Exhibit 1** demonstrates that the calculated loss ratio respects the applicable pre and post stability requirements:

<u>Post-stability form requirements:</u>
The sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 58%),
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

Pre-stability form requirements:

The sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 60%),
2. 80% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 80% of the present value of future projected premium in excess of the projected initial earned premium.

Note that as shown at the bottom of **Exhibit 1B**, by requesting the current rate increase, we are complying with Virginia state regulation, where the post rate increase future loss ratio (adjusted for Net Level Premium Reserves) is no less than 60% under the original pricing interest rate assumption.

Exhibit 2 contains the same past experience and future projections as Exhibit 1, except only for policies issued in Virginia. Please note that the experience alone is not credible and was not used to develop the proposed rate increase.

18. New inflation options that will allow policyholders to offset the rate increase

Although this is a closed block of business, we are filing new future inflation options (also referred to as "landing spots") that will allow policyholders that have Compound and Simple inflation coverage the option to offset the rate increase. This option is not available to policyholders that have limited inflation coverage, where benefit increases cease after 20 years or at attained age 85. This option is also not available to policyholders who have elected three prior inflation reductions.

Under these new options, the policyholders get to keep their current accumulated Daily benefit and their current remaining Lifetime Maximum Benefit, but the future indexation rate will be reduced as follows:

Comp:

Previously Elected Landing Spot	Current inflation	Proposed Landing Spot
None	5.0%	2.4%
2010	4.5%	1.3%
2016	1.6%	none
2010 and 2016	0.8%	none

NH:

Previously Elected Landing Spot	Current inflation	Proposed Landing Spot
None	5.0%	2.4%
2010	3.6%	0.8%
2016	1.6%	none
2010 and 2016	0.3%	none

While reviewing the calculation of the 2016 landing spots, we discovered that the 4.5% inflation option offered for Comprehensive forms and the 3.6% inflation option offered for the Nursing Home only forms in 2010 were much too high. The .5% and 1.4% respective drops in inflation did not decrease the present value of future benefits enough to fully offset the increase in the present value of future premium from the 2010 rate increase. In order to correct this issue, the 0.8% and 0.3% inflation options were calculated in 2016 as if the 4.5% and 3.6% inflation drops had been the appropriate actuarially equivalent amounts (3.7% and 2.9% respectively). Note that using this approach does not retroactively recoup the larger benefits created by this mistakes, but instead only corrects the issue going forward for those who elect the 0.8% or 0.3% landing spots. The same methodology was used in this filing to calculate the 1.4% and 0.8% inflation options.

All indexation rates were determined to be actuarially equivalent to the requested rate increases in aggregate and therefore these options are only available if the full rate increase requested is accepted.

The premium rate tables for these options are included in the rate schedules by policy form as **Appendices C1** to **C2.**

19. New Shared Cost option that will allow the policyholder to offset the rate increase

We are filing a new Shared Cost option that will allow all policyholders the option to offset the rate increase. The Shared Cost option would:

- Reduce the policyholder's current policy benefit amounts by their Shared Cost percentage. The daily/monthly benefit and the policy limit will be reduced by the Shared Cost percentage
- Apply a percentage factor to any future claim payments equal to the Shared Cost percentage. John Hancock will pay our portion (1 minus the Shared Cost percent) of any covered services, but will not pay more than the new reduced daily/monthly 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** in the filing package. The Shared Cost percentages in Appendix D1 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 D1 and 80% of the policyholder's currently available benefit reduction that would offset their rate increase.

The Shared Cost percentages for policyholders who elected the Shared Cost option to offset the rate increase approved in your State on 07/03/2019 are included in **Appendix D2** for reference. The Shared Cost percentages in Appendix D2 will apply to all policyholders who had not bought additional attained age coverage before this

option became effective. For those who had, the Shared Cost percentage will be the lesser of those shown in Appendix D2 and 80% of the policyholder's benefit reduction that was made available to offset the rate increase approved in your State on 07/03/2019. If a policyholder elected the Shared Cost option to offset the rate increase approved on 07/03/2019 and were to elect the option again to offset the proposed rate increase, the policyholder's cumulative percentage factor to be applied to future claim payments is included in **Appendix D3**.

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 tables for these options are included in the rate schedules by policy form as **Appendices C1 to C4.**

20. Additional option for those who stop paying premiums

In addition to the options to offset the rate increase, we will also be offering a Paid-Up Policy option for those who choose to stop paying premiums. This option will be a paid-up policy with a policy limit equal to the lesser of the current policy limit and 150% of premiums paid less any benefits received. This Paid-Up Policy will only be offered if we receive a full approval.

21. History of Previous Rate Revisions

A 13.0% rate increase on Comprehensive policy forms was accepted by your state on July 17, 2009.

A 24.2% rate increase on Comprehensive policy forms was accepted by your state on December 01, 2011.

A 35.0% rate increase on Nursing Home policy forms was accepted by your state on December 01, 2011.

A 77.6% rate increase on Comprehensive and Nursing Home policy forms was accepted by your state on July 03, 2019.

22. Ensuring No Cross-Subsidization Between States

We have ensured no state's rate increase approvals will subsidize other states' rate increases. Rate increases will vary by state, but only to reflect the timing and amount of prior rate increases approved by that state. This is accomplished by first backing-out all prior approved rate increases from our nationwide premium data. We then re-introduce actual prior rate increases with the amount and timing based on your state's prior approvals (as detailed in Section 21). The current proposed rate increases are then determined based on the amounts needed in order to achieve our target lifetime loss ratios certified to in our prior filing.

Although some states may have capped our previous inforce rate increase filings, in each case this was done with the understanding that the full amount of the proposed rate increases were justified and that John Hancock would be refiling for the remainder at a later date. In instances where the remainder remains unapproved, it has been included in the current filings.

23. Past Losses Testing

Preventing companies from recouping past losses was the subject of a discussion by the NAIC in late 2013. The accepted methodology which was incorporated into the 2014 Long Term Care Model Regulation defines past losses as actual past claims less expected past claims when determining loss ratio compliance. Expected past claims are defined as the following:

> "Expected claims shall be calculated based on the original filing assumptions assumed until new assumptions are filed as part of a rate increase. New assumptions shall be used for all periods beyond each requested effective date of a rate increase [regardless of whether or not the rate increase is approved]. Expected claims are calculated for each calendar year based on the in-force at the beginning of the calendar year. Expected claims shall include margins for moderately adverse experience; either amounts included in the claims that were used to determine the lifetime loss ratio consistent with the original filing or as modified in any rate increase filing."

We apply this methodology in **Exhibit 1A**. The 'Adjusted Expected Incurred Claims' are initially calculated by applying the original pricing durational loss ratio to the actual earned premium in a given calendar year. Later, in years in which and after which we filed for inforce rate increases, expected incurred claims are based on the new assumptions that were filed.

The accumulated value of the Adjusted Expected Incurred Claims is compared to the accumulated value of Actual Incurred Claims. The lesser of the Adjusted Expected Incurred Claims or Actual Incurred Claims is used for past claims when ensuring that the resulting overall increase in rates satisfies the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1A**.

24. Proposed Effective Date

These rates will be effective on the next policy anniversary date, following at least a 90 day policyholder notification period. The assumed effective date used to calculate the rate increase is 01/01/2021.

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.

I hereby certify that, to the best of my knowledge and judgement, this rate submission is in compliance with the applicable laws and regulations of the Commonwealth of Virginia and that the premiums are reasonable in relation to the benefits provided.

The preceding Actuarial Memorandum contains:

a) the assumptions on which this certification is based;
b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratios standards and necessary details of this state; and
d) disclosure of the manner, if any, in which reserves have been recognized.

If the requested premium rate schedule increase is implemented and the underlying assumptions are realized, no further premium rate schedule increases are anticipated.

I have reviewed and taken into consideration the policy design and coverage provided, and our current underwriting and claims adjudication processes.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.

Katherine A Gillis, FSA, MAAA
Actuary, Long Term Care Inforce Management
John Hancock Life Insurance Company

Exhibit 1: Nationwide Loss Ratio Exhibit (Comprehensive Forms)
Advantage (LTC-91, LTC-94, NH-91, NH-94)

		Original Assumptions (with Waived Premiums)			Historical & Projected Experience (without Waived Premiums)					
					Before Proposed Increase			With Proposed Rate Increase		
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio
	1988	-	-	-	-	386,537	0%	-	386,537	0%
	1989	-	-	-	-	1,393,748	0%	-	1,393,748	0%
	1990	-	-	-	-	3,120,740	0%	-	3,120,740	0%
	1991	8,655	112,996	8%	-	6,127,268	0%	-	6,127,268	0%
	1992	690,018	8,806,570	8%	102,145	16,441,665	1%	102,145	16,441,665	1%
	1993	2,789,351	22,955,541	12%	2,095,606	29,490,996	7%	2,095,606	29,490,996	7%
	1994	6,055,651	34,864,930	17%	3,984,281	41,411,238	10%	3,984,281	41,411,238	10%
	1995	10,579,753	51,968,912	20%	8,732,522	60,438,907	14%	8,732,522	60,438,907	14%
	1996	17,375,216	82,002,617	21%	13,769,686	92,284,969	15%	13,769,686	92,284,969	15%
	1997	25,450,971	99,309,496	26%	22,108,145	105,098,295	21%	22,108,145	105,098,295	21%
	1998	31,660,190	88,848,511	36%	28,933,791	100,365,114	29%	28,933,791	100,365,114	29%
	1999	35,282,870	78,339,734	45%	30,609,450	95,051,065	32%	30,609,450	95,051,065	32%
	2000	37,142,443	69,345,863	54%	43,797,874	90,612,154	48%	43,797,874	90,612,154	48%
	2001	37,714,233	61,616,390	61%	41,497,678	86,645,410	48%	41,497,678	86,645,410	48%
	2002	37,898,630	54,926,042	69%	43,054,964	83,061,761	52%	43,054,964	83,061,761	52%
	2003	38,124,886	49,060,541	78%	57,111,572	79,337,218	72%	57,111,572	79,337,218	72%
	2004	38,367,085	43,831,315	88%	59,482,672	75,899,454	78%	59,482,672	75,899,454	78%
	2005	38,503,466	39,101,772	98%	65,599,132	72,395,558	91%	65,599,132	72,395,558	91%
Historical	2006	38,427,103	34,793,492	110%	75,151,816	68,614,437	110%	75,151,816	68,614,437	110%
Experience	2007	38,097,885	30,855,916	123%	96,086,288	64,719,011	148%	96,086,288	64,719,011	148%
	2008	37,538,952	27,259,094	138%	96,022,159	60,708,226	158%	96,022,159	60,708,226	158%
	2009	36,799,221	23,985,475	153%	85,237,931	56,641,950	150%	85,237,931	56,641,950	150%
	2010	35,925,504	21,018,615	171%	104,441,988	57,620,526	181%	104,441,988	57,620,526	181%
	2011	34,948,107	18,344,202	191%	97,379,313	53,774,029	181%	97,379,313	53,774,029	181%
	2012	33,900,617	15,943,600	213%	96,599,702	54,099,585	179%	96,599,702	54,099,585	179%
	2013	32,817,987	13,795,253	238%	93,984,370	55,404,680	170%	93,984,370	55,404,680	170%
	2014	31,690,289	11,884,168	267%	106,499,012	48,862,811	218%	106,499,012	48,862,811	218%
	2015	30,476,739	10,202,664	299%	100,046,860	42,777,166	234%	100,046,860	42,777,166	234%
	2016	29,155,292	8,725,256	334%	98,092,874	37,908,544	259%	98,092,874	37,908,544	259%
	2017	27,726,515	7,425,595	373%	98,321,136	33,476,146	294%	98,321,136	33,476,146	294%
	2018	26,210,983	6,282,905	417%	103,903,799	30,612,229	339%	103,903,799	30,612,229	339%
Projected	2019	24,649,285	5,290,432	466%	104,941,218	41,651,571	252%	104,941,218	41,651,571	252%
Future	2020	23,096,673	4,448,929	519%	98,513,143	41,360,514	238%	98,513,143	41,360,514	238%
Experience	2021	21,593,486	3,726,034	580%	93,091,559	35,915,995	259%	89,879,901	47,380,734	190%
	2022	20,115,806	3,099,908	649%	88,670,300	31,183,521	284%	82,552,050	43,434,475	190%
	2023	18,603,133	2,554,742	728%	82,979,657	26,913,391	308%	77,254,060	37,503,326	206%
	2024	17,029,270	2,090,150	815%	75,913,581	23,107,576	329%	70,675,544	32,212,778	219%
	2025	15,428,659	1,712,886	901%	69,516,048	19,730,053	352%	64,719,441	27,514,341	235%
	2026	13,856,153	1,398,214	991%	64,415,459	16,758,224	384%	59,970,792	23,377,635	257%
	2027	12,318,008	1,130,058	1090%	59,747,983	14,168,554	422%	55,625,372	19,770,763	281%
	2028	10,799,587	899,002	1201%	54,978,259	11,927,450	461%	51,184,759	16,647,717	307%
	2029	9,316,401	709,635	1313%	49,738,963	9,993,766	498%	46,306,975	13,951,813	332%
	2030	7,943,944	568,112	1398%	44,378,706	8,331,971	533%	41,316,575	11,634,056	355%
	2031	6,758,159	452,838	1492%	40,023,146	6,916,956	579%	37,261,549	9,659,816	386%
	2032	5,724,693	358,046	1599%	36,251,796	5,719,574	634%	33,750,422	7,988,699	422%
	2033	4,793,811	281,000	1706%	32,748,881	4,705,962	696%	30,489,208	6,573,667	464%
	2034	3,970,223	217,225	1828%	29,033,384	3,850,524	754%	27,030,080	5,379,172	502%
	2035	3,253,080	164,965	1972%	25,414,633	3,132,259	811%	23,661,023	4,376,039	541%
	2036	2,644,296	124,401	2126%	22,367,111	2,533,091	883%	20,823,780	3,539,118	588%
	2037	2,149,442	90,382	2378%	19,540,554	2,035,394	960%	18,192,256	2,843,849	640%
	2038	1,738,299	61,536	2825%	17,023,244	1,623,817	1048%	15,848,640	2,268,831	699%
	2039	1,371,030	42,081	3258%	14,767,873	1,285,050	1149%	13,748,890	1,795,505	766%
	2040	1,088,312	34,124	3189%	12,645,561	1,006,662	1256%	11,773,017	1,406,527	837%

Note: Please refer to the Actuarial Memorandum, section "Ensuring No Cross-Subsidization Between States", for adjustments made to experience exhibits

Values as of 12/31/2018 (discounted at maximum statutory valuation rates)

Past :	1,451,795,018	2,350,134,906	61.8%	2,670,266,987	3,600,321,404	74.2%	2,670,266,987	3,600,321,404	74.2%
Future :	176,113,697	24,356,795	723.1%	845,369,356	249,723,564	338.5%	803,313,425	314,560,639	255.4%
Lifetime :	1,627,908,715	2,374,491,701	68.6%	3,515,636,343	3,850,044,968	91.3%	3,473,580,412	3,914,882,043	88.7%

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 68.6% =	2,387,632,512
			Present Value of Future Initial Prm x 68.6% =	65,360,684
Accum. Value of Past Incurred Claims =	2,670,266,987		Accum Value of Prior Increases x 85.0% =	100,032,546
Present Value of Future Incurred Claims =	803,313,425		Present Value of Future Increases x 85.0% =	186,340,892
Total =	3,473,580,412	>=	Total =	2,739,366,634

Total Incurred Claims exceed Total Initial Premiums x max(60%, Original Pricing Loss Ratio) + Increased Premiums x max(80%, Original Pricing Loss Ratio)

			Accum Value of Past Initial Prm x 68.6% =	2,387,632,512
			Present Value of Future Initial Prm x 68.6% =	65,360,684
Accum. Value of Past Incurred Claims =	2,670,266,987		Accum Value of Prior Increases x 80.0% =	94,148,279
Present Value of Future Incurred Claims =	803,313,425		Present Value of Future Increases x 80.0% =	175,379,663
Total =	3,473,580,412	>=	Total =	2,722,521,138

Exhibit 1A: Demonstration of not Recouping Past Losses
Advantage (LTC-91, LTC-94, NH-91, NH-94)

		Loss Ratios to Apply to Actual Premium (without waived premiums)				Historical & Projected Experience (without waived premiums)					
						Before Proposed Increase			With Proposed Rate Increase		
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Adjusted Expected Incurred Claims	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio
Original Pricing	1988	0	0	0%	-	0	386,537	0%	0	386,537	0%
	1989	0	0	0%	-	0	1,393,748	0%	0	1,393,748	0%
	1990	0	0	0%	-	0	3,120,740	0%	0	3,120,740	0%
	1991	8,655	112,996	8%	469,315	0	6,127,268	0%	0	6,127,268	0%
	1992	689,848	8,806,400	8%	1,287,955	102,145	16,441,665	1%	102,145	16,441,665	1%
	1993	2,761,965	22,928,155	12%	3,552,536	2,095,606	29,490,996	7%	2,095,606	29,490,996	7%
	1994	5,931,676	34,740,956	17%	7,070,561	3,984,281	41,411,238	10%	3,984,281	41,411,238	10%
	1995	10,261,644	51,650,803	20%	12,007,607	8,732,522	60,438,907	14%	8,732,522	60,438,907	14%
	1996	16,730,887	81,358,288	21%	18,977,899	13,769,686	92,284,969	15%	13,769,686	92,284,969	15%
	1997	24,404,709	98,263,235	25%	26,102,268	22,108,145	105,098,295	21%	22,108,145	105,098,295	21%
	1998	30,145,571	87,333,892	35%	34,643,638	28,933,791	100,365,114	29%	28,933,791	100,365,114	29%
	1999	33,316,043	76,372,907	44%	41,463,989	30,609,450	95,051,065	32%	30,609,450	95,051,065	32%
	2000	34,923,820	67,127,240	52%	47,142,152	43,797,874	90,612,154	48%	43,797,874	90,612,154	48%
	2001	35,240,540	59,142,697	60%	51,628,200	41,497,678	86,645,410	48%	41,497,678	86,645,410	48%
	2002	35,272,338	52,299,751	67%	56,019,053	43,054,964	83,061,761	52%	43,054,964	83,061,761	52%
	2003	35,461,371	46,397,027	76%	60,637,647	57,111,572	79,337,218	72%	57,111,572	79,337,218	72%
	2004	35,606,647	41,070,878	87%	65,801,493	59,482,672	75,899,454	78%	59,482,672	75,899,454	78%
	2005	35,726,605	36,324,911	98%	71,203,133	65,599,132	72,395,558	91%	65,599,132	72,395,558	91%
	2006	35,635,512	32,001,901	111%	76,405,166	75,151,816	68,614,437	110%	75,151,816	68,614,437	110%
	2007	35,197,709	27,955,740	126%	81,484,551	96,086,288	64,719,011	148%	96,086,288	64,719,011	148%
2008 RI	2008	69,427,462	80,268,583	86%	69,427,462	96,022,159	60,708,226	158%	96,022,159	60,708,226	158%
	2009	67,709,923	74,350,150	91%	67,709,923	85,237,931	56,641,950	150%	85,237,931	56,641,950	150%
2010 RI	2010	106,796,820	69,316,005	154%	106,796,820	104,441,988	57,620,526	181%	104,441,988	57,620,526	181%
	2011	105,673,345	84,940,975	124%	105,673,345	97,379,313	53,774,029	181%	97,379,313	53,774,029	181%
	2012	105,665,875	76,594,359	138%	105,665,875	96,599,702	54,099,585	179%	96,599,702	54,099,585	179%
2013 RI	2013	100,505,345	60,891,555	165%	100,505,345	93,984,370	55,404,680	170%	93,984,370	55,404,680	170%
	2014	101,725,376	59,692,758	170%	101,725,376	106,499,012	48,862,811	218%	106,499,012	48,862,811	218%
	2015	98,608,766	60,599,383	163%	98,608,766	100,046,860	42,777,166	234%	100,046,860	42,777,166	234%
2016 RI	2016	106,012,398	54,419,898	195%	106,012,398	98,092,874	37,908,544	259%	98,092,874	37,908,544	259%
	2017	102,833,983	48,944,094	210%	102,833,983	98,321,136	33,476,146	294%	98,321,136	33,476,146	294%
	2018	95,877,666	44,617,079	215%	95,877,666	103,903,799	30,612,229	339%	103,903,799	30,612,229	339%
Projected Future Experience	2019					104,941,218	41,651,571	252%	104,941,218	41,651,571	252%
	2020					98,513,143	41,360,514	238%	98,513,143	41,360,514	238%
	2021					93,091,559	35,915,995	259%	89,879,901	47,380,734	190%
	2022					88,670,300	31,183,521	284%	82,552,050	43,434,475	190%
	2023					82,979,657	26,913,391	308%	77,254,060	37,503,326	206%
	2024					75,913,581	23,107,576	329%	70,675,544	32,212,778	219%
	2025					69,516,048	19,730,053	352%	64,719,441	27,514,341	235%
	2026					64,415,459	16,758,224	384%	59,970,792	23,377,635	257%
	2027					59,747,983	14,168,554	422%	55,625,372	19,770,763	281%
	2028					54,978,259	11,927,450	461%	51,184,759	16,647,717	307%
	2029					49,738,963	9,993,766	498%	46,306,975	13,951,813	332%
	2030					44,378,706	8,331,971	533%	41,316,575	11,634,056	355%
	2031					40,023,146	6,916,956	579%	37,261,549	9,659,816	386%
	2032					36,251,796	5,719,574	634%	33,750,422	7,988,699	422%
	2033					32,748,881	4,705,962	696%	30,489,208	6,573,667	464%
	2034					29,033,384	3,850,524	754%	27,030,080	5,379,172	502%
	2035					25,414,633	3,132,259	811%	23,661,023	4,376,039	541%
	2036					22,367,111	2,533,091	883%	20,823,780	3,539,118	588%
	2037					19,540,554	2,035,394	960%	18,192,256	2,843,849	640%
	2038					17,023,244	1,623,817	1048%	15,848,640	2,268,831	699%
	2039					14,767,873	1,285,050	1149%	13,748,890	1,795,505	766%
	2040					12,645,561	1,006,662	1256%	11,773,017	1,406,527	837%
Values as of 12/31/2018 (discounted at maximum statutory valuation rates)											
	Past				2,803,243,378	2,670,266,987	3,600,321,404	74.2%	2,670,266,987	3,600,321,404	74.2%
	Future					845,369,356	249,723,564	338.5%	803,313,425	314,560,639	255.4%
	Lifetime					3,515,636,343	3,850,044,968	91.3%	3,473,580,412	3,914,882,043	88.7%

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 68.6% =	2,387,632,512
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 68.6% =	65,360,684
Adjusted Originally Expected Incurred Claims) =	2,670,266,987		Accum Value of Prior Increases x 85.0% =	100,032,546
Present Value of Future Incurred Claims =	803,313,425		Present Value of Future Increases x 85.0% =	186,340,892
Total =	3,473,580,412	> =	Total =	2,739,366,634

Total Incurred Claims exceed Total Initial Premiums x max(60%, Original Pricing Loss Ratio) + Increased Premiums x max(80%, Original Pricing Loss Ratio)

			Accum Value of Past Initial Prm x 68.6% =	2,387,632,512
Accum Value of Minimum(Past Incurred Claims,			Present Value of Future Initial Prm x 68.6% =	65,360,684
Adjusted Originally Expected Incurred Claims) =	2,670,266,987		Accum Value of Prior Increases x 80.0% =	94,148,279
Present Value of Future Incurred Claims =	803,313,425		Present Value of Future Increases x 80.0% =	175,379,663
Total =	3,473,580,412	> =	Total =	2,722,521,138

Exhibit 1B: Nationwide Loss Ratio Exhibit
Advantage (LTC-91, LTC-94, NH-91, NH-94)

