Filing at a Glance

Company:	John Hancock Life Insurance Company (USA)
Product Name:	2019 Inforce Rate Increases- JH CCI Post RS
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-132251212
SERFF Status:	Closed-Approved
State Tr Num:	MULF-132251212
State Status:	Approved
Co Tr Num:	2019 INFORCE RATE INCREASES - JH CCI POST RS
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:	

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 CCI Post RS*
Project Name/Number: *2019 Inforce Rate Increases - JH CCI Post RS/*

General Information

Project Name: 2019 Inforce Rate Increases - JH CCI Post RS
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 29.7%

Deemer Date: 11/28/2020
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-02 VA8/8/20022002 – 200429.7%
BSC-02 VA8/8/20022002 – 200429.7%

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

Filing Contact Information

Michelle Fluet, Senior Contract Consultant mfluet@jhancock.com

200 Berkeley Street
B6-06
Boston, MA 02117

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 CCI Post RS
Project Name/Number: 2019 Inforce Rate Increases - JH CCI Post RS/

Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

SERFF Tracking #:	*MULF-132251212*	***State Tracking #:***	*MULF-132251212*	***Company Tracking #:***	*2019 INFORCE RATE INCREASES - JH CCI POS...*

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 CCI Post RS*		
Project Name/Number:	*2019 Inforce Rate Increases - JH CCI Post RS/*		

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	12/21/2020	12/21/2020
Info has been requested from company	Bill Dismore	10/23/2020	10/23/2020
Info has been requested from company	Bill Dismore	07/22/2020	07/22/2020
Info has been requested from company	Bill Dismore	05/29/2020	05/29/2020
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	04/03/2020	04/03/2020

Response Letters

Responded By	Created On	Date Submitted
Michelle Fluet	02/16/2021	02/16/2021
Michelle Fluet	10/29/2020	10/29/2020
Michelle Fluet	07/22/2020	07/22/2020
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
Rate	Rate Table	Michelle Fluet	10/23/2020	10/23/2020
Rate	Rate Table	Michelle Fluet	10/23/2020	10/23/2020
Supporting Document	Follow Up from Conference Call	Michelle Fluet	10/23/2020	10/23/2020

SERFF Tracking #:	*MULF-132251212*	***State Tracking #:***	*MULF-132251212*	***Company Tracking #:***	*2019 INFORCE RATE INCREASES - JH CCI POS...*

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 CCI Post RS*		
Project Name/Number:	*2019 Inforce Rate Increases - JH CCI Post RS/*		

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	04/02/2020	04/03/2020
Rate	Removed	Michelle Fluet	04/02/2020	04/03/2020
Rate	Removed	Michelle Fluet	04/02/2020	04/03/2020
Rate	Removed	Michelle Fluet	04/02/2020	04/03/2020
Supporting Document	Cover letter	Michelle Fluet	04/02/2020	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	04/02/2020	04/03/2020
Supporting Document	Long Term Care Insurance Rate Request Summary	Michelle Fluet	04/02/2020	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
Your Note to Filer today	Note To Reviewer	Michelle Fluet	04/01/2020	04/01/2020
Policyholder Letter	Note To Filer	Bill Dismore	04/01/2020	04/01/2020
Actuarial Final Summary & Opinion	Reviewer Note	Bill Dismore	09/22/2020	
RRS	Reviewer Note	Bill Dismore	04/03/2020	
Seperate Filings	Reviewer Note	Bill Dismore	04/01/2020	

SERFF Tracking #:	*MULF-132251212*	***State Tracking #:***	*MULF-132251212*	***Company Tracking #:***	*2019 INFORCE RATE INCREASES - JH CCI POS...*

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 CCI Post RS*		
Project Name/Number:	*2019 Inforce Rate Increases - JH CCI Post RS/*		

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)	31.200%	14.500%	$651,102	2,019	$4,504,593	14.600%	10.700%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Certification of Compliance	Received & Acknowledged	Yes
Supporting Document	Product Checklist	Received & Acknowledged	Yes
Supporting Document (revised)	L&H Actuarial Memorandum	Received & Acknowledged	Yes
Supporting Document (revised)	Long Term Care Insurance Rate Request Summary	Received & Acknowledged	Yes
Supporting Document (revised)	Cover letter	Received & Acknowledged	Yes
Supporting Document (revised)	Sample Policyholder Communication Package	Received & Acknowledged	Yes
Supporting Document	Response to 4/3/20 objection	Received & Acknowledged	Yes
Supporting Document	Response to 5/8/20 objection	Received & Acknowledged	Yes
Supporting Document	Response to 5/29/20 objection	Received & Acknowledged	Yes
Supporting Document	Amendment Letter and Calculations	Received & Acknowledged	Yes
Supporting Document	Follow Up from Conference Call	Received & Acknowledged	Yes
Supporting Document	Response to 10/23/20 objection	Received & Acknowledged	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
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	Long Term Care Insurance Rate Request Summary	Withdrawn	No

SERFF Tracking #:	*MULF-132251212*	***State Tracking #:***	*MULF-132251212*	***Company Tracking #:***	*2019 INFORCE RATE INCREASES - JH CCI POS...*

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 CCI Post RS*		
Project Name/Number:	*2019 Inforce Rate Increases - JH CCI Post RS/*		

Schedule	Schedule Item	Schedule Item Status	Public Access
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
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	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 CCI Post RS
Project Name/Number: 2019 Inforce Rate Increases - JH CCI Post RS/

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	12/21/2020
Submitted Date	12/21/2020
Respond By Date	01/20/2021

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

- Rate Table, [LTC-02 VA] (Rate)

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.

Conclusion:

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

Thank you for your courtesy and consideration in this matter.

Sincerely,
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 CCI Post RS
Project Name/Number: 2019 Inforce Rate Increases - JH CCI Post RS/

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	10/23/2020
Submitted Date	10/23/2020
Respond By Date	11/11/2020

Dear Michelle Fluet,

Introduction:

During our review of the proposed rates, 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 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)

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

Comments: Please update the actuarial memorandum, exhibits and the Long Term Care Insurance Rate Request Summary to correspond with the revised rate increase request.

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 the "Respond by" date. No response could result in the filing becoming DISAPPROVED unless an extension is requested. Please do not hesitate to contact me if there are any questions.

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 CCI Post RS
Project Name/Number: 2019 Inforce Rate Increases - JH CCI Post RS/

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	07/22/2020
Submitted Date	07/22/2020
Respond By Date	07/29/2020

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 and explained in detail. It will expedite the review process if all changes are highlighted and explained.

Objection 1

Comments: Please resubmit the Post-Submission update that was Disapproved. We will allow it after receiving your objection response of 5/14/2020.

Conclusion:

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

Thank you 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 CCI Post RS
Project Name/Number: 2019 Inforce Rate Increases - JH CCI Post RS/

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	05/29/2020
Submitted Date	05/29/2020
Respond By Date	06/29/2020

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 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 provide the Net Level Premium Reserve balance for this block of policies as of 12/31/2018.

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.

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 CCI Post RS
Project Name/Number: 2019 Inforce Rate Increases - JH CCI Post RS/

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 CCI Post RS
Project Name/Number: 2019 Inforce Rate Increases - JH CCI Post RS/

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.

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 CCI Post RS
Project Name/Number: 2019 Inforce Rate Increases - JH CCI Post RS/

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

Under the Blended (Cost-Sharing) method, the company shows the Makeup Rate Increase amount as 269.4%. Since this 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 31.200%. Please revise.

The Overall % Rate Impact: would be 31.200% as revised.

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 CCI Post RS
Project Name/Number: 2019 Inforce Rate Increases - JH CCI Post RS/

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	04/03/2020
Submitted Date	04/03/2020
Respond By Date	05/03/2020

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 18 and 19 of the actuarial memorandum.

Objection 3

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide data for all projections necessary 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: Please state if there are any partnership policies currently in force for the Virginia policyholders.

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,

SERFF Tracking #: MULF-132251212	**State Tracking #:** MULF-132251212	**Company Tracking #:** 2019 INFORCE RATE INCREASES - JH CCI POS...

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 CCI Post RS		
Project Name/Number:	2019 Inforce Rate Increases - JH CCI Post RS/		

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 CCI Post RS
Project Name/Number: 2019 Inforce Rate Increases - JH CCI Post RS/

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

Applies To:

- Rate Table, [LTC-02 VA] (Rate)

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.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Michelle Fluet

SERFF Tracking #:	MULF-132251212	**State Tracking #:**	MULF-132251212	**Company Tracking #:**	2019 INFORCE RATE INCREASES - JH CCI POS...

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 CCI Post RS		
Project Name/Number:	2019 Inforce Rate Increases - JH CCI Post RS/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/29/2020
Submitted Date	10/29/2020

Dear Bill Dismore,

Introduction:

Thank you for your letter.

Response 1

Comments:

Please find our response to your October 23, 2020 objection on the Supporting Documentation tab labeled as "Response to 10/23/20 objection".

Related Objection 1

Applies To:

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

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please update the actuarial memorandum, exhibits and the Long Term Care Insurance Rate Request Summary to correspond with the revised rate increase request.

Changed Items:

SERFF Tracking #:	*MULF-132251212*	***State Tracking #:***	*MULF-132251212*	***Company Tracking #:***	*2019 INFORCE RATE INCREASES - JH CCI POS...*

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 CCI Post RS*		
Project Name/Number:	*2019 Inforce Rate Increases - JH CCI Post RS/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf VA CCI PostRS Appendix E.pdf VA CCI PostRS filing package.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf* *VA CCI PostRS Appendix E.pdf* *VA CCI PostRS filing package.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf* *VA CCI PostRS filing package.pdf* *VA CCI PostRS Appendix E.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA CCI PostRS filing package.pdf* *Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf* *VA CCI PostRS Appendix E.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA CCI PostRS filing package.pdf* *VA CCII filing package.pdf* *VA CCII07 filing package.pdf* *VA Post Rate Stability Appendix E.pdf* *Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf*

SERFF Tracking #:	*MULF-132251212*	***State Tracking #:***	*MULF-132251212*	***Company Tracking #:***	*2019 INFORCE RATE INCREASES - JH CCI POS...*

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 CCI Post RS*		
Project Name/Number:	*2019 Inforce Rate Increases - JH CCI Post RS/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf VA CCI PostRS Appendix E.pdf VA CCI PostRS filing package.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf* *VA CCI PostRS Appendix E.pdf* *VA CCI PostRS filing package.pdf*
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Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
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Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
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Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
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Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA 2019 CCI PostRS Rate Summary.pdf

SERFF Tracking #:	MULF-132251212	**State Tracking #:**	MULF-132251212	**Company Tracking #:**	2019 INFORCE RATE INCREASES - JH CCI POS...

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 CCI Post RS		
Project Name/Number:	2019 Inforce Rate Increases - JH CCI Post RS/		

Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA 2019 CCI PostRS Rate Summary.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA 2019 CCI PostRS Rate Summary.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA 2019 Post-RS Rate Summary.pdf*

SERFF Tracking #:	*MULF-132251212*	***State Tracking #:***	*MULF-132251212*	***Company Tracking #:***	*2019 INFORCE RATE INCREASES - JH CCI POS...*

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 CCI Post RS*		
Project Name/Number:	*2019 Inforce Rate Increases - JH CCI Post RS/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf VA CCI PostRS Appendix E.pdf VA CCI PostRS filing package.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf* *VA CCI PostRS Appendix E.pdf* *VA CCI PostRS filing package.pdf*
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Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
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Comments:	
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Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
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Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA 2019 CCI PostRS Rate Summary.pdf

SERFF Tracking #:	*MULF-132251212*	***State Tracking #:***	*MULF-132251212*	***Company Tracking #:***	*2019 INFORCE RATE INCREASES - JH CCI POS...*

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 CCI Post RS*		
Project Name/Number:	*2019 Inforce Rate Increases - JH CCI Post RS/*		

Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA 2019 CCI PostRS Rate Summary.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA 2019 CCI PostRS Rate Summary.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA 2019 Post-RS Rate Summary.pdf*

Satisfied - Item:	Response to 10/23/20 objection
Comments:	
Attachment(s):	VA CCI PostRS Objection Response 10-23-20.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 CCI Post RS
Project Name/Number: 2019 Inforce Rate Increases - JH CCI Post RS/

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/22/2020
Submitted Date	07/22/2020

Dear Bill Dismore,

Introduction:

Thank you for your letter.

Response 1

Comments:

We have resubmitted the Post-Submission update.

Related Objection 1

Comments: Please resubmit the Post-Submission update that was Disapproved. We will allow it after receiving your objection response of 5/14/2020.

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

SERFF Tracking #:	*MULF-132251212*	***State Tracking #:***	*MULF-132251212*	***Company Tracking #:***	*2019 INFORCE RATE INCREASES - JH CCI POS...*

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 CCI Post RS*		
Project Name/Number:	*2019 Inforce Rate Increases - JH CCI Post RS/*		

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 29, 2020 objection on the Supporting Documentation tab labeled as "Response to 5/29/20 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:	Response to 5/29/20 objection
Comments:	
Attachment(s):	VA CCI PostRS 5-29-2020 Objection Response.pdf CUP Calculations.xlsx Updated Prospective Present Value Calculations.xlsx

SERFF Tracking #:	*MULF-132251212*	***State Tracking #:***	*MULF-132251212*	***Company Tracking #:***	*2019 INFORCE RATE INCREASES - JH CCI POS...*

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 CCI Post RS*		
Project Name/Number:	*2019 Inforce Rate Increases - JH CCI Post RS/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to 5/29/20 objection
Comments:	
Attachment(s):	VA CCI PostRS 5-29-2020 Objection Response.pdf CUP Calculations.xlsx Updated Prospective Present Value Calculations.xlsx

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf VA CCI PostRS Appendix E.pdf VA CCI PostRS filing package.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf* *VA CCI PostRS filing package.pdf* *VA CCI PostRS Appendix E.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA CCI PostRS filing package.pdf* *Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf* *VA CCI PostRS Appendix E.pdf*
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Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA CCI PostRS filing package.pdf* *VA CCII filing package.pdf* *VA CCII07 filing package.pdf* *VA Post Rate Stability Appendix E.pdf* *Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf*

No Form Schedule items changed.

SERFF Tracking #:	MULF-132251212	**State Tracking #:**	MULF-132251212	**Company Tracking #:**	2019 INFORCE RATE INCREASES - JH CCI POS...

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 CCI Post RS		
Project Name/Number:	2019 Inforce Rate Increases - JH CCI Post RS/		

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Table	LTC-02 VA	Revised	Previous State Filing Number: MULF-131210763 Percent Rate Change Request: 31.2	LTC-02 VA (Post Rate Stability).pdf,	06/25/2020 By: Michelle Fluet
Previous Version						
1	*Rate Table*	*LTC-02 VA*	*Revised*	*Previous State Filing Number: MULF-131210763 Percent Rate Change Request: 31.2*	*LTC-02 VA (Post Rate Stability).pdf,*	*05/06/2020 By: Michelle Fluet*
Previous Version						
1	*Rate Table*	*LTC-02 VA*	*Revised*	*Previous State Filing Number: MULF-131210763 Percent Rate Change Request: 29.7*	*LTC-02 VA (Post Rate Stability).pdf,*	*03/27/2020 By: Michelle Fluet*
2	Rate Table	BSC-02 VA	Revised	Previous State Filing Number: MULF-131210763 Percent Rate Change Request: 31.2	BSC-02 VA (Post Rate Stability).pdf,	06/25/2020 By: Michelle Fluet
Previous Version						
2	*Rate Table*	*BSC-02 VA*	*Revised*	*Previous State Filing Number: MULF-131210763 Percent Rate Change Request: 31.2*	*BSC-02 VA (Post Rate Stability).pdf,*	*05/06/2020 By: Michelle Fluet*
Previous Version						
2	*Rate Table*	*BSC-02 VA*	*Revised*	*Previous State Filing Number:*	*BSC-02 VA (Post Rate Stability).pdf,*	*03/27/2020 By: Michelle Fluet*

SERFF Tracking #:	MULF-132251212	**State Tracking #:**	MULF-132251212	**Company Tracking #:**	2019 INFORCE RATE INCREASES - JH CCI POS...

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 CCI Post RS		
Project Name/Number:	2019 Inforce Rate Increases - JH CCI Post RS/		

Rate/Rule Schedule Item Changes

				MULF-131210763 Percent Rate Change Request: 29.7		

Response 2

Comments:

Please find our response to your May 29, 2020 objection on the Supporting Documentation tab labeled as "Response to 5/29/20 objection".

Related Objection 2

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide the Net Level Premium Reserve balance for this block of policies as of 12/31/2018.

Changed Items:

SERFF Tracking #:	*MULF-132251212*	***State Tracking #:***	*MULF-132251212*	***Company Tracking #:***	*2019 INFORCE RATE INCREASES - JH CCI POS...*

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 CCI Post RS*		
Project Name/Number:	*2019 Inforce Rate Increases - JH CCI Post RS/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf VA CCI PostRS Appendix E.pdf VA CCI PostRS filing package.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf* *VA CCI PostRS filing package.pdf* *VA CCI PostRS Appendix E.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA CCI PostRS filing package.pdf* *Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf* *VA CCI PostRS Appendix E.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA CCI PostRS filing package.pdf* *VA CCII filing package.pdf* *VA CCII07 filing package.pdf* *VA Post Rate Stability Appendix E.pdf* *Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments:

Please find our response to your May 29, 2020 objection on the Supporting Documentation tab labeled as "Response to 5/29/20 objection".

Related Objection 3

SERFF Tracking #:	MULF-132251212	**State Tracking #:**	MULF-132251212	**Company Tracking #:**	2019 INFORCE RATE INCREASES - JH CCI POS...

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 CCI Post RS		
Project Name/Number:	2019 Inforce Rate Increases - JH CCI Post RS/		

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:

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf VA CCI PostRS Appendix E.pdf VA CCI PostRS filing package.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf* *VA CCI PostRS filing package.pdf* *VA CCI PostRS Appendix E.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA CCI PostRS filing package.pdf* *Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf* *VA CCI PostRS Appendix E.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA CCI PostRS filing package.pdf* *VA CCII filing package.pdf* *VA CCII07 filing package.pdf* *VA Post Rate Stability Appendix E.pdf* *Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking #:	MULF-132251212	**State Tracking #:**	MULF-132251212	**Company Tracking #:**	2019 INFORCE RATE INCREASES - JH CCI POS...

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 CCI Post RS		
Project Name/Number:	2019 Inforce Rate Increases - JH CCI Post RS/		

Response 4

Comments:

Please find our response to your May 29, 2020 objection on the Supporting Documentation tab labeled as "Response to 5/29/20 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:

SERFF Tracking #:	*MULF-132251212*	***State Tracking #:***	*MULF-132251212*	***Company Tracking #:***	*2019 INFORCE RATE INCREASES - JH CCI POS...*

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 CCI Post RS*		
Project Name/Number:	*2019 Inforce Rate Increases - JH CCI Post RS/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf VA CCI PostRS Appendix E.pdf VA CCI PostRS filing package.pdf
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Comments:	
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Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA CCI PostRS filing package.pdf* *VA CCII filing package.pdf* *VA CCII07 filing package.pdf* *VA Post Rate Stability Appendix E.pdf* *Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 5

Comments:

Please find our response to your May 29, 2020 objection on the Supporting Documentation tab labeled as "Response to 5/29/20 objection".

Related Objection 5

SERFF Tracking #:	*MULF-132251212*	***State Tracking #:***	*MULF-132251212*	***Company Tracking #:***	*2019 INFORCE RATE INCREASES - JH CCI POS...*

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 CCI Post RS*		
Project Name/Number:	*2019 Inforce Rate Increases - JH CCI Post RS/*		

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:

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf VA CCI PostRS Appendix E.pdf VA CCI PostRS filing package.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
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Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA CCI PostRS filing package.pdf* *VA CCII filing package.pdf* *VA CCII07 filing package.pdf* *VA Post Rate Stability Appendix E.pdf* *Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf*

No Form Schedule items changed.

SERFF Tracking #:	MULF-132251212	**State Tracking #:**	MULF-132251212	**Company Tracking #:**	2019 INFORCE RATE INCREASES - JH CCI POS...

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 CCI Post RS		
Project Name/Number:	2019 Inforce Rate Increases - JH CCI Post RS/		

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 CCI Post RS
Project Name/Number: 2019 Inforce Rate Increases - JH CCI Post RS/

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

SERFF Tracking #:	MULF-132251212	**State Tracking #:**	MULF-132251212	**Company Tracking #:**	2019 INFORCE RATE INCREASES - JH CCI POS...

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 CCI Post RS		
Project Name/Number:	2019 Inforce Rate Increases - JH CCI Post RS/		

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 "Response to 5/8/20 objection".

Related Objection 1

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

Under the Blended (Cost-Sharing) method, the company shows the Makeup Rate Increase amount as 269.4%. Since this 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 31.200%. Please revise.

The Overall % Rate Impact: would be 31.200% as revised.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to 5/8/20 objection
Comments:	
Attachment(s):	VA CCI PostRS 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.

SERFF Tracking #:	*MULF-132251212*	***State Tracking #:***	*MULF-132251212*	***Company Tracking #:***	*2019 INFORCE RATE INCREASES - JH CCI POS...*

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 CCI Post RS*		
Project Name/Number:	*2019 Inforce Rate Increases - JH CCI Post RS/*		

Sincerely,
Michelle Fluet

SERFF Tracking #:	*MULF-132251212*	***State Tracking #:***	*MULF-132251212*	***Company Tracking #:***	*2019 INFORCE RATE INCREASES - JH CCI POS...*

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 CCI Post RS*		
Project Name/Number:	*2019 Inforce Rate Increases - JH CCI Post RS/*		

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 April 3, 2020 objection on the Supporting Documentation tab labeled as "Response to 4/3/20 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:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to 4/3/20 objection
Comments:	
Attachment(s):	VA CCI PostRS 4-3-2020 Objection Response.pdf 2019 Retail CCI Rate Increase Filing Summary.xlsx VA CCI PostRS Exhibits.xlsx Cost Sharing Calculations.xlsx Prospective Present Value Calculations.xlsx

SERFF Tracking #:	*MULF-132251212*	***State Tracking #:***	*MULF-132251212*	***Company Tracking #:***	*2019 INFORCE RATE INCREASES - JH CCI POS...*

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 CCI Post RS*		
Project Name/Number:	*2019 Inforce Rate Increases - JH CCI Post RS/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to 4/3/20 objection
Comments:	
Attachment(s):	VA CCI PostRS 4-3-2020 Objection Response.pdf 2019 Retail CCI Rate Increase Filing Summary.xlsx VA CCI PostRS Exhibits.xlsx Cost Sharing Calculations.xlsx Prospective Present Value Calculations.xlsx

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf VA CCI PostRS filing package.pdf VA CCI PostRS Appendix E.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA CCI PostRS filing package.pdf* *Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf* *VA CCI PostRS Appendix E.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA CCI PostRS filing package.pdf* *VA CCII filing package.pdf* *VA CCII07 filing package.pdf* *VA Post Rate Stability Appendix E.pdf* *Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf*

SERFF Tracking #:	*MULF-132251212*	***State Tracking #:***	*MULF-132251212*	***Company Tracking #:***	*2019 INFORCE RATE INCREASES - JH CCI POS...*

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 CCI Post RS*		
Project Name/Number:	*2019 Inforce Rate Increases - JH CCI Post RS/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to 4/3/20 objection
Comments:	
Attachment(s):	VA CCI PostRS 4-3-2020 Objection Response.pdf 2019 Retail CCI Rate Increase Filing Summary.xlsx VA CCI PostRS Exhibits.xlsx Cost Sharing Calculations.xlsx Prospective Present Value Calculations.xlsx

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf VA CCI PostRS filing package.pdf VA CCI PostRS Appendix E.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA CCI PostRS filing package.pdf* *Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf* *VA CCI PostRS Appendix E.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA CCI PostRS filing package.pdf* *VA CCII filing package.pdf* *VA CCII07 filing package.pdf* *VA Post Rate Stability Appendix E.pdf* *Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf*

Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA 2019 CCI PostRS Rate Summary.pdf
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA 2019 CCI PostRS Rate Summary.pdf*
Previous Version	

SERFF Tracking #:	MULF-132251212	**State Tracking #:**	MULF-132251212	**Company Tracking #:**	2019 INFORCE RATE INCREASES - JH CCI POS...

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 CCI Post RS		
Project Name/Number:	2019 Inforce Rate Increases - JH CCI Post RS/		

Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA 2019 Post-RS Rate Summary.pdf

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Table	LTC-02 VA	Revised	Previous State Filing Number: MULF-131210763 Percent Rate Change Request: 31.2	LTC-02 VA (Post Rate Stability).pdf,	05/06/2020 By: Michelle Fluet
Previous Version						
1	*Rate Table*	*LTC-02 VA*	*Revised*	*Previous State Filing Number: MULF-131210763 Percent Rate Change Request: 29.7*	*LTC-02 VA (Post Rate Stability).pdf,*	*03/27/2020 By: Michelle Fluet*
2	Rate Table	BSC-02 VA	Revised	Previous State Filing Number: MULF-131210763 Percent Rate Change Request: 31.2	BSC-02 VA (Post Rate Stability).pdf,	05/06/2020 By: Michelle Fluet
Previous Version						
2	*Rate Table*	*BSC-02 VA*	*Revised*	*Previous State Filing Number: MULF-131210763 Percent Rate Change Request: 29.7*	*BSC-02 VA (Post Rate Stability).pdf,*	*03/27/2020 By: Michelle Fluet*

Response 2

SERFF Tracking #:	MULF-132251212	**State Tracking #:**	MULF-132251212	**Company Tracking #:**	2019 INFORCE RATE INCREASES - JH CCI POS...

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 CCI Post RS		
Project Name/Number:	2019 Inforce Rate Increases - JH CCI Post RS/		

Comments:

Please find our response to your April 3, 2020 objection on the Supporting Documentation tab labeled as "Response to 4/3/20 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 18 and 19 of the actuarial memorandum.

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 April 3, 2020 objection on the Supporting Documentation tab labeled as "Response to 4/3/20 objection".

Related Objection 3

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide data for all projections necessary 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 April 3, 2020 objection on the Supporting Documentation tab labeled as "Response to 4/3/20 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 April 3, 2020 objection on the Supporting Documentation tab labeled as "Response to 4/3/20 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 April 3, 2020 objection on the Supporting Documentation tab labeled as "Response to 4/3/20 objection".

Related Objection 6

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

SERFF Tracking #:	*MULF-132251212*	***State Tracking #:***	*MULF-132251212*	***Company Tracking #:***	*2019 INFORCE RATE INCREASES - JH CCI POS...*

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 CCI Post RS*		
Project Name/Number:	*2019 Inforce Rate Increases - JH CCI Post RS/*		

Comments: Please state if there are any partnership policies currently in force for the Virginia policyholders.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf VA CCI PostRS filing package.pdf VA CCI PostRS Appendix E.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA CCI PostRS filing package.pdf* *Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf* *VA CCI PostRS Appendix E.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA CCI PostRS filing package.pdf* *VA CCII filing package.pdf* *VA CCII07 filing package.pdf* *VA Post Rate Stability Appendix E.pdf* *Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

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

Sincerely,

Michelle Fluet

SERFF Tracking #:	*MULF-132251212*	***State Tracking #:***	*MULF-132251212*	***Company Tracking #:***	*2019 INFORCE RATE INCREASES - JH CCI POS...*

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 CCI Post RS*		
Project Name/Number:	*2019 Inforce Rate Increases - JH CCI Post RS/*		

Amendment Letter

Submitted Date: 10/23/2020

Comments:

We are amending this submission in order to follow up with the Department based on our conference call and the Department’s Offer.

Changed Items:

No Form Schedule Items Changed.

SERFF Tracking #:	MULF-132251212	**State Tracking #:**	MULF-132251212	**Company Tracking #:**	2019 INFORCE RATE INCREASES - JH CCI POS...

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 CCI Post RS		
Project Name/Number:	2019 Inforce Rate Increases - JH CCI Post RS/		

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Table	LTC-02 VA	Revised	Previous State Filing Number: MULF-131210763 Percent Rate Change Request: 14.5	LTC-02 VA (Post Rate Stability).pdf,	10/23/2020 By:
Previous Version						
1	*Rate Table*	*LTC-02 VA*	*Revised*	*Previous State Filing Number: MULF-131210763 Percent Rate Change Request: 31.2*	*LTC-02 VA (Post Rate Stability).pdf,*	*06/25/2020 By: Michelle Fluet*
Previous Version						
1	*Rate Table*	*LTC-02 VA*	*Revised*	*Previous State Filing Number: MULF-131210763 Percent Rate Change Request: 31.2*	*LTC-02 VA (Post Rate Stability).pdf,*	*05/06/2020 By: Michelle Fluet*
Previous Version						
1	*Rate Table*	*LTC-02 VA*	*Revised*	*Previous State Filing Number: MULF-131210763 Percent Rate Change Request: 29.7*	*LTC-02 VA (Post Rate Stability).pdf,*	*03/27/2020 By: Michelle Fluet*
2	Rate Table	BSC-02 VA	Revised	Previous State Filing Number: MULF-131210763 Percent Rate Change Request: 14.5	BSC-02 VA (Post Rate Stability).pdf,	10/23/2020 By:
Previous Version						
2	*Rate Table*	*BSC-02 VA*	*Revised*	*Previous State Filing Number:*	*BSC-02 VA (Post Rate Stability).pdf,*	*06/25/2020 By: Michelle Fluet*

SERFF Tracking #:	MULF-132251212	**State Tracking #:**	MULF-132251212	**Company Tracking #:**	2019 INFORCE RATE INCREASES - JH CCI POS...

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 CCI Post RS		
Project Name/Number:	2019 Inforce Rate Increases - JH CCI Post RS/		

Rate/Rule Schedule Item Changes

				MULF-131210763 Percent Rate Change Request: 31.2		
Previous Version						
2	*Rate Table*	*BSC-02 VA*	*Revised*	*Previous State Filing Number: MULF-131210763 Percent Rate Change Request: 31.2*	*BSC-02 VA (Post Rate Stability).pdf,*	*05/06/2020 By: Michelle Fluet*
Previous Version						
2	*Rate Table*	*BSC-02 VA*	*Revised*	*Previous State Filing Number: MULF-131210763 Percent Rate Change Request: 29.7*	*BSC-02 VA (Post Rate Stability).pdf,*	*03/27/2020 By: Michelle Fluet*

Supporting Document Schedule Item Changes

Satisfied - Item:	Follow Up from Conference Call
Comments:	
Attachment(s):	VA CCI PostRS Follow Up 10-23-20.pdf VA CCI PostRS shared cost landing spot.pdf

SERFF Tracking #:	*MULF-132251212*	***State Tracking #:***	*MULF-132251212*	***Company Tracking #:***	*2019 INFORCE RATE INCREASES - JH CCI POS...*

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 CCI Post RS*		
Project Name/Number:	*2019 Inforce Rate Increases - JH CCI Post RS/*		

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 CCI PostRS Amendment Letter.pdf VA Retail Blended If-Knew Calculations.xlsx

SERFF Tracking #:	*MULF-132251212*	***State Tracking #:***	*MULF-132251212*	***Company Tracking #:***	*2019 INFORCE RATE INCREASES - JH CCI POS...*

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 CCI Post RS*		
Project Name/Number:	*2019 Inforce Rate Increases - JH CCI Post RS/*		

Amendment Letter

Submitted Date: 04/03/2020

Comments:

We are amending this submission in order to revise this filing to make it specific to the CCI Post RS block.

Changed Items:

No Form Schedule Items Changed.

SERFF Tracking #:	MULF-132251212	**State Tracking #:**	MULF-132251212	**Company Tracking #:**	2019 INFORCE RATE INCREASES - JH CCI POS...

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 CCI Post RS		
Project Name/Number:	2019 Inforce Rate Increases - JH CCI Post RS/		

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Removed	LTC-03 VA	Revised	Previous State Filing Number: MULF-131210763 Percent Rate Change Request: 31.8		04/03/2020 By:
Previous Version						
1	*Rate Table*	*LTC-03 VA*	*Revised*	*Previous State Filing Number: MULF-131210763 Percent Rate Change Request: 31.8*	*LTC-03 VA.pdf,*	*03/27/2020 By: Michelle Fluet*
2	Removed	BSC-03 VA	Revised	Previous State Filing Number: MULF-131210763 Percent Rate Change Request: 31.8		04/03/2020 By:
Previous Version						
2	*Rate Table*	*BSC-03 VA*	*Revised*	*Previous State Filing Number: MULF-131210763 Percent Rate Change Request: 31.8*	*BSC-03 VA, BSC-03 VA Rev 1-04.pdf,*	*03/27/2020 By: Michelle Fluet*
3	Removed	BSC-03 Rev. 1/04	Revised	Previous State Filing Number: MULF-131210763 Percent Rate Change Request: 31.8		04/03/2020 By:
Previous Version						
3	*Rate Table*	*BSC-03 Rev. 1/04*	*Revised*	*Previous State Filing Number: MULF-131210763 Percent Rate Change*	*BSC-03 VA, BSC-03 VA Rev 1-04.pdf,*	*03/27/2020 By: Michelle Fluet*

SERFF Tracking #:	*MULF-132251212*	***State Tracking #:***	*MULF-132251212*	***Company Tracking #:***	*2019 INFORCE RATE INCREASES - JH CCI POS...*

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 CCI Post RS*		
Project Name/Number:	*2019 Inforce Rate Increases - JH CCI Post RS/*		

Rate/Rule Schedule Item Changes

				Request: 31.8		
4	Removed	LTC-03 VA (2007)	Revised	Previous State Filing Number: MULF-131210763 Percent Rate Change Request: 23		04/03/2020 By:
Previous Version						
4	*Rate Table*	*LTC-03 VA (2007)*	*Revised*	*Previous State Filing Number: MULF-131210763 Percent Rate Change Request: 23*	*LTC-03 VA (2007 Rates).pdf,*	*03/27/2020 By: Michelle Fluet*

SERFF Tracking #:	*MULF-132251212*	***State Tracking #:***	*MULF-132251212*	***Company Tracking #:***	*2019 INFORCE RATE INCREASES - JH CCI POS...*

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 CCI Post RS*		
Project Name/Number:	*2019 Inforce Rate Increases - JH CCI Post RS/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Cover letter
Comments:	
Attachment(s):	VA CCI Post RS 2019 JH Inforce Rate Increase Cover Letter.pdf
Previous Version	
Satisfied - Item:	*Cover letter*
Comments:	
Attachment(s):	*VA Post RS 2019 JH Inforce Rate Increase Cover Letter.pdf*

Satisfied - Item:	Sample Policyholder Communication Package
Comments:	We have submitted a separate form filing which includes the policyholder communication package 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 be submitting a separate form filing which will include the policyholder communication package for review and approval.*
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 CCI PostRS filing package.pdf Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf VA CCI PostRS Appendix E.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA CCI PostRS filing package.pdf* *VA CCII filing package.pdf* *VA CCII07 filing package.pdf* *VA Post Rate Stability Appendix E.pdf* *Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf*

Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	

SERFF Tracking #:	*MULF-132251212*	***State Tracking #:***	*MULF-132251212*	***Company Tracking #:***	*2019 INFORCE RATE INCREASES - JH CCI POS...*

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 CCI Post RS*		
Project Name/Number:	*2019 Inforce Rate Increases - JH CCI Post RS/*		

Attachment(s):	VA 2019 CCI PostRS Rate Summary.pdf
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA 2019 Post-RS Rate Summary.pdf*

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

Note To Filer

Created By:

Bill Dismore on 02/16/2021 09:29 AM

Last Edited By:

Bill Dismore

Submitted On:

02/16/2021 09:29 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 CCI Post RS*
Project Name/Number: *2019 Inforce Rate Increases - JH CCI Post RS/*

Note To Filer

Created By:

Bill Dismore on 05/08/2020 01:57 PM

Last Edited By:

Bill Dismore

Submitted On:

05/08/2020 03:34 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 CCI Post RS
Project Name/Number: 2019 Inforce Rate Increases - JH CCI Post RS/

Note To Filer

Created By:

Bill Dismore on 04/30/2020 07:22 AM

Last Edited By:

Bill Dismore

Submitted On:

05/08/2020 01:29 PM

Subject:

Extension granted to 5/06/2020

Comments:

Request for extension to respond to objections granted for 5/06/2020.

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 CCI Post RS
Project Name/Number: 2019 Inforce Rate Increases - JH CCI Post RS/

Note To Reviewer

Created By:

Michelle Fluet on 04/29/2020 04:58 PM

Last Edited By:

Bill Dismore

Submitted On:

05/08/2020 01:29 PM

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 CCI Post RS
Project Name/Number: 2019 Inforce Rate Increases - JH CCI Post RS/

Note To Filer

Created By:

Bill Dismore on 04/02/2020 08:19 AM

Last Edited By:

Bill Dismore

Submitted On:

04/03/2020 03:45 PM

Subject:

Our Call Today

Comments:

Thank you Michelle. I have made our management team aware.

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 CCI Post RS
Project Name/Number: 2019 Inforce Rate Increases - JH CCI Post RS/

Note To Reviewer

Created By:

Michelle Fluet on 04/01/2020 03:24 PM

Last Edited By:

Bill Dismore

Submitted On:

04/03/2020 03:45 PM

Subject:

Our call today

Comments:

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

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 CCI Post RS*
Project Name/Number: *2019 Inforce Rate Increases - JH CCI Post RS/*

Note To Reviewer

Created By:

Michelle Fluet on 04/01/2020 11:38 AM

Last Edited By:

Bill Dismore

Submitted On:

04/02/2020 10:18 AM

Subject:

Your Note to Filer today

Comments:

The policyholder communication package has been submitted under SERFF Tracking Number MULF-132319248. It has been cross referenced with the SERFF Tracking Numbers for both the Pre and Post RS 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 CCI Post RS
Project Name/Number: 2019 Inforce Rate Increases - JH CCI Post RS/

Note To Filer

Created By:

Bill Dismore on 04/01/2020 10:18 AM

Last Edited By:

Bill Dismore

Submitted On:

04/02/2020 10:18 AM

Subject:

Policyholder Letter

Comments:

Please submit the policyholder letter forms in the same SERFF filing as the rate revision filing. If the policyholder letter forms are to be used for both the pre and post stability plans, indicate and cross-reference the SERFF numbers to which the policyholder letter forms are applicable.

If pre-approved policyholder letter forms are being used, place these approved forms under the Supporting Documentation tab and provide the SERFF number under which the policyholder letter 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 CCI Post RS
Project Name/Number: 2019 Inforce Rate Increases - JH CCI Post RS/

Reviewer Note

Created By:

Bill Dismore on 09/22/2020 08:25 AM

Last Edited By:

Bill Dismore

Submitted On:

10/23/2020 02:39 PM

Subject:

Actuarial Final Summary & Opinion

Comments:

9/07/2020 - ARC Final Summary & Opinion Report

JOHN T. CONDO, FSA, MAAA, PHD
ROBERT B. CROMPTON, FSA, MAAA
DAVID E. NEVE, FSA, MAAA, CERA
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LORNE W. SCHINBEIN, FSA, MAAA

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-132251212

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 14VAC5-200-153 for the Company's post-stability blocks of Individual Long Term Care Insurance.

Recommendation

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

Additionally, one of the non-regulatory analyses (the "If-Knew/Makeup Blend Approach") would limit the rate increase. See that section below for details.

Historical Background

The forms subject to this filing are referred to as the CCI block, which were issued from 2002-2004 though only those policies issued 10/1/2003 and later are included in this filing. Since all policies are issued 10/1/2003 and later, they are subject to 14VAC5-200-153.

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

Series	Previous Increases	# of Policyholders	Requested Increase	Cumulative Increase
CCI	68.9% (12/2011) 18.4% (4/2016) 29.7% (7/2019)	2,019	10.7% to 35.0%; Avg 31.2%	240.3%

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 5,200 are for the CCI 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 1.0%-1.3% for CCI; the A/E result for the five year period ending 12/31/2017 was 99% to 100% overall and for durations 16+ was 86% to 117%. A shock lapse of 2.5% 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	90.0%	99.8%	91.0%	183%	144%

* using the average valuation interest rate for discounting

Since the lifetime loss ratio exceeds 90.0%, the 58/85 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	-815	-1,203	-977	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 29.6% based on the change in assumptions, plus 1.1% as a catch-up for previous increases that were reduced or denied, for a total of 30.8%.

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 14.6%.

Comparison of Increases Versus Other States

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

	Previous in VA	Nationwide Avg w/o VA	Allowable
CCI	159.3%	127.8%	none

Note that even prior to this proposed rate increase, the cumulative increase in Virginia (159%) is the 20th highest of all states, which range from 0% to 233%, and is higher than the weighted average of 128%. Because the Company is still early in this phase of increases, approval of this increase would make Virginia the highest rates of any state for this form (240%).

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

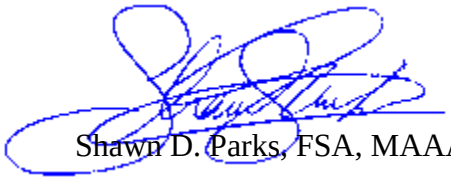
I am providing this letter to the Bureau as the sole intended user. The scope of the review relates only to compliance with applicable laws and regulations relating to the actuarial aspects of the filing under consideration, and the intended purpose is to communicate my findings regarding this filing.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

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 CCI Post RS
Project Name/Number: 2019 Inforce Rate Increases - JH CCI Post RS/

Reviewer Note

Created By:

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

Last Edited By:

Bill Dismore

Submitted On:

02/18/2021 08:57 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-132251212

Revised Rates

Average Annual Premium Per Member: $2,927

Average Requested Percentage Rate Change Per Member: 14.5%

Range of Requested Rate Changes: 10.7% to 14.6%

Number of Virginia Policyholders Affected: 2,019

Form Number	Product Name	Issue Dates	Prior Rate Increases – Date and Percentage Approved	Outlook for Future Rate Increases
LTC-02 VA (post-RS)	Custom Care	October 2003 – July 2004	68.9% - 12/01/2011 18.4% - 04/21/2016 29.7% - 07/03/2019	Due to the capped approval, if the requested premium rate schedule increase is implemented and the underlying assumptions which reflect moderately adverse conditions are realized, additional rate increases will be necessary to achieve the full actuarially justified one-time request based on the Lifetime Loss Ratio.
BSC-02 VA (post-RS)	Essential Care	October 2003 – March 2004	68.9% - 12/01/2011 18.4% - 04/21/2016 29.7% - 07/03/2019	Due to the capped approval, if the requested premium rate schedule increase is implemented and the underlying assumptions which reflect moderately adverse conditions are realized, additional rate increases will be necessary to achieve the full actuarially justified one-time request based on the Lifetime Loss Ratio.

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

This document is prepared by the carrier to help explain the requested rate change and is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing at https://www.scc.virginia.gov/boi/SERFFInquiry/default.aspx. *(Rev. 06/19)*

Summary of the John Hancock's 2019 Rate Increase Request
John Hancock Life Insurance Custom Care I (Post-RS) 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 14.5% which ranges from 10.7% to 14.6%. This includes the Custom Care I (Post-RS) 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-132251212

Disposition: Approved

Approval Date: 2/18/2021

Revised Rates

Average Annual Premium Per Member: $2,927

Average Requested Percentage Rate Change Per Member: 14.5%

Minimum Requested Percentage Rate Change Per Member: 10.7%

Maximum Requested Percentage Rate Change Per Member: 14.6%

Number of Policy Holders Affected: 2,019

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

The Company requested, and the Bureau approved an average rate increase of 14.5% 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 14VAC5-200-153 of the Virginia Administrative Code for policies issued on October 1, 2003 and later. The review indicated that the anticipated loss ratio, reflecting claims payout, will be 91% 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 CCI Post RS
Project Name/Number: 2019 Inforce Rate Increases - JH CCI Post RS/

Reviewer Note

Created By:

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

Last Edited By:

Bill Dismore

Submitted On:

04/03/2020 03:45 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 CCI Post RS
Project Name/Number: 2019 Inforce Rate Increases - JH CCI Post RS/

Post Submission Update Request Processed On 05/08/2020

Status:	Disallowed
Created By:	Michelle Fluet
Processed By:	Bill Dismore
Comments:	Rate/Rule Schedule - Company Rate Information - Overall % Indicated Change: Under the Blended (Cost-Sharing) method, the company shows the Makeup Rate Increase amount as 269.4%. Since this 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 31.200%. Please revise.

Company Rate Information:

Company Name:John Hancock Life Insurance Company (USA)

Field Name	Requested Change	Prior Value
Overall % Indicated Change	31.200%	29.700%
Overall % Rate Impact	31.200%	29.700%
Written Premium Change for this Program	$1405824	$1340050
Maximum %Change (where required)	35.000%	31.200%
Minimum %Change (where required)	10.700%	14.500%

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 CCI Post RS*
Project Name/Number: *2019 Inforce Rate Increases - JH CCI Post RS/*

Post Submission Update Request Processed On 10/23/2020

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

Company Rate Information:

Company Name:John Hancock Life Insurance Company (USA)

Field Name	Requested Change	Prior Value
Overall % Rate Impact	14.500%	31.200%
Written Premium Change for this Program	$651102	$1405824
Maximum %Change (where required)	14.600%	35.000%

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 CCI Post RS
Project Name/Number: 2019 Inforce Rate Increases - JH CCI Post RS/

Post Submission Update Request Processed On 07/22/2020

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

Company Rate Information:

Company Name:John Hancock Life Insurance Company (USA)

Field Name	Requested Change	Prior Value
Overall % Indicated Change	31.200%	29.700%
Overall % Rate Impact	31.200%	29.700%
Written Premium Change for this Program	$1405824	$1340050
Maximum %Change (where required)	35.000%	31.200%
Minimum %Change (where required)	10.700%	14.500%

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 CCI Post RS*
Project Name/Number: *2019 Inforce Rate Increases - JH CCI Post RS/*

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 CCI Post RS	2019 Inforce Rate Increases- JH Post RS
Project Name	2019 Inforce Rate Increases - JH CCI Post RS	2019 Inforce Rate Increases - JH Post RS
Overall Rate Impact	29.7	30.4

Rate Information:

Field Name	Requested Change	Prior Value
Overall Pct. of Last Revision	29.700%	33.300%

Company Rate Information:

Company Name:John Hancock Life Insurance Company (USA)

Field Name	Requested Change	Prior Value
Overall % Indicated Change	29.700%	30.400%
Overall % Rate Impact	29.700%	30.400%
Written Premium Change for this Program	$1340050	$5968406
Number of Policy Holders Affected for this Program	2019	8766
Written Premium for this Program	$4504593	$19604458
Maximum %Change (where required)	31.200%	32.100%
Minimum %Change (where required)	14.500%	13.500%

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 CCI Post RS
Project Name/Number: 2019 Inforce Rate Increases - JH CCI Post RS/

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-02 VA8/8/20022002 200429.7%
BSC-02 VA8/8/20022002 200429.7%

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

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 CCI Post RS
Project Name/Number: 2019 Inforce Rate Increases - JH CCI Post RS/

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.)

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 CCI Post RS
Project Name/Number: 2019 Inforce Rate Increases - JH CCI Post RS/

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-02 VA8/8/20022002 200429.7%
BSC-02 VA8/8/20022002 200429.7%
LTC-03 VA9/5/20032003 200831.8%
BSC-03 VA9/5/20032004 200731.8%
BSC-03 VA Rev. 1/042/11/20042004 200731.8%
LTC-03 VA (2007)8/29/20072007 200923.0%

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.
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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).

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Policyholder Communication Package

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TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2019 Inforce Rate Increases- JH CCI Post RS
Project Name/Number: 2019 Inforce Rate Increases - JH CCI Post RS/

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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.

SERFF Tracking #:	*MULF-132251212*	***State Tracking #:***	*MULF-132251212*	***Company Tracking #:***	*2019 INFORCE RATE INCREASES - JH CCI POS...*

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 CCI Post RS*		
Project Name/Number:	*2019 Inforce Rate Increases - JH CCI Post RS/*		

Rate Information

Rate data applies to filing.

Filing Method:	Review & Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	29.700%
Effective Date of Last Rate Revision:	07/03/2019
Filing Method of Last Filing:	Review & Approval
SERFF Tracking Number of Last Filing:	MULF-131210763

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)	31.200%	14.500%	$651,102	2,019	$4,504,593	14.600%	10.700%

SERFF Tracking #:	*MULF-132251212*	***State Tracking #:***	*MULF-132251212*	***Company Tracking #:***	*2019 INFORCE RATE INCREASES - JH CCI POS...*

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 CCI Post RS*		
Project Name/Number:	*2019 Inforce Rate Increases - JH CCI Post RS/*		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Table	LTC-02 VA	Revised	Previous State Filing Number: MULF-131210763 Percent Rate Change Request: 14.5	LTC-02 VA (Post Rate Stability).pdf,
2		Rate Table	BSC-02 VA	Revised	Previous State Filing Number: MULF-131210763 Percent Rate Change Request: 14.5	BSC-02 VA (Post Rate Stability).pdf,

Appendix B1

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

LTC-02 VA (Post Rate Stability)

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

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation							5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	11.64	14.96	16.60	18.06	19.95	23.27	24.93	21.15	24.21	29.12	30.53	31.93	49.96	54.50	40.22	52.60	61.88	68.07	74.26	83.54	86.63
30	11.64	14.96	16.62	19.27	21.61	23.27	24.93	22.72	25.80	30.71	32.12	33.52	51.61	58.28	43.32	55.69	61.88	71.16	77.35	86.63	92.82
31	11.64	14.96	18.21	19.67	21.61	23.27	24.93	24.53	27.58	32.49	33.89	35.26	53.54	62.06	43.32	55.69	64.97	74.26	80.44	89.73	92.82
32	11.64	16.62	18.29	19.95	21.61	24.93	26.60	24.53	27.58	34.30	35.67	37.02	57.12	64.13	43.32	58.79	64.97	74.26	80.44	89.73	95.91
33	13.30	16.62	18.29	19.95	21.61	24.93	26.60	26.10	29.16	35.87	37.25	38.61	59.07	68.30	46.41	58.79	64.97	74.26	80.44	92.82	95.91
34	13.30	16.62	18.29	19.95	21.61	24.93	26.60	26.10	30.96	37.69	39.04	40.38	63.02	72.11	46.41	58.79	68.07	77.35	83.54	92.82	99.01
35	13.30	16.62	18.29	21.61	23.27	24.93	27.63	27.92	32.77	37.69	40.85	42.16	66.62	74.23	46.41	58.79	68.07	77.35	83.54	92.82	99.01
36	13.57	16.62	18.29	21.61	23.27	26.60	29.36	29.77	34.60	39.52	42.43	45.54	68.62	78.05	46.41	61.88	68.07	80.44	86.63	95.91	102.10
37	13.57	16.66	19.95	21.61	23.27	27.10	31.25	31.64	36.45	42.93	44.24	47.35	72.23	80.44	49.50	61.88	71.16	80.44	86.63	95.91	102.10
38	15.23	16.66	19.95	21.61	23.27	27.10	31.25	31.64	38.01	44.79	46.07	49.16	76.28	80.44	49.50	61.88	71.16	83.54	89.73	99.01	105.20
39	15.23	18.29	21.28	23.27	24.93	28.84	33.17	33.53	39.87	46.66	49.48	52.56	77.35	83.54	49.50	64.97	71.16	83.54	89.73	99.01	105.20
40	16.85	19.82	22.95	24.28	25.73	30.42	34.89	35.06	41.75	48.55	51.33	54.40	80.44	83.54	49.50	64.97	74.26	83.54	89.73	102.10	108.29
41	16.85	19.96	24.80	26.13	27.59	32.40	36.93	37.15	43.84	50.32	53.44	56.52	80.44	83.54	52.60	68.07	74.26	86.63	92.82	105.20	108.29
42	18.70	21.81	24.80	26.32	27.79	34.42	39.00	37.33	45.60	52.47	57.15	60.23	80.44	86.63	52.60	68.07	77.35	89.73	95.91	105.20	111.38
43	18.84	21.97	26.71	28.03	29.52	36.48	41.09	39.48	47.73	56.60	59.32	62.41	83.54	86.63	55.69	71.16	80.44	89.73	95.91	108.29	114.48
44	18.99	23.84	26.91	28.23	31.46	38.34	42.95	40.22	49.91	58.41	61.53	64.62	83.54	86.63	55.69	71.16	80.44	92.82	99.01	111.38	114.48
45	19.15	23.84	28.89	30.18	31.70	40.46	45.08	43.32	51.70	60.66	65.33	68.43	83.54	89.73	58.79	74.26	83.54	95.91	102.10	111.38	117.57
46	20.85	25.80	29.10	32.18	33.70	42.64	47.25	43.32	55.69	61.88	67.61	70.71	86.63	89.73	58.79	74.26	86.63	95.91	102.10	114.48	120.67
47	21.01	25.99	31.14	34.22	35.51	44.56	49.13	43.32	55.69	64.97	71.16	75.01	86.63	89.73	61.88	77.35	89.73	99.01	105.20	117.57	123.76
48	21.18	28.01	32.94	34.22	35.77	46.80	51.33	43.32	55.69	64.97	71.16	77.35	86.63	92.82	61.88	80.44	89.73	102.10	108.29	117.57	123.76
49	23.19	28.22	33.18	36.30	37.86	51.08	55.67	43.32	58.79	64.97	74.26	80.44	89.73	92.82	64.97	80.44	92.82	105.20	111.38	120.67	126.85
50	23.37	30.02	35.31	38.43	40.00	53.44	57.57	46.41	58.79	68.07	74.26	80.44	89.73	92.82	64.97	83.54	95.91	105.20	111.38	123.76	129.95
51	25.14	32.05	37.16	40.30	41.89	57.51	61.99	46.41	61.88	71.16	77.35	83.54	92.82	99.01	68.07	86.63	99.01	108.29	114.48	126.85	136.14
52	25.31	32.05	37.42	42.49	43.80	59.57	66.05	49.50	64.97	74.26	83.54	89.73	99.01	105.20	71.16	89.73	102.10	114.48	120.67	133.04	139.23
53	27.29	34.14	39.30	42.50	43.85	63.73	70.14	52.60	68.07	77.35	86.63	92.82	105.20	108.29	74.26	92.82	105.20	117.57	123.76	136.14	145.42
54	27.29	34.14	39.30	44.43	45.80	67.95	74.25	55.69	71.16	80.44	92.82	99.01	108.29	114.48	77.35	99.01	111.38	120.67	126.85	142.32	148.51
55	29.41	36.03	41.23	46.40	48.04	72.23	77.35	55.69	74.26	83.54	95.91	105.20	114.48	120.67	80.44	102.10	114.48	126.85	133.04	148.51	154.70
56	31.23	37.88	45.05	50.25	51.62	76.08	83.54	61.88	77.35	89.73	102.10	111.38	123.76	129.95	83.54	105.20	120.67	133.04	139.23	154.70	163.98
57	33.07	41.70	46.97	54.14	55.51	82.53	89.73	64.97	83.54	95.91	108.29	117.57	133.04	139.23	86.63	111.38	123.76	139.23	148.51	163.98	173.26
58	34.93	43.60	50.86	57.79	61.12	88.63	95.91	68.07	89.73	102.10	117.57	124.28	142.32	148.51	89.73	114.48	129.95	145.42	157.79	176.36	185.64
59	38.78	47.49	54.51	61.47	64.82	94.80	99.01	74.26	95.91	108.29	123.76	129.81	151.61	160.89	92.82	120.67	136.14	154.70	167.08	185.64	194.92
60	40.69	51.39	58.48	65.49	70.83	101.05	108.29	80.44	102.10	117.57	130.81	135.42	163.98	173.26	95.91	126.85	142.32	163.98	176.36	194.92	207.30
61	44.31	55.10	64.19	70.95	76.32	108.29	114.48	83.54	108.29	123.76	138.27	144.99	173.26	182.55	102.10	133.04	151.61	173.26	185.64	210.39	222.77
62	48.25	59.84	67.95	76.76	82.16	117.57	123.76	89.73	117.57	133.04	147.88	152.52	182.55	191.83	111.38	142.32	160.89	182.55	198.02	225.86	238.24
63	52.86	64.57	73.76	82.63	87.78	126.85	133.04	95.91	126.31	142.32	157.54	164.29	194.92	204.20	117.57	151.61	170.17	194.92	213.49	241.33	253.71
64	57.05	69.93	80.38	88.56	93.74	136.14	145.42	105.20	133.80	154.70	166.81	173.59	204.20	216.58	123.76	160.89	182.55	207.30	225.33	259.90	272.27
65	61.67	75.81	86.42	96.07	101.51	148.51	154.70	111.38	143.46	163.98	178.68	185.47	216.58	228.96	133.04	170.17	191.83	222.77	234.28	275.37	290.84
66	67.46	83.00	94.44	105.28	112.24	159.14	168.15	117.11	153.14	174.16	190.98	199.51	231.21	243.22	138.13	180.16	204.19	234.21	248.28	291.26	306.28
67	74.01	91.52	103.67	115.20	125.00	168.32	177.02	124.79	162.51	185.73	205.43	218.17	246.67	258.28	145.10	188.63	211.85	243.77	264.43	301.81	319.22
68	81.27	100.35	113.87	126.30	137.76	179.33	190.54	131.70	170.93	196.15	218.56	235.38	263.40	277.41	151.31	196.15	224.17	254.99	277.41	316.64	333.45
69	88.80	109.93	124.95	138.81	154.29	191.91	202.72	137.85	181.10	205.42	232.45	248.67	278.40	294.62	159.47	205.42	235.15	270.29	291.92	329.76	345.98
70	98.06	121.36	137.38	152.17	170.83	203.15	213.57	145.85	190.13	216.18	244.83	263.06	296.92	312.54	164.09	213.57	244.83	281.29	304.73	341.19	359.43
71	107.52	133.22	150.18	168.56	189.88	215.59	228.13	152.92	200.55	228.13	258.21	278.27	313.36	330.91	172.98	225.62	258.21	293.31	318.38	358.49	376.03
72	115.39	142.04	161.97	185.27	204.53	228.95	241.00	161.47	209.67	241.00	272.33	294.02	332.58	349.45	180.75	236.18	269.92	308.48	332.58	375.96	395.24
73	121.92	152.02	173.93	197.59	217.51	242.96	256.84	168.92	222.14	252.22	289.24	312.38	349.40	367.91	189.74	247.59	284.61	323.95	349.40	391.05	411.88
74	127.54	160.75	183.81	208.57	230.73	257.35	270.66	177.49	232.95	266.23	303.94	328.35	370.50	388.25	199.67	259.57	297.29	337.22	363.84	408.22	430.40
75	134.32	172.36	196.38	222.05	243.28	271.87	286.74	186.91	244.26	278.24	318.60	344.08	388.69	409.93	208.15	271.87	312.22	352.58	380.19	426.92	448.16
76	142.01	180.43	207.15	233.52	253.23	284.22	300.46	194.89	253.77	290.31	330.91	359.33	404.00	426.33	213.16	282.19	322.79	365.42	393.84	440.54	464.90
77	150.33	190.86	216.15	243.03	263.03	298.30	313.80	203.39	265.37	302.18	344.79	373.85	420.34	441.65	220.82	290.56	333.17	377.72	406.78	455.20	480.39
78	157.25	199.58	226.98	254.18	274.21	309.91	326.51	209.89	274.86	314.38	356.62	387.39	435.35	457.49	226.90	300.69	344.58	388.77	420.59	470.40	494.38
79	164.49	209.98	237.43	264.77	284.55	317.82	335.06	213.47	281.40	321.69	364.67	398.96	450.55	473.34	229.62	303.36	349.62	393.43	429.78	483.86	508.40
80	171.80	218.36	247.26	276.16	295.43	324.33	341.99	218.36	287.40	329.15	374.10	404.61	454.38	476.86	234.42	311.49	358.05	404.61	435.12	486.50	512.19
81	187.85	240.84	271.35	303.46	324.33	358.05	375.71	240.84	316.30	362.86	412.64	444.75	499.34	525.03	258.50	341.99	393.37	444.75	478.47	536.27	563.56
82	207.12	263.32	298.64	333.96	356.44	393.37	414.24	264.92	348.41	399.79	454.38	489.71	549.11	578.01	284.19	375.71	433.51	489.71	526.64	589.25	619.76
83	227.99	290.61	329.15	366.08	391.77	433.51	455.99	292.22	383.74	438.33	497.73	537.87	603.70	635.82	311.49	414.24	476.86	537.87	579.62	648.66	682.38
84	250.47	319.51	361.26	403.00	431.91	475.26	500.95	321.12	420.67	483.28	549.11	592.46	664.72	700.04	343.60	455.99	525.03	592.46	637.42	712.88	749.81
85	303.46	386.95	438.33	488.10	521.82	576.41	606.92	388.55	510.58	584.44	663.11	716.10	804.40	846.15	415.85	550.72	634.21	716.10	770.69	862.20	908.77
86	333.96	425.48	481.68	537.87	574.80	634.21	666.32	427.09	560.35	642.24	730.55	788.35	884.68	931.25	457.59	606.92	698.43	788.35	847.75	948.91	998.68
87	366.08	467.23	529.85	590.86	632.60	696.83	733.76	470.44	616.55	706.46	802.80	867.02	972.99	1024.37	502.55	666.32	767.47	867.02	932.85	1043.64	1098.23
88	423.88	541.09	611.73	682.38	730.55	804.40	847.75	542.69	712.88	817.25	926.43	1000.29	1123.92	1181.72	581.23	770.69	886.29	1000.29	1077.35	1205.80	1270.03
89	465.62	594.07	672.74	751.42	802.80	884.68	931.25	597.28	783.53	897.53	1019.55	1101.44	1236.31	1300.53	639.03	847.75	974.60	1101.44	1184.93	1326.22	1396.87
90	512.19	653.48	740.18	825.28	883.08	974.60	1025.98	656.69	862.20	987.44	1120.71	1210.62	1359.94	1430.59	703.25	931.25	1072.54	1210.62	1303.74	1459.49	1536.56
91+	563.56	719.31	814.04	908.77	971.39	1070.93	1127.13	722.52	948.91	1086.99	1234.70	1332.64	1494.81	1573.48	772.29	1025.98	1180.11	1332.64	1435.40	1605.60	1689.09

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

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

Appendix B2

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

LTC-02 VA (Post Rate Stability)

Premiums to be used only with those that have

previously elected a landing spot option during the 2010 Rate Filing

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	3.1% Simple Inflation							3.1% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	16.98	21.82	25.27	28.44	31.61	36.10	37.99	23.05	30.14	35.46	39.01	42.55	47.87	49.65
30	18.64	23.48	26.93	30.10	33.27	37.76	39.81	24.82	31.92	35.46	40.78	44.33	49.65	53.19
31	18.78	23.62	27.07	30.24	33.41	37.91	41.64	24.82	31.92	37.23	42.55	46.10	51.42	53.19
32	18.78	23.62	27.21	30.38	33.55	39.72	41.80	24.82	33.69	37.23	42.55	46.10	51.42	54.97
33	18.73	25.27	28.87	32.04	35.21	39.87	42.11	26.60	33.69	37.23	42.55	46.10	53.19	54.97
34	20.44	25.42	29.01	32.18	35.35	40.17	43.94	26.60	33.69	39.01	44.33	47.87	53.19	56.74
35	20.58	25.56	29.01	32.32	35.49	41.98	44.10	26.60	33.69	39.01	44.33	47.87	53.19	56.74
36	20.72	25.70	29.15	33.98	37.29	42.13	45.92	26.60	35.46	39.01	46.10	49.65	54.97	58.51
37	20.87	25.84	30.95	34.12	37.43	43.95	46.10	28.37	35.46	40.78	46.10	49.65	54.97	58.51
38	20.87	27.50	31.09	34.26	37.57	44.25	46.10	28.37	35.46	40.78	47.87	51.42	56.74	60.28
39	21.01	27.64	31.24	36.06	39.37	44.33	47.87	28.37	37.23	40.78	47.87	51.42	56.74	60.28
40	22.66	27.79	31.38	36.21	39.51	46.10	47.87	28.37	37.23	42.55	47.87	51.42	58.51	62.06
41	22.82	27.95	33.05	36.37	39.68	46.10	47.87	30.14	39.01	42.55	49.65	53.19	60.28	62.06
42	22.84	29.62	33.22	38.19	41.50	46.10	49.65	30.14	39.01	44.33	51.42	54.97	60.28	63.83
43	22.99	29.78	33.53	38.35	41.66	47.87	49.65	31.92	40.78	46.10	51.42	54.97	62.06	65.60
44	23.05	29.94	35.20	38.52	41.83	47.87	49.65	31.92	40.78	46.10	53.19	56.74	63.83	65.60
45	24.82	31.62	35.37	40.35	43.66	47.87	51.42	33.69	42.55	47.87	54.97	58.51	63.83	67.38
46	24.82	31.92	35.46	40.52	43.83	49.65	51.42	33.69	42.55	49.65	54.97	58.51	65.60	69.15
47	24.82	31.92	37.23	40.78	44.15	49.65	51.42	35.46	44.33	51.42	56.74	60.28	67.38	70.92
48	24.82	31.92	37.23	40.78	44.33	49.65	53.19	35.46	46.10	51.42	58.51	62.06	67.38	70.92
49	24.82	33.69	37.23	42.55	46.10	51.42	53.19	37.23	46.10	53.19	60.28	63.83	69.15	72.70
50	26.60	33.69	39.01	42.55	46.10	51.42	53.19	37.23	47.87	54.97	60.28	63.83	70.92	74.47
51	26.60	35.46	40.78	44.33	47.87	53.19	56.74	39.01	49.65	56.74	62.06	65.60	72.70	78.02
52	28.37	37.23	42.55	47.87	51.42	56.74	60.28	40.78	51.42	58.51	65.60	69.15	76.24	79.79
53	30.14	39.01	44.33	49.65	53.19	60.28	62.06	42.55	53.19	60.28	67.38	70.92	78.02	83.33
54	31.92	40.78	46.10	53.19	56.74	62.06	65.60	44.33	56.74	63.83	69.15	72.70	81.56	85.11
55	31.92	42.55	47.87	54.97	60.28	65.60	69.15	46.10	58.51	65.60	72.70	76.24	85.11	88.65
56	35.46	44.33	51.42	58.51	63.83	70.92	74.47	47.87	60.28	69.15	76.24	79.79	88.65	93.97
57	37.23	47.87	54.97	62.06	67.38	76.24	79.79	49.65	63.83	70.92	79.79	85.11	93.97	99.29
58	39.01	51.42	58.51	67.38	72.51	81.56	85.11	51.42	65.60	74.47	83.33	90.43	101.07	106.38
59	42.55	54.97	62.06	70.92	77.55	86.88	92.20	53.19	69.15	78.02	88.65	95.75	106.38	111.70
60	46.10	58.51	67.38	76.08	82.59	93.97	99.29	54.97	72.70	81.56	93.97	101.07	111.70	118.80
61	47.87	62.06	70.92	81.26	87.93	99.29	104.61	58.51	76.24	86.88	99.29	106.38	120.57	127.66
62	51.42	67.38	76.24	86.60	93.12	104.61	109.93	63.83	81.56	92.20	104.61	113.48	129.43	136.53
63	54.97	72.66	81.56	91.95	98.63	111.70	117.02	67.38	86.88	97.52	111.70	122.34	138.30	145.39
64	60.28	77.84	88.65	98.81	105.49	117.02	124.12	70.92	92.20	104.61	118.80	129.40	148.94	156.03
65	63.83	83.19	93.97	104.33	111.00	124.12	131.21	76.24	97.52	109.93	127.66	137.78	157.80	166.67
66	68.89	90.08	102.45	114.50	122.84	136.01	143.07	81.25	105.98	120.11	137.77	149.62	171.33	180.16
67	75.63	98.49	112.56	124.83	133.49	149.50	156.53	87.94	114.32	128.39	147.74	161.62	182.92	193.47
68	82.31	106.83	122.59	136.60	147.11	164.62	173.38	94.57	122.59	140.10	159.37	173.38	197.90	208.41
69	88.94	116.84	132.53	149.97	160.43	179.61	190.08	102.89	132.53	151.71	174.38	188.33	212.75	223.21
70	97.24	126.75	144.12	163.22	175.37	197.94	208.36	109.39	142.38	163.22	187.53	203.15	227.46	239.62
71	105.46	138.31	157.33	178.08	191.91	216.11	228.21	119.29	155.60	178.08	202.28	219.57	247.23	259.33
72	115.34	149.77	172.14	194.52	210.02	237.56	249.61	129.11	168.70	192.80	220.35	237.56	268.55	282.32
73	125.12	164.55	186.83	214.25	231.39	258.82	272.53	140.55	183.40	210.82	239.96	258.82	289.67	305.09
74	136.53	179.19	204.79	233.80	252.57	285.00	298.65	153.59	199.67	228.68	259.40	279.88	314.01	331.08
75	149.53	195.41	222.59	254.88	275.27	310.95	327.94	166.52	217.49	249.78	282.06	304.15	341.53	358.53
76	162.41	211.47	241.92	275.76	299.44	336.66	355.27	177.64	235.16	268.99	304.52	328.20	367.11	387.42
77	176.86	230.76	262.76	299.82	325.09	365.51	384.04	192.02	252.66	289.71	328.45	353.72	395.83	417.73
78	190.81	249.87	285.80	324.20	352.17	395.77	415.90	206.27	273.35	313.25	353.43	382.36	427.64	449.44
79	203.31	268.00	306.37	347.31	379.96	429.10	450.80	218.68	288.91	332.97	374.70	409.31	460.82	484.19
80	218.36	287.40	329.15	374.10	404.61	454.38	476.86	234.42	311.49	358.05	404.61	435.12	486.50	512.19
81	240.84	316.30	362.86	412.64	444.75	499.34	525.03	258.50	341.99	393.37	444.75	478.47	536.27	563.56
82	264.92	348.41	399.79	454.38	489.71	549.11	578.01	284.19	375.71	433.51	489.71	526.64	589.25	619.76
83	292.22	383.74	438.33	497.73	537.87	603.70	635.82	311.49	414.24	476.86	537.87	579.62	648.66	682.38
84	321.12	420.67	483.28	549.11	592.46	664.72	700.04	343.60	455.99	525.03	592.46	637.42	712.88	749.81
85	388.55	510.58	584.44	663.11	716.10	804.40	846.15	415.85	550.72	634.21	716.10	770.69	862.20	908.77
86	427.09	560.35	642.24	730.55	788.35	884.68	931.25	457.59	606.92	698.43	788.35	847.75	948.91	998.68
87	470.44	616.55	706.46	802.80	867.02	972.99	1024.37	502.55	666.32	767.47	867.02	932.85	1043.64	1098.23
88	542.69	712.88	817.25	926.43	1000.29	1123.92	1181.72	581.23	770.69	886.29	1000.29	1077.35	1205.80	1270.03
89	597.28	783.53	897.53	1019.55	1101.44	1236.31	1300.53	639.03	847.75	974.60	1101.44	1184.93	1326.22	1396.87
90	656.69	862.20	987.44	1120.71	1210.62	1359.94	1430.59	703.25	931.25	1072.54	1210.62	1303.74	1459.49	1536.56
91+	722.52	948.91	1086.99	1234.70	1332.64	1494.81	1573.48	772.29	1025.98	1180.11	1332.64	1435.40	1605.60	1689.09

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

Appendix B3

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

LTC-02 VA (Post Rate Stability)

