

**John Hancock Life Insurance Company (U.S.A.)**  
**Actuarial Memorandum for Inforce Rate Increase – Custom Care II 2010**  
**February 2, 2018**

<u>Product Name</u>	<u>Form Number</u>	<u>Issue Date Range</u>
Custom Care II Enhanced (2010)	LTC-03 MD 6/10	Nov 2010 - Dec 2011

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

### **1. Scope & Purpose**

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

### **2. Benefit Description**

A brief policy description for each of the policy forms:

#### LTC-03 MD 6/10

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.

### **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**

[REDACTED]

### **6. Trend Assumptions**

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

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**7. Marketing Method**

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

**8. Underwriting**

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

**9. Premium Classes**

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

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

**10. Premium Modalization Rules**

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

**11. Issue Age Range**

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

**12. Area Factors**

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

**13. Average Annual Premium**

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

Form	Nationwide	Maryland	
	before the rate increase	before the rate increase	after the rate increase
LTC-03 MD 6/10	2,460	2,570	2,834

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**14. Number of Policyholders**

The table below summarizes, as of 12/31/2015, the number of policies inforce and their 2015 annualized premium that will be affected by this rate increase in your state.

Form	Number of Policies	2015 Annualized Premium
LTC-03 MD 6/10	195	500,188

**15. Reserves**

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2015 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2015 have also been allocated to the calendar year of incurral and included in historic incurred claims.

**16. Analysis Performed**

**Original Pricing Assumptions**

[REDACTED]

**Recent Experience**

As part of the inforce management of the business, the Company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates, and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted our 2013 rate increase filings. In general claims, particularly at higher ages, continue to last longer than expected, lapses are lower than expected, and a higher percentage of claim terminations are due to recoveries (as opposed to death) than expected.

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

Morbidity

Experience period: Inception through 9/30/2014. Duration 10+ are used for incidence, duration 5+ for claim termination, and all durations for utilization.

The following charts show key experience compared to revised assumptions.

**Incidence**

Duration	A/E
1-3	101%
4-6	101%
7-9	99%
10+	97%
<b>Total</b>	<b>98%</b>

**Claim Terminations**

Benefit Period	A/E
<10 years	99%
10+ years	97%
<b>Total</b>	<b>99%</b>

**Utilization**

Inflation	A/E
None / GPO	98%
Simple	98%
Compound	98%
<b>Total</b>	<b>98%</b>

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Voluntary Lapses

Experience period: 12/31/2009 - 12/31/2014

Duration	Lapse A/E by Amount	
	Without Inflation	With Inflation
1	100%	100%
2	103%	100%
3-5	100%	101%
6-10	99%	100%
11-15	100%	101%
16+	96%	97%
<b>Total per inflation</b>	<b>100%</b>	<b>100%</b>
<b>TOTAL</b>	<b>100%</b>	

Note that the lapse study removed all policies which had undergone prior rate increases except for the 2008 re-rate policies which are now allowed to re-enter the study after their first year since re-rate, provided they have not subsequently received another rate increase.

Mortality

Experience period: 12/31/2009 - 12/31/2014

Duration	A/E by Amount
1-5	96%
6-10	96%
11+	101%
<b>Total</b>	<b>99%</b>

**17. Requested Rate Increase**

The Company is requesting a flat rate increase of 10.3%. Rate increases were derived as follows:

1. The Company first determined the projected lifetime loss ratio for this form based on nationwide actual experience and projected future experience assuming 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 (16.4%) that would be needed in order to revert to the lifetime loss ratio certified to in our 2013 inforce rate increase filing for this form, which was adjusted to reflect historical CPI.
2. We ensured that the proposed rate increases did not result in premium rates that exceed rates for older issue ages or the most recent traditional LTC rates that have been filed with the Interstate Compact for new business under the ICC12-LTC-12 policy form, adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A** using LTC-03 as an example). As this product (ICC12-LTC-12) is no longer open for new business, the most recently filed new business LTC rates for this product were adjusted to account for the average impact of the assumption updates due to the 2016 Experience Studies. An adjustment of 9.5% was applied to all rates to reflect these updates. After the application of this restriction the flat rate increase for the forms listed in this memo is 16.4%.
3. 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

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schedule (as the original loss ratio was higher than 58%). After application of this restriction, the flat rate increase for the forms listed in this memo is 10.3%. The rate stability rule 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.

**Appendix B1** contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did not* elect an inflation reduction option as part of the 2013 rate increase filings.

**Appendix B2** contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did* elect an inflation reduction option as part of the 2013 rate increase filings.

Please note that the actual rates implemented may vary slightly from those in Appendices B1 to B2 due to implementation rounding algorithms.

**Exhibit 1** contains nationwide past premium and claims experience and future premium and claim projections and illustrates that the anticipated lifetime loss ratio with the requested rate increases and the previously-stated margin for moderately adverse experience is 70.9%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 68.6%. The lifetime loss ratio as of 12/31/2015 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

In addition, **Exhibit 1** contains the original expected loss ratio projections with the lifetime loss ratios calculated as stated above, adjusted for the following.

- For contracts with the CPI linked inflation rider, both past and future benefits were updated to reflect the impact of actual past CPI rates differing from the original pricing assumption. In this way, the current projected benefits and the benefits projected in original pricing are based on the same level of CPI indices. This adjustment is needed to neutralize the impact on the rate increase for differences in actual past CPI from original pricing assumptions; i.e. the need for a rate increase and the level of a rate increase is not dependent on changes in the CPI levels. Adjustments will be made in both directions (i.e. when actual CPI is higher or lower than original pricing).
- Updated to reflect the actual mix of business sold

Furthermore, **Exhibit 1** demonstrates that the calculated loss ratio respects the applicable pre or post stability form requirements:

Post-stability form requirements:

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

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

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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.

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

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

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

Current inflation	Proposed Landing Spot
5%	4.0%
4.6%	3.8%

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

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

**19. History of Previous Rate Revisions**

A 12.5% rate increase on these policy forms was accepted by your state on September 29, 2014.

**20. Data Credibility**

Regarding the credibility of data for younger blocks of business such as Custom Care II 2010, the Company would like to draw attention to the American Academy of Actuaries Issue Brief “*Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf*”, which has been included with this filing. The brief provides guidance on determining the need for premium rate increases on pages 4 and 5. This guidance includes a discussion on determining assumptions used for projections, particularly in situations where experience credibility may be low. Because of the long duration nature of Long Term Care policies, claims are often not seen in early durations which leads to lower credibility in actual experience for younger groups of policies. In situations where this is the case, the Actuarial Standards of Practice require that industry data or company data for older, similar business be used to set assumptions. Specifically, the brief states the following:

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“Section 3.2.1 of Actuarial Standard of Practice No. 18, Long-Term Care Insurance, requires actuaries to use alternative data sources such as public data or experience from the insurance company’s older, similar policy forms for identifying reasonable assumptions. Waiting until there is adequate claim information on each policy form could result in much larger, less affordable rate increases.”

Since Custom Care II 2010 is a younger block of business, our proposed rate increases on this form are based on our experience from this form as well as similar forms where we have over 20 years of experience. Overall, our unfavorable morbidity experience is at later durations and older attained ages, where we have significant data on our older plans and less on younger ones. With our combined data we are able to make credible decisions regarding future assumptions, in accordance with ASOP 18. Focusing solely on past experience for this product discredits our future projections and prevents us from acting on this information in a timely manner. Delaying rate increases until we have amassed similar experience on this particular policy form would take a considerable amount of time and would result in much higher rate increases for our customers which would be more difficult to manage and would require larger reductions in benefits in order to mitigate them. For example, if we were to delay rate increases on the Custom Care II 2010 plan for 10 years, with experience continuing as currently expected, we would require a flat rate increase of 27.5% compared to the current proposed rate increase of 10.3%.

## **21. Ensuring No Cross-Subsidization Between States**

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

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

## **22. Past Losses Testing**

Preventing companies from recouping past losses was the subject of a discussion by the NAIC in late 2013. The accepted methodology which was incorporated into the 2014 Long Term Care Model Regulation defines past losses as actual past claims less expected past claims when determining loss ratio compliance. Expected past claims are defined as the following:

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

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We apply this methodology in **Exhibit 1A**. The ‘Adjusted Expected Incurred Claims’ are initially calculated by applying the original pricing durational loss ratio to the actual earned premium in a given calendar year. Later, in years in which and after which we filed for inforce rate increases, expected incurred claims are based on the new assumptions that were filed.

The accumulated value of the Adjusted Expected Incurred Claims is compared to the accumulated value of Actual Incurred Claims. The lesser of the Adjusted Expected Incurred Claims or Actual Incurred Claims is used for past claims when ensuring that the resulting overall increase in rates satisfies the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1A**.

### **23. Proposed Effective Date**

These rates will be effective on the next policy anniversary date, following at least a 90 day policyholder notification period.



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**24. Actuarial Certification**

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

The preceding Actuarial Memorandum contains:

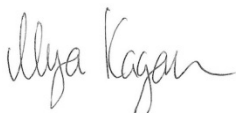
- a) the assumptions on which this certification is based;
- b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
- c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which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

If the requested premium rate schedule increase is implemented and the underlying assumptions which reflect moderately adverse conditions are realized, no further premium rate schedule increases are anticipated.