		Original Assumptions (with Waived Premiums)			Historical & Projected Experience (without Waived Premiums)					
					Before Proposed Increase			With Proposed Rate Increase		
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio
	1988	-	-	-	-	386,537	0%	-	386,537	0%
	1989	-	-	-	-	1,393,748	0%	-	1,393,748	0%
	1990	-	-	-	-	3,120,740	0%	-	3,120,740	0%
	1991	8,655	112,996	8%	-	6,127,268	0%	-	6,127,268	0%
	1992	690,018	8,806,570	8%	102,145	16,441,665	1%	102,145	16,441,665	1%
	1993	2,789,351	22,955,541	12%	2,095,606	29,490,996	7%	2,095,606	29,490,996	7%
	1994	6,055,651	34,864,930	17%	3,984,281	41,411,238	10%	3,984,281	41,411,238	10%
	1995	10,579,753	51,968,912	20%	8,732,522	60,438,907	14%	8,732,522	60,438,907	14%
	1996	17,375,216	82,002,617	21%	13,769,686	92,284,969	15%	13,769,686	92,284,969	15%
	1997	25,450,971	99,309,496	26%	22,108,145	105,098,295	21%	22,108,145	105,098,295	21%
	1998	31,660,190	88,848,511	36%	28,933,791	100,365,114	29%	28,933,791	100,365,114	29%
	1999	35,282,870	78,339,734	45%	30,609,450	95,051,065	32%	30,609,450	95,051,065	32%
	2000	37,142,443	69,345,863	54%	43,797,874	90,612,154	48%	43,797,874	90,612,154	48%
	2001	37,714,233	61,616,390	61%	41,497,678	86,645,410	48%	41,497,678	86,645,410	48%
	2002	37,898,630	54,926,042	69%	43,054,964	83,061,761	52%	43,054,964	83,061,761	52%
	2003	38,124,886	49,060,541	78%	57,111,572	79,337,218	72%	57,111,572	79,337,218	72%
	2004	38,367,085	43,831,315	88%	59,482,672	75,899,454	78%	59,482,672	75,899,454	78%
	2005	38,503,466	39,101,772	98%	65,599,132	72,395,558	91%	65,599,132	72,395,558	91%
Historical	2006	38,427,103	34,793,492	110%	75,151,816	68,614,437	110%	75,151,816	68,614,437	110%
Experience	2007	38,097,885	30,855,916	123%	96,086,288	64,719,011	148%	96,086,288	64,719,011	148%
	2008	37,538,952	27,259,094	138%	96,022,159	60,708,226	158%	96,022,159	60,708,226	158%
	2009	36,799,221	23,985,475	153%	85,237,931	56,641,950	150%	85,237,931	56,641,950	150%
	2010	35,925,504	21,018,615	171%	104,441,988	57,620,526	181%	104,441,988	57,620,526	181%
	2011	34,948,107	18,344,202	191%	97,379,313	53,774,029	181%	97,379,313	53,774,029	181%
	2012	33,900,617	15,943,600	213%	96,599,702	54,099,585	179%	96,599,702	54,099,585	179%
	2013	32,817,987	13,795,253	238%	93,984,370	55,404,680	170%	93,984,370	55,404,680	170%
	2014	31,690,289	11,884,168	267%	106,499,012	48,862,811	218%	106,499,012	48,862,811	218%
	2015	30,476,739	10,202,664	299%	100,046,860	42,777,166	234%	100,046,860	42,777,166	234%
	2016	29,155,292	8,725,256	334%	98,092,874	37,908,544	259%	98,092,874	37,908,544	259%
	2017	27,726,515	7,425,595	373%	98,321,136	33,476,146	294%	98,321,136	33,476,146	294%
	2018	26,210,983	6,282,905	417%	103,903,799	30,612,229	339%	103,903,799	30,612,229	339%
Projected	2019	24,649,285	5,290,432	466%	104,941,218	41,651,571	252%	104,941,218	41,651,571	252%
Future	2020	23,096,673	4,448,929	519%	98,513,143	41,360,514	238%	98,513,143	41,360,514	238%
Experience	2021	21,593,486	3,726,034	580%	93,091,559	35,915,995	259%	89,879,901	47,380,734	190%
	2022	20,115,806	3,099,908	649%	88,670,300	31,183,521	284%	82,552,050	43,434,475	190%
	2023	18,603,133	2,554,742	728%	82,979,657	26,913,391	308%	77,254,060	37,503,326	206%
	2024	17,029,270	2,090,150	815%	75,913,581	23,107,576	329%	70,675,544	32,212,778	219%
	2025	15,428,659	1,712,886	901%	69,516,048	19,730,053	352%	64,719,441	27,514,341	235%
	2026	13,856,153	1,398,214	991%	64,415,459	16,758,224	384%	59,970,792	23,377,635	257%
	2027	12,318,008	1,130,058	1090%	59,747,983	14,168,554	422%	55,625,372	19,770,763	281%
	2028	10,799,587	899,002	1201%	54,978,259	11,927,450	461%	51,184,759	16,647,717	307%
	2029	9,316,401	709,635	1313%	49,738,963	9,993,766	498%	46,306,975	13,951,813	332%
	2030	7,943,944	568,112	1398%	44,378,706	8,331,971	533%	41,316,575	11,634,056	355%
	2031	6,758,159	452,838	1492%	40,023,146	6,916,956	579%	37,261,549	9,659,816	386%
	2032	5,724,693	358,046	1599%	36,251,796	5,719,574	634%	33,750,422	7,988,699	422%
	2033	4,793,811	281,000	1706%	32,748,881	4,705,962	696%	30,489,208	6,573,667	464%
	2034	3,970,223	217,225	1828%	29,033,384	3,850,524	754%	27,030,080	5,379,172	502%
	2035	3,253,080	164,965	1972%	25,414,633	3,132,259	811%	23,661,023	4,376,039	541%
	2036	2,644,296	124,401	2126%	22,367,111	2,533,091	883%	20,823,780	3,539,118	588%
	2037	2,149,442	90,382	2378%	19,540,554	2,035,394	960%	18,192,256	2,843,849	640%
	2038	1,738,299	61,536	2825%	17,023,244	1,623,817	1048%	15,848,640	2,268,831	699%
	2039	1,371,030	42,081	3258%	14,767,873	1,285,050	1149%	13,748,890	1,795,505	766%
	2040	1,088,312	34,124	3189%	12,645,561	1,006,662	1256%	11,773,017	1,406,527	837%

Note: Please refer to the Actuarial Memorandum, section "Ensuring No Cross-Subsidization Between States", for adjustments made to experience exhibits

Values as of 12/31/2018 (discounted at the original pricing discount rate)									
Past :	2,086,700,497	3,785,788,340	55.1%	3,552,139,886	5,603,414,379	63.4%	3,552,139,886	5,603,414,379	63.4%
Future :	154,372,024	22,214,782	694.9%	726,033,693	223,547,828	324.8%	691,722,212	278,936,772	248.0%
Lifetime :	2,241,072,522	3,808,003,122	58.9%	4,278,173,579	5,826,962,207	73.4%	4,243,862,098	5,882,351,151	72.1%

Present Value of Future Earned Premiums at original pricing discount rate: A	**278,936,772**
Present Value of Future Incurred Claims at original pricing discount rate: B	**691,722,212**
Net Level Premium Reserves (based on original pricing assumptions and discount rates): C	**485,809,644**
Future Loss Ratio adjusted for Net Level Premium Reserves: (B - C) / A	**73.8%**

Exhibit 2: Virginia Loss Ratio Exhibit (Comprehensive Forms)
Advantage (LTC-91, LTC-94, NH-91, NH-94)

		Original Assumptions (with Waived Premiums)			Historical & Projected Experience (without Waived Premiums)					
					Before Proposed Increase			With Proposed Rate Increase		
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio
	1988	-	-	-	-	28,531	0%	-	28,531	0%
	1989	-	-	-	-	131,642	0%	-	131,642	0%
	1990	-	-	-	-	342,499	0%	-	342,499	0%
	1991	1,617	19,750	8%	-	738,719	0%	-	738,719	0%
	1992	73,106	906,776	8%	-	1,599,483	0%	-	1,599,483	0%
	1993	259,310	1,969,062	13%	34,533	2,550,495	1%	34,533	2,550,495	1%
	1994	538,703	3,053,587	18%	381,495	3,633,925	10%	381,495	3,633,925	10%
	1995	927,544	4,518,137	21%	563,885	5,006,219	11%	563,885	5,006,219	11%
	1996	1,465,137	6,749,549	22%	1,719,070	7,241,545	24%	1,719,070	7,241,545	24%
	1997	2,028,153	7,390,630	27%	1,477,467	7,826,030	19%	1,477,467	7,826,030	19%
	1998	2,423,373	6,505,912	37%	2,784,018	7,441,885	37%	2,784,018	7,441,885	37%
	1999	2,651,412	5,743,529	46%	3,319,646	6,926,504	48%	3,319,646	6,926,504	48%
	2000	2,763,936	5,092,417	54%	3,000,742	6,525,524	46%	3,000,742	6,525,524	46%
	2001	2,803,229	4,532,658	62%	3,022,938	6,208,055	49%	3,022,938	6,208,055	49%
	2002	2,827,512	4,045,921	70%	1,977,852	5,957,598	33%	1,977,852	5,957,598	33%
	2003	2,856,512	3,616,651	79%	3,472,375	5,747,563	60%	3,472,375	5,747,563	60%
	2004	2,884,953	3,231,819	89%	5,442,777	5,490,211	99%	5,442,777	5,490,211	99%
	2005	2,903,335	2,882,434	101%	6,454,720	5,238,666	123%	6,454,720	5,238,666	123%
Historical	2006	2,904,309	2,563,588	113%	6,020,282	4,992,498	121%	6,020,282	4,992,498	121%
Experience	2007	2,886,033	2,271,872	127%	7,595,398	4,740,480	160%	7,595,398	4,740,480	160%
	2008	2,850,919	2,005,548	142%	6,796,249	4,426,973	154%	6,796,249	4,426,973	154%
	2009	2,802,875	1,763,290	159%	7,288,137	4,126,923	177%	7,288,137	4,126,923	177%
	2010	2,745,065	1,543,866	178%	5,186,878	4,188,592	124%	5,186,878	4,188,592	124%
	2011	2,679,191	1,346,098	199%	8,717,580	3,906,955	223%	8,717,580	3,906,955	223%
	2012	2,607,974	1,168,921	223%	5,312,670	3,952,789	134%	5,312,670	3,952,789	134%
	2013	2,534,309	1,010,751	251%	8,376,215	4,034,001	208%	8,376,215	4,034,001	208%
	2014	2,456,720	870,316	282%	4,449,469	3,535,445	126%	4,449,469	3,535,445	126%
	2015	2,371,245	746,454	318%	7,671,226	3,191,087	240%	7,671,226	3,191,087	240%
	2016	2,275,650	637,385	357%	6,090,313	2,914,950	209%	6,090,313	2,914,950	209%
	2017	2,170,430	541,687	401%	6,487,691	2,678,289	242%	6,487,691	2,678,289	242%
	2018	2,058,130	457,719	450%	8,759,992	2,489,159	352%	8,759,992	2,489,159	352%
Projected	2019	1,942,237	385,281	504%	8,611,896	3,452,962	249%	8,611,896	3,452,962	249%
Future	2020	1,826,856	323,844	564%	7,953,362	3,269,816	243%	7,953,362	3,269,816	243%
Experience	2021	1,714,233	270,660	633%	7,147,407	2,730,519	262%	6,900,821	3,606,826	191%
	2022	1,601,459	224,603	713%	6,876,416	2,372,981	290%	6,401,943	3,310,125	193%
	2023	1,484,428	184,792	803%	6,482,436	2,049,854	316%	6,035,148	2,860,526	211%
	2024	1,362,452	151,128	902%	5,965,398	1,761,176	339%	5,553,786	2,458,551	226%
	2025	1,238,563	123,701	1001%	5,501,866	1,504,662	366%	5,122,237	2,101,122	244%
	2026	1,115,696	100,555	1110%	5,145,634	1,278,367	403%	4,790,585	1,785,613	268%
	2027	993,173	80,753	1230%	4,810,017	1,080,391	445%	4,478,126	1,509,436	297%
	2028	870,637	63,912	1362%	4,457,514	908,227	491%	4,149,945	1,269,155	327%
	2029	751,168	50,426	1490%	4,035,682	758,943	532%	3,757,220	1,060,723	354%
	2030	641,857	40,310	1592%	3,611,200	630,211	573%	3,362,027	880,928	382%
	2031	547,193	31,959	1712%	3,260,486	520,403	627%	3,035,512	727,522	417%
	2032	462,888	25,089	1845%	2,944,828	427,316	689%	2,741,635	597,447	459%
	2033	386,153	19,539	1976%	2,642,939	348,516	758%	2,460,576	487,312	505%
	2034	317,967	14,951	2127%	2,302,552	282,164	816%	2,143,676	394,561	543%
	2035	258,465	11,204	2307%	1,995,606	226,720	880%	1,857,909	317,048	586%
	2036	208,200	8,354	2492%	1,732,245	180,821	958%	1,612,720	252,873	638%
	2037	167,115	6,015	2778%	1,496,719	143,102	1046%	1,393,446	200,130	696%
	2038	132,355	3,946	3354%	1,281,411	112,337	1141%	1,192,993	157,108	759%
	2039	100,708	2,600	3873%	1,088,613	87,437	1245%	1,013,499	122,287	829%
	2040	77,379	2,129	3634%	910,641	67,352	1352%	847,807	94,198	900%

Note: Please refer to the Actuarial Memorandum, section "Ensuring No Cross-Subsidization Between States", for adjustments made to experience exhibits

Values as of 12/31/2018 (discounted at maximum statutory valuation rates)									
Past :	112,406,069	181,996,737	61.8%	199,460,619	275,402,457	72.4%	199,460,619	275,402,457	72.4%
Future :	14,011,699	1,760,022	796.1%	66,953,171	19,318,641	346.6%	63,645,053	24,246,913	262.5%
Lifetime :	126,417,768	183,756,759	68.8%	266,413,790	294,721,098	90.4%	263,105,672	299,649,370	87.8%

Appendix A - Comparison to New Business Rates (Advantage Series)

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

Inflation Option: GPO Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 4	6	10	Life
18-29	42.09	53.82	62.75	73.91
30	44.62	56.35	71.66	83.83
31	46.18	57.90	72.52	84.33
32	48.13	60.43	75.69	88.01
33	49.69	62.37	77.12	89.22
34	51.24	64.51	79.76	92.28
35	53.19	67.03	81.97	94.41
36	54.75	69.56	84.25	96.66
37	56.70	71.11	91.52	104.63
38	59.23	73.64	91.52	104.63
39	60.79	76.75	91.52	104.63
40	62.74	79.27	93.90	106.73
41	65.32	82.35	96.91	109.50
42	67.73	85.46	105.53	118.56
43	69.77	88.21	108.04	120.72
44	72.44	91.40	111.10	123.48
45	74.54	94.62	119.94	132.62
46	77.68	97.89	123.01	135.34
47	79.83	101.19	126.15	138.12
48	83.04	105.15	136.03	148.23
49	85.87	108.54	144.16	156.17
50	88.53	112.59	148.15	159.77
51	92.46	118.13	159.13	170.63
52	95.80	123.94	165.51	181.86
53	99.81	130.24	184.42	201.25
54	104.30	136.20	196.27	212.78
55	108.42	142.65	208.89	225.05
56	115.67	151.78	218.15	239.22
57	123.64	160.57	232.26	252.76
58	131.03	170.53	240.98	260.41
59	139.81	180.59	256.88	281.00
60	149.12	191.84	267.66	295.80
61	159.59	207.16	289.53	317.28
62	170.83	224.41	314.15	346.80
63	183.29	242.49	345.24	372.39
64	195.87	262.99	380.04	412.28
65	210.37	284.37	408.96	440.34
66	230.35	308.62	437.65	468.30
67	253.27	334.47	467.10	496.84
68	278.03	363.28	500.91	535.17
69	305.74	394.60	535.42	563.65
70	336.20	428.66	573.98	601.57
71	365.58	463.91	602.45	638.41
72	398.38	502.14	634.71	678.57
73	434.16	543.34	670.66	722.07
74	472.93	589.12	707.25	765.65
75	515.14	637.43	747.19	816.47
76	603.08	723.17	851.21	930.04
77	669.27	800.82	940.38	1031.18
78	741.39	883.99	1043.33	1141.50
79	821.81	979.51	1154.90	1264.63
80	1349.63	1605.84	1902.39	2082.06
81	1457.76	1732.07	2055.20	2249.19
82	1569.13	1865.75	2214.41	2421.59
83	1693.15	2011.23	2385.32	2610.98
84	1823.94	2161.74	2565.76	2808.49

LTC-91 (w/ FlexCare Rider) Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 4	6	10	Life
18-29	42.09	53.82	62.75	73.91
30	44.62	56.35	71.66	78.94
31	46.18	57.90	72.51	78.94
32	48.13	60.43	72.51	78.94
33	49.69	62.37	72.51	78.94
34	51.24	64.51	72.51	78.94
35	53.19	67.03	72.51	78.94
36	54.75	69.56	72.51	78.94
37	56.70	71.11	72.51	80.10
38	59.23	72.05	72.51	80.10
39	60.79	72.05	74.18	84.55
40	62.74	72.05	78.30	89.00
41	65.32	72.05	82.92	93.69
42	67.73	72.05	87.59	98.41
43	69.77	72.05	90.00	99.85
44	69.80	72.05	90.00	99.85
45	74.54	83.80	101.92	112.70
46	77.68	85.00	106.81	117.52
47	79.83	89.64	111.75	122.35
48	82.27	90.24	116.75	127.21
49	82.82	94.98	126.15	136.66
50	87.54	99.77	131.29	141.58
51	92.30	104.60	140.91	151.10
52	95.00	109.49	146.21	160.66
53	99.81	110.19	156.03	170.27
54	104.30	115.17	165.96	179.93
55	108.42	120.49	176.01	189.63
56	115.67	129.44	186.04	204.00
57	123.64	138.77	200.73	218.44
58	131.03	152.55	215.57	232.95
59	139.81	162.08	230.56	252.20
60	149.12	176.11	245.71	271.54
61	159.59	190.26	265.90	291.39
62	170.83	204.54	286.34	316.10
63	183.29	218.96	311.74	336.26
64	195.87	233.52	337.44	366.07
65	210.37	252.73	363.46	391.34
66	230.35	279.92	396.95	424.75
67	253.27	311.65	435.22	462.93
68	278.03	343.40	472.11	505.88
69	305.74	384.23	504.64	548.83
70	336.20	425.08	541.35	596.55
71	365.58	463.91	578.93	638.41
72	398.38	502.14	614.47	678.57
73	434.16	543.34	649.23	722.07
74	472.93	587.73	677.30	765.65
75	515.14	616.10	707.14	816.47
76	551.83	648.24	742.12	863.27
77	583.03	684.14	782.81	915.92
78	635.46	745.09	852.19	1003.21
79	707.65	828.86	945.91	1118.87
80	733.05	866.51	994.27	1190.33
81	826.75	979.11	1123.79	1341.23
82	924.98	1096.81	1258.22	1496.77
83	1025.94	1217.39	1394.96	1653.92
84	1129.86	1341.16	1534.28	1813.09

LTC-91 (w/ FlexCare Rider) Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 4	6	10	Life
18-29	42.09	64.00	78.10	100.41
30	44.99	67.93	98.88	108.93
31	46.96	70.39	100.05	108.93
32	55.93	74.46	100.05	108.93
33	58.26	77.64	100.05	108.93
34	60.63	82.54	100.05	108.93
35	63.63	90.30	100.05	108.93
36	66.07	95.98	100.05	108.93
37	69.17	98.12	100.05	111.04
38	73.26	99.42	100.05	111.04
39	75.83	99.42	103.12	119.35
40	80.71	99.42	110.85	127.90
41	88.68	99.42	119.78	137.18
42	93.46	99.42	129.10	146.79
43	96.28	99.42	134.03	149.79
44	96.31	99.42	134.03	149.79
45	100.21	115.63	149.62	165.23
46	107.18	117.82	159.61	175.03
47	110.15	126.50	169.98	185.12
48	114.44	127.64	173.59	192.63
49	115.46	136.76	173.59	192.63
50	121.83	142.84	185.96	207.43
51	128.44	149.16	198.26	222.59
52	131.08	153.56	211.57	239.04
53	137.72	153.56	225.88	256.70
54	143.92	159.65	241.02	275.29
55	149.60	166.25	257.01	288.19
56	159.60	179.36	273.75	310.65
57	170.60	193.04	291.15	332.93
58	180.80	214.62	310.66	354.35
59	192.91	227.53	333.65	384.25
60	205.75	248.19	359.96	412.80
61	220.20	268.39	389.44	440.93
62	235.71	288.19	421.92	477.98
63	252.91	307.62	457.24	504.19
64	271.05	326.78	495.22	549.43
65	290.89	354.13	535.73	584.07
66	321.54	396.04	578.61	634.52
67	356.08	446.39	623.65	693.86
68	393.64	494.63	678.66	758.93
69	432.70	556.93	748.82	817.72
70	475.70	616.45	827.75	882.12
71	513.25	675.96	873.34	940.68
72	545.00	736.08	914.41	998.43
73	580.07	782.48	952.97	1031.46
74	619.90	850.83	980.50	1084.47
75	689.48	879.53	1009.49	1147.69
76	776.75	912.46	1044.62	1215.14
77	809.10	949.41	1086.34	1271.06
78	876.83	1028.10	1175.88	1384.25
79	976.44	1143.68	1305.20	1543.85
80	1011.49	1195.63	1371.93	1642.46
81	1140.77	1351.00	1550.64	1850.67
82	1276.31	1513.41	1736.12	2065.29
83	1415.62	1679.79	1924.80	2282.12
84	1559.01	1850.57	2117.04	2501.75

LTC-91 (w/ FlexCare Rider) 2019 Rate Increases (%) :

Issue Age	Benefit Period 4	6	10	Life
18-29	7.1%	19.4%	25.0%	36.6%
30	10.7%	21.1%	44.7%	46.5%
31	11.7%	22.1%	46.5%	46.5%
32	16.7%	23.8%	46.5%	46.5%
33	17.8%	25.0%	46.5%	46.5%
34	18.8%	28.6%	46.5%	46.5%
35	20.1%	35.4%	46.5%	46.5%
36	21.2%	41.4%	46.5%	46.5%
37	22.5%	44.5%	46.5%	46.6%
38	24.2%	46.5%	46.5%	46.6%
39	25.3%	46.5%	46.7%	47.3%
40	29.3%	46.5%	47.4%	48.0%
41	36.5%	46.5%	48.2%	48.7%
42	42.1%	46.5%	49.0%	49.5%
43	46.4%	46.5%	49.4%	49.7%
44	46.5%	46.5%	49.4%	49.7%
45	35.1%	46.5%	48.8%	48.8%
46	41.8%	46.6%	49.5%	49.4%
47	45.7%	47.3%	50.2%	50.0%
48	46.8%	47.4%	50.5%	50.5%
49	46.9%	48.1%	50.5%	50.5%
50	46.8%	47.9%	50.5%	50.5%
51	46.8%	47.7%	50.5%	50.5%
52	46.5%	46.8%	50.5%	50.5%
53	45.6%	46.8%	50.5%	50.5%
54	44.0%	46.6%	50.5%	50.5%
55	41.6%	46.5%	50.5%	50.2%
56	43.1%	46.6%	50.5%	50.3%
57	44.9%	46.8%	50.5%	50.3%
58	45.1%	47.2%	50.5%	50.2%
59	45.4%	47.1%	50.5%	50.3%
60	45.0%	47.3%	50.5%	50.2%
61	44.7%	47.3%	50.5%	50.0%
62	44.1%	47.3%	50.5%	50.0%
63	43.8%	47.1%	50.5%	49.7%
64	41.8%	47.0%	50.5%	49.7%
65	42.0%	47.0%	50.5%	49.5%
66	41.1%	47.4%	50.5%	49.5%
67	42.0%	47.9%	50.5%	49.7%
68	41.5%	48.1%	50.5%	49.7%
69	42.2%	48.3%	50.5%	49.4%
70	42.1%	48.4%	50.5%	49.1%
71	38.0%	45.1%	49.9%	45.5%
72	33.7%	41.1%	49.4%	41.2%
73	29.9%	38.3%	48.8%	37.2%
74	27.2%	41.4%	46.0%	37.4%
75	31.2%	38.9%	42.7%	37.8%
76	33.7%	36.4%	39.4%	36.4%
77	31.9%	33.8%	36.1%	33.8%
78	30.3%	31.6%	33.2%	31.6%
79	29.0%	29.6%	30.4%	29.6%
80	27.6%	27.6%	27.6%	27.6%
81	27.6%	27.6%	27.6%	27.6%
82	27.6%	27.6%	27.6%	27.6%
83	27.6%	27.6%	27.6%	27.6%
84	27.6%	27.6%	27.6%	27.6%

* Benefit Differences between LTC-91 (w/ FlexCare Rider) and ICC12-LTC-12:

LTC-91 is a two-pool policy, but with the addition of the FlexCare Rider, it becomes a one-pool policy. In this case, Benefit Periods 2, 3, and 5 become equivalent to ICC12-LTC-12 Benefit Periods 4, 6, and 10, respectively

LTC-91 has a 2 of 5 ADL trigger, ICC12-LTC-12 has a 2 of 6 ADL trigger

LTC-91 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit, the stay-at-home or respite benefits or coverage for a skilled family member

LTC-91 does not have the ability to convert from GPO to 5% Compound inflation option at age 65

LTC-91 rates are for a 100 service-day EP, ICC12-LTC-12 rates are for a 90 service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-91

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Advantage Series)

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

Inflation Option: 5% Simple Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 4	6	10	Life
18-29	85.89	110.40	170.43	184.78
30	86.66	111.46	170.43	190.53
31	89.75	115.21	172.83	198.66
32	92.86	118.75	181.40	201.63
33	95.78	122.31	184.48	210.40
34	98.73	125.68	192.68	218.76
35	98.73	129.24	201.11	221.86
36	100.13	137.35	203.69	229.89
37	106.91	140.54	211.54	237.92
38	109.59	143.53	219.03	245.56
39	112.07	151.31	226.54	258.52
40	114.62	154.11	233.68	265.74
41	118.51	159.95	245.49	277.69
42	122.41	170.44	257.23	289.49
43	130.26	176.44	269.32	301.62
44	136.31	182.34	276.21	313.59
45	140.27	193.53	294.06	326.31
46	150.28	202.43	310.56	348.51
47	156.87	214.22	323.92	361.74
48	167.38	229.22	342.00	385.73
49	174.11	239.09	365.53	404.00
50	185.42	254.84	384.62	429.05
51	196.32	268.06	405.47	449.77
52	203.37	278.32	421.83	465.42
53	212.30	291.70	442.86	486.15
54	223.82	307.58	459.48	501.93
55	235.98	321.32	480.99	522.96
56	245.15	338.63	505.43	552.69
57	259.40	355.79	523.80	576.18
58	268.61	373.45	548.74	606.35
59	279.35	386.75	573.04	629.31
60	293.77	404.80	598.55	665.72
61	311.03	425.07	628.75	688.01
62	333.85	435.61	646.73	708.92
63	346.59	453.60	671.59	719.93
64	371.64	466.09	695.75	736.19
65	389.69	483.18	719.32	757.31
66	422.23	529.97	777.08	820.62
67	457.84	585.90	838.58	882.39
68	490.56	640.24	903.00	946.87
69	529.52	693.25	965.37	1014.47
70	565.40	759.96	1037.92	1087.15
71	611.67	815.67	1093.33	1145.53
72	657.21	882.53	1157.12	1222.42
73	703.58	943.59	1207.94	1284.79
74	757.08	1014.43	1270.35	1357.96
75	813.79	1087.30	1335.51	1432.95
76	1030.89	1245.09	1534.05	1649.45
77	1102.21	1326.85	1636.63	1757.19
78	1163.75	1405.53	1733.49	1862.47
79	1231.80	1485.31	1838.76	1975.40