Premiums to be used only with those that have

previously elected a landing spot option during the 2013 Rate Filing

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	4.5% Simple Inflation							4.5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	18.35	21.20	25.43	26.80	28.15	42.96	46.70	33.78	44.17	51.96	57.16	62.36	70.15	72.75
30	19.75	22.61	26.83	28.21	29.56	44.43	49.84	36.37	46.77	51.96	59.76	64.95	72.75	77.95
31	21.20	24.06	28.28	29.65	30.99	45.95	52.99	36.37	46.77	54.56	62.36	67.55	75.35	77.95
32	21.20	24.06	29.73	31.10	32.44	48.94	54.59	36.37	49.37	54.56	62.36	67.55	75.35	80.54
33	22.60	25.46	31.14	32.51	33.84	50.47	57.82	38.97	49.37	54.56	62.36	67.55	77.95	80.54
34	22.60	26.91	32.59	33.95	35.28	53.53	60.97	38.97	49.37	57.16	64.95	70.15	77.95	83.14
35	24.05	28.37	32.59	35.40	36.73	56.52	62.58	38.97	49.37	57.16	64.95	70.15	77.95	83.14
36	25.51	29.82	34.04	36.81	39.58	58.06	65.73	38.97	51.96	57.16	67.55	72.75	80.54	85.74
37	26.97	31.28	36.91	38.26	41.03	61.06	67.55	41.57	51.96	59.76	67.55	72.75	80.54	85.74
38	26.97	32.69	38.37	39.72	42.48	64.14	67.55	41.57	51.96	59.76	70.15	75.35	83.14	88.34
39	28.43	34.15	39.83	42.58	45.34	64.95	70.15	41.57	54.56	59.76	70.15	75.35	83.14	88.34
40	29.82	35.62	41.30	44.04	46.80	67.55	70.15	41.57	54.56	62.36	70.15	75.35	85.74	90.94
41	31.43	37.24	42.87	45.69	48.46	67.55	70.15	44.17	57.16	62.36	72.75	77.95	88.34	90.94
42	31.58	38.81	44.53	48.77	51.55	67.55	72.75	44.17	57.16	64.95	75.35	80.54	88.34	93.53
43	33.21	40.46	47.71	50.46	53.26	70.15	72.75	46.77	59.76	67.55	75.35	80.54	90.94	96.13
44	33.78	42.12	49.32	52.17	54.97	70.15	72.75	46.77	59.76	67.55	77.95	83.14	93.53	96.13
45	36.37	43.72	51.04	55.31	58.13	70.15	75.35	49.37	62.36	70.15	80.54	85.74	93.53	98.73
46	36.37	46.77	51.96	57.05	59.89	72.75	75.35	49.37	62.36	72.75	80.54	85.74	96.13	101.33
47	36.37	46.77	54.56	59.76	63.18	72.75	75.35	51.96	64.95	75.35	83.14	88.34	98.73	103.93
48	36.37	46.77	54.56	59.76	64.95	72.75	77.95	51.96	67.55	75.35	85.74	90.94	98.73	103.93
49	36.37	49.37	54.56	62.36	67.55	75.35	77.95	54.56	67.55	77.95	88.34	93.53	101.33	106.52
50	38.97	49.37	57.16	62.36	67.55	75.35	77.95	54.56	70.15	80.54	88.34	93.53	103.93	109.12
51	38.97	51.96	59.76	64.95	70.15	77.95	83.14	57.16	72.75	83.14	90.94	96.13	106.52	114.32
52	41.57	54.56	62.36	70.15	75.35	83.14	88.34	59.76	75.35	85.74	96.13	101.33	111.72	116.92
53	44.17	57.16	64.95	72.75	77.95	88.34	90.94	62.36	77.95	88.34	98.73	103.93	114.32	122.11
54	46.77	59.76	67.55	77.95	83.14	90.94	96.13	64.95	83.14	93.53	101.33	106.52	119.52	124.71
55	46.77	62.36	70.15	80.54	88.34	96.13	101.33	67.55	85.74	96.13	106.52	111.72	124.71	129.91
56	51.96	64.95	75.35	85.74	93.53	103.93	109.12	70.15	88.34	101.33	111.72	116.92	129.91	137.70
57	54.56	70.15	80.54	90.94	98.73	111.72	116.92	72.75	93.53	103.93	116.92	124.71	137.70	145.50
58	57.16	75.35	85.74	98.73	104.57	119.52	124.71	75.35	96.13	109.12	122.11	132.51	148.10	155.89
59	62.36	80.54	90.94	103.93	109.51	127.31	135.10	77.95	101.33	114.32	129.91	140.30	155.89	163.68
60	67.55	85.74	98.73	110.03	114.49	137.70	145.50	80.54	106.52	119.52	137.70	148.10	163.68	174.08
61	70.15	90.94	103.93	116.44	122.52	145.50	153.29	85.74	111.72	127.31	145.50	155.89	176.68	187.07
62	75.35	98.73	111.72	124.48	128.97	153.29	161.09	93.53	119.52	135.10	153.29	166.28	189.67	200.06
63	80.54	106.11	119.52	132.56	138.67	163.68	171.48	98.73	127.31	142.90	163.68	179.27	202.66	213.05
64	88.34	112.55	129.91	140.59	146.71	171.48	181.87	103.93	135.10	153.29	174.08	189.27	218.25	228.64
65	93.53	120.63	137.70	150.36	156.49	181.87	192.26	111.72	142.90	161.09	187.07	197.30	231.24	244.23
66	98.63	128.97	146.67	161.18	168.85	194.72	204.84	116.33	151.73	171.96	197.25	209.65	245.30	257.94
67	105.44	137.31	156.93	173.62	184.53	208.42	218.23	122.60	159.38	179.00	205.97	223.63	255.01	269.72
68	111.64	144.89	166.27	185.27	199.53	223.28	235.16	128.27	166.27	190.02	216.15	235.16	268.41	282.66
69	117.24	154.02	174.70	197.69	211.48	236.77	250.56	135.63	174.70	199.99	229.87	248.26	280.45	294.24
70	124.45	162.23	184.45	208.90	224.46	253.35	266.68	140.01	182.23	208.90	240.01	260.01	291.13	306.68
71	130.91	171.69	195.29	221.05	238.22	268.26	283.28	148.08	193.15	221.05	251.09	272.55	306.89	321.91
72	138.69	180.09	207.00	233.91	252.54	285.66	300.15	155.25	202.86	231.84	264.96	285.66	322.92	339.48
73	145.56	191.43	217.35	249.25	269.19	301.10	317.05	163.51	213.36	245.26	279.16	301.10	336.99	354.94
74	153.46	201.41	230.19	262.80	283.90	320.34	335.69	172.64	224.43	257.04	291.57	314.59	352.95	372.13
75	162.15	211.89	241.38	276.38	298.50	337.19	355.61	180.57	235.85	270.86	305.87	329.82	370.36	388.78
76	169.64	220.88	252.69	288.03	312.77	351.64	371.08	185.54	245.62	280.96	318.07	342.81	383.45	404.66
77	177.63	231.76	263.91	301.12	326.50	367.10	385.71	192.85	253.76	290.97	329.88	355.26	397.55	419.54
78	183.93	240.86	275.49	312.50	339.46	381.49	400.89	198.83	263.49	301.95	340.68	368.56	412.21	433.22
79	187.70	247.42	282.85	320.64	350.79	396.15	416.19	201.89	266.73	307.40	345.93	377.88	425.44	447.02
80	192.65	253.56	290.39	330.05	356.96	400.88	420.71	206.81	274.81	315.89	356.96	383.88	429.21	451.87
81	212.48	279.06	320.14	364.05	392.38	440.54	463.20	228.06	301.72	347.05	392.38	422.13	473.12	497.20
82	233.73	307.39	352.72	400.88	432.04	484.45	509.95	250.73	331.47	382.46	432.04	464.62	519.87	546.78
83	257.81	338.55	386.71	439.12	474.54	532.61	560.94	274.81	365.46	420.71	474.54	511.37	572.28	602.02
84	283.31	371.13	426.37	484.45	522.70	586.44	617.61	303.14	402.29	463.20	522.70	562.36	628.94	661.52
85	342.80	450.46	515.62	585.03	631.77	709.68	746.51	366.88	485.87	559.53	631.77	679.93	760.68	801.75
86	376.80	494.37	566.61	644.52	695.51	780.51	821.59	403.71	535.45	616.19	695.51	747.93	837.17	881.08
87	415.04	543.95	623.27	708.26	764.92	858.42	903.74	443.37	587.86	677.10	764.92	823.00	920.74	968.90
88	478.79	628.94	721.01	817.34	882.50	991.57	1042.56	512.78	679.93	781.92	882.50	950.49	1063.81	1120.47
89	526.95	691.27	791.84	899.49	971.74	1090.73	1147.39	563.78	747.93	859.83	971.74	1045.40	1170.05	1232.38
90	579.36	760.68	871.16	988.74	1068.06	1199.80	1262.13	620.44	821.59	946.24	1068.06	1150.22	1287.62	1355.62
91+	637.44	837.17	958.99	1089.31	1175.72	1318.79	1388.20	681.35	905.16	1041.15	1175.72	1266.38	1416.53	1490.19

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

Appendix B4

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

LTC-02 VA (Post Rate Stability)

Premiums to be used only with those that have

previously elected a landing spot option during the 2010 and 2013 Rate Filings

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	2.5% Simple Inflation							2.5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	14.74	19.11	22.07	24.97	27.87	31.04	32.55	19.36	25.31	29.78	32.76	35.73	40.20	41.69
30	16.20	20.57	23.53	26.43	29.34	32.51	34.05	20.84	26.80	29.78	34.25	37.22	41.69	44.67
31	16.23	20.60	23.56	26.46	29.36	32.54	35.55	20.84	26.80	31.27	35.73	38.71	43.18	44.67
32	16.23	20.60	23.59	26.49	29.39	34.03	35.58	20.84	28.29	31.27	35.73	38.71	43.18	46.16
33	16.22	22.07	25.06	27.96	30.86	34.06	35.65	22.33	28.29	31.27	35.73	38.71	44.67	46.16
34	17.70	22.10	25.08	27.99	30.89	34.12	37.15	22.33	28.29	32.76	37.22	40.20	44.67	47.65
35	17.73	22.13	25.08	28.01	30.92	35.62	37.18	22.33	28.29	32.76	37.22	40.20	44.67	47.65
36	17.76	22.15	25.11	29.48	32.41	35.65	38.68	22.33	29.78	32.76	38.71	41.69	46.16	49.13
37	17.78	22.18	26.61	29.51	32.44	37.15	38.71	23.82	29.78	34.25	38.71	41.69	46.16	49.13
38	17.78	23.65	26.64	29.54	32.47	37.21	38.71	23.82	29.78	34.25	40.20	43.18	47.65	50.62
39	17.81	23.68	26.66	31.03	33.96	37.22	40.20	23.82	31.27	34.25	40.20	43.18	47.65	50.62
40	19.28	23.71	26.69	31.06	33.99	38.71	40.20	23.82	31.27	35.73	40.20	43.18	49.13	52.11
41	19.31	23.74	28.16	31.09	34.02	38.71	40.20	25.31	32.76	35.73	41.69	44.67	50.62	52.11
42	19.31	25.21	28.20	32.59	35.52	38.71	41.69	25.31	32.76	37.22	43.18	46.16	50.62	53.60
43	19.34	25.24	28.26	32.63	35.56	40.20	41.69	26.80	34.25	38.71	43.18	46.16	52.11	55.09
44	19.36	25.27	29.73	32.66	35.59	40.20	41.69	26.80	34.25	38.71	44.67	47.65	53.60	55.09
45	20.84	26.74	29.76	34.16	37.09	40.20	43.18	28.29	35.73	40.20	46.16	49.13	53.60	56.58
46	20.84	26.80	29.78	34.19	37.12	41.69	43.18	28.29	35.73	41.69	46.16	49.13	55.09	58.07
47	20.84	26.80	31.27	34.25	37.19	41.69	43.18	29.78	37.22	43.18	47.65	50.62	56.58	59.56
48	20.84	26.80	31.27	34.25	37.22	41.69	44.67	29.78	38.71	43.18	49.13	52.11	56.58	59.56
49	20.84	28.29	31.27	35.73	38.71	43.18	44.67	31.27	38.71	44.67	50.62	53.60	58.07	61.05
50	22.33	28.29	32.76	35.73	38.71	43.18	44.67	31.27	40.20	46.16	50.62	53.60	59.56	62.53
51	22.33	29.78	34.25	37.22	40.20	44.67	47.65	32.76	41.69	47.65	52.11	55.09	61.05	65.51
52	23.82	31.27	35.73	40.20	43.18	47.65	50.62	34.25	43.18	49.13	55.09	58.07	64.02	67.00
53	25.31	32.76	37.22	41.69	44.67	50.62	52.11	35.73	44.67	50.62	56.58	59.56	65.51	69.98
54	26.80	34.25	38.71	44.67	47.65	52.11	55.09	37.22	47.65	53.60	58.07	61.05	68.49	71.47
55	26.80	35.73	40.20	46.16	50.62	55.09	58.07	38.71	49.13	55.09	61.05	64.02	71.47	74.45
56	29.78	37.22	43.18	49.13	53.60	59.56	62.53	40.20	50.62	58.07	64.02	67.00	74.45	78.91
57	31.27	40.20	46.16	52.11	56.58	64.02	67.00	41.69	53.60	59.56	67.00	71.47	78.91	83.38
58	32.76	43.18	49.13	56.58	61.01	68.49	71.47	43.18	55.09	62.53	69.98	75.94	84.87	89.34
59	35.73	46.16	52.11	59.56	65.42	72.96	77.42	44.67	58.07	65.51	74.45	80.40	89.34	93.80
60	38.71	49.13	56.58	63.99	69.83	78.91	83.38	46.16	61.05	68.49	78.91	84.87	93.80	99.76
61	40.20	52.11	59.56	68.43	74.30	83.38	87.85	49.13	64.02	72.96	83.38	89.34	101.25	107.20
62	43.18	56.58	64.02	72.90	78.74	87.85	92.31	53.60	68.49	77.42	87.85	95.29	108.69	114.65
63	46.16	61.04	68.49	77.37	83.25	93.80	98.27	56.58	72.96	81.89	93.80	102.74	116.14	122.09
64	50.62	65.48	74.45	83.28	89.16	98.27	104.22	59.56	77.42	87.85	99.76	108.68	125.07	131.03
65	53.60	69.95	78.91	87.79	93.66	104.22	110.18	64.02	81.89	92.31	107.20	116.03	132.51	139.96
66	58.02	75.87	86.28	96.63	103.97	114.54	120.49	68.43	89.25	101.15	116.03	126.34	144.29	151.73
67	63.90	83.22	95.11	105.50	112.91	126.32	132.26	74.30	96.59	108.48	124.83	136.68	154.55	163.47
68	69.77	90.56	103.92	115.80	124.70	139.55	146.97	80.17	103.92	118.77	135.10	146.97	167.76	176.66
69	75.64	99.37	112.71	127.54	136.44	152.76	161.65	87.50	112.71	129.03	148.31	160.17	180.93	189.83
70	82.97	108.15	122.97	139.27	149.64	168.90	177.79	93.34	121.49	139.27	160.01	173.34	194.08	204.46
71	90.28	118.40	134.69	152.45	164.29	185.01	195.37	102.12	133.21	152.45	173.17	187.97	211.65	222.01
72	99.06	128.63	147.86	167.08	180.38	204.04	214.39	110.89	144.90	165.60	189.26	204.04	230.65	242.48
73	107.82	141.80	161.00	184.63	199.40	223.04	234.85	121.12	158.04	181.68	206.79	223.04	249.62	262.92
74	118.04	154.93	177.07	202.15	218.38	246.42	258.22	132.80	172.64	197.72	224.28	241.99	271.50	286.26
75	129.72	169.52	193.10	221.11	238.80	269.75	284.49	144.46	188.68	216.69	244.69	263.85	296.28	311.02
76	141.36	184.07	210.57	240.03	260.64	293.04	309.23	154.62	204.68	234.14	265.06	285.67	319.54	337.21
77	154.46	201.53	229.48	261.85	283.91	319.22	335.40	167.70	220.66	253.02	286.85	308.92	345.70	364.82
78	167.21	218.96	250.44	284.09	308.60	346.81	364.45	180.75	239.54	274.50	309.71	335.06	374.73	393.84
79	178.76	235.64	269.38	305.37	334.09	377.29	396.37	192.28	254.03	292.77	329.46	359.89	405.18	425.73
80	192.65	253.56	290.39	330.05	356.96	400.88	420.71	206.81	274.81	315.89	356.96	383.88	429.21	451.87
81	212.48	279.06	320.14	364.05	392.38	440.54	463.20	228.06	301.72	347.05	392.38	422.13	473.12	497.20
82	233.73	307.39	352.72	400.88	432.04	484.45	509.95	250.73	331.47	382.46	432.04	464.62	519.87	546.78
83	257.81	338.55	386.71	439.12	474.54	532.61	560.94	274.81	365.46	420.71	474.54	511.37	572.28	602.02
84	283.31	371.13	426.37	484.45	522.70	586.44	617.61	303.14	402.29	463.20	522.70	562.36	628.94	661.52
85	342.80	450.46	515.62	585.03	631.77	709.68	746.51	366.88	485.87	559.53	631.77	679.93	760.68	801.75
86	376.80	494.37	566.61	644.52	695.51	780.51	821.59	403.71	535.45	616.19	695.51	747.93	837.17	881.08
87	415.04	543.95	623.27	708.26	764.92	858.42	903.74	443.37	587.86	677.10	764.92	823.00	920.74	968.90
88	478.79	628.94	721.01	817.34	882.50	991.57	1042.56	512.78	679.93	781.92	882.50	950.49	1063.81	1120.47
89	526.95	691.27	791.84	899.49	971.74	1090.73	1147.39	563.78	747.93	859.83	971.74	1045.40	1170.05	1232.38
90	579.36	760.68	871.16	988.74	1068.06	1199.80	1262.13	620.44	821.59	946.24	1068.06	1150.22	1287.62	1355.62
91+	637.44	837.17	958.99	1089.31	1175.72	1318.79	1388.20	681.35	905.16	1041.15	1175.72	1266.38	1416.53	1490.19

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

Appendix B5

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

LTC-02 VA (Post Rate Stability)

Premiums to be used only with those that have

previously elected a landing spot option during the 2016 Rate Filing

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	3.7% Simple Inflation or 5.0% Simple Inflation with 2016 Shared Cost							3.7% Compound Inflation or 5.0% Compound Inflation with 2016 Shared Cost						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	16.44	18.87	22.68	23.82	24.95	38.74	42.21	30.96	40.48	47.63	52.39	57.15	64.30	66.68
30	17.68	20.12	23.93	25.07	26.19	40.03	45.11	33.34	42.87	47.63	54.77	59.54	66.68	71.44
31	19.05	21.48	25.29	26.41	27.53	41.49	48.01	33.34	42.87	50.01	57.15	61.92	69.06	71.44
32	19.05	21.48	26.66	27.77	28.87	44.24	49.57	33.34	45.25	50.01	57.15	61.92	69.06	73.82
33	20.28	22.72	27.89	29.01	30.11	45.71	52.70	35.72	45.25	50.01	57.15	61.92	71.44	73.82
34	20.28	24.08	29.27	30.38	31.46	48.68	55.62	35.72	45.25	52.39	59.54	64.30	71.44	76.21
35	21.66	25.46	29.27	31.75	32.82	51.44	57.20	35.72	45.25	52.39	59.54	64.30	71.44	76.21
36	23.06	26.85	30.66	32.99	35.43	52.94	60.13	35.72	47.63	52.39	61.92	66.68	73.82	78.59
37	24.47	28.24	33.28	34.36	36.80	55.71	61.92	38.10	47.63	54.77	61.92	66.68	73.82	78.59
38	24.47	29.47	34.69	35.75	38.18	58.73	61.92	38.10	47.63	54.77	64.30	69.06	76.21	80.97
39	25.89	30.88	36.10	38.37	40.79	59.54	64.30	38.10	50.01	54.77	64.30	69.06	76.21	80.97
40	27.10	32.29	37.52	39.77	42.19	61.92	64.30	38.10	50.01	57.15	64.30	69.06	78.59	83.35
41	28.66	33.87	38.91	41.36	43.78	61.92	64.30	40.48	52.39	57.15	66.68	71.44	80.97	83.35
42	28.80	35.24	40.52	44.21	46.63	61.92	66.68	40.48	52.39	59.54	69.06	73.82	80.97	85.73
43	30.40	36.85	43.61	45.84	48.27	64.30	66.68	42.87	54.77	61.92	69.06	73.82	83.35	88.11
44	30.96	38.48	45.03	47.50	49.94	64.30	66.68	42.87	54.77	61.92	71.44	76.21	85.73	88.11
45	33.34	39.88	46.72	50.41	52.86	64.30	69.06	45.25	57.15	64.30	73.82	78.59	85.73	90.49
46	33.34	42.87	47.63	52.12	54.57	66.68	69.06	45.25	57.15	66.68	73.82	78.59	88.11	92.88
47	33.34	42.87	50.01	54.77	57.79	66.68	69.06	47.63	59.54	69.06	76.21	80.97	90.49	95.26
48	33.34	42.87	50.01	54.77	59.54	66.68	71.44	47.63	61.92	69.06	78.59	83.35	90.49	95.26
49	33.34	45.25	50.01	57.15	61.92	69.06	71.44	50.01	61.92	71.44	80.97	85.73	92.88	97.64
50	35.72	45.25	52.39	57.15	61.92	69.06	71.44	50.01	64.30	73.82	80.97	85.73	95.26	100.02
51	35.72	47.63	54.77	59.54	64.30	71.44	76.21	52.39	66.68	76.21	83.35	88.11	97.64	104.78
52	38.10	50.01	57.15	64.30	69.06	76.21	80.97	54.77	69.06	78.59	88.11	92.88	102.40	107.16
53	40.48	52.39	59.54	66.68	71.44	80.97	83.35	57.15	71.44	80.97	90.49	95.26	104.78	111.93
54	42.87	54.77	61.92	71.44	76.21	83.35	88.11	59.54	76.21	85.73	92.88	97.64	109.55	114.31
55	42.87	57.15	64.30	73.82	80.97	88.11	92.88	61.92	78.59	88.11	97.64	102.40	114.31	119.07
56	47.63	59.54	69.06	78.59	85.73	95.26	100.02	64.30	80.97	92.88	102.40	107.16	119.07	126.21
57	50.01	64.30	73.82	83.35	90.49	102.40	107.16	66.68	85.73	95.26	107.16	114.31	126.21	133.36
58	52.39	69.06	78.59	90.49	95.71	109.55	114.31	69.06	88.11	100.02	111.93	121.45	135.74	142.88
59	57.15	73.82	83.35	95.26	100.06	116.69	123.83	71.44	92.88	104.78	119.07	128.60	142.88	150.03
60	61.92	78.59	90.49	100.74	104.45	126.21	133.36	73.82	97.64	109.55	126.21	135.74	150.03	159.55
61	64.30	83.35	95.26	106.52	111.82	133.36	140.50	78.59	102.40	116.69	133.36	142.88	161.94	171.46
62	69.06	90.49	102.40	113.91	117.64	140.50	147.65	85.73	109.55	123.83	140.50	152.41	173.84	183.37
63	73.82	97.23	109.55	121.33	126.65	150.03	157.17	90.49	116.69	130.98	150.03	164.32	185.75	195.28
64	80.97	103.04	119.07	128.54	133.88	157.17	166.70	95.26	123.83	140.50	159.55	173.45	200.04	209.56
65	85.73	110.47	126.21	137.62	142.96	166.70	176.22	102.40	130.98	147.65	171.46	180.48	211.95	223.85
66	90.22	117.98	134.17	147.23	153.93	178.12	187.37	106.41	138.80	157.30	180.43	191.43	224.39	235.95
67	96.23	125.32	143.23	158.43	168.30	190.22	199.18	111.90	145.47	163.37	187.99	203.98	232.75	246.17
68	101.66	131.95	151.41	168.72	181.70	203.33	214.14	116.81	151.41	173.04	196.84	214.14	244.43	257.40
69	106.52	139.94	158.74	179.62	192.15	215.13	227.66	123.23	158.74	181.71	208.86	225.57	254.81	267.34
70	112.82	147.07	167.21	189.38	203.48	229.67	241.76	126.92	165.20	189.38	217.58	235.71	263.92	278.02
71	118.41	155.29	176.64	199.93	215.46	242.63	256.22	133.93	174.70	199.93	227.11	246.52	277.57	291.16
72	125.15	162.51	186.80	211.08	227.89	257.78	270.85	140.10	183.06	209.21	239.10	257.78	291.40	306.35
73	131.06	172.35	195.69	224.41	242.36	271.09	285.45	147.21	192.10	220.82	251.34	271.09	303.40	319.56
74	137.85	180.92	206.77	236.06	255.01	287.75	301.54	155.08	201.60	230.89	261.91	282.58	317.04	334.27
75	145.31	189.90	216.32	247.69	267.51	302.18	318.70	161.83	211.36	242.74	274.11	295.58	331.91	348.42
76	151.67	197.49	225.93	257.53	279.65	314.41	331.79	165.89	219.61	251.21	284.39	306.51	342.85	361.80
77	158.45	206.74	235.41	268.61	291.24	327.46	344.06	172.03	226.35	259.55	294.26	316.90	354.62	374.24
78	163.68	214.35	245.16	278.10	302.10	339.50	356.76	176.94	234.49	268.71	303.18	327.99	366.83	385.54
79	166.64	219.67	251.12	284.67	311.44	351.72	369.51	179.25	236.81	272.92	307.13	335.50	377.72	396.88
80	170.63	224.58	257.21	292.34	316.18	355.07	372.64	183.18	243.40	279.79	316.18	340.01	380.16	400.24
81	188.20	247.17	283.55	322.45	347.54	390.20	410.28	202.00	267.24	307.39	347.54	373.89	419.06	440.39
82	207.02	272.26	312.41	355.07	382.67	429.09	451.68	222.08	293.59	338.76	382.67	411.53	460.46	484.30
83	228.35	299.86	342.52	388.95	420.31	471.75	496.85	243.40	323.70	372.64	420.31	452.93	506.88	533.23
84	250.93	328.72	377.65	429.09	462.97	519.43	547.03	268.50	356.32	410.28	462.97	498.10	557.07	585.93
85	303.63	398.98	456.70	518.18	559.58	628.59	661.21	324.96	430.35	495.59	559.58	602.24	673.75	710.14
86	333.74	437.88	501.87	570.87	616.04	691.32	727.70	357.58	474.26	545.78	616.04	662.46	741.51	780.40
87	367.62	481.79	552.05	627.33	677.52	760.33	800.48	392.71	520.69	599.73	677.52	728.96	815.53	858.19
88	424.08	557.07	638.62	723.94	781.66	878.26	923.43	454.19	602.24	692.57	781.66	841.88	942.25	992.44
89	466.73	612.28	701.36	796.71	860.70	966.09	1016.28	499.36	662.46	761.58	860.70	925.94	1036.35	1091.56
90	513.16	673.75	771.62	875.76	946.02	1062.70	1117.91	549.54	727.70	838.12	946.02	1018.79	1140.49	1200.71
91+	564.60	741.51	849.41	964.84	1041.37	1168.09	1229.57	603.49	801.73	922.18	1041.37	1121.67	1254.66	1319.91

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

Appendix B6

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

LTC-02 VA (Post Rate Stability)

Premiums to be used only with those that have

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

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	1.9% Simple Inflation or 3.1% Simple Inflation with 2016 Shared Cost							1.9% Compound Inflation or 3.1% Compound Inflation with 2016 Shared Cost						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	13.21	17.01	19.69	22.19	24.70	27.99	29.42	17.74	23.20	27.29	30.02	32.75	36.85	38.21
30	14.50	18.31	20.98	23.49	25.99	29.29	30.82	19.11	24.56	27.29	31.39	34.12	38.21	40.94
31	14.59	18.39	21.07	23.57	26.08	29.38	32.21	19.11	24.56	28.66	32.75	35.48	39.58	40.94
32	14.59	18.39	21.15	23.66	26.16	30.77	32.31	19.11	25.93	28.66	32.75	35.48	39.58	42.31
33	14.56	19.69	22.45	24.95	27.46	30.85	32.49	20.47	25.93	28.66	32.75	35.48	40.94	42.31
34	15.88	19.77	22.53	25.04	27.54	31.03	33.89	20.47	25.93	30.02	34.12	36.85	40.94	43.67
35	15.97	19.86	22.53	25.12	27.63	32.42	33.98	20.47	25.93	30.02	34.12	36.85	40.94	43.67
36	16.05	19.94	22.62	26.42	29.01	32.51	35.38	20.47	27.29	30.02	35.48	38.21	42.31	45.04
37	16.13	20.03	24.00	26.50	29.09	33.89	35.48	21.84	27.29	31.39	35.48	38.21	42.31	45.04
38	16.13	21.32	24.08	26.59	29.18	34.07	35.48	21.84	27.29	31.39	36.85	39.58	43.67	46.40
39	16.22	21.41	24.17	27.97	30.56	34.12	36.85	21.84	28.66	31.39	36.85	39.58	43.67	46.40
40	17.51	21.49	24.25	28.05	30.64	35.48	36.85	21.84	28.66	32.75	36.85	39.58	45.04	47.76
41	17.61	21.59	25.56	28.15	30.74	35.48	36.85	23.20	30.02	32.75	38.21	40.94	46.40	47.76
42	17.61	22.89	25.65	29.54	32.13	35.48	38.21	23.20	30.02	34.12	39.58	42.31	46.40	49.13
43	17.71	22.99	25.83	29.64	32.23	36.85	38.21	24.56	31.39	35.48	39.58	42.31	47.76	50.49
44	17.74	23.08	27.14	29.74	32.33	36.85	38.21	24.56	31.39	35.48	40.94	43.67	49.13	50.49
45	19.11	24.39	27.24	31.13	33.73	36.85	39.58	25.93	32.75	36.85	42.31	45.04	49.13	51.86
46	19.11	24.56	27.29	31.23	33.83	38.21	39.58	25.93	32.75	38.21	42.31	45.04	50.49	53.22
47	19.11	24.56	28.66	31.39	34.02	38.21	39.58	27.29	34.12	39.58	43.67	46.40	51.86	54.59
48	19.11	24.56	28.66	31.39	34.12	38.21	40.94	27.29	35.48	39.58	45.04	47.76	51.86	54.59
49	19.11	25.93	28.66	32.75	35.48	39.58	40.94	28.66	35.48	40.94	46.40	49.13	53.22	55.95
50	20.47	25.93	30.02	32.75	35.48	39.58	40.94	28.66	36.85	42.31	46.40	49.13	54.59	57.32
51	20.47	27.29	31.39	34.12	36.85	40.94	43.67	30.02	38.21	43.67	47.76	50.49	55.95	60.05
52	21.84	28.66	32.75	36.85	39.58	43.67	46.40	31.39	39.58	45.04	50.49	53.22	58.68	61.41
53	23.20	30.02	34.12	38.21	40.94	46.40	47.76	32.75	40.94	46.40	51.86	54.59	60.05	64.14
54	24.56	31.39	35.48	40.94	43.67	47.76	50.49	34.12	43.67	49.13	53.22	55.95	62.78	65.51
55	24.56	32.75	36.85	42.31	46.40	50.49	53.22	35.48	45.04	50.49	55.95	58.68	65.51	68.24
56	27.29	34.12	39.58	45.04	49.13	54.59	57.32	36.85	46.40	53.22	58.68	61.41	68.24	72.33
57	28.66	36.85	42.31	47.76	51.86	58.68	61.41	38.21	49.13	54.59	61.41	65.51	72.33	76.42
58	30.02	39.58	45.04	51.86	55.84	62.78	65.51	39.58	50.49	57.32	64.14	69.60	77.79	81.88
59	32.75	42.31	47.76	54.59	59.77	66.87	70.96	40.94	53.22	60.05	68.24	73.69	81.88	85.98
60	35.48	45.04	51.86	58.59	63.70	72.33	76.42	42.31	55.95	62.78	72.33	77.79	85.98	91.44
61	36.85	47.76	54.59	62.60	67.81	76.42	80.52	45.04	58.68	66.87	76.42	81.88	92.80	98.26
62	39.58	51.86	58.68	66.71	71.83	80.52	84.61	49.13	62.78	70.96	80.52	87.34	99.62	105.08
63	42.31	55.93	62.78	70.82	76.03	85.98	90.07	51.86	66.87	75.06	85.98	94.16	106.45	111.91
64	46.40	59.95	68.24	76.14	81.36	90.07	95.53	54.59	70.96	80.52	91.44	99.60	114.64	120.09
65	49.13	64.06	72.33	80.35	85.56	95.53	100.99	58.68	75.06	84.61	98.26	106.14	121.46	128.28
66	53.07	69.40	78.92	88.26	94.78	104.78	110.22	62.59	81.64	92.53	106.14	115.36	131.99	138.80
67	58.32	75.95	86.80	96.27	102.98	115.29	120.71	67.82	88.16	99.01	113.93	124.67	141.06	149.20
68	63.54	82.47	94.63	105.45	113.56	127.08	133.84	73.00	94.63	108.15	123.02	133.84	152.77	160.88
69	68.72	90.28	102.41	115.88	123.97	138.79	146.88	79.50	102.41	117.23	134.75	145.53	164.39	172.48
70	75.21	98.05	111.48	126.25	135.65	153.11	161.17	84.61	110.13	126.25	145.05	157.14	175.94	185.35
71	81.66	107.09	121.82	137.88	148.59	167.33	176.70	92.37	120.48	137.88	156.62	170.01	191.43	200.80
72	89.40	116.08	133.43	150.77	162.78	184.13	193.47	100.07	130.76	149.44	170.79	184.13	208.14	218.82
73	97.08	127.67	144.95	166.23	179.53	200.81	211.45	109.05	142.29	163.57	186.18	200.81	224.74	236.71
74	106.03	139.17	159.05	181.58	196.16	221.35	231.95	119.29	155.08	177.61	201.47	217.37	243.88	257.13
75	116.25	151.92	173.05	198.15	214.01	241.75	254.96	129.46	169.09	194.19	219.29	236.46	265.53	278.74
76	126.39	164.58	188.28	214.61	233.04	262.01	276.49	138.24	183.01	209.34	236.99	255.42	285.70	301.50
77	137.78	179.77	204.70	233.57	253.25	284.75	299.18	149.59	196.83	225.70	255.88	275.56	308.37	325.43
78	148.80	194.86	222.88	252.82	274.63	308.64	324.33	160.86	213.17	244.29	275.62	298.18	333.49	350.49
79	158.71	209.21	239.16	271.12	296.61	334.97	351.91	170.71	225.53	259.93	292.50	319.52	359.73	377.98
80	170.63	224.58	257.21	292.34	316.18	355.07	372.64	183.18	243.40	279.79	316.18	340.01	380.16	400.24
81	188.20	247.17	283.55	322.45	347.54	390.20	410.28	202.00	267.24	307.39	347.54	373.89	419.06	440.39
82	207.02	272.26	312.41	355.07	382.67	429.09	451.68	222.08	293.59	338.76	382.67	411.53	460.46	484.30
83	228.35	299.86	342.52	388.95	420.31	471.75	496.85	243.40	323.70	372.64	420.31	452.93	506.88	533.23
84	250.93	328.72	377.65	429.09	462.97	519.43	547.03	268.50	356.32	410.28	462.97	498.10	557.07	585.93
85	303.63	398.98	456.70	518.18	559.58	628.59	661.21	324.96	430.35	495.59	559.58	602.24	673.75	710.14
86	333.74	437.88	501.87	570.87	616.04	691.32	727.70	357.58	474.26	545.78	616.04	662.46	741.51	780.40
87	367.62	481.79	552.05	627.33	677.52	760.33	800.48	392.71	520.69	599.73	677.52	728.96	815.53	858.19
88	424.08	557.07	638.62	723.94	781.66	878.26	923.43	454.19	602.24	692.57	781.66	841.88	942.25	992.44
89	466.73	612.28	701.36	796.71	860.70	966.09	1016.28	499.36	662.46	761.58	860.70	925.94	1036.35	1091.56
90	513.16	673.75	771.62	875.76	946.02	1062.70	1117.91	549.54	727.70	838.12	946.02	1018.79	1140.49	1200.71
91+	564.60	741.51	849.41	964.84	1041.37	1168.09	1229.57	603.49	801.73	922.18	1041.37	1121.67	1254.66	1319.91

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

Appendix B7

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

LTC-02 VA (Post Rate Stability)

Premiums to be used only with those that have

previously elected a landing spot option during the 2013 and 2016 Rate Filings

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	3.5% Simple Inflation or 4.5% Simple Inflation with 2016 Shared Cost							3.5% Compound Inflation or 4.5% Compound Inflation with 2016 Shared Cost						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	14.27	16.53	19.81	20.91	21.99	33.31	36.17	26.00	34.00	40.00	43.99	47.99	53.99	55.99
30	15.37	17.63	20.91	22.01	23.09	34.46	38.58	28.00	36.00	40.00	45.99	49.99	55.99	59.99
31	16.46	18.73	22.01	23.11	24.19	35.61	40.99	28.00	36.00	42.00	47.99	51.99	57.99	59.99
32	16.46	18.73	23.11	24.22	25.29	37.90	42.20	28.00	38.00	42.00	47.99	51.99	57.99	61.99
33	17.56	19.84	24.21	25.32	26.39	39.05	44.61	30.00	38.00	42.00	47.99	51.99	59.99	61.99
34	17.56	20.94	25.31	26.42	27.49	41.35	47.02	30.00	38.00	43.99	49.99	53.99	59.99	63.99
35	18.66	22.04	25.31	27.52	28.59	43.65	48.23	30.00	38.00	43.99	49.99	53.99	59.99	63.99
36	19.76	23.14	26.41	28.62	30.79	44.79	50.64	30.00	40.00	43.99	51.99	55.99	61.99	65.99
37	20.85	24.24	28.61	29.72	31.89	47.09	51.99	32.00	40.00	45.99	51.99	55.99	61.99	65.99
38	20.85	25.34	29.71	30.82	32.99	49.39	51.99	32.00	40.00	45.99	53.99	57.99	63.99	67.99
39	21.95	26.45	30.81	33.02	35.19	49.99	53.99	32.00	42.00	45.99	53.99	57.99	63.99	67.99
40	23.05	27.55	31.91	34.12	36.29	51.99	53.99	32.00	42.00	47.99	53.99	57.99	65.99	69.99
41	24.25	28.77	33.15	35.37	37.54	51.99	53.99	34.00	43.99	47.99	55.99	59.99	67.99	69.99
42	24.36	29.99	34.39	37.73	39.92	51.99	55.99	34.00	43.99	49.99	57.99	61.99	67.99	71.99
43	25.58	31.23	36.76	38.99	41.20	53.99	55.99	36.00	45.99	51.99	57.99	61.99	69.99	73.99
44	26.00	32.47	38.03	40.27	42.48	53.99	55.99	36.00	45.99	51.99	59.99	63.99	71.99	73.99
45	28.00	33.73	39.31	42.68	44.91	53.99	57.99	38.00	47.99	53.99	61.99	65.99	71.99	75.99
46	28.00	36.00	40.00	43.98	46.22	55.99	57.99	38.00	47.99	55.99	61.99	65.99	73.99	77.99
47	28.00	36.00	42.00	45.99	48.67	55.99	57.99	40.00	49.99	57.99	63.99	67.99	75.99	79.99
48	28.00	36.00	42.00	45.99	49.99	55.99	59.99	40.00	51.99	57.99	65.99	69.99	75.99	79.99
49	28.00	38.00	42.00	47.99	51.99	57.99	59.99	42.00	51.99	59.99	67.99	71.99	77.99	81.99
50	30.00	38.00	43.99	47.99	51.99	57.99	59.99	42.00	53.99	61.99	67.99	71.99	79.99	83.99
51	30.00	40.00	45.99	49.99	53.99	59.99	63.99	43.99	55.99	63.99	69.99	73.99	81.99	87.99
52	32.00	42.00	47.99	53.99	57.99	63.99	67.99	45.99	57.99	65.99	73.99	77.99	85.99	89.99
53	34.00	43.99	49.99	55.99	59.99	67.99	69.99	47.99	59.99	67.99	75.99	79.99	87.99	93.99
54	36.00	45.99	51.99	59.99	63.99	69.99	73.99	49.99	63.99	71.99	77.99	81.99	91.99	95.99
55	36.00	47.99	53.99	61.99	67.99	73.99	77.99	51.99	65.99	73.99	81.99	85.99	95.99	99.99
56	40.00	49.99	57.99	65.99	71.99	79.99	83.99	53.99	67.99	77.99	85.99	89.99	99.99	105.99
57	42.00	53.99	61.99	69.99	75.99	85.99	89.99	55.99	71.99	79.99	89.99	95.99	105.99	111.99
58	43.99	57.99	65.99	75.99	80.54	91.99	95.99	57.99	73.99	83.99	93.99	101.99	113.99	119.99
59	47.99	61.99	69.99	79.99	84.41	97.99	103.99	59.99	77.99	87.99	99.99	107.99	119.99	125.99
60	51.99	65.99	75.99	84.73	88.31	105.99	111.99	61.99	81.99	91.99	105.99	113.99	125.99	133.98
61	53.99	69.99	79.99	89.70	94.48	111.99	117.99	65.99	85.99	97.99	111.99	119.99	135.98	143.98
62	57.99	75.99	85.99	95.88	99.48	117.99	123.99	71.99	91.99	103.99	117.99	127.99	145.98	153.98
63	61.99	81.68	91.99	102.10	106.90	125.99	131.98	75.99	97.99	109.99	125.99	137.98	155.98	163.98
64	67.99	86.67	99.99	108.34	113.15	131.98	139.98	79.99	103.99	117.99	133.98	145.69	167.98	175.98
65	71.99	92.89	105.99	115.81	120.63	139.98	147.98	85.99	109.99	123.99	143.98	152.00	177.98	187.98
66	75.98	99.36	113.00	124.25	130.28	150.01	157.80	89.62	116.89	132.48	151.96	161.65	188.98	198.72
67	81.31	105.89	121.02	133.90	142.35	160.73	168.29	94.55	122.91	138.04	158.84	172.50	196.65	208.00
68	86.18	111.85	128.35	143.02	154.02	172.36	181.53	99.01	128.35	146.69	166.86	181.53	207.20	218.20
69	90.59	119.01	135.00	152.76	163.42	182.96	193.62	104.80	135.00	154.54	177.63	191.84	216.71	227.37
70	96.26	125.49	142.68	161.59	173.62	195.97	206.28	108.30	140.96	161.59	185.65	201.12	225.19	237.22
71	101.36	132.94	151.21	171.16	184.45	207.71	219.34	114.66	149.55	171.16	194.42	211.04	237.62	249.26
72	107.49	139.58	160.44	181.30	195.74	221.41	232.64	120.33	157.23	179.69	205.36	221.41	250.29	263.12
73	112.94	148.52	168.63	193.39	208.86	233.61	245.99	126.86	165.54	190.29	216.59	233.61	261.46	275.38
74	119.18	156.43	178.78	204.10	220.49	248.80	260.72	134.08	174.31	199.63	226.45	244.33	274.12	289.02
75	126.06	164.74	187.66	214.88	232.07	262.15	276.47	140.39	183.36	210.58	237.80	256.42	287.93	302.26
76	132.02	171.90	196.65	224.16	243.41	273.66	288.79	144.40	191.15	218.66	247.54	266.79	298.42	314.92
77	138.38	180.55	205.59	234.59	254.35	285.98	300.48	150.24	197.69	226.68	256.99	276.76	309.71	326.84
78	143.43	187.83	214.84	243.70	264.73	297.50	312.63	155.05	205.48	235.47	265.67	287.42	321.45	337.84
79	146.52	193.14	220.80	250.30	273.84	309.25	324.89	157.60	208.22	239.97	270.04	294.99	332.11	348.96
80	150.54	198.14	226.92	257.91	278.94	313.26	328.76	161.61	214.74	246.84	278.94	299.98	335.40	353.11
81	166.04	218.06	250.16	284.48	306.62	344.25	361.96	178.21	235.77	271.20	306.62	329.86	369.71	388.53
82	182.64	240.20	275.62	313.26	337.61	378.57	398.49	195.92	259.02	298.87	337.61	363.07	406.24	427.27
83	201.46	264.55	302.19	343.15	370.82	416.20	438.34	214.74	285.59	328.76	370.82	399.60	447.20	470.44
84	221.38	290.01	333.18	378.57	408.45	458.26	482.62	236.88	314.37	361.96	408.45	439.45	491.47	516.93
85	267.87	352.00	402.92	457.16	493.69	554.57	583.35	286.69	379.67	437.23	493.69	531.32	594.42	626.52
86	294.44	386.31	442.77	503.65	543.50	609.91	642.01	315.47	418.42	481.51	543.50	584.45	654.19	688.50
87	324.33	425.06	487.04	553.46	597.74	670.79	706.21	346.47	459.37	529.11	597.74	643.12	719.50	757.13
88	374.14	491.47	563.42	638.69	689.61	774.84	814.69	400.70	531.32	611.02	689.61	742.74	831.30	875.57
89	411.77	540.18	618.77	702.89	759.35	852.33	896.60	440.55	584.45	671.90	759.35	816.91	914.32	963.02
90	452.73	594.42	680.76	772.63	834.62	937.56	986.27	484.83	642.01	739.42	834.62	898.82	1006.19	1059.32
91+	498.11	654.19	749.38	851.22	918.74	1030.54	1084.78	532.43	707.32	813.59	918.74	989.59	1106.92	1164.48

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

Appendix B8

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

LTC-02 VA (Post Rate Stability)

Premiums to be used only with those that have

previously elected a landing spot option during the 2010, 2013 and 2016 Rate Filings

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	1.5% Simple Inflation or 2.5% Simple Inflation with 2016 Shared Cost							1.5% Compound Inflation or 2.5% Compound Inflation with 2016 Shared Cost						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	11.46	14.90	17.19	19.48	21.77	24.07	25.21	14.90	19.48	22.92	25.21	27.50	30.94	32.09
30	12.61	16.04	18.34	20.63	22.92	25.21	26.36	16.04	20.63	22.92	26.36	28.65	32.09	34.38
31	12.61	16.04	18.34	20.63	22.92	25.21	27.50	16.04	20.63	24.07	27.50	29.80	33.23	34.38
32	12.61	16.04	18.34	20.63	22.92	26.36	27.50	16.04	21.77	24.07	27.50	29.80	33.23	35.53
33	12.61	17.19	19.48	21.77	24.07	26.36	27.50	17.19	21.77	24.07	27.50	29.80	34.38	35.53
34	13.75	17.19	19.48	21.77	24.07	26.36	28.65	17.19	21.77	25.21	28.65	30.94	34.38	36.67
35	13.75	17.19	19.48	21.77	24.07	27.50	28.65	17.19	21.77	25.21	28.65	30.94	34.38	36.67
36	13.75	17.19	19.48	22.92	25.21	27.50	29.80	17.19	22.92	25.21	29.80	32.09	35.53	37.82
37	13.75	17.19	20.63	22.92	25.21	28.65	29.80	18.34	22.92	26.36	29.80	32.09	35.53	37.82
38	13.75	18.34	20.63	22.92	25.21	28.65	29.80	18.34	22.92	26.36	30.94	33.23	36.67	38.96
39	13.75	18.34	20.63	24.07	26.36	28.65	30.94	18.34	24.07	26.36	30.94	33.23	36.67	38.96
40	14.90	18.34	20.63	24.07	26.36	29.80	30.94	18.34	24.07	27.50	30.94	33.23	37.82	40.11
41	14.90	18.34	21.77	24.07	26.36	29.80	30.94	19.48	25.21	27.50	32.09	34.38	38.96	40.11
42	14.90	19.48	21.77	25.21	27.50	29.80	32.09	19.48	25.21	28.65	33.23	35.53	38.96	41.26
43	14.90	19.48	21.77	25.21	27.50	30.94	32.09	20.63	26.36	29.80	33.23	35.53	40.11	42.40
44	14.90	19.48	22.92	25.21	27.50	30.94	32.09	20.63	26.36	29.80	34.38	36.67	41.26	42.40
45	16.04	20.63	22.92	26.36	28.65	30.94	33.23	21.77	27.50	30.94	35.53	37.82	41.26	43.55
46	16.04	20.63	22.92	26.36	28.65	32.09	33.23	21.77	27.50	32.09	35.53	37.82	42.40	44.69
47	16.04	20.63	24.07	26.36	28.65	32.09	33.23	22.92	28.65	33.23	36.67	38.96	43.55	45.84
48	16.04	20.63	24.07	26.36	28.65	32.09	34.38	22.92	29.80	33.23	37.82	40.11	43.55	45.84
49	16.04	21.77	24.07	27.50	29.80	33.23	34.38	24.07	29.80	34.38	38.96	41.26	44.69	46.99
50	17.19	21.77	25.21	27.50	29.80	33.23	34.38	24.07	30.94	35.53	38.96	41.26	45.84	48.13
51	17.19	22.92	26.36	28.65	30.94	34.38	36.67	25.21	32.09	36.67	40.11	42.40	46.99	50.42
52	18.34	24.07	27.50	30.94	33.23	36.67	38.96	26.36	33.23	37.82	42.40	44.69	49.28	51.57
53	19.48	25.21	28.65	32.09	34.38	38.96	40.11	27.50	34.38	38.96	43.55	45.84	50.42	53.86
54	20.63	26.36	29.80	34.38	36.67	40.11	42.40	28.65	36.67	41.26	44.69	46.99	52.72	55.01
55	20.63	27.50	30.94	35.53	38.96	42.40	44.69	29.80	37.82	42.40	46.99	49.28	55.01	57.30
56	22.92	28.65	33.23	37.82	41.26	45.84	48.13	30.94	38.96	44.69	49.28	51.57	57.30	60.74
57	24.07	30.94	35.53	40.11	43.55	49.28	51.57	32.09	41.26	45.84	51.57	55.01	60.74	64.18
58	25.21	33.23	37.82	43.55	46.99	52.72	55.01	33.23	42.40	48.13	53.86	58.45	65.32	68.76
59	27.50	35.53	40.11	45.84	50.42	56.15	59.59	34.38	44.69	50.42	57.30	61.88	68.76	72.20
60	29.80	37.82	43.55	49.28	53.86	60.74	64.18	35.53	46.99	52.72	60.74	65.32	72.20	76.78
61	30.94	40.11	45.84	52.72	57.30	64.18	67.61	37.82	49.28	56.15	64.18	68.76	77.93	82.51
62	33.23	43.55	49.28	56.15	60.74	67.61	71.05	41.26	52.72	59.59	67.61	73.34	83.66	88.24
63	35.53	46.99	52.72	59.59	64.18	72.20	75.64	43.55	56.15	63.03	72.20	79.07	89.39	93.97
64	38.96	50.42	57.30	64.18	68.76	75.64	80.22	45.84	59.59	67.61	76.78	83.66	96.26	100.85
65	41.26	53.86	60.74	67.61	72.20	80.22	84.80	49.28	63.03	71.05	82.51	89.39	101.99	107.72
66	44.69	58.45	66.47	74.49	80.22	88.24	92.83	52.72	68.76	77.93	89.39	97.41	111.16	116.89
67	49.28	64.18	73.34	81.37	87.10	97.41	101.99	57.30	74.49	83.66	96.26	105.43	119.18	126.06
68	53.86	69.91	80.22	89.39	96.26	107.72	113.45	61.88	80.22	91.68	104.29	113.45	129.50	136.37
69	58.45	76.78	87.10	98.56	105.43	118.04	124.91	67.61	87.10	99.70	114.60	123.77	139.81	146.69
70	64.18	83.66	95.12	107.72	115.75	130.64	137.52	72.20	93.97	107.72	123.77	134.08	150.13	158.15
71	69.91	91.68	104.29	118.04	127.21	143.25	151.27	79.07	103.14	118.04	134.08	145.54	163.88	171.90
72	76.78	99.70	114.60	129.50	139.81	158.15	166.17	85.95	112.31	128.35	146.69	158.15	178.78	187.94
73	83.66	110.02	124.91	143.25	154.71	173.05	182.21	93.97	122.62	140.96	160.44	173.05	193.67	203.99
74	91.68	120.33	137.52	157.00	169.61	191.38	200.55	103.14	134.08	153.56	174.19	187.94	210.86	222.32
75	100.85	131.79	150.13	171.90	185.65	209.72	221.18	112.31	146.69	168.46	190.24	205.13	230.35	241.81
76	110.02	143.25	163.88	186.80	202.84	228.05	240.66	120.33	159.29	182.21	206.28	222.32	248.68	262.43
77	120.33	157.00	178.78	203.99	221.18	248.68	261.29	130.64	171.90	197.11	223.47	240.66	269.31	284.21
78	130.39	170.75	195.30	221.54	240.66	270.46	284.21	140.96	186.80	214.06	241.52	261.29	292.23	307.13
79	139.55	183.95	210.29	238.38	260.80	294.52	309.42	150.10	198.30	228.54	257.19	280.94	316.30	332.34
80	150.54	198.14	226.92	257.91	278.94	313.26	328.76	161.61	214.74	246.84	278.94	299.98	335.40	353.11
81	166.04	218.06	250.16	284.48	306.62	344.25	361.96	178.21	235.77	271.20	306.62	329.86	369.71	388.53
82	182.64	240.20	275.62	313.26	337.61	378.57	398.49	195.92	259.02	298.87	337.61	363.07	406.24	427.27
83	201.46	264.55	302.19	343.15	370.82	416.20	438.34	214.74	285.59	328.76	370.82	399.60	447.20	470.44
84	221.38	290.01	333.18	378.57	408.45	458.26	482.62	236.88	314.37	361.96	408.45	439.45	491.47	516.93
85	267.87	352.00	402.92	457.16	493.69	554.57	583.35	286.69	379.67	437.23	493.69	531.32	594.42	626.52
86	294.44	386.31	442.77	503.65	543.50	609.91	642.01	315.47	418.42	481.51	543.50	584.45	654.19	688.50
87	324.33	425.06	487.04	553.46	597.74	670.79	706.21	346.47	459.37	529.11	597.74	643.12	719.50	757.13
88	374.14	491.47	563.42	638.69	689.61	774.84	814.69	400.70	531.32	611.02	689.61	742.74	831.30	875.57
89	411.77	540.18	618.77	702.89	759.35	852.33	896.60	440.55	584.45	671.90	759.35	816.91	914.32	963.02
90	452.73	594.42	680.76	772.63	834.62	937.56	986.27	484.83	642.01	739.42	834.62	898.82	1006.19	1059.32
91+	498.11	654.19	749.38	851.22	918.74	1030.54	1084.78	532.43	707.32	813.59	918.74	989.59	1106.92	1164.48

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

Appendix C1

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

LTC-02 VA (Post Rate Stability)

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

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	GPO Inflation with 2019 Shared Cost							4.2% Simple Inflation or 5.0% Simple Inflation with 2019 Shared Cost							4.2% Compound Inflation or 5.0% Compound Inflation with 2019 Shared Cost						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	10.15	13.05	14.51	15.96	17.41	20.31	21.76	18.45	21.12	25.41	26.64	27.86	43.60	47.55	35.10	45.90	54.00	59.40	64.80	72.90	75.60
30	10.15	13.05	14.51	17.41	18.86	20.31	21.76	19.83	22.51	26.79	28.03	29.25	45.04	50.85	37.80	48.60	54.00	62.10	67.50	75.60	81.00
31	10.15	13.05	15.96	17.41	18.86	20.31	21.76	21.40	24.06	28.35	29.57	30.77	46.72	54.15	37.80	48.60	56.70	64.80	70.20	78.30	81.00
32	10.15	14.51	15.96	17.41	18.86	21.76	23.21	21.40	24.06	29.93	31.12	32.31	49.84	55.96	37.80	51.30	56.70	64.80	70.20	78.30	83.69
33	11.60	14.51	15.96	17.41	18.86	21.76	23.21	22.77	25.45	31.30	32.51	33.69	51.55	59.60	40.50	51.30	56.70	64.80	70.20	81.00	83.69
34	11.60	14.51	15.96	17.41	18.86	21.76	23.21	22.77	27.01	32.89	34.07	35.24	54.99	62.93	40.50	51.30	59.40	67.50	72.90	81.00	86.39
35	11.60	14.51	15.96	18.86	20.31	21.76	24.11	24.36	28.59	32.89	35.65	36.79	58.14	64.77	40.50	51.30	59.40	67.50	72.90	81.00	86.39
36	11.85	14.51	15.96	18.86	20.31	23.21	25.62	25.98	30.19	34.49	37.02	39.74	59.88	68.10	40.50	54.00	59.40	70.20	75.60	83.69	89.09
37	11.85	14.54	17.41	18.86	20.31	23.64	27.27	27.61	31.81	37.46	38.61	41.31	63.03	70.20	43.20	54.00	62.10	70.20	75.60	83.69	89.09
38	13.29	14.54	17.41	18.86	20.31	23.64	27.27	27.61	33.17	39.08	40.20	42.90	66.56	70.20	43.20	54.00	62.10	72.90	78.30	86.39	91.79
39	13.29	15.96	18.57	20.31	21.76	25.17	28.94	29.26	34.79	40.72	43.18	45.87	67.50	72.90	43.20	56.70	62.10	72.90	78.30	86.39	91.79
40	14.71	17.29	20.03	21.18	22.45	26.55	30.45	30.60	36.43	42.36	44.79	47.47	70.20	72.90	43.20	56.70	64.80	72.90	78.30	89.09	94.49
41	14.71	17.42	21.64	22.80	24.08	28.27	32.22	32.42	38.26	43.91	46.63	49.32	70.20	72.90	45.90	59.40	64.80	75.60	81.00	91.79	94.49
42	16.31	19.03	21.64	22.96	24.25	30.03	34.03	32.58	39.79	45.78	49.87	52.55	70.20	75.60	45.90	59.40	67.50	78.30	83.69	91.79	97.19
43	16.44	19.17	23.31	24.46	25.76	31.83	35.86	34.45	41.65	49.39	51.76	54.46	72.90	75.60	48.60	62.10	70.20	78.30	83.69	94.49	99.89
44	16.57	20.81	23.48	24.64	27.46	33.45	37.48	35.10	43.55	50.97	53.69	56.39	72.90	75.60	48.60	62.10	70.20	81.00	86.39	97.19	99.89
45	16.71	20.81	25.21	26.34	27.66	35.31	39.34	37.80	45.11	52.93	57.01	59.72	72.90	78.30	51.30	64.80	72.90	83.69	89.09	97.19	102.59
46	18.19	22.51	25.39	28.08	29.41	37.20	41.23	37.80	48.60	54.00	58.99	61.70	75.60	78.30	51.30	64.80	75.60	83.69	89.09	99.89	105.29
47	18.34	22.68	27.17	29.86	30.99	38.89	42.87	37.80	48.60	56.70	62.10	65.46	75.60	78.30	54.00	67.50	78.30	86.39	91.79	102.59	107.99
48	18.48	24.44	28.74	29.86	31.22	40.84	44.79	37.80	48.60	56.70	62.10	67.50	75.60	81.00	54.00	70.20	78.30	89.09	94.49	102.59	107.99
49	20.23	24.62	28.95	31.68	33.04	44.57	48.57	37.80	51.30	56.70	64.80	70.20	78.30	81.00	56.70	70.20	81.00	91.79	97.19	105.29	110.69
50	20.39	26.19	30.81	33.53	34.91	46.63	50.23	40.50	51.30	59.40	64.80	70.20	78.30	81.00	56.70	72.90	83.69	91.79	97.19	107.99	113.39
51	21.93	27.97	32.42	35.16	36.55	50.18	54.09	40.50	54.00	62.10	67.50	72.90	81.00	86.39	59.40	75.60	86.39	94.49	99.89	110.69	118.79
52	22.08	27.97	32.66	37.08	38.22	51.98	57.64	43.20	56.70	64.80	72.90	78.30	86.39	91.79	62.10	78.30	89.09	99.89	105.29	116.09	121.49
53	23.82	29.79	34.30	37.08	38.26	55.61	61.20	45.90	59.40	67.50	75.60	81.00	91.79	94.49	64.80	81.00	91.79	102.59	107.99	118.79	126.89
54	23.82	29.79	34.30	38.77	39.97	59.30	64.79	48.60	62.10	70.20	81.00	86.39	94.49	99.89	67.50	86.39	97.19	105.29	110.69	124.19	129.59
55	25.66	31.44	35.98	40.48	41.92	63.03	67.50	48.60	64.80	72.90	83.69	91.79	99.89	105.29	70.20	89.09	99.89	110.69	116.09	129.59	134.99
56	27.25	33.06	39.31	43.84	45.05	66.38	72.90	54.00	67.50	78.30	89.09	97.19	107.99	113.39	72.90	91.79	105.29	116.09	121.49	134.99	143.09
57	28.85	36.38	40.98	47.25	48.44	72.02	78.30	56.70	72.90	83.69	94.49	102.59	116.09	121.49	75.60	97.19	107.99	121.49	129.59	143.09	151.19
58	30.48	38.05	44.38	50.42	53.33	77.34	83.69	59.40	78.30	89.09	102.59	108.45	124.19	129.59	78.30	99.89	113.39	126.89	137.69	153.89	161.99
59	33.84	41.44	47.56	53.64	56.57	82.73	86.39	64.80	83.69	94.49	107.99	113.27	132.29	140.39	81.00	105.29	118.79	134.99	145.79	161.99	170.09
60	35.50	44.87	51.03	57.15	61.81	88.17	94.49	70.20	89.09	102.59	114.15	118.16	143.09	151.19	83.69	110.69	124.19	143.09	153.89	170.09	180.89
61	38.66	48.08	56.01	61.91	66.60	94.49	99.89	72.90	94.49	107.99	120.65	126.52	151.19	159.29	89.09	116.09	132.29	151.19	161.99	183.59	194.39
62	42.10	53.06	59.29	66.98	71.69	102.59	107.99	78.30	102.59	116.09	129.04	133.09	159.29	167.39	97.19	124.19	140.39	159.29	172.79	197.09	207.89
63	47.09	56.35	64.36	72.10	76.59	110.69	116.09	83.69	110.22	124.19	137.47	143.36	170.09	178.19	102.59	132.29	148.49	170.09	186.29	210.59	221.39
64	50.61	61.43	71.27	77.28	81.80	118.79	126.89	91.79	116.75	134.99	145.56	151.47	178.19	188.99	107.99	140.39	159.29	180.89	196.63	226.79	237.59
65	55.69	66.56	76.46	84.02	88.57	129.59	134.99	97.19	125.19	143.09	155.92	161.84	188.99	199.79	116.09	148.49	167.39	194.39	204.43	240.29	253.78
66	60.51	72.89	84.30	91.87	97.94	138.87	146.73	102.19	133.63	151.97	166.65	174.09	201.75	212.23	120.53	157.21	178.17	204.37	216.65	254.16	267.26
67	66.83	81.00	92.14	101.23	109.07	146.87	154.47	108.89	141.81	162.07	179.25	190.38	215.25	225.38	126.62	164.60	184.86	212.71	230.74	263.36	278.55
68	73.16	90.62	101.76	110.59	120.21	156.49	166.27	114.92	149.15	171.16	190.72	205.39	229.84	242.07	132.04	171.16	195.61	222.50	242.07	276.30	290.97
69	79.21	98.46	111.11	121.73	134.64	167.46	176.89	120.29	158.02	179.25	202.84	216.99	242.93	257.09	139.16	179.25	205.20	235.86	254.73	287.75	301.90
70	87.32	109.60	122.25	134.38	149.07	177.27	186.36	127.27	165.91	188.64	213.64	229.54	259.09	272.73	143.18	186.36	213.64	245.45	265.91	297.73	313.63
71	96.25	120.31	135.63	150.58	166.25	188.13	199.06	133.44	175.00	199.06	225.31	242.81	273.44	288.75	150.94	196.88	225.31	255.94	277.82	312.82	328.13
72	103.05	128.28	145.11	166.14	178.75	199.78	210.30	140.90	182.96	210.30	237.64	256.56	290.21	304.93	157.72	206.09	235.53	269.18	290.21	328.07	344.89
73	109.03	137.30	155.47	175.66	189.80	212.01	224.12	147.40	193.84	220.08	252.39	272.58	304.89	321.04	165.57	216.05	248.35	282.68	304.89	341.23	359.40
74	114.22	145.19	164.55	185.85	201.34	224.57	236.18	154.87	203.27	232.31	265.22	286.52	323.30	338.79	174.23	226.50	259.41	294.26	317.49	356.21	375.57
75	120.47	155.68	176.07	198.31	213.14	237.23	250.21	163.10	213.14	242.79	278.01	300.25	339.17	357.70	181.63	237.23	272.45	307.66	331.75	372.53	391.06
76	127.55	162.98	186.01	209.04	223.21	248.01	262.18	170.06	221.44	253.32	288.75	313.55	352.53	372.01	186.01	246.24	281.67	318.87	343.67	384.41	405.67
77	135.22	172.41	194.38	218.04	233.26	260.30	273.82	177.48	231.57	263.68	300.87	326.22	366.79	385.38	192.69	253.54	290.73	329.60	354.95	397.21	419.18
78	141.65	180.29	204.43	228.58	244.67	270.43	284.92	183.50	239.84	275.26	312.28	338.03	379.89	399.20	197.99	262.38	301.01	341.25	367.01	410.47	431.40
79	148.39	189.69	214.17	238.64	255.47	281.48	296.78	189.69	249.35	286.07	324.31	350.32	393.15	413.04	203.46	269.24	310.54	350.32	377.85	422.22	443.63
80	155.20	197.27	223.38	249.49	266.89	293.00	308.96	197.27	259.64	297.35	337.97	365.53	410.49	430.80	211.77	281.40	323.46	365.53	393.09	439.50	462.71
81	169.71	217.58	245.14	274.15	293.00	323.46	339.42	217.58	285.75	327.81	372.78	401.79	451.11	474.32	233.53	308.96	355.37	401.79	432.25	484.47	509.13
82	187.12	237.88	269.79	301.71	322.01	355.37	374.23	239.33	314.76	361.18	410.49	442.40	496.07	522.18	256.74	339.42	391.64	442.40	475.77	532.34	559.90
83	205.97	262.54	297.35	330.72	353.92	391.64	411.94	263.99	346.67	395.99	449.66	485.92	545.39	574.40	281.40	374.23	430.80	485.92	523.63	586.01	616.47
84	226.28	288.65	326.36	364.08	390.19	429.35	452.56	290.10	380.03	436.60	496.07	535.24	600.51	632.42	310.41	411.94	474.32	535.24	575.85	644.03	677.39
85	274.15	349.57	395.99	440.95	471.42	520.73	548.29	351.02	461.26	527.98	599.06	646.93	726.70	764.42	375.68	497.52	572.95	646.93	696.24	778.92	820.99
86	301.71	384.38	435.15	485.92	519.28	572.95	601.96	385.84	506.23	580.20	659.98	712.20	799.23	841.29	413.39	548.29	630.97	712.20	765.87	857.25	902.22
87	330.72	422.10	478.67	533.79	571.50	629.52	662.88	425.00	557.00	638.22	725.25	783.27	879.01	925.42	454.01	601.96	693.34	783.27	842.75	942.83	992.15
88	382.93	488.82	552.64	616.47	659.98	726.70	765.87	490.27	644.03	738.31	836.94	903.67	1015.36	1067.57	525.08	696.24	800.68	903.67	973.29	1089.33	1147.35
89	420.65	536.69	607.76	678.84	725.25	799.23	841.29	539.59	707.85	810.83	921.07	995.05	1116.89	1174.91	577.30	765.87	880.46	995.05	1070.47	1198.12	1261.94
90	462.71	590.36	668.68	745.56	797.78	880.46	926.87	593.26	778.92	892.06	1012.45	1093.68	1228.58	1292.40	635.32	841.29	968.94	1093.68	1177.81	1318.51	1388.14
91+	509.13	649.83	735.41	820.99	877.56	967.49	1018.26	652.73	857.25	981.99	1115.44	1203.92	1350.42	1421.50	697.69	926.87	1066.12	1203.92	1296.75	1450.51	1525.93

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

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

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

Appendix C2

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

LTC-02 VA (Post Rate Stability)

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

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

Age	2.5% Simple Inflation or 3.1% Simple Inflation with 2019 Shared Cost							2.5% Compound Inflation or 3.1% Compound Inflation with 2019 Shared Cost						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	14.82	19.04	22.05	24.82	27.58	31.50	33.15	20.11	26.30	30.94	34.04	37.13	41.77	43.32
30	16.27	20.49	23.50	26.26	29.03	32.95	34.74	21.66	27.85	30.94	35.59	38.68	43.32	46.42
31	16.39	20.61	23.62	26.39	29.15	33.08	36.33	21.66	27.85	32.49	37.13	40.23	44.87	46.42
32	16.39	20.61	23.74	26.51	29.28	34.66	36.47	21.66	29.40	32.49	37.13	40.23	44.87	47.96
33	16.35	22.05	25.19	27.96	30.72	34.79	36.75	23.21	29.40	32.49	37.13	40.23	46.42	47.96
34	17.83	22.18	25.31	28.08	30.84	35.05	38.34	23.21	29.40	34.04	38.68	41.77	46.42	49.51
35	17.96	22.30	25.31	28.21	30.97	36.64	38.48	23.21	29.40	34.04	38.68	41.77	46.42	49.51
36	18.08	22.43	25.44	29.65	32.54	36.77	40.07	23.21	30.94	34.04	40.23	43.32	47.96	51.06
37	18.21	22.55	27.01	29.77	32.66	38.35	40.23	24.75	30.94	35.59	40.23	43.32	47.96	51.06
38	18.21	24.00	27.13	29.90	32.79	38.61	40.23	24.75	30.94	35.59	41.77	44.87	49.51	52.60
39	18.33	24.12	27.26	31.47	34.36	38.68	41.77	24.75	32.49	35.59	41.77	44.87	49.51	52.60
40	19.78	24.25	27.38	31.59	34.48	40.23	41.77	24.75	32.49	37.13	41.77	44.87	51.06	54.15
41	19.91	24.39	28.84	31.73	34.62	40.23	41.77	26.30	34.04	37.13	43.32	46.42	52.60	54.15
42	19.93	25.84	28.98	33.32	36.21	40.23	43.32	26.30	34.04	38.68	44.87	47.96	52.60	55.70
43	20.07	25.99	29.26	33.47	36.36	41.77	43.32	27.85	35.59	40.23	44.87	47.96	54.15	57.25
44	20.11	26.13	30.72	33.61	36.50	41.77	43.32	27.85	35.59	40.23	46.42	49.51	55.70	57.25
45	21.66	27.59	30.86	35.21	38.10	41.77	44.87	29.40	37.13	41.77	47.96	51.06	55.70	58.79
46	21.66	27.85	30.94	35.35	38.25	43.32	44.87	29.40	37.13	43.32	47.96	51.06	57.25	60.34
47	21.66	27.85	32.49	35.59	38.53	43.32	44.87	30.94	38.68	44.87	49.51	52.60	58.79	61.89
48	21.66	27.85	32.49	35.59	38.68	43.32	46.42	30.94	40.23	44.87	51.06	54.15	58.79	61.89
49	21.66	29.40	32.49	37.13	40.23	44.87	46.42	32.49	40.23	46.42	52.60	55.70	60.34	63.43
50	23.21	29.40	34.04	37.13	40.23	44.87	46.42	32.49	41.77	47.96	52.60	55.70	61.89	64.98
51	23.21	30.94	35.59	38.68	41.77	46.42	49.51	34.04	43.32	49.51	54.15	57.25	63.43	68.08
52	24.75	32.49	37.13	41.77	44.87	49.51	52.60	35.59	44.87	51.06	57.25	60.34	66.53	69.62
53	26.30	34.04	38.68	43.32	46.42	52.60	54.15	37.13	46.42	52.60	58.79	61.89	68.08	72.72
54	27.85	35.59	40.23	46.42	49.51	54.15	57.25	38.68	49.51	55.70	60.34	63.43	71.17	74.26
55	27.85	37.13	41.77	47.96	52.60	57.25	60.34	40.23	51.06	57.25	63.43	66.53	74.26	77.36
56	30.94	38.68	44.87	51.06	55.70	61.89	64.98	41.77	52.60	60.34	66.53	69.62	77.36	82.00
57	32.49	41.77	47.96	54.15	58.79	66.53	69.62	43.32	55.70	61.89	69.62	74.26	82.00	86.64
58	34.04	44.87	51.06	58.79	63.27	71.17	74.26	44.87	57.25	64.98	72.72	78.91	88.19	92.83
59	37.13	47.96	54.15	61.89	67.67	75.81	80.45	46.42	60.34	68.08	77.36	83.55	92.83	97.47
60	40.23	51.06	58.79	66.38	72.07	82.00	86.64	47.96	63.43	71.17	82.00	88.19	97.47	103.66
61	41.77	54.15	61.89	70.91	76.73	86.64	91.28	51.06	66.53	75.81	86.64	92.83	105.21	111.40
62	44.87	58.79	66.53	75.57	81.26	91.28	95.93	55.70	71.17	80.45	91.28	99.02	112.94	119.13
63	47.96	63.40	71.17	80.24	86.06	97.47	102.11	58.79	75.81	85.10	97.47	106.76	120.68	126.87
64	52.60	67.93	77.36	86.22	92.05	102.11	108.30	61.89	80.45	91.28	103.66	112.91	129.96	136.15
65	55.70	72.59	82.00	91.03	96.86	108.30	114.49	66.53	85.10	95.93	111.40	120.22	137.70	145.44
66	60.11	78.61	89.39	99.91	107.19	118.68	124.84	70.90	92.48	104.81	120.22	130.56	149.50	157.21
67	65.99	85.94	98.22	108.93	116.48	130.45	136.59	76.74	99.76	112.04	128.92	141.03	159.61	168.82
68	71.83	93.22	106.97	119.20	128.37	143.65	151.29	82.52	106.97	122.26	139.07	151.29	172.69	181.85
69	77.60	101.95	115.65	130.86	139.99	156.73	165.86	89.78	115.65	132.38	152.17	164.34	185.64	194.77
70	84.85	110.61	125.76	142.42	153.03	172.73	181.82	95.45	124.24	142.42	163.64	177.27	198.48	209.09
71	92.03	120.69	137.29	155.39	167.46	188.58	199.14	104.10	135.78	155.39	176.51	191.60	215.73	226.30
72	100.64	130.69	150.21	169.74	183.26	207.29	217.81	112.66	147.21	168.24	192.27	207.29	234.33	246.35
73	109.18	143.58	163.03	186.96	201.91	225.84	237.81	122.64	160.03	183.96	209.39	225.84	252.76	266.23
74	119.13	156.36	178.70	204.02	220.40	248.69	260.60	134.03	174.23	199.55	226.35	244.22	274.01	288.90
75	130.48	170.51	194.23	222.40	240.20	271.33	286.16	145.30	189.79	217.96	246.13	265.40	298.02	312.85
76	141.72	184.53	211.10	240.63	261.29	293.77	310.01	155.01	205.20	234.72	265.72	286.39	320.34	338.06
77	154.33	201.36	229.29	261.62	283.67	318.95	335.11	167.56	220.47	252.80	286.61	308.66	345.40	364.51
78	166.82	218.04	250.23	283.89	307.30	345.35	362.91	179.99	238.53	273.65	310.23	333.64	373.16	392.18
79	180.66	237.48	272.45	308.87	333.64	374.43	393.37	193.77	256.42	295.76	333.64	359.86	402.11	422.51
80	197.27	259.64	297.35	337.97	365.53	410.49	430.80	211.77	281.40	323.46	365.53	393.09	439.50	462.71
81	217.58	285.75	327.81	372.78	401.79	451.11	474.32	233.53	308.96	355.37	401.79	432.25	484.47	509.13
82	239.33	314.76	361.18	410.49	442.40	496.07	522.18	256.74	339.42	391.64	442.40	475.77	532.34	559.90
83	263.99	346.67	395.99	449.66	485.92	545.39	574.40	281.40	374.23	430.80	485.92	523.63	586.01	616.47
84	290.10	380.03	436.60	496.07	535.24	600.51	632.42	310.41	411.94	474.32	535.24	575.85	644.03	677.39
85	351.02	461.26	527.98	599.06	646.93	726.70	764.42	375.68	497.52	572.95	646.93	696.24	778.92	820.99
86	385.84	506.23	580.20	659.98	712.20	799.23	841.29	413.39	548.29	630.97	712.20	765.87	857.25	902.22
87	425.00	557.00	638.22	725.25	783.27	879.01	925.42	454.01	601.96	693.34	783.27	842.75	942.83	992.15
88	490.27	644.03	738.31	836.94	903.67	1015.36	1067.57	525.08	696.24	800.68	903.67	973.29	1089.33	1147.35
89	539.59	707.85	810.83	921.07	995.05	1116.89	1174.91	577.30	765.87	880.46	995.05	1070.47	1198.12	1261.94
90	593.26	778.92	892.06	1012.45	1093.68	1228.58	1292.40	635.32	841.29	968.94	1093.68	1177.81	1318.51	1388.14
91+	652.73	857.25	981.99	1115.44	1203.92	1350.42	1421.50	697.69	926.87	1066.12	1203.92	1296.75	1450.51	1525.93