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

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

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



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Ilya Kagan, FSA, MAAA  
Actuary  
John Hancock Life Insurance Company

**Exhibit 1: Nationwide Loss Ratio Exhibit  
Custom Care II Enhanced (LTC-03) - 2010 Rates**

Calendar Year	Original Assumptions			Historical & Projected Experience			With Proposed Rate Increase			Policy Count
	Incurring Claims	Earned Premium	Incurred Loss Ratio	Incurring Claims	Earned Premium	Incurred Loss Ratio	Incurring Claims	Earned Premium	Incurred Loss Ratio	
2003	-	-	-	-	2,343	0%	-	2,343	0%	1
2004	-	-	-	-	9,762	0%	-	9,762	0%	3
2005	-	-	-	-	9,762	0%	-	9,762	0%	3
2006	-	-	-	-	15,980	0%	-	15,980	0%	7
2007	-	-	-	-	28,857	0%	-	28,857	0%	14
2008	-	-	-	-	38,477	0%	-	38,477	0%	19
2009	-	-	-	-	43,502	0%	-	43,502	0%	23
2010	36,589	1,695,262	2%	-	1,766,268	0%	-	1,766,268	0%	782
2011	650,539	27,715,821	2%	89,193	27,813,212	0%	89,193	27,813,212	0%	12,039
2012	1,434,941	35,745,932	4%	945,859	35,368,009	3%	945,859	35,368,009	3%	15,196
2013	2,358,001	34,848,474	7%	760,332	34,412,365	2%	760,332	34,412,365	2%	14,791
2014	3,338,812	34,171,643	10%	1,542,265	34,127,609	5%	1,542,265	34,127,609	5%	14,510
2015	4,332,933	33,584,913	13%	2,742,612	36,195,310	8%	2,742,612	36,195,310	8%	14,229
2016	4,993,425	32,985,429	15%	3,239,973	36,721,957	9%	3,239,973	36,721,957	9%	13,968
2017	5,988,836	32,349,698	19%	4,105,382	36,062,707	11%	4,102,107	36,345,640	11%	13,710
2018	7,180,432	31,678,386	23%	5,182,152	35,427,267	15%	5,148,012	38,057,323	14%	13,470
2019	8,318,566	30,961,828	27%	6,321,870	34,797,790	18%	6,276,674	37,903,401	17%	13,237
2020	9,540,896	30,199,312	32%	7,697,462	34,139,975	23%	7,645,597	37,186,878	21%	12,997
2021	10,511,206	29,394,762	36%	9,134,151	33,422,180	27%	9,074,358	36,405,021	25%	12,741
2022	11,816,987	28,557,967	41%	10,576,843	32,628,439	32%	10,508,096	35,540,441	30%	12,466
2023	12,615,719	27,683,838	46%	12,160,708	31,780,347	38%	12,080,545	34,616,659	35%	12,174
2024	14,010,311	26,769,699	52%	14,329,502	30,900,585	46%	14,230,685	33,658,380	42%	11,868
2025	15,770,434	25,818,609	61%	16,637,145	30,001,085	55%	16,518,774	32,678,603	51%	11,551
2026	17,273,128	24,833,870	70%	19,169,087	29,074,410	66%	19,028,716	31,669,224	60%	11,223
2027	19,313,366	23,808,219	81%	21,774,624	28,112,665	77%	21,611,259	30,621,646	71%	10,881
2028	21,735,108	22,746,708	96%	24,669,199	27,107,584	91%	24,479,097	29,526,864	83%	10,523
2029	24,010,658	21,646,928	111%	28,424,416	26,057,227	109%	28,197,653	28,382,766	99%	10,141
2030	26,136,642	20,511,002	127%	31,860,757	24,959,040	128%	31,602,214	27,186,569	116%	9,734
2031	27,371,766	19,343,836	142%	35,179,476	23,808,706	148%	34,889,947	25,933,570	135%	9,304
2032	29,339,953	18,148,623	162%	38,339,519	22,600,271	170%	38,019,614	24,617,286	154%	8,851
2033	31,592,456	16,925,145	187%	41,299,642	21,338,836	194%	40,950,339	23,243,271	176%	8,377
2034	33,387,479	15,681,749	213%	43,223,242	20,026,349	216%	42,855,942	21,813,648	196%	7,880
2035	34,682,154	14,429,878	240%	45,434,739	18,662,855	243%	45,045,008	20,328,466	222%	7,360
2036	33,544,541	13,185,483	254%	47,794,663	17,272,023	277%	47,378,691	18,813,506	252%	6,827
2037	33,741,330	11,978,759	282%	49,506,023	15,866,291	312%	49,069,238	17,282,316	284%	6,289
2038	34,536,543	10,820,076	319%	50,589,895	14,468,311	350%	50,137,699	15,759,570	318%	5,753
2039	34,780,400	9,712,311	358%	48,631,392	13,091,714	371%	48,199,000	14,260,114	338%	5,220
2040	34,529,069	8,663,789	399%	47,499,584	11,742,785	405%	47,075,449	12,790,798	368%	4,698
2041	31,729,588	7,684,737	413%	46,994,060	10,451,807	450%	46,568,681	11,384,603	409%	4,197
2042	30,296,720	6,777,809	447%	45,846,644	9,239,172	496%	45,426,187	10,063,743	451%	3,726
2043	29,552,386	5,941,882	497%	44,322,733	8,116,147	546%	43,910,643	8,840,492	497%	3,289
2044	28,373,834	5,173,844	548%	40,087,991	7,085,970	566%	39,716,743	7,718,374	515%	2,884
2045	26,913,519	4,474,796	601%	36,989,886	6,144,998	602%	36,645,688	6,693,422	547%	2,513
2046	23,678,672	3,847,989	615%	34,812,568	5,295,761	657%	34,484,250	5,768,393	598%	2,177
2047	21,515,956	3,290,062	654%	32,492,833	4,534,534	717%	32,182,388	4,939,229	652%	1,874
2048	20,018,000	2,795,744	716%	30,211,691	3,860,201	783%	29,919,082	4,204,714	712%	1,604
2049	18,366,528	2,358,783	779%	28,644,167	3,268,601	815%	28,385,669	3,560,315	741%	1,365
2050	16,663,030	1,976,070	843%	23,943,287	2,752,050	870%	23,709,185	2,997,663	791%	1,154
2051	14,143,982	1,645,396	860%	21,694,537	2,304,116	942%	21,480,175	2,509,752	856%	970
2052	12,294,239	1,362,154	903%	19,338,980	1,917,220	1009%	19,146,511	2,088,327	917%	809
2053	10,916,984	1,121,232	974%	17,157,053	1,586,259	1082%	16,985,035	1,727,829	983%	671
2054	9,514,607	917,089	1037%	15,336,617	1,304,804	1175%	15,181,311	1,421,255	1068%	553
2055	8,213,973	745,863	1101%	13,743,636	1,066,533	1289%	13,603,019	1,161,718	1171%	451
<b>Values as of 12/31/2015 (discounted at maximum statutory valuation rates)</b>										
Past :	12,775,378	184,386,679	6.9%	6,337,250	186,488,726	3.4%	6,337,250	186,488,726	3.4%	
Future :	386,513,140	397,486,232	97.2%	486,311,484	467,699,604	104.0%	482,249,541	503,002,049	95.9%	
Lifetime :	399,288,518	581,872,911	68.6%	492,648,734	654,188,330	75.3%	488,586,791	689,490,775	70.9%	

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

Accum. Value of Past Incurred Claims =	6,337,250	Accum Value of Past Initial Prm x 68.6% =	126,025,750
Present Value of Future Incurred Claims =	482,249,541	Present Value of Future Initial Prm x 68.6% =	282,383,273
Total =	488,586,791	Accum Value of Prior Increases x 85.0% =	2,409,439
		Present Value of Future Increases x 85.0% =	77,768,329
		Total =	488,586,791

**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 Incurred Claims =	6,337,250	Accum Value of Past Initial Prm x 68.6% =	126,025,750
Present Value of Future Incurred Claims =	482,249,541	Present Value of Future Initial Prm x 68.6% =	282,383,273
Total =	488,586,791	Accum Value of Prior Increases x 80.0% =	2,267,707
		Present Value of Future Increases x 80.0% =	73,193,721
		Total =	483,870,452

**Exhibit 1A: Demonstration of not Recouping Past Losses  
Custom Care II Enhanced (LTC-03) - 2010 Rates**

Calendar Year	Loss Ratios to Apply to Actual Premium			Adjusted Expected Incurred Claims	Historical & Projected Experience			With Proposed Rate Increase		
	Incurred Claims	Earned Premium	Incurred Loss Ratio		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	-
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	0	0	0%	-	0	0	-	0	0	-
2003	0	0	0%	-	0	2,343	0%	0	2,343	0%
2004	0	0	0%	-	0	9,762	0%	0	9,762	0%
2005	0	0	0%	-	0	9,762	0%	0	9,762	0%
2006	0	0	0%	-	0	15,980	0%	0	15,980	0%
2007	0	0	0%	-	0	28,857	0%	0	28,857	0%
2008	0	0	0%	-	0	38,477	0%	0	38,477	0%
2009	0	0	0%	-	0	43,502	0%	0	43,502	0%
2010	36,589	1,695,262	2%	38,121	0	1,766,268	0%	0	1,766,268	0%
2011	650,539	27,715,821	2%	652,825	89,193	27,813,212	0%	89,193	27,813,212	0%
2012	1,434,941	35,745,932	4%	1,419,770	945,859	35,368,009	3%	945,859	35,368,009	3%
2013 RI	1,538,107	34,044,192	5%	1,538,107	760,332	34,412,365	2%	760,332	34,412,365	2%
2014	2,093,958	34,154,206	6%	2,093,958	1,542,265	34,127,609	5%	1,542,265	34,127,609	5%
2015	2,734,671	35,378,177	8%	2,734,671	2,742,612	36,195,310	8%	2,742,612	36,195,310	8%
2016					3,239,973	36,721,957	9%	3,239,973	36,721,957	9%
2017					4,105,382	36,062,707	11%	4,102,107	36,345,640	11%
2018					5,182,152	35,427,267	15%	5,148,012	38,057,323	14%
2019					6,321,870	34,797,900	18%	6,276,674	37,903,401	17%
2020					7,697,462	34,139,975	23%	7,645,597	37,186,878	21%
2021					9,134,151	33,422,180	27%	9,074,358	36,405,021	25%
2022					10,576,843	32,628,439	32%	10,508,096	35,540,441	30%
2023					12,160,708	31,780,347	38%	12,080,545	34,616,659	35%
2024					14,329,502	30,900,585	46%	14,230,685	33,658,380	42%
2025					16,637,145	30,001,085	55%	16,518,774	32,678,603	51%
2026					19,169,087	29,074,410	66%	19,028,716	31,669,224	60%
2027					21,774,624	28,112,665	77%	21,611,259	30,621,646	71%
2028					24,669,199	27,107,584	91%	24,479,097	29,526,864	83%
2029					28,424,416	26,057,227	109%	28,197,653	28,382,766	99%
2030					31,860,757	24,959,040	128%	31,602,214	27,186,569	116%
2031					35,179,476	23,808,706	148%	34,889,947	25,933,570	135%
2032					38,339,519	22,600,271	170%	38,019,614	24,617,286	154%
2033					41,299,642	21,338,836	194%	40,950,339	23,243,271	176%
2034					43,223,242	20,026,349	216%	42,855,942	21,813,648	196%
2035					45,434,739	18,662,855	243%	45,045,008	20,328,466	222%
2036					47,794,663	17,272,023	277%	47,378,691	18,813,506	252%
2037					49,506,023	15,866,291	312%	49,069,238	17,282,316	284%
2038					50,589,895	14,468,311	350%	50,137,699	15,759,570	318%
2039					48,631,392	13,091,714	371%	48,199,000	14,260,114	338%
2040					47,499,584	11,742,785	405%	47,075,449	12,790,798	368%
<b>Values as of 12/31/2015 (discounted at maximum statutory valuation rates)</b>										
	<b>Past</b>			8,983,146	6,337,250	186,488,726	3.4%	6,337,250	186,488,726	3.4%
	<b>Future</b>				486,311,484	467,699,604	104.0%	482,249,541	503,002,049	95.9%
	<b>Lifetime</b>				492,648,734	654,188,330	75.3%	488,586,791	689,490,775	70.9%