LTC-91 (w/ FlexCare Rider) Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 4	6	10	Life
18-29	85.89	94.88	98.32	112.14
30	86.66	94.88	99.97	112.14
31	89.41	94.88	103.30	118.74
32	89.41	94.88	109.97	122.23
33	89.41	94.88	113.30	129.22
34	89.41	94.88	119.96	136.20
35	89.41	94.88	126.63	139.69
36	89.41	94.88	129.96	146.68
37	89.41	94.88	136.63	153.66
38	89.41	94.88	143.29	160.65
39	89.41	100.16	149.96	171.13
40	90.80	103.29	156.62	178.11
41	94.32	106.87	164.02	185.53
42	97.87	112.15	171.02	191.91
43	98.14	112.15	171.02	191.91
44	98.14	112.15	171.02	191.91
45	111.89	127.86	194.27	215.57
46	120.40	133.37	204.61	229.62
47	125.87	142.36	212.06	240.39
48	134.86	151.62	212.06	245.91
49	140.71	157.73	212.06	245.91
50	150.22	167.51	229.50	267.30
51	160.09	177.62	245.71	288.08
52	166.64	188.05	263.32	310.70
53	177.06	198.76	282.24	331.25
54	187.80	213.54	302.41	348.47
55	198.87	224.97	323.78	366.14
56	210.16	240.51	346.33	392.54
57	225.74	256.51	369.94	415.41
58	237.54	272.71	395.91	442.79
59	253.75	289.37	425.47	470.85
60	270.45	306.49	453.18	504.05
61	291.36	331.96	482.63	537.29
62	317.13	353.83	508.12	575.84
63	336.78	382.20	534.57	606.61
64	365.42	406.64	561.72	642.31
65	389.69	435.78	589.29	683.02
66	418.73	473.25	616.92	732.78
67	452.12	519.92	644.37	783.01
68	481.69	562.18	676.59	831.42
69	515.48	604.17	715.89	884.12
70	549.06	654.62	758.25	936.45
71	606.31	702.82	800.04	1002.30
72	631.75	735.02	838.03	1047.82
73	645.92	764.54	871.83	1086.75
74	660.93	795.86	906.98	1125.46
75	678.93	832.35	948.58	1171.25
76	701.58	865.45	1000.94	1214.43
77	729.95	891.95	1067.35	1252.44
78	786.99	952.97	1147.96	1344.25
79	869.04	1042.53	1235.77	1480.12

LTC-91 (w/ FlexCare Rider) Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 4	6	10	Life
18-29	118.51	130.92	135.66	154.73
30	119.57	130.92	138.69	154.73
31	123.37	130.92	144.89	166.98
32	123.37	130.92	157.60	173.60
33	123.37	130.92	164.12	187.17
34	123.37	130.92	177.49	201.16
35	123.37	130.92	191.31	208.32
36	123.37	130.92	198.38	222.96
37	123.37	130.92	200.11	228.25
38	123.37	130.92	200.11	228.25
39	123.37	140.70	200.11	228.25
40	125.92	146.63	200.11	228.25
41	132.47	153.53	200.11	228.25
42	139.21	163.98	200.11	228.25
43	139.71	163.98	200.11	228.25
44	139.71	163.98	200.11	228.25
45	156.94	183.24	243.87	282.80
46	173.23	194.07	243.87	282.80
47	184.04	212.27	243.87	282.80
48	202.42	231.76	243.87	282.80
49	214.78	232.67	243.87	282.80
50	228.70	250.94	263.93	307.40
51	244.26	267.23	282.57	331.30
52	252.35	284.91	302.82	357.31
53	268.21	303.84	324.58	385.40
54	284.37	323.98	347.77	415.47
55	300.85	343.86	372.35	447.48
56	317.43	367.70	398.29	481.34
57	342.76	391.19	425.44	516.99
58	359.34	417.00	455.31	555.98
59	384.13	441.40	489.30	599.91
60	408.85	465.01	527.30	648.75
61	441.39	505.07	569.26	702.46
62	483.21	536.24	615.09	761.06
63	511.01	579.97	664.60	824.49
64	556.91	614.22	717.75	892.80
65	592.77	657.26	774.51	965.89
66	637.36	716.77	834.67	1043.80
67	690.57	794.90	898.22	1126.52
68	732.59	860.03	972.61	1222.01
69	779.41	919.36	1062.30	1334.74
70	823.11	993.14	1159.40	1422.68
71	914.65	1060.23	1206.89	1512.02
72	940.12	1093.81	1247.10	1559.30
73	948.11	1122.22	1279.71	1595.18
74	956.79	1152.13	1312.99	1629.28
75	969.23	1188.25	1354.18	1672.05
76	987.55	1218.21	1408.92	1709.44
77	1012.99	1237.80	1481.20	1738.06
78	1085.91	1314.94	1583.99	1854.84
79	1199.12	1438.51	1705.15	2042.31

LTC-91 (w/ FlexCare Rider) 2019 Rate Increases (%) :

Issue Age	Benefit Period 4	6	10	Life
18-29	40.7%	46.5%	46.5%	46.5%
30	41.9%	46.5%	46.7%	46.5%
31	46.5%	46.5%	47.1%	47.2%
32	46.5%	46.5%	47.9%	47.6%
33	46.5%	46.5%	48.3%	48.3%
34	46.5%	46.5%	49.1%	49.1%
35	46.5%	46.5%	50.0%	49.5%
36	46.5%	46.5%	50.4%	50.2%
37	46.5%	46.5%	50.5%	50.5%
38	46.5%	46.5%	50.5%	50.5%
39	46.5%	47.1%	50.5%	50.5%
40	46.6%	47.5%	50.5%	50.5%
41	47.1%	48.0%	50.5%	50.5%
42	47.6%	48.7%	50.5%	50.5%
43	47.7%	48.7%	50.5%	50.5%
44	47.7%	48.7%	50.5%	50.5%
45	47.1%	47.9%	50.5%	50.5%
46	48.1%	48.5%	50.5%	50.5%
47	48.7%	49.5%	50.5%	50.5%
48	49.7%	50.4%	50.5%	50.5%
49	50.4%	50.5%	50.5%	50.5%
50	50.3%	50.5%	50.5%	50.5%
51	50.4%	50.5%	50.5%	50.5%
52	50.1%	50.5%	50.5%	50.5%
53	50.1%	50.5%	50.5%	50.5%
54	50.1%	50.5%	50.5%	50.5%
55	50.0%	50.4%	50.5%	50.5%
56	50.0%	50.5%	50.5%	50.5%
57	50.2%	50.5%	50.5%	50.5%
58	50.0%	50.5%	50.5%	50.5%
59	50.1%	50.4%	50.5%	50.5%
60	50.0%	50.1%	50.5%	50.5%
61	50.1%	50.3%	50.5%	50.5%
62	50.3%	50.1%	50.5%	50.5%
63	50.1%	50.1%	50.5%	50.5%
64	50.3%	50.0%	50.5%	50.5%
65	50.1%	49.9%	50.5%	50.5%
66	50.3%	50.1%	50.5%	50.5%
67	50.4%	50.5%	50.5%	50.5%
68	50.2%	50.5%	50.5%	50.5%
69	50.0%	50.3%	50.5%	50.5%
70	49.7%	50.1%	50.5%	50.2%
71	49.9%	49.9%	49.9%	49.9%
72	49.1%	49.4%	49.4%	49.4%
73	46.2%	48.8%	48.8%	48.8%
74	43.3%	48.3%	48.3%	48.3%
75	40.5%	47.8%	47.8%	47.8%
76	37.6%	45.3%	47.2%	45.3%
77	34.8%	40.6%	46.7%	40.6%
78	32.3%	36.1%	42.2%	36.1%
79	29.9%	31.9%	34.9%	31.9%

* Benefit Differences between LTC-91 (w/ FlexCare Rider) and ICC12-LTC-12:

LTC-91 is a two-pool policy, but with the addition of the FlexCare Rider, it becomes a one-pool policy. In this case, Benefit Periods 2, 3, and 5 become equivalent to ICC12-LTC-12 Benefit Periods 4, 6, and 10, respectively

LTC-91 has a 2 of 5 ADL trigger, ICC12-LTC-12 has a 2 of 6 ADL trigger

LTC-91 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit, the stay-at-home or respite benefits or coverage for a skilled family member

LTC-91 rates are for a 100 service-day EP, ICC12-LTC-12 rates are for a 90 service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-91

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)

ICC12-LTC-12 Simple Inflation rates are approximated by applying the ratio of [LTC-03 Simple Inflation / LTC-03 Compound Inflation] to the ICC12-LTC-12 Compound Inflation rates

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix A - Comparison to New Business Rates (Advantage Series)

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

Inflation Option: 5% Compound Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period 4	6	10	Life
18-29	306.31	404.53	587.63	663.37
30	309.68	408.41	592.59	672.90
31	310.24	409.34	592.59	679.02
32	311.18	409.89	596.54	679.02
33	311.74	410.82	596.54	681.00
34	312.67	411.37	596.54	681.00
35	313.23	412.85	600.16	682.71
36	314.17	413.41	600.16	688.44
37	314.73	414.33	603.98	691.19
38	315.67	414.89	603.98	691.19
39	316.23	415.81	607.71	693.12
40	317.16	416.37	607.71	698.55
41	321.46	424.65	616.18	707.06
42	325.77	432.61	631.74	716.65
43	330.11	440.98	641.79	726.89
44	334.84	449.03	657.55	742.84
45	339.23	458.06	668.55	754.10
46	343.54	466.44	684.84	764.22
47	348.83	475.43	687.15	765.92
48	353.19	484.85	704.91	783.75
49	357.96	493.36	715.08	793.96
50	362.93	502.49	732.48	805.10
51	366.66	506.15	741.96	813.55
52	370.98	509.83	744.69	815.68
53	375.28	513.07	747.30	822.35
54	379.02	516.71	749.92	824.36
55	383.37	519.79	754.82	826.64
56	387.47	525.32	764.55	840.93
57	392.18	530.28	779.40	854.18
58	396.27	536.18	789.57	868.77
59	400.38	541.13	792.02	880.54
60	405.11	547.08	806.30	893.05
61	416.25	552.04	816.51	899.62
62	428.43	556.62	823.92	900.11
63	440.42	561.29	831.54	900.18
64	452.43	565.98	839.16	900.24
65	465.47	570.68	846.77	900.31
66	490.32	612.61	888.58	951.67
67	517.13	657.45	927.62	1000.64
68	544.40	705.07	975.07	1058.41
69	573.57	755.87	1020.15	1113.73
70	603.64	810.63	1070.17	1179.52
71	645.77	855.44	1119.80	1224.87
72	691.16	903.05	1178.26	1284.67
73	736.41	949.26	1227.81	1334.31
74	784.87	997.43	1284.01	1386.39
75	836.48	1048.89	1343.03	1441.43
76	1061.23	1207.71	1539.55	1659.76
77	1131.03	1288.69	1639.10	1776.92
78	1194.69	1362.62	1732.68	1886.19
79	1264.18	1445.37	1834.20	2002.19

LTC-91 (w/ FlexCare Rider) Rates after Requested Rate Increases
excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period 4	6	10	Life
18-29	201.00	229.37	299.64	369.87
30	212.60	240.84	299.64	369.87
31	216.47	244.66	299.64	369.87
32	220.33	248.48	299.64	369.87
33	224.20	252.31	299.64	369.87
34	228.06	256.13	299.64	369.87
35	231.93	259.95	299.64	369.87
36	235.79	263.77	299.64	369.87
37	239.66	267.60	299.64	369.87
38	243.52	271.42	299.64	369.87
39	247.39	274.76	299.64	369.87
40	247.59	274.76	299.64	369.87
41	247.59	274.76	299.64	369.87
42	247.59	274.76	299.64	369.87
43	247.59	274.76	299.64	369.87
44	247.59	274.76	299.64	369.87
45	270.58	302.61	334.66	415.83
46	274.84	305.98	334.66	415.83
47	274.84	305.98	334.66	415.83
48	274.84	305.98	334.66	415.83
49	274.84	305.98	334.66	415.83
50	287.61	320.48	350.76	436.42
51	298.84	333.66	365.97	456.32
52	303.99	344.47	382.50	477.99
53	312.99	349.59	400.24	501.33
54	318.02	358.73	419.13	526.28
55	323.09	363.93	439.18	552.74
56	332.16	373.10	460.27	580.71
57	341.30	382.32	482.34	610.09
58	350.43	391.55	506.60	634.43
59	363.70	404.88	534.27	657.41
60	372.95	414.22	565.22	676.16
61	389.93	431.11	584.56	702.55
62	406.96	452.12	605.29	728.96
63	427.95	472.94	627.09	755.05
64	444.87	493.80	649.80	781.15
65	465.47	514.70	673.05	811.59
66	486.26	547.03	696.60	849.80
67	510.66	583.41	720.21	887.95
68	534.55	619.11	748.80	929.37
69	558.36	658.75	784.50	970.63
70	586.20	698.26	823.10	1016.01
71	642.85	751.61	860.86	1091.32
72	667.96	780.02	894.39	1133.47
73	677.28	804.23	921.76	1163.54
74	686.59	829.02	948.63	1191.00
75	699.44	859.37	982.61	1225.76
76	718.55	887.98	1029.90	1259.79
77	745.75	912.82	1095.54	1292.46
78	804.42	975.90	1162.94	1386.93
79	889.71	1069.63	1263.45	1532.15

LTC-91 (w/ FlexCare Rider) Rates after Requested Rate Increases
including additional rate increase due to cost of delay :

Issue Age	Benefit Period 4	6	10	Life
18-29	284.73	315.98	344.59	425.36
30	284.73	315.98	344.59	425.36
31	284.73	315.98	344.59	425.36
32	284.73	315.98	344.59	425.36
33	284.73	315.98	344.59	425.36
34	284.73	315.98	344.59	425.36
35	284.73	315.98	344.59	425.36
36	284.73	315.98	344.59	425.36
37	284.73	315.98	344.59	425.36
38	284.73	315.98	344.59	425.36
39	284.73	315.98	344.59	425.36
40	284.73	315.98	344.59	425.36
41	284.73	315.98	344.59	425.36
42	284.73	315.98	344.59	425.36
43	284.73	315.98	344.59	425.36
44	284.73	315.98	344.59	425.36
45	316.07	351.88	384.86	478.21
46	316.07	351.88	384.86	478.21
47	316.07	351.88	384.86	478.21
48	316.07	351.88	384.86	478.21
49	316.07	351.88	384.86	478.21
50	330.75	368.55	403.37	501.88
51	343.66	383.71	420.86	524.78
52	357.67	400.14	439.88	549.69
53	372.67	417.77	460.28	576.54
54	388.59	436.56	482.01	605.23
55	405.43	456.42	505.06	635.66
56	423.17	477.30	529.32	667.82
57	441.64	499.11	554.70	701.61
58	461.96	523.10	582.59	738.43
59	485.04	550.46	614.41	779.72
60	510.97	581.11	650.01	825.68
61	539.54	615.01	689.49	876.29
62	570.86	652.14	732.73	931.72
63	604.74	692.35	779.63	992.04
64	641.23	735.69	830.31	1057.36
65	679.54	782.08	884.59	1127.74
66	721.71	831.42	942.47	1203.32
67	765.62	883.69	1003.94	1284.17
68	817.32	945.33	1076.41	1377.87
69	844.49	1003.31	1164.10	1484.22
70	876.91	1054.82	1258.57	1533.56
71	968.03	1133.84	1298.64	1644.50
72	993.94	1160.78	1330.98	1686.76
73	993.94	1180.48	1353.00	1707.90
74	993.94	1200.14	1373.29	1724.16
75	998.50	1226.82	1402.75	1749.86
76	1011.44	1249.93	1449.70	1773.29
77	1034.91	1266.76	1520.33	1793.60
78	1109.96	1346.57	1604.66	1913.72
79	1227.65	1475.90	1743.34	2114.10

LTC-91 (w/ FlexCare Rider) 2019 Rate Increases (%) :

Issue Age	Benefit Period 4	6	10	Life
18-29	50.5%	50.5%	50.5%	50.5%
30	50.5%	50.5%	50.5%	50.5%
31	50.5%	50.5%	50.5%	50.5%
32	50.5%	50.5%	50.5%	50.5%
33	50.5%	50.5%	50.5%	50.5%
34	50.5%	50.5%	50.5%	50.5%
35	50.5%	50.5%	50.5%	50.5%
36	50.5%	50.5%	50.5%	50.5%
37	50.5%	50.5%	50.5%	50.5%
38	50.5%	50.5%	50.5%	50.5%
39	50.5%	50.5%	50.5%	50.5%
40	50.5%	50.5%	50.5%	50.5%
41	50.5%	50.5%	50.5%	50.5%
42	50.5%	50.5%	50.5%	50.5%
43	50.5%	50.5%	50.5%	50.5%
44	50.5%	50.5%	50.5%	50.5%
45	50.5%	50.5%	50.5%	50.5%
46	50.5%	50.5%	50.5%	50.5%
47	50.5%	50.5%	50.5%	50.5%
48	50.5%	50.5%	50.5%	50.5%
49	50.5%	50.5%	50.5%	50.5%
50	50.5%	50.5%	50.5%	50.5%
51	50.5%	50.5%	50.5%	50.5%
52	50.5%	50.5%	50.5%	50.5%
53	50.5%	50.5%	50.5%	50.5%
54	50.5%	50.5%	50.5%	50.5%
55	50.5%	50.5%	50.5%	50.5%
56	50.5%	50.5%	50.5%	50.5%
57	50.5%	50.5%	50.5%	50.5%
58	50.5%	50.5%	50.5%	50.5%
59	50.5%	50.5%	50.5%	50.5%
60	50.5%	50.5%	50.5%	50.5%
61	50.5%	50.5%	50.5%	50.5%
62	50.5%	50.5%	50.5%	50.5%
63	50.5%	50.5%	50.5%	50.5%
64	50.5%	50.5%	50.5%	50.5%
65	50.3%	50.5%	50.5%	50.5%
66	50.5%	50.5%	50.5%	50.5%
67	50.5%	50.5%	50.5%	50.5%
68	50.5%	50.5%	50.5%	50.5%
69	50.0%	50.3%	50.5%	50.5%
70	49.6%	50.0%	50.5%	49.9%
71	49.8%	49.9%	49.9%	49.9%
72	49.1%	49.4%	49.4%	49.4%
73	46.2%	48.8%	48.8%	48.8%
74	43.3%	48.3%	48.3%	48.3%
75	40.5%	47.8%	47.8%	47.8%
76	37.6%	45.3%	47.2%	45.3%
77	34.8%	40.6%	46.7%	40.6%
78	32.3%	36.1%	40.2%	36.1%
79	29.9%	31.9%	33.9%	31.9%

* Benefit Differences between LTC-91 (w/ FlexCare Rider) and ICC12-LTC-12:

LTC-91 is a two-pool policy, but with the addition of the FlexCare Rider, it becomes a one-pool policy. In this case, Benefit Periods 2, 3, and 5 become equivalent to ICC12-LTC-12 Benefit Periods 4, 6, and 10, respectively

LTC-91 has a 2 of 5 ADL trigger, ICC12-LTC-12 has a 2 of 6 ADL trigger

LTC-91 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit, the stay-at-home or respite benefits or coverage for a skilled family member

LTC-91 rates are for a 100 service-day EP, ICC12-LTC-12 rates are for a 90 service-day EP

ICC12-LTC-12 underwriting guidelines and classification are stricter than for LTC-91

ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered both 10yr and Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

Appendix D1

Advantage (LTC-91, NH-91)

Shared Cost percentage to be used only with those that have not previously elected a Shared Cost option

Age	GPO				Simple Inflation				Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	4 Years	6 Years	10 Years	Life	4 Years	6 Years	10 Years	Life	4 Years	6 Years	10 Years	Life
18-29												
30												
31			11.6%									
32												
33												
34												
35												
36				8.4%								
37				14.8%								
38			10.2%	12.1%								
39			23.9%	14.3%				15.0%				
40		13.5%	25.7%	15.8%		12.2%	12.1%	9.4%			10.0%	8.9%
41			13.1%	17.6%			14.9%	13.2%			6.0%	11.0%
42		8.8%	13.3%	16.9%		12.4%	9.4%	12.0%		8.8%		11.7%
43		16.3%	17.8%	22.8%		12.6%	22.3%	13.8%		9.5%	17.1%	9.8%
44	13.2%	9.7%	14.2%	21.5%		9.5%	9.1%	11.5%			8.6%	11.2%
45		15.7%	19.6%	22.7%		13.3%	11.6%	13.4%	21.4%	16.2%		13.0%
46	23.6%	16.5%	19.6%	22.1%		9.7%	11.3%	16.5%		10.3%	8.1%	12.8%
47		18.8%	16.4%	25.9%	10.8%	13.9%	14.0%	12.0%		8.1%	10.5%	10.0%
48		13.8%	20.5%	27.2%	16.2%	18.4%	10.8%	14.6%		8.6%	11.0%	10.5%
49		17.5%	19.9%	27.6%		12.3%	13.0%	14.5%		14.8%	11.7%	10.4%
50	9.9%	11.5%	13.2%	15.8%	8.5%	8.5%	7.7%	8.2%		9.1%	7.8%	7.5%
51	12.0%	10.5%	14.2%	18.8%	14.6%	9.2%	9.2%	9.3%	14.1%	3.4%	6.6%	7.8%
52	16.8%	12.5%	16.3%	18.4%	12.5%	9.9%	8.0%	9.0%	8.9%	7.1%	6.5%	8.7%
53	9.6%	9.5%	15.2%	19.6%	11.9%	9.2%	9.2%	9.8%	11.7%	9.3%	7.9%	9.4%
54	12.5%	12.2%	15.2%	22.0%	12.8%	12.3%	8.9%	8.9%		7.5%	8.5%	8.5%
55	7.5%	8.1%	11.1%	13.6%	11.4%	7.4%	5.9%	6.4%	7.1%	4.5%	5.4%	8.4%
56	9.5%	8.9%	12.3%	12.6%	12.3%	7.1%	6.0%	9.1%		8.3%	7.4%	8.0%
57	11.0%	8.8%	11.2%	15.3%		8.2%	5.8%	8.4%		7.3%	6.8%	7.0%
58	9.8%	9.8%	12.4%	16.6%	8.5%	8.1%	5.6%	9.2%	23.3%	7.5%	6.8%	5.6%
59	11.5%	11.0%	13.5%	18.0%	6.7%	9.6%	8.4%	10.2%	16.1%	7.0%	8.8%	7.9%
60	8.1%	6.6%	8.1%	11.1%	7.0%	6.1%	5.3%	7.0%	6.6%	4.3%	4.7%	6.0%
61	7.6%	7.6%	9.5%	11.4%	5.8%	5.8%	4.7%	5.9%	16.7%	5.0%	5.3%	6.3%
62	8.2%	8.0%	10.4%	11.9%	10.1%	6.5%	5.5%	6.3%	13.9%	7.4%	6.7%	6.1%
63	8.6%	8.5%	10.3%	12.2%	9.1%	6.5%	6.0%	7.9%	11.1%	6.8%	6.9%	9.2%
64	10.2%	9.4%	11.6%	12.2%	7.1%	7.2%	7.1%	8.2%	10.5%	6.5%	7.1%	9.0%
65	5.6%	5.2%	7.4%	7.7%	5.4%	5.0%	4.1%	5.3%	5.4%	4.7%	3.8%	8.1%
66	5.4%	6.3%	8.5%	8.0%	5.3%	4.4%	4.8%	6.5%	15.9%	3.9%	5.3%	4.1%
67	8.1%	7.1%	8.1%	11.0%	10.1%	5.8%	4.3%	7.7%	6.1%	5.4%	4.4%	6.9%
68	6.9%	8.2%	8.8%	12.0%	7.7%	4.9%	4.8%	6.9%	8.2%	10.8%	4.6%	
69	7.8%	9.5%	10.7%	10.8%	5.0%	6.2%	5.5%	9.0%	9.8%	6.3%	6.5%	13.8%
70	4.9%	5.7%	8.1%	6.8%	3.7%	4.6%	3.1%		6.8%	2.0%		
71	5.7%	5.8%	7.3%	6.1%		8.2%			4.1%	3.3%	7.4%	
72	6.9%	6.2%	8.2%	9.8%		4.8%		9.5%		5.9%		
73	4.4%	5.4%	7.2%	5.1%	7.8%		5.6%		7.1%			
74	3.8%	9.7%	6.8%								3.6%	
75	4.9%	5.9%								5.9%		
76	5.9%	3.4%	3.5%									
77		4.0%						5.6%				
78		2.6%										
79									9.7%			
80												
81												
82												
83												
84												
85												
86												
87												
88												
89												
90												
91												

Certain cells are blank because there are no nationwide policies with that benefit period, issue age and inflation combination

For GPO policies with multiple layers of coverage, the Shared Cost percentage will be based on the issue age of the base contract. Each GPO layer will be reduced by the Shared Cost percentage

Shared Cost percentages are calculated based on policyholder data at the time of election

Appendix D2

Advantage (LTC-91, NH-91)

Shared Cost percentage to be used only with those that have previously elected the Shared Cost option during the 2016 Rate Filing