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix C3

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

LTC-02 VA (Post Rate Stability)

Premiums to be used only with those that have
previously elected a landing spot option during the 2013 Rate Filing

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

Age	4.0% Simple Inflation or 4.5% Simple Inflation with 2019 Shared Cost							4.0% Compound Inflation or 4.5% Compound Inflation with 2019 Shared Cost						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	16.01	18.50	22.19	23.39	24.56	37.49	40.75	29.47	38.54	45.34	49.88	54.41	61.21	63.48
30	17.23	19.73	23.42	24.62	25.79	38.77	43.49	31.74	40.81	45.34	52.14	56.68	63.48	68.01
31	18.50	20.99	24.68	25.88	27.05	40.10	46.24	31.74	40.81	47.61	54.41	58.95	65.75	68.01
32	18.50	20.99	25.94	27.14	28.30	42.70	47.64	31.74	43.08	47.61	54.41	58.95	65.75	70.28
33	19.72	22.22	27.17	28.36	29.53	44.04	50.45	34.01	43.08	47.61	54.41	58.95	68.01	70.28
34	19.72	23.48	28.44	29.63	30.79	46.71	53.20	34.01	43.08	49.88	56.68	61.21	68.01	72.55
35	20.99	24.75	28.44	30.89	32.05	49.32	54.61	34.01	43.08	49.88	56.68	61.21	68.01	72.55
36	22.26	26.02	29.71	32.12	34.54	50.66	57.36	34.01	45.34	49.88	58.95	63.48	70.28	74.82
37	23.53	27.30	32.20	33.39	35.80	53.28	58.95	36.27	45.34	52.14	58.95	63.48	70.28	74.82
38	23.53	28.52	33.48	34.66	37.07	55.97	58.95	36.27	45.34	52.14	61.21	65.75	72.55	77.08
39	24.81	29.80	34.76	37.15	39.57	56.68	61.21	36.27	47.61	52.14	61.21	65.75	72.55	77.08
40	26.03	31.08	36.04	38.43	40.84	58.95	61.21	36.27	47.61	54.41	61.21	65.75	74.82	79.35
41	27.43	32.50	37.41	39.87	42.29	58.95	61.21	38.54	49.88	54.41	63.48	68.01	77.08	79.35
42	27.55	33.86	38.86	42.56	44.99	58.95	63.48	38.54	49.88	56.68	65.75	70.28	77.08	81.62
43	28.98	35.30	41.63	44.03	46.47	61.21	63.48	40.81	52.14	58.95	65.75	70.28	79.35	83.89
44	29.47	36.76	43.04	45.52	47.97	61.21	63.48	40.81	52.14	58.95	68.01	72.55	81.62	83.89
45	31.74	38.15	44.53	48.27	50.73	61.21	65.75	43.08	54.41	61.21	70.28	74.82	81.62	86.15
46	31.74	40.81	45.34	49.79	52.26	63.48	65.75	43.08	54.41	63.48	70.28	74.82	83.89	88.42
47	31.74	40.81	47.61	52.14	55.13	63.48	65.75	45.34	56.68	65.75	72.55	77.08	86.15	90.69
48	31.74	40.81	47.61	52.14	56.68	63.48	68.01	45.34	58.95	65.75	74.82	79.35	86.15	90.69
49	31.74	43.08	47.61	54.41	58.95	65.75	68.01	47.61	58.95	68.01	77.08	81.62	88.42	92.95
50	34.01	43.08	49.88	54.41	58.95	65.75	68.01	47.61	61.21	70.28	77.08	81.62	90.69	95.22
51	34.01	45.34	52.14	56.68	61.21	68.01	72.55	49.88	63.48	72.55	79.35	83.89	92.95	99.76
52	36.27	47.61	54.41	61.21	65.75	72.55	77.08	52.14	65.75	74.82	83.89	88.42	97.49	102.02
53	38.54	49.88	56.68	63.48	68.01	77.08	79.35	54.41	68.01	77.08	86.15	90.69	99.76	106.56
54	40.81	52.14	58.95	68.01	72.55	79.35	83.89	56.68	72.55	81.62	88.42	92.95	104.29	108.82
55	40.81	54.41	61.21	70.28	77.08	83.89	88.42	58.95	74.82	83.89	92.95	97.49	108.82	113.36
56	45.34	56.68	65.75	74.82	81.62	90.69	95.22	61.21	77.08	88.42	97.49	102.02	113.36	120.16
57	47.61	61.21	70.28	79.35	86.15	97.49	102.02	63.48	81.62	90.69	102.02	108.82	120.16	126.96
58	49.88	65.75	74.82	86.15	91.25	104.29	108.82	65.75	83.89	95.22	106.56	115.63	129.23	136.03
59	54.41	70.28	79.35	90.69	95.56	111.09	117.89	68.01	88.42	99.76	113.36	122.43	136.03	142.83
60	58.95	74.82	86.15	96.01	99.91	120.16	126.96	70.28	92.95	104.29	120.16	129.23	142.83	151.90
61	61.21	79.35	90.69	101.60	106.91	126.96	133.76	74.82	97.49	111.09	126.96	136.03	154.17	163.24
62	65.75	86.15	97.49	108.62	112.54	133.76	140.56	81.62	104.29	117.89	133.76	145.10	165.50	174.57
63	70.28	92.60	104.29	115.67	121.00	142.83	149.63	86.15	111.09	124.69	142.83	156.43	176.84	185.91
64	77.08	98.21	113.36	122.68	128.02	149.63	158.70	90.69	117.89	133.76	151.90	165.15	190.44	199.51
65	81.62	105.26	120.16	131.21	136.56	158.70	167.77	97.49	124.69	140.56	163.24	172.16	201.78	213.11
66	86.06	112.54	127.99	140.65	147.34	169.92	178.74	101.51	132.40	150.06	172.12	182.94	214.05	225.08
67	92.00	119.82	136.94	151.50	161.02	181.87	190.43	106.98	139.08	156.19	179.73	195.14	222.52	235.36
68	97.42	126.43	145.09	161.67	174.11	194.83	205.20	111.93	145.09	165.82	188.61	205.20	234.21	246.65
69	102.30	134.39	152.45	172.51	184.54	206.61	218.64	118.35	152.45	174.51	200.59	216.64	244.72	256.75
70	108.60	141.56	160.95	182.29	195.86	221.07	232.71	122.17	159.02	182.29	209.44	226.89	254.04	267.61
71	114.23	149.81	170.41	192.89	207.87	234.08	247.19	129.21	168.54	192.89	219.10	237.83	267.79	280.90
72	121.02	157.15	180.63	204.11	220.36	249.26	261.91	135.47	177.01	202.30	231.20	249.26	281.78	296.23
73	127.02	167.04	189.66	217.50	234.90	262.74	276.66	142.68	186.18	214.02	243.60	262.74	294.06	309.72
74	133.91	175.75	200.86	229.32	247.73	279.53	292.92	150.65	195.84	224.29	254.42	274.51	307.99	324.72
75	141.49	184.90	210.62	241.17	260.47	294.23	310.31	157.57	205.80	236.35	266.90	287.80	323.17	339.25
76	148.03	192.74	220.50	251.34	272.92	306.84	323.81	161.90	214.33	245.17	277.55	299.14	334.60	353.10
77	155.00	202.24	230.28	262.76	284.90	320.33	336.57	168.28	221.43	253.90	287.86	310.00	346.90	366.09
78	160.80	210.17	241.21	273.65	296.22	332.89	349.82	173.50	229.92	263.77	299.04	321.61	359.69	378.03
79	166.79	219.25	251.53	285.15	308.02	345.68	363.17	178.89	236.73	273.05	308.02	332.23	371.24	390.07
80	174.04	229.07	262.34	298.17	322.48	362.16	380.07	186.84	248.26	285.37	322.48	346.80	387.75	408.22
81	191.96	252.10	289.21	328.88	354.48	397.99	418.46	206.03	272.58	313.53	354.48	381.35	427.42	449.18
82	211.15	277.70	318.65	362.16	390.31	437.66	460.69	226.51	299.45	345.52	390.31	419.74	469.65	493.97
83	232.91	305.85	349.36	396.71	428.70	481.17	506.76	248.26	330.16	380.07	428.70	461.97	517.00	543.87
84	255.94	335.28	385.19	437.66	472.21	529.80	557.95	273.86	363.44	418.46	472.21	508.04	568.19	597.62
85	309.69	406.95	465.81	528.52	570.75	641.13	674.40	331.44	438.94	505.48	570.75	614.26	687.20	724.31
86	340.40	446.62	511.88	582.26	628.33	705.12	742.23	364.72	483.73	556.67	628.33	675.68	756.30	795.97
87	374.95	491.41	563.07	639.85	691.04	775.50	816.45	400.55	531.08	611.70	691.04	743.51	831.81	875.32
88	432.54	568.19	651.37	738.39	797.25	895.79	941.86	463.25	614.26	706.40	797.25	858.68	961.06	1012.24
89	476.05	624.49	715.35	812.61	877.88	985.37	1036.56	509.32	675.68	776.78	877.88	944.42	1057.03	1113.34
90	523.40	687.20	787.02	893.23	964.90	1083.91	1140.21	560.51	742.23	854.84	964.90	1039.12	1163.25	1224.67
91+	575.87	756.30	866.36	984.09	1062.15	1191.40	1254.11	615.54	817.73	940.58	1062.15	1144.05	1279.70	1346.25

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix C4

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

LTC-02 VA (Post Rate Stability)

Premiums to be used only with those that have

previously elected a landing spot option during the 2010 and 2013 Rate Filings

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	1.9% Simple Inflation or 2.5% Simple Inflation with 2019 Shared Cost							1.9% Compound Inflation or 2.5% Compound Inflation with 2019 Shared Cost						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	12.86	16.67	19.26	21.79	24.32	27.09	28.40	16.89	22.09	25.98	28.58	31.18	35.08	36.38
30	14.14	17.95	20.53	23.07	25.60	28.36	29.71	18.19	23.39	25.98	29.88	32.48	36.38	38.98
31	14.16	17.98	20.56	23.09	25.62	28.39	31.02	18.19	23.39	27.28	31.18	33.78	37.68	38.98
32	14.16	17.98	20.58	23.12	25.65	29.70	31.05	18.19	24.69	27.28	31.18	33.78	37.68	40.28
33	14.16	19.26	21.86	24.40	26.93	29.72	31.10	19.49	24.69	27.28	31.18	33.78	38.98	40.28
34	15.44	19.28	21.89	24.42	26.95	29.78	32.41	19.49	24.69	28.58	32.48	35.08	38.98	41.58
35	15.47	19.31	21.89	24.45	26.98	31.08	32.44	19.49	24.69	28.58	32.48	35.08	38.98	41.58
36	15.49	19.33	21.91	25.72	28.28	31.11	33.75	19.49	25.98	28.58	33.78	36.38	40.28	42.87
37	15.52	19.36	23.22	25.75	28.31	32.41	33.78	20.79	25.98	29.88	33.78	36.38	40.28	42.87
38	15.52	20.64	23.24	25.77	28.33	32.47	33.78	20.79	25.98	29.88	35.08	37.68	41.58	44.17
39	15.54	20.66	23.27	27.08	29.64	32.48	35.08	20.79	27.28	29.88	35.08	37.68	41.58	44.17
40	16.82	20.69	23.29	27.10	29.66	33.78	35.08	20.79	27.28	31.18	35.08	37.68	42.87	45.47
41	16.85	20.71	24.57	27.13	29.69	33.78	35.08	22.09	28.58	31.18	36.38	38.98	44.17	45.47
42	16.85	22.00	24.60	28.44	31.00	33.78	36.38	22.09	28.58	32.48	37.68	40.28	44.17	46.77
43	16.88	22.02	24.66	28.47	31.03	35.08	36.38	23.39	29.88	33.78	37.68	40.28	45.47	48.07
44	16.89	22.05	25.94	28.50	31.06	35.08	36.38	23.39	29.88	33.78	38.98	41.58	46.77	48.07
45	18.19	23.33	25.97	29.81	32.36	35.08	37.68	24.69	31.18	35.08	40.28	42.87	46.77	49.37
46	18.19	23.39	25.98	29.84	32.39	36.38	37.68	24.69	31.18	36.38	40.28	42.87	48.07	50.67
47	18.19	23.39	27.28	29.88	32.45	36.38	37.68	25.98	32.48	37.68	41.58	44.17	49.37	51.97
48	18.19	23.39	27.28	29.88	32.48	36.38	38.98	25.98	33.78	37.68	42.87	45.47	49.37	51.97
49	18.19	24.69	27.28	31.18	33.78	37.68	38.98	27.28	33.78	38.98	44.17	46.77	50.67	53.27
50	19.49	24.69	28.58	31.18	33.78	37.68	38.98	27.28	35.08	40.28	44.17	46.77	51.97	54.57
51	19.49	25.98	29.88	32.48	35.08	38.98	41.58	28.58	36.38	41.58	45.47	48.07	53.27	57.17
52	20.79	27.28	31.18	35.08	37.68	41.58	44.17	29.88	37.68	42.87	48.07	50.67	55.87	58.47
53	22.09	28.58	32.48	36.38	38.98	44.17	45.47	31.18	38.98	44.17	49.37	51.97	57.17	61.06
54	23.39	29.88	33.78	38.98	41.58	45.47	48.07	32.48	41.58	46.77	50.67	53.27	59.76	62.36
55	23.39	31.18	35.08	40.28	44.17	48.07	50.67	33.78	42.87	48.07	53.27	55.87	62.36	64.96
56	25.98	32.48	37.68	42.87	46.77	51.97	54.57	35.08	44.17	50.67	55.87	58.47	64.96	68.86
57	27.28	35.08	40.28	45.47	49.37	55.87	58.47	36.38	46.77	51.97	58.47	62.36	68.86	72.76
58	28.58	37.68	42.87	49.37	53.24	59.76	62.36	37.68	48.07	54.57	61.06	66.26	74.06	77.95
59	31.18	40.28	45.47	51.97	57.08	63.66	67.56	38.98	50.67	57.17	64.96	70.16	77.95	81.85
60	33.78	42.87	49.37	55.84	60.93	68.86	72.76	40.28	53.27	59.76	68.86	74.06	81.85	87.05
61	35.08	45.47	51.97	59.71	64.84	72.76	76.65	42.87	55.87	63.66	72.76	77.95	88.35	93.54
62	37.68	49.37	55.87	63.61	68.71	76.65	80.55	46.77	59.76	67.56	76.65	83.15	94.84	100.04
63	40.28	53.26	59.76	67.52	72.64	81.85	85.75	49.37	63.66	71.46	81.85	89.65	101.34	106.54
64	44.17	57.14	64.96	72.67	77.80	85.75	90.95	51.97	67.56	76.65	87.05	94.84	109.14	114.33
65	46.77	61.04	68.86	76.60	81.73	90.95	96.14	55.87	71.46	80.55	93.54	101.25	115.63	122.13
66	50.62	66.20	75.29	84.32	90.72	99.95	105.14	59.71	77.88	88.27	101.25	110.24	125.91	132.40
67	55.76	72.62	82.99	92.06	98.52	110.22	115.41	64.84	84.29	94.66	108.93	119.27	134.86	142.64
68	60.89	79.02	90.68	101.04	108.82	121.77	128.25	69.95	90.68	103.63	117.88	128.25	146.38	154.16
69	66.00	86.71	98.35	111.29	119.06	133.29	141.06	76.35	98.35	112.59	129.41	139.77	157.88	165.65
70	72.40	94.38	107.30	121.52	130.57	147.38	155.14	81.45	106.01	121.52	139.62	151.26	169.36	178.41
71	78.78	103.32	117.53	133.02	143.36	161.44	170.48	89.11	116.23	133.02	151.11	164.02	184.68	193.72
72	86.44	112.25	129.02	145.79	157.40	178.05	187.08	96.76	126.44	144.50	165.14	178.05	201.27	211.59
73	94.09	123.73	140.49	161.11	174.00	194.62	204.93	105.69	137.91	158.53	180.44	194.62	217.82	229.42
74	103.01	135.19	154.51	176.40	190.56	215.02	225.32	115.88	150.65	172.53	195.71	211.16	236.91	249.79
75	113.19	147.92	168.50	192.94	208.37	235.38	248.25	126.05	164.64	189.08	213.52	230.24	258.54	271.40
76	123.35	160.62	183.75	209.45	227.44	255.70	269.84	134.92	178.61	204.31	231.29	249.28	278.83	294.25
77	134.78	175.86	200.25	228.49	247.74	278.55	292.67	146.33	192.55	220.79	250.31	269.56	301.65	318.34
78	146.18	191.07	219.28	248.77	269.29	302.63	318.02	157.73	209.02	239.79	271.85	292.37	326.99	343.66
79	158.85	208.81	239.55	271.57	293.35	329.22	345.87	170.37	225.46	260.05	293.35	316.41	353.56	371.49
80	174.04	229.07	262.34	298.17	322.48	362.16	380.07	186.84	248.26	285.37	322.48	346.80	387.75	408.22
81	191.96	252.10	289.21	328.88	354.48	397.99	418.46	206.03	272.58	313.53	354.48	381.35	427.42	449.18
82	211.15	277.70	318.65	362.16	390.31	437.66	460.69	226.51	299.45	345.52	390.31	419.74	469.65	493.97
83	232.91	305.85	349.36	396.71	428.70	481.17	506.76	248.26	330.16	380.07	428.70	461.97	517.00	543.87
84	255.94	335.28	385.19	437.66	472.21	529.80	557.95	273.86	363.44	418.46	472.21	508.04	568.19	597.62
85	309.69	406.95	465.81	528.52	570.75	641.13	674.40	331.44	438.94	505.48	570.75	614.26	687.20	724.31
86	340.40	446.62	511.88	582.26	628.33	705.12	742.23	364.72	483.73	556.67	628.33	675.68	756.30	795.97
87	374.95	491.41	563.07	639.85	691.04	775.50	816.45	400.55	531.08	611.70	691.04	743.51	831.81	875.32
88	432.54	568.19	651.37	738.39	797.25	895.79	941.86	463.25	614.26	706.40	797.25	858.68	961.06	1012.24
89	476.05	624.49	715.35	812.61	877.88	985.37	1036.56	509.32	675.68	776.78	877.88	944.42	1057.03	1113.34
90	523.40	687.20	787.02	893.23	964.90	1083.91	1140.21	560.51	742.23	854.84	964.90	1039.12	1163.25	1224.67
91+	575.87	756.30	866.36	984.09	1062.15	1191.40	1254.11	615.54	817.73	940.58	1062.15	1144.05	1279.70	1346.25

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix C5

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

LTC-02 VA (Post Rate Stability)

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

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

Age	2.9% Simple Inflation or 4.2% Simple Inflationwith 2016 Shared Cost or 3.7% Simple Inflation with 2019 Shared Cost or 5.0% Simple Inflation with 2016 and 2019 Shared Cost							2.9% Compound Inflation or 4.2% Compound Inflationwith 2016 Shared Cost or 3.7% Compound Inflation with 2019 Shared Cost or 5.0% Compound Inflation with 2016 and 2019 Shared Cost						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	14.35	16.47	19.79	20.79	21.77	33.80	36.83	27.01	35.33	41.56	45.72	49.87	56.11	58.18
30	15.42	17.56	20.88	21.87	22.85	34.93	39.36	29.09	37.40	41.56	47.79	51.95	58.18	62.34
31	16.62	18.74	22.06	23.05	24.02	36.20	41.90	29.09	37.40	43.64	49.87	54.03	60.26	62.34
32	16.62	18.74	23.26	24.23	25.19	38.60	43.25	29.09	39.48	43.64	49.87	54.03	60.26	64.42
33	17.70	19.82	24.34	25.32	26.28	39.89	45.99	31.17	39.48	43.64	49.87	54.03	62.34	64.42
34	17.70	21.01	25.54	26.51	27.45	42.48	48.53	31.17	39.48	45.72	51.95	56.11	62.34	66.50
35	18.90	22.22	25.54	27.70	28.64	44.89	49.92	31.17	39.48	45.72	51.95	56.11	62.34	66.50
36	20.12	23.43	26.75	28.78	30.91	46.20	52.47	31.17	41.56	45.72	54.03	58.18	64.42	68.57
37	21.35	24.65	29.04	29.99	32.11	48.61	54.03	33.25	41.56	47.79	54.03	58.18	64.42	68.57
38	21.35	25.72	30.27	31.20	33.31	51.25	54.03	33.25	41.56	47.79	56.11	60.26	66.50	70.65
39	22.59	26.94	31.50	33.49	35.60	51.95	56.11	33.25	43.64	47.79	56.11	60.26	66.50	70.65
40	23.64	28.18	32.74	34.71	36.81	54.03	56.11	33.25	43.64	49.87	56.11	60.26	68.57	72.73
41	25.01	29.55	33.95	36.09	38.20	54.03	56.11	35.33	45.72	49.87	58.18	62.34	70.65	72.73
42	25.13	30.75	35.36	38.57	40.69	54.03	58.18	35.33	45.72	51.95	60.26	64.42	70.65	74.81
43	26.53	32.15	38.06	40.00	42.12	56.11	58.18	37.40	47.79	54.03	60.26	64.42	72.73	76.89
44	27.01	33.57	39.30	41.45	43.58	56.11	58.18	37.40	47.79	54.03	62.34	66.50	74.81	76.89
45	29.09	34.80	40.76	43.99	46.13	56.11	60.26	39.48	49.87	56.11	64.42	68.57	74.81	78.96
46	29.09	37.40	41.56	45.48	47.62	58.18	60.26	39.48	49.87	58.18	64.42	68.57	76.89	81.04
47	29.09	37.40	43.64	47.79	50.43	58.18	60.26	41.56	51.95	60.26	66.50	70.65	78.96	83.12
48	29.09	37.40	43.64	47.79	51.95	58.18	62.34	41.56	54.03	60.26	68.57	72.73	78.96	83.12
49	29.09	39.48	43.64	49.87	54.03	60.26	62.34	43.64	54.03	62.34	70.65	74.81	81.04	85.20
50	31.17	39.48	45.72	49.87	54.03	60.26	62.34	43.64	56.11	64.42	70.65	74.81	83.12	87.28
51	31.17	41.56	47.79	51.95	56.11	62.34	66.50	45.72	58.18	66.50	72.73	76.89	85.20	91.43
52	33.25	43.64	49.87	56.11	60.26	66.50	70.65	47.79	60.26	68.57	76.89	81.04	89.35	93.51
53	35.33	45.72	51.95	58.18	62.34	70.65	72.73	49.87	62.34	70.65	78.96	83.12	91.43	97.67
54	37.40	47.79	54.03	62.34	66.50	72.73	76.89	51.95	66.50	74.81	81.04	85.20	95.59	99.75
55	37.40	49.87	56.11	64.42	70.65	76.89	81.04	54.03	68.57	76.89	85.20	89.35	99.75	103.90
56	41.56	51.95	60.26	68.57	74.81	83.12	87.28	56.11	70.65	81.04	89.35	93.51	103.90	110.14
57	43.64	56.11	64.42	72.73	78.96	89.35	93.51	58.18	74.81	83.12	93.51	99.75	110.14	116.37
58	45.72	60.26	68.57	78.96	83.52	95.59	99.75	60.26	76.89	87.28	97.67	105.98	118.45	124.68
59	49.87	64.42	72.73	83.12	87.31	101.82	108.06	62.34	81.04	91.43	103.90	112.21	124.68	130.92
60	54.03	68.57	78.96	87.90	91.14	110.14	116.37	64.42	85.20	95.59	110.14	118.45	130.92	139.23
61	56.11	72.73	83.12	92.95	97.57	116.37	122.60	68.57	89.35	101.82	116.37	124.68	141.31	149.62
62	60.26	78.96	89.35	99.40	102.66	122.60	128.84	74.81	95.59	108.06	122.60	132.99	151.70	160.01
63	64.42	84.85	95.59	105.87	110.52	130.92	137.15	78.96	101.82	114.29	130.92	143.38	162.09	170.40
64	70.65	89.91	103.90	112.16	116.82	137.15	145.46	83.12	108.06	122.60	139.23	151.35	174.55	182.87
65	74.81	96.39	110.14	120.09	124.75	145.46	153.77	89.35	114.29	128.84	149.62	157.49	184.94	195.33
66	78.72	102.95	117.08	128.47	134.32	155.43	163.50	92.85	121.11	137.26	157.45	167.04	195.80	205.89
67	83.97	109.36	124.98	138.25	146.86	165.99	173.80	97.64	126.93	142.56	164.04	177.99	203.09	214.81
68	88.71	115.14	132.12	147.22	158.55	177.42	186.86	101.92	132.12	151.00	171.76	186.86	213.29	224.61
69	92.95	122.11	138.51	156.74	167.67	187.72	198.66	107.53	138.51	158.56	182.25	196.83	222.35	233.28
70	98.45	128.33	145.91	165.25	177.55	200.41	210.96	110.75	144.15	165.25	189.86	205.68	230.29	242.60
71	103.32	135.50	154.13	174.46	188.01	211.72	223.58	116.87	152.44	174.46	198.17	215.11	242.21	254.07
72	109.21	141.81	163.00	184.19	198.86	224.94	236.35	122.25	159.74	182.56	208.64	224.94	254.28	267.32
73	114.36	150.39	170.76	195.82	211.49	236.55	249.09	128.46	167.62	192.69	219.32	236.55	264.75	278.85
74	120.28	157.87	180.43	205.99	222.53	251.09	263.12	135.32	175.92	201.48	228.54	246.58	276.65	291.69
75	126.80	165.70	188.76	216.14	233.43	263.69	278.09	141.21	184.44	211.81	239.19	257.92	289.62	304.03
76	132.35	172.33	197.15	224.72	244.02	274.35	289.52	144.76	191.63	219.21	248.16	267.46	299.17	315.71
77	138.26	180.40	205.42	234.39	254.14	285.74	300.23	150.11	197.52	226.49	256.77	276.52	309.44	326.56
78	143.10	187.04	214.65	243.53	263.61	296.25	311.31	154.40	204.61	234.74	266.12	286.21	320.10	336.42
79	148.08	194.65	223.31	253.17	273.47	306.91	322.43	158.83	210.18	242.42	273.47	294.96	329.60	346.32
80	154.15	202.89	232.36	264.10	285.64	320.77	336.64	165.49	219.89	252.76	285.64	307.17	343.44	361.58
81	170.02	223.29	256.16	291.30	313.97	352.51	370.65	182.49	241.43	277.70	313.97	337.78	378.58	397.85
82	187.02	245.96	282.23	320.77	345.71	387.65	408.05	200.62	265.23	306.04	345.71	371.78	415.98	437.52
83	206.29	270.90	309.44	351.38	379.71	426.19	448.86	219.89	292.44	336.64	379.71	409.18	457.92	481.73
84	226.69	296.97	341.18	387.65	418.25	469.26	494.19	242.56	321.91	370.65	418.25	449.99	503.26	529.33
85	274.30	360.44	412.58	468.12	505.53	567.87	597.34	293.57	388.78	447.72	505.53	544.07	608.68	641.55
86	301.50	395.58	453.39	515.73	556.54	624.54	657.41	323.04	428.45	493.06	556.54	598.47	669.88	705.02
87	332.11	435.25	498.73	566.74	612.08	686.88	723.16	354.78	470.39	541.80	612.08	658.55	736.76	775.30
88	383.11	503.26	576.94	654.01	706.15	793.43	834.24	410.32	544.07	625.68	706.15	760.56	851.24	896.58
89	421.65	553.13	633.61	719.76	777.56	872.77	918.11	451.12	598.47	688.02	777.56	836.50	936.25	986.12
90	463.59	608.68	697.09	791.16	854.64	960.05	1009.92	496.46	657.41	757.16	854.64	920.38	1030.33	1084.73
91+	510.06	669.88	767.36	871.64	940.78	1055.26	1110.80	545.20	724.29	833.10	940.78	1013.33	1133.47	1192.41

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix C6

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

LTC-02 VA (Post Rate Stability)

Premiums to be used only with those that have

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

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	1.3% Simple Inflation or 2.5% Simple Inflationwith 2016 Shared Cost or 1.9% Simple Inflation with 2019 Shared Cost or 3.1% Simple Inflation with 2016 and 2019 Shared Cost							1.3% Compound Inflation or 2.5% Compound Inflationwith 2016 Shared Cost or 1.9% Compound Inflation with 2019 Shared Cost or 3.1% Compound Inflation with 2016 and 2019 Shared Cost						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	11.52	14.84	17.18	19.37	21.55	24.42	25.67	15.48	20.24	23.82	26.20	28.58	32.15	33.34
30	12.65	15.98	18.31	20.50	22.68	25.56	26.89	16.67	21.44	23.82	27.39	29.77	33.34	35.73
31	12.73	16.05	18.38	20.57	22.76	25.63	28.11	16.67	21.44	25.01	28.58	30.96	34.53	35.73
32	12.73	16.05	18.46	20.64	22.83	26.85	28.19	16.67	22.63	25.01	28.58	30.96	34.53	36.92
33	12.70	17.18	19.59	21.77	23.96	26.92	28.35	17.86	22.63	25.01	28.58	30.96	35.73	36.92
34	13.86	17.25	19.66	21.85	24.03	27.08	29.57	17.86	22.63	26.20	29.77	32.15	35.73	38.11
35	13.93	17.33	19.66	21.92	24.11	28.29	29.65	17.86	22.63	26.20	29.77	32.15	35.73	38.11
36	14.01	17.40	19.73	23.05	25.31	28.37	30.87	17.86	23.82	26.20	30.96	33.34	36.92	39.30
37	14.08	17.48	20.94	23.13	25.39	29.58	30.96	19.05	23.82	27.39	30.96	33.34	36.92	39.30
38	14.08	18.61	21.01	23.20	25.46	29.73	30.96	19.05	23.82	27.39	32.15	34.53	38.11	40.49
39	14.15	18.68	21.09	24.40	26.66	29.77	32.15	19.05	25.01	27.39	32.15	34.53	38.11	40.49
40	15.28	18.75	21.16	24.48	26.74	30.96	32.15	19.05	25.01	28.58	32.15	34.53	39.30	41.68
41	15.36	18.84	22.30	24.56	26.82	30.96	32.15	20.24	26.20	28.58	33.34	35.73	40.49	41.68
42	15.37	19.98	22.38	25.78	28.04	30.96	33.34	20.24	26.20	29.77	34.53	36.92	40.49	42.87
43	15.45	20.06	22.54	25.86	28.12	32.15	33.34	21.44	27.39	30.96	34.53	36.92	41.68	44.06
44	15.48	20.14	23.68	25.95	28.21	32.15	33.34	21.44	27.39	30.96	35.73	38.11	42.87	44.06
45	16.67	21.28	23.77	27.17	29.43	32.15	34.53	22.63	28.58	32.15	36.92	39.30	42.87	45.25
46	16.67	21.44	23.82	27.25	29.52	33.34	34.53	22.63	28.58	33.34	36.92	39.30	44.06	46.44
47	16.67	21.44	25.01	27.39	29.68	33.34	34.53	23.82	29.77	34.53	38.11	40.49	45.25	47.63
48	16.67	21.44	25.01	27.39	29.77	33.34	35.73	23.82	30.96	34.53	39.30	41.68	45.25	47.63
49	16.67	22.63	25.01	28.58	30.96	34.53	35.73	25.01	30.96	35.73	40.49	42.87	46.44	48.82
50	17.86	22.63	26.20	28.58	30.96	34.53	35.73	25.01	32.15	36.92	40.49	42.87	47.63	50.02
51	17.86	23.82	27.39	29.77	32.15	35.73	38.11	26.20	33.34	38.11	41.68	44.06	48.82	52.40
52	19.05	25.01	28.58	32.15	34.53	38.11	40.49	27.39	34.53	39.30	44.06	46.44	51.21	53.59
53	20.24	26.20	29.77	33.34	35.73	40.49	41.68	28.58	35.73	40.49	45.25	47.63	52.40	55.97
54	21.44	27.39	30.96	35.73	38.11	41.68	44.06	29.77	38.11	42.87	46.44	48.82	54.78	57.16
55	21.44	28.58	32.15	36.92	40.49	44.06	46.44	30.96	39.30	44.06	48.82	51.21	57.16	59.54
56	23.82	29.77	34.53	39.30	42.87	47.63	50.02	32.15	40.49	46.44	51.21	53.59	59.54	63.11
57	25.01	32.15	36.92	41.68	45.25	51.21	53.59	33.34	42.87	47.63	53.59	57.16	63.11	66.69
58	26.20	34.53	39.30	45.25	48.73	54.78	57.16	34.53	44.06	50.02	55.97	60.73	67.88	71.45
59	28.58	36.92	41.68	47.63	52.16	58.35	61.92	35.73	46.44	52.40	59.54	64.31	71.45	75.02
60	30.96	39.30	45.25	51.12	55.59	63.11	66.69	36.92	48.82	54.78	63.11	67.88	75.02	79.79
61	32.15	41.68	47.63	54.62	59.17	66.69	70.26	39.30	51.21	58.35	66.69	71.45	80.98	85.74
62	34.53	45.25	51.21	58.21	62.68	70.26	73.83	42.87	54.78	61.92	70.26	76.21	86.93	91.69
63	36.92	48.80	54.78	61.80	66.35	75.02	78.60	45.25	58.35	65.50	75.02	82.17	92.89	97.65
64	40.49	52.31	59.54	66.44	70.99	78.60	83.36	47.63	61.92	70.26	79.79	86.91	100.03	104.79
65	42.87	55.90	63.11	70.11	74.66	83.36	88.12	51.21	65.50	73.83	85.74	92.62	105.99	111.94
66	46.31	60.56	68.87	77.02	82.71	91.43	96.18	54.62	71.24	80.74	92.62	100.66	115.18	121.11
67	50.89	66.28	75.75	84.01	89.86	100.60	105.33	59.18	76.93	86.40	99.42	108.79	123.09	130.19
68	55.44	71.96	82.58	92.01	99.09	110.89	116.79	63.70	82.58	94.37	107.35	116.79	133.30	140.38
69	59.97	78.78	89.36	101.12	108.18	121.11	128.17	69.37	89.36	102.30	117.58	126.99	143.45	150.51
70	65.63	85.55	97.27	110.17	118.37	133.61	140.64	73.83	96.10	110.17	126.57	137.12	153.53	161.73
71	71.26	93.45	106.30	120.32	129.66	146.02	154.19	80.60	105.13	120.32	136.67	148.35	167.04	175.22
72	78.01	101.29	116.43	131.56	142.04	160.67	168.82	87.32	114.10	130.40	149.03	160.67	181.63	190.94
73	84.71	111.40	126.49	145.05	156.66	175.22	184.51	95.15	124.17	142.73	162.46	175.22	196.11	206.56
74	92.53	121.44	138.79	158.45	171.17	193.15	202.40	104.09	135.32	154.98	175.80	189.68	212.81	224.38
75	101.44	132.56	151.01	172.91	186.74	210.95	222.48	112.97	147.55	169.45	191.35	206.34	231.70	243.22
76	110.29	143.61	164.29	187.27	203.35	228.63	241.26	120.63	159.69	182.67	206.80	222.88	249.31	263.09
77	120.23	156.87	178.62	203.81	220.99	248.47	261.07	130.53	171.75	196.94	223.28	240.46	269.08	283.97
78	130.09	170.03	195.14	221.39	239.65	269.32	283.01	140.36	186.01	213.40	241.93	260.19	291.00	305.83
79	141.03	185.38	212.68	241.11	260.45	292.29	307.08	151.26	200.17	230.88	260.45	280.92	313.90	329.82
80	154.15	202.89	232.36	264.10	285.64	320.77	336.64	165.49	219.89	252.76	285.64	307.17	343.44	361.58
81	170.02	223.29	256.16	291.30	313.97	352.51	370.65	182.49	241.43	277.70	313.97	337.78	378.58	397.85
82	187.02	245.96	282.23	320.77	345.71	387.65	408.05	200.62	265.23	306.04	345.71	371.78	415.98	437.52
83	206.29	270.90	309.44	351.38	379.71	426.19	448.86	219.89	292.44	336.64	379.71	409.18	457.92	481.73
84	226.69	296.97	341.18	387.65	418.25	469.26	494.19	242.56	321.91	370.65	418.25	449.99	503.26	529.33
85	274.30	360.44	412.58	468.12	505.53	567.87	597.34	293.57	388.78	447.72	505.53	544.07	608.68	641.55
86	301.50	395.58	453.39	515.73	556.54	624.54	657.41	323.04	428.45	493.06	556.54	598.47	669.88	705.02
87	332.11	435.25	498.73	566.74	612.08	686.88	723.16	354.78	470.39	541.80	612.08	658.55	736.76	775.30
88	383.11	503.26	576.94	654.01	706.15	793.43	834.24	410.32	544.07	625.68	706.15	760.56	851.24	896.58
89	421.65	553.13	633.61	719.76	777.56	872.77	918.11	451.12	598.47	688.02	777.56	836.50	936.25	986.12
90	463.59	608.68	697.09	791.16	854.64	960.05	1009.92	496.46	657.41	757.16	854.64	920.38	1030.33	1084.73
91+	510.06	669.88	767.36	871.64	940.78	1055.26	1110.80	545.20	724.29	833.10	940.78	1013.33	1133.47	1192.41

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix C7

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

LTC-02 VA (Post Rate Stability)

Premiums to be used only with those that have
previously elected a landing spot option during the 2013 and 2016 Rate Filings

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

Age	2.7% Simple Inflation or 4.0% Simple Inflationwith 2016 Shared Cost or 3.5% Simple Inflation with 2019 Shared Cost or 4.5% Simple Inflation with 2016 and 2019 Shared Cost							2.7% Compound Inflation or 4.0% Compound Inflationwith 2016 Shared Cost or 3.5% Compound Inflation with 2019 Shared Cost or 4.5% Compound Inflation with 2016 and 2019 Shared Cost						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	12.45	14.42	17.28	18.25	19.19	29.06	31.56	22.69	29.67	34.90	38.39	41.88	47.12	48.86
30	13.41	15.39	18.24	19.21	20.15	30.07	33.67	24.43	31.41	34.90	40.14	43.63	48.86	52.35
31	14.37	16.35	19.21	20.17	21.11	31.07	35.77	24.43	31.41	36.65	41.88	45.37	50.61	52.35
32	14.37	16.35	20.17	21.13	22.07	33.07	36.82	24.43	33.16	36.65	41.88	45.37	50.61	54.10
33	15.32	17.31	21.13	22.09	23.03	34.08	38.93	26.18	33.16	36.65	41.88	45.37	52.35	54.10
34	15.32	18.27	22.09	23.05	23.99	36.08	41.03	26.18	33.16	38.39	43.63	47.12	52.35	55.84
35	16.28	19.23	22.09	24.01	24.95	38.09	42.08	26.18	33.16	38.39	43.63	47.12	52.35	55.84
36	17.24	20.19	23.05	24.97	26.87	39.09	44.19	26.18	34.90	38.39	45.37	48.86	54.10	57.59
37	18.20	21.15	24.97	25.93	27.83	41.09	45.37	27.92	34.90	40.14	45.37	48.86	54.10	57.59
38	18.20	22.12	25.93	26.89	28.79	43.10	45.37	27.92	34.90	40.14	47.12	50.61	55.84	59.33
39	19.15	23.08	26.89	28.81	30.71	43.63	47.12	27.92	36.65	40.14	47.12	50.61	55.84	59.33
40	20.11	24.04	27.85	29.77	31.67	45.37	47.12	27.92	36.65	41.88	47.12	50.61	57.59	61.08
41	21.16	25.10	28.93	30.86	32.76	45.37	47.12	29.67	38.39	41.88	48.86	52.35	59.33	61.08
42	21.25	26.17	30.01	32.92	34.83	45.37	48.86	29.67	38.39	43.63	50.61	54.10	59.33	62.82
43	22.32	27.25	32.08	34.03	35.95	47.12	48.86	31.41	40.14	45.37	50.61	54.10	61.08	64.57
44	22.69	28.34	33.18	35.14	37.07	47.12	48.86	31.41	40.14	45.37	52.35	55.84	62.82	64.57
45	24.43	29.43	34.30	37.24	39.18	47.12	50.61	33.16	41.88	47.12	54.10	57.59	62.82	66.31
46	24.43	31.41	34.90	38.38	40.33	48.86	50.61	33.16	41.88	48.86	54.10	57.59	64.57	68.06
47	24.43	31.41	36.65	40.14	42.47	48.86	50.61	34.90	43.63	50.61	55.84	59.33	66.31	69.80
48	24.43	31.41	36.65	40.14	43.63	48.86	52.35	34.90	45.37	50.61	57.59	61.08	66.31	69.80
49	24.43	33.16	36.65	41.88	45.37	50.61	52.35	36.65	45.37	52.35	59.33	62.82	68.06	71.55
50	26.18	33.16	38.39	41.88	45.37	50.61	52.35	36.65	47.12	54.10	59.33	62.82	69.80	73.29
51	26.18	34.90	40.14	43.63	47.12	52.35	55.84	38.39	48.86	55.84	61.08	64.57	71.55	76.78
52	27.92	36.65	41.88	47.12	50.61	55.84	59.33	40.14	50.61	57.59	64.57	68.06	75.04	78.53
53	29.67	38.39	43.63	48.86	52.35	59.33	61.08	41.88	52.35	59.33	66.31	69.80	76.78	82.02
54	31.41	40.14	45.37	52.35	55.84	61.08	64.57	43.63	55.84	62.82	68.06	71.55	80.27	83.76
55	31.41	41.88	47.12	54.10	59.33	64.57	68.06	45.37	57.59	64.57	71.55	75.04	83.76	87.25
56	34.90	43.63	50.61	57.59	62.82	69.80	73.29	47.12	59.33	68.06	75.04	78.53	87.25	92.49
57	36.65	47.12	54.10	61.08	66.31	75.04	78.53	48.86	62.82	69.80	78.53	83.76	92.49	97.72
58	38.39	50.61	57.59	66.31	70.28	80.27	83.76	50.61	64.57	73.29	82.02	89.00	99.47	104.70
59	41.88	54.10	61.08	69.80	73.66	85.51	90.74	52.35	68.06	76.78	87.25	94.23	104.70	109.94
60	45.37	57.59	66.31	73.94	77.06	92.49	97.72	54.10	71.55	80.27	92.49	99.47	109.94	116.92
61	47.12	61.08	69.80	78.27	82.45	97.72	102.96	57.59	75.04	85.51	97.72	104.70	118.66	125.64
62	50.61	66.31	75.04	83.67	86.81	102.96	108.19	62.82	80.27	90.74	102.96	111.68	127.39	134.37
63	54.10	71.28	80.27	89.09	93.28	109.94	115.17	66.31	85.51	95.98	109.94	120.41	136.11	143.09
64	59.33	75.63	87.25	94.53	98.73	115.17	122.15	69.80	90.74	102.96	116.92	127.12	146.58	153.56
65	62.82	81.05	92.49	101.05	105.26	122.15	129.13	75.04	95.98	108.19	125.64	132.63	155.31	164.03
66	66.30	86.70	98.60	108.42	113.68	130.90	137.70	78.20	102.00	115.60	132.60	141.05	164.90	173.40
67	70.95	92.40	105.60	116.84	124.21	140.25	146.85	82.50	107.25	120.45	138.60	150.53	171.60	181.50
68	75.20	97.60	112.00	124.80	134.40	150.40	158.40	86.40	112.00	128.00	145.60	158.40	180.80	190.40
69	79.05	103.85	117.80	133.30	142.60	159.65	168.95	91.45	117.80	134.85	155.00	167.40	189.10	198.40
70	84.00	109.50	124.50	141.00	151.50	171.00	180.00	94.50	123.00	141.00	162.00	175.50	196.50	207.00
71	88.45	116.00	131.95	149.35	160.95	181.25	191.40	100.05	130.50	149.35	169.65	184.15	207.35	217.50
72	93.80	121.80	140.00	158.20	170.80	193.20	203.00	105.00	137.20	156.80	179.20	193.20	218.40	229.60
73	98.55	129.60	147.15	168.75	182.25	203.85	214.65	110.70	144.45	166.05	189.00	203.85	228.15	240.30
74	104.00	136.50	156.00	178.10	192.40	217.10	227.50	117.00	152.10	174.20	197.60	213.20	239.20	252.20
75	110.00	143.75	163.75	187.50	202.50	228.75	241.25	122.50	160.00	183.75	207.50	223.75	251.25	263.75
76	115.20	150.00	171.60	195.60	212.40	238.80	252.00	126.00	166.80	190.80	216.00	232.80	260.40	274.80
77	120.75	157.55	179.40	204.70	221.95	249.55	262.20	131.10	172.50	197.80	224.25	241.50	270.25	285.20
78	125.40	163.90	188.10	213.40	231.00	259.60	272.80	135.30	179.30	205.70	233.20	250.80	280.50	294.80
79	130.20	171.15	196.35	222.60	240.45	269.85	283.50	139.65	184.80	213.15	240.45	259.35	289.80	304.50
80	136.00	179.00	205.00	233.00	252.00	283.00	297.00	146.00	194.00	223.00	252.00	271.00	303.00	319.00
81	150.00	197.00	226.00	257.00	277.00	311.00	327.00	161.00	213.00	245.00	277.00	298.00	334.00	351.00
82	165.00	217.00	249.00	283.00	305.00	342.00	360.00	177.00	234.00	270.00	305.00	328.00	367.00	386.00
83	182.00	239.00	273.00	310.00	335.00	376.00	396.00	194.00	258.00	297.00	335.00	361.00	404.00	425.00
84	200.00	262.00	301.00	342.00	369.00	414.00	436.00	214.00	284.00	327.00	369.00	397.00	444.00	467.00
85	242.00	318.00	364.00	413.00	446.00	501.00	527.00	259.00	343.00	395.00	446.00	480.00	537.00	566.00
86	266.00	349.00	400.00	455.00	491.00	551.00	580.00	285.00	378.00	435.00	491.00	528.00	591.00	622.00
87	293.00	384.00	440.00	500.00	540.00	606.00	638.00	313.00	415.00	478.00	540.00	581.00	650.00	684.00
88	338.00	444.00	509.00	577.00	623.00	700.00	736.00	362.00	480.00	552.00	623.00	671.00	751.00	791.00
89	372.00	488.00	559.00	635.00	686.00	770.00	810.00	398.00	528.00	607.00	686.00	738.00	826.00	870.00
90	409.00	537.00	615.00	698.00	754.00	847.00	891.00	438.00	580.00	668.00	754.00	812.00	909.00	957.00
91+	450.00	591.00	677.00	769.00	830.00	931.00	980.00	481.00	639.00	735.00	830.00	894.00	1000.00	1052.00

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix C8

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

LTC-02 VA (Post Rate Stability)

Premiums to be used only with those that have

previously elected a landing spot option during the 2010, 2013 and 2016 Rate Filings

Standard rates per $100 of Monthly Benefit

90 Day Elimination Period

Age	1.9% Simple Inflation with 2016 Shared Cost or 1.5% Simple Inflation with 2019 Shared Cost or 2.5% Simple Inflation with 2016 and 2019 Shared Cost							1.9% Compound Inflation with 2016 Shared Cost or 1.5% Compound Inflation with 2019 Shared Cost or 2.5% Compound Inflation with 2016 and 2019 Shared Cost						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	10.00	13.00	15.00	17.00	19.00	21.00	22.00	13.00	17.00	20.00	22.00	24.00	27.00	28.00
30	11.00	14.00	16.00	18.00	20.00	22.00	23.00	14.00	18.00	20.00	23.00	25.00	28.00	30.00
31	11.00	14.00	16.00	18.00	20.00	22.00	24.00	14.00	18.00	21.00	24.00	26.00	29.00	30.00
32	11.00	14.00	16.00	18.00	20.00	23.00	24.00	14.00	19.00	21.00	24.00	26.00	29.00	31.00
33	11.00	15.00	17.00	19.00	21.00	23.00	24.00	15.00	19.00	21.00	24.00	26.00	30.00	31.00
34	12.00	15.00	17.00	19.00	21.00	23.00	25.00	15.00	19.00	22.00	25.00	27.00	30.00	32.00
35	12.00	15.00	17.00	19.00	21.00	24.00	25.00	15.00	19.00	22.00	25.00	27.00	30.00	32.00
36	12.00	15.00	17.00	20.00	22.00	24.00	26.00	15.00	20.00	22.00	26.00	28.00	31.00	33.00
37	12.00	15.00	18.00	20.00	22.00	25.00	26.00	16.00	20.00	23.00	26.00	28.00	31.00	33.00
38	12.00	16.00	18.00	20.00	22.00	25.00	26.00	16.00	20.00	23.00	27.00	29.00	32.00	34.00
39	12.00	16.00	18.00	21.00	23.00	25.00	27.00	16.00	21.00	23.00	27.00	29.00	32.00	34.00
40	13.00	16.00	18.00	21.00	23.00	26.00	27.00	16.00	21.00	24.00	27.00	29.00	33.00	35.00
41	13.00	16.00	19.00	21.00	23.00	26.00	27.00	17.00	22.00	24.00	28.00	30.00	34.00	35.00
42	13.00	17.00	19.00	22.00	24.00	26.00	28.00	17.00	22.00	25.00	29.00	31.00	34.00	36.00
43	13.00	17.00	19.00	22.00	24.00	27.00	28.00	18.00	23.00	26.00	29.00	31.00	35.00	37.00
44	13.00	17.00	20.00	22.00	24.00	27.00	28.00	18.00	23.00	26.00	30.00	32.00	36.00	37.00
45	14.00	18.00	20.00	23.00	25.00	27.00	29.00	19.00	24.00	27.00	31.00	33.00	36.00	38.00
46	14.00	18.00	20.00	23.00	25.00	28.00	29.00	19.00	24.00	28.00	31.00	33.00	37.00	39.00
47	14.00	18.00	21.00	23.00	25.00	28.00	29.00	20.00	25.00	29.00	32.00	34.00	38.00	40.00
48	14.00	18.00	21.00	23.00	25.00	28.00	30.00	20.00	26.00	29.00	33.00	35.00	38.00	40.00
49	14.00	19.00	21.00	24.00	26.00	29.00	30.00	21.00	26.00	30.00	34.00	36.00	39.00	41.00
50	15.00	19.00	22.00	24.00	26.00	29.00	30.00	21.00	27.00	31.00	34.00	36.00	40.00	42.00
51	15.00	20.00	23.00	25.00	27.00	30.00	32.00	22.00	28.00	32.00	35.00	37.00	41.00	44.00
52	16.00	21.00	24.00	27.00	29.00	32.00	34.00	23.00	29.00	33.00	37.00	39.00	43.00	45.00
53	17.00	22.00	25.00	28.00	30.00	34.00	35.00	24.00	30.00	34.00	38.00	40.00	44.00	47.00
54	18.00	23.00	26.00	30.00	32.00	35.00	37.00	25.00	32.00	36.00	39.00	41.00	46.00	48.00
55	18.00	24.00	27.00	31.00	34.00	37.00	39.00	26.00	33.00	37.00	41.00	43.00	48.00	50.00
56	20.00	25.00	29.00	33.00	36.00	40.00	42.00	27.00	34.00	39.00	43.00	45.00	50.00	53.00
57	21.00	27.00	31.00	35.00	38.00	43.00	45.00	28.00	36.00	40.00	45.00	48.00	53.00	56.00
58	22.00	29.00	33.00	38.00	41.00	46.00	48.00	29.00	37.00	42.00	47.00	51.00	57.00	60.00
59	24.00	31.00	35.00	40.00	44.00	49.00	52.00	30.00	39.00	44.00	50.00	54.00	60.00	63.00
60	26.00	33.00	38.00	43.00	47.00	53.00	56.00	31.00	41.00	46.00	53.00	57.00	63.00	67.00
61	27.00	35.00	40.00	46.00	50.00	56.00	59.00	33.00	43.00	49.00	56.00	60.00	68.00	72.00
62	29.00	38.00	43.00	49.00	53.00	59.00	62.00	36.00	46.00	52.00	59.00	64.00	73.00	77.00
63	31.00	41.00	46.00	52.00	56.00	63.00	66.00	38.00	49.00	55.00	63.00	69.00	78.00	82.00
64	34.00	44.00	50.00	56.00	60.00	66.00	70.00	40.00	52.00	59.00	67.00	73.00	84.00	88.00
65	36.00	47.00	53.00	59.00	63.00	70.00	74.00	43.00	55.00	62.00	72.00	78.00	89.00	94.00
66	39.00	51.00	58.00	65.00	70.00	77.00	81.00	46.00	60.00	68.00	78.00	85.00	97.00	102.00
67	43.00	56.00	64.00	71.00	76.00	85.00	89.00	50.00	65.00	73.00	84.00	92.00	104.00	110.00
68	47.00	61.00	70.00	78.00	84.00	94.00	99.00	54.00	70.00	80.00	91.00	99.00	113.00	119.00
69	51.00	67.00	76.00	86.00	92.00	103.00	109.00	59.00	76.00	87.00	100.00	108.00	122.00	128.00
70	56.00	73.00	83.00	94.00	101.00	114.00	120.00	63.00	82.00	94.00	108.00	117.00	131.00	138.00
71	61.00	80.00	91.00	103.00	111.00	125.00	132.00	69.00	90.00	103.00	117.00	127.00	143.00	150.00
72	67.00	87.00	100.00	113.00	122.00	138.00	145.00	75.00	98.00	112.00	128.00	138.00	156.00	164.00
73	73.00	96.00	109.00	125.00	135.00	151.00	159.00	82.00	107.00	123.00	140.00	151.00	169.00	178.00
74	80.00	105.00	120.00	137.00	148.00	167.00	175.00	90.00	117.00	134.00	152.00	164.00	184.00	194.00
75	88.00	115.00	131.00	150.00	162.00	183.00	193.00	98.00	128.00	147.00	166.00	179.00	201.00	211.00
76	96.00	125.00	143.00	163.00	177.00	199.00	210.00	105.00	139.00	159.00	180.00	194.00	217.00	229.00
77	105.00	137.00	156.00	178.00	193.00	217.00	228.00	114.00	150.00	172.00	195.00	210.00	235.00	248.00
78	114.00	149.00	171.00	194.00	210.00	236.00	248.00	123.00	163.00	187.00	212.00	228.00	255.00	268.00
79	124.00	163.00	187.00	212.00	229.00	257.00	270.00	133.00	176.00	203.00	229.00	247.00	276.00	290.00
80	136.00	179.00	205.00	233.00	252.00	283.00	297.00	146.00	194.00	223.00	252.00	271.00	303.00	319.00
81	150.00	197.00	226.00	257.00	277.00	311.00	327.00	161.00	213.00	245.00	277.00	298.00	334.00	351.00
82	165.00	217.00	249.00	283.00	305.00	342.00	360.00	177.00	234.00	270.00	305.00	328.00	367.00	386.00
83	182.00	239.00	273.00	310.00	335.00	376.00	396.00	194.00	258.00	297.00	335.00	361.00	404.00	425.00
84	200.00	262.00	301.00	342.00	369.00	414.00	436.00	214.00	284.00	327.00	369.00	397.00	444.00	467.00
85	242.00	318.00	364.00	413.00	446.00	501.00	527.00	259.00	343.00	395.00	446.00	480.00	537.00	566.00
86	266.00	349.00	400.00	455.00	491.00	551.00	580.00	285.00	378.00	435.00	491.00	528.00	591.00	622.00
87	293.00	384.00	440.00	500.00	540.00	606.00	638.00	313.00	415.00	478.00	540.00	581.00	650.00	684.00
88	338.00	444.00	509.00	577.00	623.00	700.00	736.00	362.00	480.00	552.00	623.00	671.00	751.00	791.00
89	372.00	488.00	559.00	635.00	686.00	770.00	810.00	398.00	528.00	607.00	686.00	738.00	826.00	870.00
90	409.00	537.00	615.00	698.00	754.00	847.00	891.00	438.00	580.00	668.00	754.00	812.00	909.00	957.00
91+	450.00	591.00	677.00	769.00	830.00	931.00	980.00	481.00	639.00	735.00	830.00	894.00	1000.00	1052.00

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to the current inforce policies at these ages
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options
Simple and Compound rates shown below the line apply only to the Family Care rider

Appendix B1

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

BSC-02 VA (Post Rate Stability)

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

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	GPO Inflation							5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	29.92	38.23	43.15	45.97	51.53	59.84	64.83	54.98	63.31	75.71	79.02	82.35	128.48	141.20	105.20	136.14	160.89	176.36	191.83	216.58	222.77
30	29.92	38.23	43.22	49.77	56.52	59.84	64.83	57.83	66.34	78.68	82.09	87.15	133.72	149.49	111.38	142.32	160.89	182.55	201.11	222.77	238.24
31	29.92	38.23	46.36	50.82	56.52	59.84	64.83	62.44	70.91	83.26	86.60	91.69	138.72	160.32	111.38	142.32	167.08	191.83	207.30	232.05	238.24
32	29.92	43.22	46.54	51.53	56.52	64.83	68.15	62.44	70.91	87.88	91.15	96.26	146.53	165.66	111.38	151.61	167.08	191.83	207.30	232.05	247.52
33	34.91	43.22	46.54	51.53	56.52	64.83	68.15	66.43	75.83	92.85	96.07	99.28	151.54	176.45	120.67	151.61	167.08	191.83	207.30	238.24	247.52
34	34.91	43.22	46.54	51.53	56.52	64.83	68.15	67.42	80.49	97.55	100.69	103.84	161.66	187.49	120.67	151.61	176.36	201.11	216.58	238.24	256.80
35	34.91	43.22	46.54	56.52	59.84	64.83	70.81	72.13	85.20	97.55	105.35	108.42	172.11	192.99	120.67	151.61	176.36	201.11	216.58	238.24	256.80
36	35.63	43.22	46.54	56.52	59.84	68.15	75.99	76.90	89.96	102.29	110.31	117.99	177.27	201.12	120.67	160.89	176.36	207.30	222.77	247.52	262.99
37	35.63	43.32	51.53	56.52	59.84	69.43	80.89	81.74	94.77	109.71	115.03	122.67	187.81	207.30	126.85	160.89	182.55	207.30	222.77	247.52	262.99
38	39.99	43.32	51.53	56.52	59.84	69.43	80.89	81.74	97.41	114.46	119.79	127.38	198.32	207.30	126.85	160.89	182.55	216.58	232.05	256.80	272.27
39	39.99	46.54	54.97	59.84	64.83	73.91	85.85	86.63	102.17	119.24	127.24	134.84	201.11	216.58	126.85	167.08	182.55	216.58	232.05	256.80	272.27
40	44.24	50.45	59.29	62.42	66.90	78.75	89.17	91.70	106.98	124.07	132.00	139.55	207.30	216.58	126.85	167.08	191.83	216.58	232.05	262.99	278.46
41	43.07	50.81	64.08	67.19	71.74	83.85	94.37	97.16	112.35	129.77	137.42	144.97	207.30	216.58	136.14	176.36	191.83	222.77	238.24	272.27	278.46
42	47.78	55.53	64.87	67.67	72.26	89.08	99.66	97.64	118.02	135.31	148.06	155.59	207.30	222.77	136.14	176.36	201.11	232.05	247.52	272.27	287.74
43	48.16	55.93	69.87	72.88	75.65	94.41	105.02	103.25	123.55	145.97	153.69	161.22	216.58	222.77	142.32	182.55	207.30	232.05	247.52	278.46	293.93
44	48.54	60.69	70.38	73.41	80.63	97.97	110.76	105.20	129.18	151.86	159.42	166.93	216.58	222.77	142.32	182.55	207.30	238.24	256.80	287.74	293.93
45	48.93	61.60	75.55	78.47	81.22	103.41	116.27	111.38	132.12	157.71	167.59	177.93	216.58	232.05	151.61	191.83	216.58	247.52	262.99	287.74	303.21
46	54.21	66.64	76.11	83.66	86.35	108.96	121.86	111.38	142.32	160.89	173.43	183.85	222.77	232.05	151.61	191.83	222.77	247.52	262.99	293.93	312.50
47	54.64	67.13	81.45	88.97	91.91	114.92	127.74	111.38	142.32	167.08	182.55	195.04	222.77	232.05	160.89	201.11	232.05	256.80	272.27	303.21	318.68
48	55.07	72.35	84.69	87.69	92.59	120.70	133.47	111.38	142.32	167.08	182.55	201.11	222.77	238.24	160.89	207.30	232.05	262.99	278.46	303.21	318.68
49	60.29	72.89	85.33	93.02	98.00	131.72	144.73	111.38	151.61	167.08	191.83	207.30	232.05	238.24	167.08	207.30	238.24	272.27	287.74	312.50	327.97
50	60.77	78.50	90.80	98.48	103.53	137.82	148.03	120.67	151.61	176.36	191.83	207.30	232.05	238.24	167.08	216.58	247.52	272.27	287.74	318.68	334.15
51	63.98	83.82	96.61	104.30	107.04	149.52	159.40	120.67	160.89	182.55	201.11	216.58	238.24	256.80	176.36	222.77	256.80	278.46	293.93	327.97	352.72
52	64.42	82.41	97.30	109.97	112.95	153.18	171.13	126.85	167.08	191.83	216.58	232.05	256.80	272.27	182.55	232.05	262.99	293.93	312.50	343.44	358.91
53	69.48	87.78	100.71	108.60	114.01	165.12	179.92	136.14	176.36	201.11	222.77	238.24	272.27	278.46	191.83	238.24	272.27	303.21	318.68	352.72	374.38
54	70.51	88.75	101.73	114.59	117.78	174.31	191.82	142.32	182.55	207.30	238.24	256.80	278.46	293.93	201.11	256.80	287.74	312.50	327.97	368.19	383.66
55	75.98	92.32	105.38	120.63	123.53	186.60	201.11	142.32	191.83	216.58	247.52	272.27	293.93	312.50	207.30	262.99	293.93	327.97	343.44	383.66	399.13
56	81.67	98.05	116.19	129.20	132.42	196.04	216.58	160.89	201.11	232.05	262.99	287.74	318.68	334.15	216.58	272.27	312.50	343.44	358.91	399.13	423.88
57	85.03	106.55	122.11	140.28	143.40	213.98	232.05	167.08	216.58	247.52	278.46	303.21	343.44	358.91	222.77	287.74	318.68	358.91	383.66	423.88	445.54
58	90.81	112.44	130.78	149.28	157.49	229.22	247.52	176.36	232.05	262.99	303.21	321.30	368.19	383.66	232.05	293.93	334.15	374.38	408.41	454.82	479.57
59	99.37	123.47	139.82	158.41	166.69	244.65	256.80	191.83	247.52	278.46	318.68	336.33	389.85	414.60	238.24	312.50	352.72	399.13	430.07	479.57	504.32
60	105.31	132.14	151.07	169.79	183.18	260.27	278.46	207.30	262.99	303.21	337.68	348.63	423.88	445.54	247.52	327.97	368.19	423.88	454.82	504.32	535.26
61	114.27	141.33	165.41	182.11	197.96	278.46	293.93	216.58	278.46	318.68	357.70	374.08	445.54	470.29	262.99	343.44	389.85	445.54	479.57	541.45	575.49
62	125.45	155.58	174.72	199.09	212.66	303.21	318.68	232.05	303.21	343.44	380.26	394.24	470.29	495.04	287.74	368.19	414.60	470.29	510.51	581.67	615.71
63	136.95	167.41	189.32	213.86	225.37	327.97	343.44	247.52	326.56	368.19	405.96	422.45	504.32	525.98	303.21	389.85	439.35	504.32	550.73	621.90	655.93
64	146.34	180.85	208.49	228.78	242.76	352.72	374.38	272.27	346.67	399.13	428.93	448.44	525.98	560.02	318.68	414.60	470.29	535.26	580.31	671.40	702.34
65	160.35	195.64	223.67	248.80	261.01	383.66	399.13	287.74	369.34	423.88	460.34	479.86	560.02	590.96	343.44	439.35	495.04	575.49	603.71	711.62	751.85
66	174.88	214.82	243.55	271.77	288.95	411.37	432.39	303.28	396.36	450.41	493.62	515.87	597.54	627.57	357.32	465.42	525.48	603.55	639.70	750.68	789.72
67	189.95	234.99	266.58	297.60	322.11	435.30	455.62	322.12	417.89	478.83	529.48	562.65	635.54	667.47	374.36	487.54	545.58	629.74	681.20	777.74	824.17
68	209.34	259.43	294.57	326.46	355.27	462.35	490.37	339.05	439.93	507.18	563.22	608.05	680.91	714.53	389.49	507.18	577.23	658.49	714.53	818.21	860.24
69	228.01	283.38	323.41	358.99	399.20	494.64	524.37	356.79	467.61	529.77	600.05	640.59	718.98	759.52	410.85	529.77	605.46	697.36	754.12	851.42	891.97
70	252.51	313.10	353.26	392.32	440.70	523.51	552.16	375.05	489.65	557.37	632.90	679.78	765.73	807.41	424.54	552.16	632.90	726.66	786.57	880.33	927.21
71	278.58	343.96	387.55	435.84	489.68	556.53	589.12	393.58	516.42	589.12	666.84	716.97	809.73	854.85	446.23	581.60	666.84	757.08	822.26	925.05	970.17
72	296.72	365.58	417.82	478.43	526.96	590.46	621.79	416.93	539.85	621.79	703.73	759.16	857.97	901.35	467.55	609.74	696.50	795.31	857.97	968.83	1019.44
73	313.83	391.23	449.51	508.74	562.28	627.07	661.78	435.02	573.85	650.21	747.39	805.24	902.43	948.71	490.55	638.64	733.51	835.32	902.43	1008.87	1062.09
74	328.57	415.82	473.59	538.81	594.57	663.35	698.85	457.02	601.23	687.75	783.15	847.49	956.20	1002.79	514.71	670.01	767.62	869.68	938.45	1053.82	1111.50
75	347.17	445.27	506.46	572.77	628.30	700.91	739.14	482.14	630.82	717.90	821.98	887.82	1002.51	1057.74	537.36	700.91	804.98	909.06	981.27	1102.34	1155.44
76	366.85	464.80	534.64	601.62	653.19	732.88	775.51	503.47	655.73	749.12	854.68	927.77	1041.46	1100.33	550.16	728.82	832.35	941.98	1017.09	1136.87	1199.81
77	387.11	492.12	558.22	627.36	678.53	769.00	809.68	524.94	683.78	778.69	889.10	964.65	1084.74	1138.98	569.49	749.63	860.05	974.33	1049.88	1173.85	1239.71
78	405.65	514.98	586.21	655.15	707.17	798.76	843.03	541.31	708.37	810.77	920.95	999.83	1123.43	1180.61	584.77	776.62	888.16	1003.10	1084.69	1213.82	1274.69
79	423.95	541.89	612.23	682.29	734.38	820.46	865.29	550.90	726.80	829.17	940.92	1029.64	1162.32	1221.92	592.17	782.53	902.46	1015.37	1108.37	1248.22	1311.33
80	443.14	563.56	637.42	712.88	762.66	836.52	883.08	563.56	741.79						605.31	804.40					
81	484.89	621.37	700.04	783.53	836.52	923.22	969.78	621.37	815.64						666.32	883.08					
82	534.66	679.17	770.69	862.20	920.01	1014.74	1069.33	683.98	899.13						733.76	969.78					
83	587.65	749.81	849.36	944.09	1011.53	1119.10	1176.90	754.63	990.65						804.40	1069.33					
84	645.45	823.67	932.85	1040.43	1114.28	1226.68	1292.50	828.49	1085.38						886.29	1176.90					
85	783.53	998.68	1130.34	1258.79	1347.09	1486.78	1565.46	1001.89							1072.54						
86	862.20	1098.23	1242.73	1387.23	1483.57	1636.10	1719.59	1101.44							1180.11						
87	944.09	1205.80	1366.36	1523.71	1632.89	1798.27	1893.00	1213.83							1297.32						
88	1093.41	1395.26	1578.30	1761.34	1884.97	2076.04	2186.82	1400.08							1499.63						
89	1200.99	1533.34	1735.65	1937.95	2071.22	2283.16	2401.97	1541.37							1648.95						
90	1321.41	1685.88	1909.05	2129.02	2278.34	2514.36	2647.63	1693.90							1814.32						
91+	1454.67	1856.07	2100.12	2344.17	2506.33	2763.23	2907.73	1864.10							1992.54						

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

Appendix B2

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

BSC-02 VA (Post Rate Stability)