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

Accum Value of Minimum(Past Incurred Claims, Adjusted Originally Expected Incurred Claims) =	6,337,250	> =	Accum Value of Past Initial Prm x 68.6% =	126,025,750
Present Value of Future Incurred Claims =	482,249,541		Present Value of Future Initial Prm x 68.6% =	282,383,273
<b>Total =</b>	<b>488,586,791</b>		Accum Value of Prior Increases x 85.0% =	2,409,439
			Present Value of Future Increases x 85.0% =	77,768,329
			<b>Total =</b>	<b>488,586,791</b>

**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 Minimum(Past Incurred Claims, Adjusted Originally Expected Incurred Claims) =	6,337,250	> =	Accum Value of Past Initial Prm x 68.6% =	126,025,750
Present Value of Future Incurred Claims =	482,249,541		Present Value of Future Initial Prm x 68.6% =	282,383,273
<b>Total =</b>	<b>488,586,791</b>		Accum Value of Prior Increases x 80.0% =	2,267,707
			Present Value of Future Increases x 80.0% =	73,193,721
			<b>Total =</b>	<b>483,870,452</b>

**Appendix A - Comparison to New Business Rates (Custom Care II Enhanced 2010 Series)**  
 Rates shown are for a 90-day EP, single, Standard policyholder, and are per \$100 monthly benefit

Inflation Option: GPO Inflation

**New Business Rates adjusted for Benefit Differences\* :**

Issue Age	Benefit Period						
	2	3	4	5	6	10	Life
18-29	13.85	15.43	17.10	18.60	21.92	24.12	26.31
30	14.64	16.23	18.12	19.63	22.95	27.54	29.84
31	15.04	16.62	18.76	20.26	23.59	27.87	30.02
32	15.43	17.25	19.55	21.05	24.61	29.09	31.33
33	15.67	17.65	20.18	21.92	25.41	29.64	31.76
34	16.07	18.28	20.82	22.72	26.28	30.66	32.85
35	16.46	18.68	21.61	23.59	27.31	31.51	33.61
36	16.86	19.47	22.24	24.38	28.33	32.38	34.41
37	17.25	20.10	23.03	25.41	28.97	35.18	37.24
38	17.89	20.50	24.06	26.28	30.00	35.18	37.24
39	18.28	21.13	24.69	27.31	31.26	35.18	37.24
40	18.68	21.92	25.49	28.33	32.29	36.09	37.99
41	19.31	22.56	26.36	28.97	33.32	37.02	38.87
42	19.71	23.19	27.15	29.76	34.35	40.07	41.98
43	20.34	23.82	27.78	30.39	35.22	40.78	42.64
44	21.13	24.46	28.65	31.42	36.25	41.69	43.50
45	21.77	25.09	29.28	32.05	37.28	44.73	46.60
46	22.40	25.72	30.31	33.08	38.31	45.60	47.43
47	23.19	26.51	30.95	33.72	39.34	46.49	48.28
48	23.82	27.38	31.98	34.75	40.60	49.83	51.68
49	24.46	28.02	32.85	35.62	41.63	52.49	54.30
50	25.25	28.81	33.64	36.41	42.90	53.62	55.41
51	26.28	29.68	34.90	38.07	44.72	57.24	59.03
52	26.91	30.71	35.93	39.34	46.62	59.17	62.75
53	27.94	31.90	37.20	41.00	48.68	65.52	69.27
54	28.97	33.16	38.62	42.42	50.58	69.31	73.05
55	29.76	34.19	39.89	44.09	52.63	73.31	77.07
56	31.03	36.25	42.34	46.78	55.72	76.15	81.72
57	32.45	38.31	45.03	49.47	58.65	80.64	86.14
58	34.11	40.37	47.49	52.16	61.97	83.22	88.53
59	35.54	42.66	50.42	55.24	65.30	88.24	95.30
60	37.20	45.11	53.50	58.57	69.02	91.45	100.07
61	39.81	48.60	56.99	62.68	74.16	98.31	106.93
62	42.50	52.08	60.71	67.04	79.94	106.01	116.43
63	45.75	56.19	64.82	71.79	85.95	115.77	124.55
64	48.99	60.31	68.94	76.93	92.76	126.65	137.36
65	52.47	64.98	73.69	82.31	99.80	135.45	146.14
66	57.54	71.15	80.65	90.31	108.27	144.95	155.43
67	63.08	78.28	88.65	98.93	117.30	154.70	164.89
68	69.41	85.64	97.27	108.59	127.35	165.89	177.62
69	76.14	94.03	106.93	119.28	138.27	177.31	187.07
70	83.90	102.97	117.53	130.75	150.14	190.07	199.66
71	91.97	112.94	127.74	144.44	162.41	199.53	211.91
72	100.91	123.47	139.14	159.17	175.71	210.25	225.27
73	111.04	135.26	151.57	175.71	190.03	222.19	239.73
74	121.97	147.85	165.02	193.67	205.94	234.35	254.23
75	133.92	162.01	179.66	213.70	222.72	247.62	271.14
76	148.16	187.67	210.25	231.42	252.58	282.22	309.03
77	164.39	207.95	233.24	257.12	279.60	311.92	342.83
78	181.48	231.74	258.27	283.40	308.52	346.22	379.72
79	201.43	257.00	286.17	313.95	341.74	383.41	420.92
80	330.28	424.65	469.78	514.91	560.04	631.84	693.39
81	356.40	459.09	507.42	555.74	604.07	682.60	749.05
82	384.50	494.92	546.18	599.42	650.69	735.48	806.46
83	415.44	533.31	589.35	645.39	701.42	792.24	869.54
84	447.82	574.41	634.88	693.45	753.92	852.17	935.31

**LTC-03 Rates after Requested Rate Increases**

*excluding additional rate increase due to cost of delay :*

Issue Age	Benefit Period						
	2	3	4	5	6	10	Life
18-29	7.44	8.68	9.92	11.16	12.40	13.64	14.88
30	7.44	8.68	9.92	11.16	12.40	14.88	16.12
31	7.44	8.68	11.16	12.40	13.64	16.12	17.36
32	8.68	9.92	11.16	12.40	13.64	16.12	17.36
33	8.68	9.92	12.40	13.64	14.88	17.36	18.60
34	9.92	11.16	12.40	13.64	14.88	17.36	18.60
35	9.92	12.40	13.64	14.88	16.12	18.60	19.85
36	11.16	12.40	14.88	16.12	17.36	19.85	21.09
37	11.16	13.64	14.88	16.12	17.36	21.09	22.33
38	12.40	13.64	16.12	17.36	18.60	21.09	22.33
39	12.40	14.88	17.36	18.60	19.85	22.33	23.57
40	13.64	16.12	18.60	19.85	21.09	23.57	24.81
41	13.64	16.12	19.85	21.09	22.33	24.81	26.05
42	14.88	17.36	19.85	21.09	22.33	26.05	27.29
43	14.88	17.36	21.09	22.33	23.57	27.29	28.53
44	14.88	18.60	21.09	22.33	24.81	28.53	29.77
45	14.88	18.60	22.33	23.57	24.81	29.77	31.01
46	16.12	19.85	22.33	24.81	26.05	31.01	32.25
47	16.12	19.85	23.57	26.05	27.29	32.25	33.49
48	16.12	21.09	24.81	26.05	27.29	33.49	34.73
49	17.36	21.09	24.81	27.29	28.53	35.97	37.21
50	17.36	22.33	26.05	28.53	29.77	37.21	38.45
51	18.60	23.57	27.29	29.77	31.01	39.69	40.93
52	18.60	23.57	27.29	31.01	32.25	40.93	43.41
53	19.85	24.81	28.53	31.01	32.25	43.41	45.89
54	19.85	24.81	28.53	32.25	33.49	45.89	48.37
55	21.09	26.05	29.77	33.49	34.73	48.37	50.85
56	22.33	27.29	32.25	35.97	37.21	50.85	54.57
57	23.57	29.77	33.49	38.45	39.69	54.57	58.30
58	24.81	31.01	35.97	40.93	43.41	58.30	62.02
59	27.29	33.49	38.45	43.41	45.89	62.02	66.98
60	28.53	35.97	40.93	45.89	49.61	65.74	71.94
61	31.01	38.45	44.65	49.61	53.33	70.70	76.90
62	33.49	42.17	47.13	53.33	57.05	75.66	83.10
63	37.21	44.65	50.85	57.05	60.78	81.86	88.06
64	39.69	48.37	55.81	60.78	64.50	88.06	95.50
65	43.41	52.09	59.54	65.74	69.46	94.26	101.71
66	47.13	57.05	65.74	71.94	76.90	102.95	110.39
67	52.09	63.26	71.94	79.38	85.58	112.87	120.31
68	57.05	70.70	79.38	86.82	94.26	122.79	131.47
69	62.02	76.90	86.82	95.50	105.43	135.19	142.64
70	68.22	85.58	95.50	105.43	116.59	147.60	155.04
71	75.66	95.50	106.67	117.83	130.23	160.00	169.92
72	84.34	106.67	119.07	131.47	145.12	173.64	186.05
73	94.26	119.07	132.71	147.60	161.24	188.53	203.41
74	104.19	132.71	148.84	163.72	179.85	204.65	222.02
75	116.59	147.60	166.20	183.57	199.69	222.02	243.10
76	130.23	164.96	184.81	203.41	222.02	248.06	271.63
77	145.12	183.57	205.89	226.98	246.82	275.35	302.64
78	161.24	205.89	229.46	251.79	274.11	307.60	337.37
79	179.85	229.46	255.51	280.31	305.12	342.33	375.82
80	199.69	256.75	284.03	311.32	338.61	382.02	419.23
81	219.54	282.79	312.56	342.33	372.10	420.47	461.40
82	241.86	311.32	343.57	377.06	409.31	462.64	507.29
83	266.67	342.33	378.30	414.27	450.24	508.53	558.14
84	293.96	377.06	416.75	455.20	494.89	559.38	613.96