Age	GPO				Simple Inflation				Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	4 Years	6 Years	10 Years	Life	4 Years	6 Years	10 Years	Life	4 Years	6 Years	10 Years	Life
18-29												
30												
31			14.1%									
32												
33												
34												
35												
36				8.1%								
37				14.5%								
38			11.5%	11.5%								
39			29.9%	13.4%				14.8%				
40		14.8%	28.2%	15.1%		11.4%	13.1%	9.0%			8.5%	8.5%
41			15.0%	16.7%			17.3%	12.9%			6.8%	7.7%
42		9.6%	15.2%	16.3%		13.6%	16.0%	11.8%		9.6%		11.2%
43		18.1%	20.4%	22.3%		13.5%	22.3%	13.4%		10.2%	11.6%	9.4%
44	13.8%	10.5%	15.8%	20.5%		10.6%	10.3%	11.0%			9.8%	9.9%
45		17.1%	21.8%	21.1%		14.4%	13.2%	12.8%	17.5%	17.2%		12.1%
46	31.8%	17.9%	22.2%	21.1%		10.4%	12.8%	15.9%		11.2%	9.2%	10.9%
47		20.5%	19.0%	25.1%	11.6%	15.3%	16.1%	11.6%		8.7%	11.0%	8.9%
48		15.5%	23.2%	26.6%	18.0%	20.2%	12.1%	14.7%		9.3%	11.8%	9.7%
49		20.1%	21.4%	26.9%		13.5%	14.3%	14.3%		16.6%	9.6%	9.5%
50	8.8%	12.7%	15.7%	15.9%	9.1%	9.5%	9.0%	7.9%		9.9%	8.7%	7.3%
51	12.8%	11.4%	16.8%	18.0%	16.2%	10.2%	10.8%	9.3%	4.9%	7.9%	7.2%	7.7%
52	16.5%	13.4%	19.3%	18.2%	13.7%	10.9%	9.5%	8.9%	9.6%	7.8%	6.7%	8.1%
53	10.0%	10.6%	18.6%	19.2%	12.9%	10.3%	11.0%	9.6%	12.3%	9.5%	8.7%	9.4%
54	13.8%	13.3%	18.2%	20.8%	13.9%	13.6%	10.3%	9.2%		7.7%	9.3%	8.4%
55	7.5%	8.7%	13.5%	14.2%	12.2%	8.0%	7.2%	6.5%	5.3%	4.9%	6.5%	7.4%
56	10.8%	9.4%	14.2%	12.7%	13.5%	7.6%	7.2%	8.9%		7.5%	6.8%	7.6%
57	11.0%	9.4%	13.7%	15.0%	7.0%	8.7%	7.1%	8.4%		5.4%	7.0%	6.3%
58	10.7%	10.6%	14.7%	15.9%	9.2%	9.1%	6.9%	9.5%	9.3%	7.3%	7.6%	6.9%
59	12.1%	11.2%	16.0%	18.0%	7.3%	10.2%	10.2%	9.5%	9.0%	7.6%	9.4%	7.4%
60	8.2%	6.9%	9.8%	11.0%	7.4%	6.7%	6.3%	6.6%	4.9%	4.2%	4.6%	6.1%
61	7.5%	8.0%	11.5%	11.4%	5.9%	5.9%	5.6%	5.4%	7.8%	5.1%	5.5%	5.6%
62	8.7%	8.5%	12.7%	11.8%	11.2%	6.9%	6.4%	6.7%	5.3%	5.9%	5.9%	6.1%
63	9.1%	8.7%	13.1%	12.0%	9.6%	6.7%	7.2%	7.4%	7.5%	6.1%	7.6%	8.8%
64	10.5%	9.6%	14.0%	12.6%	7.4%	7.5%	8.6%	7.8%	8.6%	6.3%	7.7%	7.6%
65	6.8%	6.2%	10.3%	8.3%	6.3%	5.9%	5.3%	5.8%	6.3%	5.6%	6.1%	8.9%
66	7.0%	7.1%	11.7%	9.0%	5.5%	5.2%	6.4%	6.9%	7.6%	4.9%	7.5%	4.5%
67	8.9%	8.1%	10.7%	11.3%	11.3%	6.8%	5.7%	7.9%	6.6%	5.5%	5.6%	7.3%
68	8.4%	9.8%	12.9%	13.0%	9.8%	6.0%	5.5%	7.0%	9.2%	4.3%	5.2%	
69	9.1%	10.9%	13.7%	11.6%	6.0%	7.0%	6.9%	9.3%	8.7%	7.0%	7.8%	13.8%
70	8.3%	8.2%	13.9%	9.0%	5.6%	6.0%	5.2%		5.6%	9.3%		9.4%
71	10.0%	8.6%	11.1%	9.3%		7.7%		11.8%	5.5%	4.8%	12.2%	
72	9.0%	10.0%	11.4%	15.6%		7.9%		13.3%		2.9%		
73	8.1%	9.3%	11.0%	9.0%	9.5%	5.3%	6.5%		7.5%			
74	9.7%	14.8%	12.0%	8.6%		5.6%	8.5%				5.8%	
75	7.9%	11.4%				3.5%				3.7%		
76	10.7%	10.8%	7.0%			8.0%						
77	13.0%							8.9%				
78		4.5%										
79									9.8%			
80												
81												
82												
83												
84												
85												
86												
87												
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89												
90												
91												

Certain cells are blank because there are no nationwide policies with that benefit period, issue age and inflation combination

For GPO policies with multiple layers of coverage, the Shared Cost percentage will be based on the issue age of the base contract. Each GPO layer will be reduced by the Shared Cost percentage

Shared Cost percentages are calculated based on policyholder data at the time of election

Appendix D3

Advantage (LTC-91, NH-91)

Shared Cost percentage to be used only with those that have elected the Shared Cost option during the 2016 and 2019 Rate Filings

Age	GPO				Simple Inflation				Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	4 Years	6 Years	10 Years	Life	4 Years	6 Years	10 Years	Life	4 Years	6 Years	10 Years	Life
18-29												
30												
31			24.1%									
32												
33												
34												
35												
36				15.8%								
37				27.1%								
38			20.5%	22.2%								
39			46.6%	25.8%				27.6%				
40		26.3%	46.7%	28.5%		22.2%	23.7%	17.5%			17.6%	16.6%
41			26.2%	31.3%			29.7%	24.4%			12.4%	17.8%
42		17.5%	26.5%	30.5%		24.3%	23.9%	22.4%		17.6%		21.5%
43		31.5%	34.6%	40.0%		24.4%	39.6%	25.3%		18.8%	26.7%	18.3%
44	25.2%	19.1%	27.8%	37.5%		19.1%	18.5%	21.3%			17.5%	20.0%
45		30.1%	37.2%	39.1%		25.8%	23.2%	24.5%	35.1%	30.6%		23.5%
46	47.9%	31.4%	37.4%	38.5%		19.1%	22.7%	29.8%		20.3%	16.6%	22.3%
47		35.4%	32.2%	44.5%	21.1%	27.0%	27.8%	22.2%		16.1%	20.4%	18.0%
48		27.2%	39.0%	46.6%	31.3%	34.8%	21.6%	27.2%		17.1%	21.5%	19.2%
49		34.1%	37.1%	47.1%		24.1%	25.4%	26.7%		28.9%	20.1%	18.9%
50	17.8%	22.8%	26.9%	29.2%	16.8%	17.2%	16.0%	15.4%		18.1%	15.8%	14.2%
51	23.3%	20.6%	28.6%	33.4%	28.4%	18.4%	19.0%	17.7%	18.3%	11.0%	13.4%	14.9%
52	30.5%	24.2%	32.5%	33.3%	24.5%	19.7%	16.7%	17.1%	17.7%	14.3%	12.8%	16.0%
53	18.6%	19.1%	31.0%	35.0%	23.3%	18.6%	19.2%	18.5%	22.5%	18.0%	15.9%	17.9%
54	24.5%	23.9%	30.7%	38.2%	24.9%	24.2%	18.3%	17.2%		14.6%	17.1%	16.1%
55	14.4%	16.1%	23.1%	25.9%	22.2%	14.9%	12.7%	12.5%	12.1%	9.2%	11.5%	15.1%
56	19.3%	17.5%	24.8%	23.7%	24.1%	14.2%	12.8%	17.2%		15.1%	13.7%	15.0%
57	20.8%	17.3%	23.3%	28.0%		16.1%	12.5%	16.0%		12.3%	13.3%	12.8%
58	19.5%	19.3%	25.2%	29.8%	16.9%	16.4%	12.2%	17.8%	30.4%	14.2%	13.9%	12.1%
59	22.2%	21.0%	27.3%	32.8%	13.5%	18.8%	17.8%	18.7%	23.7%	14.1%	17.4%	14.7%
60	15.6%	13.1%	17.1%	20.9%	13.8%	12.4%	11.3%	13.2%	11.1%	8.3%	9.1%	11.7%
61	14.6%	15.0%	19.9%	21.5%	11.3%	11.4%	10.0%	11.0%	23.2%	9.9%	10.5%	11.6%
62	16.2%	15.8%	21.8%	22.2%	20.2%	12.9%	11.5%	12.6%	18.5%	12.9%	12.2%	11.9%
63	16.9%	16.5%	22.0%	22.7%	17.9%	12.8%	12.8%	14.7%	17.8%	12.5%	14.0%	17.2%
64	19.6%	18.1%	24.0%	23.2%	14.0%	14.1%	15.1%	15.4%	18.1%	12.4%	14.3%	15.9%
65	12.1%	11.0%	16.9%	15.4%	11.4%	10.6%	9.2%	10.8%	11.4%	10.0%	9.7%	16.3%
66	12.1%	13.0%	19.2%	16.3%	10.5%	9.3%	10.9%	13.0%	22.3%	8.6%	12.5%	8.4%
67	16.2%	14.7%	18.0%	21.0%	20.3%	12.2%	9.8%	15.0%	12.4%	10.6%	9.7%	13.7%
68	14.8%	17.2%	20.5%	23.4%	16.8%	10.6%	10.0%	13.4%	16.6%	14.7%	9.6%	
69	16.2%	19.3%	23.0%	21.1%	10.7%	12.8%	12.1%	17.5%	17.7%	12.8%	13.8%	25.7%
70	12.8%	13.5%	20.8%	15.1%	9.1%	10.3%	8.2%		12.0%	11.1%		
71	15.2%	13.8%	17.6%	14.8%		15.2%			9.3%	7.9%	18.7%	
72	15.2%	15.5%	18.7%	23.9%		12.3%		21.6%		8.6%		
73	12.2%	14.2%	17.4%	13.7%	16.5%		11.8%		14.1%			
74	13.2%	23.1%	18.0%								9.2%	
75	12.4%	16.6%								9.4%		
76	16.0%	13.9%	10.3%									
77								14.0%				
78		7.0%										
79									18.5%			
80												
81												
82												
83												
84												
85												
86												
87												
88												
89												
90												
91												

Certain cells are blank because there are no nationwide policies with that benefit period, issue age and inflation combination

For GPO policies with multiple layers of coverage, the Shared Cost percentage will be based on the issue age of the base contract. Each GPO layer will be reduced by the Shared Cost percentage

Shared Cost percentages are calculated based on policyholder data at the time of election

Appendix D1

Advantage (LTC-94, NH-94)

Shared Cost percentage to be used only with those that have not previously elected a Shared Cost option

Age	GPO				Simple Inflation				Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	4 Years	6 Years	10 Years	Life	4 Years	6 Years	10 Years	Life	4 Years	6 Years	10 Years	Life
18-29				11.1%								
30												
31			13.5%									
32				12.8%								
33												
34												
35				16.9%								
36												
37							8.3%					
38												
39			9.0%	11.3%				12.6%				
40		10.6%	14.1%	18.1%		11.8%		10.3%		18.1%	10.4%	10.8%
41			13.8%	22.1%		12.6%	11.6%	15.8%			8.8%	9.1%
42		25.4%	26.2%	20.2%		16.7%	14.4%	15.9%		16.0%	8.7%	9.9%
43			22.5%	23.3%	26.8%	14.2%	9.9%	12.6%		10.9%		10.3%
44		14.0%	17.8%	23.3%	20.3%	14.0%	13.2%	11.9%		13.0%	10.0%	11.1%
45	19.6%	17.4%	26.2%	26.1%	18.3%		13.4%	14.7%		12.8%	10.5%	14.2%
46		23.6%	26.1%	26.4%		22.8%	13.5%	13.5%		12.6%	12.5%	12.8%
47	24.3%	18.5%	26.7%	26.6%	26.3%	13.9%	13.2%	15.6%		10.9%	11.4%	12.6%
48	25.4%	25.7%	26.8%	26.8%	19.0%	17.5%	13.8%	14.8%	11.9%	10.6%	10.7%	15.3%
49	21.0%	25.8%	26.8%	26.8%	26.8%	17.0%	14.2%	16.2%	13.8%	14.1%	12.2%	13.3%
50	16.9%	13.6%	15.2%	17.6%	10.4%	9.7%	7.2%	9.1%	11.8%	9.1%	8.3%	8.6%
51	11.5%	16.0%	21.0%	20.1%	9.5%	9.7%	8.4%	10.2%	9.6%	8.6%	7.3%	9.2%
52	16.6%	15.4%	18.0%	21.8%	11.1%	10.0%	8.9%	9.7%	16.4%	8.5%	8.0%	10.5%
53	16.0%	15.9%	20.9%	21.4%	15.4%	11.3%	9.6%	10.8%	9.1%	9.3%	9.6%	11.7%
54	19.3%	17.8%	21.7%	24.5%	15.9%	12.9%	10.3%	10.8%	9.6%	11.0%	9.5%	11.4%
55	10.7%	10.5%	13.4%	16.2%	10.8%	7.7%	6.6%	8.1%	8.7%	7.1%	6.3%	7.9%
56	10.8%	10.0%	13.2%	19.0%	9.9%	7.9%	6.5%	7.8%	8.2%	7.4%	6.6%	8.6%
57	15.5%	12.5%	15.8%	19.5%	9.8%	9.0%	6.7%	9.0%	7.8%	8.2%	6.9%	8.0%
58	13.8%	15.2%	16.2%	21.1%	11.4%	9.2%	7.8%	8.5%	7.1%	9.2%	6.9%	8.1%
59	13.5%	15.4%	17.8%	19.8%	13.7%	9.7%	8.0%	9.4%	10.7%	8.0%	7.9%	8.8%
60	9.7%	8.4%	10.4%	12.4%	8.1%	6.9%	5.3%	6.7%	7.3%	5.2%	4.9%	5.2%
61	9.2%	9.1%	11.8%	13.4%	8.4%	7.0%	6.5%	7.6%	8.8%	6.2%	5.7%	7.0%
62	10.8%	9.1%	13.6%	14.2%	8.6%	7.6%	6.0%	7.8%	7.2%	7.6%	4.1%	7.1%
63	11.3%	10.1%	11.9%	16.2%	10.7%	8.5%	6.1%	8.4%	7.2%	6.4%	6.0%	8.0%
64	11.5%	12.0%	14.3%	14.0%	11.0%	8.7%	8.2%	10.6%	9.4%	5.5%	6.3%	9.0%
65	7.0%	6.7%	8.7%	10.4%	6.8%	5.8%	5.1%	6.0%	4.9%	4.7%	4.2%	5.2%
66	7.9%	8.3%	9.8%	9.7%	7.3%	6.0%	5.0%	5.9%	9.5%	5.2%	4.1%	6.2%
67	9.3%	8.3%	9.9%	11.0%	8.4%	6.1%	5.6%	6.0%	6.7%	6.5%	4.9%	
68	9.8%	8.6%	12.5%	11.9%	8.1%	7.3%	6.7%	8.0%	7.5%	5.6%	7.2%	
69	10.1%	9.4%	12.0%	18.7%	9.8%	7.4%	6.6%	8.1%	9.5%	10.6%	3.5%	5.3%
70	6.9%	7.2%	8.3%	8.4%	6.4%	4.6%	4.8%	6.2%		4.1%	3.4%	
71	7.1%	7.4%	8.5%	8.1%	6.1%	6.6%	4.2%	6.0%	4.5%	2.8%		
72	7.2%	7.2%	7.6%	8.5%	6.9%	5.4%	4.5%	7.4%	5.0%			
73	7.6%	6.6%	8.6%	8.2%	7.7%	6.6%	4.7%			4.9%		5.7%
74	5.9%	7.6%	9.0%		5.1%	6.9%	5.8%					
75	3.8%	5.2%		4.1%	2.9%							
76	7.3%	6.4%	4.6%		3.0%							
77	5.4%	3.8%			4.5%							
78	5.9%	5.3%	4.2%		2.3%							
79					1.9%							
80	3.2%											
81												
82												
83												
84												
85												
86												
87												
88												
89												
90												
91												

Certain cells are blank because there are no nationwide policies with that benefit period, issue age and inflation combination

For GPO policies with multiple layers of coverage, the Shared Cost percentage will be based on the issue age of the base contract. Each GPO layer will be reduced by the Shared Cost percentage

Shared Cost percentages are calculated based on policyholder data at the time of election

Appendix D2

Advantage (LTC-94, NH-94)

Shared Cost percentage to be used only with those that have previously elected the Shared Cost option during the 2016 Rate Filing

Age	GPO				Simple Inflation				Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	4 Years	6 Years	10 Years	Life	4 Years	6 Years	10 Years	Life	4 Years	6 Years	10 Years	Life
18-29				14.4%								
30												
31			16.0%									
32				12.1%								
33												
34												
35				15.6%								
36												
37							9.6%					
38												
39			10.3%	10.7%				11.8%				
40		11.4%	15.9%	16.7%		12.9%		9.7%		19.7%	11.5%	10.1%
41			15.5%	22.2%		13.6%	13.4%	15.2%			9.9%	10.2%
42		29.3%	32.1%	19.0%		18.3%	16.3%	15.1%		16.9%	9.9%	9.6%
43			25.2%	22.0%	35.7%	20.4%	13.4%	11.7%		11.9%		9.9%
44		15.0%	20.4%	22.4%	21.6%	15.2%	15.1%	11.3%		16.6%	11.2%	10.8%
45	30.5%	18.5%	29.7%	24.1%	22.2%		14.7%	14.4%		14.6%	11.7%	13.4%
46		26.0%	29.0%	25.2%		24.9%	15.3%	13.1%		13.6%	14.4%	12.0%
47	32.2%	19.7%	32.5%	28.7%	29.1%	15.2%	15.5%	14.9%	14.2%	11.7%	12.8%	12.0%
48	29.5%	32.9%	33.9%	29.9%	20.9%	18.4%	15.9%	14.1%	12.5%	11.4%	12.0%	14.5%
49	26.9%	27.3%	33.5%	35.1%	30.0%	18.4%	16.2%	15.9%	15.5%	14.3%	13.7%	12.5%
50	17.8%	16.0%	18.4%	17.6%	11.1%	10.8%	8.6%	9.2%	12.5%	9.9%	9.8%	8.4%
51	12.2%	17.4%	25.3%	19.7%	10.5%	10.8%	10.0%	10.0%	10.4%	9.4%	8.5%	9.2%
52	17.5%	16.5%	21.7%	21.4%	12.0%	11.1%	10.6%	10.2%	18.2%	9.5%	9.3%	11.3%
53	18.2%	17.8%	24.2%	21.5%	16.8%	12.8%	11.5%	10.9%	10.1%	10.0%	11.4%	11.6%
54	18.5%	20.5%	25.4%	24.3%	16.9%	14.9%	12.5%	11.0%	10.3%	11.8%	11.2%	11.3%
55	11.9%	11.0%	16.0%	16.0%	12.2%	8.4%	7.9%	8.1%	9.6%	7.7%	7.6%	7.7%
56	11.1%	10.9%	15.7%	18.9%	11.4%	8.6%	7.9%	7.8%	8.8%	8.2%	7.6%	8.6%
57	16.1%	13.2%	19.2%	19.7%	10.4%	9.9%	8.5%	9.1%	8.3%	9.0%	8.2%	8.0%
58	14.3%	16.2%	19.5%	20.7%	12.4%	10.3%	9.2%	8.8%	7.5%	10.1%	8.0%	8.6%
59	14.7%	16.3%	21.6%	20.2%	14.2%	11.0%	9.8%	9.4%	11.3%	9.0%	9.6%	9.2%
60	9.8%	9.0%	12.4%	12.2%	8.7%	7.4%	6.5%	6.7%	7.9%	5.5%	6.2%	5.1%
61	10.3%	9.8%	14.5%	12.6%	8.8%	7.6%	7.7%	7.1%	9.0%	6.6%	7.2%	6.6%
62	11.0%	9.9%	16.1%	14.0%	9.0%	8.0%	7.7%	7.8%	8.3%	8.1%	5.2%	7.0%
63	12.0%	10.5%	14.6%	15.5%	10.8%	9.4%	7.7%	9.0%	8.0%	7.0%	7.4%	7.9%
64	13.2%	12.8%	17.0%	13.9%	11.3%	9.5%	10.0%	10.1%	9.3%	6.3%	7.8%	8.3%
65	8.2%	7.3%	11.0%	10.3%	7.6%	6.3%	6.8%	6.2%	5.4%	5.1%	6.1%	5.5%
66	9.7%	9.2%	12.4%	10.9%	8.0%	6.9%	6.6%	5.6%	9.8%	5.7%	5.5%	6.3%
67	11.3%	9.1%	13.0%	11.1%	9.2%	7.3%	7.5%	6.3%	8.0%	7.5%	6.1%	6.3%
68	12.2%	10.7%	15.5%	12.0%	9.2%	8.1%	9.2%	8.4%	8.4%	6.4%	10.4%	
69	13.4%	10.7%	15.5%	17.6%	10.4%	8.0%	8.9%	8.5%	9.7%	10.6%	5.3%	5.4%
70	9.8%	9.3%	12.4%	9.5%	7.9%	7.2%	8.0%	8.2%		5.3%	5.7%	
71	10.8%	9.7%	13.1%	10.7%	8.1%	8.9%	6.9%	7.2%	5.6%	3.7%		
72	12.2%	11.6%	13.6%	12.1%	8.9%	7.7%	6.9%	10.3%	7.3%	5.5%		
73	13.5%	11.1%	14.3%	10.2%	9.4%	8.4%	6.6%			6.2%		7.0%
74	12.5%	12.6%	14.6%	21.6%	7.2%	8.9%	10.1%		7.0%			
75	8.9%	10.0%	14.3%	7.6%	4.4%	7.6%					5.2%	
76	14.7%	12.8%	10.7%		5.6%							
77	11.2%	8.9%			9.9%	7.5%						
78	12.3%	10.9%	10.5%		5.1%							
79					5.4%							
80	7.7%											
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84												
85												
86												
87												
88												
89												
90												
91												

Certain cells are blank because there are no nationwide policies with that benefit period, issue age and inflation combination

For GPO policies with multiple layers of coverage, the Shared Cost percentage will be based on the issue age of the base contract. Each GPO layer will be reduced by the Shared Cost percentage

Shared Cost percentages are calculated based on policyholder data at the time of election

Appendix D3

Advantage (LTC-94, NH-94)

Shared Cost percentage to be used only with those that have elected the Shared Cost option during the 2016 and 2019 Rate Filings

Age	GPO				Simple Inflation				Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	4 Years	6 Years	10 Years	Life	4 Years	6 Years	10 Years	Life	4 Years	6 Years	10 Years	Life
18-29				23.9%								
30												
31			27.3%									
32				23.4%								
33												
34												
35				29.9%								
36												
37							17.1%					
38												
39			18.4%	20.9%				23.0%				
40		20.8%	27.8%	31.7%		23.2%		19.1%		34.2%	20.7%	19.7%
41			27.2%	39.4%		24.5%	23.5%	28.6%			17.9%	18.4%
42		47.2%	49.9%	35.4%		32.0%	28.3%	28.6%		30.2%	17.8%	18.5%
43			42.0%	40.2%	53.0%	31.7%	22.0%	22.8%		21.6%		19.2%
44		26.9%	34.5%	40.5%	37.5%	27.1%	26.3%	21.9%		27.5%	20.0%	20.7%
45	44.2%	32.7%	48.1%	43.9%	36.4%		26.1%	27.0%		25.5%	21.0%	25.7%
46		43.5%	47.6%	45.0%		42.0%	26.8%	24.8%		24.5%	25.1%	23.3%
47	48.7%	34.5%	50.5%	47.7%	47.7%	26.9%	26.6%	28.2%		21.3%	22.7%	23.1%
48	47.4%	50.1%	51.7%	48.7%	35.9%	32.7%	27.5%	26.9%	22.9%	20.7%	21.4%	27.6%
49	42.2%	46.0%	51.4%	52.5%	48.8%	32.3%	28.1%	29.5%	27.1%	26.4%	24.2%	24.1%
50	31.7%	27.4%	30.8%	32.1%	20.4%	19.5%	15.1%	17.4%	22.8%	18.1%	17.3%	16.3%
51	22.3%	30.6%	41.0%	35.9%	19.1%	19.4%	17.5%	19.2%	19.0%	17.2%	15.2%	17.6%
52	31.2%	29.4%	35.9%	38.6%	21.8%	20.0%	18.6%	18.9%	31.7%	17.2%	16.6%	20.6%
53	31.3%	30.9%	40.1%	38.3%	29.5%	22.6%	20.0%	20.5%	18.2%	18.4%	19.9%	21.9%
54	34.3%	34.7%	41.6%	42.8%	30.1%	25.9%	21.5%	20.6%	18.9%	21.5%	19.6%	21.4%
55	21.3%	20.4%	27.3%	29.6%	21.7%	15.4%	14.0%	15.6%	17.4%	14.3%	13.4%	15.0%
56	20.7%	19.9%	26.8%	34.3%	20.2%	15.8%	13.9%	15.0%	16.2%	15.0%	13.7%	16.4%
57	29.1%	24.1%	32.0%	35.3%	19.2%	18.1%	14.6%	17.2%	15.5%	16.5%	14.6%	15.3%
58	26.1%	28.9%	32.5%	37.4%	22.4%	18.5%	16.2%	16.5%	14.1%	18.3%	14.3%	16.0%
59	26.2%	29.1%	35.6%	36.0%	26.0%	19.6%	17.0%	17.9%	20.8%	16.3%	16.8%	17.2%
60	18.6%	16.6%	21.5%	23.0%	16.1%	13.8%	11.4%	12.9%	14.6%	10.4%	10.8%	10.0%
61	18.5%	18.0%	24.6%	24.3%	16.4%	14.1%	13.7%	14.1%	17.0%	12.4%	12.5%	13.2%
62	20.7%	18.1%	27.5%	26.2%	16.9%	15.0%	13.2%	15.0%	14.9%	15.1%	9.1%	13.5%
63	21.9%	19.5%	24.8%	29.2%	20.4%	17.1%	13.4%	16.6%	14.6%	12.9%	13.0%	15.3%
64	23.2%	23.2%	28.8%	26.0%	21.0%	17.3%	17.4%	19.5%	17.8%	11.5%	13.6%	16.5%
65	14.6%	13.5%	18.7%	19.6%	13.9%	11.7%	11.6%	11.9%	10.0%	9.6%	10.1%	10.4%
66	16.8%	16.7%	21.0%	19.6%	14.7%	12.4%	11.3%	11.2%	18.3%	10.6%	9.3%	12.1%
67	19.5%	16.6%	21.6%	20.8%	16.8%	12.9%	12.6%	12.0%	14.2%	13.6%	10.6%	
68	20.8%	18.4%	26.0%	22.5%	16.6%	14.8%	15.4%	15.7%	15.2%	11.7%	16.9%	
69	22.2%	19.2%	25.7%	33.0%	19.2%	14.8%	15.0%	15.9%	18.3%	20.0%	8.6%	10.4%
70	16.0%	15.8%	19.7%	17.1%	13.8%	11.4%	12.5%	13.9%		9.2%	8.9%	
71	17.2%	16.4%	20.4%	17.9%	13.7%	14.9%	10.8%	12.7%	9.8%	6.4%		
72	18.5%	17.9%	20.1%	19.6%	15.2%	12.7%	11.1%	16.9%	11.9%			
73	20.1%	17.0%	21.7%	17.5%	16.4%	14.4%	10.9%			10.8%		12.3%
74	17.7%	19.2%	22.3%		11.9%	15.1%	15.4%					
75	12.4%	14.7%		11.3%	7.1%							
76	20.9%	18.4%	14.8%		8.4%							
77	16.0%	12.4%			14.0%							
78	17.5%	15.7%	14.3%		7.3%							
79					7.2%							
80	10.6%											
81												
82												
83												
84												
85												
86												
87												
88												
89												
90												
91												