Premiums to be used only with those that have

previously elected a landing spot option during the 2010 Rate Filing

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	3.1% Simple Inflation							3.1% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	44.16	57.07	65.70	73.62	81.52	92.83	98.42	60.28	78.02	92.20	101.07	109.93	124.12	127.66
30	47.45	60.37	69.00	76.92	86.50	97.84	102.13	63.83	81.56	92.20	104.61	115.25	127.66	136.53
31	47.81	60.73	69.36	77.28	86.86	98.23	107.57	63.83	81.56	95.75	109.93	118.80	132.98	136.53
32	47.81	60.73	69.73	77.64	87.23	101.90	107.97	63.83	86.88	95.75	109.93	118.80	132.98	141.85
33	47.69	65.71	74.72	82.63	90.53	102.28	108.79	69.15	86.88	95.75	109.93	118.80	136.53	141.85
34	52.80	66.08	75.08	82.99	90.90	103.05	114.24	69.15	86.88	101.07	115.25	124.12	136.53	147.17
35	53.17	66.45	75.08	83.36	91.26	108.46	114.65	69.15	86.88	101.07	115.25	124.12	136.53	147.17
36	53.53	66.82	75.45	88.35	96.61	108.85	118.34	69.15	92.20	101.07	118.80	127.66	141.85	150.71
37	53.90	67.20	79.10	88.72	96.98	114.26	118.80	72.70	92.20	104.61	118.80	127.66	141.85	150.71
38	53.90	70.47	79.46	89.09	97.35	115.04	118.80	72.70	92.20	104.61	124.12	132.98	147.17	156.03
39	54.27	70.84	79.83	92.73	101.00	115.25	124.12	72.70	95.75	104.61	124.12	132.98	147.17	156.03
40	59.28	71.21	80.20	93.10	101.36	118.80	124.12	72.70	95.75	109.93	124.12	132.98	150.71	159.58
41	59.69	71.61	85.25	93.52	101.78	118.80	124.12	78.02	101.07	109.93	127.66	136.53	156.03	159.58
42	59.72	76.66	85.66	98.94	107.20	118.80	127.66	78.02	101.07	115.25	132.98	141.85	156.03	164.90
43	60.14	77.08	86.46	99.37	107.63	124.12	127.66	81.56	104.61	118.80	132.98	141.85	159.58	168.44
44	60.28	77.50	91.53	99.80	108.07	124.12	127.66	81.56	104.61	118.80	136.53	147.17	164.90	168.44
45	63.83	80.80	91.96	103.50	113.52	124.12	132.98	86.88	109.93	124.12	141.85	150.71	164.90	173.76
46	63.83	81.56	92.20	103.93	113.96	127.66	132.98	86.88	109.93	127.66	141.85	150.71	168.44	179.08
47	63.83	81.56	95.75	104.61	114.80	127.66	132.98	92.20	115.25	132.98	147.17	156.03	173.76	182.63
48	63.83	81.56	95.75	104.61	115.25	127.66	136.53	92.20	118.80	132.98	150.71	159.58	173.76	182.63
49	63.83	86.88	95.75	109.93	118.80	132.98	136.53	95.75	118.80	136.53	156.03	164.90	179.08	187.95
50	69.15	86.88	101.07	109.93	118.80	132.98	136.53	95.75	124.12	141.85	156.03	164.90	182.63	191.49
51	69.15	92.20	104.61	115.25	124.12	136.53	147.17	101.07	127.66	147.17	159.58	168.44	187.95	202.13
52	72.70	95.75	109.93	124.12	132.98	147.17	156.03	104.61	132.98	150.71	168.44	179.08	196.81	205.68
53	78.02	101.07	115.25	127.66	136.53	156.03	159.58	109.93	136.53	156.03	173.76	182.63	202.13	214.54
54	81.56	104.61	118.80	136.53	147.17	159.58	168.44	115.25	147.17	164.90	179.08	187.95	211.00	219.86
55	81.56	109.93	124.12	141.85	156.03	168.44	179.08	118.80	150.71	168.44	187.95	196.81	219.86	228.73
56	92.20	115.25	132.98	150.71	164.90	182.63	191.49	124.12	156.03	179.08	196.81	205.68	228.73	242.91
57	95.75	124.12	141.85	159.58	173.76	196.81	205.68	127.66	164.90	182.63	205.68	219.86	242.91	255.32
58	101.07	132.98	150.71	173.76	187.45	211.00	219.86	132.98	168.44	191.49	214.54	234.05	260.64	274.83
59	109.93	141.85	159.58	182.63	200.91	223.41	237.59	136.53	179.08	202.13	228.73	246.46	274.83	289.01
60	118.80	150.71	173.76	196.39	212.63	242.91	255.32	141.85	187.95	211.00	242.91	260.64	289.01	306.74
61	124.12	159.58	182.63	210.22	226.86	255.32	269.51	150.71	196.81	223.41	255.32	274.83	310.29	329.79
62	132.98	173.76	196.81	222.70	240.71	269.51	283.69	164.90	211.00	237.59	269.51	292.56	333.34	352.84
63	141.85	187.84	211.00	236.95	253.61	289.01	301.42	173.76	223.41	251.78	289.01	315.61	356.39	375.89
64	156.03	201.68	228.73	254.09	272.51	301.42	320.93	182.63	237.59	269.51	306.74	333.24	384.76	402.49
65	164.90	214.17	242.91	268.77	287.19	320.93	338.66	196.81	251.78	283.69	329.79	355.04	407.81	430.86
66	178.40	233.15	264.95	295.93	317.64	351.50	369.16	210.19	273.78	309.10	355.03	385.49	441.58	464.54
67	195.23	253.27	290.20	321.74	344.27	385.18	404.52	226.89	295.48	330.65	381.66	416.34	471.36	499.50
68	211.91	274.96	316.99	352.01	380.03	425.57	446.58	243.43	316.99	360.77	411.56	446.58	511.38	537.65
69	230.19	301.68	341.79	387.13	413.29	463.86	490.02	265.06	341.79	390.62	449.91	486.53	549.31	575.46
70	250.04	326.43	371.58	421.93	453.19	510.49	538.27	283.03	368.11	421.93	484.44	524.38	586.89	618.14
71	271.44	356.15	406.29	459.89	494.46	558.43	589.55	307.74	401.10	459.89	522.13	567.08	637.96	669.08
72	297.81	385.60	444.13	502.66	542.26	612.84	643.82	333.96	435.53	497.50	568.08	612.84	692.02	728.17
73	322.23	425.07	481.64	553.63	596.48	668.46	702.74	363.37	473.07	543.34	618.76	668.46	747.31	786.73
74	351.56	462.49	529.04	602.43	651.92	735.54	771.38	395.93	515.39	590.48	668.98	721.89	810.63	855.00
75	385.71	504.65	574.32	657.58	710.25	802.01	846.19	429.89	560.73	643.99	727.25	785.02	881.87	924.35
76	419.56	546.44	624.26	712.24	773.14	867.88	916.94	458.47	607.35	693.63	784.98	847.58	947.39	999.84
77	456.47	594.59	677.12	773.13	838.82	943.25	990.42	495.21	651.86	747.87	847.24	912.94	1020.74	1078.00
78	492.10	643.97	737.06	837.23	908.94	1021.30	1073.28	531.61	706.02	807.42	911.91	986.08	1103.47	1158.81
79	524.66	692.19	789.69	896.11	980.61	1106.97	1163.74	563.98	745.26	859.49	967.02	1055.59	1188.78	1248.89
80	563.56	741.79						605.31	804.40					
81	621.37	815.64						666.32	883.08					
82	683.98	899.13						733.76	969.78					
83	754.63	990.65						804.40	1069.33					
84	828.49	1085.38						886.29	1176.90					
85	1001.89							1072.54						
86	1101.44							1180.11						
87	1213.83							1297.32						
88	1400.08							1499.63						
89	1541.37							1648.95						
90	1693.90							1814.32						
91+	1864.10							1992.54						

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

Appendix B3

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

BSC-02 VA (Post Rate Stability)

Premiums to be used only with those that have

previously elected a landing spot option during the 2013 Rate Filing

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	4.5% Simple Inflation							4.5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	47.71	55.45	66.11	69.37	72.60	110.47	121.00	88.34	114.32	135.10	148.10	161.09	181.87	187.07
30	50.28	58.14	68.76	72.09	76.85	115.10	127.86	93.53	119.52	135.10	153.29	168.88	187.07	200.06
31	53.96	61.86	72.47	75.78	80.59	119.05	136.88	93.53	119.52	140.30	161.09	174.08	194.86	200.06
32	53.96	61.86	76.19	79.48	84.33	125.54	141.03	93.53	127.31	140.30	161.09	174.08	194.86	207.85
33	57.53	66.20	80.59	83.83	87.02	129.46	149.36	101.33	127.31	140.30	161.09	174.08	200.06	207.85
34	58.38	69.97	84.35	87.56	90.73	137.32	158.51	101.33	127.31	148.10	168.88	181.87	200.06	215.65
35	62.13	73.75	84.35	91.31	94.45	146.02	162.71	101.33	127.31	148.10	168.88	181.87	200.06	215.65
36	65.89	77.54	88.12	95.70	102.55	149.99	169.39	101.33	135.10	148.10	174.08	187.07	207.85	220.84
37	69.67	81.34	94.31	99.48	106.31	158.75	174.08	106.52	135.10	153.29	174.08	187.07	207.85	220.84
38	69.67	83.76	98.05	103.27	110.07	166.76	174.08	106.52	135.10	153.29	181.87	194.86	215.65	228.64
39	73.45	87.51	101.79	109.49	116.31	168.88	181.87	106.52	140.30	153.29	181.87	194.86	215.65	228.64
40	78.00	91.27	105.54	113.24	120.05	174.08	181.87	106.52	140.30	161.09	181.87	194.86	220.84	233.84
41	82.21	95.43	110.57	117.49	124.32	174.08	181.87	114.32	148.10	161.09	187.07	200.06	228.64	233.84
42	82.58	100.44	114.85	126.36	133.18	174.08	187.07	114.32	148.10	168.88	194.86	207.85	228.64	241.63
43	86.86	104.71	123.03	130.74	137.58	181.87	187.07	119.52	153.29	174.08	194.86	207.85	233.84	246.83
44	88.34	109.03	128.24	135.16	142.02	181.87	187.07	119.52	153.29	174.08	200.06	215.65	241.63	246.83
45	93.53	111.74	132.70	141.89	151.15	181.87	194.86	127.31	161.09	181.87	207.85	220.84	241.63	254.62
46	93.53	119.52	135.10	146.36	155.71	187.07	194.86	127.31	161.09	187.07	207.85	220.84	246.83	262.42
47	93.53	119.52	140.30	153.29	164.27	187.07	194.86	135.10	168.88	194.86	215.65	228.64	254.62	267.61
48	93.53	119.52	140.30	153.29	168.88	187.07	200.06	135.10	174.08	194.86	220.84	233.84	254.62	267.61
49	93.53	127.31	140.30	161.09	174.08	194.86	200.06	140.30	174.08	200.06	228.64	241.63	262.42	275.41
50	101.33	127.31	148.10	161.09	174.08	194.86	200.06	140.30	181.87	207.85	228.64	241.63	267.61	280.60
51	101.33	135.10	153.29	168.88	181.87	200.06	215.65	148.10	187.07	215.65	233.84	246.83	275.41	296.19
52	106.52	140.30	161.09	181.87	194.86	215.65	228.64	153.29	194.86	220.84	246.83	262.42	288.40	301.39
53	114.32	148.10	168.88	187.07	200.06	228.64	233.84	161.09	200.06	228.64	254.62	267.61	296.19	314.38
54	119.52	153.29	174.08	200.06	215.65	233.84	246.83	168.88	215.65	241.63	262.42	275.41	309.18	322.17
55	119.52	161.09	181.87	207.85	228.64	246.83	262.42	174.08	220.84	246.83	275.41	288.40	322.17	335.16
56	135.10	168.88	194.86	220.84	241.63	267.61	280.60	181.87	228.64	262.42	288.40	301.39	335.16	355.95
57	140.30	181.87	207.85	233.84	254.62	288.40	301.39	187.07	241.63	267.61	301.39	322.17	355.95	374.14
58	148.10	194.86	220.84	254.62	270.35	309.18	322.17	194.86	246.83	280.60	314.38	342.96	381.93	402.72
59	161.09	207.85	233.84	267.61	283.74	327.37	348.15	200.06	262.42	296.19	335.16	361.15	402.72	423.50
60	174.08	220.84	254.62	284.03	294.76	355.95	374.14	207.85	275.41	309.18	355.95	381.93	423.50	449.48
61	181.87	233.84	267.61	301.22	316.09	374.14	394.92	220.84	288.40	327.37	374.14	402.72	454.68	483.26
62	194.86	254.62	288.40	320.10	333.37	394.92	415.71	241.63	309.18	348.15	394.92	428.70	488.46	517.04
63	207.85	274.34	309.18	341.60	356.57	423.50	441.69	254.62	327.37	368.94	423.50	462.47	522.23	550.81
64	228.64	291.60	335.16	361.52	379.01	441.69	470.27	267.61	348.15	394.92	449.48	487.42	563.80	589.78
65	241.63	310.56	355.95	387.37	404.90	470.27	496.25	288.40	368.94	415.71	483.26	508.43	597.58	631.35
66	255.42	333.81	379.33	416.59	436.61	503.24	528.53	300.94	391.97	442.55	508.30	540.17	632.22	665.09
67	272.17	353.09	404.58	447.50	475.89	536.99	563.96	316.31	411.94	460.98	532.09	576.09	657.14	696.37
68	287.41	372.92	429.93	477.44	515.44	577.20	605.70	330.17	429.93	489.31	558.20	605.70	693.59	729.22
69	303.43	397.68	450.55	510.32	544.80	611.47	645.95	349.41	450.55	514.92	593.08	641.35	724.11	758.59
70	320.02	417.80	475.58	540.03	580.03	653.37	688.93	362.24	471.14	540.03	620.03	671.15	751.15	791.15
71	336.94	442.09	504.33	570.86	613.78	693.19	731.82	382.00	497.89	570.86	648.12	703.92	791.91	830.53
72	358.11	463.68	534.05	604.43	652.04	736.91	774.17	401.58	523.70	598.22	683.09	736.91	832.13	875.60
73	374.88	494.52	560.32	644.07	693.92	777.67	817.55	422.73	550.35	632.11	719.84	777.67	869.39	915.26
74	395.15	519.84	594.65	677.13	732.76	826.75	867.03	445.03	579.30	663.70	751.94	811.41	911.15	961.03
75	418.26	547.24	622.79	713.07	770.19	869.69	917.60	466.17	608.05	698.33	788.62	851.26	956.29	1002.35
76	438.23	570.76	652.04	743.93	807.55	906.50	957.74	478.87	634.37	724.49	819.91	885.30	989.55	1044.33
77	458.45	597.17	680.06	776.49	842.47	947.35	994.72	497.36	654.69	751.12	850.93	916.90	1025.17	1082.69
78	474.34	620.74	710.47	807.02	876.14	984.45	1034.56	512.43	680.55	778.29	879.01	950.50	1063.66	1117.00
79	484.38	639.04	729.05	827.31	905.32	1021.98	1074.39	520.67	688.04	793.50	892.77	974.54	1097.51	1153.00
80	497.20	654.44						534.03	709.68					
81	548.20	719.60						587.86	779.09					
82	603.44	793.26						647.35	855.58					
83	665.77	874.00						709.68	943.41					
84	730.93	957.57						781.92	1038.31					
85	883.91							946.24						
86	971.74							1041.15						
87	1070.89							1144.55						
88	1235.21							1323.04						
89	1359.87							1454.77						
90	1494.44							1600.68						
91+	1644.59							1757.91						

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

Appendix B4

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

BSC-02 VA (Post Rate Stability)

Premiums to be used only with those that have

previously elected a landing spot option during the 2010 and 2013 Rate Filings

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	2.5% Simple Inflation							2.5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	38.32	49.97	57.37	64.62	71.88	79.82	84.34	50.62	65.51	77.42	84.87	92.31	104.22	107.20
30	41.25	52.90	60.30	67.55	76.27	84.22	87.35	53.60	68.49	77.42	87.85	96.78	107.20	114.65
31	41.32	52.98	60.37	67.63	76.35	84.30	91.84	53.60	68.49	80.40	92.31	99.76	111.67	114.65
32	41.32	52.98	60.45	67.70	76.42	87.30	91.92	53.60	72.96	80.40	92.31	99.76	111.67	119.11
33	41.30	57.38	64.85	72.10	79.35	87.38	92.08	58.07	72.96	80.40	92.31	99.76	114.65	119.11
34	45.72	57.45	64.92	72.17	79.42	87.53	96.58	58.07	72.96	84.87	96.78	104.22	114.65	123.58
35	45.79	57.53	64.92	72.25	79.50	92.02	96.66	58.07	72.96	84.87	96.78	104.22	114.65	123.58
36	45.87	57.60	65.00	76.65	83.97	92.10	99.67	58.07	77.42	84.87	99.76	107.20	119.11	126.56
37	45.94	57.68	68.00	76.72	84.05	96.58	99.76	61.05	77.42	87.85	99.76	107.20	119.11	126.56
38	45.94	60.60	68.07	76.80	84.12	96.74	99.76	61.05	77.42	87.85	104.22	111.67	123.58	131.03
39	46.02	60.67	68.14	79.80	87.12	96.78	104.22	61.05	80.40	87.85	104.22	111.67	123.58	131.03
40	50.42	60.75	68.22	79.87	87.19	99.76	104.22	61.05	80.40	92.31	104.22	111.67	126.56	134.00
41	50.50	60.83	72.63	79.95	87.28	99.76	104.22	65.51	84.87	92.31	107.20	114.65	131.03	134.00
42	50.51	65.24	72.71	84.44	91.77	99.76	107.20	65.51	84.87	96.78	111.67	119.11	131.03	138.47
43	50.59	65.32	72.87	84.53	91.85	104.22	107.20	68.49	87.85	99.76	111.67	119.11	134.00	141.45
44	50.62	65.41	77.29	84.62	91.94	104.22	107.20	68.49	87.85	99.76	114.65	123.58	138.47	141.45
45	53.60	68.34	77.38	87.62	96.43	104.22	111.67	72.96	92.31	104.22	119.11	126.56	138.47	145.91
46	53.60	68.49	77.42	87.71	96.52	107.20	111.67	72.96	92.31	107.20	119.11	126.56	141.45	150.38
47	53.60	68.49	80.40	87.85	96.69	107.20	111.67	77.42	96.78	111.67	123.58	131.03	145.91	153.36
48	53.60	68.49	80.40	87.85	96.78	107.20	114.65	77.42	99.76	111.67	126.56	134.00	145.91	153.36
49	53.60	72.96	80.40	92.31	99.76	111.67	114.65	80.40	99.76	114.65	131.03	138.47	150.38	157.83
50	58.07	72.96	84.87	92.31	99.76	111.67	114.65	80.40	104.22	119.11	131.03	138.47	153.36	160.80
51	58.07	77.42	87.85	96.78	104.22	114.65	123.58	84.87	107.20	123.58	134.00	141.45	157.83	169.74
52	61.05	80.40	92.31	104.22	111.67	123.58	131.03	87.85	111.67	126.56	141.45	150.38	165.27	172.71
53	65.51	84.87	96.78	107.20	114.65	131.03	134.00	92.31	114.65	131.03	145.91	153.36	169.74	180.16
54	68.49	87.85	99.76	114.65	123.58	134.00	141.45	96.78	123.58	138.47	150.38	157.83	177.18	184.63
55	68.49	92.31	104.22	119.11	131.03	141.45	150.38	99.76	126.56	141.45	157.83	165.27	184.63	192.07
56	77.42	96.78	111.67	126.56	138.47	153.36	160.80	104.22	131.03	150.38	165.27	172.71	192.07	203.98
57	80.40	104.22	119.11	134.00	145.91	165.27	172.71	107.20	138.47	153.36	172.71	184.63	203.98	214.40
58	84.87	111.67	126.56	145.91	157.73	177.18	184.63	111.67	141.45	160.80	180.16	196.54	218.87	230.78
59	92.31	119.11	134.00	153.36	169.49	187.60	199.52	114.65	150.38	169.74	192.07	206.96	230.78	242.69
60	99.76	126.56	145.91	165.19	179.78	203.98	214.40	119.11	157.83	177.18	203.98	218.87	242.69	257.58
61	104.22	134.00	153.36	177.03	191.70	214.40	226.32	126.56	165.27	187.60	214.40	230.78	260.56	276.94
62	111.67	145.91	165.27	187.46	203.54	226.32	238.23	138.47	177.18	199.52	226.32	245.67	279.92	296.30
63	119.11	157.81	177.18	199.39	214.06	242.69	253.12	145.91	187.60	211.43	242.69	265.03	299.27	315.65
64	131.03	169.65	192.07	214.16	230.32	253.12	269.49	153.36	199.52	226.32	257.58	279.90	323.10	337.99
65	138.47	180.09	203.98	226.17	242.33	269.49	284.38	165.27	211.43	238.23	276.94	299.00	342.45	361.81
66	150.24	196.36	223.14	249.75	268.84	296.03	310.90	177.02	230.57	260.32	299.00	325.51	371.89	391.23
67	164.95	213.99	245.20	271.93	291.18	325.45	341.80	191.70	249.66	279.38	322.48	352.10	398.27	422.04
68	179.63	233.08	268.71	298.40	322.15	360.75	378.56	206.35	268.71	305.82	348.87	378.56	433.49	455.76
69	195.76	256.57	290.68	329.24	351.49	394.49	416.74	225.43	290.68	332.21	382.63	413.77	467.16	489.41
70	213.34	278.53	317.05	360.02	386.69	435.58	459.28	241.49	314.09	360.02	413.36	447.43	500.77	527.44
71	232.37	304.89	347.81	393.70	423.30	478.06	504.70	263.45	343.37	393.70	446.98	485.46	546.14	572.78
72	255.79	331.20	381.47	431.74	465.75	526.37	552.98	286.84	374.07	427.30	487.92	526.37	594.38	625.43
73	277.69	366.31	415.05	477.09	514.01	576.05	605.59	313.14	407.67	468.23	533.22	576.05	644.00	677.97
74	303.96	399.87	457.42	520.87	563.66	635.96	666.95	342.33	445.62	510.54	578.42	624.16	700.89	739.25
75	334.61	437.79	498.23	570.46	616.15	695.75	734.08	372.93	486.44	558.66	630.89	681.01	765.03	801.88
76	365.19	475.63	543.37	619.94	672.95	755.42	798.12	399.06	528.64	603.74	683.26	737.75	824.63	870.28
77	398.65	519.28	591.36	675.21	732.58	823.79	864.97	432.49	569.29	653.14	739.94	797.31	891.45	941.47
78	431.22	564.30	645.88	733.65	796.49	894.95	940.51	465.85	618.68	707.54	799.10	864.09	966.96	1015.45
79	461.31	608.61	694.34	787.92	862.21	973.31	1023.22	495.88	655.28	755.71	850.26	928.14	1045.25	1098.09
80	497.20	654.44						534.03	709.68					
81	548.20	719.60						587.86	779.09					
82	603.44	793.26						647.35	855.58					
83	665.77	874.00						709.68	943.41					
84	730.93	957.57						781.92	1038.31					
85	883.91							946.24						
86	971.74							1041.15						
87	1070.89							1144.55						
88	1235.21							1323.04						
89	1359.87							1454.77						
90	1494.44							1600.68						
91+	1644.59							1757.91						

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

Appendix B5

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

BSC-02 VA (Post Rate Stability)

Premiums to be used only with those that have

previously elected a landing spot option during the 2016 Rate Filing

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	3.7% Simple Inflation or 5.0% Simple Inflation with 2016 Shared Cost							3.7% Compound Inflation or 5.0% Compound Inflation with 2016 Shared Cost						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	42.75	49.37	58.98	61.66	64.34	99.62	109.36	80.97	104.78	123.83	135.74	147.65	166.70	171.46
30	44.99	51.73	61.31	64.06	68.09	103.71	115.72	85.73	109.55	123.83	140.50	154.79	171.46	183.37
31	48.49	55.22	64.80	67.50	71.57	107.49	124.04	85.73	109.55	128.60	147.65	159.55	178.61	183.37
32	48.49	55.22	68.31	70.97	75.06	113.49	128.05	85.73	116.69	128.60	147.65	159.55	178.61	190.51
33	51.62	59.07	72.20	74.82	77.43	117.26	136.15	92.88	116.69	128.60	147.65	159.55	183.37	190.51
34	52.39	62.62	75.76	78.34	80.90	124.87	144.61	92.88	116.69	135.74	154.79	166.70	183.37	197.66
35	55.96	66.19	75.76	81.88	84.40	132.90	148.73	92.88	116.69	135.74	154.79	166.70	183.37	197.66
36	59.56	69.80	79.35	85.76	91.78	136.77	154.94	92.88	123.83	135.74	159.55	171.46	190.51	202.42
37	63.20	73.44	85.06	89.35	95.34	144.85	159.55	97.64	123.83	140.50	159.55	171.46	190.51	202.42
38	63.20	75.53	88.64	92.95	98.91	152.71	159.55	97.64	123.83	140.50	166.70	178.61	197.66	209.56
39	66.88	79.12	92.25	98.68	104.65	154.79	166.70	97.64	128.60	140.50	166.70	178.61	197.66	209.56
40	70.86	82.75	95.88	102.28	108.22	159.55	166.70	97.64	128.60	147.65	166.70	178.61	202.42	214.33
41	74.96	86.78	100.34	106.37	112.31	159.55	166.70	104.78	135.74	147.65	171.46	183.37	209.56	214.33
42	75.32	91.21	104.49	114.53	120.47	159.55	171.46	104.78	135.74	154.79	178.61	190.51	209.56	221.47
43	79.51	95.37	112.48	118.77	124.71	166.70	171.46	109.55	140.50	159.55	178.61	190.51	214.33	226.23
44	80.97	99.58	117.09	123.07	129.00	166.70	171.46	109.55	140.50	159.55	183.37	197.66	221.47	226.23
45	85.73	101.92	121.46	129.32	137.44	166.70	178.61	116.69	147.65	166.70	190.51	202.42	221.47	233.38
46	85.73	109.55	123.83	133.69	141.88	171.46	178.61	116.69	147.65	171.46	190.51	202.42	226.23	240.52
47	85.73	109.55	128.60	140.50	150.26	171.46	178.61	123.83	154.79	178.61	197.66	209.56	233.38	245.29
48	85.73	109.55	128.60	140.50	154.79	171.46	183.37	123.83	159.55	178.61	202.42	214.33	233.38	245.29
49	85.73	116.69	128.60	147.65	159.55	178.61	183.37	128.60	159.55	183.37	209.56	221.47	240.52	252.43
50	92.88	116.69	135.74	147.65	159.55	178.61	183.37	128.60	166.70	190.51	209.56	221.47	245.29	257.19
51	92.88	123.83	140.50	154.79	166.70	183.37	197.66	135.74	171.46	197.66	214.33	226.23	252.43	271.48
52	97.64	128.60	147.65	166.70	178.61	197.66	209.56	140.50	178.61	202.42	226.23	240.52	264.34	276.24
53	104.78	135.74	154.79	171.46	183.37	209.56	214.33	147.65	183.37	209.56	233.38	245.29	271.48	288.15
54	109.55	140.50	159.55	183.37	197.66	214.33	226.23	154.79	197.66	221.47	240.52	252.43	283.39	295.30
55	109.55	147.65	166.70	190.51	209.56	226.23	240.52	159.55	202.42	226.23	252.43	264.34	295.30	307.20
56	123.83	154.79	178.61	202.42	221.47	245.29	257.19	166.70	209.56	240.52	264.34	276.24	307.20	326.25
57	128.60	166.70	190.51	214.33	233.38	264.34	276.24	171.46	221.47	245.29	276.24	295.30	326.25	342.92
58	135.74	178.61	202.42	233.38	247.46	283.39	295.30	178.61	226.23	257.19	288.15	314.35	350.07	369.12
59	147.65	190.51	214.33	245.29	259.24	300.06	319.11	183.37	240.52	271.48	307.20	331.02	369.12	388.17
60	159.55	202.42	233.38	260.04	268.90	326.25	342.92	190.51	252.43	283.39	326.25	350.07	388.17	411.98
61	166.70	214.33	245.29	275.56	288.48	342.92	361.97	202.42	264.34	300.06	342.92	369.12	416.75	442.94
62	178.61	233.38	264.34	292.90	304.10	361.97	381.03	221.47	283.39	319.11	361.97	392.93	447.71	473.90
63	190.51	251.38	283.39	312.66	325.67	388.17	404.84	233.38	300.06	338.16	388.17	423.89	478.66	504.86
64	209.56	266.96	307.20	330.52	345.85	404.84	431.04	245.29	319.11	361.97	411.98	446.69	516.77	540.58
65	221.47	284.39	326.25	354.55	369.89	431.04	454.85	264.34	338.16	381.03	442.94	465.09	547.73	578.68
66	233.64	305.35	346.99	380.52	398.02	460.34	483.47	275.28	358.55	404.82	464.96	493.22	578.31	608.38
67	248.41	322.26	369.26	408.35	434.03	490.11	514.72	288.69	375.97	420.73	485.63	525.47	599.77	635.57
68	261.73	339.60	391.51	434.77	469.38	525.62	551.58	300.66	391.51	445.59	508.32	551.58	631.61	664.06
69	275.70	361.33	409.37	463.67	495.00	555.57	586.90	317.47	409.37	467.85	538.86	582.73	657.92	689.25
70	290.11	378.75	431.13	489.55	525.82	592.30	624.53	328.38	427.10	489.55	562.08	608.42	680.94	717.21
71	304.75	399.86	456.15	516.33	555.15	626.97	661.91	345.51	450.33	516.33	586.20	636.67	716.26	751.20
72	323.16	418.42	481.93	545.45	588.41	665.00	698.62	362.39	472.60	539.84	616.43	665.00	750.92	790.15
73	337.52	445.23	504.48	579.88	624.76	700.16	736.07	380.60	495.50	569.11	648.10	700.16	782.75	824.04
74	354.95	466.95	534.15	608.24	658.21	742.64	778.83	399.75	520.37	596.18	675.44	728.86	818.46	863.26
75	374.84	490.43	558.13	639.04	690.23	779.40	822.34	417.77	544.92	625.83	706.75	762.89	857.01	898.30
76	391.82	510.32	583.00	665.15	722.03	810.51	856.32	428.16	567.20	647.77	733.09	791.55	884.76	933.74
77	408.95	532.69	606.63	692.64	751.50	845.06	887.31	443.65	583.99	670.01	759.04	817.89	914.47	965.78
78	422.13	552.41	632.27	718.19	779.70	876.09	920.68	456.02	605.64	692.62	782.25	845.88	946.58	994.05
79	430.05	567.36	647.28	734.51	803.77	907.34	953.87	462.27	610.87	704.49	792.63	865.23	974.40	1023.67
80	440.39	579.65						473.01	628.59					
81	485.55	637.37						520.69	690.07					
82	534.49	702.61						573.38	757.82					
83	589.69	774.13						628.59	835.61					
84	647.41	848.15						692.57	919.67					
85	782.91							838.12						
86	860.70							922.18						
87	948.53							1013.77						
88	1094.07							1171.86						
89	1204.48							1288.54						
90	1323.67							1417.77						
91+	1456.66							1557.04						

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

Appendix B6

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

BSC-02 VA (Post Rate Stability)

Premiums to be used only with those that have

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

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	1.9% Simple Inflation or 3.1% Simple Inflation with 2016 Shared Cost							1.9% Compound Inflation or 3.1% Compound Inflation with 2016 Shared Cost						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	34.34	44.49	51.18	57.44	63.69	71.97	76.23	46.40	60.05	70.96	77.79	84.61	95.53	98.26
30	36.91	47.08	53.77	60.02	67.58	75.89	79.05	49.13	62.78	70.96	80.52	88.71	98.26	105.08
31	37.13	47.30	53.98	60.24	67.80	76.11	83.22	49.13	62.78	73.69	84.61	91.44	102.35	105.08
32	37.13	47.30	54.20	60.46	68.02	78.92	83.46	49.13	66.87	73.69	84.61	91.44	102.35	109.18
33	37.06	51.19	58.10	64.35	70.60	79.15	83.94	53.22	66.87	73.69	84.61	91.44	105.08	109.18
34	41.03	51.41	58.32	64.57	70.82	79.60	88.11	53.22	66.87	77.79	88.71	95.53	105.08	113.27
35	41.24	51.63	58.32	64.79	71.04	83.75	88.35	53.22	66.87	77.79	88.71	95.53	105.08	113.27
36	41.46	51.85	58.54	68.69	75.15	83.98	91.17	53.22	70.96	77.79	91.44	98.26	109.18	116.00
37	41.68	52.07	61.32	68.91	75.37	88.12	91.44	55.95	70.96	80.52	91.44	98.26	109.18	116.00
38	41.68	54.64	61.54	69.13	75.59	88.58	91.44	55.95	70.96	80.52	95.53	102.35	113.27	120.09
39	41.90	54.86	61.76	71.92	78.38	88.71	95.53	55.95	73.69	80.52	95.53	102.35	113.27	120.09
40	45.81	55.08	61.97	72.14	78.60	91.44	95.53	55.95	73.69	84.61	95.53	102.35	116.00	122.82
41	46.05	55.32	65.91	72.38	78.85	91.44	95.53	60.05	77.79	84.61	98.26	105.08	120.09	122.82
42	46.07	59.25	66.16	76.54	83.00	91.44	98.26	60.05	77.79	88.71	102.35	109.18	120.09	126.92
43	46.32	59.50	66.63	76.79	83.26	95.53	98.26	62.78	80.52	91.44	102.35	109.18	122.82	129.65
44	46.40	59.74	70.57	77.05	83.52	95.53	98.26	62.78	80.52	91.44	105.08	113.27	126.92	129.65
45	49.13	62.33	70.83	79.86	87.69	95.53	102.35	66.87	84.61	95.53	109.18	116.00	126.92	133.74
46	49.13	62.78	70.96	80.12	87.95	98.26	102.35	66.87	84.61	98.26	109.18	116.00	129.65	137.84
47	49.13	62.78	73.69	80.52	88.44	98.26	102.35	70.96	88.71	102.35	113.27	120.09	133.74	140.56
48	49.13	62.78	73.69	80.52	88.71	98.26	105.08	70.96	91.44	102.35	116.00	122.82	133.74	140.56
49	49.13	66.87	73.69	84.61	91.44	102.35	105.08	73.69	91.44	105.08	120.09	126.92	137.84	144.66
50	53.22	66.87	77.79	84.61	91.44	102.35	105.08	73.69	95.53	109.18	120.09	126.92	140.56	147.39
51	53.22	70.96	80.52	88.71	95.53	105.08	113.27	77.79	98.26	113.27	122.82	129.65	144.66	155.58
52	55.95	73.69	84.61	95.53	102.35	113.27	120.09	80.52	102.35	116.00	129.65	137.84	151.48	158.31
53	60.05	77.79	88.71	98.26	105.08	120.09	122.82	84.61	105.08	120.09	133.74	140.56	155.58	165.13
54	62.78	80.52	91.44	105.08	113.27	122.82	129.65	88.71	113.27	126.92	137.84	144.66	162.40	169.22
55	62.78	84.61	95.53	109.18	120.09	129.65	137.84	91.44	116.00	129.65	144.66	151.48	169.22	176.05
56	70.96	88.71	102.35	116.00	126.92	140.56	147.39	95.53	120.09	137.84	151.48	158.31	176.05	186.96
57	73.69	95.53	109.18	122.82	133.74	151.48	158.31	98.26	126.92	140.56	158.31	169.22	186.96	196.52
58	77.79	102.35	116.00	133.74	144.37	162.40	169.22	102.35	129.65	147.39	165.13	180.14	200.61	211.53
59	84.61	109.18	122.82	140.56	154.86	171.95	182.87	105.08	137.84	155.58	176.05	189.69	211.53	222.45
60	91.44	116.00	133.74	151.23	164.00	186.96	196.52	109.18	144.66	162.40	186.96	200.61	222.45	236.09
61	95.53	122.82	140.56	161.94	174.95	196.52	207.44	116.00	151.48	171.95	196.52	211.53	238.82	253.84
62	102.35	133.74	151.48	171.54	185.67	207.44	218.35	126.92	162.40	182.87	207.44	225.18	256.56	271.58
63	109.18	144.60	162.40	182.50	195.51	222.45	232.00	133.74	171.95	193.79	222.45	242.92	274.31	289.32
64	120.09	155.31	176.05	195.79	210.17	232.00	247.01	140.56	182.87	207.44	236.09	256.51	296.14	309.79
65	126.92	164.91	186.96	207.00	221.38	247.01	260.66	151.48	193.79	218.35	253.84	273.52	313.88	331.62
66	137.43	179.62	204.11	228.13	245.08	270.79	284.39	161.93	210.91	238.13	273.51	297.22	340.18	357.87
67	150.55	195.31	223.79	248.14	265.57	297.03	311.95	174.97	227.86	254.99	294.32	321.16	363.49	385.20
68	163.58	212.25	244.70	271.73	293.36	328.51	344.74	187.92	244.70	278.49	317.70	344.74	394.76	415.04
69	177.87	233.12	264.11	299.14	319.36	358.43	378.65	204.82	264.11	301.84	347.65	375.95	424.46	444.67
70	193.40	252.50	287.42	326.37	350.55	394.87	416.36	218.92	284.73	326.37	374.72	405.61	453.96	478.14
71	210.17	275.77	314.59	356.09	382.86	432.39	456.49	238.28	310.57	356.09	404.28	439.08	493.97	518.07
72	230.83	298.87	344.24	389.60	420.29	475.00	499.01	258.85	337.57	385.60	440.31	475.00	536.37	564.39
73	250.01	329.80	373.69	429.54	462.79	518.64	545.24	281.93	367.04	421.56	480.08	518.64	579.81	610.40
74	273.04	359.19	410.88	467.88	506.32	571.26	599.10	307.50	400.28	458.60	519.57	560.66	629.58	664.04
75	299.87	392.34	446.51	511.24	552.19	623.52	657.87	334.22	435.94	500.67	565.40	610.31	685.61	718.64
76	326.52	425.27	485.83	554.29	601.69	675.42	713.60	356.80	472.66	539.81	610.91	659.62	737.30	778.12
77	355.61	463.21	527.50	602.30	653.47	734.83	771.57	385.79	507.82	582.62	660.04	711.21	795.19	839.81
78	383.75	502.19	574.79	652.90	708.82	796.44	836.98	414.57	550.58	629.66	711.14	768.98	860.52	903.68
79	409.57	540.34	616.45	699.54	765.49	864.14	908.45	440.26	581.78	670.94	754.89	824.03	928.00	974.92
80	440.39	579.65						473.01	628.59					
81	485.55	637.37						520.69	690.07					
82	534.49	702.61						573.38	757.82					
83	589.69	774.13						628.59	835.61					
84	647.41	848.15						692.57	919.67					
85	782.91							838.12						
86	860.70							922.18						
87	948.53							1013.77						
88	1094.07							1171.86						
89	1204.48							1288.54						
90	1323.67							1417.77						
91+	1456.66							1557.04						

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

Appendix B7

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

BSC-02 VA (Post Rate Stability)

Premiums to be used only with those that have

previously elected a landing spot option during the 2013 and 2016 Rate Filings

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	3.5% Simple Inflation or 4.5% Simple Inflation with 2016 Shared Cost							3.5% Compound Inflation or 4.5% Compound Inflation with 2016 Shared Cost						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	37.10	43.23	51.50	54.13	56.72	85.65	93.72	67.99	87.99	103.99	113.99	123.99	139.98	143.98
30	39.11	45.34	53.58	56.26	60.04	89.28	98.97	71.99	91.99	103.99	117.99	129.99	143.98	153.98
31	41.91	48.17	56.40	59.07	62.90	92.25	105.90	71.99	91.99	107.99	123.99	133.98	149.98	153.98
32	41.91	48.17	59.22	61.88	65.76	97.23	109.02	71.99	97.99	107.99	123.99	133.98	149.98	159.98
33	44.70	51.57	62.66	65.29	67.87	100.18	115.25	77.99	97.99	107.99	123.99	133.98	153.98	159.98
34	45.36	54.44	65.51	68.13	70.69	106.07	122.26	77.99	97.99	113.99	129.99	139.98	153.98	165.98
35	48.20	57.30	65.51	70.97	73.52	112.75	125.39	77.99	97.99	113.99	129.99	139.98	153.98	165.98
36	51.03	60.17	68.36	74.41	79.78	115.72	130.49	77.99	103.99	113.99	133.98	143.98	159.98	169.98
37	53.87	63.03	73.12	77.27	82.63	122.44	133.98	81.99	103.99	117.99	133.98	143.98	159.98	169.98
38	53.87	64.95	75.93	80.13	85.48	128.41	133.98	81.99	103.99	117.99	139.98	149.98	165.98	175.98
39	56.71	67.77	78.74	84.91	90.27	129.99	139.98	81.99	107.99	117.99	139.98	149.98	165.98	175.98
40	60.28	70.59	81.56	87.74	93.09	133.98	139.98	81.99	107.99	123.99	139.98	149.98	169.98	179.98
41	63.43	73.71	85.49	90.94	96.31	133.98	139.98	87.99	113.99	123.99	143.98	153.98	175.98	179.98
42	63.70	77.63	88.70	97.75	103.12	133.98	143.98	87.99	113.99	129.99	149.98	159.98	175.98	185.98
43	66.89	80.83	94.80	101.03	106.42	139.98	143.98	91.99	117.99	133.98	149.98	159.98	179.98	189.98
44	67.99	84.05	98.87	104.34	109.75	139.98	143.98	91.99	117.99	133.98	153.98	165.98	185.98	189.98
45	71.99	86.20	102.20	109.49	116.76	139.98	149.98	97.99	123.99	139.98	159.98	169.98	185.98	195.98
46	71.99	91.99	103.99	112.82	120.17	143.98	149.98	97.99	123.99	143.98	159.98	169.98	189.98	201.98
47	71.99	91.99	107.99	117.99	126.55	143.98	149.98	103.99	129.99	149.98	165.98	175.98	195.98	205.98
48	71.99	91.99	107.99	117.99	129.99	143.98	153.98	103.99	133.98	149.98	169.98	179.98	195.98	205.98
49	71.99	97.99	107.99	123.99	133.98	149.98	153.98	107.99	133.98	153.98	175.98	185.98	201.98	211.98
50	77.99	97.99	113.99	123.99	133.98	149.98	153.98	107.99	139.98	159.98	175.98	185.98	205.98	215.98
51	77.99	103.99	117.99	129.99	139.98	153.98	165.98	113.99	143.98	165.98	179.98	189.98	211.98	227.97
52	81.99	107.99	123.99	139.98	149.98	165.98	175.98	117.99	149.98	169.98	189.98	201.98	221.97	231.97
53	87.99	113.99	129.99	143.98	153.98	175.98	179.98	123.99	153.98	175.98	195.98	205.98	227.97	241.97
54	91.99	117.99	133.98	153.98	165.98	179.98	189.98	129.99	165.98	185.98	201.98	211.98	237.97	247.97
55	91.99	123.99	139.98	159.98	175.98	189.98	201.98	133.98	169.98	189.98	211.98	221.97	247.97	257.97
56	103.99	129.99	149.98	169.98	185.98	205.98	215.98	139.98	175.98	201.98	221.97	231.97	257.97	273.97
57	107.99	139.98	159.98	179.98	195.98	221.97	231.97	143.98	185.98	205.98	231.97	247.97	273.97	287.97
58	113.99	149.98	169.98	195.98	208.22	237.97	247.97	149.98	189.98	215.98	241.97	263.97	293.97	309.96
59	123.99	159.98	179.98	205.98	218.70	251.97	267.97	153.98	201.98	227.97	257.97	277.97	309.96	325.96
60	133.98	169.98	195.98	218.73	227.36	273.97	287.97	159.98	211.98	237.97	273.97	293.97	325.96	345.96
61	139.98	179.98	205.98	232.05	243.77	287.97	303.97	169.98	221.97	251.97	287.97	309.96	349.96	371.96
62	149.98	195.98	221.97	246.56	257.15	303.97	319.96	185.98	237.97	267.97	303.97	329.96	375.96	397.95
63	159.98	211.19	237.97	263.10	274.89	325.96	339.96	195.98	251.97	283.97	325.96	355.96	401.95	423.95
64	175.98	224.56	257.97	278.58	292.30	339.96	361.96	205.98	267.97	303.97	345.96	375.19	433.95	453.95
65	185.98	239.13	273.97	298.35	312.11	361.96	381.96	221.97	283.97	319.96	371.96	391.68	459.95	485.94
66	196.77	257.16	292.23	321.14	336.87	387.69	407.17	231.84	301.97	340.94	391.59	416.48	487.05	512.38
67	209.89	272.29	312.00	345.13	367.10	414.11	434.91	243.93	317.67	355.49	410.33	444.38	506.76	537.02
68	221.87	287.88	331.88	368.55	397.89	445.56	467.57	254.87	331.88	377.72	430.90	467.57	535.41	562.92
69	234.47	307.30	348.15	394.34	420.98	472.50	499.14	270.00	348.15	397.89	458.29	495.59	559.53	586.18
70	247.54	323.17	367.87	417.72	448.66	505.39	532.89	280.20	364.43	417.72	479.60	519.14	581.02	611.96
71	260.89	342.31	390.50	442.01	475.25	536.73	566.64	295.78	385.51	442.01	501.83	545.04	613.17	643.08
72	277.56	359.39	413.94	468.48	505.39	571.17	600.05	311.25	405.91	463.67	529.45	571.17	644.97	678.66
73	290.85	383.68	434.74	499.71	538.39	603.37	634.31	327.99	427.00	490.43	558.50	603.37	674.54	710.12
74	306.90	403.74	461.84	525.90	569.10	642.10	673.39	345.63	449.92	515.47	584.00	630.19	707.66	746.39
75	325.18	425.45	484.19	554.38	598.79	676.14	713.39	362.42	472.73	542.92	613.11	661.82	743.47	779.28
76	341.05	444.19	507.45	578.96	628.47	705.48	745.36	372.68	493.70	563.83	638.09	688.98	770.11	812.74
77	357.15	465.22	529.80	604.92	656.31	738.02	774.93	387.46	510.03	585.15	662.90	714.30	798.65	843.46
78	369.91	484.07	554.05	629.34	683.25	767.71	806.78	399.61	530.71	606.94	685.48	741.23	829.47	871.07
79	378.12	498.86	569.12	645.83	706.72	797.79	838.70	406.45	537.11	619.43	696.93	760.76	856.75	900.07
80	388.53	511.40						417.31	554.57					
81	428.38	562.32						459.37	608.81					
82	471.55	619.87						505.86	668.58					
83	520.25	682.97						554.57	737.21					
84	571.17	748.28						611.02	811.37					
85	690.72							739.42						
86	759.35							813.59						
87	836.83							894.39						
88	965.23							1033.86						
89	1062.64							1136.81						
90	1167.80							1250.82						
91+	1285.13							1373.69						

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

Appendix B8

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

BSC-02 VA (Post Rate Stability)

Premiums to be used only with those that have

previously elected a landing spot option during the 2010, 2013 and 2016 Rate Filings

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	1.5% Simple Inflation or 2.5% Simple Inflation with 2016 Shared Cost							1.5% Compound Inflation or 2.5% Compound Inflation with 2016 Shared Cost						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	29.80	38.96	44.69	50.42	56.15	61.88	65.32	38.96	50.42	59.59	65.32	71.05	80.22	82.51
30	32.09	41.26	46.99	52.72	59.59	65.32	67.61	41.26	52.72	59.59	67.61	74.49	82.51	88.24
31	32.09	41.26	46.99	52.72	59.59	65.32	71.05	41.26	52.72	61.88	71.05	76.78	85.95	88.24
32	32.09	41.26	46.99	52.72	59.59	67.61	71.05	41.26	56.15	61.88	71.05	76.78	85.95	91.68
33	32.09	44.69	50.42	56.15	61.88	67.61	71.05	44.69	56.15	61.88	71.05	76.78	88.24	91.68
34	35.53	44.69	50.42	56.15	61.88	67.61	74.49	44.69	56.15	65.32	74.49	80.22	88.24	95.12
35	35.53	44.69	50.42	56.15	61.88	71.05	74.49	44.69	56.15	65.32	74.49	80.22	88.24	95.12
36	35.53	44.69	50.42	59.59	65.32	71.05	76.78	44.69	59.59	65.32	76.78	82.51	91.68	97.41
37	35.53	44.69	52.72	59.59	65.32	74.49	76.78	46.99	59.59	67.61	76.78	82.51	91.68	97.41
38	35.53	46.99	52.72	59.59	65.32	74.49	76.78	46.99	59.59	67.61	80.22	85.95	95.12	100.85
39	35.53	46.99	52.72	61.88	67.61	74.49	80.22	46.99	61.88	67.61	80.22	85.95	95.12	100.85
40	38.96	46.99	52.72	61.88	67.61	76.78	80.22	46.99	61.88	71.05	80.22	85.95	97.41	103.14
41	38.96	46.99	56.15	61.88	67.61	76.78	80.22	50.42	65.32	71.05	82.51	88.24	100.85	103.14
42	38.96	50.42	56.15	65.32	71.05	76.78	82.51	50.42	65.32	74.49	85.95	91.68	100.85	106.58
43	38.96	50.42	56.15	65.32	71.05	80.22	82.51	52.72	67.61	76.78	85.95	91.68	103.14	108.87
44	38.96	50.42	59.59	65.32	71.05	80.22	82.51	52.72	67.61	76.78	88.24	95.12	106.58	108.87
45	41.26	52.72	59.59	67.61	74.49	80.22	85.95	56.15	71.05	80.22	91.68	97.41	106.58	112.31
46	41.26	52.72	59.59	67.61	74.49	82.51	85.95	56.15	71.05	82.51	91.68	97.41	108.87	115.75
47	41.26	52.72	61.88	67.61	74.49	82.51	85.95	59.59	74.49	85.95	95.12	100.85	112.31	118.04
48	41.26	52.72	61.88	67.61	74.49	82.51	88.24	59.59	76.78	85.95	97.41	103.14	112.31	118.04
49	41.26	56.15	61.88	71.05	76.78	85.95	88.24	61.88	76.78	88.24	100.85	106.58	115.75	121.48
50	44.69	56.15	65.32	71.05	76.78	85.95	88.24	61.88	80.22	91.68	100.85	106.58	118.04	123.77
51	44.69	59.59	67.61	74.49	80.22	88.24	95.12	65.32	82.51	95.12	103.14	108.87	121.48	130.64
52	46.99	61.88	71.05	80.22	85.95	95.12	100.85	67.61	85.95	97.41	108.87	115.75	127.21	132.94
53	50.42	65.32	74.49	82.51	88.24	100.85	103.14	71.05	88.24	100.85	112.31	118.04	130.64	138.67
54	52.72	67.61	76.78	88.24	95.12	103.14	108.87	74.49	95.12	106.58	115.75	121.48	136.37	142.10
55	52.72	71.05	80.22	91.68	100.85	108.87	115.75	76.78	97.41	108.87	121.48	127.21	142.10	147.83
56	59.59	74.49	85.95	97.41	106.58	118.04	123.77	80.22	100.85	115.75	127.21	132.94	147.83	157.00
57	61.88	80.22	91.68	103.14	112.31	127.21	132.94	82.51	106.58	118.04	132.94	142.10	157.00	165.02
58	65.32	85.95	97.41	112.31	121.48	136.37	142.10	85.95	108.87	123.77	138.67	151.27	168.46	177.63
59	71.05	91.68	103.14	118.04	130.64	144.40	153.56	88.24	115.75	130.64	147.83	159.29	177.63	186.80
60	76.78	97.41	112.31	127.21	138.67	157.00	165.02	91.68	121.48	136.37	157.00	168.46	186.80	198.26
61	80.22	103.14	118.04	136.37	147.83	165.02	174.19	97.41	127.21	144.40	165.02	177.63	200.55	213.16
62	85.95	112.31	127.21	144.40	157.00	174.19	183.36	106.58	136.37	153.56	174.19	189.09	215.45	228.05
63	91.68	121.48	136.37	153.56	165.02	186.80	194.82	112.31	144.40	162.73	186.80	203.99	230.35	242.95
64	100.85	130.64	147.83	165.02	177.63	194.82	207.43	118.04	153.56	174.19	198.26	215.45	248.68	260.14
65	106.58	138.67	157.00	174.19	186.80	207.43	218.89	127.21	162.73	183.36	213.16	230.35	263.58	278.48
66	115.75	151.27	171.90	192.53	207.43	228.05	239.51	136.37	177.63	200.55	230.35	250.97	286.50	301.40
67	127.21	165.02	189.09	209.72	224.62	250.97	263.58	147.83	192.53	215.45	248.68	271.60	307.13	325.46
68	138.67	179.92	207.43	230.35	248.68	278.48	292.23	159.29	207.43	236.08	269.31	292.23	334.63	351.82
69	151.27	198.26	224.62	254.41	271.60	304.84	322.03	174.19	224.62	256.70	295.67	319.73	360.99	378.18
70	165.02	215.45	245.24	278.48	299.11	336.92	355.26	186.80	242.95	278.48	319.73	346.09	387.35	407.98
71	179.92	236.08	269.31	304.84	327.76	370.16	390.79	203.99	265.87	304.84	346.09	375.89	422.87	443.50
72	198.26	256.70	295.67	334.63	360.99	407.98	428.60	222.32	289.94	331.19	378.18	407.98	460.69	484.76
73	215.45	284.21	322.03	370.16	398.81	446.94	469.86	242.95	316.30	363.28	413.71	446.94	499.66	526.01
74	236.08	310.57	355.26	404.54	437.77	493.93	517.99	265.87	346.09	396.52	449.23	484.76	544.35	574.15
75	260.14	340.36	387.35	443.50	479.03	540.91	570.71	289.94	378.18	434.33	490.49	529.45	594.77	623.42
76	284.21	370.16	422.87	482.47	523.72	587.90	621.13	310.57	411.41	469.86	531.74	574.15	641.76	677.29
77	310.57	404.54	460.69	526.01	570.71	641.76	673.85	336.92	443.50	508.82	576.44	621.13	694.48	733.44
78	336.28	440.06	503.68	572.13	621.13	697.91	733.44	363.28	482.47	551.76	623.16	673.85	754.07	791.89
79	360.12	475.10	542.02	615.07	673.07	759.80	798.76	387.10	511.53	589.93	663.74	724.53	815.95	857.21
80	388.53	511.40						417.31	554.57					
81	428.38	562.32						459.37	608.81					
82	471.55	619.87						505.86	668.58					
83	520.25	682.97						554.57	737.21					
84	571.17	748.28						611.02	811.37					
85	690.72							739.42						
86	759.35							813.59						
87	836.83							894.39						
88	965.23							1033.86						
89	1062.64							1136.81						
90	1167.80							1250.82						
91+	1285.13							1373.69						

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

Appendix C1

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

BSC-02 VA (Post Rate Stability)

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

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	GPO Inflation with 2019 Shared Cost							4.2% Simple Inflation or 5.0% Simple Inflation with 2019 Shared Cost							4.2% Compound Inflation or 5.0% Compound Inflation with 2019 Shared Cost						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	26.11	33.36	37.71	40.61	44.97	52.22	56.57	47.97	55.25	66.07	68.96	71.86	112.11	123.21	91.79	118.79	140.39	153.89	167.39	188.99	194.39
30	26.11	33.36	37.71	44.97	49.32	52.22	56.57	50.47	57.89	68.66	71.63	76.05	116.68	130.45	97.19	124.19	140.39	159.29	175.49	194.39	207.89
31	26.11	33.36	40.61	44.97	49.32	52.22	56.57	54.48	61.88	72.65	75.57	80.01	121.05	139.90	97.19	124.19	145.79	167.39	180.89	202.49	207.89
32	26.11	37.71	40.61	44.97	49.32	56.57	59.47	54.48	61.88	76.69	79.54	84.00	127.86	144.56	97.19	132.29	145.79	167.39	180.89	202.49	215.99
33	30.46	37.71	40.61	44.97	49.32	56.57	59.47	57.97	66.16	81.02	83.83	86.63	132.23	153.97	105.29	132.29	145.79	167.39	180.89	207.89	215.99
34	30.46	37.71	40.61	44.97	49.32	56.57	59.47	58.83	70.23	85.12	87.86	90.61	141.06	163.61	105.29	132.29	153.89	175.49	188.99	207.89	224.09
35	30.46	37.71	40.61	49.32	52.22	56.57	61.79	62.94	74.34	85.12	91.93	94.61	150.19	168.41	105.29	132.29	153.89	175.49	188.99	207.89	224.09
36	31.09	37.71	40.61	49.32	52.22	59.47	66.31	67.11	78.50	89.26	96.26	102.96	154.69	175.50	105.29	140.39	153.89	180.89	194.39	215.99	229.49
37	31.09	37.80	44.97	49.32	52.22	60.59	70.59	71.32	82.69	95.73	100.38	107.04	163.88	180.89	110.69	140.39	159.29	180.89	194.39	215.99	229.49
38	34.90	37.80	44.97	49.32	52.22	60.59	70.59	71.32	85.00	99.88	104.53	111.15	173.05	180.89	110.69	140.39	159.29	188.99	202.49	224.09	237.59
39	34.90	40.61	47.97	52.22	56.57	64.49	74.91	75.59	89.16	104.05	111.03	117.66	175.49	188.99	110.69	145.79	159.29	188.99	202.49	224.09	237.59
40	38.60	44.02	51.74	54.47	58.38	68.71	77.81	80.02	93.35	108.26	115.19	121.77	180.89	188.99	110.69	145.79	167.39	188.99	202.49	229.49	242.99
41	37.58	44.34	55.91	58.63	62.60	73.17	82.35	84.78	98.03	113.24	119.92	126.50	180.89	188.99	118.79	153.89	167.39	194.39	207.89	237.59	242.99
42	41.69	48.45	56.61	59.05	63.06	77.73	86.96	85.20	102.98	118.07	129.20	135.77	180.89	194.39	118.79	153.89	175.49	202.49	215.99	237.59	251.08
43	42.02	48.81	60.97	63.60	66.01	82.38	91.64	90.09	107.81	127.37	134.11	140.68	188.99	194.39	124.19	159.29	180.89	202.49	215.99	242.99	256.48
44	42.36	52.96	61.42	64.06	70.36	85.49	96.65	91.79	112.72	132.52	139.11	145.66	188.99	194.39	124.19	159.29	180.89	207.89	224.09	251.08	256.48
45	42.69	53.75	65.92	68.48	70.87	90.23	101.46	97.19	115.29	137.62	146.24	155.26	188.99	202.49	132.29	167.39	188.99	215.99	229.49	251.08	264.58
46	47.30	58.15	66.41	73.00	75.35	95.08	106.33	97.19	124.19	140.39	151.33	160.43	194.39	202.49	132.29	167.39	194.39	215.99	229.49	256.48	272.68
47	47.68	58.58	71.07	77.64	80.20	100.28	111.46	97.19	124.19	145.79	159.29	170.19	194.39	202.49	140.39	175.49	202.49	224.09	237.59	264.58	278.08
48	48.06	63.14	73.90	76.52	80.80	105.32	116.46	97.19	124.19	145.79	159.29	175.49	194.39	207.89	140.39	180.89	202.49	229.49	242.99	264.58	278.08
49	52.60	63.60	74.46	81.17	85.52	114.94	126.29	97.19	132.29	145.79	167.39	180.89	202.49	207.89	145.79	180.89	207.89	237.59	251.08	272.68	286.18
50	53.03	68.50	79.24	85.93	90.34	120.26	129.17	105.29	132.29	153.89	167.39	180.89	202.49	207.89	145.79	188.99	215.99	237.59	251.08	278.08	291.58
51	55.83	73.14	84.30	91.01	93.40	130.47	139.10	105.29	140.39	159.29	175.49	188.99	207.89	224.09	153.89	194.39	224.09	242.99	256.48	286.18	307.78
52	56.21	71.91	84.91	95.96	98.56	133.67	149.33	110.69	145.79	167.39	188.99	202.49	224.09	237.59	159.29	202.49	229.49	256.48	272.68	299.68	313.18
53	60.63	76.60	87.88	94.76	99.49	144.09	157.00	118.79	153.89	175.49	194.39	207.89	237.59	242.99	167.39	207.89	237.59	264.58	278.08	307.78	326.68
54	61.53	77.45	88.77	99.99	102.78	152.11	167.38	124.19	159.29	180.89	207.89	224.09	242.99	256.48	175.49	224.09	251.08	272.68	286.18	321.28	334.78
55	66.30	80.56	91.95	105.26	107.79	162.83	175.49	124.19	167.39	188.99	215.99	237.59	256.48	272.68	180.89	229.49	256.48	286.18	299.68	334.78	348.28
56	71.27	85.56	101.39	112.74	115.55	171.07	188.99	140.39	175.49	202.49	229.49	251.08	278.08	291.58	188.99	237.59	272.68	299.68	313.18	348.28	369.88
57	74.20	92.98	106.55	122.41	125.13	186.72	202.49	145.79	188.99	215.99	242.99	264.58	299.68	313.18	194.39	251.08	278.08	313.18	334.78	369.88	388.78
58	79.24	98.12	114.12	130.26	137.43	200.02	215.99	153.89	202.49	229.49	264.58	280.37	321.28	334.78	202.49	256.48	291.58	326.68	356.38	396.88	418.47
59	86.71	107.74	122.00	138.23	145.45	213.48	224.09	167.39	215.99	242.99	278.08	293.48	340.18	361.78	207.89	272.68	307.78	348.28	375.28	418.47	440.07
60	91.89	115.38	131.83	148.16	159.85	227.11	242.99	180.89	229.49	264.58	294.66	304.21	369.88	388.78	215.99	286.18	321.28	369.88	396.88	440.07	467.07
61	99.71	123.33	144.34	158.91	172.74	242.99	256.48	188.99	242.99	278.08	312.13	326.42	388.78	410.38	229.49	299.68	340.18	388.78	418.47	472.47	502.17
62	109.47	137.97	152.46	173.73	185.56	264.58	278.08	202.49	264.58	299.68	331.82	344.02	410.38	431.97	251.08	321.28	361.78	410.38	445.47	507.57	537.27
63	121.99	146.08	165.20	186.61	196.66	286.18	299.68	215.99	284.96	321.28	354.24	368.63	440.07	458.97	264.58	340.18	383.38	440.07	480.57	542.67	572.37
64	129.84	158.86	184.86	199.63	211.83	307.78	326.68	237.59	302.50	348.28	374.28	391.31	458.97	488.67	278.08	361.78	410.38	467.07	506.38	585.86	612.86
65	144.81	171.77	197.90	217.60	227.76	334.78	348.28	251.08	322.29	369.88	401.69	418.72	488.67	515.67	299.68	383.38	431.97	502.17	526.80	620.96	656.06
66	156.88	188.65	217.40	237.14	252.14	358.96	377.31	264.64	345.86	393.03	430.73	450.14	521.42	547.62	311.80	406.13	458.53	526.66	558.20	655.04	689.11
67	171.54	207.96	236.92	261.50	281.07	379.85	397.57	281.09	364.65	417.83	462.02	490.97	554.58	582.43	326.67	425.43	476.07	549.51	594.42	678.66	719.18
68	188.44	234.29	263.25	285.87	310.01	403.44	427.89	295.86	383.88	442.56	491.47	530.59	594.16	623.50	339.87	442.56	503.69	574.60	623.50	713.97	750.65
69	203.39	253.81	287.59	314.81	348.35	431.62	457.56	311.33	408.03	462.28	523.60	558.98	627.38	662.76	358.50	462.28	528.32	608.51	658.04	742.95	778.33
70	224.85	282.77	314.36	346.45	384.56	456.82	481.82	327.27	427.27	486.36	552.27	593.18	668.18	704.54	370.45	481.82	552.27	634.09	686.36	768.18	809.09
71	249.38	310.63	350.00	389.37	428.75	485.63	514.07	343.44	450.63	514.07	581.88	625.63	706.57	745.94	389.38	507.50	581.88	660.63	717.51	807.20	846.57
72	264.98	330.17	374.33	429.01	460.55	515.23	542.57	363.82	471.07	542.57	614.07	662.44	748.66	786.52	407.98	532.06	607.76	693.99	748.66	845.40	889.57
73	280.66	353.35	401.81	452.28	490.65	547.18	577.47	379.60	500.74	567.37	652.18	702.66	787.46	827.84	428.05	557.28	640.06	728.90	787.46	880.34	926.78
74	294.26	375.57	423.97	480.11	518.83	578.84	609.81	398.80	524.63	600.13	683.38	739.52	834.38	875.04	449.13	584.65	669.83	758.88	818.89	919.56	969.90
75	311.37	402.18	454.08	511.53	550.45	611.61	644.97	420.72	550.45	626.44	717.26	774.71	874.79	922.98	468.90	611.61	702.43	793.24	856.26	961.90	1008.24
76	329.50	419.84	480.07	538.53	575.73	639.51	676.71	439.33	572.19	653.68	745.80	809.57	908.77	960.15	480.07	635.96	726.31	821.97	887.52	992.03	1046.95
77	348.19	444.54	502.01	562.86	601.73	671.03	706.53	458.06	596.66	679.49	775.83	841.75	946.55	993.87	496.94	654.13	750.48	850.20	916.12	1024.30	1081.77
78	365.40	465.20	527.98	589.15	631.00	697.00	735.63	473.25	618.12	709.87	806.45	872.45	980.30	1030.20	510.27	677.68	775.87	880.50	946.50	1059.18	1112.30
79	382.44	489.53	552.25	614.97	659.33	726.64	766.42	489.53	644.03	737.35	836.79	904.10	1014.24	1066.25	524.71	694.52	801.60	904.10	974.47	1089.20	1144.27
80	400.34	509.13	575.85	644.03	688.99	755.71	797.78	509.13	670.13						546.84	726.70					
81	438.05	561.35	632.42	707.85	755.71	834.04	876.11	561.35	736.86						601.96	797.78					
82	483.02	613.56	696.24	778.92	831.14	916.72	966.04	617.92	812.28						662.88	876.11					
83	530.89	677.39	767.32	852.90	913.82	1011.00	1063.22	681.74	894.96						726.70	966.04					
84	583.10	744.11	842.75	939.93	1006.65	1108.19	1167.66	748.46	980.54						800.68	1063.22					
85	707.85	902.22	1021.16	1137.20	1216.98	1343.17	1414.25	905.12							968.94						
86	778.92	992.15	1122.69	1253.24	1340.27	1478.07	1553.49	995.05							1066.12						
87	852.90	1089.33	1234.38	1376.53	1475.17	1624.57	1710.15	1096.58							1172.01						
88	987.80	1260.49	1425.85	1591.21	1702.90	1875.51	1975.59	1264.84							1354.77						
89	1084.98	1385.24	1568.00	1750.76	1871.16	2062.62	2169.96	1392.49							1489.67						
90	1193.77	1523.03	1724.65	1923.37	2058.27	2271.50	2391.89	1530.29							1639.07						
91+	1314.16	1676.79	1897.26	2117.74	2264.24	2496.32	2626.87	1684.04							1800.08						

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

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

Appendix C2

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

BSC-02 VA (Post Rate Stability)

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

Standard rates per $10 of Daily Benefit
100% Home Health Care

Age	2.5% Simple Inflation or 3.1% Simple Inflation with 2019 Shared Cost							2.5% Compound Inflation or 3.1% Compound Inflation with 2019 Shared Cost						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	38.53	49.80	57.33	64.24	71.14	81.00	85.88	52.60	68.08	80.45	88.19	95.93	108.30	111.40
30	41.40	52.68	60.21	67.12	75.48	85.38	89.12	55.70	71.17	80.45	91.28	100.57	111.40	119.13
31	41.72	52.99	60.53	67.44	75.80	85.71	93.86	55.70	71.17	83.55	95.93	103.66	116.04	119.13
32	41.72	52.99	60.85	67.75	76.12	88.92	94.22	55.70	75.81	83.55	95.93	103.66	116.04	123.77
33	41.61	57.34	65.20	72.10	79.00	89.25	94.93	60.34	75.81	83.55	95.93	103.66	119.13	123.77
34	46.07	57.66	65.52	72.42	79.32	89.92	99.68	60.34	75.81	88.19	100.57	108.30	119.13	128.42
35	46.39	57.99	65.52	72.74	79.63	94.64	100.04	60.34	75.81	88.19	100.57	108.30	119.13	128.42
36	46.71	58.31	65.84	77.09	84.30	94.98	103.26	60.34	80.45	88.19	103.66	111.40	123.77	131.51
37	47.04	58.64	69.02	77.41	84.62	99.70	103.66	63.43	80.45	91.28	103.66	111.40	123.77	131.51
38	47.04	61.49	69.34	77.74	84.95	100.39	103.66	63.43	80.45	91.28	108.30	116.04	128.42	136.15
39	47.36	61.81	69.66	80.92	88.13	100.57	108.30	63.43	83.55	91.28	108.30	116.04	128.42	136.15
40	51.72	62.13	69.98	81.24	88.45	103.66	108.30	63.43	83.55	95.93	108.30	116.04	131.51	139.25
41	52.08	62.49	74.38	81.60	88.81	103.66	108.30	68.08	88.19	95.93	111.40	119.13	136.15	139.25
42	52.11	66.89	74.75	86.34	93.55	103.66	111.40	68.08	88.19	100.57	116.04	123.77	136.15	143.89
43	52.48	67.26	75.45	86.71	93.92	108.30	111.40	71.17	91.28	103.66	116.04	123.77	139.25	146.98
44	52.60	67.63	79.87	87.09	94.30	108.30	111.40	71.17	91.28	103.66	119.13	128.42	143.89	146.98
45	55.70	70.51	80.25	90.31	99.06	108.30	116.04	75.81	95.93	108.30	123.77	131.51	143.89	151.62
46	55.70	71.17	80.45	90.69	99.44	111.40	116.04	75.81	95.93	111.40	123.77	131.51	146.98	156.27
47	55.70	71.17	83.55	91.28	100.17	111.40	116.04	80.45	100.57	116.04	128.42	136.15	151.62	159.36
48	55.70	71.17	83.55	91.28	100.57	111.40	119.13	80.45	103.66	116.04	131.51	139.25	151.62	159.36
49	55.70	75.81	83.55	95.93	103.66	116.04	119.13	83.55	103.66	119.13	136.15	143.89	156.27	164.00
50	60.34	75.81	88.19	95.93	103.66	116.04	119.13	83.55	108.30	123.77	136.15	143.89	159.36	167.10
51	60.34	80.45	91.28	100.57	108.30	119.13	128.42	88.19	111.40	128.42	139.25	146.98	164.00	176.38
52	63.43	83.55	95.93	108.30	116.04	128.42	136.15	91.28	116.04	131.51	146.98	156.27	171.74	179.47
53	68.08	88.19	100.57	111.40	119.13	136.15	139.25	95.93	119.13	136.15	151.62	159.36	176.38	187.21
54	71.17	91.28	103.66	119.13	128.42	139.25	146.98	100.57	128.42	143.89	156.27	164.00	184.11	191.85
55	71.17	95.93	108.30	123.77	136.15	146.98	156.27	103.66	131.51	146.98	164.00	171.74	191.85	199.59
56	80.45	100.57	116.04	131.51	143.89	159.36	167.10	108.30	136.15	156.27	171.74	179.47	199.59	211.96
57	83.55	108.30	123.77	139.25	151.62	171.74	179.47	111.40	143.89	159.36	179.47	191.85	211.96	222.79
58	88.19	116.04	131.51	151.62	163.57	184.11	191.85	116.04	146.98	167.10	187.21	204.23	227.44	239.81
59	95.93	123.77	139.25	159.36	175.32	194.95	207.32	119.13	156.27	176.38	199.59	215.06	239.81	252.19
60	103.66	131.51	151.62	171.37	185.54	211.96	222.79	123.77	164.00	184.11	211.96	227.44	252.19	267.66
61	108.30	139.25	159.36	183.44	197.96	222.79	235.17	131.51	171.74	194.95	222.79	239.81	270.76	287.78
62	116.04	151.62	171.74	194.33	210.04	235.17	247.55	143.89	184.11	207.32	235.17	255.29	290.87	307.89
63	123.77	163.91	184.11	206.76	221.30	252.19	263.02	151.62	194.95	219.70	252.19	275.40	310.98	328.00
64	136.15	175.99	199.59	221.72	237.79	263.02	280.04	159.36	207.32	235.17	267.66	290.78	335.74	351.21
65	143.89	186.88	211.96	234.53	250.61	280.04	295.51	171.74	219.70	247.55	287.78	309.81	355.85	375.97
66	155.67	203.45	231.19	258.23	277.17	306.71	322.13	183.41	238.90	269.72	309.80	336.38	385.32	405.36
67	170.36	221.00	253.23	280.75	300.41	336.11	352.99	197.98	257.83	288.53	333.04	363.30	411.31	435.86
68	184.91	239.93	276.60	307.17	331.62	371.35	389.69	212.42	276.60	314.81	359.13	389.69	446.23	469.16
69	200.86	263.25	298.25	337.81	360.63	404.76	427.59	231.29	298.25	340.85	392.59	424.54	479.32	502.15
70	218.18	284.85	324.24	368.18	395.45	445.45	469.69	246.97	321.21	368.18	422.73	457.57	512.12	539.39
71	236.86	310.78	354.53	401.30	431.47	487.29	514.44	268.54	350.00	401.30	455.61	494.83	556.69	583.84
72	259.87	336.48	387.55	438.62	473.17	534.76	561.80	291.41	380.04	434.12	495.70	534.76	603.86	635.40
73	281.18	370.92	420.28	483.09	520.49	583.30	613.22	317.08	412.80	474.12	539.93	583.30	652.10	686.50
74	306.77	403.56	461.64	525.68	568.86	641.83	673.10	345.49	449.73	515.25	583.75	629.92	707.36	746.07
75	336.57	440.36	501.15	573.80	619.77	699.83	738.38	375.12	489.29	561.94	634.60	685.01	769.52	806.59
76	366.11	476.83	544.73	621.50	674.64	757.31	800.12	400.06	529.97	605.26	684.98	739.60	826.70	872.46
77	398.31	518.84	590.86	674.63	731.96	823.08	864.24	432.12	568.81	652.59	739.31	796.63	890.69	940.67
78	430.23	561.93	645.34	733.14	793.14	891.18	936.55	463.88	616.07	705.34	800.45	860.45	962.89	1011.18
79	466.22	613.37	702.24	796.94	861.04	965.94	1015.48	499.73	661.44	763.43	861.04	928.06	1037.33	1089.78
80	509.13	670.13						546.84	726.70					
81	561.35	736.86						601.96	797.78					
82	617.92	812.28						662.88	876.11					
83	681.74	894.96						726.70	966.04					
84	748.46	980.54						800.68	1063.22					
85	905.12							968.94						
86	995.05							1066.12						
87	1096.58							1172.01						
88	1264.84							1354.77						
89	1392.49							1489.67						
90	1530.29							1639.07						
91+	1684.04							1800.08						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

Appendix C3

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

BSC-02 VA (Post Rate Stability)