**LTC-03 Rates after Requested Rate Increases**

*including additional rate increase due to cost of delay :*

Issue Age	Benefit Period						
	2	3	4	5	6	10	Life
18-29	7.44	8.68	9.92	11.16	12.40	13.64	14.88
30	7.44	8.68	9.92	11.16	12.40	14.88	16.12
31	7.44	8.68	11.16	12.40	13.64	16.12	17.36
32	8.68	9.92	11.16	12.40	13.64	16.12	17.36
33	8.68	9.92	12.40	13.64	14.88	17.36	18.60
34	9.92	11.16	12.40	13.64	14.88	17.36	18.60
35	9.92	12.40	13.64	14.88	16.12	18.60	19.85
36	11.16	12.40	14.88	16.12	17.36	19.85	21.09
37	11.16	13.64	14.88	16.12	17.36	21.09	22.33
38	12.40	13.64	16.12	17.36	18.60	21.09	22.33
39	12.40	14.88	17.36	18.60	19.85	22.33	23.57
40	13.64	16.12	18.60	19.85	21.09	23.57	24.81
41	13.64	16.12	19.85	21.09	22.33	24.81	26.05
42	14.88	17.36	19.85	21.09	22.33	26.05	27.29
43	14.88	17.36	21.09	22.33	23.57	27.29	28.53
44	14.88	18.60	21.09	22.33	24.81	28.53	29.77
45	14.88	18.60	22.33	23.57	24.81	29.77	31.01
46	16.12	19.85	22.33	24.81	26.05	31.01	32.25
47	16.12	19.85	23.57	26.05	27.29	32.25	33.49
48	16.12	21.09	24.81	26.05	27.29	33.49	34.73
49	17.36	21.09	24.81	27.29	28.53	35.97	37.21
50	17.36	22.33	26.05	28.53	29.77	37.21	38.45
51	18.60	23.57	27.29	29.77	31.01	39.69	40.93
52	18.60	23.57	27.29	31.01	32.25	40.93	43.41
53	19.85	24.81	28.53	31.01	32.25	43.41	45.89
54	19.85	24.81	28.53	32.25	33.49	45.89	48.37
55	21.09	26.05	29.77	33.49	34.73		

**Appendix A - Comparison to New Business Rates (Custom Care II Enhanced 2010 Series)**  
 Rates shown are for a 90-day EP, single, Standard policyholder, and are per \$100 monthly benefit

**Inflation Option: 5% Simple Inflation**

**New Business Rates adjusted for Benefit Differences\* :**

Issue Age	Benefit Period						
	2	3	4	5	6	10	Life
18-29	26.77	30.75	36.21	39.40	46.76	67.80	70.14
30	28.60	32.90	38.55	41.92	49.65	70.93	75.66
31	30.98	35.45	41.25	42.95	50.91	71.73	78.68
32	30.98	35.45	42.26	45.72	54.08	77.59	82.30
33	32.11	36.66	44.98	46.68	55.15	78.12	85.02
34	32.80	37.65	45.71	47.84	56.33	81.12	87.88
35	33.36	39.97	46.64	50.52	59.49	86.95	91.52
36	35.91	42.54	47.51	51.50	62.87	87.57	94.31
37	36.60	43.27	52.32	52.60	63.96	90.42	97.04
38	37.11	45.98	53.33	55.27	67.14	96.23	102.95
39	37.80	46.43	56.11	58.29	70.38	98.98	107.78
40	40.08	48.99	57.08	59.32	71.62	102.01	110.69
41	40.93	50.00	57.90	60.58	73.25	105.57	114.19
42	41.70	50.62	58.87	63.72	77.42	109.68	118.28
43	42.32	51.63	61.56	64.88	79.43	113.78	122.36
44	44.81	52.48	62.76	66.12	81.52	115.85	126.57
45	45.54	53.25	63.72	69.42	85.67	122.09	130.65
46	46.19	56.01	66.30	70.80	87.93	126.53	137.25
47	47.16	56.84	67.50	73.83	92.33	130.98	141.71
48	47.73	57.58	70.19	75.12	94.43	132.20	144.79
49	50.34	60.24	70.19	76.58	96.85	138.97	149.49
50	51.12	61.05	72.22	79.69	101.22	143.40	156.05
51	53.74	62.43	75.26	83.04	103.35	146.76	159.17
52	56.25	65.03	76.88	86.65	103.60	147.43	159.38
53	59.20	67.85	80.17	90.17	105.61	150.59	162.32
54	59.80	68.80	81.57	93.78	107.46	150.81	162.32
55	64.38	71.77	84.83	97.58	109.58	154.16	165.30
56	65.75	73.47	87.37	101.62	115.98	162.74	175.84
57	67.36	77.11	91.52	105.55	122.76	169.97	185.08
58	69.08	79.24	94.34	107.55	127.50	176.26	193.13
59	70.64	83.09	97.10	111.99	134.65	187.76	204.83
60	72.15	85.22	101.49	114.20	139.94	194.79	215.59
61	77.21	91.59	108.42	120.89	148.18	206.32	225.08
62	80.35	100.05	117.13	127.54	152.57	213.23	233.45
63	87.26	107.46	124.55	134.47	161.10	224.45	240.74
64	90.85	115.06	135.97	141.85	167.59	235.34	249.60
65	96.02	124.87	144.01	151.00	176.02	246.42	260.50
66	104.12	135.69	151.91	162.78	190.29	262.53	278.39
67	110.49	144.78	161.71	174.98	208.85	281.42	297.35
68	118.99	156.27	172.65	188.27	226.97	301.44	317.40
69	128.16	168.74	183.82	202.30	244.42	320.59	338.30
70	136.32	181.47	194.07	217.43	266.86	343.36	361.15
71	148.72	199.14	212.03	237.69	289.43	365.69	384.75
72	161.42	218.03	228.88	261.07	312.52	386.45	409.97
73	175.00	240.30	249.85	286.43	338.04	408.26	436.03
74	189.20	263.64	271.46	314.69	367.72	434.58	466.42
75	205.78	288.30	295.67	344.01	397.72	461.17	496.77
76	224.09	290.60	333.97	375.90	406.26	472.76	510.35
77	243.74	315.43	364.18	408.62	441.60	514.72	554.87
78	265.75	343.91	395.07	443.39	480.34	559.92	603.97
79	291.33	374.77	431.34	482.25	523.26	612.36	660.44
80	471.30	606.85	696.52	777.86	844.59	990.57	1069.81
81	503.62	647.23	742.29	829.26	902.07	1057.81	1140.73
82	537.41	690.39	792.38	884.56	963.02	1127.77	1216.03
83	573.24	737.02	845.58	944.61	1028.41	1205.52	1298.84
84	612.40	788.16	902.87	1010.18	1098.99	1287.70	1387.61