Certain cells are blank because there are no nationwide policies with that benefit period, issue age and inflation combination

For GPO policies with multiple layers of coverage, the Shared Cost percentage will be based on the issue age of the base contract. Each GPO layer will be reduced by the Shared Cost percentage

Shared Cost percentages are calculated based on policyholder data at the time of election

Appendix D1-D3

Advantage (LTC-91, NH-91) & Advantage (LTC-94, NH-94)
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 Appendix C 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:

Premium after electing Shared Cost option =

$$\frac{(\text{Premium Rate Schedule per \$10 daily benefit: Appendix C}) * (\text{New Daily Benefit}/10)}{(1 - \text{Shared Cost Percentage})}$$

A similar formula can be used for GPO policies with multiple layers of coverage:

Premium after electing Shared Cost option =

$$\frac{[\ (\text{Premium Rate Schedule, Base Issue Age per \$10 Daily Benefit: Appendix C}) * (\text{New Base Daily Benefit}/10) + (\text{Premium Rate Schedule, GPO Layer 1 Issue Age per \$10 Daily Benefit: Appendix C}) * (\text{New Layer 1 Daily Benefit}/10) + \ldots\ ]}{(1 - \text{Shared Cost Percentage})}$$

Appendix D1

Advantage (LTC-91, NH-91)

Shared Cost percentage to be used only with those that have not previously elected a Shared Cost option

Age	GPO				Simple Inflation				Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	4 Years	6 Years	10 Years	Life	4 Years	6 Years	10 Years	Life	4 Years	6 Years	10 Years	Life
18-29												
30												
31			11.6%									
32												
33												
34												
35												
36				8.4%								
37				14.8%								
38			10.2%	11.5%								
39			23.9%	14.3%				23.1%				
40		13.5%	25.7%	15.9%		12.2%	12.1%	10.9%			10.0%	8.9%
41			17.7%	18.1%			14.9%	13.2%				11.0%
42		8.6%	13.8%	18.0%		12.4%	9.4%	12.4%		8.8%		
43			17.8%	21.6%		12.6%	22.3%	14.1%		9.5%	17.1%	9.2%
44	13.2%	9.7%	13.8%	19.9%		10.9%	9.1%	14.7%			13.8%	11.9%
45		14.1%	17.5%	22.6%		13.7%	16.5%	16.3%	21.4%	16.2%		11.2%
46	23.6%		22.3%	22.8%		11.2%	15.6%	17.7%		10.4%	8.1%	11.8%
47		16.7%	18.9%	26.7%	10.8%	13.9%	19.5%	14.5%		8.3%	9.8%	10.5%
48		18.3%	21.9%	26.4%		18.4%	15.6%	16.9%		9.1%	8.0%	10.9%
49		18.3%	22.6%	26.8%		12.9%	15.3%	16.2%		14.8%	11.7%	11.1%
50	9.9%	11.4%	13.4%	16.0%	8.5%	9.9%	9.3%	9.3%		8.8%	8.1%	8.1%
51		10.3%	14.5%	19.3%		10.3%	9.7%	10.0%	14.1%		8.8%	8.3%
52	19.4%	14.5%	15.9%	18.0%		11.3%	9.4%	12.1%	8.9%	7.5%	7.0%	9.4%
53	9.6%	10.0%	15.6%	20.9%	17.9%	12.3%	11.3%	13.0%	11.7%	10.2%	8.8%	9.4%
54	12.5%	12.7%	15.4%	22.5%	16.7%	13.9%	10.4%	11.9%		7.5%	9.5%	9.9%
55	7.5%	8.0%	11.8%	14.1%	14.2%	7.3%	6.5%	8.3%		4.7%	5.1%	8.8%
56	9.8%	9.7%	12.5%	12.9%	14.2%	8.6%	7.2%	9.6%		9.4%	7.5%	8.5%
57	13.4%	9.0%	12.1%	16.0%		10.1%	7.1%	9.9%		10.1%	6.1%	6.9%
58	10.2%	9.3%	12.4%	16.9%	10.4%	11.4%	7.6%	10.2%	23.3%	8.0%	7.1%	
59	11.5%	12.1%	13.0%	18.6%	10.5%	10.7%	9.7%	11.1%	16.1%	7.4%	8.3%	8.2%
60	7.1%	6.6%	8.5%	11.2%	7.7%	6.5%	5.8%	7.5%	6.2%	5.4%	4.7%	7.7%
61	8.1%	7.1%	9.4%	11.8%	5.5%	6.4%	6.2%	8.0%	16.7%	5.8%	6.8%	5.8%
62	7.7%	7.9%	9.9%	12.5%	10.8%	6.5%	6.9%	8.5%	13.9%	9.1%	7.7%	6.0%
63	9.2%	8.8%	10.2%	12.0%	9.2%	7.4%	6.8%	8.4%	10.5%	7.0%	7.5%	7.6%
64	10.0%	9.5%	10.8%	12.3%	8.6%	8.6%	7.9%	8.3%	11.3%	8.0%	7.0%	9.5%
65	5.6%	5.3%	6.8%	7.7%	4.9%	5.9%	4.5%	6.3%	4.1%	6.0%	3.4%	8.4%
66	5.8%	6.0%	8.0%	8.2%		5.7%	6.0%	7.2%	15.9%	5.2%	5.4%	5.2%
67	8.9%	7.0%	7.3%	11.6%	10.1%	6.9%	4.9%	8.2%	7.3%	5.6%	8.7%	6.9%
68	6.8%	8.3%	9.1%	11.3%	7.7%	9.0%	6.1%	11.8%	8.6%	10.8%		
69	8.3%	9.2%	10.9%	7.8%	7.0%	8.3%	5.5%	9.4%	15.7%		6.5%	13.8%
70	5.6%	5.7%	7.7%	6.8%	3.7%	4.7%	2.8%		8.0%			
71	6.3%	5.8%	7.2%			8.2%						
72	6.9%	5.9%		9.8%				9.5%		5.9%		
73	4.4%	5.4%			7.8%				7.1%			
74	3.8%	9.7%	7.4%								3.6%	
75	5.7%	5.9%								5.9%		
76	5.9%		3.5%									
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91												

Certain cells are blank because there are no nationwide policies with that benefit period, issue age and inflation combination

For GPO policies with multiple layers of coverage, the Shared Cost percentage will be based on the issue age of the base contract. Each GPO layer will be reduced by the Shared Cost percentage

Shared Cost percentages are calculated based on policyholder data at the time of election

Appendix D2

Advantage (LTC-91, NH-91)

Shared Cost percentage to be used only with those that have previously elected the Shared Cost option during the 2016 Rate Filing

Age	GPO				Simple Inflation				Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	4 Years	6 Years	10 Years	Life	4 Years	6 Years	10 Years	Life	4 Years	6 Years	10 Years	Life
18-29												
30												
31			14.1%									
32												
33												
34												
35												
36				8.1%								
37				14.5%								
38			11.5%	10.9%								
39			29.9%	13.4%				14.8%				
40		14.8%	28.2%	15.1%		11.4%	13.1%	9.0%			8.5%	8.5%
41			15.0%	16.7%			17.3%	12.9%				7.7%
42		9.3%	15.2%	16.3%		13.6%	16.0%	11.8%		9.6%		
43			20.4%	21.0%		13.5%	22.3%	13.4%		10.2%	11.6%	8.7%
44	13.8%	10.5%	15.8%	18.7%		10.6%	10.3%	11.0%			9.8%	9.9%
45		15.7%	19.9%	20.9%		14.4%	13.2%	12.8%	17.5%	17.2%		10.2%
46	31.8%		22.2%	21.1%		10.4%	12.8%	15.9%		11.2%	9.2%	9.8%
47		18.1%	19.0%	25.1%	11.6%	15.3%	16.1%	11.6%		8.7%	9.5%	8.9%
48		15.5%	23.2%	26.0%		20.2%	12.1%	14.7%		9.3%	9.3%	9.7%
49		20.1%	21.4%	26.9%		13.5%	14.3%	14.3%		16.6%	9.6%	9.5%
50	8.8%	12.3%	15.6%	15.9%	9.1%	9.5%	9.0%	7.9%		9.6%	8.7%	7.3%
51		11.1%	16.8%	18.0%		10.2%	10.8%	9.3%	4.9%		7.2%	7.7%
52		13.4%	18.9%	17.8%		10.9%	9.5%	8.9%	9.6%	7.8%	6.7%	7.2%
53	10.0%	10.6%	18.6%	19.2%	12.9%	10.3%	11.0%	9.6%	12.3%	9.5%	8.7%	9.4%
54	13.8%	13.3%	18.2%	20.8%	13.9%	13.6%	10.3%	9.2%		7.7%	9.1%	8.4%
55	7.5%	8.6%	13.5%	14.2%	12.2%	7.8%	7.2%	6.5%		4.9%	6.1%	7.4%
56	10.8%	9.4%	14.0%	12.7%	13.5%	7.6%	7.2%	8.9%		7.5%	6.5%	7.6%
57	11.0%	9.4%	13.7%	15.0%	7.0%	8.7%	7.1%	8.4%		5.4%	6.1%	6.3%
58	10.7%	9.9%	14.7%	15.9%	9.2%	9.1%	6.9%	9.5%	9.3%	7.3%	7.3%	6.9%
59	12.1%	11.2%	15.2%	18.0%	7.3%	10.2%	10.2%	9.5%	9.0%	7.6%	7.8%	7.4%
60	7.7%	6.9%	9.8%	11.0%	7.4%	6.7%	6.3%	6.6%	4.0%	4.2%	4.1%	6.1%
61	7.5%	7.6%	11.5%	11.4%	5.6%	5.9%	5.6%	5.4%	6.8%	5.1%	5.5%	5.6%
62	8.4%	8.3%	12.1%	11.8%	11.2%	6.9%	6.4%	6.7%	5.3%	5.9%	5.8%	6.0%
63	9.1%	8.7%	13.0%	11.8%	9.6%	6.7%	7.2%	6.9%	6.5%	6.1%	7.6%	7.4%
64	10.4%	9.6%	13.3%	12.3%	7.4%	7.5%	8.6%	7.8%	7.3%	6.3%	6.6%	7.6%
65	6.8%	6.2%	9.8%	8.3%	5.6%	5.9%	5.3%	5.8%	5.1%	5.6%	6.1%	8.9%
66	7.0%	6.8%	11.4%	9.0%		5.2%	6.4%	6.9%	7.6%	4.9%	7.5%	4.5%
67	8.9%	8.1%	10.0%	11.3%	11.3%	6.8%	5.7%	7.9%	6.6%	5.3%	5.6%	7.3%
68	8.4%	9.7%	12.9%	12.6%	9.8%	6.0%	5.5%	7.0%	9.2%	4.3%	4.6%	
69	9.1%	10.9%	13.7%	8.8%	6.0%	7.0%	6.9%	9.3%	8.0%		7.8%	13.8%
70	8.3%	8.2%	13.9%	9.0%	5.4%	6.0%	5.2%		5.6%	9.3%		
71	10.0%	8.5%	11.1%	9.3%		7.7%		11.8%				
72	9.0%	9.6%	11.4%	15.6%		7.9%		13.3%		2.9%		
73	8.1%	9.3%		9.0%	9.5%	5.3%			7.5%			
74	9.7%	11.6%	12.0%	8.6%							5.8%	
75	7.9%	11.4%								3.7%		
76	10.7%		7.0%									
77	13.0%							8.9%				
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Certain cells are blank because there are no nationwide policies with that benefit period, issue age and inflation combination

For GPO policies with multiple layers of coverage, the Shared Cost percentage will be based on the issue age of the base contract. Each GPO layer will be reduced by the Shared Cost percentage

Shared Cost percentages are calculated based on policyholder data at the time of election

Appendix D3

Advantage (LTC-91, NH-91)

Shared Cost percentage to be used only with those that have elected the Shared Cost option during the 2016 and 2019 Rate Filings

Age	GPO				Simple Inflation				Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	4 Years	6 Years	10 Years	Life	4 Years	6 Years	10 Years	Life	4 Years	6 Years	10 Years	Life
18-29												
30												
31			24.1%									
32												
33												
34												
35												
36				15.8%								
37				27.1%								
38			20.5%	21.2%								
39			46.6%	25.8%				34.4%				
40		26.3%	46.7%	28.6%		22.2%	23.7%	19.0%			17.6%	16.6%
41			30.1%	31.7%			29.7%	24.4%				17.9%
42		17.1%	26.9%	31.4%		24.3%	23.9%	22.7%		17.6%		
43			34.6%	38.1%		24.4%	39.6%	25.6%		18.7%	26.7%	17.1%
44	25.2%	19.2%	27.4%	34.9%		20.3%	18.5%	24.1%			22.3%	20.6%
45		27.6%	33.9%	38.8%		26.1%	27.5%	27.0%	35.1%	30.7%		20.2%
46	47.9%		39.5%	39.1%		20.5%	26.4%	30.8%		20.5%	16.6%	20.4%
47		31.8%	34.3%	45.1%	21.1%	27.0%	32.4%	24.4%		16.3%	18.4%	18.4%
48		30.9%	40.0%	45.6%		34.9%	25.8%	29.1%		17.6%	16.6%	19.5%
49		34.7%	39.2%	46.5%		24.7%	27.4%	28.2%		28.9%	20.1%	19.5%
50	17.8%	22.3%	26.9%	29.4%	16.8%	18.5%	17.5%	16.4%		17.6%	16.1%	14.8%
51		20.3%	28.9%	33.8%		19.5%	19.5%	18.4%	18.3%		15.4%	15.4%
52		26.0%	31.8%	32.6%		21.0%	18.0%	19.9%	17.7%	14.8%	13.2%	15.9%
53	18.6%	19.6%	31.3%	36.1%	28.5%	21.3%	21.0%	21.4%	22.5%	18.7%	16.7%	17.9%
54	24.5%	24.3%	30.8%	38.6%	28.2%	25.6%	19.6%	20.0%		14.6%	17.7%	17.5%
55	14.5%	15.9%	23.7%	26.3%	24.6%	14.6%	13.2%	14.3%		9.4%	10.8%	15.6%
56	19.5%	18.2%	24.8%	23.9%	25.8%	15.5%	13.8%	17.7%		16.2%	13.5%	15.5%
57	22.9%	17.6%	24.2%	28.6%		17.9%	13.7%	17.5%		14.9%	11.8%	12.7%
58	19.8%	18.2%	25.3%	30.1%	18.6%	19.4%	14.0%	18.7%	30.4%	14.7%	13.9%	
59	22.2%	21.9%	26.2%	33.3%	17.0%	19.8%	18.9%	19.6%	23.7%	14.4%	15.5%	15.0%
60	14.2%	13.1%	17.5%	21.0%	14.6%	12.8%	11.7%	13.6%	10.0%	9.4%	8.6%	13.3%
61	15.0%	14.2%	19.8%	21.9%	10.8%	11.9%	11.4%	13.0%	22.4%	10.6%	11.9%	11.1%
62	15.5%	15.6%	20.8%	22.8%	20.8%	12.9%	12.8%	14.7%	18.5%	14.5%	13.1%	11.7%
63	17.5%	16.7%	21.9%	22.4%	18.0%	13.6%	13.5%	14.8%	16.4%	12.7%	14.5%	14.4%
64	19.4%	18.2%	22.7%	23.0%	15.4%	15.5%	15.8%	15.4%	17.8%	13.8%	13.1%	16.4%
65	12.0%	11.2%	15.9%	15.4%	10.2%	11.5%	9.6%	11.7%	9.0%	11.3%	9.3%	16.5%
66	12.4%	12.4%	18.5%	16.5%		10.6%	12.0%	13.6%	22.3%	9.9%	12.5%	9.4%
67	17.0%	14.5%	16.6%	21.6%	20.3%	13.3%	10.3%	15.5%	13.4%	10.6%	13.8%	13.7%
68	14.6%	17.2%	20.8%	22.5%	16.8%	14.5%	11.3%	18.0%	17.0%	14.6%		
69	16.7%	19.1%	23.1%	15.9%	12.6%	14.7%	12.0%	17.8%	22.5%		13.8%	25.7%
70	13.4%	13.4%	20.5%	15.2%	8.9%	10.4%	7.9%		13.2%			
71	15.7%	13.8%	17.5%			15.2%						
72	15.3%	14.9%		23.9%				21.6%		8.6%		
73	12.2%	14.2%			16.6%				14.1%			
74	13.1%	20.2%	18.5%								9.2%	
75	13.1%	16.6%								9.4%		
76	15.9%		10.3%									
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Certain cells are blank because there are no nationwide policies with that benefit period, issue age and inflation combination

For GPO policies with multiple layers of coverage, the Shared Cost percentage will be based on the issue age of the base contract. Each GPO layer will be reduced by the Shared Cost percentage

Shared Cost percentages are calculated based on policyholder data at the time of election

Appendix D1

Advantage (LTC-94, NH-94)

Shared Cost percentage to be used only with those that have not previously elected a Shared Cost option

Age	GPO				Simple Inflation				Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	4 Years	6 Years	10 Years	Life	4 Years	6 Years	10 Years	Life	4 Years	6 Years	10 Years	Life
18-29				11.1%								
30												
31			13.5%									
32				12.8%								
33												
34												
35				16.9%								
36												
37							8.3%					
38				13.7%								
39			9.0%	11.3%				12.4%				
40		10.6%	14.1%	17.7%		11.8%		9.6%		18.1%	10.4%	10.8%
41			12.3%	21.2%		12.6%	11.6%	15.8%			6.8%	9.1%
42		21.3%	16.7%	17.9%		16.7%	14.4%	14.9%		16.0%	8.7%	11.1%
43		16.3%	22.5%	24.2%	26.8%	14.2%	9.9%	12.7%		10.9%		10.6%
44		14.0%	15.9%	23.6%	20.3%	9.5%	13.2%	11.0%		13.0%	9.0%	10.7%
45	19.6%	18.0%	26.2%	25.6%	18.3%	13.1%	11.3%	13.6%		12.8%	10.5%	14.6%
46		20.6%	21.2%	25.5%		17.6%	10.7%	13.7%		11.3%	12.5%	13.3%
47	24.3%	19.2%	21.2%	26.6%	26.3%	13.9%	12.3%	14.0%		9.5%	11.4%	12.3%
48	25.4%	24.2%	26.1%	26.8%	18.5%	17.5%	12.0%	14.4%	11.9%	9.7%	11.1%	13.5%
49	21.0%	23.1%	24.7%	26.8%	26.8%	16.5%	13.4%	15.1%	13.8%	14.1%	12.2%	12.7%
50	16.9%	13.2%	14.5%	17.0%	10.4%	9.4%	6.9%	8.7%	11.8%	9.2%	8.1%	8.2%
51	11.7%	14.4%	18.8%	19.8%	11.5%	9.3%	8.3%	9.9%	9.6%	8.2%	6.7%	8.9%
52	15.0%	13.6%	18.0%	21.6%	11.4%	9.4%	8.5%	9.1%	16.4%	8.1%	7.4%	9.7%
53	16.0%	13.3%	19.6%	20.5%	14.3%	10.2%	9.2%	10.0%	9.1%	9.1%	9.1%	11.4%
54	19.3%	16.1%	20.5%	24.0%	15.3%	12.5%	9.7%	10.0%	9.6%	11.0%	8.8%	9.8%
55	10.7%	10.3%	12.5%	15.7%	10.5%	7.6%	6.4%	7.2%	8.6%	6.7%	6.2%	7.7%
56	10.3%	9.4%	12.9%	17.4%	9.8%	7.5%	6.1%	7.8%	8.2%	7.1%	6.6%	8.3%
57	14.5%	11.6%	14.3%	18.3%	9.8%	8.5%	6.4%	8.6%	7.8%	7.7%	7.5%	7.9%
58	13.4%	13.9%	15.5%	20.4%	11.2%	8.8%	6.8%	8.5%	7.1%	9.0%	6.8%	7.6%
59	13.5%	14.0%	16.9%	18.9%	12.5%	9.3%	7.7%	9.3%	10.7%	7.8%	8.2%	8.5%
60	9.9%	8.0%	9.7%	12.0%	8.0%	6.8%	5.3%	6.5%	7.3%	4.9%	4.9%	5.2%
61	9.0%	8.9%	11.3%	12.7%	8.2%	6.8%	6.0%	6.9%	8.8%	5.7%	5.4%	7.2%
62	10.4%	9.0%	13.2%	13.4%	8.7%	7.4%	5.6%	7.4%	7.2%	7.1%	4.3%	6.9%
63	10.9%	9.6%	11.5%	15.4%	10.7%	8.1%	6.0%	8.2%	7.8%	6.4%	6.0%	8.6%
64	11.5%	11.4%	13.9%	13.5%	10.6%	8.4%	7.9%	10.1%	9.5%	5.4%	6.7%	8.8%
65	6.9%	6.5%	8.5%	9.8%	6.8%	5.4%	5.0%	5.7%	5.1%	4.4%	4.3%	5.6%
66	7.7%	8.1%	9.7%	9.3%	7.1%	5.7%	4.8%	5.7%	9.5%	4.6%	4.4%	5.4%
67	9.2%	8.1%	9.8%	10.8%	8.4%	5.9%	5.2%	6.2%	6.4%	6.0%	4.4%	
68	9.6%	8.5%	11.9%	12.0%	8.1%	6.5%	6.1%	7.4%	7.4%	5.6%	5.5%	
69	9.8%	9.5%	11.7%	16.1%	9.5%	7.0%	6.2%	8.0%	9.1%	7.7%	3.5%	5.3%
70	6.7%	6.9%	8.4%	8.4%	6.4%	4.5%	4.4%	6.2%	5.8%	3.9%	3.4%	
71	7.0%	7.2%	8.1%	7.6%	6.1%	6.6%	4.2%	6.0%	4.3%	2.9%	7.4%	
72	7.2%	7.2%	7.7%	8.5%	6.9%	5.4%	4.5%	7.4%	5.0%			
73	7.6%	6.6%	7.9%	7.0%	7.7%	6.6%	5.0%			4.9%		5.7%
74	5.9%	7.6%	7.3%		5.1%	6.9%	5.8%					
75	3.8%	5.2%		4.1%	2.9%							
76	7.3%	5.5%	4.6%		3.0%							
77	5.4%	3.8%			4.5%							
78	5.9%	3.5%	4.2%		2.3%							
79					1.9%							
80	3.2%											
81												
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90												
91												

Certain cells are blank because there are no nationwide policies with that benefit period, issue age and inflation combination

For GPO policies with multiple layers of coverage, the Shared Cost percentage will be based on the issue age of the base contract. Each GPO layer will be reduced by the Shared Cost percentage

Shared Cost percentages are calculated based on policyholder data at the time of election

Appendix D2

Advantage (LTC-94, NH-94)

Shared Cost percentage to be used only with those that have previously elected the Shared Cost option during the 2016 Rate Filing