Premiums to be used only with those that have

previously elected a landing spot option during the 2013 Rate Filing

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	4.0% Simple Inflation or 4.5% Simple Inflation with 2019 Shared Cost							4.0% Compound Inflation or 4.5% Compound Inflation with 2019 Shared Cost						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	41.63	48.38	57.69	60.53	63.35	96.40	105.58	77.08	99.76	117.89	129.23	140.56	158.70	163.24
30	43.87	50.73	60.00	62.91	67.06	100.44	111.57	81.62	104.29	117.89	133.76	147.37	163.24	174.57
31	47.09	53.98	63.24	66.13	70.32	103.88	119.44	81.62	104.29	122.43	140.56	151.90	170.04	174.57
32	47.09	53.98	66.48	69.35	73.59	109.55	123.07	81.62	111.09	122.43	140.56	151.90	170.04	181.37
33	50.20	57.77	70.32	73.15	75.93	112.97	130.33	88.42	111.09	122.43	140.56	151.90	174.57	181.37
34	50.94	61.06	73.60	76.41	79.17	119.82	138.32	88.42	111.09	129.23	147.37	158.70	174.57	188.17
35	54.22	64.36	73.60	79.67	82.42	127.42	141.98	88.42	111.09	129.23	147.37	158.70	174.57	188.17
36	57.50	67.66	76.89	83.51	89.49	130.88	147.81	88.42	117.89	129.23	151.90	163.24	181.37	192.71
37	60.79	70.98	82.30	86.81	92.77	138.52	151.90	92.95	117.89	133.76	151.90	163.24	181.37	192.71
38	60.79	73.09	85.56	90.11	96.05	145.52	151.90	92.95	117.89	133.76	158.70	170.04	188.17	199.51
39	64.09	76.36	88.82	95.54	101.49	147.37	158.70	92.95	122.43	133.76	158.70	170.04	188.17	199.51
40	68.07	79.64	92.09	98.82	104.75	151.90	158.70	92.95	122.43	140.56	158.70	170.04	192.71	204.04
41	71.74	83.27	96.48	102.53	108.48	151.90	158.70	99.76	129.23	140.56	163.24	174.57	199.51	204.04
42	72.06	87.64	100.22	110.26	116.21	151.90	163.24	99.76	129.23	147.37	170.04	181.37	199.51	210.85
43	75.79	91.37	107.36	114.08	120.05	158.70	163.24	104.29	133.76	151.90	170.04	181.37	204.04	215.38
44	77.08	95.14	111.90	117.94	123.92	158.70	163.24	104.29	133.76	151.90	174.57	188.17	210.85	215.38
45	81.62	97.50	115.79	123.81	131.89	158.70	170.04	111.09	140.56	158.70	181.37	192.71	210.85	222.18
46	81.62	104.29	117.89	127.71	135.88	163.24	170.04	111.09	140.56	163.24	181.37	192.71	215.38	228.98
47	81.62	104.29	122.43	133.76	143.34	163.24	170.04	117.89	147.37	170.04	188.17	199.51	222.18	233.52
48	81.62	104.29	122.43	133.76	147.37	163.24	174.57	117.89	151.90	170.04	192.71	204.04	222.18	233.52
49	81.62	111.09	122.43	140.56	151.90	170.04	174.57	122.43	151.90	174.57	199.51	210.85	228.98	240.32
50	88.42	111.09	129.23	140.56	151.90	170.04	174.57	122.43	158.70	181.37	199.51	210.85	233.52	244.85
51	88.42	117.89	133.76	147.37	158.70	174.57	188.17	129.23	163.24	188.17	204.04	215.38	240.32	258.46
52	92.95	122.43	140.56	158.70	170.04	188.17	199.51	133.76	170.04	192.71	215.38	228.98	251.66	262.99
53	99.76	129.23	147.37	163.24	174.57	199.51	204.04	140.56	174.57	199.51	222.18	233.52	258.46	274.33
54	104.29	133.76	151.90	174.57	188.17	204.04	215.38	147.37	188.17	210.85	228.98	240.32	269.79	281.13
55	104.29	140.56	158.70	181.37	199.51	215.38	228.98	151.90	192.71	215.38	240.32	251.66	281.13	292.46
56	117.89	147.37	170.04	192.71	210.85	233.52	244.85	158.70	199.51	228.98	251.66	262.99	292.46	310.60
57	122.43	158.70	181.37	204.04	222.18	251.66	262.99	163.24	210.85	233.52	262.99	281.13	310.60	326.47
58	129.23	170.04	192.71	222.18	235.91	269.79	281.13	170.04	215.38	244.85	274.33	299.27	333.27	351.41
59	140.56	181.37	204.04	233.52	247.59	285.66	303.80	174.57	228.98	258.46	292.46	315.14	351.41	369.55
60	151.90	192.71	222.18	247.85	257.21	310.60	326.47	181.37	240.32	269.79	310.60	333.27	369.55	392.22
61	158.70	204.04	233.52	262.84	275.82	326.47	344.61	192.71	251.66	285.66	326.47	351.41	396.75	421.69
62	170.04	222.18	251.66	279.32	290.90	344.61	362.75	210.85	269.79	303.80	344.61	374.08	426.23	451.17
63	181.37	239.39	269.79	298.08	311.15	369.55	385.42	222.18	285.66	321.94	369.55	403.56	455.70	480.64
64	199.51	254.45	292.46	315.46	330.72	385.42	410.36	233.52	303.80	344.61	392.22	425.33	491.97	514.65
65	210.85	271.00	310.60	338.02	353.31	410.36	433.03	251.66	321.94	362.75	421.69	443.65	521.45	550.92
66	222.88	291.28	331.00	363.51	380.98	439.13	461.20	262.60	342.04	386.17	443.55	471.35	551.67	580.36
67	237.50	308.11	353.04	390.49	415.26	468.58	492.11	276.01	359.46	402.25	464.30	502.70	573.42	607.65
68	250.80	325.41	375.16	416.61	449.77	503.66	528.54	288.10	375.16	426.97	487.08	528.54	605.23	636.32
69	264.78	347.02	393.15	445.31	475.40	533.57	563.65	304.90	393.15	449.32	517.52	559.64	631.85	661.94
70	279.25	364.57	414.99	471.23	506.14	570.13	601.16	316.09	411.11	471.23	541.04	585.64	655.45	690.36
71	294.01	385.77	440.08	498.13	535.58	604.87	638.58	333.34	434.46	498.13	565.55	614.24	691.02	724.73
72	312.48	404.60	466.02	527.43	568.97	643.03	675.54	350.42	456.98	522.01	596.07	643.03	726.12	764.05
73	327.12	431.52	488.94	562.02	605.51	678.59	713.39	368.88	480.24	551.58	628.13	678.59	758.63	798.65
74	344.81	453.61	518.89	590.86	639.41	721.42	756.57	388.33	505.50	579.15	656.14	708.03	795.07	838.59
75	364.98	477.52	543.44	622.23	672.07	758.89	800.69	406.78	530.58	609.36	688.15	742.81	834.46	874.65
76	382.40	498.04	568.97	649.15	704.66	791.01	835.73	417.86	553.55	632.19	715.46	772.51	863.48	911.28
77	400.04	521.09	593.42	677.57	735.14	826.66	867.99	434.00	571.28	655.42	742.52	800.09	894.57	944.76
78	414.70	541.65	622.06	706.69	764.52	859.03	902.76	447.15	593.84	679.89	771.57	829.41	928.15	974.69
79	430.42	566.27	648.32	735.75	794.93	891.78	937.51	461.36	610.66	704.81	794.93	856.81	957.69	1006.11
80	449.18	591.22						482.45	641.13					
81	495.24	650.09						531.08	703.84					
82	545.15	716.63						584.82	772.94					
83	601.46	789.58						641.13	852.28					
84	660.33	865.08						706.40	938.02					
85	798.53							854.84						
86	877.88							940.58						
87	967.45							1034.00						
88	1115.90							1195.24						
89	1228.51							1314.25						
90	1350.09							1446.06						
91+	1485.73							1588.11						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

Appendix C4

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

BSC-02 VA (Post Rate Stability)

Premiums to be used only with those that have

previously elected a landing spot option during the 2010 and 2013 Rate Filings

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	1.9% Simple Inflation or 2.5% Simple Inflation with 2019 Shared Cost							1.9% Compound Inflation or 2.5% Compound Inflation with 2019 Shared Cost						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	33.44	43.61	50.06	56.39	62.72	69.65	73.59	44.17	57.17	67.56	74.06	80.55	90.95	93.54
30	35.99	46.16	52.62	58.95	66.55	73.49	76.22	46.77	59.76	67.56	76.65	84.45	93.54	100.04
31	36.06	46.23	52.68	59.01	66.62	73.56	80.14	46.77	59.76	70.16	80.55	87.05	97.44	100.04
32	36.06	46.23	52.75	59.08	66.69	76.18	80.21	46.77	63.66	70.16	80.55	87.05	97.44	103.94
33	36.03	50.07	56.59	62.91	69.24	76.25	80.35	50.67	63.66	70.16	80.55	87.05	100.04	103.94
34	39.90	50.13	56.65	62.98	69.31	76.38	84.27	50.67	63.66	74.06	84.45	90.95	100.04	107.84
35	39.96	50.20	56.65	63.04	69.37	80.30	84.35	50.67	63.66	74.06	84.45	90.95	100.04	107.84
36	40.03	50.26	56.72	66.88	73.27	80.36	86.97	50.67	67.56	74.06	87.05	93.54	103.94	110.43
37	40.09	50.33	59.33	66.95	73.34	84.28	87.05	53.27	67.56	76.65	87.05	93.54	103.94	110.43
38	40.09	52.88	59.40	67.01	73.40	84.41	87.05	53.27	67.56	76.65	90.95	97.44	107.84	114.33
39	40.16	52.94	59.46	69.63	76.02	84.45	90.95	53.27	70.16	76.65	90.95	97.44	107.84	114.33
40	44.00	53.01	59.53	69.70	76.09	87.05	90.95	53.27	70.16	80.55	90.95	97.44	110.43	116.93
41	44.07	53.08	63.38	69.77	76.16	87.05	90.95	57.17	74.06	80.55	93.54	100.04	114.33	116.93
42	44.08	56.93	63.45	73.68	80.08	87.05	93.54	57.17	74.06	84.45	97.44	103.94	114.33	120.83
43	44.15	57.00	63.59	73.76	80.15	90.95	93.54	59.76	76.65	87.05	97.44	103.94	116.93	123.43
44	44.17	57.08	67.44	73.84	80.23	90.95	93.54	59.76	76.65	87.05	100.04	107.84	120.83	123.43
45	46.77	59.63	67.52	76.46	84.15	90.95	97.44	63.66	80.55	90.95	103.94	110.43	120.83	127.32
46	46.77	59.76	67.56	76.54	84.23	93.54	97.44	63.66	80.55	93.54	103.94	110.43	123.43	131.22
47	46.77	59.76	70.16	76.65	84.37	93.54	97.44	67.56	84.45	97.44	107.84	114.33	127.32	133.82
48	46.77	59.76	70.16	76.65	84.45	93.54	100.04	67.56	87.05	97.44	110.43	116.93	127.32	133.82
49	46.77	63.66	70.16	80.55	87.05	97.44	100.04	70.16	87.05	100.04	114.33	120.83	131.22	137.72
50	50.67	63.66	74.06	80.55	87.05	97.44	100.04	70.16	90.95	103.94	114.33	120.83	133.82	140.32
51	50.67	67.56	76.65	84.45	90.95	100.04	107.84	74.06	93.54	107.84	116.93	123.43	137.72	148.11
52	53.27	70.16	80.55	90.95	97.44	107.84	114.33	76.65	97.44	110.43	123.43	131.22	144.21	150.71
53	57.17	74.06	84.45	93.54	100.04	114.33	116.93	80.55	100.04	114.33	127.32	133.82	148.11	157.21
54	59.76	76.65	87.05	100.04	107.84	116.93	123.43	84.45	107.84	120.83	131.22	137.72	154.61	161.10
55	59.76	80.55	90.95	103.94	114.33	123.43	131.22	87.05	110.43	123.43	137.72	144.21	161.10	167.60
56	67.56	84.45	97.44	110.43	120.83	133.82	140.32	90.95	114.33	131.22	144.21	150.71	167.60	178.00
57	70.16	90.95	103.94	116.93	127.32	144.21	150.71	93.54	120.83	133.82	150.71	161.10	178.00	187.09
58	74.06	97.44	110.43	127.32	137.63	154.61	161.10	97.44	123.43	140.32	157.21	171.50	190.99	201.38
59	80.55	103.94	116.93	133.82	147.90	163.70	174.10	100.04	131.22	148.11	167.60	180.59	201.38	211.78
60	87.05	110.43	127.32	144.14	156.87	178.00	187.09	103.94	137.72	154.61	178.00	190.99	211.78	224.77
61	90.95	116.93	133.82	154.47	167.28	187.09	197.48	110.43	144.21	163.70	187.09	201.38	227.37	241.66
62	97.44	127.32	144.21	163.58	177.61	197.48	207.88	120.83	154.61	174.10	197.48	214.37	244.26	258.55
63	103.94	137.70	154.61	173.99	186.79	211.78	220.87	127.32	163.70	184.49	211.78	231.26	261.15	275.44
64	114.33	148.03	167.60	186.87	200.98	220.87	235.16	133.82	174.10	197.48	224.77	244.24	281.93	294.93
65	120.83	157.14	178.00	197.36	211.46	235.16	248.15	144.21	184.49	207.88	241.66	260.91	298.82	315.71
66	131.10	171.34	194.71	217.93	234.59	258.31	271.29	154.47	201.20	227.16	260.91	284.04	324.51	341.39
67	143.94	186.73	213.96	237.28	254.08	283.99	298.25	167.28	217.85	243.79	281.39	307.24	347.53	368.28
68	156.75	203.38	234.47	260.38	281.11	314.79	330.34	180.07	234.47	266.86	304.43	330.34	378.27	397.70
69	170.82	223.88	253.65	287.29	306.71	344.24	363.65	196.71	253.65	289.88	333.88	361.06	407.65	427.06
70	186.16	243.05	276.66	314.15	337.42	380.09	400.77	210.73	274.08	314.15	360.69	390.43	436.97	460.24
71	202.77	266.05	303.50	343.54	369.37	417.15	440.40	229.89	299.63	343.54	390.03	423.61	476.56	499.81
72	223.20	289.00	332.87	376.74	406.41	459.31	482.53	250.30	326.42	372.86	425.76	459.31	518.66	545.75
73	242.31	319.64	362.17	416.31	448.53	502.66	528.44	273.24	355.73	408.57	465.28	502.66	561.95	591.60
74	265.24	348.93	399.15	454.51	491.85	554.94	581.98	298.72	388.85	445.50	504.73	544.64	611.59	645.07
75	291.98	382.02	434.75	497.78	537.66	607.11	640.56	325.42	424.46	487.49	550.52	594.25	667.57	699.72
76	318.67	415.04	474.14	540.96	587.22	659.18	696.44	348.22	461.30	526.83	596.21	643.76	719.57	759.40
77	347.86	453.12	516.02	589.19	639.25	718.84	754.78	377.39	496.77	569.93	645.67	695.73	777.88	821.53
78	377.00	492.41	565.50	642.44	695.02	780.94	820.69	406.50	539.86	618.08	701.43	754.01	843.77	886.09
79	409.92	539.31	617.45	700.71	757.08	849.31	892.87	439.39	581.58	671.25	757.08	816.01	912.08	958.20
80	449.18	591.22						482.45	641.13					
81	495.24	650.09						531.08	703.84					
82	545.15	716.63						584.82	772.94					
83	601.46	789.58						641.13	852.28					
84	660.33	865.08						706.40	938.02					
85	798.53							854.84						
86	877.88							940.58						
87	967.45							1034.00						
88	1115.90							1195.24						
89	1228.51							1314.25						
90	1350.09							1446.06						
91+	1485.73							1588.11						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

Appendix C5

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

BSC-02 VA (Post Rate Stability)

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

Standard rates per $10 of Daily Benefit
100% Home Health Care

Age	2.9% Simple Inflation or 4.2% Simple Inflationwith 2016 Shared Cost or 3.7% Simple Inflation with 2019 Shared Cost or 5.0% Simple Inflation with 2016 and 2019 Shared Cost							2.9% Compound Inflation or 4.2% Compound Inflationwith 2016 Shared Cost or 3.7% Compound Inflation with 2019 Shared Cost or 5.0% Compound Inflation with 2016 and 2019 Shared Cost						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	37.30	43.08	51.47	53.80	56.14	86.92	95.43	70.65	91.43	108.06	118.45	128.84	145.46	149.62
30	39.26	45.14	53.50	55.90	59.42	90.50	100.98	74.81	95.59	108.06	122.60	135.07	149.62	160.01
31	42.31	48.19	56.54	58.90	62.45	93.80	108.23	74.81	95.59	112.21	128.84	139.23	155.85	160.01
32	42.31	48.19	59.61	61.93	65.50	99.03	111.74	74.81	101.82	112.21	128.84	139.23	155.85	166.24
33	45.04	51.54	63.00	65.29	67.56	102.32	118.80	81.04	101.82	112.21	128.84	139.23	160.01	166.24
34	45.71	54.64	66.11	68.36	70.60	108.96	126.19	81.04	101.82	118.45	135.07	145.46	160.01	172.48
35	48.83	57.76	66.11	71.45	73.65	115.97	129.78	81.04	101.82	118.45	135.07	145.46	160.01	172.48
36	51.97	60.91	69.24	74.84	80.09	119.34	135.20	81.04	108.06	118.45	139.23	149.62	166.24	176.63
37	55.15	64.08	74.22	77.96	83.19	126.39	139.23	85.20	108.06	122.60	139.23	149.62	166.24	176.63
38	55.15	65.90	77.35	81.11	86.31	133.25	139.23	85.20	108.06	122.60	145.46	155.85	172.48	182.87
39	58.36	69.04	80.50	86.11	91.32	135.07	145.46	85.20	112.21	122.60	145.46	155.85	172.48	182.87
40	61.84	72.21	83.66	89.25	94.43	139.23	145.46	85.20	112.21	128.84	145.46	155.85	176.63	187.02
41	65.41	75.72	87.55	92.81	98.00	139.23	145.46	91.43	118.45	128.84	149.62	160.01	182.87	187.02
42	65.73	79.59	91.18	99.94	105.12	139.23	149.62	91.43	118.45	135.07	155.85	166.24	182.87	193.26
43	69.38	83.22	98.15	103.64	108.82	145.46	149.62	95.59	122.60	139.23	155.85	166.24	187.02	197.41
44	70.65	86.90	102.17	107.39	112.57	145.46	149.62	95.59	122.60	139.23	160.01	172.48	193.26	197.41
45	74.81	88.93	105.99	112.85	119.93	145.46	155.85	101.82	128.84	145.46	166.24	176.63	193.26	203.65
46	74.81	95.59	108.06	116.66	123.81	149.62	155.85	101.82	128.84	149.62	166.24	176.63	197.41	209.88
47	74.81	95.59	112.21	122.60	131.11	149.62	155.85	108.06	135.07	155.85	172.48	182.87	203.65	214.04
48	74.81	95.59	112.21	122.60	135.07	149.62	160.01	108.06	139.23	155.85	176.63	187.02	203.65	214.04
49	74.81	101.82	112.21	128.84	139.23	155.85	160.01	112.21	139.23	160.01	182.87	193.26	209.88	220.27
50	81.04	101.82	118.45	128.84	139.23	155.85	160.01	112.21	145.46	166.24	182.87	193.26	214.04	224.43
51	81.04	108.06	122.60	135.07	145.46	160.01	172.48	118.45	149.62	172.48	187.02	197.41	220.27	236.89
52	85.20	112.21	128.84	145.46	155.85	172.48	182.87	122.60	155.85	176.63	197.41	209.88	230.66	241.05
53	91.43	118.45	135.07	149.62	160.01	182.87	187.02	128.84	160.01	182.87	203.65	214.04	236.89	251.44
54	95.59	122.60	139.23	160.01	172.48	187.02	197.41	135.07	172.48	193.26	209.88	220.27	247.28	257.67
55	95.59	128.84	145.46	166.24	182.87	197.41	209.88	139.23	176.63	197.41	220.27	230.66	257.67	268.06
56	108.06	135.07	155.85	176.63	193.26	214.04	224.43	145.46	182.87	209.88	230.66	241.05	268.06	284.69
57	112.21	145.46	166.24	187.02	203.65	230.66	241.05	149.62	193.26	214.04	241.05	257.67	284.69	299.24
58	118.45	155.85	176.63	203.65	215.93	247.28	257.67	155.85	197.41	224.43	251.44	274.30	305.47	322.09
59	128.84	166.24	187.02	214.04	226.21	261.83	278.45	160.01	209.88	236.89	268.06	288.85	322.09	338.72
60	139.23	176.63	203.65	226.91	234.65	284.69	299.24	166.24	220.27	247.28	284.69	305.47	338.72	359.50
61	145.46	187.02	214.04	240.45	251.73	299.24	315.86	176.63	230.66	261.83	299.24	322.09	363.65	386.51
62	155.85	203.65	230.66	255.59	265.36	315.86	332.48	193.26	247.28	278.45	315.86	342.87	390.67	413.53
63	166.24	219.36	247.28	272.83	284.18	338.72	353.26	203.65	261.83	295.08	338.72	369.89	417.68	440.54
64	182.87	232.95	268.06	288.41	301.79	353.26	376.12	214.04	278.45	315.86	359.50	389.78	450.93	471.71
65	193.26	248.16	284.69	309.38	322.77	376.12	396.90	230.66	295.08	332.48	386.51	405.83	477.95	504.96
66	203.87	266.45	302.78	332.04	347.32	401.69	421.88	240.21	312.87	353.25	405.73	430.38	504.64	530.88
67	216.76	281.21	322.22	356.33	378.74	427.67	449.15	251.91	328.07	367.13	423.76	458.52	523.36	554.60
68	228.39	296.34	341.63	379.38	409.58	458.66	481.31	262.36	341.63	388.82	443.56	481.31	551.15	579.46
69	240.57	315.30	357.22	404.60	431.94	484.79	512.13	277.02	357.22	408.25	470.21	508.49	574.10	601.44
70	253.15	330.50	376.20	427.19	458.83	516.84	544.97	286.55	372.69	427.19	490.47	530.91	594.19	625.84
71	265.92	348.92	398.04	450.55	484.42	547.09	577.58	301.49	392.96	450.55	511.52	555.56	625.01	655.49
72	281.99	365.12	420.54	475.96	513.45	580.28	609.62	316.22	412.39	471.07	537.90	580.28	655.25	689.48
73	294.52	388.51	440.21	506.00	545.17	610.96	642.30	332.11	432.37	496.60	565.53	610.96	683.03	719.06
74	309.73	407.46	466.10	530.75	574.36	648.03	679.60	348.82	454.07	520.23	589.39	636.00	714.19	753.28
75	327.09	427.95	487.03	557.63	602.30	680.11	717.57	364.55	475.50	546.10	616.71	665.70	747.83	783.85
76	341.91	445.30	508.72	580.41	630.04	707.25	747.23	373.61	494.94	565.25	639.69	690.70	772.04	814.78
77	356.85	464.82	529.34	604.40	655.76	737.40	774.27	387.13	509.59	584.65	662.34	713.69	797.97	842.74
78	369.06	482.03	553.58	628.90	680.37	764.47	803.39	397.93	528.48	605.05	686.64	738.11	825.98	867.41
79	382.14	502.75	575.60	653.22	705.77	791.75	832.35	409.61	542.16	625.76	705.77	760.70	850.26	893.25
80	397.85	523.66						427.32	567.87					
81	438.65	575.80						470.39	623.41					
82	482.86	634.74						518.00	684.62					
83	532.73	699.35						567.87	754.89					
84	584.87	766.23						625.68	830.84					
85	707.29							757.16						
86	777.56							833.10						
87	856.91							915.85						
88	988.39							1058.66						
89	1088.13							1164.08						
90	1195.81							1280.82						
91+	1315.96							1406.64						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

Appendix C6

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

BSC-02 VA (Post Rate Stability)

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

Standard rates per $10 of Daily Benefit
100% Home Health Care

Age	1.3% Simple Inflation or 2.5% Simple Inflationwith 2016 Shared Cost or 1.9% Simple Inflation with 2019 Shared Cost or 3.1% Simple Inflation with 2016 and 2019 Shared Cost							1.3% Compound Inflation or 2.5% Compound Inflationwith 2016 Shared Cost or 1.9% Compound Inflation with 2019 Shared Cost or 3.1% Compound Inflation with 2016 and 2019 Shared Cost						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	29.96	38.82	44.66	50.12	55.58	62.80	66.52	40.49	52.40	61.92	67.88	73.83	83.36	85.74
30	32.21	41.08	46.92	52.38	58.97	66.22	68.98	42.87	54.78	61.92	70.26	77.40	85.74	91.69
31	32.40	41.27	47.10	52.57	59.16	66.42	72.62	42.87	54.78	64.31	73.83	79.79	89.31	91.69
32	32.40	41.27	47.29	52.76	59.36	68.86	72.83	42.87	58.35	64.31	73.83	79.79	89.31	95.27
33	32.33	44.67	50.70	56.15	61.61	69.06	73.24	46.44	58.35	64.31	73.83	79.79	91.69	95.27
34	35.80	44.86	50.89	56.34	61.80	69.46	76.89	46.44	58.35	67.88	77.40	83.36	91.69	98.84
35	35.99	45.05	50.89	56.54	61.99	73.08	77.10	46.44	58.35	67.88	77.40	83.36	91.69	98.84
36	36.18	45.25	51.08	59.94	65.58	73.28	79.55	46.44	61.92	67.88	79.79	85.74	95.27	101.22
37	36.37	45.44	53.51	60.13	65.77	76.90	79.79	48.82	61.92	70.26	79.79	85.74	95.27	101.22
38	36.37	47.68	53.70	60.32	65.96	77.30	79.79	48.82	61.92	70.26	83.36	89.31	98.84	104.79
39	36.56	47.87	53.89	62.75	68.40	77.40	83.36	48.82	64.31	70.26	83.36	89.31	98.84	104.79
40	39.97	48.06	54.08	62.95	68.59	79.79	83.36	48.82	64.31	73.83	83.36	89.31	101.22	107.18
41	40.18	48.27	57.51	63.16	68.80	79.79	83.36	52.40	67.88	73.83	85.74	91.69	104.79	107.18
42	40.20	51.70	57.73	66.79	72.43	79.79	85.74	52.40	67.88	77.40	89.31	95.27	104.79	110.75
43	40.41	51.92	58.14	67.01	72.65	83.36	85.74	54.78	70.26	79.79	89.31	95.27	107.18	113.13
44	40.49	52.13	61.58	67.23	72.88	83.36	85.74	54.78	70.26	79.79	91.69	98.84	110.75	113.13
45	42.87	54.39	61.80	69.69	76.52	83.36	89.31	58.35	73.83	83.36	95.27	101.22	110.75	116.70
46	42.87	54.78	61.92	69.91	76.75	85.74	89.31	58.35	73.83	85.74	95.27	101.22	113.13	120.28
47	42.87	54.78	64.31	70.26	77.17	85.74	89.31	61.92	77.40	89.31	98.84	104.79	116.70	122.66
48	42.87	54.78	64.31	70.26	77.40	85.74	91.69	61.92	79.79	89.31	101.22	107.18	116.70	122.66
49	42.87	58.35	64.31	73.83	79.79	89.31	91.69	64.31	79.79	91.69	104.79	110.75	120.28	126.23
50	46.44	58.35	67.88	73.83	79.79	89.31	91.69	64.31	83.36	95.27	104.79	110.75	122.66	128.61
51	46.44	61.92	70.26	77.40	83.36	91.69	98.84	67.88	85.74	98.84	107.18	113.13	126.23	135.76
52	48.82	64.31	73.83	83.36	89.31	98.84	104.79	70.26	89.31	101.22	113.13	120.28	132.18	138.14
53	52.40	67.88	77.40	85.74	91.69	104.79	107.18	73.83	91.69	104.79	116.70	122.66	135.76	144.09
54	54.78	70.26	79.79	91.69	98.84	107.18	113.13	77.40	98.84	110.75	120.28	126.23	141.71	147.66
55	54.78	73.83	83.36	95.27	104.79	113.13	120.28	79.79	101.22	113.13	126.23	132.18	147.66	153.62
56	61.92	77.40	89.31	101.22	110.75	122.66	128.61	83.36	104.79	120.28	132.18	138.14	153.62	163.15
57	64.31	83.36	95.27	107.18	116.70	132.18	138.14	85.74	110.75	122.66	138.14	147.66	163.15	171.48
58	67.88	89.31	101.22	116.70	125.98	141.71	147.66	89.31	113.13	128.61	144.09	157.19	175.05	184.58
59	73.83	95.27	107.18	122.66	135.13	150.05	159.57	91.69	120.28	135.76	153.62	165.53	184.58	194.11
60	79.79	101.22	116.70	131.97	143.11	163.15	171.48	95.27	126.23	141.71	163.15	175.05	194.11	206.02
61	83.36	107.18	122.66	141.31	152.66	171.48	181.01	101.22	132.18	150.05	171.48	184.58	208.40	221.50
62	89.31	116.70	132.18	149.68	162.02	181.01	190.54	110.75	141.71	159.57	181.01	196.49	223.88	236.98
63	95.27	126.18	141.71	159.25	170.60	194.11	202.44	116.70	150.05	169.10	194.11	211.97	239.36	252.46
64	104.79	135.53	153.62	170.85	183.39	202.44	215.54	122.66	159.57	181.01	206.02	223.83	258.41	270.32
65	110.75	143.90	163.15	180.63	193.18	215.54	227.45	132.18	169.10	190.54	221.50	238.67	273.89	289.38
66	119.93	156.73	178.11	199.07	213.86	236.29	248.16	141.30	184.04	207.79	238.66	259.35	296.84	312.28
67	131.37	170.43	195.28	216.52	231.74	259.19	272.21	152.68	198.83	222.50	256.83	280.24	317.19	336.12
68	142.74	185.21	213.52	237.12	255.99	286.66	300.82	163.98	213.52	243.01	277.22	300.82	344.47	362.16
69	155.21	203.42	230.46	261.03	278.67	312.77	330.41	178.73	230.46	263.39	303.36	328.06	370.39	388.02
70	168.76	220.33	250.80	284.79	305.89	344.56	363.31	191.03	248.46	284.79	326.98	353.94	396.13	417.22
71	183.40	240.63	274.51	310.72	334.08	377.30	398.33	207.93	271.01	310.72	352.77	383.15	431.04	452.06
72	201.42	260.80	300.38	339.97	366.75	414.48	435.44	225.87	294.56	336.48	384.21	414.48	468.04	492.49
73	218.16	287.79	326.08	374.82	403.83	452.57	475.77	246.01	320.28	367.85	418.91	452.57	505.95	532.64
74	238.25	313.43	358.54	408.27	441.81	498.48	522.77	268.33	349.29	400.18	453.38	489.23	549.37	579.44
75	261.67	342.36	389.62	446.10	481.84	544.09	574.06	291.64	380.40	436.88	493.37	532.56	598.26	627.08
76	284.92	371.09	423.93	483.68	525.04	589.37	622.69	311.35	412.45	471.04	533.08	575.59	643.37	678.98
77	310.30	404.19	460.30	525.57	570.22	641.21	673.27	336.64	443.12	508.39	575.95	620.60	693.88	732.82
78	335.51	438.21	503.26	571.73	618.52	694.97	730.35	361.75	480.43	550.05	624.22	671.01	750.89	788.55
79	363.94	478.81	548.19	622.12	672.16	754.05	792.71	390.10	516.34	595.96	672.16	724.48	809.77	850.72
80	397.85	523.66						427.32	567.87					
81	438.65	575.80						470.39	623.41					
82	482.86	634.74						518.00	684.62					
83	532.73	699.35						567.87	754.89					
84	584.87	766.23						625.68	830.84					
85	707.29							757.16						
86	777.56							833.10						
87	856.91							915.85						
88	988.39							1058.66						
89	1088.13							1164.08						
90	1195.81							1280.82						
91+	1315.96							1406.64						

GPO rates shown below the line apply only to attained age GPO Inflation Adjustment offers made to current inforce policies at these ages
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

Appendix C7

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

BSC-02 VA (Post Rate Stability)

Premiums to be used only with those that have

previously elected a landing spot option during the 2013 and 2016 Rate Filings

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	2.7% Simple Inflation or 4.0% Simple Inflationwith 2016 Shared Cost or 3.5% Simple Inflation with 2019 Shared Cost or 4.5% Simple Inflation with 2016 and 2019 Shared Cost							2.7% Compound Inflation or 4.0% Compound Inflationwith 2016 Shared Cost or 3.5% Compound Inflation with 2019 Shared Cost or 4.5% Compound Inflation with 2016 and 2019 Shared Cost						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	32.37	37.72	44.94	47.23	49.49	74.74	81.78	59.33	76.78	90.74	99.47	108.19	122.15	125.64
30	34.13	39.56	46.75	49.09	52.39	77.90	86.36	62.82	80.27	90.74	102.96	113.43	125.64	134.37
31	36.57	42.03	49.21	51.55	54.89	80.50	92.41	62.82	80.27	94.23	108.19	116.92	130.88	134.37
32	36.57	42.03	51.67	54.00	57.38	84.84	95.13	62.82	85.51	94.23	108.19	116.92	130.88	139.60
33	39.00	45.00	54.68	56.97	59.22	87.41	100.56	68.06	85.51	94.23	108.19	116.92	134.37	139.60
34	39.58	47.50	57.16	59.45	61.69	92.55	106.68	68.06	85.51	99.47	113.43	122.15	134.37	144.84
35	42.06	50.00	57.16	61.93	64.15	98.39	109.42	68.06	85.51	99.47	113.43	122.15	134.37	144.84
36	44.53	52.50	59.65	64.93	69.61	100.98	113.87	68.06	90.74	99.47	116.92	125.64	139.60	148.33
37	47.01	55.00	63.80	67.43	72.10	106.84	116.92	71.55	90.74	102.96	116.92	125.64	139.60	148.33
38	47.01	56.67	66.26	69.92	74.59	112.05	116.92	71.55	90.74	102.96	122.15	130.88	144.84	153.56
39	49.48	59.14	68.71	74.09	78.77	113.43	122.15	71.55	94.23	102.96	122.15	130.88	144.84	153.56
40	52.60	61.60	71.17	76.56	81.23	116.92	122.15	71.55	94.23	108.19	122.15	130.88	148.33	157.05
41	55.35	64.32	74.60	79.35	84.04	116.92	122.15	76.78	99.47	108.19	125.64	134.37	153.56	157.05
42	55.59	67.74	77.40	85.30	89.98	116.92	125.64	76.78	99.47	113.43	130.88	139.60	153.56	162.29
43	58.37	70.53	82.72	88.16	92.86	122.15	125.64	80.27	102.96	116.92	130.88	139.60	157.05	165.78
44	59.33	73.34	86.28	91.05	95.77	122.15	125.64	80.27	102.96	116.92	134.37	144.84	162.29	165.78
45	62.82	75.21	89.18	95.54	101.88	122.15	130.88	85.51	108.19	122.15	139.60	148.33	162.29	171.01
46	62.82	80.27	90.74	98.45	104.86	125.64	130.88	85.51	108.19	125.64	139.60	148.33	165.78	176.25
47	62.82	80.27	94.23	102.96	110.43	125.64	130.88	90.74	113.43	130.88	144.84	153.56	171.01	179.74
48	62.82	80.27	94.23	102.96	113.43	125.64	134.37	90.74	116.92	130.88	148.33	157.05	171.01	179.74
49	62.82	85.51	94.23	108.19	116.92	130.88	134.37	94.23	116.92	134.37	153.56	162.29	176.25	184.97
50	68.06	85.51	99.47	108.19	116.92	130.88	134.37	94.23	122.15	139.60	153.56	162.29	179.74	188.46
51	68.06	90.74	102.96	113.43	122.15	134.37	144.84	99.47	125.64	144.84	157.05	165.78	184.97	198.93
52	71.55	94.23	108.19	122.15	130.88	144.84	153.56	102.96	130.88	148.33	165.78	176.25	193.70	202.42
53	76.78	99.47	113.43	125.64	134.37	153.56	157.05	108.19	134.37	153.56	171.01	179.74	198.93	211.15
54	80.27	102.96	116.92	134.37	144.84	157.05	165.78	113.43	144.84	162.29	176.25	184.97	207.66	216.38
55	80.27	108.19	122.15	139.60	153.56	165.78	176.25	116.92	148.33	165.78	184.97	193.70	216.38	225.11
56	90.74	113.43	130.88	148.33	162.29	179.74	188.46	122.15	153.56	176.25	193.70	202.42	225.11	239.07
57	94.23	122.15	139.60	157.05	171.01	193.70	202.42	125.64	162.29	179.74	202.42	216.38	239.07	251.28
58	99.47	130.88	148.33	171.01	181.69	207.66	216.38	130.88	165.78	188.46	211.15	230.34	256.52	270.48
59	108.19	139.60	157.05	179.74	190.84	219.87	233.83	134.37	176.25	198.93	225.11	242.56	270.48	284.44
60	116.92	148.33	171.01	190.86	198.39	239.07	251.28	139.60	184.97	207.66	239.07	256.52	284.44	301.89
61	122.15	157.05	179.74	202.48	212.71	251.28	265.24	148.33	193.70	219.87	251.28	270.48	305.38	324.57
62	130.88	171.01	193.70	215.15	224.39	265.24	279.20	162.29	207.66	233.83	265.24	287.93	328.06	347.26
63	139.60	184.28	207.66	229.58	239.87	284.44	296.65	171.01	219.87	247.79	284.44	310.61	350.75	369.94
64	153.56	195.95	225.11	243.09	255.06	296.65	315.85	179.74	233.83	265.24	301.89	327.39	378.67	396.12
65	162.29	208.67	239.07	260.34	272.35	315.85	333.30	193.70	247.79	279.20	324.57	341.78	401.35	424.04
66	171.70	224.40	255.00	280.23	293.95	338.30	355.30	202.30	263.50	297.50	341.70	363.42	425.00	447.10
67	183.15	237.60	272.25	301.16	320.33	361.35	379.50	212.85	277.20	310.20	358.05	387.77	442.20	468.60
68	193.60	251.20	289.60	321.60	347.20	388.80	408.00	222.40	289.60	329.60	376.00	408.00	467.20	491.20
69	204.60	268.15	303.80	344.10	367.35	412.30	435.55	235.60	303.80	347.20	399.90	432.45	488.25	511.50
70	216.00	282.00	321.00	364.50	391.50	441.00	465.00	244.50	318.00	364.50	418.50	453.00	507.00	534.00
71	227.65	298.70	340.75	385.70	414.70	468.35	494.45	258.10	336.40	385.70	437.90	475.60	535.05	561.15
72	242.20	313.60	361.20	408.80	441.00	498.40	523.60	271.60	354.20	404.60	462.00	498.40	562.80	592.20
73	253.80	334.80	379.35	436.05	469.80	526.50	553.50	286.20	372.60	427.95	487.35	526.50	588.60	619.65
74	267.80	352.30	403.00	458.90	496.60	560.30	587.60	301.60	392.60	449.80	509.60	549.90	617.50	651.30
75	283.75	371.25	422.50	483.75	522.50	590.00	622.50	316.25	412.50	473.75	535.00	577.50	648.75	680.00
76	297.60	387.60	442.80	505.20	548.40	615.60	650.40	325.20	430.80	492.00	556.80	601.20	672.00	709.20
77	311.65	405.95	462.30	527.85	572.70	644.00	676.20	338.10	445.05	510.60	578.45	623.30	696.90	736.00
78	323.40	422.40	485.10	551.10	596.20	669.90	704.00	348.70	463.10	530.20	601.70	646.80	723.80	760.10
79	336.00	442.05	506.10	574.35	620.55	696.15	731.85	360.15	476.70	550.20	620.55	668.85	747.60	785.40
80	351.00	462.00						377.00	501.00					
81	387.00	508.00						415.00	550.00					
82	426.00	560.00						457.00	604.00					
83	470.00	617.00						501.00	666.00					
84	516.00	676.00						552.00	733.00					
85	624.00							668.00						
86	686.00							735.00						
87	756.00							808.00						
88	872.00							934.00						
89	960.00							1027.00						
90	1055.00							1130.00						
91+	1161.00							1241.00						

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

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

Appendix C8

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

BSC-02 VA (Post Rate Stability)

Premiums to be used only with those that have

previously elected a landing spot option during the 2010, 2013 and 2016 Rate Filings

Standard rates per $10 of Daily Benefit

100% Home Health Care

Age	1.9% Simple Inflation with 2016 Shared Cost or 1.5% Simple Inflation with 2019 Shared Cost or 2.5% Simple Inflation with 2016 and 2019 Shared Cost							1.9% Compound Inflation with 2016 Shared Cost or 1.5% Compound Inflation with 2019 Shared Cost or 2.5% Compound Inflation with 2016 and 2019 Shared Cost						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	26.00	34.00	39.00	44.00	49.00	54.00	57.00	34.00	44.00	52.00	57.00	62.00	70.00	72.00
30	28.00	36.00	41.00	46.00	52.00	57.00	59.00	36.00	46.00	52.00	59.00	65.00	72.00	77.00
31	28.00	36.00	41.00	46.00	52.00	57.00	62.00	36.00	46.00	54.00	62.00	67.00	75.00	77.00
32	28.00	36.00	41.00	46.00	52.00	59.00	62.00	36.00	49.00	54.00	62.00	67.00	75.00	80.00
33	28.00	39.00	44.00	49.00	54.00	59.00	62.00	39.00	49.00	54.00	62.00	67.00	77.00	80.00
34	31.00	39.00	44.00	49.00	54.00	59.00	65.00	39.00	49.00	57.00	65.00	70.00	77.00	83.00
35	31.00	39.00	44.00	49.00	54.00	62.00	65.00	39.00	49.00	57.00	65.00	70.00	77.00	83.00
36	31.00	39.00	44.00	52.00	57.00	62.00	67.00	39.00	52.00	57.00	67.00	72.00	80.00	85.00
37	31.00	39.00	46.00	52.00	57.00	65.00	67.00	41.00	52.00	59.00	67.00	72.00	80.00	85.00
38	31.00	41.00	46.00	52.00	57.00	65.00	67.00	41.00	52.00	59.00	70.00	75.00	83.00	88.00
39	31.00	41.00	46.00	54.00	59.00	65.00	70.00	41.00	54.00	59.00	70.00	75.00	83.00	88.00
40	34.00	41.00	46.00	54.00	59.00	67.00	70.00	41.00	54.00	62.00	70.00	75.00	85.00	90.00
41	34.00	41.00	49.00	54.00	59.00	67.00	70.00	44.00	57.00	62.00	72.00	77.00	88.00	90.00
42	34.00	44.00	49.00	57.00	62.00	67.00	72.00	44.00	57.00	65.00	75.00	80.00	88.00	93.00
43	34.00	44.00	49.00	57.00	62.00	70.00	72.00	46.00	59.00	67.00	75.00	80.00	90.00	95.00
44	34.00	44.00	52.00	57.00	62.00	70.00	72.00	46.00	59.00	67.00	77.00	83.00	93.00	95.00
45	36.00	46.00	52.00	59.00	65.00	70.00	75.00	49.00	62.00	70.00	80.00	85.00	93.00	98.00
46	36.00	46.00	52.00	59.00	65.00	72.00	75.00	49.00	62.00	72.00	80.00	85.00	95.00	101.00
47	36.00	46.00	54.00	59.00	65.00	72.00	75.00	52.00	65.00	75.00	83.00	88.00	98.00	103.00
48	36.00	46.00	54.00	59.00	65.00	72.00	77.00	52.00	67.00	75.00	85.00	90.00	98.00	103.00
49	36.00	49.00	54.00	62.00	67.00	75.00	77.00	54.00	67.00	77.00	88.00	93.00	101.00	106.00
50	39.00	49.00	57.00	62.00	67.00	75.00	77.00	54.00	70.00	80.00	88.00	93.00	103.00	108.00
51	39.00	52.00	59.00	65.00	70.00	77.00	83.00	57.00	72.00	83.00	90.00	95.00	106.00	114.00
52	41.00	54.00	62.00	70.00	75.00	83.00	88.00	59.00	75.00	85.00	95.00	101.00	111.00	116.00
53	44.00	57.00	65.00	72.00	77.00	88.00	90.00	62.00	77.00	88.00	98.00	103.00	114.00	121.00
54	46.00	59.00	67.00	77.00	83.00	90.00	95.00	65.00	83.00	93.00	101.00	106.00	119.00	124.00
55	46.00	62.00	70.00	80.00	88.00	95.00	101.00	67.00	85.00	95.00	106.00	111.00	124.00	129.00
56	52.00	65.00	75.00	85.00	93.00	103.00	108.00	70.00	88.00	101.00	111.00	116.00	129.00	137.00
57	54.00	70.00	80.00	90.00	98.00	111.00	116.00	72.00	93.00	103.00	116.00	124.00	137.00	144.00
58	57.00	75.00	85.00	98.00	106.00	119.00	124.00	75.00	95.00	108.00	121.00	132.00	147.00	155.00
59	62.00	80.00	90.00	103.00	114.00	126.00	134.00	77.00	101.00	114.00	129.00	139.00	155.00	163.00
60	67.00	85.00	98.00	111.00	121.00	137.00	144.00	80.00	106.00	119.00	137.00	147.00	163.00	173.00
61	70.00	90.00	103.00	119.00	129.00	144.00	152.00	85.00	111.00	126.00	144.00	155.00	175.00	186.00
62	75.00	98.00	111.00	126.00	137.00	152.00	160.00	93.00	119.00	134.00	152.00	165.00	188.00	199.00
63	80.00	106.00	119.00	134.00	144.00	163.00	170.00	98.00	126.00	142.00	163.00	178.00	201.00	212.00
64	88.00	114.00	129.00	144.00	155.00	170.00	181.00	103.00	134.00	152.00	173.00	188.00	217.00	227.00
65	93.00	121.00	137.00	152.00	163.00	181.00	191.00	111.00	142.00	160.00	186.00	201.00	230.00	243.00
66	101.00	132.00	150.00	168.00	181.00	199.00	209.00	119.00	155.00	175.00	201.00	219.00	250.00	263.00
67	111.00	144.00	165.00	183.00	196.00	219.00	230.00	129.00	168.00	188.00	217.00	237.00	268.00	284.00
68	121.00	157.00	181.00	201.00	217.00	243.00	255.00	139.00	181.00	206.00	235.00	255.00	292.00	307.00
69	132.00	173.00	196.00	222.00	237.00	266.00	281.00	152.00	196.00	224.00	258.00	279.00	315.00	330.00
70	144.00	188.00	214.00	243.00	261.00	294.00	310.00	163.00	212.00	243.00	279.00	302.00	338.00	356.00
71	157.00	206.00	235.00	266.00	286.00	323.00	341.00	178.00	232.00	266.00	302.00	328.00	369.00	387.00
72	173.00	224.00	258.00	292.00	315.00	356.00	374.00	194.00	253.00	289.00	330.00	356.00	402.00	423.00
73	188.00	248.00	281.00	323.00	348.00	390.00	410.00	212.00	276.00	317.00	361.00	390.00	436.00	459.00
74	206.00	271.00	310.00	353.00	382.00	431.00	452.00	232.00	302.00	346.00	392.00	423.00	475.00	501.00
75	227.00	297.00	338.00	387.00	418.00	472.00	498.00	253.00	330.00	379.00	428.00	462.00	519.00	544.00
76	248.00	323.00	369.00	421.00	457.00	513.00	542.00	271.00	359.00	410.00	464.00	501.00	560.00	591.00
77	271.00	353.00	402.00	459.00	498.00	560.00	588.00	294.00	387.00	444.00	503.00	542.00	606.00	640.00
78	294.00	384.00	441.00	501.00	542.00	609.00	640.00	317.00	421.00	482.00	547.00	588.00	658.00	691.00
79	320.00	421.00	482.00	547.00	591.00	663.00	697.00	343.00	454.00	524.00	591.00	637.00	712.00	748.00
80	351.00	462.00						377.00	501.00					
81	387.00	508.00						415.00	550.00					
82	426.00	560.00						457.00	604.00					
83	470.00	617.00						501.00	666.00					
84	516.00	676.00						552.00	733.00					
85	624.00							668.00						
86	686.00							735.00						
87	756.00							808.00						
88	872.00							934.00						
89	960.00							1027.00						
90	1055.00							1130.00						
91+	1161.00							1241.00						

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

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

SERFF Tracking #:	*MULF-132251212*	***State Tracking #:***	*MULF-132251212*	***Company Tracking #:***	*2019 INFORCE RATE INCREASES - JH CCI POS...*

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 CCI Post RS*		
Project Name/Number:	*2019 Inforce Rate Increases - JH CCI Post RS/*		

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 submission.
Attachment(s):	
Item Status:	Received & Acknowledged
Status Date:	04/03/2020

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf VA CCI PostRS Appendix E.pdf VA CCI PostRS filing package.pdf
Item Status:	Received & Acknowledged
Status Date:	11/02/2020

Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA 2019 CCI PostRS Rate Summary.pdf
Item Status:	Received & Acknowledged
Status Date:	11/02/2020

Satisfied - Item:	Cover letter
Comments:	
Attachment(s):	VA CCI Post RS 2019 JH Inforce Rate Increase Cover Letter.pdf
Item Status:	Received & Acknowledged
Status Date:	04/03/2020

Satisfied - Item:	Sample Policyholder Communication Package
Comments:	We have submitted a separate form filing which includes the policyholder communication package for review and approval under SERFF Tracking Number MULF-132319248

SERFF Tracking #:	*MULF-132251212*	***State Tracking #:***	*MULF-132251212*	***Company Tracking #:***	*2019 INFORCE RATE INCREASES - JH CCI POS...*

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 CCI Post RS*		
Project Name/Number:	*2019 Inforce Rate Increases - JH CCI Post RS/*		

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 4/3/20 objection
Comments:	
Attachment(s):	VA CCI PostRS 4-3-2020 Objection Response.pdf 2019 Retail CCI Rate Increase Filing Summary.xlsx VA CCI PostRS 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 CCI PostRS 5-8-2020 Objection Response.pdf
Item Status:	Received & Acknowledged
Status Date:	05/15/2020

Satisfied - Item:	Response to 5/29/20 objection
Comments:	
Attachment(s):	VA CCI PostRS 5-29-2020 Objection Response.pdf CUP Calculations.xlsx Updated Prospective Present Value Calculations.xlsx
Item Status:	Received & Acknowledged
Status Date:	06/25/2020

Satisfied - Item:	Amendment Letter and Calculations
Comments:	
Attachment(s):	VA CCI PostRS Amendment Letter.pdf VA Retail Blended If-Knew Calculations.xlsx
Item Status:	Received & Acknowledged
Status Date:	10/23/2020

Satisfied - Item:	Follow Up from Conference Call
Comments:	

SERFF Tracking #:	*MULF-132251212*	***State Tracking #:***	*MULF-132251212*	***Company Tracking #:***	*2019 INFORCE RATE INCREASES - JH CCI POS...*

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 CCI Post RS*		
Project Name/Number:	*2019 Inforce Rate Increases - JH CCI Post RS/*		

Attachment(s):	VA CCI PostRS Follow Up 10-23-20.pdf VA CCI PostRS shared cost landing spot.pdf
Item Status:	Received & Acknowledged
Status Date:	10/23/2020

Satisfied - Item:	Response to 10/23/20 objection
Comments:	
Attachment(s):	VA CCI PostRS Objection Response 10-23-20.pdf
Item Status:	Received & Acknowledged
Status Date:	11/02/2020

SERFF Tracking #:	MULF-132251212	**State Tracking #:**	MULF-132251212	**Company Tracking #:**	2019 INFORCE RATE INCREASES - JH CCI POS...

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 CCI Post RS		
Project Name/Number:	2019 Inforce Rate Increases - JH CCI Post RS/		

Attachment 2019 Retail CCI Rate Increase Filing Summary.xlsx is not a PDF document and cannot be reproduced here.

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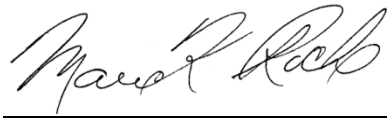
Attachment VA Retail Blended If-Knew Calculations.xlsx is not a PDF document and cannot be reproduced here.

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.)
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Email: mroche@jhancock.com

Date: March 27, 2020

American Academy of Actuaries

Issue Brief

JUNE 2016

KEY POINTS:

Private LTCI is complex—a policyholder is essentially paying today for a varied range of care he or she may or may not need years, if not decades, into the future.

Insurers are gradually learning through their claims experience what the actual levels of benefits are and will be.

A means for taking corrective action to accommodate the changing future is important.

Understanding Premium Rate Increases on Private Long-Term Care Insurance Policyholders

America faces a great public need in addressing long-term care (LTC) financing, and that need is growing even more critical because the population is aging. There can be substantial costs for LTC services and supports, and for elderly Americans and their families, finding ways to pay for those services and supports can be challenging. According to the U.S. Department of Health and Human Services, about half of Americans turning 65 today will need LTC; one in seven adults will need care for more than five years; and one in six will spend at least $100,000 for future LTC.[1]

Private LTC insurance (LTCI) is an option for financing future LTC needs; however, it is often considered cost-prohibitive by many potential consumers. In particular, in recent years, LTC[2,3] has gotten a lot of attention because of the relative size and frequency of premium rate increases. The American Academy of Actuaries' Long-Term Care Reform Subcommittee has developed this issue brief to enhance understanding of what is leading to significant rate increases, examine how the need for a rate increase is determined, discuss the effects of increases on various stakeholders, and explore alternatives to premium rate increases.

1 *Long-Term Services and Supports for Older Americans: Risks and Financing Research Brief*, Office of the Assistant Secretary for Planning and Evaluation; U.S. Department of Health and Human Services, February 2015.

2 Many LTCI policies include a "guaranteed renewable" contractual provision requiring an insurance company to offer to renew these policies, but the insurance company may do so with a premium rate increase only on a class basis.

3 Some states include short-term care insurance (which generally provides similar coverage to LTC, but for shorter benefit periods, typically for a year or less) under the classification of long-term care insurance. For clarity, this issue brief is not intended to address such short-term care insurance.

American Academy of Actuaries
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Factors Affecting LTCI Premium Increases

Private LTCI is complex—a policyholder is essentially paying today for a varied range of care he or she may or may not need years, if not decades, into the future. As such, LTCI requires a long projection period, with some policyholders receiving benefits beyond age 100. Therefore even for the average issue age of 57, policy projections require assumptions for more than 50 years into the future. The future period is even longer for younger policyholders. Further, calculating premiums relies on a number of assumptions for variables such as:

- mortality;
- voluntary lapses;
- interest rates; and
- morbidity, including
    - incidence of disabilities requiring LTC services;
    - recoveries and mortality while on claim;
    - benefit expiry;
    - service inflation costs of covered services relative to inflation protection assumptions; and
    - the amount of services required while disabled (for policies that reimburse actual expenses).

In addition, there has been and continues to be a high level of uncertainty and change in circumstances that affect the level of sufficient premium rates, such as:

- changing pattern of service/care providers (e.g., growth of assisted living facilities and continuing care retirement communities, access to home care services that are covered by LTCI);
- changing medical practice (e.g., criteria for diagnosis of Alzheimer's disease and other cognitive impairments);
- effects of mortality improvement in the population, leading to more older age benefits and longer stays for a given age;
- changes in family composition and availability of caregivers, leading to fewer supports for care at home;
- lower investment income, a crucial consideration for a financial instrument that must accumulate large reserves over many decades to prefund the high cost of services that occur at advanced ages; and
- limited available data under existing LTCI coverage beyond 20 policy years for advanced ages, where morbidity tends to be substantially different from general population data due to the characteristics of those who purchase insurance.

If not for the ability to adjust premiums to better reflect actual experience, carriers would not have offered this type of insurance product. Without LTCI, many more people would exhaust their savings on care costs and then rely on public programs such as Medicaid for their additional care needs.

Often, examining adverse experience from older policy form blocks provides valuable insights that may be applicable to newer blocks. After reviewing the adverse experience, insurers may need to change projection assumptions used for the newer policy forms. The revised projections could identify a need for a premium rate increase. It is important to note that even though adverse experience has not developed yet for a newer block, the revised expected future benefits may be higher for that newer block than previously expected. Recognizing the need to fund the higher expected future benefits for the newer block comes in the form of a premium rate

Members of the Long-Term Care Reform Subcommittee include: P.J. Eric Stallard, MAAA, ASA, FCA, chairperson; Bruce Stahl, MAAA, ASA, vice chairperson; Mark Billingsley, MAAA, FSA; Dave Bond, MAAA, FCA, FSA; Michael A. Boot, MAAA, FSA; Malcolm A. Cheung, MAAA, FSA; Robert W. Darnell, MAAA, ASA; Timothy D. Gustafson, MAAA, FSA; Clark Heitkamp, MAAA, FSA; David E. Kerr, MAAA, ASA; Perry Kupferman, MAAA, FSA; Brad S. Linder, MAAA, ASA; Jamala Murray, MAAA, FSA; David Plumb, MAAA, FSA; Zenaida Samaniego, MAAA, FSA; Steven W. Schoonveld, MAAA, FSA; Sara Teppema, MAAA, FCA, FSA; Matthew Winegar, MAAA, FSA; and Ali Zaker-Shahrak, MAAA, FSA.

increase. Actuaries will then communicate the amount of premium rate increases along with their assumed implementation timing to state insurance departments. Both the increase and its associated implementation timing are very important. Deferring implementation of a needed rate increase is detrimental because waiting to implement the rate increase will not start the accumulation of the needed increased premium to fund the higher expected benefits, resulting in the need for a further increase. The effect on consumers is that deferrals generally lead to the need for a higher rate increase than originally calculated.

When original LTCI policy forms were issued in the 1980s and '90s, often morbidity assumptions were based upon general population statistics, and lapse and mortality assumptions upon experience of non-LTC insurance products. Not only did the insured population behave differently than the general population, but improvements in medical diagnostic practices and services and a large increase in the use of assisted living facilities helped increase (1) the number of individuals surviving to ages where the levels of disability are higher, leading to higher claim rates per insured; and (2) the survival time following the onset of disability.

Insurers are gradually learning through their claims experience what the actual levels of benefits are and will be; nonetheless, they still do not yet have a complete basis for assessing the ultimate levels of claims to be paid at advanced ages and later policy durations, nor how these levels might change over time. Insurers will continue to use existing information to estimate these ultimate claim levels and may need to raise premium rates further as more insured life experience develops or if there are unfavorable changes in benefit usage in the future.

Differences Between Current and Past LTCI Policies

There are significant differences in the pricing characteristics for LTCI policies issued in the past, especially more than a decade ago, compared to policies being issued today and what is expected going forward. The possibility of a future rate increase, at any point in time, is a function of the confidence level in the underlying assumptions and risks associated with these assumptions. With more conservative assumptions, more data to support those assumptions, key assumptions approaching their absolute limits (e.g., ultimate lapse rates approaching zero), and higher explicit margins, it is likely that the probability of rate increases on the current generation of LTCI policies will be lower than the probability of rate increases on previous generations. Future changes in the underlying morbidity, mortality, policyholder behavior, provider behavior, or regulations could alter this likelihood, yet statistical analyses on the experience are helpful when applying historical results to future projections.

A recent presentation[4] of the likelihood of future rate increases on policies issued in 2014 versus policies issued in 2007 and 2000, based on a survey of insurers writing business in 2000, 2007, and 2014, found the following:

- Barring the potential changes mentioned above, and using the same projection model for each time period, the risk of a future rate increase issued in 2014 (using 2014 assumptions) is only one-quarter that of the risk on business issued in 2000 (using 2000 assumptions), and only one-third that of the risk on business issued in 2007 (using 2007 assumptions).
- The primary reasons for this improved expectation of future premium stability are the substantially greater insured experience behind each successive set of assumptions, the significantly lower future downside risk of most assumptions, and an increase in the margins for adverse experience.

4 Stephen Douglas Forman, James M. Glickman, and Roger Loomis, "LTCI New Business Pricing - How Safe Is It?," Society of Actuaries Annual Meeting, October 11-14, 2015.

- Amount of data increased 16-fold from 2000 to 2014.
- Claims data for ultimate experience (e.g., durations 10 and beyond) at attained ages over 80 increased 70-fold from 2000 to 2014.
- Ultimate voluntary lapse rate assumptions decreased from 2.8 percent in 2000 to 0.7 percent in 2014. This leaves very little room for future adverse deviations from lower voluntary lapse rates.
- Best estimate ultimate claim costs in the year 2000 were estimated at 70 percent of the recently released 2000-2011 SOA LTC Experience Study.[5] The corresponding best estimate ultimate claim costs used for 2014 pricing were 108 percent of that SOA LTC Experience Study.
- Ultimate mortality being used in 2014 pricing is 72 percent of the mortality assumption used in 2000.
- Investment portfolio rates were assumed to be 6.4 percent for every future year of a policy issued in 2000, while they are now assumed to be 4.6 percent for every future year of a policy issued in 2014.

• As a consequence of the above, the average policy premiums (for the same benefits) increased to 215 percent of the year 2000 premiums by 2014.

Determining the Need for Premium Rate Increases

In determining whether LTCI policies require a premium rate increase, two authorized methods are applied—one for policies subject to minimum loss ratio certifications and one for a rate stability certifications.

Historically, LTCI pricing was subject to a 60 percent minimum loss ratio (MLR) by most states, meaning that the ratio of the present value of lifetime claims to premiums could not fall below 60 percent. Beginning in the early 2000s, many states enacted rate stability laws, which stated that LTCI should be priced without using the MLR approach. Instead actuaries would need to certify that the premium rates had enough margin to withstand moderately adverse experience (MAE).

Under the MLR approach, if an insurer demonstrates that revised historical and future projected experience produces a lifetime loss ratio greater than 60 percent (or the originally priced-for loss ratio), a premium rate increase could be filed that would allow the projected experience on the policies to return to that lifetime loss ratio.

Under the rate stabilization approach, a premium rate increase could be requested if actual past experience combined with projected future experience exceeds the original or previously defined MAE margin. If revised projections using updated experience exceed the MAE margin, then a premium rate increase could be filed such that the lifetime loss ratio on the original premiums is assumed to be the greater of 58 percent and the original assumed loss ratio; and the lifetime loss ratio on the increased premiums is at least 85 percent (with claims projected into the future including MAE). For this premium rate increase filing, the amount of premium rate increase needs to be large enough for the insurer's designated actuary to certify that the premiums are sufficient with no further premium rate increases in the future unless the actual experience exceeds a revised MAE margin.

5 Society of Actuaries, *Long Term Care Intercompany Experience Study – Aggregate Database 2000-2011 Report*, January 2015.

Under either approach, the need for a premium rate increase should be driven by projected lifetime loss ratios also, rather than actual past experience alone. Despite the relatively straightforward mathematical calculations to determine premium increases, determining projection assumptions (e.g., whether actual historical experience is sufficiently credible to justify changes in future projected assumptions) can be difficult.

Some assumptions have a higher degree of credibility earlier in the life of a policy than others. For example, policy lapses are more likely to occur in the earlier years of the policy, and claim submissions are more likely to occur in later policy years. As such, actual lapse experience develops a higher degree of credibility in the earlier years of the business while actual claim experience has a lower degree of credibility in the earlier years of the business.

With LTCI it can take a long time from the purchase of a policy until the first time a claim is submitted, and this time period can be several decades for many individual policies. As such, there is often little claims experience to justify premium rate increases on a relatively young group of policy forms based on the experience of those forms alone. Section 3.2.1 of Actuarial Standard of Practice No. 18, *Long-Term Care Insurance*, requires actuaries to use alternative data sources such as public data or experience from the insurance company's older, similar policy forms for identifying reasonable assumptions.[6] Waiting until there is adequate claim information on each policy form could result in much larger, less affordable rate increases.

Filing and Approval Process

The rate increase process can vary across state jurisdictions, and can be time-consuming. While a company prepares the same initial rate increase filing in each jurisdiction, the filings are addressed differently by many states. Each state/jurisdiction approval includes unique conditions. Approvals are often for different amounts, which sometimes may not be at an adequate level as determined by the company, with different administrative implementation rules and time frames for that approval to be effective.

Larger rate increase requests may experience delays in approval within a state, and depending on the time taken in the approval process might mean the insurer does not receive approval in the year filed, and for that missed year will need to be made up in later years, in the form of an even higher premium rate for that state. Similarly, if a state approves less than the needed increase, carriers will likely request additional increases to make up for the expected shortfall. Thus, the cumulative amount of the increase could be larger than the original request in that state.

It would be necessary to develop steps to improve the filing and approval process that consider regulatory requirements found in state laws and regulations, including:

- An insurer's thorough review signed by an actuary with LTCI experience identifying deterioration and migration from each of the initial pricing assumptions;
- Predesigned rules or guidelines for increase approval that take into account the necessary total increase or an implementation plan for a series of preferred rate increases;

6 Actuarial Standards Board, Actuarial Standard of Practice No. 18, *Long-Term Care Insurance*, January 1999.

- Preset benefit reduction options that will be offered to policyholders in their effort to maintain the same premium level;
- Standardized dates and methods of implementing the rate increases nationally; and
- Seeking greater ability through enhanced standards at the Interstate Compact for premium rate increase approvals.[7]

The Effects of Premium Rate Increases

LTCI premium rate increases may not align the premiums with the future benefits as well as one might otherwise expect because individual behavior may not align with predictions. There are several reasons for this.

First, an insurer may offer an opportunity to reduce benefits in order to keep the premium dollars a policyholder pays roughly equivalent after the premium rate increase versus before (e.g., reducing the daily maximum benefit). When offered, policyholders may select benefits that better match their current/anticipated health care needs. For example, many policyholders are in the position where they have higher maximum daily benefits than actual current cost of services because the policyholders originally purchased inflation coverage[8] to meet expected inflation needs but actual inflation turned out to be lower. A policyholder who has coverage limits significantly higher than the actual cost of LTC services may reduce their daily maximum coverage such that the premiums do not change and the new maximum benefit levels continue to remain higher than the actual cost of services. Similar examples may exist for lapsing of particular riders or other benefit options.

Second, many states' regulations require that a nonforfeiture benefit be given in lieu of lapse to those who cease paying premiums and whose cumulative premium rate increases exceed a specific percentage based on the issue age of the policyholder. The nonforfeiture benefit is a paid-up benefit with a total policy limit that equals the premiums paid to date (less any claims paid), and payable according to the benefits of the policy had it not ceased to be premium-paying upon implementation of a premium rate increase. The insurer maintains a reserve for these remaining paid-up benefits. While this remaining nonforfeiture reserve is lower, the company will have a harder time monitoring residual benefits in cases in which there is a significant reduction in policyholder contact and no incentive to report an insured's death.

Finally, the policyholders who choose to lapse their policies or reduce their benefits may be the healthier policyholders, leaving the remaining pool of policyholders with higher average expected claims. Ideally, and to the extent the experience is credible, the morbidity experience following a premium rate increase should be compared to the morbidity of similar policies without a premium rate increase.

Alternatives to a Premium Rate Increase

Insurers have routinely allowed insureds to reduce coverage by changing typical benefit options in order to help offset some or all of a rate increase. In recent years, in an effort to enable policyholders faced with a rate increase to retain significant coverage, some companies have started making available an option for policyholders to avoid the rate increase and keep their same premium by reducing the size of the future benefit increases for plans with automatic built-in inflation increases.

For example, policyholders would be able to keep their accrued benefit at their current inflation rate and only the future increases are lower

7 The Interstate Insurance Product Regulation Compact allows member states to establish standards for long-term care insurance, among other insurance products. These insurance products are governed by the Interstate Insurance Product Regulation Commission (IIPRC), where there is a limited ability to control rate increases through reviews of rate filing standards.

8 A popular inflation option selected by policyholders was the 5 percent option because states required LTC applicants to sign that they rejected this option, which often led to applicants selecting the 5 percent option. This inflation option turned out to be higher than actual LTC cost increases, leaving many policyholders with more coverage than needed.

than they would otherwise be. This is most effective as a conservation tool if it is done on an actuarially equivalent basis, meaning that the new prospective inflation accrual is set so that the present value of the expected reduction in benefits over time will be equal to the present value of the premium increase that is forgone. This is in contrast with most benefit reductions, which are in essence "partial surrenders" where there may be a reduction in the insurer's liability.

When insureds reduce their benefits to help offset a rate increase, an insurer would expect some adverse selection—meaning that the healthier insureds are the ones reducing their benefits and thus the experience on the block will likely worsen over time. With the approach described above, there may be less adverse selection involved because the benefit reductions are gradual and may not become significant for many years.

In the past relatively few insureds have chosen to lapse their policies when premiums were increased and alternatives to the increase were offered. According to a 2010 report from Gen Re (a reinsurance company) based on an industry survey, lapses at the time of a rate increase were only higher than normal by 2.5 percent of the total policies exposed to an increase.[9] The low 2.5 percent extra lapse rate suggests that the increases were generally affordable for the vast majority of policyholders, which is likely due to LTC insurance purchasers being in the higher income and asset demographics than non-purchasers.

Conclusion

Predicting future policyholder and service provider behavior can be difficult. A means for taking corrective action to accommodate the changing future is important. The more conservative assumptions in today's pricing of private LTCI and improved speed at taking corrective action should improve future projections, resulting in fewer and smaller rate increases.

9 The context for the premium rate increases at the time of the survey included: a low-interest-rate environment, generally lower-than-anticipated lapses and mortality, an average rate increase of about 25 percent in the survey, and premium price points that were generally at or below what policyholders could purchase at their attained ages.