**LTC-03 Rates after Requested Rate Increases**

*excluding additional rate increase due to cost of delay :*

Issue Age	Benefit Period						
	2	3	4	5	6	10	Life
18-29	16.12	18.60	22.33	23.57	24.81	35.97	37.21
30	17.36	19.85	23.57	24.81	26.05	37.21	39.69
31	18.60	21.09	24.81	26.05	27.29	38.45	42.17
32	18.60	21.09	26.05	27.29	28.53	40.93	43.41
33	19.85	22.33	27.29	28.53	29.77	42.17	45.89
34	19.85	23.57	28.53	29.77	31.01	44.65	48.37
35	21.09	24.81	28.53	31.01	32.25	47.13	49.61
36	22.33	26.05	29.77	32.25	34.73	48.37	52.09
37	23.57	27.29	32.25	33.49	35.97	50.85	54.57
38	23.57	28.53	33.49	34.73	37.21	53.33	57.05
39	24.81	29.77	34.73	37.21	39.69	55.81	60.78
40	26.05	31.01	35.97	38.45	40.93	58.30	63.26
41	27.29	32.25	37.21	39.69	42.17	60.78	65.74
42	27.29	33.49	38.45	42.17	44.65	63.26	68.22
43	28.53	34.73	40.93	43.41	45.89	65.74	70.70
44	29.77	35.97	42.17	44.65	47.13	66.98	73.18
45	31.01	37.21	43.41	47.13	49.61	70.70	75.66
46	31.01	39.69	45.89	48.37	50.85	73.18	79.38
47	32.25	40.93	47.13	50.85	53.33	75.66	81.86
48	33.49	42.17	49.61	53.33	55.81	78.14	85.58
49	34.73	44.65	50.85	54.57	57.05	81.86	88.06
50	35.97	45.89	53.33	57.05	59.54	84.34	91.78
51	37.21	47.13	55.81	59.54	62.02	88.06	95.50
52	39.69	49.61	57.05	62.02	64.50	91.78	99.23
53	40.93	52.09	59.54	64.50	66.98	95.50	102.95
54	42.17	53.33	62.02	66.98	70.70	99.23	106.67
55	44.65	55.81	64.50	69.46	73.18	102.95	110.39
56	47.13	58.30	66.98	73.18	76.90	107.91	116.59
57	48.37	60.78	70.70	76.90	80.62	111.63	121.55
58	50.85	63.26	73.18	80.62	84.34	116.59	127.75
59	53.33	66.98	76.90	84.34	88.06	122.79	133.95
60	55.81	69.46	80.62	88.06	91.78	127.75	141.40
61	59.54	74.42	85.58	93.02	97.99	136.44	148.84
62	63.26	79.38	91.78	99.23	102.95	143.88	157.52
63	68.22	84.34	96.75	105.43	110.39	153.80	164.96
64	71.94	89.30	104.19	111.63	116.59	163.72	173.64
65	76.90	95.50	110.39	119.07	124.03	173.64	183.57
66	81.86	102.95	117.83	127.75	133.95	184.81	195.97
67	86.82	110.39	126.51	137.68	146.36	197.21	208.37
68	93.02	119.07	135.19	148.84	158.76	210.85	222.02
69	99.23	127.75	145.12	160.00	171.16	224.50	236.90
70	105.43	137.68	155.04	172.40	186.05	239.38	251.79
71	116.59	152.56	172.40	192.25	207.13	261.71	275.35
72	128.99	168.68	191.01	213.34	230.70	285.27	302.64
73	142.64	186.05	212.09	238.14	256.75	310.08	331.17
74	157.52	205.89	235.66	265.43	286.51	338.61	363.41
75	174.89	226.98	261.71	295.20	318.76	369.62	398.14
76	192.25	249.30	286.51	322.48	348.53	405.58	437.83
77	210.85	272.87	315.04	353.49	382.02	445.28	480.00
78	231.94	300.16	344.81	386.98	419.23	488.69	527.14
79	255.51	328.69	378.30	422.95	458.92	537.06	579.23
80	280.31	360.93	414.27	462.64	502.33	589.15	636.28
81	308.84	396.90	455.20	508.53	553.18	648.69	699.54
82	339.85	436.59	501.09	559.38	609.00	713.18	769.00
83	373.34	480.00	550.70	615.20	669.77	785.12	845.90
84	410.55	528.38	605.28	677.22	736.75	863.26	930.24

**LTC-03 Rates after Requested Rate Increases**

*including additional rate increase due to cost of delay :*

Issue Age	Benefit Period						
	2	3	4	5	6	10	Life
18-29	16.12	18.60	22.33	23.57	24.81	35.97	37.21
30	17.36	19.85	23.57	24.81	26.05	37.21	39.69
31	18.60	21.09	24.81	26.05	27.29	38.45	42.17
32	18.60	21.09	26.05	27.29	28.53	40.93	43.41
33	19.85	22.33	27.29	28.53	29.77	42.17	45.89
34	19.85	23.57	28.53	29.77	31.01	44.65	48.37
35	21.09	24.81	28.53	31.01	32.25	47.13	49.61
36	22.33	26.05	29.77	32.25	34.73	48.37	52.09
37	23.57	27.29	32.25	33.49	35.97	50.85	54.57
38	23.57	28.53	33.49	34.73	37.21	53.33	57.05
39	24.81	29.77	34.73	37.21	39.69	55.81	60.78
40	26.05	31.01	35.97	38.45	40.93	58.30	63.26
41	27.29	32.25	37.21	39.69	42.17	60.78	65.74
42	27.29	33.49	38.45	42.17	44.65	63.26	68.22
43	28.53	34.73	40.93	43.41	45.89	65.74	70.70
44	29.77	35.97	42.17	44.65	47.13	66.98	73.18
45	31.01	37.21	43.41	47.13	49.61	70.70	75.66
46	31.01	39.69	45.89	48.37	50.85	73.18	79.38
47	32.25	40.93	47.13	50.85	53.33	75.66	81.86
48	33.49	42.17	49.61	53.33	55.81	78.14	85.58
49	34.73	44.65	50.85	54.57	57.05	81.86	88.06
50	35.97	45.89	53.33	57.05	59.54	84.34	91.78
51	37.21	47.13	55.81	59.54	62.02	88.06	95.50
52	39.69	49.61	57.05	62.02	64.50	91.78	99.23
53	40.93	52.09	59.5				

**Appendix A - Comparison to New Business Rates (Custom Care II Enhanced 2010 Series)**  
 Rates shown are for a 90-day EP, single, Standard policyholder, and are per \$100 monthly benefit

**Inflation Option: Automatic CPI Inflation**

**New Business Rates adjusted for Benefit Differences\* :**

Issue Age	Benefit Period						
	2	3	4	5	6	10	Life
18-29	32.94	41.01	44.26	49.76	58.45	79.49	84.16
30	34.73	43.18	46.66	52.40	61.47	85.11	89.84
31	35.11	43.80	47.44	53.18	62.48	85.62	90.25
32	35.73	44.18	48.29	54.03	63.49	87.00	91.70
33	36.12	44.80	49.07	54.80	64.34	87.32	91.91
34	36.90	45.58	49.69	55.81	65.35	87.88	92.39
35	37.28	45.97	50.70	56.59	66.35	91.52	96.10
36	37.91	46.59	51.47	57.44	67.36	92.06	96.55
37	38.53	47.21	52.32	58.45	68.37	92.06	96.55
38	39.07	47.98	53.33	59.22	69.38	93.99	98.47
39	39.69	48.37	54.11	60.23	70.38	94.58	98.98
40	40.08	48.99	55.11	61.24	71.62	95.50	99.84
41	40.93	50.00	55.97	62.48	73.25	96.95	103.41
42	41.70	50.62	56.97	63.72	75.27	101.07	105.37
43	42.32	51.63	57.83	64.88	77.28	103.04	109.48
44	42.94	52.48	59.07	66.12	79.38	107.26	113.70
45	43.72	53.25	60.07	67.59	81.39	109.24	117.80
46	44.34	54.26	60.93	68.99	83.64	113.66	122.24
47	45.35	55.11	62.17	70.23	85.89	118.09	126.68
48	45.97	55.89	63.18	71.62	88.14	118.09	128.64
49	46.74	56.90	64.42	73.10	90.54	122.12	132.65
50	47.59	57.75	65.50	74.49	92.79	126.53	137.07
51	48.37	59.14	66.90	76.12	93.02	128.16	138.49
52	49.22	60.15	68.52	77.98	93.64	128.16	142.40
53	50.23	61.39	70.15	79.76	93.87	128.16	142.40
54	51.01	62.40	71.78	81.62	94.26	128.16	142.40
55	51.86	63.80	73.41	83.64	94.72	128.16	143.02
56	53.64	65.66	76.04	86.12	99.14	134.68	149.65
57	55.27	67.67	78.68	88.52	103.87	139.75	156.75
58	57.28	69.92	81.55	91.00	108.75	144.38	161.26
59	59.14	72.32	84.57	93.87	113.79	151.72	170.69
60	60.93	74.57	87.44	96.51	119.14	156.96	175.88
61	64.34	79.38	92.71	101.55	123.79	165.06	185.69
62	67.75	84.41	98.13	106.82	128.68	170.95	193.01
63	71.39	90.07	103.79	112.32	133.95	177.39	200.92
64	75.19	95.89	110.07	118.21	139.06	183.63	210.38
65	78.99	102.17	116.51	124.26	144.33	191.86	220.02
66	85.19	109.53	124.72	134.33	156.81	207.91	237.86
67	91.55	117.13	133.17	145.03	169.91	228.32	258.41
68	98.37	125.34	142.55	156.89	184.41	248.24	278.39
69	105.73	134.33	152.40	169.37	200.14	269.22	301.10
70	113.87	143.87	163.02	183.01	217.04	293.54	325.56
71	123.40	157.05	175.42	197.82	232.24	308.49	339.69
72	133.48	171.54	188.75	214.02	248.67	320.92	352.84
73	144.57	187.43	203.09	231.23	266.19	336.41	367.44
74	156.43	204.87	218.59	249.99	284.95	353.40	383.64
75	169.29	223.71	235.41	270.30	304.87	369.87	399.27
76	186.50	226.98	267.46	297.83	313.73	381.68	412.04
77	205.03	250.91	292.49	324.03	342.67	418.66	451.64
78	225.96	275.70	319.75	353.86	373.75	460.44	495.97
79	248.90	304.06	350.73	387.50	408.71	506.29	544.47
80	408.74	496.33	571.40	627.71	663.16	825.82	888.38
81	436.88	529.92	608.80	669.47	707.90	881.84	948.59
82	466.80	564.86	649.20	713.93	755.11	941.44	1012.05
83	498.97	603.71	693.22	761.78	807.49	1005.55	1081.73
84	532.84	645.70	740.06	814.06	862.17	1074.93	1156.34