Age	GPO				Simple Inflation				Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	4 Years	6 Years	10 Years	Life	4 Years	6 Years	10 Years	Life	4 Years	6 Years	10 Years	Life
18-29				14.4%								
30												
31			16.0%									
32				12.1%								
33												
34												
35				15.6%								
36												
37							9.6%					
38				13.1%								
39			10.3%	10.7%				11.8%				
40		11.4%	15.9%	16.3%		12.9%		9.1%		19.7%	11.5%	10.1%
41			13.9%	21.3%		13.6%	13.4%	15.2%			7.8%	10.2%
42		22.0%	18.9%	16.9%		18.3%	16.3%	14.2%		16.9%	9.9%	9.6%
43		18.1%	25.2%	22.0%	35.7%	20.4%	13.4%	11.7%		11.9%		9.9%
44		15.0%	17.8%	22.4%	21.6%	10.5%	15.1%	10.4%		16.6%	10.0%	10.4%
45	30.5%	18.5%	29.7%	23.8%	22.2%	14.2%	12.1%	13.2%		14.6%	11.7%	13.4%
46		22.1%	24.5%	24.2%		19.2%	12.1%	13.1%		12.2%	14.4%	12.0%
47	32.2%	19.7%	24.5%	26.4%	29.1%	15.2%	14.4%	13.5%	14.2%	10.3%	12.8%	11.7%
48	29.5%	26.1%	29.9%	29.5%	20.2%	18.4%	13.7%	13.7%	12.5%	10.5%	12.0%	12.9%
49	26.9%	25.7%	27.8%	31.3%	30.0%	18.0%	15.0%	14.8%	15.5%	14.3%	13.7%	11.9%
50	17.8%	15.5%	17.5%	16.9%	11.1%	10.5%	8.2%	8.7%	12.5%	9.9%	9.6%	7.9%
51	12.2%	15.6%	22.3%	19.3%	10.5%	10.3%	9.9%	9.5%	10.4%	9.2%	7.8%	8.8%
52	16.9%	14.6%	21.6%	21.1%	12.0%	10.4%	10.1%	9.4%	18.2%	9.1%	8.6%	10.0%
53	18.2%	14.6%	23.2%	20.5%	15.6%	11.6%	10.9%	10.0%	10.1%	9.9%	10.8%	11.3%
54	18.5%	18.2%	24.1%	23.8%	16.3%	14.3%	11.7%	10.3%	10.3%	11.8%	10.7%	9.9%
55	11.9%	10.8%	14.9%	15.6%	11.8%	8.4%	7.7%	7.3%	9.3%	7.3%	7.5%	7.2%
56	10.6%	10.2%	15.4%	17.3%	11.4%	8.2%	7.5%	7.8%	8.8%	7.9%	7.6%	8.2%
57	15.1%	12.2%	17.5%	18.3%	10.4%	9.2%	8.0%	8.7%	8.3%	8.4%	8.2%	7.4%
58	14.3%	14.9%	18.5%	19.9%	12.1%	9.9%	8.1%	8.7%	7.5%	9.9%	8.0%	8.1%
59	14.7%	14.7%	20.3%	18.9%	13.1%	10.4%	9.5%	9.0%	11.3%	8.8%	9.6%	8.9%
60	9.8%	8.5%	11.6%	11.6%	8.6%	7.3%	6.4%	6.5%	7.8%	5.3%	6.1%	5.1%
61	10.1%	9.5%	13.7%	12.1%	8.5%	7.4%	7.2%	6.4%	9.0%	6.1%	6.5%	6.3%
62	10.9%	9.7%	15.7%	13.1%	9.0%	7.9%	7.1%	7.5%	8.3%	7.1%	5.2%	6.8%
63	11.8%	10.0%	14.2%	14.9%	10.8%	8.8%	7.4%	8.6%	8.0%	7.0%	7.4%	7.9%
64	13.1%	11.9%	16.5%	13.7%	11.0%	9.0%	9.6%	9.5%	9.3%	6.1%	7.8%	8.2%
65	8.1%	7.1%	11.0%	9.8%	7.6%	6.0%	6.6%	5.9%	5.4%	4.9%	6.1%	5.5%
66	9.5%	8.9%	12.4%	10.5%	7.8%	6.4%	6.4%	5.6%	8.8%	5.1%	5.5%	5.5%
67	11.2%	8.9%	12.7%	11.1%	9.2%	7.1%	7.0%	6.3%	7.7%	7.0%	5.4%	5.5%
68	12.0%	10.5%	14.9%	12.0%	9.1%	7.5%	8.5%	7.9%	8.2%	6.0%	7.2%	
69	13.2%	10.7%	15.0%	16.1%	10.2%	7.7%	8.4%	8.5%	9.6%	8.4%	5.3%	5.4%
70	9.6%	9.0%	12.4%	9.5%	7.8%	6.9%	7.5%	8.2%	3.7%	5.3%	5.7%	9.4%
71	10.7%	9.6%	12.6%	10.2%	8.1%	8.5%	6.9%	7.2%	5.5%	3.7%	12.2%	
72	12.1%	11.6%	12.6%	12.1%	8.9%	7.6%	6.9%	10.3%	7.3%	5.5%		
73	13.5%	11.1%	12.7%	9.7%	9.4%	8.4%	6.5%		6.0%	6.2%		7.0%
74	12.5%	12.6%	12.9%	11.4%	7.2%	8.2%	9.8%		7.0%			
75	8.5%	10.0%	14.3%	7.6%	4.4%	5.8%					5.2%	
76	14.7%	12.0%	10.7%		5.6%	8.0%						
77	11.2%	8.9%			9.9%	7.5%						
78	12.3%	7.2%	10.5%		5.1%							
79					5.4%							
80	7.7%											
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Certain cells are blank because there are no nationwide policies with that benefit period, issue age and inflation combination

For GPO policies with multiple layers of coverage, the Shared Cost percentage will be based on the issue age of the base contract. Each GPO layer will be reduced by the Shared Cost percentage

Shared Cost percentages are calculated based on policyholder data at the time of election

Appendix D3

Advantage (LTC-94, NH-94)

Shared Cost percentage to be used only with those that have elected the Shared Cost option during the 2016 and 2019 Rate Filings

Age	GPO				Simple Inflation				Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	4 Years	6 Years	10 Years	Life	4 Years	6 Years	10 Years	Life	4 Years	6 Years	10 Years	Life
18-29				23.9%								
30												
31			27.3%									
32				23.4%								
33												
34												
35				29.9%								
36												
37							17.1%					
38				25.0%								
39			18.4%	20.8%				22.8%				
40		20.8%	27.7%	31.1%		23.2%		17.8%		34.2%	20.7%	19.8%
41			24.5%	38.0%		24.5%	23.5%	28.6%			14.1%	18.4%
42		38.6%	32.4%	31.8%		31.9%	28.3%	27.0%		30.2%	17.7%	19.6%
43		31.5%	42.0%	40.9%	53.0%	31.7%	22.0%	22.9%		21.5%		19.5%
44		26.9%	30.9%	40.7%	37.5%	19.0%	26.3%	20.2%		27.4%	18.1%	20.0%
45	44.1%	33.2%	48.1%	43.3%	36.4%	25.4%	22.1%	25.0%		25.5%	21.0%	26.1%
46		38.2%	40.5%	43.5%		33.4%	21.5%	25.0%		22.1%	25.1%	23.7%
47	48.7%	35.1%	40.5%	46.0%	47.7%	27.0%	24.9%	25.6%		18.8%	22.7%	22.6%
48	47.4%	44.0%	48.2%	48.4%	34.9%	32.6%	24.1%	26.1%	22.9%	19.2%	21.8%	24.7%
49	42.2%	42.9%	45.6%	49.7%	48.8%	31.5%	26.4%	27.6%	27.1%	26.4%	24.2%	23.1%
50	31.7%	26.7%	29.4%	31.0%	20.3%	18.9%	14.5%	16.6%	22.8%	18.2%	17.0%	15.5%
51	22.5%	27.7%	36.9%	35.3%	20.8%	18.6%	17.4%	18.4%	19.0%	16.7%	14.0%	16.9%
52	29.3%	26.2%	35.7%	38.1%	22.1%	18.9%	17.7%	17.6%	31.6%	16.5%	15.4%	18.7%
53	31.3%	26.0%	38.2%	36.8%	27.6%	20.6%	19.1%	19.0%	18.3%	18.1%	18.9%	21.4%
54	34.2%	31.4%	39.6%	42.1%	29.1%	25.0%	20.3%	19.3%	18.9%	21.5%	18.6%	18.8%
55	21.3%	20.0%	25.5%	28.8%	21.1%	15.4%	13.6%	14.0%	17.1%	13.5%	13.2%	14.3%
56	19.8%	18.6%	26.3%	31.7%	20.1%	15.1%	13.2%	15.0%	16.3%	14.4%	13.7%	15.8%
57	27.4%	22.4%	29.3%	33.3%	19.2%	16.9%	13.9%	16.5%	15.4%	15.5%	15.1%	14.7%
58	25.8%	26.8%	31.1%	36.2%	21.9%	17.9%	14.4%	16.4%	14.0%	18.0%	14.3%	15.1%
59	26.2%	26.6%	33.8%	34.2%	23.9%	18.8%	16.5%	17.5%	20.8%	15.9%	17.0%	16.7%
60	18.7%	15.8%	20.2%	22.2%	15.9%	13.6%	11.3%	12.6%	14.5%	10.0%	10.7%	10.1%
61	18.2%	17.5%	23.4%	23.3%	16.0%	13.7%	12.8%	12.9%	17.0%	11.4%	11.5%	13.1%
62	20.2%	17.8%	26.8%	24.8%	16.9%	14.7%	12.3%	14.3%	14.9%	13.7%	9.2%	13.2%
63	21.5%	18.7%	24.1%	28.0%	20.3%	16.2%	12.9%	16.1%	15.2%	12.9%	13.0%	15.8%
64	23.1%	21.9%	28.1%	25.4%	20.5%	16.6%	16.7%	18.6%	17.9%	11.2%	14.0%	16.2%
65	14.4%	13.1%	18.6%	18.6%	13.9%	11.1%	11.3%	11.2%	10.2%	9.1%	10.1%	10.8%
66	16.5%	16.3%	20.9%	18.8%	14.4%	11.7%	10.9%	11.0%	17.4%	9.5%	9.6%	10.6%
67	19.4%	16.3%	21.2%	20.7%	16.8%	12.6%	11.9%	12.1%	13.6%	12.5%	9.6%	
68	20.5%	18.1%	25.0%	22.6%	16.5%	13.6%	14.1%	14.7%	15.0%	11.2%	12.3%	
69	21.7%	19.2%	24.9%	29.6%	18.8%	14.2%	14.1%	15.9%	17.8%	15.5%	8.6%	10.4%
70	15.7%	15.3%	19.7%	17.1%	13.7%	11.1%	11.6%	13.9%	9.3%	9.0%	8.9%	
71	16.9%	16.1%	19.7%	17.0%	13.7%	14.5%	10.8%	12.7%	9.5%	6.5%	18.7%	
72	18.4%	18.0%	19.3%	19.6%	15.2%	12.6%	11.1%	16.9%	11.9%			
73	20.1%	17.0%	19.6%	16.1%	16.4%	14.5%	11.2%			10.8%		12.3%
74	17.7%	19.3%	19.3%		11.9%	14.5%	15.1%					
75	12.0%	14.7%		11.4%	7.1%							
76	20.9%	16.8%	14.8%		8.4%							
77	16.0%	12.4%			13.9%							
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Certain cells are blank because there are no nationwide policies with that benefit period, issue age and inflation combination

For GPO policies with multiple layers of coverage, the Shared Cost percentage will be based on the issue age of the base contract. Each GPO layer will be reduced by the Shared Cost percentage

Shared Cost percentages are calculated based on policyholder data at the time of election

Appendix D1-D3

Advantage (LTC-91, NH-91) & Advantage (LTC-94, NH-94)
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 Appendix C 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:

Premium after electing Shared Cost option =

$$\frac{(\text{Premium Rate Schedule per \$10 daily benefit: Appendix C}) * (\text{New Daily Benefit}/10)}{(1 - \text{Shared Cost Percentage})}$$

A similar formula can be used for GPO policies with multiple layers of coverage:

Premium after electing Shared Cost option =

$$\frac{[\ (\text{Premium Rate Schedule, Base Issue Age per \$10 Daily Benefit: Appendix C}) * (\text{New Base Daily Benefit}/10) + (\text{Premium Rate Schedule, GPO Layer 1 Issue Age per \$10 Daily Benefit: Appendix C}) * (\text{New Layer 1 Daily Benefit}/10) + \ ...\ ]}{(1 - \text{Shared Cost Percentage})}$$

Long Term Care Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number: John Hancock Life Insurance Company (U.S.A), 69477

SERFF Tracking Number: MULF-132251136

Revised Rates

Average Annual Premium Per Member: $2,886

Average Requested Percentage Rate Change Per Member: 49.4%

Range of Requested Rate Changes: 27.2% to 50.5%

Number of Virginia Policyholders Affected: 1,444

Form Number	Product Name	Issue Dates	Prior Rate Increases – Date and Percentage Approved	Outlook for Future Rate Increases
LTC-VA-91	ProtectCare Advantage LTC	October 1991 - May 1994	13% - 07/17/2009 24.2% - 12/01/2011 77.6% - 07/03/2019	If the requested premium rate schedule increase is implemented and the underlying assumptions are realized, no further premium rate schedule increases are anticipated.
NH-VA-91	ProtectCare Advantage NH	October 1991 - December 1993	35.0% -12/01/2011 77.6% - 07/03/2019	If the requested premium rate schedule increase is implemented and the underlying assumptions are realized, no further premium rate schedule increases are anticipated.
LTC-94 VA	ProtectCare Advantage Plus LTC	January 1994 - December 1997	13% - 07/17/2009 24.2% - 12/02/2011 77.6% - 07/03/2019	If the requested premium rate schedule increase is implemented and the underlying assumptions are realized, no further premium rate schedule increases are anticipated.
NH-94 VA	ProtectCare Advantage Plus NH	March 1994 - March 1999	35.0% -12/01/2011 77.6% - 07/03/2019	If the requested premium rate schedule increase is implemented and the underlying assumptions are realized, no further premium rate schedule increases are anticipated.

Attach a narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.

This document is prepared by the carrier to help explain the requested rate change and is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing at https://www.scc.virginia.gov/boi/SERFFInquiry/default.aspx.

Summary of the John Hancock's 2019 Rate Increase Request on John Hancock Life Insurance Advantage Policy Series

When pricing a long-term care insurance product, insurance companies use the best available information at that time to predict how many policyholders might ultimately use the benefit in the future. This involves making certain assumptions about a variety of factors including: particular medical conditions, the expected lifespan of policyholders, the length of time policyholders keep their policies, and the cost of receiving long-term care services. If the actual experience differs in an unfavorable way from the expected experience based on these assumptions, a premium rate increase may become necessary. John Hancock previously requested and implemented rate increases on the John Hancock Life Insurance Company long-term care policy series in 2008, 2010, 2013, and 2016.

John Hancock continuously monitors the experience of our in-force LTC insurance policies. Our most recent analysis demonstrates that claims continue to last longer than expected. Unfortunately, based on that data, we have determined that there is a need to increase premiums so we can meet our future claims obligations.

Increases will vary by issue age, inflation, benefit period, policy series, and state. The filing will vary by state based on the amount and timing of prior increases that we were permitted to implement in that state. In this way, policyholders are not subsidizing policyholders in other states.

In Virginia, on our John Hancock Life Insurance Company block of business, we are requesting an average rate increase of 49.4% which ranges from 27.2% to 50.5%. This includes the Advantage policy forms.

No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. John Hancock's decision to increase premiums on certain policies is based upon the future claims anticipated on these policies.

As with the 2010, 2013, and 2016 rate actions, there will be a number of benefit adjustment options to help keep premiums at or close to their current level. For example, policyholders will have the option of electing the new, actuarially equivalent Shared Cost option. Customers can also reduce their benefit period, adjust their daily/monthly benefit amount, extend their elimination period, or drop riders from their coverage.

After the rate increase is accepted by the Virginia Insurance Department, affected policyholders will be provided with an extensive and personalized notification communication at least 90 days prior to the effective date, which will describe the increase and options available to mitigate the impact of the rate increase. In addition, customer support will be available through a dedicated customer service team in order to help our policyholders navigate through their choices and respond to any questions.

John Hancock Life Insurance Company (U.S.A.)

200 Berkeley Street
Boston, Massachusetts 02117
1-888-877-6075
Direct: (617) 572-0101
Email: mfluet@jhancock.com

Michelle Fluet
Senior Contract Consultant
US Legacy - LTC

March 27, 2020

Scott A. White
Commissioner of Insurance
Virginia State Corporation Commission
Bureau of Insurance
Tyler Building, 6th Floor
1300 East Main Street
Richmond, VA 23219

Re: **John Hancock Life Insurance Company (U.S.A.)**
Company NAIC # 65838; FEIN #: 01-0233346
Individual Long-Term Care Insurance Rate Revision Submission
Revised Actuarial Memos (See Policy Form List Below)

Dear Commissioner:

We have recently completed our 2019 experience study. This comprehensive study is generally conducted every three years and examines the usage trend for our insured population. The study results show lower than expected claim terminations during the elimination/waiting period and an updated view of future mortality and morbidity improvements, partially offset by favorable incidence as policyholders are filing claims at a lower rate than expected. In short, we anticipate having to pay more claims in the future than previously expected.

As a result of the factors listed above, we are requesting a premium rate increase on the policy series listed below and are enclosing the actuarial memos and rates for your review and acceptance.

Policy Series	Approval Date	Years Sold	Average Increase
LTC-VA-91	10/3/1991	1991 – 1994	49.4%
NH-VA-91	10/3/1991	1991 – 1993	49.4%
LTC-94 VA	12/20/1993	1994 – 1997	49.4%
NH-94 VA	10/28/1993	1994 – 1999	49.4%

The proposed premium rates will be effective on the next policy anniversary date, following a 90-day policyholder notification period, which will be made as soon as practicable following state acceptance. As we will describe later in this letter, we will also offer affected insureds various benefit reduction options to help mitigate the impact of the rate increase.

If a prior increase was required, the new premium increase will be implemented no less than 12 months from the previous increase.

The increases requested reflect the timing of the acceptance of our prior rate increase filings as well as any unapproved amounts from our prior filing on an actuarially equivalent basis.

Policyholder Options

We are fully aware that a premium increase may be difficult for our policyholders. Therefore, we will provide all policyholders with options which will help them mitigate the impact of any increase.

- **Shared Cost Option**
  If the policyholder selects this option, they will be able to offset the premium rate increase. The Shared Cost Option consists of two components.

  - All policy benefit amounts (all Daily/Weekly/Monthly Benefit amounts and the Policy Limit) will be decreased by an assigned Shared Cost percentage (based upon policy series and the insured's original issue age and benefit selected); and

  - We will also apply that same Shared Cost percentage to future claims for covered charges and will pay our portion (1 minus the Shared Cost percentage) of covered charges, but we will pay no more than the new revised [daily/monthly/weekly] benefit amount and the new Policy Limit. The insured will be responsible for the remaining expenses.

    Example: If the revised Daily Benefit for Nursing Facility Care is $200 and Your Shared Cost Percentage is 20%, we will pay 80% of the Nursing Home charges, but no more than $200.

    - *If Your Nursing Home charges are $100, we will pay $80 and You will be responsible for $20.*
    - *If Your Nursing Home charges are $200, we will pay $160 and You will be responsible for $40.*
    - *If Your Nursing Home charges are $300, we will pay $200 and You will be responsible for $100*

  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.

  If Shared Cost is elected all other policy provisions other than those mentioned above remain unchanged, including the inflation increase option (if selected).

- **Inflation Reduction**
  If the policyholder selects this option, they will be able to offset the premium rate increase.

  Policyholders who originally purchased lifetime 5% compound or 5% simple inflation and some policyholders who took a reduced compound or simple inflation when notified of past premium increases, will be provided with the ability to keep premium at the current level by decreasing their future inflation coverage to a lower percentage which will vary by policy series. These policyholders will be able to keep all accrued inflation increase amounts to date and the lower inflation index will apply on a prospective basis only. Reduced inflation rates are determined to be actuarially equivalent to the requested rate increase and therefore these options are only available if the full rate increase requested is accepted.

- **Paid-up Option**
  If the policyholder selects this option, the policy will be converted to a paid-up status on the rate increase effective date (the next policy anniversary date). The new policy limit will be equal to 150% of premiums paid, less any claims paid. Under this option all optional riders will terminate, and no additional inflation adjustments/increases will be provided.

  Please note all of the referenced mitigation options above may not be available if the rate increase is not approved as requested.

- **Nonforfeiture**
  The nonforfeiture benefit, if purchased, may be exercised and the policy will be converted to paid-up status in accordance with the policy provision on the rate increase effective date.

- **Contingent Nonforfeiture**
  If the NAIC contingent nonforfeiture benefit is triggered customers will be offered paid-up coverage in accordance with the provision. Please note, that we will be voluntarily administering the contingent nonforfeiture benefit as described in the NAIC Model Bulletin "Announcement of Alternative Filing Requirements for Long-Term Care Premium Rate Increases" (as adopted by the Senior Issues Task Force on

8/9/2013.) We are allowing contingent nonforfeiture if the rate increase trigger is met for all affected policyholders, even if it was not otherwise required in your State.

- **Additional Mitigation Options**
  Policyholders may also be able to reduce their benefit period, adjust their daily/monthly benefit amount, drop optional benefit riders or extend their elimination period.

The corresponding forms for the Shared Cost and Inflation Reduction will be submitted under separate cover shortly.

Policyholder Communication Package

We are submitting for informational purposes, our sample template policyholder communication package regarding the rate increase and options to help mitigate the rate increase. We developed the communication package keeping in mind the amount of meaningful and detailed information to the policyholder and presenting it in a clear manner. We have incorporated suggestions from state regulators, policyholders and our dedicated policyholder service representatives. This package will be personalized for each customer and of course will vary by their respective situation. This package is included in Supporting Documentation.

Ensuring No Cross-Subsidization Between States

We have ensured no state's rate increase approvals will subsidize other states' experience. Rate increases will vary by state, but only to reflect the timing and amount of prior rate increases approved by that state. This is accomplished by first backing-out all prior rate increases from our nationwide premium data. We then re-introduce prior rate increases with the amount and timing based on your state's prior approvals. The current proposed rate increases are then determined based on the amounts needed in order to achieve our target loss ratios where our targets reflect the lifetime loss ratios certified to in our prior filing.

Although some states may have capped our previous inforce rate increase filings, in each case this was done with the understanding that the full amount of the proposed rate increases were justified, and that John Hancock would be refiling for the remainder at a later date. In instances where the remainder remains unapproved, it has been included in the current filings.

Past Losses Testing
Preventing companies from recouping past losses was the subject of a recent discussion by the Health Actuarial Task Force in late 2013. The accepted methodology by the Health Actuarial Task Force is to define past losses as actual past claims less expected past claims when determining loss ratio compliance where expected past claims are defined as the following:

> Expected claims shall be calculated based on the original filing assumptions assumed until new assumptions are filed as part of a rate increase. New assumptions shall be used for all periods beyond each requested effective date of a rate increase regardless of whether or not the rate increase is approved. Expected claims are calculated for each calendar year based on the in-force during the calendar year. Expected claims shall include margins for moderately adverse experience; the margins included in the claims that were used to determine the lifetime loss ratio consistent with the original filing or as modified in any rate increase filing.

The rate increases we calculated follow the methodology described above to ensure that we are not recouping past losses.

This submission is being filed in all states.

The following items are included in this submission:

- the submission letter.
- all actuarial material.
- all required certifications.

Please do not hesitate to contact us regarding this submission. We will be happy to meet with the Department either in person or via conference call at a time of your convenience.

Thank you for your time and consideration in this matter.

Sincerely,

Michelle Fluet

John Hancock Life Insurance Company (U.S.A.)
(Not licensed in New York)

[Peter K. Burke
Assistant Vice President]

Long-Term Care Insurance
P.O. Box 55978
Boston, Massachusetts 02205-9723

[First Name] [Last Name] [Date]
[Address1]
[Address2]
[City], [State] [Zip]

Re: **Notice of Premium Rate Increase – Long-Term Care Insurance Policy No. [xxx].**
Decision Required by [date].
John Hancock Life Insurance Company (U.S.A.) (John Hancock)

Dear [First Name] [Last Name],

We are writing to let you know that the premium for your John Hancock long-term care insurance (LTCi) policy is increasing. This notice will provide you with:

- **Details** about the premium increase
- **Options** available to you to help keep your premiums at or near their current level
- **Next Steps** and the resources to help you decide how to manage the increase

About the Premium Increase

John Hancock is committed to helping ensure LTCi benefits will be there when most needed. To uphold this responsibility, we continuously monitor the experience of our LTCi policies. Our most recent comprehensive claims study, which we generally conduct every three years, demonstrates lower than expected claim terminations during the elimination period. In short, we anticipate having to pay more claims in the future than previously expected. Based on that data, we have determined that there is a need to increase premiums on this policy series to reflect that future claims are expected to be significantly higher on these policies than originally expected or priced.

Your Premium Increase

Based on your current benefit selections, your premiums will increase from [current premium] to [new premium], [policy mode]. This new premium will be effective for premiums due on or after [next policy anniversary]. You may pay this higher premium or choose one of the options to help mitigate the increase. Please note this letter is not a bill.

It is important for you to know that:

- the rate increase request was reviewed by Virginia's State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings are available for public inspection and may be accessed online through the Virginia Bureau of Insurance's webpage at www.scc.virginia.gov/BOI
- no person has been singled out for an increase
- no increase is due to advancing age or changing health

The decision to increase premiums on certain policies is based upon the future claims anticipated on these policies and has been made by John Hancock - not your insurance agent nor the Virginia Bureau of Insurance. As a reminder, per the terms of your policy, premium rates are not guaranteed and could be increased again in the future, at which time similar benefit reduction options may be available to you. However, please be advised that John Hancock will not apply any additional premium rate increase to your policy for at least [12] months from your policy anniversary date of [next policy anniversary].

Your Options

We understand that a premium increase may not be affordable for some. **Therefore, we are offering you options to help keep your premiums at or near their current level.** Please see the enclosed "Options Worksheet" for more information on these options that may help you mitigate the premium increase.

Included in this Package

- **Options Worksheet** (pages [3-7]) – provides details about your current coverage and the options you have to help mitigate the premium increase. **Please note that all the options available to you may not be of equal value. Please review this information carefully.**
- **Frequently Asked Questions** (page [8]) – provides answers to some of the most common questions.
- **Coverage Change Request Form** (page[s 9-10]) – may be used to elect an option to help mitigate the increase.