Appendix E

John Hancock Life Insurance Company (U.S.A.)
LTC-02 VA (Post Rate Stability)

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

Age	Current Premium Rates							Proposed Premium Rates							Proposed Rate Increases						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	10.15	13.05	14.51	15.96	17.41	20.31	21.76	13.39	15.01	16.60	18.06	21.26	24.65	29.09	31.9%	15.0%	14.4%	13.2%	22.1%	21.4%	33.7%
30	10.15	13.05	14.51	17.41	18.86	20.31	21.76	13.70	15.78	17.60	19.27	22.25	27.41	29.37	35.0%	20.9%	21.3%	10.7%	18.0%	35.0%	35.0%
31	10.15	13.05	15.96	17.41	18.86	20.31	21.76	13.70	16.16	18.21	19.67	22.87	27.41	29.37	35.0%	23.8%	14.1%	13.0%	21.3%	35.0%	35.0%
32	10.15	14.51	15.96	17.41	18.86	21.76	23.21	13.70	16.78	18.98	20.44	23.86	29.37	31.32	35.0%	15.7%	19.0%	17.4%	26.6%	35.0%	35.0%
33	11.60	14.51	15.96	17.41	18.86	21.76	23.21	15.15	17.16	19.59	21.29	24.63	29.37	31.32	30.6%	18.3%	22.8%	22.3%	30.6%	35.0%	35.0%
34	11.60	14.51	15.96	17.41	18.86	21.76	23.21	15.54	17.78	20.21	22.06	25.45	29.37	31.32	33.9%	22.6%	26.7%	26.7%	35.0%	35.0%	35.0%
35	11.60	14.51	15.96	18.86	20.31	21.76	24.11	15.66	18.16	20.98	22.90	26.47	29.37	32.54	35.0%	25.2%	31.5%	21.5%	30.4%	35.0%	35.0%
36	11.85	14.51	15.96	18.86	20.31	23.21	25.62	15.99	18.93	21.53	23.67	27.41	31.32	34.58	35.0%	30.5%	35.0%	25.5%	35.0%	35.0%	35.0%
37	11.85	14.54	17.41	18.86	20.31	23.64	27.27	15.99	19.55	22.36	24.67	27.41	31.91	36.81	35.0%	34.5%	28.5%	30.8%	35.0%	35.0%	35.0%
38	13.29	14.54	17.41	18.86	20.31	23.64	27.27	17.50	19.62	23.36	25.45	27.41	31.91	36.81	31.7%	35.0%	34.2%	35.0%	35.0%	35.0%	35.0%
39	13.29	15.96	18.57	20.31	21.76	25.17	28.94	17.89	20.55	24.10	26.51	29.37	33.97	39.07	34.6%	28.8%	29.8%	30.6%	35.0%	35.0%	35.0%
40	14.71	17.29	20.03	21.18	22.45	26.55	30.45	18.38	21.47	25.04	27.61	30.30	35.83	41.10	25.0%	24.1%	25.1%	30.3%	35.0%	35.0%	35.0%
41	14.71	17.42	21.64	22.80	24.08	28.27	32.22	19.00	22.25	26.24	28.59	32.50	38.16	43.50	29.2%	27.7%	21.2%	25.4%	35.0%	35.0%	35.0%
42	16.31	19.03	21.64	22.96	24.25	30.03	34.03	19.72	23.21	27.03	29.59	32.73	40.54	45.94	20.9%	21.9%	24.9%	28.8%	35.0%	35.0%	35.0%
43	16.44	19.17	23.31	24.46	25.76	31.83	35.86	20.52	24.02	28.04	30.40	34.77	42.97	48.41	24.8%	25.3%	20.3%	24.3%	35.0%	35.0%	35.0%
44	16.57	20.81	23.48	24.64	27.46	33.45	37.48	21.49	24.97	29.13	31.65	36.63	44.63	50.00	29.6%	20.0%	24.1%	28.5%	33.4%	33.4%	33.4%
45	16.71	20.81	25.21	26.34	27.66	35.31	39.34	22.31	25.62	30.19	32.71	37.33	47.67	53.11	33.5%	23.1%	19.8%	24.2%	35.0%	35.0%	35.0%
46	18.19	22.51	25.39	28.08	29.41	37.20	41.23	23.07	26.64	31.48	34.19	39.48	49.96	55.37	26.8%	18.3%	24.0%	21.8%	34.3%	34.3%	34.3%
47	18.34	22.68	27.17	29.86	30.99	38.89	42.87	24.08	27.66	32.58	35.29	40.78	51.18	56.43	31.3%	22.0%	19.9%	18.2%	31.6%	31.6%	31.6%
48	18.48	24.44	28.74	29.86	31.22	40.84	44.79	24.93	28.98	33.83	36.37	42.14	55.14	60.48	34.9%	18.6%	17.7%	21.8%	35.0%	35.0%	35.0%
49	20.23	24.62	28.95	31.68	33.04	44.57	48.57	26.02	29.87	35.01	37.75	44.02	59.39	64.74	28.6%	21.3%	20.9%	19.2%	33.2%	33.3%	33.3%
50	20.39	26.19	30.81	33.53	34.91	46.63	50.23	27.08	30.86	36.34	39.08	45.93	61.37	66.11	32.8%	17.8%	17.9%	16.5%	31.6%	31.6%	31.6%
51	21.93	27.97	32.42	35.16	36.55	50.18	54.09	28.28	32.16	37.87	41.06	48.13	66.09	71.25	29.0%	15.0%	16.8%	16.8%	31.7%	31.7%	31.7%
52	22.08	27.97	32.66	37.08	38.22	51.98	57.64	29.16	33.27	39.27	42.95	50.44	68.62	76.09	32.1%	19.0%	20.2%	15.8%	32.0%	32.0%	32.0%
53	23.82	29.79	34.30	37.08	38.26	55.61	61.20	30.62	34.97	40.84	44.77	51.65	75.09	82.65	28.5%	17.4%	19.1%	20.7%	35.0%	35.0%	35.0%
54	23.82	29.79	34.30	38.77	39.97	59.30	64.79	31.74	36.36	42.40	46.57	53.96	80.07	87.49	33.3%	22.1%	23.6%	20.1%	35.0%	35.0%	35.0%
55	25.66	31.44	35.98	40.48	41.92	63.03	67.50	33.07	37.68	44.02	48.66	56.59	85.11	91.15	28.9%	19.9%	22.4%	20.2%	35.0%	35.0%	35.0%
56	27.25	33.06	39.31	43.84	45.05	66.38	72.90	34.58	40.10	47.13	52.06	60.81	89.64	98.44	26.9%	21.3%	19.9%	18.7%	35.0%	35.0%	35.0%
57	28.85	36.38	40.98	47.25	48.44	72.02	78.30	36.28	42.75	50.32	55.50	65.35	97.19	105.67	25.7%	17.5%	22.8%	17.5%	34.9%	35.0%	35.0%
58	30.48	38.05	44.38	50.42	53.33	77.34	83.69	38.27	45.22	53.50	58.67	69.51	100.84	109.12	25.6%	18.9%	20.6%	16.4%	30.3%	30.4%	30.4%
59	33.84	41.44	47.56	53.64	56.57	82.73	86.39	40.24	48.20	56.94	62.33	73.49	107.50	112.27	18.9%	16.3%	19.7%	16.2%	29.9%	29.9%	30.0%
60	35.50	44.87	51.03	57.15	61.81	88.17	94.49	42.27	51.39	60.91	66.60	78.51	112.03	120.06	19.1%	14.5%	19.4%	16.5%	27.0%	27.1%	27.1%
61	38.66	48.08	56.01	61.91	66.60	94.49	99.89	45.33	55.48	65.27	71.42	84.56	120.01	126.86	17.2%	15.4%	16.5%	15.4%	27.0%	27.0%	27.0%
62	42.10	53.06	59.29	66.98	71.69	102.59	107.99	48.79	59.84	69.73	76.87	91.72	131.28	138.19	15.9%	12.8%	17.6%	14.8%	27.9%	28.0%	28.0%
63	47.09	56.35	64.36	72.10	76.59	110.69	116.09	52.86	64.75	74.91	82.83	98.91	142.98	149.96	12.3%	14.9%	16.4%	14.9%	29.1%	29.2%	29.2%
64	50.61	61.43	71.27	77.28	81.80	118.79	126.89	57.05	69.93	80.38	89.32	107.42	156.04	167.90	12.7%	13.8%	12.8%	15.6%	31.3%	31.4%	32.3%
65	55.69	66.56	76.46	84.02	88.57	129.59	134.99	61.67	75.81	86.42	96.07	116.21	170.97	182.29	10.7%	13.9%	13.0%	14.3%	31.2%	31.9%	35.0%
66	60.51	72.89	84.30	91.87	97.94	138.87	146.73	67.46	83.00	94.44	105.30	125.91	182.78	195.99	11.5%	13.9%	12.0%	14.6%	28.6%	31.6%	33.6%
67	66.83	81.00	92.14	101.23	109.07	146.87	154.47	74.01	91.52	103.67	115.20	136.50	194.24	207.04	10.7%	13.0%	12.5%	13.8%	25.1%	32.2%	34.0%
68	73.16	90.62	101.76	110.59	120.21	156.49	166.27	81.27	100.35	113.87	126.30	148.28	207.39	222.06	11.1%	10.7%	11.9%	14.2%	23.4%	32.5%	33.6%
69	79.21	98.46	111.11	121.73	134.64	167.46	176.89	88.80	109.93	124.95	138.81	161.24	220.72	232.87	12.1%	11.6%	12.5%	14.0%	19.8%	31.8%	31.6%
70	87.32	109.60	122.25	134.38	149.07	177.27	186.36	98.06	121.36	137.38	152.17	175.29	235.58	247.46	12.3%	10.7%	12.4%	13.2%	17.6%	32.9%	32.8%
71	96.25	120.31	135.63	150.58	166.25	188.13	199.06	107.52	133.22	150.18	168.56	189.88	245.83	259.93	11.7%	10.7%	10.7%	11.9%	14.2%	30.7%	30.6%
72	103.05	128.28	145.11	166.14	178.75	199.78	210.30	115.39	142.04	161.97	185.27	204.53	256.63	269.95	12.0%	10.7%	11.6%	11.5%	14.4%	28.5%	28.4%
73	109.03	137.30	155.47	175.66	189.80	212.01	224.12	121.92	152.02	173.93	197.59	219.26	267.62	282.74	11.8%	10.7%	11.9%	12.5%	15.5%	26.2%	26.2%
74	114.22	145.19	164.55	185.85	201.34	224.57	236.18	127.54	160.75	183.81	208.57	231.20	278.49	292.74	11.7%	10.7%	11.7%	12.2%	14.8%	24.0%	23.9%
75	120.47	155.68	176.07	198.31	213.14	237.23	250.21	134.32	172.36	196.38	222.05	243.28	288.93	304.59	11.5%	10.7%	11.5%	12.0%	14.1%	21.8%	21.7%
76	127.55	162.98	186.01	209.04	223.21	248.01	262.18	142.01	180.43	207.15	233.52	253.23	296.55	313.38	11.3%	10.7%	11.4%	11.7%	13.5%	19.6%	19.5%
77	135.22	172.41	194.38	218.04	233.26	260.30	273.82	150.33	190.86	216.15	243.03	263.03	305.47	321.24	11.2%	10.7%	11.2%	11.5%	12.8%	17.4%	17.3%
78	141.65	180.29	204.43	228.58	244.67	270.43	284.92	157.25	199.58	226.98	254.18	274.21	311.35	327.96	11.0%	10.7%	11.0%	11.2%	12.1%	15.1%	15.1%
79	148.39	189.69	214.17	238.64	255.47	281.48	296.78	164.49	209.98	237.43	264.77	284.55	317.82	335.06	10.9%	10.7%	10.9%	10.9%	11.4%	12.9%	12.9%
80	155.20	197.27	223.38	249.49	266.89	293.00	308.96	171.80	218.36	247.26	276.16	295.43	324.33	341.99	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
81	169.71	217.58	245.14	274.15	293.00	323.46	339.42	187.85	240.84	271.35	303.46	324.33	358.05	375.71	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
82	187.12	237.88	269.79	301.71	322.01	355.37	374.23	207.12	263.32	298.64	333.96	356.44	393.37	414.24	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
83	205.97	262.54	297.35	330.72	353.92	391.64	411.94	227.99	290.61	329.15	366.08	391.77	433.51	455.99	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
84	226.28	288.65	326.36	364.08	390.19	429.35	452.56	250.47	319.51	361.26	403.00	431.91	475.26	500.95	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
85	274.15	349.57	395.99	440.95	471.42	520.73	548.29	303.46	386.95	438.33	488.10	521.82	576.41	606.92	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
86	301.71	384.38	435.15	485.92	519.28	572.95	601.96	333.96	425.48	481.68	537.87	574.80	634.21	666.32	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
87	330.72	422.10	478.67	533.79	571.50	629.52	662.88	366.08	467.23	529.85	590.86	632.60	696.83	733.76	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
88	382.93	488.82	552.64	616.47	659.98	726.70	765.87	423.88	541.09	611.73	682.38	730.55	804.40	847.75	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
89	420.65	536.69	607.76	678.84	725.25	799.23	841.29	465.62	594.07	672.74	751.42	802.80	884.68	931.25	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
90	462.71	590.36	668.68	745.56	797.78	880.46	926.87	512.19	653.48	740.18	825.28	883.08	974.60	1025.98	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
91+	509.13	649.83	735.41	820.99	877.56	967.49	1018.26	563.56	719.31	814.04	908.77	971.39	1070.93	1127.13	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%

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

Appendix E

John Hancock Life Insurance Company (U.S.A.)
LTC-02 VA (Post Rate Stability)

Standard rates per $100 of Monthly Benefit
90 Day Elimination Period
5% Simple Inflation

Age	Current Premium Rates							Proposed Premium Rates							Proposed Rate Increases						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	18.45	21.12	25.41	26.64	27.86	43.60	47.55	24.91	28.51	34.30	35.96	37.61	58.86	64.20	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
30	19.83	22.51	26.79	28.03	29.25	45.04	50.85	26.76	30.39	36.17	37.83	39.48	60.80	68.66	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
31	21.40	24.06	28.35	29.57	30.77	46.72	54.15	28.89	32.48	38.27	39.91	41.53	63.08	73.12	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
32	21.40	24.06	29.93	31.12	32.31	49.84	55.96	28.89	32.48	40.40	42.01	43.61	67.30	75.55	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
33	22.77	25.45	31.30	32.51	33.69	51.55	59.60	30.74	34.35	42.26	43.88	45.47	69.60	80.48	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
34	22.77	27.01	32.89	34.07	35.24	54.99	62.93	30.74	36.46	44.40	45.99	47.56	74.25	84.97	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
35	24.36	28.59	32.89	35.65	36.79	58.14	64.77	32.89	38.60	44.40	48.12	49.66	78.50	87.46	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
36	25.98	30.19	34.49	37.02	39.74	59.88	68.10	35.07	40.76	46.56	49.98	53.64	80.85	91.96	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
37	27.61	31.81	37.46	38.61	41.31	63.03	70.20	37.28	42.94	50.57	52.12	55.77	85.11	94.79	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
38	27.61	33.17	39.08	40.20	42.90	66.56	70.20	37.28	44.78	52.76	54.28	57.92	89.88	94.79	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
39	29.26	34.79	40.72	43.18	45.87	67.50	72.90	39.51	46.97	54.97	58.29	61.92	91.15	98.44	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
40	30.60	36.43	42.36	44.79	47.47	70.20	72.90	41.31	49.19	57.20	60.48	64.09	94.79	98.44	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
41	32.42	38.26	43.91	46.63	49.32	70.20	72.90	43.77	51.66	59.29	62.96	66.58	94.79	98.44	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
42	32.58	39.79	45.78	49.87	52.55	70.20	75.60	43.99	53.72	61.82	67.33	70.95	94.79	102.08	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
43	34.45	41.65	49.39	51.76	54.46	72.90	75.60	46.52	56.24	66.69	69.89	73.52	98.44	102.08	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
44	35.10	43.55	50.97	53.69	56.39	72.90	75.60	47.40	58.81	68.82	72.50	76.13	98.44	102.08	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
45	37.80	45.11	52.93	57.01	59.72	72.90	78.30	51.04	60.91	71.48	76.98	80.63	98.44	105.73	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
46	37.80	48.60	54.00	58.99	61.70	75.60	78.30	51.04	65.63	72.92	79.66	83.32	102.08	105.73	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
47	37.80	48.60	56.70	62.10	65.46	75.60	78.30	51.04	65.63	76.56	83.86	88.39	102.08	105.73	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
48	37.80	48.60	56.70	62.10	67.50	75.60	81.00	51.04	65.63	76.56	83.86	91.15	102.08	109.38	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
49	37.80	51.30	56.70	64.80	70.20	78.30	81.00	51.04	69.27	76.56	87.50	94.79	105.73	109.38	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
50	40.50	51.30	59.40	64.80	70.20	78.30	81.00	54.69	69.27	80.21	87.50	94.79	105.73	109.38	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
51	40.50	54.00	62.10	67.50	72.90	81.00	86.39	54.69	72.92	83.86	91.15	98.44	109.38	116.67	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
52	43.20	56.70	64.80	72.90	78.30	86.39	91.79	58.33	76.56	87.50	98.44	105.73	116.67	123.96	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
53	45.90	59.40	67.50	75.60	81.00	91.79	94.49	61.98	80.21	91.15	102.08	109.38	123.96	127.61	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
54	48.60	62.10	70.20	81.00	86.39	94.49	99.89	65.63	83.86	94.79	109.38	116.67	127.61	134.90	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
55	48.60	64.80	72.90	83.69	91.79	99.89	105.29	65.63	87.50	98.44	113.02	123.96	134.90	142.19	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
56	54.00	67.50	78.30	89.09	97.19	107.99	113.39	72.92	91.15	105.73	120.31	131.25	145.84	153.13	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
57	56.70	72.90	83.69	94.49	102.59	116.09	121.49	76.56	98.44	113.02	127.61	138.54	156.77	164.06	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
58	59.40	78.30	89.09	102.59	108.45	124.19	129.59	80.21	104.81	118.80	138.54	146.44	167.71	175.00	35.0%	33.9%	33.3%	35.0%	35.0%	35.0%	35.0%
59	64.80	83.69	94.49	107.99	113.27	132.29	140.39	87.50	110.44	122.66	142.35	152.96	178.65	189.59	35.0%	32.0%	29.8%	31.8%	35.0%	35.0%	35.0%
60	70.20	89.09	102.59	114.15	118.16	143.09	151.19	92.60	115.81	131.41	147.99	159.56	193.23	204.17	31.9%	30.0%	28.1%	29.6%	35.0%	35.0%	35.0%
61	72.90	94.49	107.99	120.65	126.52	151.19	159.29	93.24	120.55	135.94	153.80	170.84	204.17	215.11	27.9%	27.6%	25.9%	27.5%	35.0%	35.0%	35.0%
62	78.30	102.59	116.09	129.04	133.09	159.29	167.39	97.15	129.99	144.11	160.04	179.71	215.11	226.04	24.1%	26.7%	24.1%	24.0%	35.0%	35.0%	35.0%
63	83.69	110.22	124.19	137.47	143.36	170.09	178.19	101.44	137.78	150.71	168.03	193.58	229.69	240.63	21.2%	25.0%	21.3%	22.2%	35.0%	35.0%	35.0%
64	91.79	116.75	134.99	145.56	151.47	178.19	188.99	108.08	142.26	161.88	173.96	204.54	240.63	255.21	17.7%	21.8%	19.9%	19.5%	35.0%	35.0%	35.0%
65	97.19	125.19	143.09	155.92	161.84	188.99	199.79	115.53	150.85	170.25	182.48	211.57	255.21	269.79	18.9%	20.5%	19.0%	17.0%	30.7%	35.0%	35.0%
66	102.19	133.63	151.97	166.65	174.09	201.75	212.23	123.88	163.94	183.25	196.63	229.86	272.44	286.59	21.2%	22.7%	20.6%	18.0%	32.0%	35.0%	35.0%
67	108.89	141.81	162.07	179.25	190.38	215.25	225.38	133.34	175.30	196.75	213.79	252.95	290.65	304.33	22.5%	23.6%	21.4%	19.3%	32.9%	35.0%	35.0%
68	114.92	149.15	171.16	190.72	205.39	229.84	242.07	143.75	188.91	210.54	233.46	276.47	310.34	326.85	25.1%	26.7%	23.0%	22.4%	34.6%	35.0%	35.0%
69	120.29	158.02	179.25	202.84	216.99	242.93	257.09	153.11	202.84	226.96	252.36	292.98	328.01	347.12	27.3%	28.4%	26.6%	24.4%	35.0%	35.0%	35.0%
70	127.27	165.91	188.64	213.64	229.54	259.09	272.73	164.36	219.48	242.03	273.93	309.92	349.81	368.22	29.1%	32.3%	28.3%	28.2%	35.0%	35.0%	35.0%
71	133.44	175.00	199.06	225.31	242.81	273.44	288.75	169.86	227.72	251.90	284.96	327.83	369.17	389.85	27.3%	30.1%	26.5%	26.5%	35.0%	35.0%	35.0%
72	140.90	182.96	210.30	237.64	256.56	290.21	304.93	176.76	234.13	262.41	296.37	346.38	391.80	411.68	25.5%	28.0%	24.8%	24.7%	35.0%	35.0%	35.0%
73	147.40	193.84	220.08	252.39	272.58	304.89	321.04	182.19	243.86	270.75	310.35	362.69	411.60	433.41	23.6%	25.8%	23.0%	23.0%	33.1%	35.0%	35.0%
74	154.87	203.27	232.31	265.22	286.52	323.30	338.79	188.58	251.34	281.69	321.47	372.07	436.44	457.35	21.8%	23.6%	21.3%	21.2%	29.9%	35.0%	35.0%
75	163.10	213.14	242.79	278.01	300.25	339.17	357.70	195.58	258.94	290.13	332.10	380.31	454.38	476.86	19.9%	21.5%	19.5%	19.5%	26.7%	34.0%	33.3%
76	170.06	221.44	253.32	288.75	313.55	352.53	372.01	200.79	264.24	298.25	339.87	387.14	454.38	476.86	18.1%	19.3%	17.7%	17.7%	23.5%	28.9%	28.2%
77	177.48	231.57	263.68	300.87	326.22	366.79	385.38	206.27	271.32	305.80	348.86	392.36	454.38	476.86	16.2%	17.2%	16.0%	16.0%	20.3%	23.9%	23.7%
78	183.50	239.84	275.26	312.28	338.03	379.89	399.20	209.89	275.84	314.38	356.62	395.77	454.38	476.86	14.4%	15.0%	14.2%	14.2%	17.1%	19.6%	19.5%
79	189.69	249.35	286.07	324.31	350.32	393.15	413.04	213.47	281.40	321.69	364.67	398.96	454.38	476.86	12.5%	12.9%	12.5%	12.4%	13.9%	15.6%	15.5%
80	197.27	259.64	297.35	337.97	365.53	410.49	430.80	218.36	287.40	329.15	374.10	404.61	454.38	476.86	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
81	217.58	285.75	327.81	372.78	401.79	451.11	474.32	240.84	316.30	362.86	412.64	444.75	499.34	525.03	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
82	239.33	314.76	361.18	410.49	442.40	496.07	522.18	264.92	348.41	399.79	454.38	489.71	549.11	578.01	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
83	263.99	346.67	395.99	449.66	485.92	545.39	574.40	292.22	383.74	438.33	497.73	537.87	603.70	635.82	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
84	290.10	380.03	436.60	496.07	535.24	600.51	632.42	321.12	420.67	483.28	549.11	592.46	664.72	700.04	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
85	351.02	461.26	527.98	599.06	646.93	726.70	764.42	388.55	510.58	584.44	663.11	716.10	804.40	846.15	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
86	385.84	506.23	580.20	659.98	712.20	799.23	841.29	427.09	560.35	642.24	730.55	788.35	884.68	931.25	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
87	425.00	557.00	638.22	725.25	783.27	879.01	925.42	470.44	616.55	706.46	802.80	867.02	972.99	1024.37	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
88	490.27	644.03	738.31	836.94	903.67	1015.36	1067.57	542.69	712.88	817.25	926.43	1000.29	1123.92	1181.72	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
89	539.59	707.85	810.83	921.07	995.05	1116.89	1174.91	597.28	783.53	897.53	1019.55	1101.44	1236.31	1300.53	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
90	593.26	778.92	892.06	1012.45	1093.68	1228.58	1292.40	656.69	862.20	987.44	1120.71	1210.62	1359.94	1430.59	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
91+	652.73	857.25	981.99	1115.44	1203.92	1350.42	1421.50	722.52	948.91	1086.99	1234.70	1332.64	1494.81	1573.48	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%

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

Appendix E

John Hancock Life Insurance Company (U.S.A.)
LTC-02 VA (Post Rate Stability)

Standard rates per $100 of Monthly Benefit
90 Day Elimination Period
5% Compound Inflation

Age	Current Premium Rates							Proposed Premium Rates							Proposed Rate Increases						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	35.10	45.90	54.00	59.40	64.80	72.90	75.60	47.40	61.98	72.92	80.21	87.50	98.44	102.08	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
30	37.80	48.60	54.00	62.10	67.50	75.60	81.00	51.04	65.63	72.92	83.86	91.15	102.08	109.38	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
31	37.80	48.60	56.70	64.80	70.20	78.30	81.00	51.04	65.63	76.56	87.50	94.79	105.73	109.38	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
32	37.80	51.30	56.70	64.80	70.20	78.30	83.69	51.04	69.27	76.56	87.50	94.79	105.73	113.02	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
33	40.50	51.30	56.70	64.80	70.20	81.00	83.69	54.69	69.27	76.56	87.50	94.79	109.38	113.02	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
34	40.50	51.30	59.40	67.50	72.90	81.00	86.39	54.69	69.27	80.21	91.15	98.44	109.38	116.67	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
35	40.50	51.30	59.40	67.50	72.90	81.00	86.39	54.69	69.27	80.21	91.15	98.44	109.38	116.67	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
36	40.50	54.00	59.40	70.20	75.60	83.69	89.09	54.69	72.92	80.21	94.79	102.08	113.02	120.31	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
37	43.20	54.00	62.10	70.20	75.60	83.69	89.09	58.33	72.92	83.86	94.79	102.08	113.02	120.31	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
38	43.20	54.00	62.10	72.90	78.30	86.39	91.79	58.33	72.92	83.86	98.44	105.73	116.67	123.96	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
39	43.20	56.70	62.10	72.90	78.30	86.39	91.79	58.33	76.56	83.86	98.44	105.73	116.67	123.96	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
40	43.20	56.70	64.80	72.90	78.30	89.09	94.49	58.33	76.56	87.50	98.44	105.73	120.31	127.61	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
41	45.90	59.40	64.80	75.60	81.00	91.79	94.49	61.98	80.21	87.50	102.08	109.38	123.96	127.61	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
42	45.90	59.40	67.50	78.30	83.69	91.79	97.19	61.98	80.21	91.15	105.73	113.02	123.96	131.25	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
43	48.60	62.10	70.20	78.30	83.69	94.49	99.89	65.63	83.86	94.79	105.73	113.02	127.61	134.90	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
44	48.60	62.10	70.20	81.00	86.39	97.19	99.89	65.63	83.86	94.79	109.38	116.67	131.25	134.90	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
45	51.30	64.80	72.90	83.69	89.09	97.19	102.59	69.27	87.50	98.44	113.02	120.31	131.25	138.54	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
46	51.30	64.80	75.60	83.69	89.09	99.89	105.29	69.27	87.50	102.08	113.02	120.31	134.90	142.19	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
47	54.00	67.50	78.30	86.39	91.79	102.59	107.99	72.92	91.15	105.73	116.67	123.96	138.54	145.84	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
48	54.00	70.20	78.30	89.09	94.49	102.59	107.99	72.92	94.79	105.73	120.31	127.61	138.54	145.84	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
49	56.70	70.20	81.00	91.79	97.19	105.29	110.69	76.56	94.79	109.38	123.96	131.25	142.19	149.48	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
50	56.70	72.90	83.69	91.79	97.19	107.99	113.39	76.56	98.44	113.02	123.96	131.25	145.84	153.13	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
51	59.40	75.60	86.39	94.49	99.89	110.69	118.79	80.21	102.08	116.67	127.61	134.90	149.48	160.42	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
52	62.10	78.30	89.09	99.89	105.29	116.09	121.49	83.86	105.73	120.31	134.90	142.19	156.77	164.06	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
53	64.80	81.00	91.79	102.59	107.99	118.79	126.89	87.50	109.38	123.96	138.54	145.84	160.42	171.36	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
54	67.50	86.39	97.19	105.29	110.69	124.19	129.59	91.15	116.67	131.25	142.19	149.48	167.71	175.00	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
55	70.20	89.09	99.89	110.69	116.09	129.59	134.99	94.79	120.31	134.90	149.48	156.77	175.00	182.29	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
56	72.90	91.79	105.29	116.09	121.49	134.99	143.09	98.44	123.96	142.19	156.77	164.06	182.29	193.23	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
57	75.60	97.19	107.99	121.49	129.59	143.09	151.19	102.08	131.25	145.84	164.06	175.00	193.23	204.17	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
58	78.30	99.89	113.39	126.89	137.69	153.89	161.99	105.73	134.90	153.13	171.36	185.94	207.82	218.75	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
59	81.00	105.29	118.79	134.99	145.79	161.99	170.09	109.38	142.19	160.42	182.29	196.88	218.75	229.69	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
60	83.69	110.69	124.19	143.09	153.89	170.09	180.89	113.02	149.48	167.71	188.26	207.82	229.69	244.27	35.0%	35.0%	35.0%	31.6%	35.0%	35.0%	35.0%
61	89.09	116.09	132.29	151.19	161.99	183.59	194.39	120.31	156.77	177.53	193.02	218.75	247.92	262.50	35.0%	35.0%	34.2%	27.7%	35.0%	35.0%	35.0%
62	97.19	124.19	140.39	159.29	172.79	197.09	207.89	127.37	162.10	182.79	197.56	233.34	266.15	280.73	31.1%	30.5%	30.2%	24.0%	35.0%	35.0%	35.0%
63	102.59	132.29	148.49	170.09	186.29	210.59	221.39	132.89	172.20	193.15	207.90	251.57	284.38	298.96	29.5%	30.2%	30.1%	22.2%	35.0%	35.0%	35.0%
64	107.99	140.39	159.29	180.89	196.63	226.79	237.59	139.16	182.43	204.10	218.49	265.52	306.25	320.84	28.9%	29.9%	28.1%	20.8%	35.0%	35.0%	35.0%
65	116.09	148.49	167.39	194.39	204.43	240.29	253.78	145.35	193.73	216.16	229.98	267.26	324.48	342.71	25.2%	30.5%	29.1%	18.3%	30.7%	35.0%	35.0%
66	120.53	157.21	178.17	204.37	216.65	254.16	267.26	153.91	203.45	227.62	245.03	286.07	343.20	360.90	27.7%	29.4%	27.8%	19.9%	32.0%	35.0%	35.0%
67	126.62	164.60	184.86	212.71	230.74	263.36	278.55	161.91	212.72	239.18	260.11	306.59	355.62	376.13	27.9%	29.2%	29.4%	22.3%	32.9%	35.0%	35.0%
68	132.04	171.16	195.61	222.50	242.07	276.30	290.97	170.58	222.36	251.10	276.26	326.85	373.07	392.88	29.2%	29.9%	28.4%	24.2%	35.0%	35.0%	35.0%
69	139.16	179.25	205.20	235.86	254.73	287.75	301.90	179.90	232.37	263.82	293.44	343.93	388.52	407.63	29.3%	29.6%	28.6%	24.4%	35.0%	35.0%	35.0%
70	143.18	186.36	213.64	245.45	265.91	297.73	313.63	189.50	243.20	276.88	311.38	359.02	401.98	423.46	32.4%	30.5%	29.6%	26.9%	35.0%	35.0%	35.0%
71	150.94	196.88	225.31	255.94	277.82	312.82	328.13	196.50	253.02	287.75	320.54	375.08	422.34	443.01	30.2%	28.5%	27.7%	25.2%	35.0%	35.0%	35.0%
72	157.72	206.09	235.53	269.18	290.21	328.07	344.89	201.92	260.78	296.35	332.77	391.80	442.91	465.62	28.0%	26.5%	25.8%	23.6%	35.0%	35.0%	35.0%
73	165.57	216.05	248.35	282.68	304.89	341.23	359.40	208.37	269.10	307.78	344.88	402.58	460.67	485.20	25.9%	24.6%	23.9%	22.0%	32.0%	35.0%	35.0%
74	174.23	226.50	259.41	294.26	317.49	356.21	375.57	215.50	277.64	316.58	354.26	409.54	480.87	507.00	23.7%	22.6%	22.0%	20.4%	29.0%	35.0%	35.0%
75	181.63	237.23	272.45	307.66	331.75	372.53	391.06	220.72	286.09	327.33	365.42	417.82	486.50	512.19	21.5%	20.6%	20.1%	18.8%	25.9%	30.6%	31.0%
76	186.01	246.24	281.67	318.87	343.67	384.41	405.67	222.01	292.07	333.09	373.58	422.34	486.50	512.19	19.4%	18.6%	18.3%	17.2%	22.9%	26.6%	26.3%
77	192.69	253.54	290.73	329.60	354.95	397.21	419.18	225.81	295.71	338.30	380.82	425.38	486.50	512.19	17.2%	16.6%	16.4%	15.5%	19.8%	22.5%	22.2%
78	197.99	262.38	301.01	341.25	367.01	410.47	431.40	227.74	300.82	344.58	388.77	428.63	486.50	512.19	15.0%	14.7%	14.5%	13.9%	16.8%	18.5%	18.7%
79	203.46	269.24	310.54	350.32	377.85	422.22	443.63	229.62	303.36	349.62	393.43	429.78	486.50	512.19	12.9%	12.7%	12.6%	12.3%	13.7%	15.2%	15.5%
80	211.77	281.40	323.46	365.53	393.09	439.50	462.71	234.42	311.49	358.05	404.61	435.12	486.50	512.19	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
81	233.53	308.96	355.37	401.79	432.25	484.47	509.13	258.50	341.99	393.37	444.75	478.47	536.27	563.56	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
82	256.74	339.42	391.64	442.40	475.77	532.34	559.90	284.19	375.71	433.51	489.71	526.64	589.25	619.76	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
83	281.40	374.23	430.80	485.92	523.63	586.01	616.47	311.49	414.24	476.86	537.87	579.62	648.66	682.38	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
84	310.41	411.94	474.32	535.24	575.85	644.03	677.39	343.60	455.99	525.03	592.46	637.42	712.88	749.81	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
85	375.68	497.52	572.95	646.93	696.24	778.92	820.99	415.85	550.72	634.21	716.10	770.69	862.20	908.77	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
86	413.39	548.29	630.97	712.20	765.87	857.25	902.22	457.59	606.92	698.43	788.35	847.75	948.91	998.68	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
87	454.01	601.96	693.34	783.27	842.75	942.83	992.15	502.55	666.32	767.47	867.02	932.85	1043.64	1098.23	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
88	525.08	696.24	800.68	903.67	973.29	1089.33	1147.35	581.23	770.69	886.29	1000.29	1077.35	1205.80	1270.03	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
89	577.30	765.87	880.46	995.05	1070.47	1198.12	1261.94	639.03	847.75	974.60	1101.44	1184.93	1326.22	1396.87	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
90	635.32	841.29	968.94	1093.68	1177.81	1318.51	1388.14	703.25	931.25	1072.54	1210.62	1303.74	1459.49	1536.56	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
91+	697.69	926.87	1066.12	1203.92	1296.75	1450.51	1525.93	772.29	1025.98	1180.11	1332.64	1435.40	1605.60	1689.09	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%

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

Appendix E

John Hancock Life Insurance Company (U.S.A.)
BSC-02 VA (Post Rate Stability)

Standard rates per $10 of Daily Benefit
100% Home Health Care
GPO Inflation

Age	Current Premium Rates							Proposed Premium Rates							Proposed Rate Increases						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	26.11	33.36	37.71	40.61	44.97	52.22	56.57	34.44	38.35	43.15	45.97	54.91	63.38	75.63	31.9%	15.0%	14.4%	13.2%	22.1%	21.4%	33.7%
30	26.11	33.36	37.71	44.97	49.32	52.22	56.57	35.24	40.32	45.75	49.77	58.20	70.48	76.35	35.0%	20.9%	21.3%	10.7%	18.0%	35.0%	35.0%
31	26.11	33.36	40.61	44.97	49.32	52.22	56.57	35.24	41.31	46.36	50.82	59.81	70.48	76.35	35.0%	23.8%	14.1%	13.0%	21.3%	35.0%	35.0%
32	26.11	37.71	40.61	44.97	49.32	56.57	59.47	35.24	43.62	48.31	52.81	62.41	76.35	80.27	35.0%	15.7%	19.0%	17.4%	26.6%	35.0%	35.0%
33	30.46	37.71	40.61	44.97	49.32	56.57	59.47	39.78	44.63	49.88	54.99	64.42	76.35	80.27	30.6%	18.3%	22.8%	22.3%	30.6%	35.0%	35.0%
34	30.46	37.71	40.61	44.97	49.32	56.57	59.47	40.78	46.23	51.44	56.98	66.56	76.35	80.27	33.9%	22.6%	26.7%	26.7%	35.0%	35.0%	35.0%
35	30.46	37.71	40.61	49.32	52.22	56.57	61.79	41.11	47.23	53.40	59.90	68.07	76.35	83.40	35.0%	25.2%	31.5%	21.5%	30.4%	35.0%	35.0%
36	31.09	37.71	40.61	49.32	52.22	59.47	66.31	41.97	49.23	54.82	61.91	70.48	80.27	89.50	35.0%	30.5%	35.0%	25.5%	35.0%	35.0%	35.0%
37	31.09	37.80	44.97	49.32	52.22	60.59	70.59	41.97	50.84	57.76	64.52	70.48	81.77	95.28	35.0%	34.5%	28.5%	30.8%	35.0%	35.0%	35.0%
38	34.90	37.80	44.97	49.32	52.22	60.59	70.59	45.94	51.01	60.35	66.56	70.48	81.77	95.28	31.7%	35.0%	34.2%	35.0%	35.0%	35.0%	35.0%
39	34.90	40.61	47.97	52.22	56.57	64.49	74.91	46.96	52.31	62.27	68.18	76.35	87.04	101.11	34.6%	28.8%	29.8%	30.6%	35.0%	35.0%	35.0%
40	38.60	44.02	51.74	54.47	58.38	68.71	77.81	48.25	54.64	64.70	71.00	78.79	92.75	105.03	25.0%	24.1%	25.1%	30.3%	35.0%	35.0%	35.0%
41	37.58	44.34	55.91	58.63	62.60	73.17	82.35	48.56	56.63	67.79	73.53	84.49	98.77	111.16	29.2%	27.7%	21.2%	25.4%	35.0%	35.0%	35.0%
42	41.69	48.45	56.61	59.05	63.06	77.73	86.96	50.40	59.07	70.69	76.08	85.11	104.92	117.39	20.9%	21.9%	24.9%	28.8%	35.0%	35.0%	35.0%
43	42.02	48.81	60.97	63.60	66.01	82.38	91.64	52.43	61.13	73.33	79.04	89.10	111.21	123.71	24.8%	25.3%	20.3%	24.3%	35.0%	35.0%	35.0%
44	42.36	52.96	61.42	64.06	70.36	85.49	96.65	54.91	63.56	76.19	82.30	93.86	114.06	128.95	29.6%	20.0%	24.1%	28.5%	33.4%	33.4%	33.4%
45	42.69	53.75	65.92	68.48	70.87	90.23	101.46	57.00	66.17	78.95	85.03	95.67	121.81	136.97	33.5%	23.1%	19.8%	24.2%	35.0%	35.0%	35.0%
46	47.30	58.15	66.41	73.00	75.35	95.08	106.33	59.99	68.82	82.33	88.89	101.18	127.68	142.80	26.8%	18.3%	24.0%	21.8%	34.3%	34.3%	34.3%
47	47.68	58.58	71.07	77.64	80.20	100.28	111.46	62.60	71.46	85.22	91.76	105.56	132.00	146.72	31.3%	22.0%	19.9%	18.2%	31.6%	31.6%	31.6%
48	48.06	63.14	73.90	76.52	80.80	105.32	116.46	64.82	74.87	86.98	93.19	109.07	142.20	157.24	34.9%	18.6%	17.7%	21.8%	35.0%	35.0%	35.0%
49	52.60	63.60	74.46	81.17	85.52	114.94	126.29	67.65	77.17	90.02	96.73	113.94	153.18	168.31	28.6%	21.3%	20.9%	19.2%	33.2%	33.3%	33.3%
50	53.03	68.50	79.24	85.93	90.34	120.26	129.17	70.40	80.71	93.44	100.14	118.88	158.27	169.99	32.8%	17.8%	17.9%	16.5%	31.6%	31.6%	31.6%
51	55.83	73.14	84.30	91.01	93.40	130.47	139.10	72.00	84.11	98.46	106.28	122.99	171.84	183.20	29.0%	15.0%	16.8%	16.8%	31.7%	31.7%	31.7%
52	56.21	71.91	84.91	95.96	98.56	133.67	149.33	74.24	85.56	102.09	111.16	130.09	176.46	197.15	32.1%	19.0%	20.2%	15.8%	32.0%	32.0%	32.0%
53	60.63	76.60	87.88	94.76	99.49	144.09	157.00	77.93	89.93	104.64	114.40	134.30	194.56	212.01	28.5%	17.4%	19.1%	20.7%	35.0%	35.0%	35.0%
54	61.53	77.45	88.77	99.99	102.78	152.11	167.38	82.00	94.53	109.73	120.10	138.75	205.39	226.03	33.3%	22.1%	23.6%	20.1%	35.0%	35.0%	35.0%
55	66.30	80.56	91.95	105.26	107.79	162.83	175.49	85.44	96.55	112.51	126.52	145.52	219.88	236.98	28.9%	19.9%	22.4%	20.2%	35.0%	35.0%	35.0%
56	71.27	85.56	101.39	112.74	115.55	171.07	188.99	90.43	103.78	121.55	133.87	155.99	230.99	255.21	26.9%	21.3%	19.9%	18.7%	35.0%	35.0%	35.0%
57	74.20	92.98	106.55	122.41	125.13	186.72	202.49	93.29	109.25	130.84	143.80	168.82	251.98	273.27	25.7%	17.5%	22.8%	17.5%	34.9%	35.0%	35.0%
58	79.24	98.12	114.12	130.26	137.43	200.02	215.99	99.50	116.62	137.57	151.57	179.13	260.79	281.61	25.6%	18.9%	20.6%	16.4%	30.3%	30.4%	30.4%
59	86.71	107.74	122.00	138.23	145.45	213.48	224.09	103.11	125.31	146.07	160.62	188.97	277.42	291.20	18.9%	16.3%	19.7%	16.2%	29.9%	29.9%	30.0%
60	91.89	115.38	131.83	148.16	159.85	227.11	242.99	109.41	132.14	157.35	172.65	203.04	288.55	308.72	19.1%	14.5%	19.4%	16.5%	27.0%	27.1%	27.1%
61	99.71	123.33	144.34	158.91	172.74	242.99	256.48	116.89	142.32	168.20	183.32	219.32	308.59	325.73	17.2%	15.4%	16.5%	15.4%	27.0%	27.0%	27.0%
62	109.47	137.97	152.46	173.73	185.56	264.58	278.08	126.86	155.58	179.30	199.39	237.40	338.58	355.85	15.9%	12.8%	17.6%	14.8%	27.9%	28.0%	28.0%
63	121.99	146.08	165.20	186.61	196.66	286.18	299.68	136.95	167.87	192.28	214.39	253.96	369.66	387.10	12.3%	14.9%	16.4%	14.9%	29.1%	29.2%	29.2%
64	129.84	158.86	184.86	199.63	211.83	307.78	326.68	146.34	180.85	208.49	230.74	278.18	404.29	432.26	12.7%	13.8%	12.8%	15.6%	31.3%	31.4%	32.3%
65	144.81	171.77	197.90	217.60	227.76	334.78	348.28	160.35	195.64	223.67	248.80	298.83	441.68	470.32	10.7%	13.9%	13.0%	14.3%	31.2%	31.9%	35.0%
66	156.88	188.65	217.40	237.14	252.14	358.96	377.31	174.88	214.82	243.55	271.83	324.15	472.47	503.98	11.5%	13.9%	12.0%	14.6%	28.6%	31.6%	33.6%
67	171.54	207.96	236.92	261.50	281.07	379.85	397.57	189.95	234.99	266.58	297.60	351.75	502.33	532.88	10.7%	13.0%	12.5%	13.8%	25.1%	32.2%	34.0%
68	188.44	234.29	263.25	285.87	310.01	403.44	427.89	209.34	259.43	294.57	326.46	382.41	534.69	571.47	11.1%	10.7%	11.9%	14.2%	23.4%	32.5%	33.6%
69	203.39	253.81	287.59	314.81	348.35	431.62	457.56	228.01	283.38	323.41	358.99	417.17	568.90	602.36	12.1%	11.6%	12.5%	14.0%	19.8%	31.8%	31.6%
70	224.85	282.77	314.36	346.45	384.56	456.82	481.82	252.51	313.10	353.26	392.32	452.20	607.08	639.78	12.3%	10.7%	12.4%	13.2%	17.6%	32.9%	32.8%
71	249.38	310.63	350.00	389.37	428.75	485.63	514.07	278.58	343.96	387.55	435.84	489.68	634.59	671.25	11.7%	10.7%	10.7%	11.9%	14.2%	30.7%	30.6%
72	264.98	330.17	374.33	429.01	460.55	515.23	542.57	296.72	365.58	417.82	478.43	526.96	661.83	696.48	12.0%	10.7%	11.6%	11.5%	14.4%	28.5%	28.4%
73	280.66	353.35	401.81	452.28	490.65	547.18	577.47	313.83	391.23	449.51	508.74	566.81	690.72	728.51	11.8%	10.7%	11.9%	12.5%	15.5%	26.2%	26.2%
74	294.26	375.57	423.97	480.11	518.83	578.84	609.81	328.57	415.82	473.59	538.81	595.78	717.83	755.84	11.7%	10.7%	11.7%	12.2%	14.8%	24.0%	23.9%
75	311.37	402.18	454.08	511.53	550.45	611.61	644.97	347.17	445.27	506.46	572.77	628.30	744.89	785.17	11.5%	10.7%	11.5%	12.0%	14.1%	21.8%	21.7%
76	329.50	419.84	480.07	538.53	575.73	639.51	676.71	366.85	464.80	534.64	601.62	653.19	764.67	808.85	11.3%	10.7%	11.4%	11.7%	13.5%	19.6%	19.5%
77	348.19	444.54	502.01	562.86	601.73	671.03	706.53	387.11	492.12	558.22	627.36	678.53	787.47	828.89	11.2%	10.7%	11.2%	11.5%	12.8%	17.4%	17.3%
78	365.40	465.20	527.98	589.15	631.00	697.00	735.63	405.65	514.98	586.21	655.15	707.17	802.46	846.78	11.0%	10.7%	11.0%	11.2%	12.1%	15.1%	15.1%
79	382.44	489.53	552.25	614.97	659.33	726.64	766.42	423.95	541.89	612.23	682.29	734.38	820.46	865.29	10.9%	10.7%	10.9%	10.9%	11.4%	12.9%	12.9%
80	400.34	509.13	575.85	644.03	688.99	755.71	797.78	443.14	563.56	637.42	712.88	762.66	836.52	883.08	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
81	438.05	561.35	632.42	707.85	755.71	834.04	876.11	484.89	621.37	700.04	783.53	836.52	923.22	969.78	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
82	483.02	613.56	696.24	778.92	831.14	916.72	966.04	534.66	679.17	770.69	862.20	920.01	1014.74	1069.33	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
83	530.89	677.39	767.32	852.90	913.82	1011.00	1063.22	587.65	749.81	849.36	944.09	1011.53	1119.10	1176.90	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
84	583.10	744.11	842.75	939.93	1006.65	1108.19	1167.66	645.45	823.67	932.85	1040.43	1114.28	1226.68	1292.50	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
85	707.85	902.22	1021.16	1137.20	1216.98	1343.17	1414.25	783.53	998.68	1130.34	1258.79	1347.09	1486.78	1565.46	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
86	778.92	992.15	1122.69	1253.24	1340.27	1478.07	1553.49	862.20	1098.23	1242.73	1387.23	1483.57	1636.10	1719.59	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
87	852.90	1089.33	1234.38	1376.53	1475.17	1624.57	1710.15	944.09	1205.80	1366.36	1523.71	1632.89	1798.27	1893.00	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
88	987.80	1260.49	1425.85	1591.21	1702.90	1875.51	1975.59	1093.41	1395.26	1578.30	1761.34	1884.97	2076.04	2186.82	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
89	1084.98	1385.24	1568.00	1750.76	1871.16	2062.62	2169.96	1200.99	1533.34	1735.65	1937.95	2071.22	2283.16	2401.97	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
90	1193.77	1523.03	1724.65	1923.37	2058.27	2271.50	2391.89	1321.41	1685.88	1909.05	2129.02	2278.34	2514.36	2647.63	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
91+	1314.16	1676.79	1897.26	2117.74	2264.24	2496.32	2626.87	1454.67	1856.07	2100.12	2344.17	2506.33	2763.23	2907.73	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%

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

Appendix E

John Hancock Life Insurance Company (U.S.A.)
BSC-02 VA (Post Rate Stability)

Standard rates per $10 of Daily Benefit
100% Home Health Care
5% Simple Inflation

Age	Current Premium Rates							Proposed Premium Rates							Proposed Rate Increases						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	47.97	55.25	66.07	68.96	71.86	112.11	123.21	64.76	74.57	89.18	93.07	96.98	151.36	166.34	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
30	50.47	57.89	68.66	71.63	76.05	116.68	130.45	68.12	78.13	92.68	96.68	102.64	157.52	176.12	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
31	54.48	61.88	72.65	75.57	80.01	121.05	139.90	73.55	83.52	98.07	102.00	107.99	163.42	188.88	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
32	54.48	61.88	76.69	79.54	84.00	127.86	144.56	73.55	83.52	103.52	107.36	113.38	172.63	195.18	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
33	57.97	66.16	81.02	83.83	86.63	132.23	153.97	78.25	89.31	109.37	113.15	116.94	178.53	207.90	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
34	58.83	70.23	85.12	87.86	90.61	141.06	163.61	79.42	94.81	114.91	118.60	122.30	190.47	220.92	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
35	62.94	74.34	85.12	91.93	94.61	150.19	168.41	84.97	100.36	114.91	124.09	127.71	202.79	227.41	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
36	67.11	78.50	89.26	96.26	102.96	154.69	175.50	90.60	105.97	120.50	129.94	138.98	208.87	236.99	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
37	71.32	82.69	95.73	100.38	107.04	163.88	180.89	96.30	111.64	129.25	135.51	144.50	221.29	244.27	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
38	71.32	85.00	99.88	104.53	111.15	173.05	180.89	96.30	114.75	134.84	141.12	150.05	233.69	244.27	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
39	75.59	89.16	104.05	111.03	117.66	175.49	188.99	102.07	120.37	140.49	149.89	158.84	236.98	255.21	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
40	80.02	93.35	108.26	115.19	121.77	180.89	188.99	108.04	126.04	146.18	155.51	164.40	244.27	255.21	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
41	84.78	98.03	113.24	119.92	126.50	180.89	188.99	114.48	132.37	152.90	161.90	170.79	244.27	255.21	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
42	85.20	102.98	118.07	129.20	135.77	180.89	194.39	115.05	139.05	159.42	174.44	183.30	244.27	262.50	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
43	90.09	107.81	127.37	134.11	140.68	188.99	194.39	121.66	145.57	172.00	181.08	189.94	255.21	262.50	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
44	91.79	112.72	132.52	139.11	145.66	188.99	194.39	123.96	152.21	178.94	187.83	196.67	255.21	262.50	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
45	97.19	115.29	137.62	146.24	155.26	188.99	202.49	131.25	155.67	185.84	197.47	209.64	255.21	273.44	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
46	97.19	124.19	140.39	151.33	160.43	194.39	202.49	131.25	167.71	189.59	204.35	216.62	262.50	273.44	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
47	97.19	124.19	145.79	159.29	170.19	194.39	202.49	131.25	167.71	196.88	215.11	229.82	262.50	273.44	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
48	97.19	124.19	145.79	159.29	175.49	194.39	207.89	131.25	167.71	196.88	215.11	236.98	262.50	280.73	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
49	97.19	132.29	145.79	167.39	180.89	202.49	207.89	131.25	178.65	196.88	226.04	244.27	273.44	280.73	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
50	105.29	132.29	153.89	167.39	180.89	202.49	207.89	142.19	178.65	207.82	226.04	244.27	273.44	280.73	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
51	105.29	140.39	159.29	175.49	188.99	207.89	224.09	142.19	189.59	215.11	236.98	255.21	280.73	302.61	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
52	110.69	145.79	167.39	188.99	202.49	224.09	237.59	149.48	196.88	226.04	255.21	273.44	302.61	320.84	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
53	118.79	153.89	175.49	194.39	207.89	237.59	242.99	160.42	207.82	236.98	262.50	280.73	320.84	328.13	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
54	124.19	159.29	180.89	207.89	224.09	242.99	256.48	167.71	215.11	244.27	280.73	302.61	328.13	346.36	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
55	124.19	167.39	188.99	215.99	237.59	256.48	272.68	167.71	226.04	255.21	291.67	320.84	346.36	368.23	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
56	140.39	175.49	202.49	229.49	251.08	278.08	291.58	189.59	236.98	273.44	309.90	339.07	375.53	393.75	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
57	145.79	188.99	215.99	242.99	264.58	299.68	313.18	196.88	255.21	291.67	328.13	357.30	404.69	422.92	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
58	153.89	202.49	229.49	264.58	280.37	321.28	334.78	207.82	271.07	306.00	357.30	378.61	433.86	452.09	35.0%	33.9%	33.3%	35.0%	35.0%	35.0%	35.0%
59	167.39	215.99	242.99	278.08	293.48	340.18	361.78	226.04	284.99	315.41	366.56	396.30	459.38	488.55	35.0%	32.0%	29.8%	31.8%	35.0%	35.0%	35.0%
60	180.89	229.49	264.58	294.66	304.21	369.88	388.78	238.62	298.29	338.89	382.03	410.78	499.49	525.01	31.9%	30.0%	28.1%	29.6%	35.0%	35.0%	35.0%
61	188.99	242.99	278.08	312.13	326.42	388.78	410.38	241.74	309.97	350.04	397.88	440.77	525.01	554.17	27.9%	27.6%	25.9%	27.5%	35.0%	35.0%	35.0%
62	202.49	264.58	299.68	331.82	344.02	410.38	431.97	251.26	335.24	372.01	411.54	464.53	554.17	583.34	24.1%	26.7%	24.1%	24.0%	35.0%	35.0%	35.0%
63	215.99	284.96	321.28	354.24	368.63	440.07	458.97	261.79	356.21	389.87	432.99	497.77	594.28	619.80	21.2%	25.0%	21.3%	22.2%	35.0%	35.0%	35.0%
64	237.59	302.50	348.28	374.28	391.31	458.97	488.67	279.72	368.59	417.66	447.34	528.39	619.80	659.90	17.7%	21.8%	19.9%	19.5%	35.0%	35.0%	35.0%
65	251.08	322.29	369.88	401.69	418.72	488.67	515.67	298.46	388.35	440.09	470.11	547.41	659.90	696.36	18.9%	20.5%	19.0%	17.0%	30.7%	35.0%	35.0%
66	264.64	345.86	393.03	430.73	450.14	521.42	547.62	320.81	424.33	473.93	508.21	594.36	704.10	739.48	21.2%	22.7%	20.6%	18.0%	32.0%	35.0%	35.0%
67	281.09	364.65	417.83	462.02	490.97	554.58	582.43	344.20	450.76	507.24	551.04	652.34	748.85	786.46	22.5%	23.6%	21.4%	19.3%	32.9%	35.0%	35.0%
68	295.86	383.88	442.56	491.47	530.59	594.16	623.50	370.08	486.21	544.39	601.60	714.22	802.27	841.89	25.1%	26.7%	23.0%	22.4%	34.6%	35.0%	35.0%
69	311.33	408.03	462.28	523.60	558.98	627.38	662.76	396.28	523.74	585.33	651.43	754.75	847.10	894.87	27.3%	28.4%	26.6%	24.4%	35.0%	35.0%	35.0%
70	327.27	427.27	486.36	552.27	593.18	668.18	704.54	422.65	565.22	624.02	708.14	800.89	902.15	951.25	29.1%	32.3%	28.3%	28.2%	35.0%	35.0%	35.0%
71	343.44	450.63	514.07	581.88	625.63	706.57	745.94	437.19	586.39	650.51	735.91	844.67	953.95	1007.11	27.3%	30.1%	26.5%	26.5%	35.0%	35.0%	35.0%
72	363.82	471.07	542.57	614.07	662.44	748.66	786.52	456.42	602.81	677.03	765.85	894.34	1010.74	1061.85	25.5%	28.0%	24.8%	24.7%	35.0%	35.0%	35.0%
73	379.60	500.74	567.37	652.18	702.66	787.46	827.84	469.20	629.97	697.98	801.94	934.92	1063.08	1117.59	23.6%	25.8%	23.0%	23.0%	33.1%	35.0%	35.0%
74	398.80	524.63	600.13	683.38	739.52	834.38	875.04	485.58	648.70	727.71	828.32	960.34	1126.38	1181.26	21.8%	23.6%	21.3%	21.2%	29.9%	35.0%	35.0%
75	420.72	550.45	626.44	717.26	774.71	874.79	922.98	504.51	668.73	748.58	856.81	981.29	1171.96	1230.45	19.9%	21.5%	19.5%	19.5%	26.7%	34.0%	33.3%
76	439.33	572.19	653.68	745.80	809.57	908.77	960.15	518.72	682.79	769.61	877.83	999.57	1171.35	1230.76	18.1%	19.3%	17.7%	17.7%	23.5%	28.9%	28.2%
77	458.06	596.66	679.49	775.83	841.75	946.55	993.87	532.39	699.10	788.03	899.58	1012.41	1172.60	1229.80	16.2%	17.2%	16.0%	16.0%	20.3%	23.9%	23.7%
78	473.25	618.12	709.87	806.45	872.45	980.30	1030.20	541.31	710.90	810.77	920.95	1021.47	1172.54	1230.61	14.4%	15.0%	14.2%	14.2%	17.1%	19.6%	19.5%
79	489.53	644.03	737.35	836.79	904.10	1014.24	1066.25	550.90	726.80	829.17	940.92	1029.64	1172.20	1231.01	12.5%	12.9%	12.5%	12.4%	13.9%	15.6%	15.5%
80	509.13	670.13						563.56	741.79						10.7%	10.7%					
81	561.35	736.86						621.37	815.64						10.7%	10.7%					
82	617.92	812.28						683.98	899.13						10.7%	10.7%					
83	681.74	894.96						754.63	990.65						10.7%	10.7%					
84	748.46	980.54						828.49	1085.38						10.7%	10.7%					
85	905.12							1001.89							10.7%						
86	995.05							1101.44							10.7%						
87	1096.58							1213.83							10.7%						
88	1264.84							1400.08							10.7%						
89	1392.49							1541.37							10.7%						
90	1530.29							1693.90							10.7%						
91+	1684.04							1864.10							10.7%						

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

Appendix E

John Hancock Life Insurance Company (U.S.A.)
BSC-02 VA (Post Rate Stability)

Standard rates per $10 of Daily Benefit
100% Home Health Care
5% Compound Inflation

Age	Current Premium Rates							Proposed Premium Rates							Proposed Rate Increases						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	91.79	118.79	140.39	153.89	167.39	188.99	194.39	123.96	160.42	189.59	207.82	226.04	255.21	262.50	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
30	97.19	124.19	140.39	159.29	175.49	194.39	207.89	131.25	167.71	189.59	215.11	236.98	262.50	280.73	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
31	97.19	124.19	145.79	167.39	180.89	202.49	207.89	131.25	167.71	196.88	226.04	244.27	273.44	280.73	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
32	97.19	132.29	145.79	167.39	180.89	202.49	215.99	131.25	178.65	196.88	226.04	244.27	273.44	291.67	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
33	105.29	132.29	145.79	167.39	180.89	207.89	215.99	142.19	178.65	196.88	226.04	244.27	280.73	291.67	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
34	105.29	132.29	153.89	175.49	188.99	207.89	224.09	142.19	178.65	207.82	236.98	255.21	280.73	302.61	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
35	105.29	132.29	153.89	175.49	188.99	207.89	224.09	142.19	178.65	207.82	236.98	255.21	280.73	302.61	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
36	105.29	140.39	153.89	180.89	194.39	215.99	229.49	142.19	189.59	207.82	244.27	262.50	291.67	309.90	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
37	110.69	140.39	159.29	180.89	194.39	215.99	229.49	149.48	189.59	215.11	244.27	262.50	291.67	309.90	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
38	110.69	140.39	159.29	188.99	202.49	224.09	237.59	149.48	189.59	215.11	255.21	273.44	302.61	320.84	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
39	110.69	145.79	159.29	188.99	202.49	224.09	237.59	149.48	196.88	215.11	255.21	273.44	302.61	320.84	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
40	110.69	145.79	167.39	188.99	202.49	229.49	242.99	149.48	196.88	226.04	255.21	273.44	309.90	328.13	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
41	118.79	153.89	167.39	194.39	207.89	237.59	242.99	160.42	207.82	226.04	262.50	280.73	320.84	328.13	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
42	118.79	153.89	175.49	202.49	215.99	237.59	251.08	160.42	207.82	236.98	273.44	291.67	320.84	339.07	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
43	124.19	159.29	180.89	202.49	215.99	242.99	256.48	167.71	215.11	244.27	273.44	291.67	328.13	346.36	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
44	124.19	159.29	180.89	207.89	224.09	251.08	256.48	167.71	215.11	244.27	280.73	302.61	339.07	346.36	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
45	132.29	167.39	188.99	215.99	229.49	251.08	264.58	178.65	226.04	255.21	291.67	309.90	339.07	357.30	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
46	132.29	167.39	194.39	215.99	229.49	256.48	272.68	178.65	226.04	262.50	291.67	309.90	346.36	368.23	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
47	140.39	175.49	202.49	224.09	237.59	264.58	278.08	189.59	236.98	273.44	302.61	320.84	357.30	375.53	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
48	140.39	180.89	202.49	229.49	242.99	264.58	278.08	189.59	244.27	273.44	309.90	328.13	357.30	375.53	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
49	145.79	180.89	207.89	237.59	251.08	272.68	286.18	196.88	244.27	280.73	320.84	339.07	368.23	386.46	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
50	145.79	188.99	215.99	237.59	251.08	278.08	291.58	196.88	255.21	291.67	320.84	339.07	375.53	393.75	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
51	153.89	194.39	224.09	242.99	256.48	286.18	307.78	207.82	262.50	302.61	328.13	346.36	386.46	415.63	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
52	159.29	202.49	229.49	256.48	272.68	299.68	313.18	215.11	273.44	309.90	346.36	368.23	404.69	422.92	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
53	167.39	207.89	237.59	264.58	278.08	307.78	326.68	226.04	280.73	320.84	357.30	375.53	415.63	441.15	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
54	175.49	224.09	251.08	272.68	286.18	321.28	334.78	236.98	302.61	339.07	368.23	386.46	433.86	452.09	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
55	180.89	229.49	256.48	286.18	299.68	334.78	348.28	244.27	309.90	346.36	386.46	404.69	452.09	470.32	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
56	188.99	237.59	272.68	299.68	313.18	348.28	369.88	255.21	320.84	368.23	404.69	422.92	470.32	499.49	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
57	194.39	251.08	278.08	313.18	334.78	369.88	388.78	262.50	339.07	375.53	422.92	452.09	499.49	525.01	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
58	202.49	256.48	291.58	326.68	356.38	396.88	418.47	273.44	346.36	393.75	441.15	481.26	535.94	565.11	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
59	207.89	272.68	307.78	348.28	375.28	418.47	440.07	280.73	368.23	415.63	470.32	506.78	565.11	594.28	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
60	215.99	286.18	321.28	369.88	396.88	440.07	467.07	291.67	386.46	433.86	486.63	535.94	594.28	630.74	35.0%	35.0%	35.0%	31.6%	35.0%	35.0%	35.0%
61	229.49	299.68	340.18	388.78	418.47	472.47	502.17	309.90	404.69	456.51	496.34	565.11	638.03	678.13	35.0%	35.0%	34.2%	27.7%	35.0%	35.0%	35.0%
62	251.08	321.28	361.78	410.38	445.47	507.57	537.27	329.05	419.34	471.03	508.98	601.57	685.43	725.53	31.1%	30.5%	30.2%	24.0%	35.0%	35.0%	35.0%
63	264.58	340.18	383.38	440.07	480.57	542.67	572.37	342.71	442.79	498.67	537.91	648.97	732.82	772.93	29.5%	30.2%	30.1%	22.2%	35.0%	35.0%	35.0%
64	278.08	361.78	410.38	467.07	506.38	585.86	612.86	358.35	470.11	525.82	564.15	683.82	791.16	827.61	28.9%	29.9%	28.1%	20.8%	35.0%	35.0%	35.0%
65	299.68	383.38	431.97	502.17	526.80	620.96	656.06	375.19	500.18	557.84	594.11	688.71	838.55	885.95	25.2%	30.5%	29.1%	18.3%	30.7%	35.0%	35.0%
66	311.80	406.13	458.53	526.66	558.20	655.04	689.11	398.15	525.58	585.78	631.42	737.05	884.55	930.54	27.7%	29.4%	27.8%	19.9%	32.0%	35.0%	35.0%
67	326.67	425.43	476.07	549.51	594.42	678.66	719.18	417.74	549.80	615.98	671.96	789.80	916.40	971.11	27.9%	29.2%	29.4%	22.3%	32.9%	35.0%	35.0%
68	339.87	442.56	503.69	574.60	623.50	713.97	750.65	439.09	574.97	646.58	713.41	841.89	964.05	1013.57	29.2%	29.9%	28.4%	24.2%	35.0%	35.0%	35.0%
69	358.50	462.28	528.32	608.51	658.04	742.95	778.33	463.48	599.28	679.26	757.07	888.50	1003.14	1050.91	29.3%	29.6%	28.6%	24.4%	35.0%	35.0%	35.0%
70	370.45	481.82	552.27	634.09	686.36	768.18	809.09	490.30	628.77	715.76	804.39	926.70	1037.16	1092.40	32.4%	30.5%	29.6%	26.9%	35.0%	35.0%	35.0%
71	389.38	507.50	581.88	660.63	717.51	807.20	846.57	506.91	652.24	743.13	827.38	968.71	1089.80	1142.96	30.2%	28.5%	27.7%	25.2%	35.0%	35.0%	35.0%
72	407.98	532.06	607.76	693.99	748.66	845.40	889.57	522.29	673.25	764.69	857.93	1010.74	1141.34	1200.97	28.0%	26.5%	25.8%	23.6%	35.0%	35.0%	35.0%
73	428.05	557.28	640.06	728.90	787.46	880.34	926.78	538.71	694.12	793.22	889.31	1039.78	1188.47	1251.16	25.9%	24.6%	23.9%	22.0%	32.0%	35.0%	35.0%
74	449.13	584.65	669.83	758.88	818.89	919.56	969.90	555.51	716.63	817.44	913.61	1056.31	1241.37	1309.32	23.7%	22.6%	22.0%	20.4%	29.0%	35.0%	35.0%
75	468.90	611.61	702.43	793.24	856.26	961.90	1008.24	569.81	737.57	843.94	942.16	1078.39	1256.17	1320.51	21.5%	20.6%	20.1%	18.8%	25.9%	30.6%	31.0%
76	480.07	635.96	726.31	821.97	887.52	992.03	1046.95	572.99	754.34	858.90	962.99	1090.68	1255.47	1321.84	19.4%	18.6%	18.3%	17.2%	22.9%	26.6%	26.3%
77	496.94	654.13	750.48	850.20	916.12	1024.30	1081.77	582.35	762.93	873.28	982.33	1097.89	1254.54	1321.77	17.2%	16.6%	16.4%	15.5%	19.8%	22.5%	22.2%
78	510.27	677.68	775.87	880.50	946.50	1059.18	1112.30	586.93	776.98	888.16	1003.10	1105.43	1255.35	1320.60	15.0%	14.7%	14.5%	13.9%	16.8%	18.5%	18.7%
79	524.71	694.52	801.60	904.10	974.47	1089.20	1144.27	592.17	782.53	902.46	1015.37	1108.37	1255.02	1321.08	12.9%	12.7%	12.6%	12.3%	13.7%	15.2%	15.5%
80	546.84	726.70						605.31	804.40						10.7%	10.7%					
81	601.96	797.78						666.32	883.08						10.7%	10.7%					
82	662.88	876.11						733.76	969.78						10.7%	10.7%					
83	726.70	966.04						804.40	1069.33						10.7%	10.7%					
84	800.68	1063.22						886.29	1176.90						10.7%	10.7%					
85	968.94							1072.54							10.7%						
86	1066.12							1180.11							10.7%						
87	1172.01							1297.32							10.7%						
88	1354.77							1499.63							10.7%						
89	1489.67							1648.95							10.7%						
90	1639.07							1814.32							10.7%						
91+	1800.08							1992.54							10.7%						

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

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase – Custom Care Series
October 29, 2020

Product Name	Form Number	Issue Date Range
Custom Care	LTC-02 VA	Oct 2003 - Jul 2004
Essential Care	BSC-02 VA	Oct 2003 - Mar 2004

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

1. Scope & Purpose

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

2. Benefit Description(s)

A brief policy description for each of the policy forms:

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

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

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

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

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

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

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

3. Renewability

All policy forms are guaranteed renewable.

4. Applicability

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

5. Actuarial Assumptions

Morbidity

The morbidity assumptions are derived from our own experience, following our most recent comprehensive claim study completed in 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, as well as a 5.56% margin for moderately adverse experience consistent with the margin originally anticipated in our original pricing loss ratio. 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-02 policy with the following attributes: Standard risk class, Female, Single, 90 day Elimination Period, Policy Issued 2003 (in force 16 policy years as of 2019).

Policy Duration	4 Year Benefit Period			Lifetime Benefit Period		
	Issue Age			Issue Age		
	55	65	75	55	65	75
17	1.03%	4.98%	17.57%	1.25%	6.02%	20.93%
22	2.25%	9.40%	24.14%	2.73%	11.31%	28.50%
27	4.60%	14.98%	25.99%	5.57%	17.89%	30.61%
32	8.92%	21.20%	29.58%	10.73%	25.12%	34.66%

Below are expected incidence rates from the prior assumptions before future morbidity improvements for an LTC-02 policy with the following attributes: Standard risk class, Female, Single, 90 day EP, Policy Issued 2003.

Policy Duration	4 Year Benefit Period			Lifetime Benefit Period		
	Issue Age			Issue Age		
	55	65	75	55	65	75
17	1.02%	5.05%	17.40%	1.21%	5.97%	20.32%
22	2.19%	9.62%	21.19%	2.60%	11.33%	24.65%
27	4.80%	16.63%	22.89%	5.68%	19.44%	26.58%
32	9.16%	20.28%	26.14%	10.79%	23.61%	30.24%

Comparison (Current/Prior)

Policy Duration	4 Year Benefit Period			Lifetime Benefit Period		
	Issue Age			Issue Age		
	55	65	75	55	65	75
17	100%	99%	101%	103%	101%	103%
22	103%	98%	114%	105%	100%	116%
27	96%	90%	114%	98%	92%	115%
32	97%	105%	113%	99%	106%	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-02 policy with the following attributes: Standard risk class, Female, Issue Age 55, Single, 90 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	7.13%	5.90%	6.25%	6.48%	5.36%	5.68%
3	6.18%	5.11%	5.41%	5.61%	4.64%	4.92%
6	3.48%	3.06%	2.92%	2.98%	2.62%	2.50%
12	1.80%	1.72%	2.06%	1.54%	1.47%	1.77%
24	1.65%	1.86%	2.08%	1.42%	1.59%	1.79%
36	1.49%	1.97%	2.47%	1.28%	1.69%	2.11%
60	1.92%	2.43%	2.98%	1.65%	2.09%	2.55%
90	1.89%	3.01%	3.67%	1.62%	2.58%	3.14%
120	1.89%	3.01%	3.67%	1.62%	2.58%	3.14%

Below are the pre-basis change expected termination rates for an LTC-02 policy with the following attributes: Standard risk class, Female, Issue Age 55, Single, 90 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	9.79%	8.02%	9.42%	7.83%	6.41%	7.53%
3	8.48%	6.95%	8.15%	6.78%	5.55%	6.52%
6	3.35%	2.86%	2.87%	2.95%	2.53%	2.53%
12	1.73%	1.61%	2.03%	1.53%	1.42%	1.79%
24	1.59%	1.74%	2.05%	1.40%	1.54%	1.81%
36	1.43%	1.85%	2.42%	1.26%	1.63%	2.14%
60	1.83%	2.28%	2.93%	1.61%	2.01%	2.58%
90	1.79%	2.82%	3.60%	1.58%	2.49%	3.18%
120	1.79%	2.82%	3.60%	1.58%	2.49%	3.18%

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	73%	74%	66%	83%	84%	75%
3	73%	74%	66%	83%	84%	75%
6	104%	107%	102%	101%	104%	99%
12	104%	107%	102%	101%	104%	99%
24	104%	107%	102%	101%	104%	99%
36	104%	107%	102%	101%	104%	99%
60	105%	107%	102%	102%	104%	99%
90	105%	107%	102%	102%	104%	99%
120	105%	107%	102%	102%	104%	99%

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-02 policy with the following attributes: Standard risk class, Female, Issue Age 55, Single, 90 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
17	77.35%	69.40%	58.24%	80.08%	71.84%	60.29%
22	78.13%	71.07%	57.50%	80.89%	73.58%	59.52%
27	78.54%	72.72%	56.74%	81.31%	75.28%	58.74%
32	78.73%	74.19%	55.96%	81.51%	76.80%	57.93%

Below are the expected utilization rates from the prior assumptions for an LTC-02 policy with the following attributes: Standard risk class, Female, Issue Age 55, Single, 90 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
17	79.23%	72.00%	61.21%	81.21%	73.80%	62.75%
22	79.90%	73.54%	60.50%	81.90%	75.38%	62.01%
27	80.23%	75.03%	59.77%	82.24%	76.91%	61.26%
32	80.39%	76.35%	59.02%	82.41%	78.26%	60.49%

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
17	98%	96%	95%	99%	97%	96%
22	98%	97%	95%	99%	98%	96%
27	98%	97%	95%	99%	98%	96%
32	98%	97%	95%	99%	98%	96%

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 2.5% lapse rate due to the rate increase. The additional lapse rate is used to adjust future premiums and claims down by 2.5% 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	Pre2004 Standard Risk Class (Single, Female)		
	Issue Age		
	55	65	75
1	0.000	0.002	0.006
5	0.001	0.004	0.014
10	0.003	0.008	0.022
15	0.004	0.014	0.054
20	0.009	0.031	0.121
25	0.019	0.065	0.220
30	0.045	0.126	0.326

For policies issued in 2004 and later, different rates apply due a change in underwriting practices. For policies issued after 2004:

Policy Duration	Post2004 Standard Risk Class (Single, Female)		
	Issue Age		
	55	65	75
1	0.000	0.001	0.004
5	0.001	0.003	0.008
10	0.002	0.006	0.020
15	0.004	0.012	0.042
20	0.008	0.028	0.089
25	0.018	0.060	0.153
30	0.042	0.117	0.261

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.

For policies issued prior to 2004:

Policy Duration	Pre2004 Standard Risk Class (Single, Female)		
	Issue Age		
	55	65	75
1	0.001	0.001	0.004
5	0.001	0.003	0.011
10	0.003	0.008	0.018
15	0.004	0.014	0.056
20	0.009	0.031	0.106
25	0.020	0.068	0.175
30	0.044	0.134	0.271

For policies issued in 2004 and later, different rates apply due a change in underwriting practices. For policies issued after 2004:

Policy Duration	Post2004 Standard Risk Class (Single, Female)		
	Issue Age		
	55	65	75
1	0.001	0.001	0.004
5	0.001	0.003	0.009
10	0.003	0.007	0.019
15	0.005	0.016	0.055
20	0.008	0.029	0.097
25	0.019	0.064	0.164
30	0.041	0.124	0.271

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
Semiannual	.52
Quarterly	.27
Monthly	.09

11. Issue Age Range

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

12. Area Factors

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

13. Average Annual Premium

The table below summarizes the average annual premium per policy before and after the requested increase. 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 ass 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 capped rate increase
LTC-02 VA	2,230	2,552
BSC-02 VA	2,180	2,495

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-02 VA	1,952	4,358,344
BSC-02 VA	67	146,249

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 (1985 and 1995), the National Health Interview Survey (1984), the National Long-Term Care Survey (1982, 1984, 1989, and 1994), Medicare data, and other experience furnished to us by consultants, with adjustments due to the impact of underwriting, inflation options, elected options, anti-selection considerations, and the savings incurred because the maximum daily benefit will not always be paid.

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

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

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

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

Voluntary Terminations

Duration	**Inflation Option: None/GPO**						
	Issue Age						
	40	**55**	**60**	**65**	**70**	**75**	**79**
1	9.7%	6.6%	6.4%	6.5%	6.9%	7.1%	7.2%
2	6.6%	4.6%	4.5%	4.5%	4.8%	4.9%	5.0%
3	4.7%	3.3%	3.3%	3.3%	3.5%	3.5%	3.6%
4	3.3%	2.4%	2.4%	2.4%	2.5%	2.6%	2.6%
5	2.3%	1.8%	1.8%	1.8%	1.9%	1.9%	1.9%
6+	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%

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

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

Total Life Mortality

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

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

In addition, 18 years of future improvements were reflected.

Recent Experience

As part of the inforce management of the business, the Company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates, and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted our 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 14.5%, which varies by issue age, benefit period, and inflation option, and ranges from 10.7% to 14.6%. This rate increase reflects a cap on our originally proposed rate increase of 31.2%, as requested by the state. Rate increases were derived as follows:

1. In the prior filing, The Company certified to a lifetime loss ratio of 90.9% based on nationwide data where waived premiums were included in both premiums and claims. We have restated this target loss ratio to 91.0% 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 (31.5%) 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-02 as an example). As this product (ICC12-LTC-12) is no longer open for new business, the most recently filed new business LTC rates for this product were adjusted to account for the average impact of the assumption updates due to the 2016 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 30.1%, ranging from 9.8% to 33.9%.
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 31.2%, ranging from 10.7% to 35.0%.
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.
6. Per the state's request, the rate increase was then capped at 14.6% based on the Blended If Knew approach, resulting in an average rate increase of 14.5%, ranging from 10.7% to 14.6%.