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

Issue Age	Benefit Period						
	2	3	4	5	6	10	Life
18-29	19.85	24.81	27.29	29.77	31.01	42.17	44.65
30	21.09	26.05	28.53	31.01	32.25	44.65	47.13
31	21.09	26.05	28.53	32.25	33.49	45.89	48.37
32	22.33	27.29	29.77	32.25	33.49	45.89	48.37
33	22.33	27.29	29.77	33.49	34.73	47.13	49.61
34	22.33	28.53	31.01	34.73	35.97	48.37	50.85
35	23.57	28.53	31.01	34.73	35.97	49.61	52.09
36	23.57	28.53	32.25	35.97	37.21	50.85	53.33
37	24.81	29.77	32.25	37.21	38.45	50.85	53.33
38	24.81	29.77	33.49	37.21	38.45	52.09	54.57
39	26.05	31.01	33.49	38.45	39.69	53.33	55.81
40	26.05	31.01	34.73	39.69	40.93	54.57	57.05
41	27.29	32.25	35.97	40.93	42.17	55.81	59.54
42	27.29	33.49	37.21	42.17	43.41	58.30	60.78
43	28.53	34.73	38.45	43.41	44.65	59.54	63.26
44	28.53	35.97	39.69	44.65	45.89	62.02	65.74
45	29.77	37.21	40.93	45.89	47.13	63.26	68.22
46	29.77	38.45	42.17	47.13	48.37	65.74	70.70
47	31.01	39.69	43.41	48.37	49.61	68.22	73.18
48	32.25	40.93	44.65	50.85	52.09	69.46	75.66
49	32.25	42.17	47.13	52.09	53.33	71.94	78.14
50	33.49	43.41	48.37	53.33	54.57	74.42	80.62
51	33.49	44.65	49.61	54.57	55.81	76.90	83.10
52	34.73	45.89	50.85	55.81	58.30	78.14	86.82
53	34.73	47.13	52.09	57.05	59.54	80.62	89.30
54	35.97	48.37	54.57	58.30	62.02	83.10	91.78
55	35.97	49.61	55.81	59.54	63.26	85.58	95.50
56	38.45	52.09	58.30	62.02	65.74	89.30	99.23
57	39.69	53.33	60.78	64.50	68.22	91.78	102.95
58	42.17	55.81	63.26	68.22	71.94	95.50	106.67
59	44.65	58.30	66.98	70.70	74.42	99.23	111.63
60	47.13	60.78	69.46	74.42	78.14	102.95	115.35
61	49.61	64.50	73.18	78.14	81.86	109.15	122.79
62	53.33	66.98	76.90	83.10	86.82	115.35	130.23
63	55.81	70.70	80.62	88.06	91.78	121.55	137.68
64	59.54	74.42	84.34	93.02	96.75	127.75	146.36
65	63.26	78.14	89.30	97.99	101.71	135.19	155.04
66	66.98	83.10	96.75	105.43	110.39	146.36	167.44
67	71.94	89.30	104.19	114.11	119.07	160.00	181.09
68	76.90	95.50	111.63	124.03	128.99	173.64	194.73
69	81.86	101.71	120.31	133.95	140.16	188.53	210.85
70	88.06	109.15	130.23	145.12	151.32	204.65	226.98
71	96.75	120.31	142.64	160.00	166.20	220.78	243.10
72	106.67	132.71	157.52	174.89	183.57	236.90	260.47
73	117.83	145.12	172.40	192.25	202.17	255.51	279.07
74	130.23	160.00	189.77	210.85	222.02	275.35	298.92
75	143.88	176.13	208.37	231.94	244.34	296.44	320.00
76	160.00	194.73	229.46	255.51	269.15	327.44	353.49
77	177.37	217.06	253.03	280.31	296.44	362.17	390.70
78	197.21	240.62	279.07	308.84	326.20	401.86	432.87
79	218.30	266.67	307.60	339.85	358.45	444.03	477.52
80	243.10	295.20	339.85	373.34	394.42	491.17	528.38
81	267.91	324.96	373.34	410.55	434.11	540.78	581.71
82	295.20	357.21	410.55	451.48	477.52	595.35	640.01
83	324.96	393.18	451.48	496.13	525.90	654.89	704.50
84	357.21	432.87	496.13	545.74	577.99	720.63	775.20

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

Issue Age	Benefit Period						
	2	3	4	5	6	10	Life
18-29	19.85	24.81	27.29	29.77	31.01	42.17	44.65
30	21.09	26.05	28.53	31.01	32.25	44.65	47.13
31	21.09	26.05	28.53	32.25	33.49	45.89	48.37
32	22.33	27.29	29.77	32.25	33.49	45.89	48.37
33	22.33	27.29	29.77	33.49	34.73	47.13	49.61
34	22.33	28.53	31.01	34.73	35.97	48.37	50.85
35	23.57	28.53	31.01	34.73	35.97	49.61	52.09
36	23.57	28.53	32.25	35.97	37.21	50.85	53.33
37	24.81	29.77	32.25	37.21	38.45	50.85	53.33
38	24.81	29.77	33.49	37.21	38.45	52.09	54.57
39	26.05	31.01	33.49	38.45	39.69	53.33	55.81
40	26.05	31.01	34.73	39.69	40.93	54.57	57.05
41	27.29	32.25	35.97	40.93	42.17	55.81	59.54
42	27.29	33.49	37.21	42.17	43.41	58.30	60.78
43	28.53	34.73	38.45	43.41	44.65	59.54	63.26
44	28.53	35.97	39.69	44.65	45.89	62.02	65.74
45	29.77	37.21	40.93	45.89	47.13	63.26	68.22
46	29.77	38.45	42.17	47.13	48.37	65.74	70.70
47	31.01	39.69	43.41	48.37	49.61	68.22	73.18
48	32.25	40.93	44.65	50.85	52.09	69.46	75.66
49	32.25	42.17	47.13	52.09	53.33	71.94	78.14
50	33.49	43.41	48.37	53.33	54.57	74.42	80.62
51	33.49	44.65	49.61	54.57	55.81	76.90	83.10
52	34.73	45.89	50.85	55.81	58.30	78.14	86.82
53	34.73	47.13	52.09	57.05	59.54	80.62	89.30
54	35.97	48.37	54.57	58.30	62.02	83.10	91

**Appendix A - Comparison to New Business Rates (Custom Care II Enhanced 2010 Series)**  
Rates shown are for a 90-day EP, single, Standard policyholder, and are per \$100 monthly benefit

Inflation Option: 5% Compound Inflation

New Business Rates adjusted for Benefit Differences\* :

LTC-03 Rates after Requested Rate Increases

excluding additional rate increase due to cost of delay :

LTC-03 Rates after Requested Rate Increases

including additional rate increase due to cost of delay :

LTC-03 2016 Rate Increases (%) :