Next Steps

- We recommend that you review all options available to you (including paying the rate increase and any available benefit reduction options) and consult with your family members and other advisors to determine which option is appropriate for your needs.
- If you decide to reduce your coverage as outlined in the Options Worksheet, simply complete the "Coverage Change Request Form" and return it to John Hancock by [**Month XX, YYYY]**.
- If you choose to make no changes to your coverage, no action is required, and your new increased premium will become effective on [**Month XX, YYYY]**.

Where to Get Help

- **Contact John Hancock** with any questions you may have. Please visit www.jhinfocenter.com or contact one of our customer service representatives at [844-272-7842], Monday through Friday from 8:00 a.m. – 6:00 p.m. Eastern Time. The TTY number for the hearing impaired is 800-555-5421. Our dedicated team is available to help you make a decision that best meets your personal needs.
- **You may contact your local State Health Insurance Assistance Program (SHIP)** if you need additional counseling on your options. Please go to www.shiptacenter.org to find the SHIP location closest to you.
- **You may also contact your State Department/Bureau of Insurance** if you need additional counseling on your options. Please go to http://naic.org/state_web_map.htm to find your State Department/Bureau of Insurance.

We sincerely regret having to take this action, but we hope you find that the options and resources provided are helpful.

Sincerely,

[Peter K. Burke
Assistant Vice President, Long-Term Care Operations]

Enclosures:
Options Worksheet
Frequently Asked Questions
Coverage Change Request Form

Options Worksheet for [First Name] [Last Name]
Policy # [XXXXX]
John Hancock Life Insurance Company (U.S.A.)

YOUR OPTIONS SUMMARY

The table below shows:

- Your current premium and the new premium you will be charged if you keep your current coverage; and
- Options you have available to help mitigate the premium increase, including any impact the change would have on your coverage and the resulting premium, where applicable. Please also see page [6] for other options that may be available to you.

Please visit **www.jhinfocenter.com** for current **cost of care** information specific to your area. As you evaluate what is best for you, we encourage you to consider the current and projected cost of care in your area, as well as how much of that amount you are willing and able to pay from your own savings.

Current Coverage		**Coverage Change Options**				
	Accept Rate Increase[1]	**Reduce your Annual Inflation Rate**	**[Shared Cost Option]**	**[Reduce your [DB][4]]**	**[Paid-up Policy/Contingent Benefit Upon Lapse/Nonforfeiture Benefit[7]]**	**[Cancel your Coverage]**
[Daily] Benefit (DB)[3]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	Cancel your coverage, effective immediately.
Benefit Period (BP)	[X]-year	[X]-year	[X]-year	[X]-year	N/A	
Inflation Option[6]	[X]% [Compound]	[X]% [Compound]	[X]% [Compound]	[X]% [Compound]	N/A	
[Shared Cost Feature	No	No	Yes[2]	No	No]	
[Your Shared Cost Percentage	[XX%]	[XX%]	[XX%[2]]	[XX%]	[XX%]	
Elimination Period	[XX] Days					
Optional Riders	[List Riders]					
Current [Modal] Premium	$[XXX]					
New [Modal] Premium[5]	**$[XXX]**	**$[XXX]**	**$[XXX]**	**$[XXX]**	**N/A**	

Note - certain benefit reduction options will reduce your overall policy limit. **Please contact John Hancock at [844-272-7842] for details on the impact these changes will have on your policy limit.** Please note that, as the insured, you have the right to a revised premium rate or rate schedule upon request.
[Important: Your policy includes a "Limited Pay" premium provision. Please consider the number of remaining payments on your policy before making the decision to reduce your benefits.]

[1]Assumes no recent changes in your current coverage.
[[2]Your Shared Cost percentage would be [XX]%. This change will also result in a reduction to your overall policy limit. See page 5 for more details on this option.]

[[2]Represents your cumulative shared cost percentage after electing the current shared cost reduction offer of [XX%]. More details provided on the following page.]

[3][DB/MB] is the most the coverage will reimburse for the costs of covered long-term care services received [on any day][in any month]. [Note: our records indicate there is claim activity on your policy; please consider your current policy limit before making the decision to reduce your benefits.] [You may also want to review the restoration of benefits provision in your policy before making your decision.]

[4]This reduction will also result in a reduction to your overall policy limit.
[5]As of [Month XX, YYYY].
[6]A reduction to your future annual inflation rate will apply to your [Daily/Monthly] Benefit[and Policy Limit]. The inflation rate on your Policy Limit will remain at X%.
[[7]You have the option to convert your policy to a paid- up status with a reduced policy limit. See page 6 for more details.]

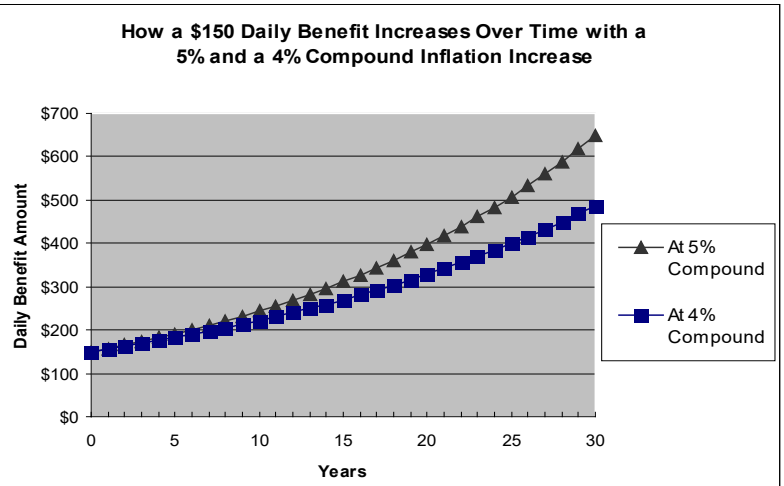
YOUR OPTIONS

Reduce your Future Annual Inflation Rate

To keep your premium at its current level we are offering you a one-time opportunity to reduce your future annual inflation rate from [X%] [compound/simple] to [Y%] [compound/simple]. This change will only be applied to future inflation increases that occur after the rate increase effective date. All other existing benefits and previous inflation increases that have already been applied to your policy through the effective date of the inflation rate reduction will be maintained. **Note - the choice of a reduced inflation benefit may not be of equal value to your current benefit.**

[**Important: Reducing your future annual inflation rate will result in the loss of Partnership status and your policy will no longer qualify for Medicaid Asset Protection. If you wish to retain Partnership status, do <u>not</u> elect this option.** Other options to help minimize the increase and retain your Partnership status may be available to you. For more information, please call John Hancock at [844-272-7842].]

The graph below is an example of how a $150 daily benefit amount increases over the next 30 years at [5%] and [4%] [annually compounding rates][simple annual increases].The chart to the right shows the national average annual increase over a five year period for the cost of care in various care settings. Please visit www.jhinfocenter.com for current cost of care information specific to your area.



Trends in the Cost of Care

Long-Term Care Setting	[5]-Year Average Annual Increase
Nursing homes and adult day services	[3.3%]
Care of elderly at home	[1.2%]

[The 5-year average annual increases are based on 2014 and 2019 index averages, series "Nursing homes and adult day services in U.S. city average, all urban consumers, not seasonally adjusted" and "Care of invalids and elderly at home in U.S. city average, all urban consumers, not seasonally adjusted". Data obtained from the Bureau of Labor Statistics of the U.S. Department of Labor at www.bls.gov.]

YOUR OPTIONS

Exercise the Shared Cost Option

We are also making available to you a one-time opportunity to keep your premium at its current level and elect a personalized Shared Cost option which would:

- **Reduce your current benefit amounts by Your Shared Cost percentage of [XX]%.** Choosing this option will result in a new [daily] benefit of $[XXX] and a reduction to your overall policy limit. [Your new, overall Shared Cost percentage will be [XX%].] Your new [daily/monthly] benefit amount will continue to grow at the rate of your automatic inflation coverage.

  AND

- **Apply Your Shared Cost percentage to any future claim payments.** John Hancock will pay [1-XX%] of any covered services, but we will not pay more than the new [daily/monthly] benefit amount and the new policy limit. You will be responsible for the remaining portion of covered charges and all remaining costs.

The table below demonstrates the impact this change would have on three different claim examples after electing the [XX]% Shared Cost option[, compared to a traditional [daily] benefit reduction] The examples reflect our payment amount under the Shared Cost Option[and the [DB/MB] Reduction Option] when claim expenses are lower, are higher, and equal to your current daily benefit amount. Note – all amounts below are rounded to the nearest dollar for illustrative purposes.

	Example 1 $[XXX] Claim Submitted			**Example 2 $[XXX] Claim Submitted**			**Example 3 $[XXX] Claim Submitted**		
	Keep Current Coverage	[DB] Reduction Option	Shared Cost Option	Keep Current Coverage	[DB] Reduction Option	Shared Cost Option	Keep Current Coverage	[DB] Reduction Option	Shared Cost Option
Daily Benefit	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]
John Hancock's payment amount	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]
Your payment amount	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]

Using example #3, let's look at how the Shared Cost amounts are determined (using rounded dollar amounts):

- Your existing $[XXX] [daily] benefit is reduced by [XX]% ($[XXX] - $[XXX] = your new [daily] benefit of $[XXX])
- You submit a claim for $[XXX]
- John Hancock pays [XX]% of any covered service – but no more than your new [daily] benefit of $[XXX] ($[XXX] x [XX]% = $[XXX]; which is greater than your new [daily] benefit of $[XXX] – therefore your claim reimbursement from John Hancock = $[XXX])
- You are responsible for paying the remaining amount ($[XXX] - $[XXX] = your payment of $[XXX])

[When compared to a traditional [daily] benefit reduction, the Shared Cost option allows you to retain a higher daily benefit and policy limit – for a similar annual premium (see page 3).]

Please note – as shown in the examples above, the Shared Cost Option is a benefit reduction option and impacts the amount of out of pocket expenses you will pay for covered services. The Shared Cost Option will also reduce your overall policy limit.

Reduce your [Daily/Monthly] Benefit

Reduce your [daily/monthly] benefit from $[xxx] to $[yyy], resulting in a new [modal] premium of $[XXX]. Reducing your [daily/monthly] benefit will also reduce your overall policy limit. There will be no change to your other benefit levels.

YOUR OPTIONS

[Exercise the [Contingent Benefit Upon Lapse] [Nonforfeiture Benefit] [Paid-Up Policy Option], resulting in a paid-up policy with reduced benefits]

[Your policy includes a Nonforfeiture Benefit. This benefit allows you to stop paying premiums and receive a paid-up policy with reduced benefits. By exercising this option, no further premiums are due. However, you will be significantly reducing your policy benefits. Therefore, you should give this careful consideration before you select it.]

[If you choose to cancel your policy within 120 days of [next policy anniversary date], we will modify your policy limit and convert your policy to paid-up status where no further premiums are due. Your new policy limit will be [$XXXX], which represents the sum of all premiums paid* minus any benefits paid. By exercising this option, you will be significantly reducing your policy benefits. Therefore, you should give this careful consideration before you select it.]

[If you choose to elect this option, your policy will be converted to a paid-up status with a modified policy limit where no further premiums are due. Your new policy limit will be $[XX,XXX], which represents the lesser of your current policy limit and 150% of all premiums paid* minus any benefits paid. By exercising this option, you may be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

The following terms apply if you choose to exercise the [Contingent Benefit Upon Lapse] [Nonforfeiture Benefit] [Paid-Up Policy Option]:

- No benefits will be paid in excess of your new policy limit.
- Benefits will be paid subject to your new policy limit and the daily/monthly benefit levels (and other coverage limits) in effect at the time you convert your policy to paid-up status.
- All optional benefit riders will automatically terminate as of the effective date of your paid-up status.
- No future inflation adjustments will be made.
- All other applicable policy provisions, conditions, and limitations will remain in effect.

[*Calculated based on benefit amounts and on premiums paid to date as of [file extract date]. The actual [Contingent Benefit Upon Lapse/Nonforfeiture Benefit][Paid-Up Policy option] amount may be slightly higher as it will be calculated based on current benefits and premiums paid to date or 30 times the daily nursing home benefit at the time of lapse, whichever is greater; but in no event will the sum of benefits exceed the maximum benefits which would be payable if the policy had remained in premium paying status.]

[Cancel your Coverage

If you choose to cancel your coverage, no claim for a previous or future loss will be eligible for consideration under your terminated policy. This change will be effective immediately.]

YOUR OPTIONS

[Other Benefit Reduction Options

In addition, you may be eligible to reduce other benefits to help lower the premium increase. These benefits can be reduced upon your request at any time. For example, you may be eligible to:

- [Reduce your current [daily/monthly benefit]*]
- [Reduce your benefit period*]
- [Increase your elimination period]
- [Drop an optional rider]

  * This reduction will also result in a decrease to you overall policy limit.]

Please note - in certain instances the ability to reduce your benefits may not be available due to available plan options. [In addition, certain changes are subject to Partnership regulatory benefit minimum requirements.] [Your policy includes a "Limited Pay" premium provision. Please consider the number of remaining payments on your policy before making the decision to reduce your benefits.] For more information on these options as well as the new premium amounts, please call John Hancock at [**844-272-7842].**

IMPORTANT DATES

- If you choose an option listed on the enclosed Coverage Change Request Form, you must complete, sign and return the form by **[Month XX, YYYY]**.
- If you choose to make no changes to your coverage, no action is required. Your level of coverage will not change and your new increased premium will become effective on **[Month XX, YYYY]**.

1. **Why do you need to raise premium rates — can you explain further?**

   When pricing a long-term care insurance product, insurance companies use the best available information at that time to predict how many policyholders might ultimately use the benefit in the future. This involves making certain assumptions about a variety of factors including: particular medical conditions; the expected lifespan of policyholders; the length of time policyholders keep their policies; and the cost of receiving long-term care services. If the actual experience differs in an unfavorable way from the expected experience based on these assumptions, a premium rate increase may become necessary.

   Our most recent comprehensive claims study demonstrates lower than expected claim terminations during the elimination period and an updated view of future mortality and morbidity improvements, partially offset by favorable incidence as policyholders are filing claims at a lower rate than expected. In short, we anticipate having to pay more claims in the future than previously expected. Based on that data, we have determined that there is a need to increase premiums on certain policy series.

2. **What is the policy provision that allows you to raise my premiums?**

   The provision that allows for an increase in premiums can be found on the front page of your policy. Your policy indicates that, while your insurance company cannot change coverage or refuse to renew coverage for reasons other than nonpayment of premiums, the company is allowed to change or increase premiums so long as the increase applies to an entire class of policies. We are required to file premium increases on policy series, along with actuarial justification, with the department of insurance in the state where the policy was purchased. We may only implement the rate increase once we are permitted to do so.

3. **Have I been singled out for this rate increase because of my age or health?**

   No, the increase applies to everyone in the same rating class who purchased the same long-term care insurance product in the same state as you. No individual has been singled out for an increase, nor is the increase due to advancing age or changing health. Also, your state has not been singled out, as all states are included in our rate increase process.

4. **If I no longer live in the state where I purchased my policy, does the increase still apply?**

   Yes. All LTCi policies are regulated by the original state in which they were written at the time of the purchase of the policy. That means that the state where you were residing when you purchased your policy continues to be the applicable state, even if you are now residing elsewhere.

5. **Do I need to complete and return the enclosed Coverage Change Request Form?**

   The Coverage Change Request Form should only be used if you decide you want to adjust your benefits or cancel your policy. Otherwise, no action is necessary on your part, as the premium rate increase will take place automatically on the policy anniversary date specified in your letter.

6. **Will there be additional premium increases in the future?**

   Premium rates are not guaranteed and may be increased in accordance with the terms of your policy. We will continue to monitor the claims experience to determine whether future increases will be necessary.

7. **If I pay premiums through online banking or an automatic draft plan and my premium is changing, is there any action I need to take?**

   If you have an automatic draft plan established through John Hancock, no action is necessary, we will adjust the drafted amount. If you pay your premiums through online banking, please update your payment information with the new premium amount prior to the rate increase effective date.

If you choose to make no changes to your current coverage, no action is required and your new increased premium will be effective on [**Month XX, YYYY]**.

If you choose to change your coverage, you must select an option listed below, sign and return this Coverage Change Request Form by [**Month XX, YYYY]**.

Before choosing any tax qualified long-term care policy option, we recommend that you review the option with a qualified tax professional or attorney to determine which option is best for you and to consider potential individual income tax consequences.

Step 1: Select an option (please choose only one option)

For more details, please see your Options Worksheet. [**In some instances, certain changes are subject to Partnership regulatory benefit minimum requirements and may result in a loss of Partnership status.**] As a reminder, you may have additional options available to help mitigate the premium increase. For more information, please call John Hancock at [**844-272-7842**]. One of our Customer Service Representatives can discuss the impact of any change to your policy, and provide you with new premium amounts.

	COVERAGE CHANGE OPTIONS
☐	**Reduce your future annual inflation rate from [X%] to [X.X%]**.[*] This option will keep your premium at its current level.
☐	**Exercise the Shared Cost Option of [XX%]** resulting in a new [daily] benefit of $[XXX] and a reduction to your overall policy limit. [Your new, overall Shared Cost percentage will be [XX%].] John Hancock will pay [1-XX%] of any covered services, but we will not pay more than the new [daily/monthly] benefit amount and the new policy limit. This option will keep your premium at its current level.
☐	**[Reduce your daily benefit from $[XXX] to $[YYY]**. This will result in a reduction to your overall policy limit. Your new [modal] premium will be $[XXX.XX]]
☐	[**Exercise the [Paid-Up Policy Option][Nonforfeiture Benefit][Contingent Benefit Upon Lapse] available on your policy.** Your policy will be converted to a paid-up status with a modified policy limit of $[XXXX].]
☐	**[Cancel your coverage**. This change will be effective immediately.]

[*Important: Reducing your future annual inflation rate will result in the loss of Partnership status and your policy will no longer qualify for Medicaid Asset Protection. If you wish to retain Partnership status, do not elect this option. Other options to help minimize the increase and retain your Partnership status may be available to you. For more information, please call John Hancock at [888-654-6582].]

Step 2: Review Agreement and Acknowledgement

I understand that my benefits and premium for those benefits will change based upon the option(s) I select. I understand that premium rates are not guaranteed and may be increased again in the future if I am among the group of policyholders whose premiums are determined to be inadequate.

If I select an option(s) to change my coverage, I understand that, within 30 days of the date this change becomes effective, I may cancel the change in my coverage and return to my original coverage at the increased premium level.

I understand the policy change(s) I selected above. By signing below, I agree that any change(s) other than cancelling my policy, will be effective on my next policy anniversary provided this form is received by John Hancock by the election deadline indicated in this package.

Continued on next page

Step 3: Sign and Date

Signature ([First Name] [Last Name])	**Date**

Step 4: Return this completed form using the enclosed postage-paid envelope by [Month XX, YYYY].

[Mail
John Hancock
LTC Coverage Election
P.O. Box 55978
Boston, MA 02205-9723

FAX
John Hancock
LTC Coverage Election
877-6060-7771

EMAIL
LTCforms@jhancock.com]

John Hancock Life Insurance Company (U.S.A.)
(Not licensed in New York)

[Peter K. Burke
Assistant Vice President]

Long-Term Care Insurance
PO Box 55978
Boston, MA 02205-9723

[First Name] [Last Name] [Date]
[Address1]
[Address2]
[City], [State] [Zip]

Re: **Notice of Premium Rate Increase – Long-Term Care Insurance Policy No. [xxx].**
Decision Required by [date].
John Hancock Life Insurance Company (U.S.A.) (John Hancock)

Dear [First Name] [Last Name],

We are writing to let you know that the premium for your John Hancock long-term care insurance (LTCi) policy is increasing. This notice will provide you with:

- **Details** about the premium increase
- **Options** available to you to help keep your premiums at or near their current level
- **Next Steps** and the resources to help you decide how to manage the increase

About the Premium Increase

John Hancock is committed to helping ensure LTCi benefits will be there when most needed. To uphold this responsibility, we continuously monitor the experience of our LTCi policies. Our most recent comprehensive claims study, which we generally conduct every three years, demonstrates lower than expected claim terminations during the elimination period. In short, we anticipate having to pay more claims in the future than previously expected. Based on that data, we have determined that there is a need to increase premiums on this policy series to reflect that future claims are expected to be significantly higher on these policies than originally expected or priced in order to meet future claims obligations.

Your Premium Increase

Based on your current benefit selections, your premiums will increase from [current premium] to [new premium], [policy mode]. This new premium will be effective for premiums due on or after [next policy anniversary]. You may pay this higher premium or choose one of the options to help mitigate the increase. Please note this letter is not a bill.

It is important for you to know that:

- the rate increase request was reviewed by Virginia's State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings are available for public inspection and may be accessed online through the Virginia Bureau of Insurance's webpage at www.scc.virginia.gov/BOI.
- no person has been singled out for an increase
- no increase is due to advancing age or changing health

The decision to increase premiums on certain policies is based upon the future claims anticipated on these policies and has been made by John Hancock - not your insurance agent nor the Virginia Bureau of Insurance. As a reminder, per the terms of your policy, premium rates are not guaranteed and could be increased again in the future, at which time similar benefit reduction options may be available to you. However, please be advised that John Hancock will not apply any additional premium rate increase to your policy for at least [12] months from your policy anniversary date of [next policy anniversary].

Your Options

We understand that a premium increase may not be affordable for some. **Therefore, we are offering you options to help keep your premiums at or near their current level.** Please see the enclosed "Options Worksheet" for more information on these options that may help you mitigate the premium increase.

Included in this Package

- **Options Worksheet** (pages [3-6]) – provides details about your current coverage and the options you have to help mitigate the premium increase. **Please note that all the options available to you may not be of equal value. Please review this information carefully.**
- **Frequently Asked Questions** (page [7]) – provides answers to some of the most common questions.
- **Coverage Change Request Form** (pages [8-9]) – may be used to elect an option to help mitigate the increase.

Next Steps

- We recommend that you review all options available to you (including paying the rate increase and any available benefit reduction options) and consult with your family members and other advisors to determine which option is appropriate for your needs.
- If you decide to reduce your coverage as outlined in the Options Worksheet, simply complete the "Coverage Change Request Form" and return it to John Hancock by [**Month XX, YYYY]**.
- If you choose to make no changes to your coverage, no action is required, and your new increased premium will become effective on [**Month XX, YYYY]**.

Where to Get Help

- **Contact John Hancock** with any questions you may have. Please visit www.jhinfocenter.com or contact one of our customer service representatives at [844-272-7842], Monday through Friday from 8:00 a.m. – 6:00 p.m. Eastern Time. The TTY number for the hearing impaired is 800-555-5421. Our dedicated team is available to help you make a decision that best meets your personal needs.
- **You may contact your local State Health Insurance Assistance Program (SHIP)** if you need additional counseling on your options. Please go to www.shiptacenter.org to find the SHIP location closest to you.
- **You may also contact your State Department/Bureau of Insurance** if you need additional counseling on your options. Please go to http://naic.org/state_web_map.htm to find your State Department/Bureau of Insurance.

We sincerely regret having to take this action, but we hope you find that the options and resources provided are helpful.

Sincerely,

[Peter K. Burke
Assistant Vice President, Long-Term Care Operations]

Enclosures:
Options Worksheet
Frequently Asked Questions
Coverage Change Request Form

Options Worksheet for [First Name] [Last Name]
Policy # [XXXXX]
John Hancock Life Insurance Company (U.S.A.)

YOUR OPTIONS SUMMARY

The table below shows:

- Your current premium and the new premium you will be charged if you keep your current coverage; and
- Options you have available to help mitigate the premium increase, including any impact the change would have on your coverage and the resulting premium, where applicable. Please also see page [5] for other options that may be available to you.

Please visit **www.jhinfocenter.com** for current **cost of care** information specific to your area. As you evaluate what is best for you, we encourage you to consider the current and projected cost of care in your area, as well as how much of that amount you are willing and able to pay from your own savings.

Current Coverage		**Coverage Change Options**					
	Accept Rate Increase[1]	**[Shared Cost Option]**	**[Reduce your BP[2]]**	**[Reduce your [DB/MB][2]]**	**[Reduce your BP & [DB/MB][2]]**	**[Paid-up Policy] [Contingent Benefit Upon Lapse /Nonforfeiture Benefit[6]]**	**[Cancel Coverage]**
[Daily Benefit (DB)/Monthly Benefit (MB)][3]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	Cancel your coverage, effective immediately.
Benefit Period (BP)	[X]-year	[X]-year	[Y]-year	[X]-year	[Z]-year	N/A	
[Your Shared Cost Percentage	[XX]%	[XX]%[5]	[XX]%	[XX]%	[XX]%	[XX%]	
[Shared Cost Feature	No	Yes[5]	No	No	No	[No]	
Elimination Period	[List Here]						
Inflation Option	[List Here]						
Optional Riders	[List Here]						
Current [modal] Premium	$[XXX]						
New [modal] Premium[4]	**$[XXX]**	**$[XXX]**	**$[XXX]**	**$[XXX]**	**$[XXX]**	**N/A**	

Note - certain benefit reduction options will reduce your overall policy limit. Please contact John Hancock at [844-272-7842] for details. Please note that, as the insured, you have the right to a revised premium rate or rate schedule upon request.

[In some instances, certain changes are subject to Partnership regulatory benefit minimum requirements and may result in a loss of Partnership status.] [Important: Your policy includes a "Limited Pay" premium provision. Please consider the number of remaining payments on your policy before making the decision to reduce your benefits.]

[1]Assumes no recent changes in your current coverage.

[2]This reduction will also result in a corresponding decrease in your Total Policy Limit.

[3][DB/MB] is the most the coverage will reimburse for the costs of covered long-term care services received [on any day][in any month]. [Note: our records indicate there is claim activity on your policy; please consider your current policy limit before making the decision to reduce your benefits.] [You may also want to review the restoration of benefits provision in your policy before making your decision.]

[4As of [Month XX, YYYY]. [Note: Due to the pending release of CPI data by the U.S. Department of Labor, we are unable to quote [DB/MB] reductions until [Month] 20th.]