Note that in **Appendix A** in the 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, 2013, or 2016 rate increase filings.

In the rate schedules by policy form, **Appendices B2-B8** 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, 2013, and/or 2016 rate increase filings.

Please note that the actual rates implemented may vary slightly from those in Appendices B1 to B8 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 based on our originally requested rate increase is 91.0%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 90.0%. 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:

Post-stability form requirements:
The sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

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

Pre-stability form requirements:

The sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 60%),
2. 80% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 80% of the present value of future projected premium in excess of the projected initial earned premium.

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 limited pay policies, or 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:

Previously Elected Landing Spot	Current inflation	Proposed Landing Spot
None	5.0%	4.2%
2010	3.1%	2.5%
2013	4.5%	4.0%
2010 and 2013	2.5%	1.9%
2016	3.7%	2.9%
2010 and 2016	1.9%	1.3%
2013 and 2016	3.5%	2.7%

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

The premium rate schedules for these options are included in this filing in the rate schedules by policy form as **Appendices C1** to **C7.**

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 Shared Cost option is not available to limited pay policies.

The premium rate tables for these options are included in the rate schedules by policy form as **Appendices C1 to C8.**

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. The Paid-Up Policy will only be offered if we receive a full approval.

21. History of Previous Rate Revisions

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

A 18.4% rate increase on these policy forms was accepted by your state on April 21, 2016.

A 29.7% rate increase on these 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.

The preceding Actuarial Memorandum contains:

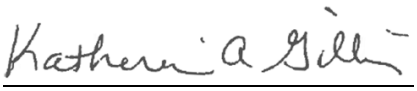
a) the assumptions on which this certification is based;
b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates 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.

Due to the capped approval, if the requested premium rate schedule increase is implemented and the underlying assumptions which reflect moderately adverse conditions are realized, additional rate increases will be necessary to achieve the full actuarially justified one-time request based on the Lifetime Loss Ratio.

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
Custom Care (LTC-02) and Essential Care (BSC-02)

		Original Assumptions (with Waived Premiums)			Historical & Projected Experience (without Waived Premiums)								
					Before Proposed Increase			With Proposed Rate Increase			With Capped 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	Incurred Claims	Earned Premium	Incurred Loss Ratio
	2003	182,573	4,980,276	4%	155,081	25,782,625	1%	155,081	25,782,625	1%	155,081	25,782,625	1%
	2004	2,577,908	70,752,906	4%	932,231	74,586,343	1%	932,231	74,586,343	1%	932,231	74,586,343	1%
	2005	4,205,244	75,487,415	6%	2,905,280	75,780,065	4%	2,905,280	75,780,065	4%	2,905,280	75,780,065	4%
Historical	2006	7,196,998	71,754,491	10%	3,433,861	74,259,473	5%	3,433,861	74,259,473	5%	3,433,861	74,259,473	5%
Experience	2007	9,034,432	68,980,236	13%	10,378,185	73,062,375	14%	10,378,185	73,062,375	14%	10,378,185	73,062,375	14%
	2008	10,309,356	66,774,445	15%	9,726,136	71,522,360	14%	9,726,136	71,522,360	14%	9,726,136	71,522,360	14%
	2009	12,516,977	64,894,577	19%	13,848,937	69,883,346	20%	13,848,937	69,883,346	20%	13,848,937	69,883,346	20%
	2010	16,229,722	63,196,664	26%	14,828,740	68,437,893	22%	14,828,740	68,437,893	22%	14,828,740	68,437,893	22%
	2011	18,387,201	61,412,547	30%	18,332,600	66,312,476	28%	18,332,600	66,312,476	28%	18,332,600	66,312,476	28%
	2012	20,474,450	59,531,343	34%	23,432,798	74,154,523	32%	23,432,798	74,154,523	32%	23,432,798	74,154,523	32%
	2013	22,915,368	57,558,254	40%	26,137,277	82,427,001	32%	26,137,277	82,427,001	32%	26,137,277	82,427,001	32%
	2014	25,261,469	55,496,307	46%	29,701,625	77,742,003	38%	29,701,625	77,742,003	38%	29,701,625	77,742,003	38%
	2015	27,657,245	53,379,535	52%	35,551,817	72,573,814	49%	35,551,817	72,573,814	49%	35,551,817	72,573,814	49%
	2016	30,407,395	51,243,127	59%	40,015,483	74,876,931	53%	40,015,483	74,876,931	53%	40,015,483	74,876,931	53%
	2017	33,320,052	49,094,893	68%	49,318,534	76,530,439	64%	49,318,534	76,530,439	64%	49,318,534	76,530,439	64%
	2018	36,456,337	46,941,880	78%	52,092,452	74,791,497	70%	52,092,452	74,791,497	70%	52,092,452	74,791,497	70%
Projected	2019	39,793,138	44,787,621	89%	69,162,913	74,726,050	93%	69,162,913	74,726,050	93%	69,162,913	74,726,050	93%
Future	2020	43,241,589	42,634,940	101%	75,903,076	85,578,141	89%	75,903,076	85,578,141	89%	75,903,076	85,578,141	89%
Experience	2021	46,858,149	40,484,190	116%	83,070,875	82,434,439	101%	82,349,773	103,934,665	79%	82,349,773	91,468,770	90%
	2022	50,575,104	38,338,922	132%	90,730,760	78,371,949	116%	88,493,994	100,718,470	88%	88,493,994	87,501,385	101%
	2023	54,819,797	36,204,344	151%	99,024,912	74,288,569	133%	96,549,289	95,600,077	101%	96,549,289	82,946,127	116%
	2024	58,748,570	34,082,712	172%	107,671,757	70,199,791	153%	104,979,963	90,461,591	116%	104,979,963	78,388,816	134%
	2025	62,523,053	31,980,755	196%	116,894,457	66,062,050	177%	113,972,096	85,243,058	134%	113,972,096	73,775,014	154%
	2026	66,174,532	29,901,392	221%	125,437,664	61,868,703	203%	122,301,722	79,938,464	153%	122,301,722	69,097,649	177%
	2027	69,406,092	27,851,108	249%	129,679,974	57,604,081	225%	126,437,975	74,528,068	170%	126,437,975	64,339,381	197%
	2028	72,459,330	25,843,022	280%	137,336,665	53,295,864	258%	133,903,248	69,046,067	194%	133,903,248	59,531,198	225%
	2029	75,178,096	23,886,701	315%	146,221,599	49,003,676	298%	142,566,059	63,567,849	224%	142,566,059	54,739,802	260%
	2030	77,670,978	21,992,487	353%	153,926,901	44,754,196	344%	150,078,729	58,129,256	258%	150,078,729	49,995,190	300%
	2031	79,650,783	20,165,947	395%	159,501,299	40,587,964	393%	155,513,767	52,784,311	295%	155,513,767	45,342,844	343%
	2032	80,695,170	18,413,770	438%	153,951,529	36,531,118	421%	150,102,741	47,567,148	316%	150,102,741	40,812,111	368%
	2033	81,362,604	16,747,687	486%	153,657,702	32,628,644	471%	149,816,260	42,536,141	352%	149,816,260	36,453,364	411%
	2034	81,440,958	15,176,032	537%	155,488,634	28,944,504	537%	151,601,418	37,774,756	401%	151,601,418	32,338,120	469%
	2035	80,049,258	13,706,880	584%	156,525,828	25,500,210	614%	152,612,682	33,313,683	458%	152,612,682	28,490,539	536%
	2036	77,969,671	12,340,519	632%	155,298,487	22,315,169	696%	151,416,025	29,180,188	519%	151,416,025	24,932,382	607%
	2037	75,509,911	11,074,314	682%	142,098,188	19,392,357	733%	138,545,733	25,380,012	546%	138,545,733	21,667,042	639%
	2038	73,486,362	9,911,410	741%	133,501,567	16,739,934	798%	130,164,028	21,925,642	594%	130,164,028	18,703,688	696%
	2039	71,248,627	8,853,250	805%	126,362,836	14,374,710	879%	123,203,765	18,840,609	654%	123,203,765	16,061,137	767%
	2040	68,158,891	7,900,978	863%	122,530,186	12,270,072	999%	119,466,931	16,091,619	742%	119,466,931	13,709,677	871%
	2041	65,295,857	7,048,222	926%	117,614,380	10,396,528	1131%	114,674,020	13,641,415	841%	114,674,020	11,616,377	987%
	2042	62,853,106	6,284,090	1000%	105,487,459	8,745,486	1206%	102,850,272	11,480,071	896%	102,850,272	9,771,653	1053%
	2043	61,513,870	5,602,509	1098%	96,165,546	7,311,700	1315%	93,761,408	9,601,717	977%	93,761,408	8,169,658	1148%
	2044	60,930,236	4,996,482	1219%	86,683,639	6,079,511	1426%	84,516,548	7,986,317	1058%	84,516,548	6,792,899	1244%
	2045	61,271,020	4,458,900	1374%	79,346,192	5,016,790	1582%	77,362,538	6,592,153	1174%	77,362,538	5,605,486	1380%
	2046	62,226,407	3,980,155	1563%	72,096,797	4,106,710	1756%	70,294,377	5,397,547	1302%	70,294,377	4,588,619	1532%
	2047	63,651,521	3,550,899	1793%	66,644,405	3,329,643	2002%	64,978,295	4,377,043	1485%	64,978,295	3,720,369	1747%
	2048	65,931,844	3,164,455	2084%	59,724,757	2,666,806	2240%	58,231,638	3,506,213	1661%	58,231,638	2,979,752	1954%
	2049	66,715,477	2,813,221	2371%	47,940,823	2,110,159	2272%	46,742,303	2,774,662	1685%	46,742,303	2,357,784	1982%
	2050	67,208,906	2,490,380	2699%	40,044,854	1,649,883	2427%	39,043,733	2,169,619	1800%	39,043,733	1,843,496	2118%
	2051	67,267,598	2,190,510	3071%	33,982,319	1,274,116	2667%	33,132,761	1,675,577	1977%	33,132,761	1,423,633	2327%
	2052	66,181,852	1,910,126	3465%	29,946,740	967,331	3096%	29,198,071	1,272,177	2295%	29,198,071	1,080,847	2701%
	2053	64,065,818	1,648,217	3887%	24,674,436	718,159	3436%	24,057,575	944,502	2547%	24,057,575	802,435	2998%
	2054	61,518,153	1,405,150	4378%	19,598,552	522,849	3748%	19,108,588	687,643	2779%	19,108,588	584,205	3271%
	2055	56,234,691	1,182,195	4757%	14,888,304	374,089	3980%	14,516,096	491,998	2950%	14,516,096	417,988	3473%
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 :	351,193,345	1,341,416,773	26.2%	406,823,959	1,615,843,466	25.2%	406,823,959	1,615,843,466	25.2%	406,823,959	1,615,843,466	25.2%
	Future :	1,217,874,202	402,499,456	302.6%	1,982,542,552	779,190,978	254.4%	1,937,688,168	961,165,163	201.6%	1,937,688,168	851,819,693	227.5%
	Lifetime :	1,569,067,547	1,743,916,229	90.0%	2,389,366,511	2,395,034,444	99.8%	2,344,512,127	2,577,008,629	91.0%	2,344,512,127	2,467,663,159	95.0%

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

				Accum Value of Past Initial Prm x 90.0% =	1,227,888,834
				Present Value of Future Initial Prm x 90.0% =	267,876,628
Accum. Value of Past Incurred Claims =	406,823,959			Accum Value of Prior Increases x 90.0% =	225,946,792
Present Value of Future Incurred Claims =	1,937,688,168			Present Value of Future Increases x 90.0% =	596,920,109
Total =	2,344,512,127	>=		Total =	2,318,632,363

Total Incurred Claims exceed Total Initial Premiums x max(60%, Original Pricing Loss Ratio) + Increased Premiums x max(80%, Original Pricing Loss Rati

				Accum Value of Past Initial Prm x 90.0% =	1,227,888,834
				Present Value of Future Initial Prm x 90.0% =	267,876,628
Accum. Value of Past Incurred Claims =	406,823,959			Accum Value of Prior Increases x 90.0% =	225,946,792
Present Value of Future Incurred Claims =	1,937,688,168			Present Value of Future Increases x 90.0% =	596,920,109
Total =	2,344,512,127	>=		Total =	2,318,632,363

Exhibit 1A: Demonstration of not Recouping Past Losses
Custom Care (LTC-02) and Essential Care (BSC-02)

		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
	1988	0	0	0%	-	0	0	-	0	0	-
	1989	0	0	0%	-	0	0	-	0	0	-
	1990	0	0	0%	-	0	0	-	0	0	-
	1991	0	0	0%	-	0	0	-	0	0	-
	1992	0	0	0%	-	0	0	-	0	0	-
	1993	0	0	0%	-	0	0	-	0	0	-
	1994	0	0	0%	-	0	0	-	0	0	-
	1995	0	0	0%	-	0	0	-	0	0	-
	1996	0	0	0%	-	0	0	-	0	0	-
	1997	0	0	0%	-	0	0	-	0	0	-
	1998	0	0	0%	-	0	0	-	0	0	-
Original Pricing	1999	0	0	0%	-	0	0	-	0	0	-
	2000	0	0	0%	-	0	0	-	0	0	-
	2001	0	0	0%	-	0	0	-	0	0	-
	2002	527,886	12,695,976	4%	-	0	0	-	0	0	-
	2003	5,384,187	132,110,794	4%	1,050,773	155,081	25,782,625	1%	155,081	25,782,625	1%
	2004	11,936,956	234,397,303	5%	3,798,396	932,231	74,586,343	1%	932,231	74,586,343	1%
	2005	19,605,419	230,240,672	9%	6,452,813	2,905,280	75,780,065	4%	2,905,280	75,780,065	4%
	2006	26,869,286	219,641,321	12%	9,084,352	3,433,861	74,259,473	5%	3,433,861	74,259,473	5%
	2007	31,115,101	211,205,826	15%	10,763,638	10,378,185	73,062,375	14%	10,378,185	73,062,375	14%
	2008	36,372,534	204,055,143	18%	12,748,757	9,726,136	71,522,360	14%	9,726,136	71,522,360	14%
	2009	45,599,774	197,478,597	23%	16,136,760	13,848,937	69,883,346	20%	13,848,937	69,883,346	20%
	2010	67,383,718	213,115,057	32%	67,383,718	14,828,740	68,437,893	22%	14,828,740	68,437,893	22%
2010 RI	2011	76,620,269	357,710,163	21%	76,620,269	18,332,600	66,312,476	28%	18,332,600	66,312,476	28%
	2012	88,889,554	346,913,358	26%	88,889,554	23,432,798	74,154,523	32%	23,432,798	74,154,523	32%
	2013	109,141,406	281,798,369	39%	109,141,406	26,137,277	82,427,001	32%	26,137,277	82,427,001	32%
2013 RI	2014	124,811,861	281,568,969	44%	124,811,861	29,701,625	77,742,003	38%	29,701,625	77,742,003	38%
	2015	135,392,023	288,903,832	47%	135,392,023	35,551,817	72,573,814	49%	35,551,817	72,573,814	49%
	2016	157,598,845	256,662,312	61%	157,598,845	40,015,483	74,876,931	53%	40,015,483	74,876,931	53%
2016 RI	2017	177,883,671	253,511,686	70%	177,883,671	49,318,534	76,530,439	64%	49,318,534	76,530,439	64%
	2018	193,480,368	289,537,585	67%	193,480,368	52,092,452	74,791,497	70%	52,092,452	74,791,497	70%
	2019					69,162,913	74,726,050	93%	69,162,913	74,726,050	93%
	2020					75,903,076	85,578,141	89%	75,903,076	85,578,141	89%
	2021					83,070,875	82,434,439	101%	82,349,773	103,934,665	79%
	2022					90,730,760	78,371,949	116%	88,493,994	100,718,470	88%
Projected	2023					99,024,912	74,288,569	133%	96,549,289	95,600,077	101%
Future	2024					107,671,757	70,199,791	153%	104,979,963	90,461,591	116%
Experience	2025					116,894,457	66,062,050	177%	113,972,096	85,243,058	134%
	2026					125,437,664	61,868,703	203%	122,301,722	79,938,464	153%
	2027					129,679,974	57,604,081	225%	126,437,975	74,528,068	170%
	2028					137,336,665	53,295,864	258%	133,903,248	69,046,067	194%
	2029					146,221,599	49,003,676	298%	142,566,059	63,567,849	224%
	2030					153,926,901	44,754,196	344%	150,078,729	58,129,256	258%
	2031					159,501,299	40,587,964	393%	155,513,767	52,784,311	295%
	2032					153,951,529	36,531,118	421%	150,102,741	47,567,148	316%
	2033					153,657,702	32,628,644	471%	149,816,260	42,536,141	352%
	2034					155,488,634	28,944,504	537%	151,601,418	37,774,756	401%
	2035					156,525,828	25,500,210	614%	152,612,682	33,313,683	458%
	2036					155,298,487	22,315,169	696%	151,416,025	29,180,188	519%
	2037					142,098,188	19,392,357	733%	138,545,733	25,380,012	546%
	2038					133,501,567	16,739,934	798%	130,164,028	21,925,642	594%
	2039					126,362,836	14,374,710	879%	123,203,765	18,840,609	654%
	2040					122,530,186	12,270,072	999%	119,466,931	16,091,619	742%
Values as of 12/31/2018 (discounted at maximum statutory valuation rates)											
	Past				1,435,074,667	406,823,959	1,615,843,466	25.2%	406,823,959	1,615,843,466	25.2%
	Future					1,982,542,552	779,190,978	254.4%	1,937,688,168	961,165,163	201.6%
	Lifetime					2,389,366,511	2,395,034,444	99.8%	2,344,512,127	2,577,008,629	91.0%

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 87.5% =	1,227,888,834
Accum Value of Minimum(Past Incurred Claims,				Present Value of Future Initial Prm x 87.5% =	267,876,628
Adjusted Originally Expected Incurred Claims) =	406,823,959			Accum Value of Prior Increases x 87.5% =	225,946,792
Present Value of Future Incurred Claims =	1,937,688,168			Present Value of Future Increases x 87.5% =	596,920,109
Total =	2,344,512,127	> =		Total =	2,318,632,363

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 87.5% =	1,227,888,834
Accum Value of Minimum(Past Incurred Claims,				Present Value of Future Initial Prm x 87.5% =	267,876,628
Adjusted Originally Expected Incurred Claims) =	406,823,959			Accum Value of Prior Increases x 87.5% =	225,946,792
Present Value of Future Incurred Claims =	1,937,688,168			Present Value of Future Increases x 87.5% =	596,920,109
Total =	2,344,512,127	> =		Total =	2,318,632,363

Exhibit 2: Virginia Loss Ratio Exhibit
Custom Care (LTC-02) and Essential Care (BSC-02)

		Original Assumptions (with Waived Premiums)			Historical & Projected Experience (without Waived Premiums)								
					Before Proposed Increase			With Proposed Rate Increase			With Capped 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	Incurred Claims	Earned Premium	Incurred Loss Ratio
	2003	9,117	326,018	3%	-	1,645,383	0%	-	1,645,383	0%	-	1,645,383	0%
	2004	111,395	4,256,951	3%	-	4,256,035	0%	-	4,256,035	0%	-	4,256,035	0%
	2005	176,136	4,141,116	4%	8,116	4,207,917	0%	8,116	4,207,917	0%	8,116	4,207,917	0%
Historical	2006	326,274	3,948,681	8%	1,288	4,137,439	0%	1,288	4,137,439	0%	1,288	4,137,439	0%
Experience	2007	402,763	3,806,973	11%	49,020	4,096,885	1%	49,020	4,096,885	1%	49,020	4,096,885	1%
	2008	456,796	3,696,083	12%	976,743	4,024,964	24%	976,743	4,024,964	24%	976,743	4,024,964	24%
	2009	570,993	3,603,530	16%	328,426	3,949,492	8%	328,426	3,949,492	8%	328,426	3,949,492	8%
	2010	762,597	3,521,830	22%	1,216,260	3,896,612	31%	1,216,260	3,896,612	31%	1,216,260	3,896,612	31%
	2011	863,580	3,435,070	25%	356,417	3,817,310	9%	356,417	3,817,310	9%	356,417	3,817,310	9%
	2012	972,798	3,343,689	29%	805,024	4,456,209	18%	805,024	4,456,209	18%	805,024	4,456,209	18%
	2013	1,099,412	3,247,696	34%	595,387	4,430,697	13%	595,387	4,430,697	13%	595,387	4,430,697	13%
	2014	1,227,197	3,147,145	39%	836,653	4,296,781	19%	836,653	4,296,781	19%	836,653	4,296,781	19%
	2015	1,363,273	3,043,642	45%	1,336,289	4,196,588	32%	1,336,289	4,196,588	32%	1,336,289	4,196,588	32%
	2016	1,521,134	2,938,717	52%	2,386,631	4,425,539	54%	2,386,631	4,425,539	54%	2,386,631	4,425,539	54%
	2017	1,691,487	2,832,588	60%	1,653,913	4,450,531	37%	1,653,913	4,450,531	37%	1,653,913	4,450,531	37%
	2018	1,878,948	2,725,560	69%	2,660,779	4,434,383	60%	2,660,779	4,434,383	60%	2,660,779	4,434,383	60%
Projected	2019	2,081,827	2,617,706	80%	3,708,696	4,482,669	83%	3,708,696	4,482,669	83%	3,708,696	4,482,669	83%
Future	2020	2,297,334	2,509,047	92%	4,179,946	5,175,531	81%	4,179,946	5,175,531	81%	4,179,946	5,175,531	81%
Experience	2021	2,528,596	2,399,470	105%	4,601,453	4,979,183	92%	4,561,510	6,333,556	72%	4,561,510	5,526,959	83%
	2022	2,773,298	2,289,084	121%	5,166,055	4,776,963	108%	5,038,697	6,194,886	81%	5,038,697	5,335,336	94%
	2023	3,044,799	2,178,061	140%	5,764,512	4,569,662	126%	5,620,399	5,931,151	95%	5,620,399	5,103,788	110%
	2024	3,311,809	2,066,378	160%	6,373,727	4,357,279	146%	6,214,384	5,660,611	110%	6,214,384	4,866,874	128%
	2025	3,582,106	1,954,311	183%	7,025,783	4,138,090	170%	6,850,138	5,380,678	127%	6,850,138	4,622,301	148%
	2026	3,852,349	1,841,961	209%	7,651,542	3,911,985	196%	7,460,254	5,091,267	147%	7,460,254	4,369,954	171%
	2027	4,103,726	1,729,744	237%	8,044,099	3,677,587	219%	7,842,997	4,790,583	164%	7,842,997	4,108,297	191%
	2028	4,351,062	1,618,418	269%	8,721,289	3,437,159	254%	8,503,257	4,481,440	190%	8,503,257	3,839,858	221%
	2029	4,581,906	1,508,499	304%	9,467,270	3,193,328	296%	9,230,588	4,167,189	222%	9,230,588	3,567,575	259%
	2030	4,809,375	1,400,596	343%	10,115,659	2,947,913	343%	9,862,767	3,850,248	256%	9,862,767	3,293,488	299%
	2031	5,004,008	1,295,111	386%	10,634,455	2,703,654	393%	10,368,593	3,534,227	293%	10,368,593	3,020,663	343%
	2032	5,136,358	1,192,639	431%	10,394,785	2,461,849	422%	10,134,915	3,220,808	315%	10,134,915	2,750,558	368%
	2033	5,244,508	1,094,026	479%	10,606,982	2,225,740	477%	10,341,808	2,914,200	355%	10,341,808	2,486,799	416%
	2034	5,314,088	999,854	531%	10,932,735	1,998,987	547%	10,659,417	2,619,196	407%	10,659,417	2,233,479	477%
	2035	5,282,494	910,710	580%	11,168,506	1,783,478	626%	10,889,294	2,338,372	466%	10,889,294	1,992,708	546%
	2036	5,204,670	826,719	630%	11,238,730	1,580,879	711%	10,957,762	2,073,992	528%	10,957,762	1,766,355	620%
	2037	5,092,822	747,912	681%	10,341,729	1,391,857	743%	10,083,186	1,827,004	552%	10,083,186	1,555,165	648%
	2038	5,006,830	674,689	742%	9,917,873	1,217,693	814%	9,669,926	1,599,158	605%	9,669,926	1,360,572	711%
	2039	4,904,055	607,297	808%	9,522,948	1,059,845	899%	9,284,874	1,392,442	667%	9,284,874	1,184,208	784%
	2040	4,732,077	545,974	867%	9,409,882	917,012	1026%	9,174,635	1,205,210	761%	9,174,635	1,024,617	895%
	2041	4,579,733	490,413	934%	9,167,939	787,746	1164%	8,938,741	1,035,621	863%	8,938,741	880,184	1016%
	2042	4,448,952	440,034	1011%	8,316,550	671,980	1238%	8,108,637	883,649	918%	8,108,637	750,834	1080%
	2043	4,401,510	394,607	1115%	7,743,622	569,959	1359%	7,550,032	749,658	1007%	7,550,032	636,842	1186%
	2044	4,400,126	353,776	1244%	7,070,484	480,709	1471%	6,893,722	632,388	1090%	6,893,722	537,119	1283%
	2045	4,469,966	317,180	1409%	6,587,138	402,258	1638%	6,422,460	529,266	1213%	6,422,460	449,463	1429%
	2046	4,577,686	284,235	1611%	6,077,872	333,877	1820%	5,925,925	439,349	1349%	5,925,925	373,057	1588%
	2047	4,714,477	254,395	1853%	5,725,089	274,365	2087%	5,581,961	361,072	1546%	5,581,961	306,562	1821%
	2048	4,911,564	227,299	2161%	5,207,978	222,657	2339%	5,077,779	293,043	1733%	5,077,779	248,785	2041%
	2049	4,981,623	202,465	2460%	4,181,835	178,409	2344%	4,077,289	234,819	1736%	4,077,289	199,345	2045%
	2050	5,039,490	179,473	2808%	3,572,630	141,177	2531%	3,483,315	185,821	1875%	3,483,315	157,744	2208%
	2051	5,056,563	157,979	3201%	3,079,559	110,286	2792%	3,002,571	145,165	2068%	3,002,571	123,228	2437%
	2052	4,979,701	137,784	3614%	2,756,798	84,674	3256%	2,687,878	111,454	2412%	2,687,878	94,611	2841%
	2053	4,824,650	118,867	4059%	2,289,594	63,602	3600%	2,232,355	83,717	2667%	2,232,355	71,065	3141%
	2054	4,639,696	101,282	4581%	1,843,267	46,870	3933%	1,797,186	61,693	2913%	1,797,186	52,370	3432%
	2055	4,222,782	85,146	4959%	1,415,644	33,961	4168%	1,380,253	44,702	3088%	1,380,253	37,946	3637%
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 :	16,892,133	75,676,233	22.3%	15,971,735	92,207,657	17.3%	15,971,735	92,207,657	17.3%	15,971,735	92,207,657	17.3%
	Future :	77,884,113	24,849,175	313.4%	133,289,640	49,490,118	269.3%	130,214,726	61,570,331	211.5%	130,214,726	54,173,103	240.4%
	Lifetime :	94,776,246	100,525,408	94.3%	149,261,375	141,697,775	105.3%	146,186,461	153,777,988	95.1%	146,186,461	146,380,760	99.9%

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

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

Inflation Option: GPO Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period						
	2	3	4	5	6	10	Life
18-29	13.78	15.44	17.07	18.58	21.87	25.35	29.92
30	14.57	16.23	18.10	19.61	22.89	28.96	33.94
31	14.96	16.63	18.73	20.24	23.52	29.31	34.14
32	15.35	17.26	19.52	21.03	24.55	30.58	35.63
33	15.59	17.66	20.16	21.90	25.34	31.16	36.12
34	15.98	18.29	20.79	22.69	26.21	32.23	37.36
35	16.38	18.69	21.58	23.56	27.23	33.12	38.22
36	16.77	19.48	22.21	24.35	28.26	34.05	39.13
37	17.16	20.11	23.00	25.38	28.89	36.98	42.36
38	17.79	20.51	24.03	26.25	29.92	36.98	42.36
39	18.19	21.14	24.66	27.27	31.18	36.98	42.36
40	18.58	21.93	25.45	28.30	32.21	37.94	43.21
41	19.35	22.71	26.50	29.12	33.45	39.16	44.33
42	19.89	23.51	27.48	30.12	34.72	42.64	48.00
43	20.67	24.31	28.30	30.96	35.84	43.66	48.87
44	21.63	25.12	29.39	32.22	37.13	44.89	49.99
45	22.44	25.94	30.24	33.08	38.44	48.47	53.70
46	23.26	26.77	31.51	34.37	39.76	49.71	54.80
47	24.25	27.78	32.38	35.25	41.10	50.98	55.92
48	25.09	28.88	33.68	36.57	42.71	54.97	60.02
49	25.95	29.74	34.83	37.73	44.08	58.26	63.23
50	26.98	30.79	35.90	38.82	45.73	59.87	64.69
51	28.25	31.91	37.49	40.85	47.97	64.30	69.09
52	29.11	33.23	38.85	42.48	50.33	66.88	73.63
53	30.40	34.72	40.47	44.56	52.89	74.51	81.48
54	31.72	36.33	42.29	46.40	55.31	79.30	86.14
55	32.78	37.69	43.96	48.52	57.92	84.39	91.11
56	34.35	40.15	46.89	51.74	61.62	88.13	96.84
57	36.11	42.63	50.11	54.99	65.18	93.83	102.32
58	38.14	45.14	53.10	58.27	69.22	97.35	105.41
59	39.93	47.94	56.65	62.03	73.29	103.78	113.74
60	42.01	50.94	60.41	66.09	77.85	108.13	119.73
61	45.17	55.13	64.65	71.07	84.06	116.97	128.44
62	48.45	59.36	69.19	76.38	91.06	126.93	140.40
63	52.39	64.35	74.23	82.18	98.39	139.50	150.78
64	56.37	69.39	79.32	88.50	106.70	153.57	166.94
65	60.66	75.11	85.18	95.15	115.37	165.27	178.32
66	66.51	82.25	93.23	104.39	125.16	176.86	189.65
67	72.92	90.48	102.47	114.36	135.59	188.76	201.20
68	80.24	98.99	112.44	125.53	147.21	202.41	216.72
69	88.01	108.69	123.60	137.88	159.83	216.35	228.26
70	96.98	119.03	135.86	151.14	173.56	231.92	243.62
71	106.31	130.56	147.67	166.97	187.74	243.46	258.56
72	116.65	142.73	160.84	183.99	203.11	256.54	274.86
73	128.36	156.36	175.20	203.11	219.67	271.11	292.52
74	140.99	170.90	190.76	223.88	238.06	285.94	310.21
75	154.80	187.28	207.68	247.02	257.45	302.14	330.84
76	171.27	216.94	243.04	267.51	291.98	344.35	377.07
77	190.03	240.38	269.61	297.22	323.21	380.59	418.31
78	209.79	267.88	298.54	327.59	356.64	422.45	463.33
79	232.84	297.08	330.80	362.92	395.03	467.83	513.59
80	381.79	490.87	543.04	595.21	647.38	770.96	846.05
81	411.98	530.69	586.55	642.41	698.28	832.89	913.97
82	444.46	572.10	631.36	692.90	752.17	897.41	984.02
83	480.23	616.49	681.26	746.04	810.82	966.67	1060.98
84	517.65	664.00	733.89	801.60	871.49	1039.80	1141.24

LTC-02 Rates after Requested Rate Increases

excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period						
	2	3	4	5	6	10	Life
18-29	11.64	14.96	16.60	18.06	19.95	23.27	24.93
30	11.64	14.96	16.62	19.27	21.61	23.27	24.93
31	11.64	14.96	18.21	19.67	21.61	23.27	24.93
32	11.64	16.62	18.29	19.95	21.61	24.93	26.60
33	13.30	16.62	18.29	19.95	21.61	24.93	26.60
34	13.30	16.62	18.29	19.95	21.61	24.93	26.60
35	13.30	16.62	18.29	21.61	23.27	24.93	27.63
36	13.57	16.62	18.29	21.61	23.27	26.60	29.36
37	13.57	16.66	19.95	21.61	23.27	27.10	31.25
38	15.23	16.66	19.95	21.61	23.27	27.10	31.25
39	15.23	18.29	21.28	23.27	24.93	28.84	33.17
40	16.85	19.82	22.95	24.28	25.73	30.42	34.89
41	16.85	19.96	24.80	26.13	27.59	32.40	36.93
42	18.70	21.81	24.80	26.32	27.79	34.42	39.00
43	18.84	21.97	26.71	28.03	29.52	36.48	41.09
44	18.99	23.84	26.91	28.23	31.46	38.34	42.95
45	19.15	23.84	28.89	30.18	31.70	40.46	45.08
46	20.85	25.80	29.10	32.18	33.70	42.64	47.25
47	21.01	25.99	31.14	34.22	35.51	44.56	49.13
48	21.18	28.01	32.94	34.22	35.77	46.80	51.33
49	23.19	28.22	33.18	36.30	37.86	51.08	55.67
50	23.37	30.02	35.31	38.43	40.00	53.44	57.57
51	25.14	31.91	37.16	40.30	41.89	57.51	61.99
52	25.31	32.05	37.42	42.48	43.80	59.57	66.05
53	27.29	34.14	39.30	42.50	43.85	63.73	70.14
54	27.29	34.14	39.30	44.43	45.80	67.95	74.25
55	29.41	36.03	41.23	46.40	48.04	72.23	77.35
56	31.23	37.88	45.05	50.25	51.62	76.08	83.54
57	33.07	41.70	46.97	54.14	55.51	82.53	89.73
58	34.93	43.60	50.86	57.79	61.12	88.63	95.91
59	38.78	47.49	54.51	61.47	64.82	94.80	99.01
60	40.69	50.94	58.48	65.49	70.83	101.05	108.29
61	44.31	55.10	64.19	70.95	76.32	108.29	114.48
62	48.25	59.36	67.95	76.38	82.16	117.57	123.76
63	52.39	64.35	73.76	82.18	87.78	126.85	133.04
64	56.37	69.39	79.32	88.50	93.74	136.14	145.42
65	60.66	75.11	85.18	95.15	101.51	148.51	154.70
66	66.51	82.25	93.23	104.39	112.24	159.14	168.15
67	72.92	90.48	102.47	114.36	125.00	168.32	177.02
68	80.24	98.99	112.44	125.53	137.76	179.33	190.54
69	88.01	108.69	123.60	137.88	154.29	191.91	202.72
70	96.98	119.03	135.86	151.14	170.83	203.15	213.57
71	106.31	130.56	147.67	166.97	187.74	215.59	228.13
72	114.59	141.05	160.84	183.99	203.11	228.95	241.00
73	121.60	151.63	173.48	197.08	217.51	242.96	256.84
74	127.54	160.75	183.81	208.57	230.73	257.35	270.66
75	134.32	172.36	196.38	222.05	243.28	271.87	286.74
76	142.01	180.43	207.15	233.52	253.23	284.22	300.46
77	150.33	190.86	216.15	243.03	263.03	298.30	313.80
78	157.25	199.58	226.98	254.18	274.21	309.91	326.51
79	164.49	209.98	237.43	264.77	284.55	317.82	335.06
80	171.80	218.36	247.26	276.16	295.43	324.33	341.99
81	187.85	240.84	271.35	303.46	324.33	358.05	375.71
82	207.12	263.32	298.64	333.96	356.44	393.37	414.24
83	227.99	290.61	329.15	366.08	391.77	433.51	455.99
84	250.47	319.51	361.26	403.00	431.91	475.26	500.95

LTC-02 Rates after Requested Rate Increases

including additional rate increase due to cost of delay :

Issue Age	Benefit Period						
	2	3	4	5	6	10	Life
18-29	11.64	14.96	16.60	18.06	19.95	23.27	24.93
30	11.64	14.96	16.62	19.27	21.61	23.27	24.93
31	11.64	14.96	18.21	19.67	21.61	23.27	24.93
32	11.64	16.62	18.29	19.95	21.61	24.93	26.60
33	13.30	16.62	18.29	19.95	21.61	24.93	26.60
34	13.30	16.62	18.29	19.95	21.61	24.93	26.60
35	13.30	16.62	18.29	21.61	23.27	24.93	27.63
36	13.57	16.62	18.29	21.61	23.27	26.60	29.36
37	13.57	16.66	19.95	21.61	23.27	27.10	31.25
38	15.23	16.66	19.95	21.61	23.27	27.10	31.25
39	15.23	18.29	21.28	23.27	24.93	28.84	33.17
40	16.85	19.82	22.95	24.28	25.73	30.42	34.89
41	16.85	19.96	24.80	26.13	27.59	32.40	36.93
42	18.70	21.81	24.80	26.32	27.79	34.42	39.00
43	18.84	21.97	26.71	28.03	29.52	36.48	41.09
44	18.99	23.84	26.91	28.23	31.46	38.34	42.95
45	19.15	23.84	28.89	30.18	31.70	40.46	45.08
46	20.85	25.80	29.10	32.18	33.70	42.64	47.25
47	21.01	25.99	31.14	34.22	35.51	44.56	49.13
48	21.18	28.01	32.94	34.22	35.77	46.80	51.33
49	23.19	28.22	33.18	36.30	37.86	51.08	55.67
50	23.37	30.02	35.31	38.43	40.00	53.44	57.57
51	25.14	32.05	37.16	40.30	41.89	57.51	61.99
52	25.31	32.05	37.42	42.49	43.80	59.57	66.05
53	27.29	34.14	39.30	42.50	43.85	63.73	70.14
54	27.29	34.14	39.30	44.43	45.80	67.95	74.25
55	29.41	36.03	41.23	46.40	48.04	72.23	77.35
56	31.23	37.88	45.05	50.25	51.62	76.08	83.54
57	33.07	41.70	46.97	54.14	55.51	82.53	89.73
58	34.93	43.60	50.86	57.79	61.12	88.63	95.91
59	38.78	47.49	54.51	61.47	64.82	94.80	99.01
60	40.69	51.39	58.48	65.49	70.83	101.05	108.29
61	44.31	55.10	64.19	70.95	76.32	108.29	114.48
62	48.25	59.84	67.95	76.76	82.16	117.57	123.76
63	52.86	64.57	73.76	82.63	87.78	126.85	133.04
64	57.05	69.93	80.38	88.56	93.74	136.14	145.42
65	61.67	75.81	86.42	96.07	101.51	148.51	154.70
66	67.46	83.00	94.44	105.28	112.24	159.14	168.15
67	74.01	91.52	103.67	115.20	125.00	168.32	177.02
68	81.27	100.35	113.87	126.30	137.76	179.33	190.54
69	88.80	109.93	124.95	138.81	154.29	191.91	202.72
70	98.06	121.36	137.38	152.17	170.83	203.15	213.57
71	107.52	133.22	150.18	168.56	189.88	215.59	228.13
72	115.39	142.04	161.97	185.27	204.53	228.95	241.00
73	121.92	152.02	173.93	197.59	217.51	242.96	256.84
74	127.54	160.75	183.81	208.57	230.73	257.35	270.66
75	134.32	172.36	196.38	222.05	243.28	271.87	286.74
76	142.01	180.43	207.15	233.52	253.23	284.22	300.46
77	150.33	190.86	216.15	243.03	263.03	298.30	313.80
78	157.25	199.58	226.98	254.18	274.21	309.91	326.51
79	164.49	209.98	237.43	264.77	284.55	317.82	335.06
80	171.80	218.36	247.26	276.16	295.43	324.33	341.99
81	187.85	240.84	271.35	303.46	324.33	358.05	375.71
82	207.12	263.32	298.64	333.96	356.44	393.37	414.24
83	227.99	290.61	329.15	366.08	391.77	433.51	455.99
84	250.47	319.51	361.26	403.00	431.91	475.26	500.95

LTC-02 2019 Rate Increases (%) :

Issue Age	Benefit Period						
	2	3	4	5	6	10	Life
18-29	14.6%	14.6%	14.4%	13.2%	14.6%	14.6%	14.6%
30	14.6%	14.6%	14.6%	10.7%	14.6%	14.6%	14.6%
31	14.6%	14.6%	14.1%	13.0%	14.6%	14.6%	14.6%
32	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
33	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
34	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
35	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
36	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
37	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
38	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
39	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
40	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
41	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
42	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
43	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
44	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
45	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
46	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
47	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
48	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
49	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
50	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
51	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
52	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
53	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
54	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
55	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
56	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
57	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
58	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
59	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
60	14.6%	14.5%	14.6%	14.6%	14.6%	14.6%	14.6%
61	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
62	14.6%	12.8%	14.6%	14.6%	14.6%	14.6%	14.6%
63	12.3%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
64	12.7%	13.8%	12.8%	14.6%	14.6%	14.6%	14.6%
65	10.7%	13.9%	13.0%	14.3%	14.6%	14.6%	14.6%
66	11.5%	13.9%	12.0%	14.6%	14.6%	14.6%	14.6%
67	10.7%	13.0%	12.5%	13.8%	14.6%	14.6%	14.6%
68	11.1%	10.7%	11.9%	14.2%	14.6%	14.6%	14.6%
69	12.1%	11.6%	12.5%	14.0%	14.6%	14.6%	14.6%
70	12.3%	10.7%	12.4%	13.2%	14.6%	14.6%	14.6%
71	11.7%	10.7%	10.7%	11.9%	14.2%	14.6%	14.6%
72	12.0%	10.7%	11.6%	11.5%	14.4%	14.6%	14.6%
73	11.8%	10.7%	11.9%	12.5%	14.6%	14.6%	14.6%
74	11.7%	10.7%	11.7%	12.2%	14.6%	14.6%	14.6%
75	11.5%	10.7%	11.5%	12.0%	14.1%	14.6%	14.6%
76	11.3%	10.7%	11.4%	11.7%	13.5%	14.6%	14.6%
77	11.2%	10.7%	11.2%	11.5%	12.8%	14.6%	14.6%
78	11.0%	10.7%	11.0%	11.2%	12.1%	14.6%	14.6%
79	10.9%	10.7%	10.9%	10.9%	11.4%	12.9%	12.9%
80	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
81	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
82	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
83	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
84	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%

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

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

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

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

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

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

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

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

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

Inflation Option: 5% Simple Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period						
	2	3	4	5	6	10	Life
18-29	33.88	40.12	46.32	50.42	59.52	90.14	97.89
30	35.00	41.36	46.73	50.91	60.09	90.14	100.93
31	36.72	43.14	48.40	52.72	62.11	91.41	105.24
32	36.81	43.14	50.08	54.43	64.02	95.94	106.82
33	38.37	45.00	51.65	56.15	65.94	97.57	111.46
34	38.46	46.66	53.25	57.76	67.75	101.90	115.89
35	40.06	48.32	53.25	59.40	69.68	106.37	117.53
36	42.52	49.78	54.00	61.00	74.05	107.73	121.78
37	44.02	52.26	57.66	62.50	75.77	111.88	126.04
38	44.02	53.79	59.10	64.03	77.38	115.84	130.09
39	45.47	55.22	60.44	67.72	81.57	119.81	136.95
40	46.79	56.60	61.82	69.16	83.08	123.59	140.78
41	48.56	58.44	63.91	71.41	86.22	129.84	147.11
42	49.16	60.15	66.00	75.82	91.88	136.04	153.35
43	50.93	61.96	70.23	77.97	95.10	142.43	159.78
44	53.80	64.84	73.48	81.34	98.28	146.07	166.11
45	55.55	66.52	75.61	85.90	104.30	155.51	172.85
46	55.79	70.51	79.91	88.21	107.64	162.13	182.27
47	57.98	72.27	82.28	92.79	112.39	166.94	186.80
48	59.72	74.03	86.60	97.38	118.66	174.00	196.66
49	62.68	77.90	88.86	99.73	122.12	183.59	203.37
50	64.41	79.64	93.34	104.35	128.43	190.70	213.25
51	66.32	81.44	97.47	107.47	133.27	198.44	220.70
52	70.43	85.47	99.58	111.90	136.51	203.79	225.48
53	73.79	89.49	102.54	114.79	141.18	211.26	232.60
54	75.70	91.55	106.63	119.08	146.88	216.42	237.17
55	79.94	95.56	110.89	122.07	151.41	223.70	244.03
56	82.37	98.31	113.63	126.83	157.44	232.11	254.70
57	83.99	102.59	118.60	131.38	163.22	237.52	262.22
58	86.27	105.27	121.27	135.96	169.23	245.94	272.77
59	90.02	110.27	124.53	138.68	173.11	253.86	279.83
60	92.19	113.07	129.31	142.96	178.98	262.09	292.61
61	95.56	119.15	135.19	148.80	185.65	272.14	298.95
62	98.71	126.50	143.28	154.76	187.93	276.69	304.51
63	103.66	132.88	147.95	162.40	194.68	285.93	307.75
64	106.97	137.43	157.79	168.50	199.00	294.78	313.19
65	111.68	145.66	164.58	176.38	205.24	303.29	320.63
66	119.86	158.64	177.32	190.79	223.88	326.03	345.72
67	129.58	170.35	191.20	207.84	246.14	350.09	369.91
68	140.30	184.37	205.48	227.85	269.83	378.28	398.31
69	150.08	198.82	222.47	247.36	293.11	405.79	428.21
70	161.81	216.06	238.27	269.67	322.34	437.79	460.47
71	180.26	237.49	258.46	293.67	346.96	462.72	486.85
72	200.55	261.26	278.45	316.92	376.46	491.38	521.29
73	222.83	285.06	300.03	345.49	405.15	516.49	551.61
74	249.45	312.86	324.93	377.26	438.42	546.92	586.98
75	278.29	343.26	351.53	408.79	472.99	578.92	623.60
76	300.78	390.05	448.26	504.54	545.29	669.81	723.06
77	322.90	417.87	482.45	541.33	585.02	719.77	775.91
78	348.34	450.79	517.85	581.19	629.62	774.71	835.66
79	376.37	484.16	557.24	623.02	676.00	835.05	900.62
80	595.44	766.69	879.98	982.73	1067.04	1320.99	1426.67
81	631.28	811.28	930.44	1039.45	1130.72	1399.60	1509.32
82	669.80	860.47	987.59	1102.48	1200.26	1483.69	1599.80
83	708.90	911.44	1045.69	1168.16	1271.78	1573.63	1695.45
84	750.40	965.77	1106.33	1237.82	1346.64	1665.54	1794.76

LTC-02 Rates after Requested Rate Increases

excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period						
	2	3	4	5	6	10	Life
18-29	21.15	24.21	29.12	30.53	31.93	49.96	54.50
30	22.72	25.80	30.71	32.12	33.52	51.61	58.28
31	24.53	27.58	32.49	33.89	35.26	53.54	62.06
32	24.53	27.58	34.30	35.67	37.02	57.12	64.13
33	26.10	29.16	35.87	37.25	38.61	59.07	68.30
34	26.10	30.96	37.69	39.04	40.38	63.02	72.11
35	27.92	32.77	37.69	40.85	42.16	66.62	74.23
36	29.77	34.60	39.52	42.43	45.54	68.62	78.05
37	31.64	36.45	42.93	44.24	47.35	72.23	80.44
38	31.64	38.01	44.79	46.07	49.16	76.28	80.44
39	33.53	39.87	46.66	49.48	52.56	77.35	83.54
40	35.06	41.75	48.55	51.33	54.40	80.44	83.54
41	37.15	43.84	50.32	53.44	56.52	80.44	83.54
42	37.33	45.60	52.47	57.15	60.23	80.44	86.63
43	39.48	47.73	56.60	59.32	62.41	83.54	86.63
44	40.22	49.91	58.41	61.53	64.62	83.54	86.63
45	43.32	51.70	60.66	65.33	68.43	83.54	89.73
46	43.32	55.69	61.88	67.61	70.71	86.63	89.73
47	43.32	55.69	64.97	71.16	75.01	86.63	89.73
48	43.32	55.69	64.97	71.16	77.35	86.63	92.82
49	43.32	58.79	64.97	74.26	80.44	89.73	92.82
50	46.41	58.79	68.07	74.26	80.44	89.73	92.82
51	46.41	61.88	71.16	77.35	83.54	92.82	99.01
52	49.50	64.97	74.26	83.54	89.73	99.01	105.20
53	52.60	68.07	77.35	86.63	92.82	105.20	108.29
54	55.69	71.16	80.44	92.82	99.01	108.29	114.48
55	55.69	74.26	83.54	95.91	105.20	114.48	120.67
56	61.88	77.35	89.73	102.10	111.38	123.76	129.95
57	64.97	83.54	95.91	108.29	117.57	133.04	139.23
58	68.07	89.73	102.10	117.57	124.28	142.32	148.51
59	74.26	95.91	108.29	123.76	129.81	151.61	160.89
60	80.44	102.10	117.57	130.81	135.42	163.98	173.26
61	83.54	108.29	123.76	138.27	144.99	173.26	182.55
62	89.73	117.57	133.04	147.88	152.52	182.55	191.83
63	95.91	126.31	142.32	157.54	164.29	194.92	204.20
64	105.20	133.80	154.70	166.81	173.59	204.20	216.58
65	111.38	143.46	163.98	176.38	185.47	216.58	228.96
66	117.11	153.14	174.16	190.79	199.51	231.21	243.22
67	124.79	162.51	185.73	205.43	218.17	246.67	258.28
68	131.70	170.93	196.15	218.56	235.38	263.40	277.41
69	137.85	181.10	205.42	232.45	248.67	278.40	294.62
70	145.85	190.13	216.18	244.83	263.06	296.92	312.54
71	152.92	200.55	228.13	258.21	278.27	313.36	330.91
72	161.47	209.67	241.00	272.33	294.02	332.58	349.45
73	168.92	222.14	252.22	289.24	312.38	349.40	367.91
74	177.49	232.95	266.23	303.94	328.35	370.50	388.25
75	186.91	244.26	278.24	318.60	344.08	388.69	409.93
76	194.89	253.77	290.31	330.91	359.33	404.00	426.33
77	203.39	265.37	302.18	344.79	373.85	420.34	441.65
78	209.89	274.86	314.38	356.62	387.39	435.35	457.49
79	213.47	281.40	321.69	364.67	398.96	450.55	473.34
80	218.36	287.40	329.15	374.10	404.61	454.38	476.86
81	240.84	316.30	362.86	412.64	444.75	499.34	525.03
82	264.92	348.41	399.79	454.38	489.71	549.11	578.01
83	292.22	383.74	438.33	497.73	537.87	603.70	635.82
84	321.12	420.67	483.28	549.11	592.46	664.72	700.04

LTC-02 Rates after Requested Rate Increases

including additional rate increase due to cost of delay :

Issue Age	Benefit Period						
	2	3	4	5	6	10	Life
18-29	21.15	24.21	29.12	30.53	31.93	49.96	54.50
30	22.72	25.80	30.71	32.12	33.52	51.61	58.28
31	24.53	27.58	32.49	33.89	35.26	53.54	62.06
32	24.53	27.58	34.30	35.67	37.02	57.12	64.13
33	26.10	29.16	35.87	37.25	38.61	59.07	68.30
34	26.10	30.96	37.69	39.04	40.38	63.02	72.11
35	27.92	32.77	37.69	40.85	42.16	66.62	74.23
36	29.77	34.60	39.52	42.43	45.54	68.62	78.05
37	31.64	36.45	42.93	44.24	47.35	72.23	80.44
38	31.64	38.01	44.79	46.07	49.16	76.28	80.44
39	33.53	39.87	46.66	49.48	52.56	77.35	83.54
40	35.06	41.75	48.55	51.33	54.40	80.44	83.54
41	37.15	43.84	50.32	53.44	56.52	80.44	83.54
42	37.33	45.60	52.47	57.15	60.23	80.44	86.63
43	39.48	47.73	56.60	59.32	62.41	83.54	86.63
44	40.22	49.91	58.41	61.53	64.62	83.54	86.63
45	43.32	51.70	60.66	65.33	68.43	83.54	89.73
46	43.32	55.69	61.88	67.61	70.71	86.63	89.73
47	43.32	55.69	64.97	71.16	75.01	86.63	89.73
48	43.32	55.69	64.97	71.16	77.35	86.63	92.82
49	43.32	58.79	64.97	74.26	80.44	89.73	92.82
50	46.41	58.79	68.07	74.26	80.44	89.73	92.82
51	46.41	61.88	71.16	77.35	83.54	92.82	99.01
52	49.50	64.97	74.26	83.54	89.73	99.01	105.20
53	52.60	68.07	77.35	86.63	92.82	105.20	108.29
54	55.69	71.16	80.44	92.82	99.01	108.29	114.48
55	55.69	74.26	83.54	95.91	105.20	114.48	120.67
56	61.88	77.35	89.73	102.10	111.38	123.76	129.95
57	64.97	83.54	95.91	108.29	117.57	133.04	139.23
58	68.07	89.73	102.10	117.57	124.28	142.32	148.51
59	74.26	95.91	108.29	123.76	129.81	151.61	160.89
60	80.44	102.10	117.57	130.81	135.42	163.98	173.26
61	83.54	108.29	123.76	138.27	144.99	173.26	182.55
62	89.73	117.57	133.04	147.88	152.52	182.55	191.83
63	95.91	126.31	142.32	157.54	164.29	194.92	204.20
64	105.20	133.80	154.70	166.81	173.59	204.20	216.58
65	111.38	143.46	163.98	178.68	185.47	216.58	228.96
66	117.11	153.14	174.16	190.98	199.51	231.21	243.22
67	124.79	162.51	185.73	205.43	218.17	246.67	258.28
68	131.70	170.93	196.15	218.56	235.38	263.40	277.41
69	137.85	181.10	205.42	232.45	248.67	278.40	294.62
70	145.85	190.13	216.18	244.83	263.06	296.92	312.54
71	152.92	200.55	228.13	258.21	278.27	313.36	330.91
72	161.47	209.67	241.00	272.33	294.02	332.58	349.45
73	168.92	222.14	252.22	289.24	312.38	349.40	367.91
74	177.49	232.95	266.23	303.94	328.35	370.50	388.25
75	186.91	244.26	278.24	318.60	344.08	388.69	409.93
76	194.89	253.77	290.31	330.91	359.33	404.00	426.33
77	203.39	265.37	302.18	344.79	373.85	420.34	441.65
78	209.89	274.86	314.38	356.62	387.39	435.35	457.49
79	213.47	281.40	321.69	364.67	398.96	450.55	473.34
80	218.36	287.40	329.15	374.10	404.61	454.38	476.86
81	240.84	316.30	362.86	412.64	444.75	499.34	525.03
82	264.92	348.41	399.79	454.38	489.71	549.11	578.01
83	292.22	383.74	438.33	497.73	537.87	603.70	635.82
84	321.12	420.67	483.28	549.11	592.46	664.72	700.04

LTC-02 2019 Rate Increases (%) :

Issue Age	Benefit Period						
	2	3	4	5	6	10	Life
18-29	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
30	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
31	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
32	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
33	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
34	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
35	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
36	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
37	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
38	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
39	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
40	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
41	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
42	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
43	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
44	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
45	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
46	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
47	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
48	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
49	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
50	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
51	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
52	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
53	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
54	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
55	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
56	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
57	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
58	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
59	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
60	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
61	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
62	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
63	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
64	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
65	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
66	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
67	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
68	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
69	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
70	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
71	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
72	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
73	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
74	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
75	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
76	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
77	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
78	14.4%	14.6%	14.2%	14.2%	14.6%	14.6%	14.6%
79	12.5%	12.9%	12.5%	12.4%	13.9%	14.6%	14.6%
80	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
81	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
82	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
83	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
84	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%

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

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

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

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

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

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

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

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

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

Inflation Option: 5% Compound Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period						
	2	3	4	5	6	10	Life
18-29	98.92	125.59	136.43	154.00	181.79	260.25	295.40
30	100.01	126.68	137.93	155.49	183.53	262.44	299.64
31	100.42	126.93	138.18	155.91	183.95	262.44	302.37
32	100.67	127.35	138.60	156.16	184.20	264.20	302.37
33	100.84	127.60	138.85	156.58	184.61	264.20	303.25
34	101.09	127.85	139.27	156.83	184.86	264.20	303.25
35	101.51	128.27	139.52	157.24	185.53	265.80	304.02
36	101.76	128.27	139.93	157.66	185.78	265.80	306.57
37	102.18	128.52	140.18	157.91	186.19	267.49	307.79
38	102.43	128.94	140.60	158.32	186.44	267.49	307.79
39	102.60	129.19	140.85	158.57	186.86	269.14	308.65
40	102.85	129.44	141.27	158.99	187.11	269.14	311.07
41	103.97	130.63	143.18	161.13	190.83	272.90	314.86
42	105.11	131.58	145.11	163.12	194.41	279.80	319.14
43	106.24	132.79	147.04	165.04	198.17	284.26	323.71
44	107.39	134.00	149.16	167.21	201.79	291.25	330.82
45	108.53	134.96	151.11	169.40	205.85	296.13	335.85
46	109.69	136.18	153.08	171.60	209.67	303.45	340.47
47	110.85	137.41	155.48	173.81	213.78	304.58	341.35
48	112.01	138.64	157.47	176.04	218.07	312.56	349.41
49	113.18	139.79	159.64	178.27	221.96	317.18	354.09
50	114.36	141.04	161.91	180.52	226.13	325.01	359.18
51	115.95	142.47	163.60	182.53	227.82	329.31	363.05
52	117.55	144.09	165.56	184.55	229.52	330.62	364.11
53	119.34	145.71	167.53	186.32	231.05	331.93	367.25
54	120.96	147.61	169.25	188.20	232.77	333.24	368.31
55	122.76	149.25	171.24	190.25	234.23	335.58	369.50
56	124.11	151.13	173.12	191.86	236.79	340.06	376.05
57	125.37	153.29	175.27	193.30	239.10	346.82	382.14
58	126.64	155.19	177.17	194.93	241.86	351.54	388.89
59	128.01	157.55	179.08	196.12	244.20	352.84	394.37
60	129.29	159.74	181.27	197.58	246.99	359.41	400.20
61	131.57	165.01	186.32	202.58	249.33	364.18	403.40
62	133.68	170.12	191.84	207.15	251.50	367.71	403.88
63	135.80	175.97	197.38	212.18	253.86	371.51	404.36
64	138.37	181.39	202.93	217.24	256.23	375.31	404.84
65	140.50	187.27	208.96	222.31	258.60	379.12	405.32
66	148.92	196.86	220.25	237.09	277.77	398.23	428.87
67	157.35	206.72	232.43	252.77	298.29	416.15	451.38
68	166.48	217.02	245.07	269.62	320.43	438.36	478.41
69	176.34	227.77	258.60	287.63	344.08	459.60	504.44
70	186.56	239.42	272.58	306.54	369.62	483.15	535.33
71	205.19	260.66	291.93	327.77	390.59	506.58	557.02
72	225.62	284.31	312.81	350.08	412.90	534.11	585.39
73	248.02	309.76	335.12	374.28	436.46	559.88	611.53
74	273.02	337.36	359.13	400.17	461.19	588.99	639.07
75	300.00	367.65	384.85	427.68	487.72	619.72	668.28
76	322.13	415.27	490.95	531.70	564.69	714.87	774.27
77	345.69	446.36	526.14	571.72	605.91	765.89	834.05
78	370.69	478.73	564.42	616.58	650.11	821.90	898.58
79	398.29	513.39	606.57	665.04	699.75	883.26	968.12
80	627.05	808.84	956.38	1053.87	1106.56	1393.30	1535.13
81	664.24	856.92	1011.57	1115.51	1171.29	1474.53	1624.39
82	704.02	909.36	1073.14	1183.15	1241.82	1563.68	1723.66
83	746.58	963.26	1137.54	1252.94	1316.53	1658.16	1827.21
84	791.21	1020.18	1203.81	1326.23	1394.25	1756.47	1935.95

LTC-02 Rates after Requested Rate Increases

excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period						
	2	3	4	5	6	10	Life
18-29	40.22	52.60	61.88	68.07	74.26	83.54	86.63
30	43.32	55.69	61.88	71.16	77.35	86.63	92.82
31	43.32	55.69	64.97	74.26	80.44	89.73	92.82
32	43.32	58.79	64.97	74.26	80.44	89.73	95.91
33	46.41	58.79	64.97	74.26	80.44	92.82	95.91
34	46.41	58.79	68.07	77.35	83.54	92.82	99.01
35	46.41	58.79	68.07	77.35	83.54	92.82	99.01
36	46.41	61.88	68.07	80.44	86.63	95.91	102.10
37	49.50	61.88	71.16	80.44	86.63	95.91	102.10
38	49.50	61.88	71.16	83.54	89.73	99.01	105.20
39	49.50	64.97	71.16	83.54	89.73	99.01	105.20
40	49.50	64.97	74.26	83.54	89.73	102.10	108.29
41	52.60	68.07	74.26	86.63	92.82	105.20	108.29
42	52.60	68.07	77.35	89.73	95.91	105.20	111.38
43	55.69	71.16	80.44	89.73	95.91	108.29	114.48
44	55.69	71.16	80.44	92.82	99.01	111.38	114.48
45	58.79	74.26	83.54	95.91	102.10	111.38	117.57
46	58.79	74.26	86.63	95.91	102.10	114.48	120.67
47	61.88	77.35	89.73	99.01	105.20	117.57	123.76
48	61.88	80.44	89.73	102.10	108.29	117.57	123.76
49	64.97	80.44	92.82	105.20	111.38	120.67	126.85
50	64.97	83.54	95.91	105.20	111.38	123.76	129.95
51	68.07	86.63	99.01	108.29	114.48	126.85	136.14
52	71.16	89.73	102.10	114.48	120.67	133.04	139.23
53	74.26	92.82	105.20	117.57	123.76	136.14	145.42
54	77.35	99.01	111.38	120.67	126.85	142.32	148.51
55	80.44	102.10	114.48	126.85	133.04	148.51	154.70
56	83.54	105.20	120.67	133.04	139.23	154.70	163.98
57	86.63	111.38	123.76	139.23	148.51	163.98	173.26
58	89.73	114.48	129.95	145.42	157.79	176.36	185.64
59	92.82	120.67	136.14	154.70	167.08	185.64	194.92
60	95.91	126.85	142.32	163.98	176.36	194.92	207.30
61	102.10	133.04	151.61	173.26	185.64	210.39	222.77
62	111.38	142.32	160.89	182.55	198.02	225.86	238.24
63	117.57	151.61	170.17	194.92	213.49	241.33	253.71
64	123.76	160.89	182.55	207.30	225.33	259.90	272.27
65	133.04	170.17	191.83	222.31	234.28	275.37	290.84
66	138.13	180.16	204.19	234.21	248.28	291.26	306.28
67	145.10	188.63	211.85	243.77	264.43	301.81	319.22
68	151.31	196.15	224.17	254.99	277.41	316.64	333.45
69	159.47	205.42	235.15	270.29	291.92	329.76	345.98
70	164.09	213.57	244.83	281.29	304.73	341.19	359.43
71	172.98	225.62	258.21	293.31	318.38	358.49	376.03
72	180.75	236.18	269.92	308.48	332.58	375.96	395.24
73	189.74	247.59	284.61	323.95	349.40	391.05	411.88
74	199.67	259.57	297.29	337.22	363.84	408.22	430.40
75	208.15	271.87	312.22	352.58	380.19	426.92	448.16
76	213.16	282.19	322.79	365.42	393.84	440.54	464.90
77	220.82	290.56	333.17	377.72	406.78	455.20	480.39
78	226.90	300.69	344.58	388.77	420.59	470.40	494.38
79	229.62	303.36	349.62	393.43	429.78	483.86	508.40
80	234.42	311.49	358.05	404.61	435.12	486.50	512.19
81	258.50	341.99	393.37	444.75	478.47	536.27	563.56
82	284.19	375.71	433.51	489.71	526.64	589.25	619.76
83	311.49	414.24	476.86	537.87	579.62	648.66	682.38
84	343.60	455.99	525.03	592.46	637.42	712.88	749.81

LTC-02 Rates after Requested Rate Increases

including additional rate increase due to cost of delay :

Issue Age	Benefit Period						
	2	3	4	5	6	10	Life
18-29	40.22	52.60	61.88	68.07	74.26	83.54	86.63
30	43.32	55.69	61.88	71.16	77.35	86.63	92.82
31	43.32	55.69	64.97	74.26	80.44	89.73	92.82
32	43.32	58.79	64.97	74.26	80.44	89.73	95.91
33	46.41	58.79	64.97	74.26	80.44	92.82	95.91
34	46.41	58.79	68.07	77.35	83.54	92.82	99.01
35	46.41	58.79	68.07	77.35	83.54	92.82	99.01
36	46.41	61.88	68.07	80.44	86.63	95.91	102.10
37	49.50	61.88	71.16	80.44	86.63	95.91	102.10
38	49.50	61.88	71.16	83.54	89.73	99.01	105.20
39	49.50	64.97	71.16	83.54	89.73	99.01	105.20
40	49.50	64.97	74.26	83.54	89.73	102.10	108.29
41	52.60	68.07	74.26	86.63	92.82	105.20	108.29
42	52.60	68.07	77.35	89.73	95.91	105.20	111.38
43	55.69	71.16	80.44	89.73	95.91	108.29	114.48
44	55.69	71.16	80.44	92.82	99.01	111.38	114.48
45	58.79	74.26	83.54	95.91	102.10	111.38	117.57
46	58.79	74.26	86.63	95.91	102.10	114.48	120.67
47	61.88	77.35	89.73	99.01	105.20	117.57	123.76
48	61.88	80.44	89.73	102.10	108.29	117.57	123.76
49	64.97	80.44	92.82	105.20	111.38	120.67	126.85
50	64.97	83.54	95.91	105.20	111.38	123.76	129.95
51	68.07	86.63	99.01	108.29	114.48	126.85	136.14
52	71.16	89.73	102.10	114.48	120.67	133.04	139.23
53	74.26	92.82	105.20	117.57	123.76	136.14	145.42
54	77.35	99.01	111.38	120.67	126.85	142.32	148.51
55	80.44	102.10	114.48	126.85	133.04	148.51	154.70
56	83.54	105.20	120.67	133.04	139.23	154.70	163.98
57	86.63	111.38	123.76	139.23	148.51	163.98	173.26
58	89.73	114.48	129.95	145.42	157.79	176.36	185.64
59	92.82	120.67	136.14	154.70	167.08	185.64	194.92
60	95.91	126.85	142.32	163.98	176.36	194.92	207.30
61	102.10	133.04	151.61	173.26	185.64	210.39	222.77
62	111.38	142.32	160.89	182.55	198.02	225.86	238.24
63	117.57	151.61	170.17	194.92	213.49	241.33	253.71
64	123.76	160.89	182.55	207.30	225.33	259.90	272.27
65	133.04	170.17	191.83	222.77	234.28	275.37	290.84
66	138.13	180.16	204.19	234.21	248.28	291.26	306.28
67	145.10	188.63	211.85	243.77	264.43	301.81	319.22
68	151.31	196.15	224.17	254.99	277.41	316.64	333.45
69	159.47	205.42	235.15	270.29	291.92	329.76	345.98
70	164.09	213.57	244.83	281.29	304.73	341.19	359.43
71	172.98	225.62	258.21	293.31	318.38	358.49	376.03
72	180.75	236.18	269.92	308.48	332.58	375.96	395.24
73	189.74	247.59	284.61	323.95	349.40	391.05	411.88
74	199.67	259.57	297.29	337.22	363.84	408.22	430.40
75	208.15	271.87	312.22	352.58	380.19	426.92	448.16
76	213.16	282.19	322.79	365.42	393.84	440.54	464.90
77	220.82	290.56	333.17	377.72	406.78	455.20	480.39
78	226.90	300.69	344.58	388.77	420.59	470.40	494.38
79	229.62	303.36	349.62	393.43	429.78	483.86	508.40
80	234.42	311.49	358.05	404.61	435.12	486.50	512.19
81	258.50	341.99	393.37	444.75	478.47	536.27	563.56
82	284.19	375.71	433.51	489.71	526.64	589.25	619.76
83	311.49	414.24	476.86	537.87	579.62	648.66	682.38
84	343.60	455.99	525.03	592.46	637.42	712.88	749.81

LTC-02 2019 Rate Increases (%) :

Issue Age	Benefit Period						
	2	3	4	5	6	10	Life
18-29	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
30	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
31	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
32	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
33	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
34	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
35	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
36	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
37	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
38	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
39	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
40	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
41	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
42	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
43	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
44	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
45	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
46	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
47	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
48	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
49	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
50	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
51	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
52	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
53	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
54	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
55	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
56	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
57	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
58	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
59	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
60	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
61	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
62	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
63	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
64	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
65	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
66	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
67	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
68	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
69	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
70	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
71	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
72	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
73	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
74	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
75	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
76	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
77	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%	14.6%
78	14.6%	14.6%	14.5%	13.9%	14.6%	14.6%	14.6%
79	12.9%	12.7%	12.6%	12.3%	13.7%	14.6%	14.6%
80	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
81	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
82	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
83	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%
84	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%

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

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

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

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

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

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

Appendix D1

Custom Care (LTC-02) and Essential Care (BSC-02)