Issue Age	Benefit Period							Issue Age	Benefit Period							Issue Age	Benefit Period							Issue Age	Benefit Period						
	2	3	4	5	6	10	Life		2	3	4	5	6	10	Life		2	3	4	5	6	10	Life		2	3	4	5	6	10	Life
18-29	91.70	116.51	126.89	143.40	169.45	231.58	257.00	18-29	45.89	57.05	64.50	70.70	74.42	101.71	112.87	18-29	45.89	57.05	64.50	70.70	74.42	101.71	112.87	18-29	10%	10%	10%	10%	10%	10%	10%
30	92.71	117.51	128.29	144.80	171.08	233.53	260.69	30	48.37	59.54	68.22	74.42	78.14	106.67	119.07	30	48.37	59.54	68.22	74.42	78.14	106.67	119.07	30	10%	10%	10%	10%	10%	10%	10%
31	93.10	117.75	128.52	145.19	171.46	233.53	263.06	31	49.61	60.78	69.46	75.66	79.38	107.91	121.55	31	49.61	60.78	69.46	75.66	79.38	107.91	121.55	31	10%	10%	10%	10%	10%	10%	10%
32	93.33	118.13	128.91	145.42	171.70	235.09	263.06	32	49.61	62.02	70.70	76.90	80.62	110.39	122.79	32	49.61	62.02	70.70	76.90	80.62	110.39	122.79	32	10%	10%	10%	10%	10%	10%	10%
33	93.48	118.37	129.14	145.81	172.08	235.09	263.83	33	50.85	62.02	71.94	78.14	81.86	111.63	125.27	33	50.85	62.02	71.94	78.14	81.86	111.63	125.27	33	10%	10%	10%	10%	10%	10%	10%
34	93.72	118.60	129.53	146.04	172.32	235.09	263.83	34	50.85	63.26	73.18	79.38	83.10	112.87	126.51	34	50.85	63.26	73.18	79.38	83.10	112.87	126.51	34	10%	10%	10%	10%	10%	10%	10%
35	94.10	118.99	129.76	146.43	172.94	236.52	264.49	35	52.09	64.50	74.42	80.62	84.34	115.35	128.99	35	52.09	64.50	74.42	80.62	84.34	115.35	128.99	35	10%	10%	10%	10%	10%	10%	10%
36	94.34	118.99	130.15	146.81	173.17	236.52	266.71	36	52.09	65.74	75.66	81.86	85.58	116.59	131.47	36	52.09	65.74	75.66	81.86	85.58	116.59	131.47	36	10%	10%	10%	10%	10%	10%	10%
37	94.72	119.22	130.38	147.05	173.56	238.02	267.77	37	53.33	65.74	76.90	83.10	86.82	119.07	133.95	37	53.33	65.74	76.90	83.10	86.82	119.07	133.95	37	10%	10%	10%	10%	10%	10%	10%
38	94.96	119.61	130.77	147.43	173.79	238.02	267.77	38	54.57	66.98	78.14	84.34	88.06	120.31	135.19	38	54.57	66.98	78.14	84.34	88.06	120.31	135.19	38	10%	10%	10%	10%	10%	10%	10%
39	95.11	119.84	131.00	147.67	174.18	239.49	268.52	39	54.57	68.22	79.38	85.58	89.30	122.79	137.68	39	54.57	68.22	79.38	85.58	89.30	122.79	137.68	39	10%	10%	10%	10%	10%	10%	10%
40	95.34	120.07	131.39	148.05	174.41	239.49	270.63	40	55.81	69.46	80.62	86.82	90.54	124.03	140.16	40	55.81	69.46	80.62	86.82	90.54	124.03	140.16	40	10%	10%	10%	10%	10%	10%	10%
41	96.12	120.85	132.78	149.60	177.36	242.07	273.22	41	57.05	70.70	81.86	88.06	91.78	125.27	141.40	41	57.05	70.70	81.86	88.06	91.78	125.27	141.40	41	10%	10%	10%	10%	10%	10%	10%
42	96.89	121.39	134.18	151.00	180.15	247.40	276.22	42	57.05	71.94	83.10	89.30	93.02	127.75	142.64	42	57.05	71.94	83.10	89.30	93.02	127.75	142.64	42	10%	10%	10%	10%	10%	10%	10%
43	97.67	122.16	135.57	152.32	183.09	250.55	279.46	43	58.30	73.18	84.34	90.54	94.26	128.99	143.88	43	58.30	73.18	84.34	90.54	94.26	128.99	143.88	43	10%	10%	10%	10%	10%	10%	10%
44	98.44	122.94	137.12	153.87	185.88	255.89	284.86	44	58.30	73.18	84.34	90.54	95.50	131.47	146.36	44	58.30	73.18	84.34	90.54	95.50	131.47	146.36	44	10%	10%	10%	10%	10%	10%	10%
45	99.22	123.48	138.52	155.42	189.06	259.35	288.44	45	59.54	74.42	85.58	91.78	96.75	132.71	147.60	45	59.54	74.42	85.58	91.78	96.75	132.71	147.60	45	10%	10%	10%	10%	10%	10%	10%
46	99.99	124.26	139.92	156.97	192.01	264.92	291.65	46	60.78	75.66	86.82	93.02	97.99	135.19	148.84	46	60.78	75.66	86.82	93.02	97.99	135.19	148.84	46	10%	10%	10%	10%	10%	10%	10%
47	100.77	125.03	141.70	158.52	195.18	265.06	291.65	47	60.78	76.90	88.06	94.26	100.47	136.44	150.08	47	60.78	76.90	88.06	94.26	100.47	136.44	150.08	47	10%	10%	10%	10%	10%	10%	10%
48	101.55	125.81	143.09	160.07	198.52	271.15	297.78	48	62.02	78.14	89.30	95.50	101.71	138.92	152.56	48	62.02	78.14	89.30	95.50	101.71	138.92	152.56	48	10%	10%	10%	10%	10%	10%	10%
49	102.32	126.51	144.64	161.62	201.46	274.28	300.98	49	62.02	79.38	90.54	96.75	102.95	140.16	153.80	49	62.02	79.38	90.54	96.75	102.95	140.16	153.80	49	10%	10%	10%	10%	10%	10%	10%
50	103.10	127.28	146.27	163.17	204.64	280.16	304.53	50	63.26	80.62	91.78	97.99	104.19	142.64	155.04	50	63.26	80.62	91.78	97.99	104.19	142.64	155.04	50	10%	10%	10%	10%	10%	10%	10%
51	104.18	128.13	147.28	164.41	205.42	282.75	306.92	51	64.50	81.86	93.02	100.47	105.43	145.12	157.52	51	64.50	81.86	93.02	100.47	105.43	145.12	157.52	51	10%	10%	10%	10%	10%	10%	10%
52	105.27	129.14	148.52	165.65	206.19	282.75	306.92	52	65.74	83.10	94.26	101.71	107.91	147.60	160.00	52	65.74	83.10	94.26	101.71	107.91	147.60	160.00	52	10%	10%	10%	10%	10%	10%	10%
53	106.51	130.15	149.76	166.66	206.81	282.75	308.67	53	65.74	84.34	96.75	104.19	109.15	148.84	162.48	53	65.74	84.34	96.75	104.19	109.15	148.84	162.48	53	10%	10%	10%	10%	10%	10%	10%
54	107.59	131.39	150.77	167.74	207.59	282.75	308.67	54	66.98	85.58	97.99	105.43	111.63	151.32	164.96	54	66.98	85.58	97.99	105.43	111.63	151.32	164.96	54	10%	10%	10%	10%	10%	10%	10%
55	108.83	132.40	152.01	168.98	208.13	283.60	308.76	55	68.22	86.82	99.23	107.91	112.87	153.80	167.44	55	68.22	86.82	99.23	107.91	112.87	153.80	167.44	55	10%	10%	10%	10%	10%	10%	10%
56	109.68	133.64	153.17	169.84	209.68	286.34	313.39	56	70.70	89.30	101.71	110.39	115.35	157.52	172.40	56	70.70	89.30	101.71	110.39	115.35	157.52	172.40	56	10%	10%	10%	10%	10%	10%	10%
57	110.46	135.11	154.57	170.53	211.00	290.95	317.61	57	71.94	90.54	104.19	112.87	117.83	162.48	177.37	57	71.94	90.54	104.19	112.87	117.83	162.48	177.37	57	10%	10%	10%	10%	10%	10%	10%
58	111.23	136.35	155.73	171.39	212.70	293.84	322.34	58	74.42	93.02	106.67	115.35	120.31	166.20	182.33	58	74.42	93.02	106.67	115.35	120.31	166.20	182.33	58	10%	10%	10%	10%	10%	10%	10%
59	112.09	137.98	156.89	171.85	214.02	293.84	326.01	59	75.66	95.50	110.39	119.07	124.03	169.92	188.53	59	75.66	95.50	110.39	119.07	124.03	169.92	188.53	59	10%	10%	10%	10%	10%	10%	10%
60	112.86	139.45	158.29	172.55	215.73	298.21	329.93	60	78.14	97.99	112.87	121.55	126.51	174.89	193.49	60	78.14	97.99	112.87	121.55	126.51	174.89	193.49	60	10%	10%	10%	10%	10%	10%	10%
61	114.65	143.79	162.39	176.58	217.35	301.42	332.18	61	81.86	102.95	117.83	126.51	131.47	182.33	200.93	61	81.86	102.95	117.83	126.51	131.47	182.33	200.93	61	10%	10%	10%	10%	10%	10%	10%
62	116.27	147.98	166.89	180.22	218.83	303.60	332.18	62	85.58	106.67	122.79	132.71	137.68	191.01	208.37	62	85.58	106.67	122.79	132.71	137.68	191.01	208.37	62	10%	10%	10%	10%	10%	10%	10%
63	117.90	152.78	171.39	184.25	220.45	305.97	332.18	63	89.30	111.63	128.99	137.68	143.88	199.69	215.82	63	89.30	111.63	128.99	137.68	143.88	199.69	215.82	63	10%	10%	10%	10%	10%	10%	10%
64	119.92	157.20	175.88	188.29	222.08	308.34	332.18	64	93.02	117.83	133.95	143.88	150.08	208.37	223.26	64	93.02	117.83	133.95	143.88	150.08	208.37	223.26	64	10%	10%	10%	10%	10%	10%	10%
65	121.54	162.01	180.77	192.32	223.71	310.71	332.18	65	96.75	122.79	140.16	150.08	156.28	217.06	231.94	65	96.75	122.79	140.16	150.08	156.28	217.06	231.94	65	10%	10%	10%	10%	10%	10%	10%
66	128.83	170.30	190.53	205.11	240.30	326.37	351.48	66	101.71	127.75	146.36	158.76	166.20	225.74	243.10	66	101.71	127.75	146.36	158.76	166.20	225.74	243.10	66	10%	10%	10%	10%	10%	10%	10%
67	136.12	178.83	201.08																												

**Appendix B1**  
**John Hancock Life Insurance Company (U.S.A.)**  
**LTC-03 MD 6/10**  
*Premiums to be used only with those*  
*that have not previously elected an inflation decrease option*