[5Represents your cumulative Shared Cost percentage after electing the current Shared Cost reduction offer of [XX%]. More details provided on the following page.]

[5 Your Shared Cost percentage would be [XX]%. This change will also result in a reduction to your overall policy limit. See page 5 for more details on this option.]

[6] *You have the option to convert your policy to a paid- up status with a reduced policy limit. See page 6 for more details.*

Options Worksheet for [First Name] [Last Name]
Policy # [XXXXX]
John Hancock Life Insurance Company (U.S.A.)

YOUR OPTIONS

Exercise the Shared Cost Option

We are also making available to you a one-time opportunity to keep your premium at its current level and elect a personalized Shared Cost option which would:

- **Reduce your current benefit amounts by Your Shared Cost percentage of [XX]%.** Choosing this option will result in a new daily benefit of $[XXX] and a reduction to your overall policy limit. [Your new, overall Shared Cost percentage will be [XX%].] [Your new [daily/monthly] benefit amount will continue to grow at the rate of your automatic inflation coverage.]

  AND

- **Apply Your Shared Cost percentage to any future claim payments.** John Hancock will pay [1-XX%] of any covered services, but we will not pay more than the new [daily/monthly] benefit amount and the new policy limit. You will be responsible for the remaining portion of covered charges and all remaining costs.

The table below demonstrates the impact this change would have on three different claim examples after electing the [XX]% Shared Cost option[, compared to a traditional daily benefit reduction] The examples reflect our payment amount under the Shared Cost Option and the [DB/MB] Reduction Option when claim expenses are lower, are higher, and equal to your current daily benefit amount. Note – all amounts below are rounded to the nearest dollar for illustrative purposes.

	Example 1 $[XXX] Claim Submitted			**Example 2 $[XXX] Claim Submitted**			**Example 3 $[XXX] Claim Submitted**		
	Keep Current Coverage	[DB] Reduction Option	Shared Cost Option	Keep Current Coverage	[DB] Reduction Option	Shared Cost Option	Keep Current Coverage	[DB] Reduction Option	Shared Cost Option
Daily Benefit	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]
John Hancock's payment amount	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]
Your payment amount	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]	$[XXX]

Using example #3, let's look at how the Shared Cost amounts are determined (using rounded dollar amounts):

- Your existing $[XXX] daily benefit is reduced by [XX]% ($[XXX] - $[XXX] = your new daily benefit of $[XXX])
- You submit a claim for $[XXX]
- John Hancock pays [XX]% of any covered service – but no more than your new daily benefit of $[XXX] ($[XXX] x [XX]% = $[XXX]; which is greater than your new daily benefit of $[XXX] – therefore your claim reimbursement from John Hancock = $[XXX])
- You are responsible for paying the remaining amount ($[XXX] - $[XXX] = your payment of $[XXX])

When compared to a traditional daily benefit reduction, the Shared Cost option allows you to retain a higher daily benefit and policy limit – for a similar annual premium (see page 3).

Please note – as shown in the examples above, the Shared Cost Option is a benefit reduction option and impacts the amount of out of pocket expenses you will pay for covered services. The Shared Cost Option will also reduce your overall policy limit.

YOUR OPTIONS

[Reduce your Benefit Period

Reduce your benefit period from [X]-year to [Y]-year, resulting in a new [modal] premium of $[XXX]. Reducing your benefit period will also reduce your overall policy limit. There will be no change to your other benefit levels.]

[Reduce your [Daily/Monthly] Benefit

Reduce your [daily/monthly] benefit from $[XXX] to $[YYY], resulting in a new [modal] premium $[XXX]. Reducing your [daily/monthly] benefit will also reduce your overall policy limit. There will be no change to your other benefit levels.]

[Reduce your Benefit Period AND your [Daily/Monthly] Benefit

Reduce your benefit period from [X]-year to [Y]-year AND your [daily/monthly] benefit from $[XXX] to $[YYY], resulting in a new [modal] premium of $[XXX]. This combination of benefit reductions will also reduce your overall policy limit. There will be no change to your other benefit levels.]

[Exercise the [Contingent Benefit Upon Lapse] [Nonforfeiture Benefit] [Paid-Up Policy Option], resulting in a paid-up policy with reduced benefits

[Your policy includes a Nonforfeiture Benefit, which enables you to discontinue paying premiums and provides you with a paid-up policy with reduced benefits. By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

[If you choose to cancel your policy within 120 days of [next policy anniversary date], we will modify your policy limit and convert your policy to paid-up status where no further premiums are due. Your new policy limit will be [$XXXX], which represents the sum of all premiums paid.* By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

[If you choose to elect this option, your policy will be converted to a paid-up status with a modified policy limit where no further premiums are due. Your new policy limit will be $[XXXXX], which represents 150% of all premiums paid.* By exercising this option, you may be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

[The following terms apply if you choose to exercise the [Paid-Up Policy Option] [Contingent Benefit Upon Lapse] [Nonforfeiture Benefit]:

- No benefits will be paid in excess of your new policy limit.
- Benefits will be paid subject to your new policy limit and the daily/monthly benefit levels (and other coverage limits) in effect at the time you convert your policy to paid-up status.
- All optional benefit riders will automatically terminate as of the effective date of your paid-up status.
- No future inflation adjustments will be made.
- All other applicable policy provisions, conditions, and limitations will remain in effect.
- This change will be effective on your next policy anniversary date.]

[*Calculated based on benefit amounts and on premiums paid to date as of [file extract date]. The actual [Contingent Benefit Upon Lapse/Nonforfeiture Benefit][Paid-Up Policy option] amount may be slightly higher as it will be calculated based on current benefits and premiums paid to date or 30 times the [daily] nursing home benefit at the time of lapse, whichever is greater; but in no event will the sum of benefits exceed the maximum benefits which would be payable if the policy had remained in premium paying status.]

[Cancel your coverage

If you choose to cancel your coverage, no claim for a previous or future loss will be eligible for consideration under a terminated policy. This change will be effective immediately.]

YOUR OPTIONS

Other Benefit Reduction Options

In addition to the options listed above, you may be eligible to reduce other benefits to help mitigate the premium increase. These benefits can be reduced upon your request at any time. For example, you may be eligible to:

- [Increase your elimination period]
- [Drop an optional rider]

Please note - in certain instances the ability to reduce your benefits may not be available due to available plan options. [Your policy includes a "Limited Pay" premium provision. Please consider the number of remaining payments on your policy before making the decision to reduce your benefits.] For more information on these options as well as the new premium amounts, please call John Hancock at [**844-272-7842].]**

IMPORTANT DATES

- If you choose an option listed on the enclosed Coverage Change Request Form, you must complete, sign and return the form by [**Month XX, YYYY]**.
- If you choose to make no changes to your coverage, no action is required. Your level of coverage will not change and your new increased premium will become effective on [**Month XX, YYYY]**

1. **Why do you need to raise premium rates — can you explain further?**
   When pricing a long-term care insurance product, insurance companies use the best available information at that time to predict how many policyholders might ultimately use the benefit in the future. This involves making certain assumptions about a variety of factors including: particular medical conditions, the expected lifespan of policyholders, the length of time policyholders keep their policies, and the cost of receiving long-term care services. If the actual experience differs in an unfavorable way from the expected experience based on these assumptions, a premium rate increase may become necessary.

   Our most recent comprehensive claims study demonstrates lower than expected claim terminations during the elimination period and an updated view of future mortality and morbidity improvements, partially offset by favorable incidence as policyholders are filing claims at a lower rate than expected. In short, we anticipate having to pay more claims in the future than previously expected. Based on that data, we have determined that there is a need to increase premiums on certain policy series.

2. **What is the policy provision that allows you to raise my premiums?**
   The provision that allows for an increase in premiums can be found on the front page of your policy. Your policy indicates that, while your insurance company cannot change coverage or refuse to renew coverage for reasons other than nonpayment of premiums, the company is allowed to change or increase premiums so long as the increase applies to an entire class of policies. We are required to file premium increases on policy series, along with actuarial justification, with the department of insurance in the state where the policy was purchased, and may only implement the rate increase once we are permitted to do so.

3. **Have I been singled out for this rate increase because of my age or health?**
   No, the increase applies to everyone in the same rating class who purchased the same long-term care insurance product in the same state as you. No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. Also, your state has not been singled out, as all states are included in our rate increase process.

4. **If I no longer live in the state where I purchased my policy, does the increase still apply?**
   Yes. All LTC insurance policies are regulated by the original state in which they were written at the time of the purchase of the policy. That means that the state where you were residing when you purchased your policy continues to be the applicable state, even if you are now residing elsewhere.

5. **Do I need to complete and return the enclosed Coverage Change Request Form?**
   The enclosed Coverage Change Request Form need only be completed and returned to John Hancock should you decide you want to adjust your benefits or cancel your policy. Otherwise, no action is necessary on your part, as the premium rate increase will take place automatically on the policy anniversary date specified in your letter.

6. **Will there be additional premium increases in the future?**
   Premium rates are not guaranteed and may be increased in accordance with the terms of your policy. We will continue to monitor the claims experience to determine whether future increases will be necessary.

7. **If I pay premiums through online banking or an automatic draft plan and my premium is changing, is there any action I need to take?**
   If you have an automatic draft plan established through John Hancock, no action is necessary, we will adjust the drafted amount. If you pay your premiums through online banking, please update your payment information with the new premium amount prior to the rate increase effective date.

If you choose to make no changes to your current coverage, no action is required and your new increased premium will be effective on [**Month XX, YYYY]**.

If you choose to change your coverage, you must select an option listed below, sign and return this Coverage Change Request Form by [**Month XX, YYYY]**.

Before choosing any tax qualified long-term care policy option, we recommend that you review the option with a qualified tax professional or attorney to determine which option is best for you and to consider potential individual income tax consequences.

Step 1: Select an option (please choose only one option)

For more details, please see your Options Worksheet. As a reminder, you may have alternative options available to help mitigate the premium increase. For more information, please call John Hancock at [**844-272-7842].**

	COVERAGE CHANGE OPTIONS	New Premium Effective [Month XX, YYYY]
☐	**[Exercise the Shared Cost Option.** Your [daily] benefit and policy limit will be reduced by [X%] and [we] [your new Shared Cost percentage will be [XX%]. John Hancock] will pay [1-XX%] of any covered services, but we will not pay more than the new [daily/monthly] benefit amount.]	**$[XXX] [policy mode]**
☐	[**Reduce your Benefit Period from [X-year] to [X-year].]**	**$[XXX][policy mode]**
☐	[**Reduce your [Daily/Monthly] Benefit from $[XXX] to $[XXX].]**	**$[XXX][policy mode]**
☐	[**Reduce your Benefit Period from [X-year] to [X-year] and [Daily/Monthly] Benefit from $[XXX] to $[XXX]**.]	**$[XXX][policy mode]**
☐	[**Exercise the [Paid-Up Policy Option] [Contingent Benefit Upon Lapse] [Nonforfeiture Benefit] available on your policy**]. Your policy will be converted to a paid-up status with a modified policy limit of $[XXXX].]	N/A
☐	[**Cancel your coverage**. This change will be effective immediately.]	N/A

Step 2: Review Agreement and Acknowledgement

I understand that my benefits and premium for those benefits will change based upon the option(s) I select. I understand that premium rates are not guaranteed and may be increased again in the future if I am among the group of policyholders whose premiums are determined to be inadequate.

If I select an option(s) to change my coverage, I understand that, within 30 days of the date this change becomes effective, I may cancel the change in my coverage and return to my original coverage at the increased premium level.

I understand the policy change(s) I selected above. By signing below, I agree that any change(s) other than cancelling my policy, will be effective on my next policy anniversary provided this form is received by John Hancock by the election deadline indicated in this package.

Continued on next page

Step 3: Sign and Date

Signature ([First Name] [Last Name])	**Date**

Step 4: Return this completed form using the enclosed postage-paid envelope by [Month XX, YYYY].

[Mail
John Hancock
LTC Coverage Election
P.O. Box 55978
Boston, MA 02205-9723

FAX
John Hancock
LTC Coverage Election
877-606-7771

EMAIL
LTCforms@jhancock.com]

John Hancock Financial Services

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Katherine A Gillis, FSA, MAAA
Actuary, Long Term Care Inforce Management

LONG-TERM CARE INSURANCE

May 6, 2020

Bill Dismore

Re: John Hancock Life Insurance Company (U.S.A)
2019 Inforce Rate Increases – JH Advantage
SERFF ID: MULF-132251136

Dear Mr. Dismore,

This letter reflects a correction to information that was originally provided in our filing dated March 27, 2020 and a response to your objection dated March 31, 2020.

An error was discovered in the landing spot calculation for the Advantage policy series which slightly overstated the landing spots. The table below summarizes the impact of this correction.

Product	Previously Elected Landing Spot	Current Inflation	Prior Proposed Landing Spot	Corrected Proposed Landing Spot
ADV Comp	None	5.0%	2.4%	2.4%
	2010	4.5%	1.4%	**1.3%**
	2016	1.6%	none	none
	2010 and 2016	0.8%	none	none
ADV NH	None	5.0%	2.4%	2.4%
	2010	3.6%	0.8%	0.8%
	2016	1.6%	none	none
	2010 and 2016	0.3%	none	none

The following files have been updated accordingly and submitted along with this response:

- VA ADV filing package.pdf
- LTC-VA-91.pdf
- LTC-94 VA.pdf
- NH-VA-91.pdf
- NH-94 VA.pdf

Please note that this correction has no effect on the loss ratio exhibits or on the proposed rate increases. We apologize for any confusion.

In response to your objection dated March 31, 2020, your requests are included in bold with our responses following...

1. **Please provide the Nationwide current average premium and number of policies for each form.**

   The table below lists the Nationwide current average premium and number of policies as of 12/31/2018 for each policy form included in this filing. The nationwide average premium does not reflect any previously approved rate increases to be implemented after 12/31/2018.

Policy Form	Nationwide Average Premium	Nationwide Count
LTC-91	2,350	7,931
NH-91	1,520	292
LTC-94	2,610	9,560
NH-94	1,840	301

2. **Please provide the form number and the SERFF Tr. Num for the reduced inflation landing spot(s) options and the New Paid Up Option mentioned in the Actuarial Memorandum in Section 17.**

   The SERFF Tracking Numbers for the reduced inflation landing spot(s) options and the New Paid Up Option are MULF-132319248, and MULF-131278238 respectively.

3. **Please provide all projections required to calculate the increase allowed under the Prospective PV Approach and the Blended If-Knew/Make-up Approach (see attached description)**

   Under the Prospective Present Value method our rate increases would look like the following:

Total Rate Increase- Prospective Present Value Method			
Product	**Base Rate Increase**	**Catchup Provision**	**Total Rate Increase**
Advantage	46.6%	23.8%	**70.4%**

   All projections and calculations are in the attached spreadsheet: "*Prospective Present Value Calculations.xlsx*"

   Under the Blended (Cost-Sharing) method our rate increase would look like the following:

Product	If knew Increase	Make Up Rate Increase	Remaining Policyholder Percentage	Blended Increase	Cost Sharing Increase	Past Rate Increases	Maximum Allowable Increase
Advantage	43.1%	2142.1%	20.6%	476.6%	279.8%	155.1%	**48.9%**

   All projections and calculations are in the attached spreadsheet: "*Cost Sharing Calculations.xlsx*"
   We would be happy to discuss the results from these two methods with the department.

4. **Please provide sufficient detail or documentation so that any projections can be recreated. Please provide a copy of all projections in Excel with working formulas.**

   Please refer to the file *"VA ADV Exhibits.xlsx"* for historical and projected loss ratios in spreadsheet format using both Nationwide and state-specific data.

5. **Please advise in which states the company has requested rate increases on this block and describe how the rate changes requested in Virginia compare with those in other states, along with a listing of the status of the rate reviews in those other states.**

   Please refer to the file *"2019 Retail ADV Rate Increase Filing Summary.xlsx"*.

   Please note that the status of our current rate increase actions has not yet been communicated to our field agents and investor analysts. As the rate increase program reflects a significant portion of our current inforce block, we would prefer to control the dissemination of this information and have marked this file as confidential.

6. **Is the intent of the company to not request any further rate increases if the proposed rate increase is approved and the experience develops as projected? If not, please explain.**

   If the requested premium rate schedule increase is implemented and the underlying assumptions are realized, no further premium rate schedule increases are anticipated.

7. **Please provide the policyholder rate increase notification letter and any accompanying forms. If the Company plans to use a previously approved form please place these under the Supporting Documentation tab and provide the SERFF Tr. Num under which the policyholder letter and/or forms were approved.**

   The package is included in each rate filing on the Supporting Documentation tab and is included in the current form filing MULF-132319248 for review and approval.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Katherine A Gillis, FSA, MAAA
Actuary, Long Term Care Inforce Management
John Hancock Life Insurance Company

John Hancock Financial Services

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Katherine A Gillis, FSA, MAAA
Actuary, Long Term Care Inforce Management

LONG-TERM CARE INSURANCE

May 14, 2020

Bill Dismore

Re: John Hancock Life Insurance Company (U.S.A)
2019 Inforce Rate Increases – JH Advantage
SERFF ID: MULF-132251136

Dear Mr. Dismore,

This letter is in response to your objection dated May 8, 2020 regarding the above filing. Your questions/concerns are included below in bold with our responses following.

1. **In your response noted above, the company states the Makeup rate increase is 2142.1%. Please revise the current "Overall % Indicated Change:" to this figure. The "Overall % Rate Impact:" of 49.400% would remain unchanged.**

   Since 2142.1% is the weighted average of if-knew and makeup increase based on the percentage of the original policyholders remaining in active, premium-paying status, this total should be reflected in the Rate/Rule Schedule tab under Company Rate Information - Overall % Indicated Change instead of the current 49.400%.

   Thank you for your continued review of our filings. Our practice with regard to past filings in the state of Virginia as well as other states has been to record the Company's requested average rate increase percent in the Overall % Indicated Change field. At the time of filing, this will be the same as the Overall % Rate impact.

   If a state caps the requested rate increase, the Overall % Indicated Change will remain the same, and the Overall % Rate impact will be updated to reflect the approved average rate increase percentage. In this way, the Overall % Indicated change field documents what the Company originally requested in a given filing, while the Overall % Rate Impact will ultimately document the approved capped amount.

   The Make-up Rate Increase of 2142.1% represents the increase to 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. As this is only one element of the Blended If-Knew/Make-up approach, and in and of itself is not indicative of the rate increase we would charge policyholders, we are concerned that recording this value in SERFF could be misleading.

   We would be happy to discuss if you would like at your convenience.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Katherine A Gillis

Katherine A Gillis, FSA, MAAA
Actuary, Long Term Care Inforce Management
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LONG-TERM CARE INSURANCE

June 25, 2020

Bill Dismore

Re: John Hancock Life Insurance Company (U.S.A)
2019 Inforce Rate Increases – JH Adv
SERFF ID: MULF-132251136

Dear Mr. Dismore,

This letter reflects a correction to information that was originally provided in our filing dated March 27, 2020 and a response to your objection dated May 28, 2020.

As previously communicated to the Department, a minor technical flaw was discovered in the pricing of our shared cost percentages for the Advantage policy series. In calculating our Shared Cost option, some LTC94 policies were inadvertently included with the LTC91 series. This results in the Shared Cost rates being slightly different for both LTC91 and LTC94. This did not impact any calculations other than the Shared Cost calculation in the filing, nor does this correction impact any other policy series included in this filing.

The following files have been updated accordingly and submitted along with this response:

- *"Updated 2019 Adv shared cost landing spot.pdf"*

Please note that this correction has no effect on the loss ratio exhibit, proposed rate increases, or rate request summary.

As separately discussed, this also impacted the prior filing. The prior filing has been reopened to amend this, and we are responding separately to that.

***

In response to your objection dated May 28, 2020, your requests are included in bold with our responses following...

1. **Please explain why the "Before Proposed Increase" values in Exhibit 1 differ from those in the PPV Method exhibit for both the Base and Catchup calculations.**

   There are several differences between the "Before Proposed Increase" values in Exhibit 1 and the values shown in the PPV Method exhibit, described below.

   - Calculating rate increases under the Prospective Present Value (PPV) Method involves using data for active premium paying policyholders only. The data used in the Lifetime Loss Ratio (LLR) Method calculations shown in Exhibit 1 also includes

     - Policyholders currently under Non-forfeiture Options (NFOs).
       These policyholders are not currently paying premiums but can still incur claims in the future. Since NFO's are not active premium paying policyholders, they were not considered in the PPV data, implying that LLR claims in Exhibit 1 should be higher than in the PPV Exhibits.

- Policyholders currently on claim.
  PPV data does not include these cash flows as these policyholders are not currently paying premiums, implying that LLR claims and premiums (due to recoveries) in Exhibit 1 should be higher than in the PPV Exhibits.

- PPV projections reflect shock lapse due to the rate increase, whereas the "Before Proposed Increase" values in Exhibit 1 do not. In the PPV calculations, both future premiums and claims are adjusted downward by 6.90% starting at the expected date of the rate increase.

Please note that Post Basis Change LLR lifetime premiums reflecting actual and full approval were used in determining the Catchup provision rather than Pre Basis Change PPV lifetime premiums, since Pre Basis Change PPV lifetime premiums were not available for all products (split by CCI PreRS and PostRS was not available). Although the premium levels are different between these two methods for the reasons stated above, the calculated Catchup provision is impacted by a negligible amount. Please refer to the file "*CUP Calculations.xlsx*" to see calculations of the Catchup provision using both Pre Basis Change PPV data, and Post Basis Change LLR Data for the products (like Advantage) where Pre Basis Change PPV premiums were available.

2. **Please reconcile the cumulative increase percentage shown in the "Cost Sharing Calculations.xlsx" spreadsheet (155.1%) and that shown in "2019 Retail ADV Rate Increase Filing Summary.xlsx" (149.3%).**

   The difference between the cumulative rate increase percentages in the "Cost Sharing Calculations.xlsx" file and the "2019 Retail ADV Rate Increase Filing Summary.xlsx" file reflects a nuance in the way we calculate average rate increases.

   In general, we calculate average rate increases as a weighted average based on first year premiums. The cumulative rate increase percentage shown in the "Cost Sharing Calculations.xlsx" file is a weighted average based on inforce data as of 12/31/2018.

   The cumulative rate increase percentage shown in the "2019 Retail ADV Rate Increase Filing Summary.xlsx" file is the product of average rate increases based on data at the time of the respective filings and is not based solely on the inforce population as of 12/31/2018.

3. **Please provide the total claim count for both a) this block of policies and b) the full data set used to set the morbidity assumptions.**

   The dataset upon which the 2019 morbidity study is based includes 29,612 John Hancock individual claims. The total claim count for the Advantage block of business for the study period was 5,096 nationwide.

Product	Claim Count
Advantage	5,096
Gold	17,370
Custom Care I	5,157
Custom Care II+	1,989
Total	**29,612**

4. **Please quantify the impact of the Company's choice to use only the 5-year period of 2013-2017 to set its experience assumptions vs. all historical data.**

   The morbidity study completed in 2019 included data through 12/31/2018 but cut off at 12/31/2017 to eliminate most Incurred but Not Reported (IBNR) issues. The 2019 study population consists of policies with incurral year 2013 or later, policy duration 10 or later, which is representative of our inforce business. Therefore, much of the information in the recent study is new relative to the prior study. As shown above, we believe there is sufficient recent data on which to execute the study.

In 2013, changes were made to claims operations that resulted in claims that terminated during the elimination period being less likely to be reported. The effect of this was a reduction to incidence and a largely offsetting reduction to early claim terminations. The choice to use data from the 5-year period of 2013-2017 was specifically intended to minimize the impact of this change on setting our assumptions.

In general, using our most recent data avoids using data which will have little relevance in the future.

5. **Are any adjustments made by policy form or block to adjust the total company assumptions derived in the experience studies to reflect policy characteristics of each individual block?**

   Yes, we explicitly recognize the experience that is unique to each large block of business by implementing adjustment factors by product. These adjustments apply to incidence, termination, and utilization.

   The relationship between products is also an important consideration in setting assumptions. For example, we have lowered our EP termination expectations for both the Gold Series and the Custom Care Series, however, for Custom Care we have avoided lowering it too much to ensure that Custom Care does not have a longer expected Length of Stay on claim.

   Also, please note that product correlates with many dimensions, so the experience that is unique to a given block is often adjusted indirectly.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Katherine A Gillis, FSA, MAAA
Actuary, Long Term Care Inforce Management
John Hancock Life Insurance Company

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LONG-TERM CARE INSURANCE

September 2, 2020

Bill Dismore

Re: John Hancock Life Insurance Company (U.S.A)
2019 Inforce Rate Increases – JH Adv
SERFF ID: MULF-132251136

Dear Mr. Dismore,

This letter reflects an amendment to information previously provided in response to the objection dated March 31, 2020 regarding the Blended If-Knew Approach.

As we've continued to review the Blended If-Knew methodology and engaged in discussions with others in the industry, it has come to our attention that our calculation of the Make-up portion of the rate increase was not performed correctly. Previously, our calculation of the Make-Up rate increase included prior approved rate increases. We have revised our calculation so that prior approved rate increases are no longer included when determining the Make-Up portion of the rate increase. A slight refinement was also made to the If-Knew calculation which has an immaterial impact (<0.5%) on the final maximum allowable rate increase.

Please note that this amendment has no effect on the loss ratio exhibit or proposed rate increases.

The file below which has been submitted along with our response reflects the revised calculations.

- *"VA Retail Blended If-Knew Calculations.xlsx"*

The impact of this change is shown below.

	If-Knew Increase			Make-Up Increase			Maximum Allowable Increase		
Product	**Old**	**New**	**Change**	**Old**	**New**	**Change**	**Old**	**New**	**Change**
Adv	43.1%	45.9%	2.7%	2142.1%	2576.9%	434.9%	48.9%	66.9%	18.0%

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Katherine A Gillis, FSA, MAAA
Actuary, Long Term Care Inforce Management
John Hancock Life Insurance Company