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						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29					5.3%		7.5%							8.2%	6.9%		4.3%	5.2%	5.9%		5.1%
30		7.8%																7.1%			7.7%
31		10.2%												5.2%		9.9%	4.7%	4.4%		7.7%	4.8%
32							8.0%								10.2%	5.0%	5.2%				4.4%
33			7.4%				10.2%	8.9%									8.5%	7.7%	3.9%	4.9%	6.6%
34														6.7%		8.0%	6.1%	4.9%	8.3%	4.5%	5.3%
35											4.7%			6.0%	6.7%	5.2%	7.0%	7.3%	9.8%	4.9%	6.4%
36											4.8%			5.6%		10.2%	5.3%	6.7%	7.2%	4.1%	5.9%
37			10.2%	5.6%	8.9%		10.2%				8.7%	8.7%		5.5%	6.6%	6.2%	6.3%	6.3%	6.7%	4.2%	5.7%
38	10.2%								6.2%		5.7%			4.5%		10.2%	7.0%	6.5%	5.5%	4.6%	6.5%
39								7.8%	7.8%			6.4%	6.2%	10.2%	6.4%	5.6%	7.1%	7.0%	6.6%	5.1%	6.0%
40								9.7%	9.9%		7.2%		4.3%	10.0%	10.2%	6.2%	8.0%	5.8%	6.0%	5.9%	6.8%
41			10.0%				10.2%			10.2%	7.3%	10.2%	6.9%	6.8%	7.6%	5.7%	6.3%	6.9%	6.7%	6.2%	6.7%
42		10.2%								6.7%	10.2%	6.3%		6.4%	9.5%	6.3%	7.1%	6.8%	7.4%	5.2%	6.5%
43		10.2%	10.2%					10.2%	9.9%	10.2%	7.0%	10.2%	10.2%	6.8%	9.5%	7.4%	6.3%	7.5%	6.1%	6.1%	7.1%
44		10.2%		9.6%			10.2%	8.1%	9.2%	10.1%	7.7%	8.7%	10.2%	7.3%	7.6%	6.6%	6.8%	7.4%	6.9%	7.3%	6.4%
45			10.2%		10.2%	10.2%	10.2%	10.2%	9.4%	10.2%	10.2%	8.0%	6.0%	8.5%	10.2%	8.1%	7.2%	6.9%	7.5%	6.9%	7.3%
46		10.2%			10.2%	9.0%	10.2%		9.5%	7.9%	6.6%	9.5%	6.4%	8.7%	9.5%	7.5%	7.4%	7.3%	7.5%	7.3%	7.2%
47			10.2%	10.2%	10.2%		10.2%	10.2%	10.2%	10.2%	9.1%	7.5%	6.3%	9.2%	10.1%	7.7%	7.7%	7.4%	7.3%	7.0%	7.6%
48	10.2%	10.2%	10.2%	10.2%		10.2%	10.2%		9.5%	8.9%	10.2%	9.4%	6.3%	8.5%	10.2%	8.2%	7.7%	7.3%	8.0%	6.4%	7.3%
49	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.0%	8.3%	9.7%	9.7%	9.2%	8.4%	10.2%	8.4%	7.7%	8.0%	7.8%	7.0%	7.5%
50	10.2%	7.8%	9.7%	10.2%	8.4%		10.2%	8.4%	6.6%	5.7%	5.4%	5.3%	4.7%	4.9%	8.3%	6.0%	5.7%	6.0%	5.4%	4.8%	5.3%
51	10.2%	9.6%	9.3%	10.2%	10.2%	9.7%	10.2%	8.7%	7.2%	5.9%	5.7%	6.0%	4.8%	5.3%	8.5%	6.3%	5.9%	5.9%	5.6%	5.2%	5.4%
52	8.4%	9.2%	10.2%	9.7%	6.0%	10.2%	10.2%	8.7%	6.7%	6.0%	5.6%	5.6%	4.7%	5.8%	8.6%	6.6%	6.0%	6.5%	5.5%	5.2%	5.6%
53	10.2%	10.0%	10.2%	10.2%	8.1%	9.9%	10.2%	8.2%	7.1%	6.3%	6.2%	6.2%	4.5%	6.1%	8.8%	6.5%	6.3%	6.3%	6.0%	5.3%	6.0%
54	7.6%	10.0%	9.8%	8.7%	9.1%	9.8%	10.2%	8.9%	7.2%	5.7%	7.1%	7.0%	6.2%	5.9%	8.9%	6.8%	6.7%	6.4%	6.3%	5.5%	5.9%
55	10.2%	6.6%	6.9%	6.8%	6.5%	10.2%	7.9%	6.1%	5.3%	4.5%	4.7%	5.3%	4.1%	3.8%	6.9%	5.1%	4.8%	4.7%	4.8%	4.1%	4.3%
56	9.0%	6.8%	6.7%	7.4%	5.3%	7.9%	9.0%	7.5%	5.2%	4.8%	5.5%	4.2%	3.9%	4.2%	6.2%	5.3%	5.1%	5.0%	4.7%	4.2%	4.6%
57	9.7%	7.5%	6.7%	7.0%	7.4%	6.9%	8.6%	6.1%	5.0%	4.7%	5.4%	6.5%	4.5%	4.7%	7.2%	5.7%	5.3%	5.4%	5.1%	4.7%	4.6%
58	10.2%	8.8%	7.3%	9.4%	8.5%	9.2%	10.2%	6.3%	5.7%	5.3%	6.0%	5.6%	5.2%	5.4%	7.4%	5.9%	5.5%	5.4%	5.2%	4.7%	5.1%
59	10.2%	9.0%	8.1%	9.6%	9.1%	8.4%	10.0%	8.3%	6.3%	6.0%	6.5%	5.5%	4.6%	4.9%	7.9%	6.2%	5.6%	5.6%	5.9%	5.2%	5.6%
60	7.3%	6.1%	5.0%	5.1%	5.3%	4.4%	5.4%	5.2%	4.2%	3.4%	3.8%	3.7%	3.3%	3.3%	5.1%	4.3%	3.9%	3.9%	3.7%	3.8%	3.7%
61	8.1%	6.1%	5.4%	5.4%	5.2%	4.4%	7.3%	5.9%	4.2%	3.8%	4.1%	3.8%	3.2%	3.6%	5.5%	4.2%	4.1%	4.2%	4.4%	3.6%	3.9%
62	9.6%	5.8%	6.2%	7.0%	6.8%	7.2%	6.9%	5.7%	4.7%	4.1%	4.2%	4.2%	4.0%	3.3%	6.0%	4.9%	4.3%	4.6%	4.2%	4.2%	4.3%
63	8.7%	6.9%	5.9%	6.5%	6.6%	7.1%	8.1%	5.8%	5.2%	4.4%	4.5%	4.3%	4.2%	3.8%	6.7%	4.9%	4.5%	4.9%	4.8%	4.5%	4.6%
64	9.0%	6.8%	6.1%	6.4%	6.4%	7.1%	8.8%	7.4%	5.6%	4.9%	4.8%	4.3%	4.0%	3.9%	7.1%	5.4%	5.2%	5.1%	5.0%	4.3%	4.8%
65	4.8%	4.3%	3.4%	4.0%	4.3%	3.6%	4.4%	4.3%	3.3%	2.6%	2.8%	2.6%	2.6%	2.3%	4.5%	3.3%	3.2%	3.6%	3.4%	3.5%	3.2%
66	4.9%	5.1%	3.5%	4.3%	4.2%	6.0%	5.1%	4.8%	3.4%	3.1%	3.2%	2.6%	2.8%	2.8%	4.6%	3.4%	3.5%	3.5%	3.2%	3.1%	3.4%
67	5.7%	4.8%	3.9%	4.3%	4.8%	4.3%	5.2%	5.0%	3.7%	3.4%	3.6%	3.1%	2.8%	2.6%	5.6%	4.0%	3.7%	3.8%	3.3%	2.6%	3.2%
68	6.5%	4.3%	5.0%	4.6%	4.9%	5.8%	5.8%	5.8%	3.9%	3.7%	3.7%	3.0%	3.3%	3.9%	5.2%	4.3%	3.9%	4.4%	3.7%	4.1%	3.1%
69	7.9%	5.3%	5.0%	5.7%	6.1%	4.3%	6.2%	5.7%	4.3%	4.1%	4.3%	3.4%	2.9%	3.0%	5.7%	4.1%	4.1%	5.3%	3.7%	3.9%	3.2%
70	4.3%	3.0%	2.9%	3.3%	2.8%	2.7%	2.8%	3.6%	2.7%	2.4%	2.3%	2.1%	2.3%	1.8%	3.1%	3.1%	2.4%	3.3%	1.9%	3.1%	2.2%
71	5.0%	3.3%	2.6%	3.4%	3.9%	3.8%	3.8%	3.9%	2.8%	2.6%	2.4%	2.1%	2.0%	2.4%	4.0%	2.8%	2.9%	2.3%	2.9%	1.5%	3.0%
72	5.5%	3.2%	3.3%	3.3%	3.3%	3.5%	3.3%	3.7%	3.0%	2.8%	2.5%	2.8%	2.0%	2.4%	4.2%	3.0%	2.6%	3.0%	2.0%	2.4%	2.2%
73	5.7%	3.4%	3.7%	4.2%	4.9%		4.3%	4.4%	3.2%	3.1%	2.2%	2.6%		2.4%	4.6%	3.6%	4.4%	2.3%	2.5%		2.3%
74	6.1%	4.0%	3.8%	4.5%	5.5%	6.2%	4.9%	4.7%	3.1%	2.6%	3.5%	1.9%	2.3%	3.6%	4.9%	3.5%	3.3%	2.7%	4.6%	4.5%	2.2%
75	2.9%	2.3%	1.9%	2.1%	2.0%		2.2%	3.2%	2.0%	1.6%	2.0%	1.8%		1.1%	3.8%	2.4%	2.2%	1.5%	2.4%		1.3%
76	3.2%	2.5%	2.4%		2.1%		2.2%	2.4%	2.8%	1.7%	1.1%	1.9%		1.7%	1.7%	1.7%			2.7%		
77	4.1%	2.3%	2.2%	3.4%			2.6%	2.9%	2.5%	2.5%	2.3%	2.5%		2.8%	2.6%		2.0%	1.2%			1.7%
78	3.5%	2.5%	2.7%	2.2%	2.6%			3.9%	2.6%		2.5%			1.6%		1.9%					
79	2.5%	3.1%		2.1%	1.6%		1.7%	3.4%	1.4%	1.6%	2.1%			2.1%	3.7%						
80	2.7%	1.8%																			
81	2.5%	2.0%		2.3%					0.6%												
82	5.1%	2.3%																			
83																					
84	1.9%	2.5%																			
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

Custom Care (LTC-02) and Essential Care (BSC-02)

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						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29					9.9%		12.5%							13.1%	11.5%		7.9%	10.1%	10.9%		9.0%
30		13.3%																13.1%			13.1%
31		17.5%												9.2%		17.5%	8.8%	8.2%		16.4%	8.5%
32							13.1%								18.2%	9.0%	9.8%		5.2%		8.2%
33			13.2%				17.5%	14.7%								8.4%	16.1%	14.4%	4.3%	10.1%	11.8%
34														11.7%		15.5%	9.5%	9.0%	18.4%	9.2%	9.5%
35											8.5%			10.8%	11.3%	9.4%	13.2%	13.6%	18.4%	10.5%	9.8%
36											8.7%			10.2%		18.4%	10.3%	14.1%	13.5%	8.7%	9.8%
37			17.5%	14.9%	17.5%		17.6%				16.5%	16.5%		9.9%	11.1%	11.0%	10.6%	7.2%	11.1%	8.7%	10.3%
38	17.7%								11.0%		13.7%			8.0%		18.3%	11.4%	11.8%	4.6%	9.4%	11.4%
39								13.0%	13.6%			11.7%	8.8%	18.4%	10.8%	10.6%	13.3%	12.0%	12.7%	10.7%	10.1%
40								15.9%	18.1%		18.0%		9.0%	18.1%	18.4%	11.2%	15.1%	10.9%	10.8%	13.6%	11.6%
41			16.0%				17.8%			17.5%	13.3%	18.0%	16.2%	13.1%	12.8%	12.9%	10.9%	12.8%	12.9%	12.4%	11.4%
42		17.7%								12.7%	18.1%	12.1%		11.4%	15.8%	11.4%	13.3%	12.8%	14.5%	10.5%	11.3%
43		17.7%	17.8%					18.1%	17.8%	18.4%	12.7%	18.1%	18.4%	12.8%	11.8%	13.8%	11.6%	14.4%	11.4%	13.1%	12.1%
44		17.7%		17.4%			17.9%	13.2%	16.0%	16.0%	14.6%	16.7%	18.4%	13.1%	13.3%	11.1%	12.7%	13.6%	13.5%	15.2%	11.4%
45			17.9%		17.7%	17.9%	18.0%	18.4%	16.7%	18.4%	18.3%	15.6%	12.7%	14.8%	17.5%	14.8%	14.2%	12.6%	13.6%	15.2%	12.8%
46		17.8%	17.9%		17.8%	18.0%	18.0%		17.8%	14.3%	15.2%	18.3%	13.5%	15.7%	15.0%	13.4%	13.9%	13.5%	14.0%	15.0%	12.6%
47			18.0%	17.9%	17.8%		18.0%	18.4%	18.4%	18.4%	17.2%	14.5%	13.3%	16.5%	17.0%	14.0%	14.8%	13.5%	13.7%	14.8%	13.5%
48	17.8%	17.9%	18.0%	17.8%		18.0%	18.1%		18.4%	17.3%	18.4%	18.3%	14.9%	15.5%	18.4%	14.2%	14.4%	14.4%	15.5%	13.4%	12.9%
49	17.9%	18.0%	18.0%	17.9%	17.9%	18.2%	18.2%	13.9%	17.5%	16.0%	18.3%	18.4%	18.4%	14.5%	18.0%	15.1%	14.7%	15.0%	14.8%	14.5%	13.5%
50	17.9%	14.6%	18.1%	18.0%	17.7%		18.2%	14.1%	12.1%	10.3%	10.1%	10.7%	9.3%	8.8%	14.0%	11.0%	10.6%	10.9%	10.5%	9.9%	9.5%
51	17.9%	17.9%	17.9%	18.0%	17.9%	18.3%	18.3%	15.3%	12.9%	10.4%	10.9%	11.3%	10.4%	9.7%	15.1%	11.4%	11.4%	11.1%	10.9%	11.3%	9.8%
52	15.6%	17.8%	18.0%	18.1%	16.8%	18.3%	18.4%	15.4%	12.6%	11.4%	10.9%	11.3%	10.5%	10.8%	15.3%	12.0%	11.7%	12.4%	10.9%	11.2%	10.2%
53		17.9%	18.0%	18.0%	15.5%	18.3%	18.4%	13.3%	13.1%	12.3%	12.1%	12.1%	9.5%	11.4%	15.1%	12.3%	12.1%	11.9%	11.7%	11.5%	10.9%
54		17.9%	17.9%	17.3%	17.6%	18.3%	18.4%	15.9%	13.5%	11.4%	13.5%	14.3%	13.3%	10.9%	15.6%	12.8%	12.9%	12.1%	12.3%	11.9%	10.8%
55	18.0%	13.3%	13.1%	12.8%	12.5%	18.4%	14.7%	10.8%	9.9%	8.9%	9.0%	10.9%	9.0%	7.1%	12.6%	9.6%	9.5%	8.9%	9.5%	8.9%	7.9%
56	16.5%	12.7%	14.7%	13.8%	11.5%	17.9%	16.4%	12.9%	9.8%	9.2%	10.6%	8.7%	8.7%	7.9%	10.8%	9.9%	10.0%	9.5%	9.5%	9.2%	8.5%
57	16.1%	15.6%	14.1%	15.2%	14.1%	18.4%	16.0%	11.1%	9.5%	9.3%	10.3%	13.3%	10.1%	8.8%	12.7%	10.5%	10.2%	10.2%	10.2%	10.3%	8.7%
58	17.9%	16.8%	15.4%	18.0%	17.1%	18.4%	18.4%	9.4%	11.0%	10.5%	11.7%	10.6%	12.0%	10.0%	12.6%	11.0%	10.6%	10.3%	10.2%	10.4%	9.6%
59	18.0%	17.8%	15.6%	18.0%	17.6%	18.4%	18.4%	14.8%	11.9%	11.6%	12.6%	11.1%	10.1%	9.1%	14.2%	11.5%	11.0%	10.8%	11.6%	11.2%	10.3%
60	12.4%	10.9%	10.5%	10.1%	10.4%	12.9%	10.7%	8.5%	7.7%	6.9%	7.2%	7.4%	8.0%	6.3%	8.6%	7.9%	7.4%	7.5%	7.3%	8.5%	7.0%
61	14.7%	11.3%	11.9%	10.3%	10.3%	9.4%	14.7%	9.9%	7.8%	7.3%	8.0%	7.6%	7.5%	7.0%	9.6%	8.1%	7.9%	8.0%	8.7%	8.0%	7.3%
62	16.3%	12.4%	11.7%	13.1%	12.8%	15.5%	13.3%	9.9%	8.6%	7.9%	8.3%	8.2%	9.4%	6.5%	10.1%	9.2%	8.5%	8.7%	8.5%	9.4%	8.0%
63	18.0%	12.7%	12.2%	13.0%	13.6%	15.5%	14.3%	10.0%	9.8%	8.4%	8.5%	8.7%	9.3%	7.3%	11.8%	9.3%	8.8%	9.4%	9.7%	9.9%	8.7%
64	18.1%	14.2%	12.8%	13.7%	12.5%	15.6%	15.9%	13.5%	10.2%	9.5%	9.3%	8.5%	8.6%	7.6%	12.1%	10.0%	10.3%	9.6%	10.2%	9.7%	9.0%
65	11.5%	8.3%	8.0%	8.1%	8.0%	10.4%	8.8%	7.8%	6.3%	5.4%	5.7%	5.5%	6.6%	4.8%	8.1%	6.4%	6.5%	7.1%	7.1%	8.4%	6.5%
66	11.9%	9.7%	8.9%	8.4%	8.6%	14.8%	9.6%	8.3%	6.5%	6.3%	6.2%	5.3%	5.4%	5.6%	8.4%	6.6%	7.2%	7.1%	6.8%	7.4%	7.0%
67	13.8%	10.5%	9.3%	9.2%	9.1%	10.4%	10.6%	8.9%	7.1%	6.9%	6.9%	6.3%	7.1%	5.5%	10.2%	7.6%	7.2%	7.3%	6.6%	6.5%	6.6%
68	14.5%	11.4%	12.5%	9.3%	10.1%	14.8%	11.9%	10.2%	7.6%	7.3%	7.2%	6.3%	8.3%	7.4%	9.1%	8.0%	7.7%	8.5%	8.0%	8.9%	6.2%
69	15.7%	12.2%	12.0%	11.5%	11.1%	11.6%	11.6%	10.0%	8.2%	8.3%	8.3%	6.9%	7.4%	6.0%	9.7%	7.7%	8.0%	11.0%	6.8%	9.6%	7.0%
70	9.8%	7.9%	7.3%	7.4%	6.1%	6.8%	5.8%	6.6%	5.6%	5.0%	5.0%	4.8%	5.8%	4.6%	5.8%	6.4%	5.0%	7.0%	4.4%	8.7%	5.0%
71	12.3%	9.1%	7.8%	8.4%	7.5%	9.6%	8.3%	7.6%	5.7%	5.4%	5.3%	5.1%	4.0%	4.6%	7.8%	6.2%	5.9%	5.3%	6.5%	3.7%	7.4%
72	12.9%	9.0%	9.4%	8.3%	7.3%	8.8%	7.4%	6.6%	5.9%	6.2%	5.4%	6.3%		5.1%	7.8%	6.1%	5.6%	6.1%	4.5%	5.3%	4.9%
73	13.3%	9.9%	9.5%	9.9%	9.2%	9.3%	8.9%	8.0%	6.6%	5.9%	4.4%	5.7%		5.4%	8.7%	7.4%	7.9%	4.7%	6.3%		5.0%
74	12.9%	10.8%	10.7%	10.8%	10.1%	16.5%	11.1%	9.3%	7.0%	5.7%	5.7%		5.6%	8.3%	8.6%	7.2%	6.5%	5.8%	10.6%	12.3%	7.3%
75	8.5%	6.9%	6.3%	6.4%	6.4%		5.4%	6.6%	4.6%	3.9%	5.2%	4.2%	4.4%	4.1%	8.5%	5.0%	4.8%	3.3%	6.5%		3.1%
76	8.7%	7.5%	7.9%		5.4%		4.6%	6.5%	6.3%	4.5%	2.4%	4.4%		3.8%	5.6%	3.8%			7.4%		
77	11.1%	6.8%	6.9%	7.1%			5.1%	6.5%	5.7%	6.5%	5.3%	6.7%		6.7%	5.5%		4.1%	4.7%			3.9%
78	10.3%	8.1%	7.5%	6.6%	7.7%			7.2%	5.1%		6.0%			2.7%		4.1%					
79	8.3%	8.1%	7.3%	6.0%	6.4%		6.4%	7.1%	3.8%	3.9%	5.1%			4.3%	6.0%						
80	9.1%	9.0%																			
81	8.0%	6.6%		6.2%					2.5%												
82	15.3%	8.3%																			
83		4.6%																			
84	7.2%	8.5%																			
85																					
86																					
87																					
88																					
89																					
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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

Custom Care (LTC-02) and Essential Care (BSC-02)

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						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29					14.7%		19.1%							20.2%	17.6%		11.9%	14.8%	16.2%		13.6%
30		20.1%																19.3%			19.7%
31		25.9%												13.9%		25.7%	13.1%	12.3%		22.8%	12.9%
32							20.0%								26.6%	13.5%	14.5%				12.3%
33			19.6%				25.9%	22.3%									23.2%	21.0%	8.0%	14.5%	17.6%
34														17.6%		22.3%	15.0%	13.5%	25.2%	13.3%	14.3%
35											12.9%			16.2%	17.3%	14.1%	19.3%	19.9%	26.4%	14.9%	15.6%
36											13.2%			15.2%		26.7%	15.1%	19.9%	19.8%	12.4%	15.1%
37			25.9%	19.7%	24.8%		26.0%				23.7%	23.8%		14.9%	17.0%	16.5%	16.3%	13.0%	17.0%	12.5%	15.4%
38	26.0%								16.5%		18.6%			12.2%		26.6%	17.6%	17.5%	9.9%	13.5%	17.2%
39								19.7%	20.3%			17.3%	14.4%	26.7%	16.5%	15.6%	19.4%	18.1%	18.5%	15.2%	15.5%
40								24.0%	26.2%		23.8%		12.9%	26.3%	26.7%	16.6%	21.9%	16.0%	16.1%	18.7%	17.6%
41			24.4%				26.1%			25.9%	19.7%	26.4%	22.0%	19.0%	19.5%	17.9%	16.5%	18.8%	18.8%	17.9%	17.4%
42		26.1%								18.6%	26.5%	17.6%		17.1%	23.8%	17.0%	19.5%	18.8%	20.9%	15.1%	17.0%
43		26.1%	26.1%					26.4%	25.9%	26.7%	18.7%	26.5%	26.7%	18.8%	20.2%	20.1%	17.2%	20.8%	16.7%	18.4%	18.4%
44		26.1%		25.3%			26.3%	20.2%	23.7%	24.5%	21.2%	23.9%	26.7%	19.4%	19.9%	16.9%	18.6%	20.0%	19.5%	21.5%	17.1%
45			26.2%		26.1%	26.3%	26.3%	26.7%	24.5%	26.7%	26.6%	22.4%	18.0%	22.0%	25.9%	21.7%	20.4%	18.6%	20.1%	21.1%	19.2%
46		26.2%			26.2%	25.3%	26.4%		25.7%	21.1%	20.8%	26.0%	19.0%	23.0%	23.1%	19.8%	20.3%	19.9%	20.5%	21.1%	19.0%
47			26.3%	26.3%	26.2%		26.4%	26.7%	26.7%	26.7%	24.7%	20.9%	18.8%	24.1%	25.4%	20.6%	21.3%	19.9%	20.0%	20.8%	20.1%
48	26.2%	26.3%	26.3%	26.2%		26.4%	26.4%		26.1%	24.7%	26.7%	26.0%	20.3%	22.7%	26.7%	21.3%	21.0%	20.7%	22.2%	18.9%	19.2%
49	26.3%	26.3%	26.3%	26.3%	26.2%	26.5%	26.6%	22.6%	25.7%	23.0%	26.2%	26.3%	25.9%	21.6%	26.4%	22.3%	21.3%	21.9%	21.5%	20.6%	20.0%
50	26.3%	21.3%	26.0%	26.3%	24.6%		26.5%	21.3%	17.9%	15.4%	14.9%	15.5%	13.6%	13.2%	21.1%	16.3%	15.7%	16.2%	15.4%	14.3%	14.3%
51	26.3%	25.8%	25.5%	26.3%	26.3%	26.2%	26.7%	22.7%	19.2%	15.7%	16.0%	16.6%	14.7%	14.5%	22.3%	17.0%	16.6%	16.3%	16.0%	15.9%	14.7%
52	22.7%	25.3%	26.4%	26.0%	21.8%	26.6%	26.7%	22.7%	18.5%	16.7%	15.9%	16.3%	14.7%	15.9%	22.6%	17.8%	17.0%	18.1%	15.9%	15.9%	15.2%
53		26.1%	26.4%	26.3%	22.3%	26.4%	26.7%	20.4%	19.2%	17.8%	17.6%	17.5%	13.6%	16.8%	22.6%	18.0%	17.6%	17.4%	17.0%	16.2%	16.2%
54		26.1%	26.0%	24.5%	25.1%	26.3%	26.7%	23.5%	19.7%	16.5%	19.6%	20.3%	18.6%	16.2%	23.2%	18.8%	18.7%	17.7%	17.8%	16.8%	16.0%
55	26.4%	19.0%	19.1%	18.8%	18.2%	26.7%	21.5%	16.2%	14.6%	13.0%	13.3%	15.6%	12.7%	10.7%	18.6%	14.2%	13.9%	13.1%	13.9%	12.6%	11.9%
56	24.0%	18.7%	20.4%	20.2%	16.2%	24.4%	23.9%	19.4%	14.5%	13.6%	15.6%	12.6%	12.2%	11.8%	16.4%	14.7%	14.5%	14.0%	13.8%	13.0%	12.7%
57	24.3%	22.0%	19.9%	21.1%	20.5%	24.0%	23.2%	16.5%	14.1%	13.6%	15.2%	18.9%	14.2%	13.2%	19.0%	15.7%	15.0%	15.0%	14.8%	14.5%	12.9%
58	26.3%	24.1%	21.6%	25.7%	24.2%	25.9%	26.7%	15.1%	16.1%	15.3%	17.0%	15.6%	16.5%	14.8%	19.0%	16.3%	15.5%	15.2%	14.9%	14.6%	14.2%
59	26.4%	25.2%	22.4%	25.8%	25.1%	25.3%	26.5%	21.9%	17.5%	16.9%	18.3%	16.0%	14.2%	13.6%	21.0%	17.0%	16.0%	15.8%	16.8%	15.8%	15.3%
60	18.8%	16.3%	15.0%	14.7%	15.1%	16.8%	15.5%	13.2%	11.5%	10.1%	10.7%	10.8%	11.1%	9.4%	13.3%	11.8%	11.0%	11.2%	10.7%	11.9%	10.5%
61	21.6%	16.7%	16.7%	15.1%	15.0%	13.4%	20.9%	15.2%	11.7%	10.8%	11.8%	11.1%	10.5%	10.4%	14.6%	12.0%	11.6%	11.9%	12.7%	11.3%	10.9%
62	24.4%	17.5%	17.2%	19.2%	18.8%	21.6%	19.3%	15.1%	12.9%	11.7%	12.2%	12.0%	13.0%	9.6%	15.5%	13.7%	12.4%	12.9%	12.3%	13.1%	12.0%
63	25.2%	18.7%	17.4%	18.6%	19.3%	21.5%	21.3%	15.3%	14.4%	12.4%	12.6%	12.6%	13.1%	10.8%	17.7%	13.7%	12.9%	13.9%	14.0%	14.0%	12.9%
64	25.5%	20.0%	18.1%	19.2%	18.1%	21.5%	23.3%	19.9%	15.3%	13.9%	13.7%	12.4%	12.3%	11.2%	18.4%	14.8%	14.9%	14.3%	14.7%	13.6%	13.4%
65	15.8%	12.3%	11.1%	11.8%	12.0%	13.6%	12.8%	11.7%	9.5%	7.9%	8.4%	8.0%	9.1%	7.0%	12.3%	9.5%	9.5%	10.5%	10.3%	11.6%	9.5%
66	16.2%	14.3%	12.1%	12.3%	12.5%	19.9%	14.3%	12.8%	9.7%	9.2%	9.2%	7.8%	8.0%	8.3%	12.6%	9.8%	10.5%	10.4%	9.7%	10.3%	10.2%
67	18.7%	14.8%	12.8%	13.2%	13.4%	14.3%	15.2%	13.5%	10.6%	10.1%	10.3%	9.2%	9.8%	8.0%	15.2%	11.3%	10.6%	10.8%	9.7%	8.8%	9.6%
68	20.0%	15.2%	16.9%	13.5%	14.5%	19.8%	16.9%	15.4%	11.2%	10.7%	10.7%	9.1%	11.3%	11.1%	13.8%	12.0%	11.4%	12.5%	11.4%	12.6%	9.0%
69	22.3%	16.8%	16.4%	16.5%	16.5%	15.4%	17.1%	15.1%	12.1%	12.0%	12.3%	10.1%	10.1%	8.8%	14.9%	11.4%	11.8%	15.7%	10.3%	13.2%	10.0%
70	13.7%	10.7%	10.1%	10.5%	8.7%	9.3%	8.4%	10.0%	8.1%	7.3%	7.2%	6.8%	7.9%	6.3%	8.7%	9.3%	7.3%	10.1%	6.2%	11.5%	7.1%
71	16.7%	12.1%	10.2%	11.5%	11.1%	13.1%	11.7%	11.2%	8.3%	7.8%	7.6%	7.1%	5.9%	7.0%	11.5%	8.8%	8.6%	7.5%	9.2%	5.1%	10.1%
72	17.6%	11.9%	12.3%	11.3%	10.3%	12.0%	10.5%	10.1%	8.7%	8.9%	7.8%	8.9%		7.4%	11.7%	8.9%	8.1%	8.9%	6.4%	7.6%	6.9%
73	18.2%	13.0%	12.9%	13.7%	13.7%		12.8%	12.0%	9.5%	8.9%	6.5%	8.2%		7.7%	12.9%	10.8%	12.0%	6.9%	8.6%		7.2%
74	18.2%	14.3%	14.1%	14.9%	15.0%	21.7%	15.5%	13.6%	9.9%	8.2%	9.0%		7.8%	11.6%	13.0%	10.5%	9.6%	8.3%	14.7%	16.2%	9.4%
75	11.2%	9.0%	8.0%	8.4%	8.3%		7.5%	9.6%	6.5%	5.5%	7.1%	5.9%		5.2%	11.9%	7.3%	6.8%	4.7%	8.7%		4.3%
76	11.6%	9.9%	10.1%		7.3%		6.7%	8.8%	8.9%	6.2%	3.5%	6.2%		5.4%	7.2%	5.4%			9.9%		
77	14.7%	9.0%	8.9%	10.3%			7.5%	9.2%	8.1%	8.8%	7.4%	9.0%		9.3%	7.9%		6.0%	5.8%			5.6%
78	13.4%	10.3%	10.1%	8.6%	10.1%			10.8%	7.6%		8.3%			4.2%		5.9%					
79	10.6%	11.0%		7.9%	7.9%		8.0%	10.3%	5.1%	5.4%	7.1%			6.3%	9.5%						
80	11.6%	10.6%																			
81	10.3%	8.5%		8.4%					3.1%												
82	19.6%	10.4%																			
83																					
84	9.0%	10.7%																			
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
Custom Care (LTC-02) and Essential Care (BSC-02)
Shared Cost Percentages

Note on premium calculation for a policyholder who elects the Shared Cost option:

To calculate the premium after election of the Shared Cost option, the premium rate schedules in 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:

$$\text{Premium after electing Shared Cost option} = \frac{(\text{Premium Rate Schedule per \$10 daily benefit: Appendix C}) * (\text{New Daily Benefit}/10)}{(1 - \text{Shared Cost Percentage})}$$

A similar formula can be used for GPO policies with multiple layers of coverage:

$$\text{Premium after electing Shared Cost option} = \frac{[\ (\text{Premium Rate Schedule, Base Issue Age per \$10 Daily Benefit: Appendix C}) * (\text{New Base Daily Benefit}/10) + (\text{Premium Rate Schedule, GPO Layer 1 Issue Age per \$10 Daily Benefit: Appendix C}) * (\text{New Layer 1 Daily Benefit}/10) + \ ...\ ]}{(1 - \text{Shared Cost Percentage})}$$

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-132251212

Revised Rates

Average Annual Premium Per Member: $2,927

Average Requested Percentage Rate Change Per Member: 14.5%

Range of Requested Rate Changes: 10.7% to 14.6%

Number of Virginia Policyholders Affected: 2,019

Form Number	Product Name	Issue Dates	Prior Rate Increases – Date and Percentage Approved	Outlook for Future Rate Increases
LTC-02 VA (post-RS)	Custom Care	October 2003 – July 2004	68.9% - 12/01/2011 18.4% - 04/21/2016 29.7% - 07/03/2019	Due to the capped approval, if the requested premium rate schedule increase is implemented and the underlying assumptions which reflect moderately adverse conditions are realized, additional rate increases will be necessary to achieve the full actuarially justified one-time request based on the Lifetime Loss Ratio.
BSC-02 VA (post-RS)	Essential Care	October 2003 – March 2004	68.9% - 12/01/2011 18.4% - 04/21/2016 29.7% - 07/03/2019	Due to the capped approval, if the requested premium rate schedule increase is implemented and the underlying assumptions which reflect moderately adverse conditions are realized, additional rate increases will be necessary to achieve the full actuarially justified one-time request based on the Lifetime Loss Ratio.

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

This document is prepared by the carrier to help explain the requested rate change and is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing at https://www.scc.virginia.gov/boi/SERFFInquiry/default.aspx. *(Rev. 06/19)*

Summary of the John Hancock's 2019 Rate Increase Request
John Hancock Life Insurance Custom Care I (Post-RS) 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 14.5% which ranges from 10.7% to 14.6%. This includes the Custom Care I (Post-RS) 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-02 VA	8/8/2002	2002 – 2004	29.7%
BSC-02 VA	8/8/2002	2002 – 2004	29.7%

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]
[Address1]
[Address2]
[City], [State] [Zip]

[Date]

Re: **<u>Notice of Premium Rate Increase</u> – 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.]

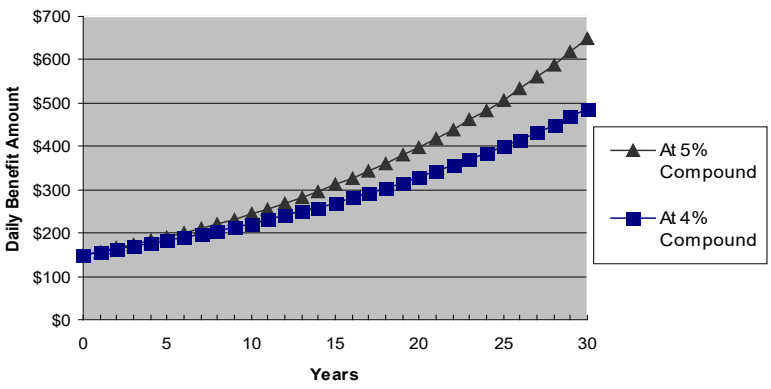
[4]This reduction will also result in a reduction to your overall policy limit.
[5]As of [Month XX, YYYY].
[6]A reduction to your future annual inflation rate will apply to your [Daily/Monthly] Benefit[and Policy Limit]. The inflation rate on your Policy Limit will remain at X%.
[7You have the option to convert your policy to a paid- up status with a reduced policy limit. See page 6 for more details.]

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 <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 [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: **<u>Notice of Premium Rate Increase</u> – 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]

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John Hancock
LONG-TERM CARE INSURANCE

May 6, 2020

Bill Dismore

Re: John Hancock Life Insurance Company (U.S.A)
2019 Inforce Rate Increases – JH CCI Post RS
SERFF ID: MULF-132251212

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 April 3, 2020.

In preparing our response to this objection, we identified a minor error in our rate increase calculations. The 3-year rate guarantee associated with the 2013 filing was not properly reflected. Correcting this error results in slightly higher rate increases as shown in the table below. We have submitted revised rate schedules and filing packages for your review, and we apologize for any confusion caused by this issue.

Product	Original Average Rate Increase	Restated Average Rate Increase
CCI Post RS	29.7%	31.2%

The following files have been updated accordingly and submitted along with this response:

- VA CCI PostRS filing package.pdf
- VA 2019 CCI PostRS Rate Summary.pdf
- VA CCI PostRS Appendix E.pdf
- LTC-02 VA (Post Rate Stability).pdf
- BSC-02 VA (Post Rate Stability).pdf

In response to your objection dated April 3, 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-02	2,500	109,914
BSC-02	2,050	7,633

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 18 and 19.**

   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 data for 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**
CCI Post RS	29.6%	5.7%	**35.3%**

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
CCI PostRS	59.2%	269.4%	66.1%	198.1%	140.5%	159.9%	**0.0%**

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 CCI PostRS 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 CCI 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. **Please state if there are any partnership policies currently in force for the Virginia policyholders.**

   There are no partnership policies currently in force in Virginia.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Katherine A Gillis, FSA, MAAA
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John Hancock
LONG-TERM CARE INSURANCE

May 14, 2020

Bill Dismore

Re: John Hancock Life Insurance Company (U.S.A)
2019 Inforce Rate Increases – JH CCI Post RS
SERFF ID: MULF-132251212

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. **Under the Blended (Cost-Sharing) method, the company shows the Makeup Rate Increase amount as 269.4%. Since this 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 31.200%. Please revise.**

   The Overall % Rate Impact: would be 31.200% as revised.

   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 269.4% 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

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John Hancock
LONG-TERM CARE INSURANCE

June 25, 2020

Bill Dismore

Re: John Hancock Life Insurance Company (U.S.A)
2019 Inforce Rate Increases – JH CCI Post RS
SERFF ID: MULF-132251212

Dear Mr. Dismore,

This letter reflects a correction to information that was provided in our prior objection response dated May 6, 2020 and a response to your objection dated May 29, 2020.

A minor technical issue was discovered in the future inflation reduction option for the Custom Care I policy series which slightly understated the landing spot. The table below summarizes the impact of this correction, which is favorable to the policyholder. Please note that not all landing spots were impacted because we round our landing spots to the nearest 0.1%.

Product	Previously Elected Landing Spot	Current Inflation	Prior Proposed Landing Spot	Corrected Proposed Landing Spot
CCI PostRS	None	5.0%	3.4%	3.5%
	2010	3.1%	1.6%	1.7%
	2013	4.5%	3.1%	3.2%
	2010 and 2013	2.5%	1.2%	1.3%
	2016	3.7%	1.7%	1.7%
	2010 and 2016	1.9%	0.6%	0.7%
	2013 and 2016	3.5%	1.9%	1.9%

In addition, we have refined our Prospective Present Value Catchup provision calculations to reflect the 3-year rate guarantee associated with the 2013 filing. This results in a lower total rate increase as shown in the table below.

Product	Prior Base Rate Increase	Prior Catchup Provision	Prior Total Rate Increase	Restated Base Rate Increase	Restated Catchup Provision	Restated Total Rate Increase
CCI PostRS	29.6%	**5.7%**	**35.3%**	29.6%	**1.1%**	**30.8%**

The following files have been updated accordingly and submitted along with this response:

- VA CCI PostRS filing package.pdf
- LTC-02 VA (Post Rate Stability).pdf
- BSC-02 VA (Post Rate Stability).pdf
- Updated Prospective Present Value Calculations.xlsx

Please note that this correction has no effect on the loss ratio exhibit, proposed rate increases, or rate request summary.

In response to your objection dated May 29, 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 2.50% 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 where Pre Basis Change PPV premiums were available.

2. **Please provide the Net Level Premium Reserve balance for this block of policies as of 12/31/2018.**

   The Net Level Premium (NLP) Reserve balance for the Custom Care I (Post RS) block of business is $553,514,577.

   Please note that, to remain consistent with the information provided for Pre RS policy forms and prior filings, this reserve reflects the original pricing discount rate. Since calculating an NLP reserve at the original pricing discount rate is challenging, an agreed upon proxy was used to determine the reserve which is shown in the formula below. A volume adjustment is applied so that the NLP reserve better represents the current in force. This adjustment is based on the ratio of 2018 earned premiums before the proposed rate increase and shock lapse, over the 2018 earned premiums based on the original pricing assumptions.

   NLP reserve = PV(Future Incurred Claims) – (PV(Future Earned Premiums) * Original Pricing Lifetime Loss Ratio)

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 Custom Care I block of business for the study period was 5,157 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,

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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 CCI PostRS
SERFF ID: MULF-132251212

Dear Mr. Dismore,

This letter reflects an amendment to information previously provided in response to the objection dated April 6, 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**
CCI PostRS	59.2%	62.0%	2.8%	269.4%	441.1%	171.7%	0.0%	14.6%	14.6%

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Katherine A Gillis

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John Hancock
LONG-TERM CARE INSURANCE

October 21, 2020

Bill Dismore
Greg Smith

Re: John Hancock Life Insurance Company (U.S.A)
2019 Inforce Rate Increases – JH CCI PostRS
SERFF ID: MULF-132251212

Dear Mr. Dismore and Mr. Smith,

Thank you for your insight and continued discussion around our filings. Per our conversation, we have updated our filing to reflect rates for a capped rate increase approval of 14.6% based on the Blended If Knew method. We have recalculated the Inflation Landing Spots and Shared Cost option percentages to be in line with these new rates.

The updated inflation landing spots are summarized below.

Previously Elected Landing Spot	Current Inflation	Previous Proposed Landing Spot	Updated Proposed Landing Spot
None	5.0%	3.5%	4.2%
2010	3.1%	1.7%	2.5%
2013	4.5%	3.2%	4.0%
2010 & 2013	2.5%	1.3%	1.9%
2016	3.7%	1.7%	2.9%
2010 & 2016	1.9%	0.7%	1.3%
2013 & 2016	3.5%	1.9%	2.7%

The revised Shared Cost option percentages have been provided in the file: “VA CCI Post RS shared cost landing spot.pdf”.

Please note that we continue to believe the rate increases requested are fully justified, and that we will continue to seek additional rate increases on these policy forms until the full actuarially equivalent amounts have been achieved. This will result in higher ultimate rate increases than what we had originally requested in order to compensate for the delayed implementation.

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
John Hancock Life Insurance Company

Appendix D1

Custom Care (LTC-02) and Essential Care (BSC-02)

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						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29					5.3%		7.5%							8.2%	6.9%		4.3%	5.2%	5.9%		5.1%
30		7.8%																7.1%			7.7%
31		10.2%												5.2%		9.9%	4.7%	4.4%		7.7%	4.8%
32							8.0%								10.2%	5.0%	5.2%				4.4%
33			7.4%				10.2%	8.9%									8.5%	7.7%	3.9%	4.9%	6.6%
34														6.7%		8.0%	6.1%	4.9%	8.3%	4.5%	5.3%
35											4.7%			6.0%	6.7%	5.2%	7.0%	7.3%	9.8%	4.9%	6.4%
36											4.8%			5.6%		10.2%	5.3%	6.7%	7.2%	4.1%	5.9%
37			10.2%	5.6%	8.9%		10.2%				8.7%	8.7%		5.5%	6.6%	6.2%	6.3%	6.3%	6.7%	4.2%	5.7%
38	10.2%								6.2%		5.7%			4.5%		10.2%	7.0%	6.5%	5.5%	4.6%	6.5%
39								7.8%	7.8%			6.4%	6.2%	10.2%	6.4%	5.6%	7.1%	7.0%	6.6%	5.1%	6.0%
40								9.7%	9.9%		7.2%		4.3%	10.0%	10.2%	6.2%	8.0%	5.8%	6.0%	5.9%	6.8%
41			10.0%				10.2%			10.2%	7.3%	10.2%	6.9%	6.8%	7.6%	5.7%	6.3%	6.9%	6.7%	6.2%	6.7%
42		10.2%								6.7%	10.2%	6.3%		6.4%	9.5%	6.3%	7.1%	6.8%	7.4%	5.2%	6.5%
43		10.2%	10.2%					10.2%	9.9%	10.2%	7.0%	10.2%	10.2%	6.8%	9.5%	7.4%	6.3%	7.5%	6.1%	6.1%	7.1%
44		10.2%		9.6%			10.2%	8.1%	9.2%	10.1%	7.7%	8.7%	10.2%	7.3%	7.6%	6.6%	6.8%	7.4%	6.9%	7.3%	6.4%
45			10.2%		10.2%	10.2%	10.2%	10.2%	9.4%	10.2%	10.2%	8.0%	6.0%	8.5%	10.2%	8.1%	7.2%	6.9%	7.5%	6.9%	7.3%
46		10.2%			10.2%	9.0%	10.2%		9.5%	7.9%	6.6%	9.5%	6.4%	8.7%	9.5%	7.5%	7.4%	7.3%	7.5%	7.3%	7.2%
47			10.2%	10.2%	10.2%		10.2%	10.2%	10.2%	10.2%	9.1%	7.5%	6.3%	9.2%	10.1%	7.7%	7.7%	7.4%	7.3%	7.0%	7.6%
48	10.2%	10.2%	10.2%	10.2%		10.2%	10.2%		9.5%	8.9%	10.2%	9.4%	6.3%	8.5%	10.2%	8.2%	7.7%	7.3%	8.0%	6.4%	7.3%
49	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.0%	8.3%	9.7%	9.7%	9.2%	8.4%	10.2%	8.4%	7.7%	8.0%	7.8%	7.0%	7.5%
50	10.2%	7.8%	9.7%	10.2%	8.4%		10.2%	8.4%	6.6%	5.7%	5.4%	5.3%	4.7%	4.9%	8.3%	6.0%	5.7%	6.0%	5.4%	4.8%	5.3%
51	10.2%	9.6%	9.3%	10.2%	10.2%	9.7%	10.2%	8.7%	7.2%	5.9%	5.7%	6.0%	4.8%	5.3%	8.5%	6.3%	5.9%	5.9%	5.6%	5.2%	5.4%
52	8.4%	9.2%	10.2%	9.7%	6.0%	10.2%	10.2%	8.7%	6.7%	6.0%	5.6%	5.6%	4.7%	5.8%	8.6%	6.6%	6.0%	6.5%	5.5%	5.2%	5.6%
53	10.2%	10.0%	10.2%	10.2%	8.1%	9.9%	10.2%	8.2%	7.1%	6.3%	6.2%	6.2%	4.5%	6.1%	8.8%	6.5%	6.3%	6.3%	6.0%	5.3%	6.0%
54	7.6%	10.0%	9.8%	8.7%	9.1%	9.8%	10.2%	8.9%	7.2%	5.7%	7.1%	7.0%	6.2%	5.9%	8.9%	6.8%	6.7%	6.4%	6.3%	5.5%	5.9%
55	10.2%	6.6%	6.9%	6.8%	6.5%	10.2%	7.9%	6.1%	5.3%	4.5%	4.7%	5.3%	4.1%	3.8%	6.9%	5.1%	4.8%	4.7%	4.8%	4.1%	4.3%
56	9.0%	6.8%	6.7%	7.4%	5.3%	7.9%	9.0%	7.5%	5.2%	4.8%	5.5%	4.2%	3.9%	4.2%	6.2%	5.3%	5.1%	5.0%	4.7%	4.2%	4.6%
57	9.7%	7.5%	6.7%	7.0%	7.4%	6.9%	8.6%	6.1%	5.0%	4.7%	5.4%	6.5%	4.5%	4.7%	7.2%	5.7%	5.3%	5.4%	5.1%	4.7%	4.6%
58	10.2%	8.8%	7.3%	9.4%	8.5%	9.2%	10.2%	6.3%	5.7%	5.3%	6.0%	5.6%	5.2%	5.4%	7.4%	5.9%	5.5%	5.4%	5.2%	4.7%	5.1%
59	10.2%	9.0%	8.1%	9.6%	9.1%	8.4%	10.0%	8.3%	6.3%	6.0%	6.5%	5.5%	4.6%	4.9%	7.9%	6.2%	5.6%	5.6%	5.9%	5.2%	5.6%
60	7.3%	6.1%	5.0%	5.1%	5.3%	4.4%	5.4%	5.2%	4.2%	3.4%	3.8%	3.7%	3.3%	3.3%	5.1%	4.3%	3.9%	3.9%	3.7%	3.8%	3.7%
61	8.1%	6.1%	5.4%	5.4%	5.2%	4.4%	7.3%	5.9%	4.2%	3.8%	4.1%	3.8%	3.2%	3.6%	5.5%	4.2%	4.1%	4.2%	4.4%	3.6%	3.9%
62	9.6%	5.8%	6.2%	7.0%	6.8%	7.2%	6.9%	5.7%	4.7%	4.1%	4.2%	4.2%	4.0%	3.3%	6.0%	4.9%	4.3%	4.6%	4.2%	4.2%	4.3%
63	8.7%	6.9%	5.9%	6.5%	6.6%	7.1%	8.1%	5.8%	5.2%	4.4%	4.5%	4.3%	4.2%	3.8%	6.7%	4.9%	4.5%	4.9%	4.8%	4.5%	4.6%
64	9.0%	6.8%	6.1%	6.4%	6.4%	7.1%	8.8%	7.4%	5.6%	4.9%	4.8%	4.3%	4.0%	3.9%	7.1%	5.4%	5.2%	5.1%	5.0%	4.3%	4.8%
65	4.8%	4.3%	3.4%	4.0%	4.3%	3.6%	4.4%	4.3%	3.3%	2.6%	2.8%	2.6%	2.6%	2.3%	4.5%	3.3%	3.2%	3.6%	3.4%	3.5%	3.2%
66	4.9%	5.1%	3.5%	4.3%	4.2%	6.0%	5.1%	4.8%	3.4%	3.1%	3.2%	2.6%	2.8%	2.8%	4.6%	3.4%	3.5%	3.5%	3.2%	3.1%	3.4%
67	5.7%	4.8%	3.9%	4.3%	4.8%	4.3%	5.2%	5.0%	3.7%	3.4%	3.6%	3.1%	2.8%	2.6%	5.6%	4.0%	3.7%	3.8%	3.3%	2.6%	3.2%
68	6.5%	4.3%	5.0%	4.6%	4.9%	5.8%	5.8%	5.8%	3.9%	3.7%	3.7%	3.0%	3.3%	3.9%	5.2%	4.3%	3.9%	4.4%	3.7%	4.1%	3.1%
69	7.9%	5.3%	5.0%	5.7%	6.1%	4.3%	6.2%	5.7%	4.3%	4.1%	4.3%	3.4%	2.9%	3.0%	5.7%	4.1%	4.1%	5.3%	3.7%	3.9%	3.2%
70	4.3%	3.0%	2.9%	3.3%	2.8%	2.7%	2.8%	3.6%	2.7%	2.4%	2.3%	2.1%	2.3%	1.8%	3.1%	3.1%	2.4%	3.3%	1.9%	3.1%	2.2%
71	5.0%	3.3%	2.6%	3.4%	3.9%	3.8%	3.8%	3.9%	2.8%	2.6%	2.4%	2.1%	2.0%	2.4%	4.0%	2.8%	2.9%	2.3%	2.9%	1.5%	3.0%
72	5.5%	3.2%	3.3%	3.3%	3.3%	3.5%	3.3%	3.7%	3.0%	2.8%	2.5%	2.8%	2.0%	2.4%	4.2%	3.0%	2.6%	3.0%	2.0%	2.4%	2.2%
73	5.7%	3.4%	3.7%	4.2%	4.9%		4.3%	4.4%	3.2%	3.1%	2.2%	2.6%		2.4%	4.6%	3.6%	4.4%	2.3%	2.5%		2.3%
74	6.1%	4.0%	3.8%	4.5%	5.5%	6.2%	4.9%	4.7%	3.1%	2.6%	3.5%	1.9%	2.3%	3.6%	4.9%	3.5%	3.3%	2.7%	4.6%	4.5%	2.2%
75	2.9%	2.3%	1.9%	2.1%	2.0%		2.2%	3.2%	2.0%	1.6%	2.0%	1.8%		1.1%	3.8%	2.4%	2.2%	1.5%	2.4%		1.3%
76	3.2%	2.5%	2.4%		2.1%		2.2%	2.4%	2.8%	1.7%	1.1%	1.9%		1.7%	1.7%	1.7%			2.7%		
77	4.1%	2.3%	2.2%	3.4%			2.6%	2.9%	2.5%	2.5%	2.3%	2.5%		2.8%	2.6%		2.0%	1.2%			1.7%
78	3.5%	2.5%	2.7%	2.2%	2.6%			3.9%	2.6%		2.5%			1.6%		1.9%					
79	2.5%	3.1%		2.1%	1.6%		1.7%	3.4%	1.4%	1.6%	2.1%			2.1%	3.7%						
80	2.7%	1.8%																			
81	2.5%	2.0%		2.3%					0.6%												
82	5.1%	2.3%																			
83																					
84	1.9%	2.5%																			
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

Custom Care (LTC-02) and Essential Care (BSC-02)

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						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29					9.9%		12.5%							13.1%	11.5%		7.9%	10.1%	10.9%		9.0%
30		13.3%																13.1%			13.1%
31		17.5%												9.2%		17.5%	8.8%	8.2%		16.4%	8.5%
32							13.1%								18.2%	9.0%	9.8%		5.2%		8.2%
33			13.2%				17.5%	14.7%								8.4%	16.1%	14.4%	4.3%	10.1%	11.8%
34														11.7%		15.5%	9.5%	9.0%	18.4%	9.2%	9.5%
35											8.5%			10.8%	11.3%	9.4%	13.2%	13.6%	18.4%	10.5%	9.8%
36											8.7%			10.2%		18.4%	10.3%	14.1%	13.5%	8.7%	9.8%
37			17.5%	14.9%	17.5%		17.6%				16.5%	16.5%		9.9%	11.1%	11.0%	10.6%	7.2%	11.1%	8.7%	10.3%
38	17.7%								11.0%		13.7%			8.0%		18.3%	11.4%	11.8%	4.6%	9.4%	11.4%
39								13.0%	13.6%			11.7%	8.8%	18.4%	10.8%	10.6%	13.3%	12.0%	12.7%	10.7%	10.1%
40								15.9%	18.1%		18.0%		9.0%	18.1%	18.4%	11.2%	15.1%	10.9%	10.8%	13.6%	11.6%
41			16.0%				17.8%			17.5%	13.3%	18.0%	16.2%	13.1%	12.8%	12.9%	10.9%	12.8%	12.9%	12.4%	11.4%
42		17.7%								12.7%	18.1%	12.1%		11.4%	15.8%	11.4%	13.3%	12.8%	14.5%	10.5%	11.3%
43		17.7%	17.8%					18.1%	17.8%	18.4%	12.7%	18.1%	18.4%	12.8%	11.8%	13.8%	11.6%	14.4%	11.4%	13.1%	12.1%
44		17.7%		17.4%			17.9%	13.2%	16.0%	16.0%	14.6%	16.7%	18.4%	13.1%	13.3%	11.1%	12.7%	13.6%	13.5%	15.2%	11.4%
45			17.9%		17.7%	17.9%	18.0%	18.4%	16.7%	18.4%	18.3%	15.6%	12.7%	14.8%	17.5%	14.8%	14.2%	12.6%	13.6%	15.2%	12.8%
46		17.8%	17.9%		17.8%	18.0%	18.0%		17.8%	14.3%	15.2%	18.3%	13.5%	15.7%	15.0%	13.4%	13.9%	13.5%	14.0%	15.0%	12.6%
47			18.0%	17.9%	17.8%		18.0%	18.4%	18.4%	18.4%	17.2%	14.5%	13.3%	16.5%	17.0%	14.0%	14.8%	13.5%	13.7%	14.8%	13.5%
48	17.8%	17.9%	18.0%	17.8%		18.0%	18.1%		18.4%	17.3%	18.4%	18.3%	14.9%	15.5%	18.4%	14.2%	14.4%	14.4%	15.5%	13.4%	12.9%
49	17.9%	18.0%	18.0%	17.9%	17.9%	18.2%	18.2%	13.9%	17.5%	16.0%	18.3%	18.4%	18.4%	14.5%	18.0%	15.1%	14.7%	15.0%	14.8%	14.5%	13.5%
50	17.9%	14.6%	18.1%	18.0%	17.7%		18.2%	14.1%	12.1%	10.3%	10.1%	10.7%	9.3%	8.8%	14.0%	11.0%	10.6%	10.9%	10.5%	9.9%	9.5%
51	17.9%	17.9%	17.9%	18.0%	17.9%	18.3%	18.3%	15.3%	12.9%	10.4%	10.9%	11.3%	10.4%	9.7%	15.1%	11.4%	11.4%	11.1%	10.9%	11.3%	9.8%
52	15.6%	17.8%	18.0%	18.1%	16.8%	18.3%	18.4%	15.4%	12.6%	11.4%	10.9%	11.3%	10.5%	10.8%	15.3%	12.0%	11.7%	12.4%	10.9%	11.2%	10.2%
53		17.9%	18.0%	18.0%	15.5%	18.3%	18.4%	13.3%	13.1%	12.3%	12.1%	12.1%	9.5%	11.4%	15.1%	12.3%	12.1%	11.9%	11.7%	11.5%	10.9%
54		17.9%	17.9%	17.3%	17.6%	18.3%	18.4%	15.9%	13.5%	11.4%	13.5%	14.3%	13.3%	10.9%	15.6%	12.8%	12.9%	12.1%	12.3%	11.9%	10.8%
55	18.0%	13.3%	13.1%	12.8%	12.5%	18.4%	14.7%	10.8%	9.9%	8.9%	9.0%	10.9%	9.0%	7.1%	12.6%	9.6%	9.5%	8.9%	9.5%	8.9%	7.9%
56	16.5%	12.7%	14.7%	13.8%	11.5%	17.9%	16.4%	12.9%	9.8%	9.2%	10.6%	8.7%	8.7%	7.9%	10.8%	9.9%	10.0%	9.5%	9.5%	9.2%	8.5%
57	16.1%	15.6%	14.1%	15.2%	14.1%	18.4%	16.0%	11.1%	9.5%	9.3%	10.3%	13.3%	10.1%	8.8%	12.7%	10.5%	10.2%	10.2%	10.2%	10.3%	8.7%
58	17.9%	16.8%	15.4%	18.0%	17.1%	18.4%	18.4%	9.4%	11.0%	10.5%	11.7%	10.6%	12.0%	10.0%	12.6%	11.0%	10.6%	10.3%	10.2%	10.4%	9.6%
59	18.0%	17.8%	15.6%	18.0%	17.6%	18.4%	18.4%	14.8%	11.9%	11.6%	12.6%	11.1%	10.1%	9.1%	14.2%	11.5%	11.0%	10.8%	11.6%	11.2%	10.3%
60	12.4%	10.9%	10.5%	10.1%	10.4%	12.9%	10.7%	8.5%	7.7%	6.9%	7.2%	7.4%	8.0%	6.3%	8.6%	7.9%	7.4%	7.5%	7.3%	8.5%	7.0%
61	14.7%	11.3%	11.9%	10.3%	10.3%	9.4%	14.7%	9.9%	7.8%	7.3%	8.0%	7.6%	7.5%	7.0%	9.6%	8.1%	7.9%	8.0%	8.7%	8.0%	7.3%
62	16.3%	12.4%	11.7%	13.1%	12.8%	15.5%	13.3%	9.9%	8.6%	7.9%	8.3%	8.2%	9.4%	6.5%	10.1%	9.2%	8.5%	8.7%	8.5%	9.4%	8.0%
63	18.0%	12.7%	12.2%	13.0%	13.6%	15.5%	14.3%	10.0%	9.8%	8.4%	8.5%	8.7%	9.3%	7.3%	11.8%	9.3%	8.8%	9.4%	9.7%	9.9%	8.7%
64	18.1%	14.2%	12.8%	13.7%	12.5%	15.6%	15.9%	13.5%	10.2%	9.5%	9.3%	8.5%	8.6%	7.6%	12.1%	10.0%	10.3%	9.6%	10.2%	9.7%	9.0%
65	11.5%	8.3%	8.0%	8.1%	8.0%	10.4%	8.8%	7.8%	6.3%	5.4%	5.7%	5.5%	6.6%	4.8%	8.1%	6.4%	6.5%	7.1%	7.1%	8.4%	6.5%
66	11.9%	9.7%	8.9%	8.4%	8.6%	14.8%	9.6%	8.3%	6.5%	6.3%	6.2%	5.3%	5.4%	5.6%	8.4%	6.6%	7.2%	7.1%	6.8%	7.4%	7.0%
67	13.8%	10.5%	9.3%	9.2%	9.1%	10.4%	10.6%	8.9%	7.1%	6.9%	6.9%	6.3%	7.1%	5.5%	10.2%	7.6%	7.2%	7.3%	6.6%	6.5%	6.6%
68	14.5%	11.4%	12.5%	9.3%	10.1%	14.8%	11.9%	10.2%	7.6%	7.3%	7.2%	6.3%	8.3%	7.4%	9.1%	8.0%	7.7%	8.5%	8.0%	8.9%	6.2%
69	15.7%	12.2%	12.0%	11.5%	11.1%	11.6%	11.6%	10.0%	8.2%	8.3%	8.3%	6.9%	7.4%	6.0%	9.7%	7.7%	8.0%	11.0%	6.8%	9.6%	7.0%
70	9.8%	7.9%	7.3%	7.4%	6.1%	6.8%	5.8%	6.6%	5.6%	5.0%	5.0%	4.8%	5.8%	4.6%	5.8%	6.4%	5.0%	7.0%	4.4%	8.7%	5.0%
71	12.3%	9.1%	7.8%	8.4%	7.5%	9.6%	8.3%	7.6%	5.7%	5.4%	5.3%	5.1%	4.0%	4.6%	7.8%	6.2%	5.9%	5.3%	6.5%	3.7%	7.4%
72	12.9%	9.0%	9.4%	8.3%	7.3%	8.8%	7.4%	6.6%	5.9%	6.2%	5.4%	6.3%		5.1%	7.8%	6.1%	5.6%	6.1%	4.5%	5.3%	4.9%
73	13.3%	9.9%	9.5%	9.9%	9.2%	9.3%	8.9%	8.0%	6.6%	5.9%	4.4%	5.7%		5.4%	8.7%	7.4%	7.9%	4.7%	6.3%		5.0%
74	12.9%	10.8%	10.7%	10.8%	10.1%	16.5%	11.1%	9.3%	7.0%	5.7%	5.7%		5.6%	8.3%	8.6%	7.2%	6.5%	5.8%	10.6%	12.3%	7.3%
75	8.5%	6.9%	6.3%	6.4%	6.4%		5.4%	6.6%	4.6%	3.9%	5.2%	4.2%	4.4%	4.1%	8.5%	5.0%	4.8%	3.3%	6.5%		3.1%
76	8.7%	7.5%	7.9%		5.4%		4.6%	6.5%	6.3%	4.5%	2.4%	4.4%		3.8%	5.6%	3.8%			7.4%		
77	11.1%	6.8%	6.9%	7.1%			5.1%	6.5%	5.7%	6.5%	5.3%	6.7%		6.7%	5.5%		4.1%	4.7%			3.9%
78	10.3%	8.1%	7.5%	6.6%	7.7%			7.2%	5.1%		6.0%			2.7%		4.1%					
79	8.3%	8.1%	7.3%	6.0%	6.4%		6.4%	7.1%	3.8%	3.9%	5.1%			4.3%	6.0%						
80	9.1%	9.0%																			
81	8.0%	6.6%		6.2%					2.5%												
82	15.3%	8.3%																			
83		4.6%																			
84	7.2%	8.5%																			
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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

Custom Care (LTC-02) and Essential Care (BSC-02)

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						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29					14.7%		19.1%							20.2%	17.6%		11.9%	14.8%	16.2%		13.6%
30		20.1%																19.3%			19.7%
31		25.9%												13.9%		25.7%	13.1%	12.3%		22.8%	12.9%
32							20.0%								26.6%	13.5%	14.5%				12.3%
33			19.6%				25.9%	22.3%									23.2%	21.0%	8.0%	14.5%	17.6%
34														17.6%		22.3%	15.0%	13.5%	25.2%	13.3%	14.3%
35											12.9%			16.2%	17.3%	14.1%	19.3%	19.9%	26.4%	14.9%	15.6%
36											13.2%			15.2%		26.7%	15.1%	19.9%	19.8%	12.4%	15.1%
37			25.9%	19.7%	24.8%		26.0%				23.7%	23.8%		14.9%	17.0%	16.5%	16.3%	13.0%	17.0%	12.5%	15.4%
38	26.0%								16.5%		18.6%			12.2%		26.6%	17.6%	17.5%	9.9%	13.5%	17.2%
39								19.7%	20.3%			17.3%	14.4%	26.7%	16.5%	15.6%	19.4%	18.1%	18.5%	15.2%	15.5%
40								24.0%	26.2%		23.8%		12.9%	26.3%	26.7%	16.6%	21.9%	16.0%	16.1%	18.7%	17.6%
41			24.4%				26.1%			25.9%	19.7%	26.4%	22.0%	19.0%	19.5%	17.9%	16.5%	18.8%	18.8%	17.9%	17.4%
42		26.1%								18.6%	26.5%	17.6%		17.1%	23.8%	17.0%	19.5%	18.8%	20.9%	15.1%	17.0%
43		26.1%	26.1%					26.4%	25.9%	26.7%	18.7%	26.5%	26.7%	18.8%	20.2%	20.1%	17.2%	20.8%	16.7%	18.4%	18.4%
44		26.1%		25.3%			26.3%	20.2%	23.7%	24.5%	21.2%	23.9%	26.7%	19.4%	19.9%	16.9%	18.6%	20.0%	19.5%	21.5%	17.1%
45			26.2%		26.1%	26.3%	26.3%	26.7%	24.5%	26.7%	26.6%	22.4%	18.0%	22.0%	25.9%	21.7%	20.4%	18.6%	20.1%	21.1%	19.2%
46		26.2%			26.2%	25.3%	26.4%		25.7%	21.1%	20.8%	26.0%	19.0%	23.0%	23.1%	19.8%	20.3%	19.9%	20.5%	21.1%	19.0%
47			26.3%	26.3%	26.2%		26.4%	26.7%	26.7%	26.7%	24.7%	20.9%	18.8%	24.1%	25.4%	20.6%	21.3%	19.9%	20.0%	20.8%	20.1%
48	26.2%	26.3%	26.3%	26.2%		26.4%	26.4%		26.1%	24.7%	26.7%	26.0%	20.3%	22.7%	26.7%	21.3%	21.0%	20.7%	22.2%	18.9%	19.2%
49	26.3%	26.3%	26.3%	26.3%	26.2%	26.5%	26.6%	22.6%	25.7%	23.0%	26.2%	26.3%	25.9%	21.6%	26.4%	22.3%	21.3%	21.9%	21.5%	20.6%	20.0%
50	26.3%	21.3%	26.0%	26.3%	24.6%		26.5%	21.3%	17.9%	15.4%	14.9%	15.5%	13.6%	13.2%	21.1%	16.3%	15.7%	16.2%	15.4%	14.3%	14.3%
51	26.3%	25.8%	25.5%	26.3%	26.3%	26.2%	26.7%	22.7%	19.2%	15.7%	16.0%	16.6%	14.7%	14.5%	22.3%	17.0%	16.6%	16.3%	16.0%	15.9%	14.7%
52	22.7%	25.3%	26.4%	26.0%	21.8%	26.6%	26.7%	22.7%	18.5%	16.7%	15.9%	16.3%	14.7%	15.9%	22.6%	17.8%	17.0%	18.1%	15.9%	15.9%	15.2%
53		26.1%	26.4%	26.3%	22.3%	26.4%	26.7%	20.4%	19.2%	17.8%	17.6%	17.5%	13.6%	16.8%	22.6%	18.0%	17.6%	17.4%	17.0%	16.2%	16.2%
54		26.1%	26.0%	24.5%	25.1%	26.3%	26.7%	23.5%	19.7%	16.5%	19.6%	20.3%	18.6%	16.2%	23.2%	18.8%	18.7%	17.7%	17.8%	16.8%	16.0%
55	26.4%	19.0%	19.1%	18.8%	18.2%	26.7%	21.5%	16.2%	14.6%	13.0%	13.3%	15.6%	12.7%	10.7%	18.6%	14.2%	13.9%	13.1%	13.9%	12.6%	11.9%
56	24.0%	18.7%	20.4%	20.2%	16.2%	24.4%	23.9%	19.4%	14.5%	13.6%	15.6%	12.6%	12.2%	11.8%	16.4%	14.7%	14.5%	14.0%	13.8%	13.0%	12.7%
57	24.3%	22.0%	19.9%	21.1%	20.5%	24.0%	23.2%	16.5%	14.1%	13.6%	15.2%	18.9%	14.2%	13.2%	19.0%	15.7%	15.0%	15.0%	14.8%	14.5%	12.9%
58	26.3%	24.1%	21.6%	25.7%	24.2%	25.9%	26.7%	15.1%	16.1%	15.3%	17.0%	15.6%	16.5%	14.8%	19.0%	16.3%	15.5%	15.2%	14.9%	14.6%	14.2%
59	26.4%	25.2%	22.4%	25.8%	25.1%	25.3%	26.5%	21.9%	17.5%	16.9%	18.3%	16.0%	14.2%	13.6%	21.0%	17.0%	16.0%	15.8%	16.8%	15.8%	15.3%
60	18.8%	16.3%	15.0%	14.7%	15.1%	16.8%	15.5%	13.2%	11.5%	10.1%	10.7%	10.8%	11.1%	9.4%	13.3%	11.8%	11.0%	11.2%	10.7%	11.9%	10.5%
61	21.6%	16.7%	16.7%	15.1%	15.0%	13.4%	20.9%	15.2%	11.7%	10.8%	11.8%	11.1%	10.5%	10.4%	14.6%	12.0%	11.6%	11.9%	12.7%	11.3%	10.9%
62	24.4%	17.5%	17.2%	19.2%	18.8%	21.6%	19.3%	15.1%	12.9%	11.7%	12.2%	12.0%	13.0%	9.6%	15.5%	13.7%	12.4%	12.9%	12.3%	13.1%	12.0%
63	25.2%	18.7%	17.4%	18.6%	19.3%	21.5%	21.3%	15.3%	14.4%	12.4%	12.6%	12.6%	13.1%	10.8%	17.7%	13.7%	12.9%	13.9%	14.0%	14.0%	12.9%
64	25.5%	20.0%	18.1%	19.2%	18.1%	21.5%	23.3%	19.9%	15.3%	13.9%	13.7%	12.4%	12.3%	11.2%	18.4%	14.8%	14.9%	14.3%	14.7%	13.6%	13.4%
65	15.8%	12.3%	11.1%	11.8%	12.0%	13.6%	12.8%	11.7%	9.5%	7.9%	8.4%	8.0%	9.1%	7.0%	12.3%	9.5%	9.5%	10.5%	10.3%	11.6%	9.5%
66	16.2%	14.3%	12.1%	12.3%	12.5%	19.9%	14.3%	12.8%	9.7%	9.2%	9.2%	7.8%	8.0%	8.3%	12.6%	9.8%	10.5%	10.4%	9.7%	10.3%	10.2%
67	18.7%	14.8%	12.8%	13.2%	13.4%	14.3%	15.2%	13.5%	10.6%	10.1%	10.3%	9.2%	9.8%	8.0%	15.2%	11.3%	10.6%	10.8%	9.7%	8.8%	9.6%
68	20.0%	15.2%	16.9%	13.5%	14.5%	19.8%	16.9%	15.4%	11.2%	10.7%	10.7%	9.1%	11.3%	11.1%	13.8%	12.0%	11.4%	12.5%	11.4%	12.6%	9.0%
69	22.3%	16.8%	16.4%	16.5%	16.5%	15.4%	17.1%	15.1%	12.1%	12.0%	12.3%	10.1%	10.1%	8.8%	14.9%	11.4%	11.8%	15.7%	10.3%	13.2%	10.0%
70	13.7%	10.7%	10.1%	10.5%	8.7%	9.3%	8.4%	10.0%	8.1%	7.3%	7.2%	6.8%	7.9%	6.3%	8.7%	9.3%	7.3%	10.1%	6.2%	11.5%	7.1%
71	16.7%	12.1%	10.2%	11.5%	11.1%	13.1%	11.7%	11.2%	8.3%	7.8%	7.6%	7.1%	5.9%	7.0%	11.5%	8.8%	8.6%	7.5%	9.2%	5.1%	10.1%
72	17.6%	11.9%	12.3%	11.3%	10.3%	12.0%	10.5%	10.1%	8.7%	8.9%	7.8%	8.9%		7.4%	11.7%	8.9%	8.1%	8.9%	6.4%	7.6%	6.9%
73	18.2%	13.0%	12.9%	13.7%	13.7%		12.8%	12.0%	9.5%	8.9%	6.5%	8.2%		7.7%	12.9%	10.8%	12.0%	6.9%	8.6%		7.2%
74	18.2%	14.3%	14.1%	14.9%	15.0%	21.7%	15.5%	13.6%	9.9%	8.2%	9.0%		7.8%	11.6%	13.0%	10.5%	9.6%	8.3%	14.7%	16.2%	9.4%
75	11.2%	9.0%	8.0%	8.4%	8.3%		7.5%	9.6%	6.5%	5.5%	7.1%	5.9%		5.2%	11.9%	7.3%	6.8%	4.7%	8.7%		4.3%
76	11.6%	9.9%	10.1%		7.3%		6.7%	8.8%	8.9%	6.2%	3.5%	6.2%		5.4%	7.2%	5.4%			9.9%		
77	14.7%	9.0%	8.9%	10.3%			7.5%	9.2%	8.1%	8.8%	7.4%	9.0%		9.3%	7.9%		6.0%	5.8%			5.6%
78	13.4%	10.3%	10.1%	8.6%	10.1%			10.8%	7.6%		8.3%			4.2%		5.9%					
79	10.6%	11.0%		7.9%	7.9%		8.0%	10.3%	5.1%	5.4%	7.1%			6.3%	9.5%						
80	11.6%	10.6%																			
81	10.3%	8.5%		8.4%					3.1%												
82	19.6%	10.4%																			
83																					
84	9.0%	10.7%																			
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
Custom Care (LTC-02) and Essential Care (BSC-02)
Shared Cost Percentages

Note on premium calculation for a policyholder who elects the Shared Cost option:

To calculate the premium after election of the Shared Cost option, the premium rate schedules in 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:

$$\text{Premium after electing Shared Cost option} = \frac{(\text{Premium Rate Schedule per \$10 daily benefit: Appendix C}) * (\text{New Daily Benefit}/10)}{(1 - \text{Shared Cost Percentage})}$$

A similar formula can be used for GPO policies with multiple layers of coverage:

$$\text{Premium after electing Shared Cost option} = \frac{[\ (\text{Premium Rate Schedule, Base Issue Age per \$10 Daily Benefit: Appendix C}) * (\text{New Base Daily Benefit}/10) + (\text{Premium Rate Schedule, GPO Layer 1 Issue Age per \$10 Daily Benefit: Appendix C}) * (\text{New Layer 1 Daily Benefit}/10) + \ ...\ ]}{(1 - \text{Shared Cost Percentage})}$$

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Katherine A Gillis, FSA, MAAA
Actuary, Long Term Care Inforce Management

LONG-TERM CARE INSURANCE

October 29, 2020

Bill Dismore
Greg Smith

Re: John Hancock Life Insurance Company (U.S.A)
2019 Inforce Rate Increases – JH CCI PostRS
SERFF ID: MULF-132251212

Dear Mr. Dismore and Mr. Smith,

This letter is in response to your objection dated October 23, 2020 regarding the above filing. Your questions/concerns are included below in bold with our responses following.

1. **Please update the actuarial memorandum, exhibits and the Long Term Care Insurance Rate Request Summary to correspond with the revised rate increase request.**

   We have updated our filing package and the Long Term Care Insurance Rate Request Summary to correspond with the previously discussed capped rate increase of 14.6% based on the Blended If Knew method.

   Updates have been made to the following sections of the filing package, which has been provided along with rate schedules for your approval:

   - Section 13 – Average Annual Premium after the rate increase updated for the revised rate increase request
   - Section 17 “Requested Rate Increase” – Language has been added to describe the requested cap
   - Section 18 – Proposed Landing Spots updated for the revised rate increase request
   - Section 25 – Actuarial Certification modified to reflect additional rate increases will be necessary to achieve the full actuarially justified request based on the Lifetime Loss Ratio
   - Exhibit 1 Nationwide Loss Ratio Exhibit – Additional columns show anticipated lifetime loss ratio based on the revised rate increase request
   - Exhibit 2 Virginia Loss Ratio Exhibit – Additional columns show anticipated lifetime loss ratio based on the revised rate increase request
   - Appendix A – Comparison to New Business Rates updated for the revised rate increase request
   - Appendix D –Shared Cost percentages updated for the revised rate increase request

Please note that we continue to believe the rate increases requested are fully justified, and that we will continue to seek additional rate increases on these policy forms until the full actuarially equivalent amounts have been achieved. This will result in higher ultimate rate increases than what we had originally requested in order to compensate for the delayed implementation.

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
John Hancock Life Insurance Company