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

Age	GPO Inflation							Automatic Inflation (CPI)						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	7.44	8.68	9.92	11.16	12.40	13.64	14.88	19.85	26.05	28.53	31.01	32.25	43.41	45.89
30	7.44	8.68	9.92	11.16	12.40	14.88	16.12	22.33	27.29	29.77	32.25	33.49	45.89	48.37
31	7.44	8.68	11.16	12.40	13.64	16.12	17.36	22.33	27.29	29.77	33.49	34.73	47.13	49.61
32	8.68	9.92	11.16	12.40	13.64	16.12	17.36	23.57	28.53	31.01	33.49	34.73	47.13	49.61
33	8.68	9.92	12.40	13.64	14.88	17.36	18.60	23.57	28.53	31.01	34.73	35.97	48.37	50.85
34	9.92	11.16	12.40	13.64	14.88	17.36	18.60	23.57	29.77	32.25	35.97	37.21	49.61	52.09
35	9.92	12.40	13.64	14.88	16.12	18.60	19.85	24.81	29.77	32.25	35.97	37.21	50.85	53.33
36	11.16	12.40	14.88	16.12	17.36	19.85	22.33	24.81	29.77	33.49	37.21	38.45	52.09	54.57
37	11.16	13.64	14.88	16.12	17.36	22.33	23.57	26.05	31.01	33.49	38.45	39.69	52.09	54.57
38	12.40	13.64	16.12	17.36	18.60	22.33	23.57	26.05	31.01	34.73	38.45	39.69	53.33	55.81
39	12.40	14.88	17.36	18.60	19.85	23.57	24.81	27.29	32.25	34.73	39.69	40.93	54.57	57.05
40	13.64	16.12	18.60	19.85	22.33	24.81	26.05	27.29	32.25	35.97	40.93	42.17	55.81	58.30
41	13.64	16.12	19.85	22.33	23.57	26.05	27.29	28.53	33.49	37.21	42.17	43.41	57.05	60.78
42	14.88	17.36	19.85	22.33	23.57	27.29	28.53	28.53	34.73	38.45	43.41	44.65	59.54	62.02
43	14.88	17.36	22.33	23.57	24.81	28.53	29.77	29.77	35.97	39.69	44.65	45.89	60.78	65.74
44	14.88	18.60	22.33	23.57	26.05	29.77	31.01	29.77	37.21	40.93	45.89	47.13	64.50	68.22
45	14.88	18.60	23.57	24.81	26.05	31.01	32.25	31.01	38.45	42.17	47.13	48.37	65.74	70.70
46	16.12	19.85	23.57	26.05	27.29	32.25	33.49	31.01	39.69	43.41	48.37	49.61	68.22	73.18
47	16.12	19.85	24.81	27.29	28.53	33.49	34.73	32.25	40.93	44.65	49.61	50.85	70.70	75.66
48	16.12	22.33	26.05	27.29	28.53	34.73	35.97	33.49	42.17	45.89	52.09	53.33	71.94	78.14
49	17.36	22.33	26.05	28.53	29.77	37.21	38.45	33.49	43.41	48.37	53.33	54.57	74.42	80.62
50	17.36	23.57	27.29	29.77	31.01	38.45	39.69	34.73	44.65	49.61	54.57	55.81	76.90	83.10
51	18.60	24.81	28.53	31.01	32.25	40.93	42.17	34.73	45.89	50.85	55.81	57.05	79.38	85.58
52	18.60	24.81	28.53	32.25	33.49	42.17	44.65	35.97	47.13	52.09	57.05	59.54	80.62	89.30
53	19.85	26.05	29.77	32.25	33.49	44.65	47.13	35.97	48.37	53.33	58.30	60.78	83.10	91.78
54	19.85	26.05	29.77	33.49	34.73	47.13	49.61	37.21	49.61	55.81	59.54	64.50	85.58	94.26
55	22.33	27.29	31.01	34.73	35.97	49.61	52.09	37.21	50.85	57.05	60.78	65.74	88.06	97.99
56	23.57	28.53	33.49	37.21	38.45	52.09	55.81	39.69	53.33	59.54	64.50	68.22	91.78	101.71
57	24.81	31.01	34.73	39.69	40.93	55.81	59.54	40.93	54.57	62.02	66.98	70.70	94.26	105.43
58	26.05	32.25	37.21	42.17	44.65	59.54	64.50	43.41	57.05	65.74	70.70	74.42	97.99	110.39
59	28.53	34.73	39.69	44.65	47.13	64.50	69.46	45.89	59.54	69.46	73.18	76.90	101.71	115.35
60	29.77	37.21	42.17	47.13	50.85	68.22	74.42	48.37	62.02	71.94	76.90	80.62	105.43	119.07
61	32.25	39.69	45.89	50.85	54.57	73.18	79.38	50.85	66.98	75.66	80.62	84.34	112.87	126.51
62	34.73	43.41	48.37	54.57	58.30	78.14	85.58	54.57	69.46	79.38	85.58	89.30	119.07	133.95
63	38.45	45.89	52.09	58.30	62.02	84.34	90.54	57.05	73.18	83.10	90.54	94.26	125.27	141.40
64	40.93	49.61	57.05	62.02	66.98	90.54	97.99	60.78	76.90	86.82	95.50	99.23	131.47	151.32
65	44.65	53.33	60.78	68.22	71.94	96.75	104.19	65.74	80.62	91.78	100.47	104.19	138.92	160.00
66	48.37	58.30	68.22	74.42	79.38	105.43	114.11	69.46	85.58	99.23	109.15	114.11	151.32	172.40
67	53.33	65.74	74.42	81.86	88.06	116.59	124.03	74.42	91.78	107.91	117.83	122.79	164.96	186.05
68	58.30	73.18	81.86	89.30	96.75	126.51	135.19	79.38	97.99	115.35	127.75	132.71	178.61	200.93
69	64.50	79.38	89.30	97.99	109.15	138.92	146.36	84.34	104.19	124.03	137.68	143.88	194.73	217.06
70	70.70	88.06	97.99	109.15	120.31	152.56	160.00	90.54	112.87	133.95	150.08	156.28	210.85	233.18
71	78.14	97.99	110.39	121.55	133.95	164.96	174.89	99.23	124.03	146.36	164.96	171.16	226.98	250.54
72	86.82	110.39	122.79	135.19	150.08	178.61	192.25	110.39	136.44	162.48	179.85	188.53	244.34	267.91
73	96.75	122.79	136.44	152.56	166.20	194.73	209.61	121.55	150.08	177.37	198.45	208.37	262.95	287.75
74	107.91	136.44	153.80	168.68	184.81	210.85	228.22	133.95	164.96	195.97	217.06	228.22	284.03	307.60
75	120.31	152.56	171.16	188.53	205.89	228.22	250.54	147.60	181.09	214.58	239.38	251.79	305.12	329.93
76	133.95	169.92	189.77	209.61	228.22	255.51	280.31	164.96	200.93	236.90	262.95	277.83	337.37	364.65
77	150.08	188.53	212.09	233.18	254.27	284.03	311.32	182.33	223.26	260.47	288.99	305.12	373.34	401.86
78	166.20	212.09	236.90	259.23	282.79	316.28	347.29	203.41	248.06	287.75	317.52	336.13	414.27	445.28
79	184.81	236.90	262.95	288.99	313.80	352.25	386.98	224.50	274.11	316.28	349.77	369.62	457.68	492.41
80	205.89	264.19	292.72	321.24	348.53	393.18	431.63	250.54	303.88	349.77	384.50	406.83	506.05	544.50
81	225.74	291.48	322.48	352.25	383.26	432.87	475.04	275.35	334.89	384.50	422.95	447.76	556.90	599.08
82	249.30	321.24	353.49	388.22	421.71	476.28	522.18	303.88	368.38	422.95	465.12	492.41	612.72	658.61
83	274.11	352.25	389.46	426.67	463.88	523.42	575.51	334.89	405.58	465.12	511.01	542.02	674.73	725.59
84	302.64	388.22	429.15	468.84	509.77	576.75	632.56	368.38	445.28	511.01	561.87	595.35	741.71	798.77
85	333.65	426.67	472.56	515.97	560.63	633.80	695.82	405.58	491.17	561.87	618.92	654.89	816.13	879.39
86	367.14	468.84	519.69	566.83	616.44	697.06	766.52	445.28	539.54	618.92	679.70	720.63	897.99	967.45
87	403.10	515.97	571.79	623.88	678.46	767.76	843.42	491.17	592.87	679.70	747.91	792.57	987.30	1064.20
88	444.03	566.83	630.08	685.90	746.67	844.66	927.76	539.54	651.17	747.91	822.33	870.71	1086.52	1169.62
89	488.69	623.88	692.10	755.36	819.85	929.00	1020.78	592.87	716.91	822.33	904.19	958.77	1194.43	1287.45
90	538.30	685.90	761.56	831.02	901.71	1022.02	1122.49	651.17	788.84	904.19	994.74	1054.27	1314.74	1416.45
91+	591.63	755.36	838.46	912.88	992.26	1123.73	1235.36							

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



**Appendix B1**  
**John Hancock Life Insurance Company (U.S.A.)**  
**LTC-03 MD 6/10**  
*Premiums to be used only with those*  
*that have not previously elected an inflation decrease option*

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

Age	5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	16.12	18.60	23.57	24.81	26.05	37.21	38.45	47.13	58.30	66.98	73.18	76.90	104.19	116.59
30	17.36	19.85	24.81	26.05	27.29	38.45	40.93	49.61	60.78	70.70	76.90	80.62	110.39	122.79
31	18.60	22.33	26.05	27.29	28.53	39.69	43.41	50.85	62.02	71.94	78.14	81.86	111.63	125.27
32	18.60	22.33	27.29	28.53	29.77	42.17	44.65	50.85	64.50	73.18	79.38	83.10	114.11	126.51
33	19.85	23.57	28.53	29.77	31.01	43.41	47.13	52.09	64.50	74.42	80.62	84.34	115.35	128.99
34	19.85	24.81	29.77	31.01	32.25	45.89	49.61	52.09	65.74	75.66	81.86	85.58	116.59	130.23
35	22.33	26.05	29.77	32.25	33.49	48.37	50.85	53.33	66.98	76.90	83.10	86.82	119.07	132.71
36	23.57	27.29	31.01	33.49	35.97	49.61	53.33	53.33	68.22	78.14	84.34	88.06	120.31	135.19
37	24.81	28.53	33.49	34.73	37.21	52.09	55.81	54.57	68.22	79.38	85.58	89.30	122.79	137.68
38	24.81	29.77	34.73	35.97	38.45	54.57	58.30	55.81	69.46	80.62	86.82	90.54	124.03	138.92
39	26.05	31.01	35.97	38.45	40.93	57.05	62.02	55.81	70.70	81.86	88.06	91.78	126.51	141.40
40	27.29	32.25	37.21	39.69	42.17	59.54	65.74	57.05	71.94	83.10	89.30	93.02	127.75	143.88
41	28.53	33.49	38.45	40.93	43.41	62.02	68.22	58.30	73.18	84.34	90.54	94.26	128.99	145.12
42	28.53	34.73	39.69	43.41	45.89	65.74	70.70	58.30	74.42	85.58	91.78	95.50	131.47	146.36
43	29.77	35.97	42.17	44.65	47.13	68.22	73.18	59.54	75.66	86.82	93.02	96.75	132.71	147.60
44	31.01	37.21	43.41	45.89	48.37	69.46	75.66	59.54	75.66	86.82	93.02	97.99	135.19	151.32
45	32.25	38.45	44.65	48.37	50.85	73.18	78.14	60.78	76.90	88.06	94.26	99.23	136.44	152.56
46	32.25	40.93	47.13	49.61	52.09	75.66	81.86	62.02	78.14	89.30	95.50	100.47	138.92	153.80
47	33.49	42.17	48.37	52.09	54.57	78.14	84.34	62.02	79.38	90.54	96.75	102.95	140.16	155.04
48	34.73	43.41	50.85	54.57	57.05	80.62	88.06	64.50	80.62	91.78	97.99	104.19	142.64	157.52
49	35.97	45.89	52.09	55.81	58.30	84.34	90.54	64.50	81.86	93.02	99.23	105.43	143.88	158.76
50	37.21	47.13	54.57	58.30	60.78	86.82	94.26	65.74	83.10	94.26	100.47	107.91	146.36	160.00
51	38.45	48.37	57.05	60.78	64.50	90.54	97.99	66.98	84.34	95.50	102.95	109.15	150.08	162.48
52	40.93	50.85	58.30	64.50	66.98	94.26	101.71	68.22	85.58	96.75	104.19	111.63	152.56	164.96
53	42.17	53.33	60.78	66.98	69.46	97.99	105.43	68.22	86.82	99.23	107.91	112.87	153.80	167.44
54	43.41	54.57	64.50	69.46	73.18	101.71	110.39	69.46	88.06	100.47	109.15	115.35	156.28	169.92
55	45.89	57.05	66.98	71.94	75.66	105.43	114.11	70.70	89.30	101.71	111.63	116.59	158.76	172.40
56	48.37	59.54	69.46	75.66	79.38	111.63	120.31	73.18	91.78	104.19	114.11	119.07	162.48	177.37
57	49.61	62.02	73.18	79.38	83.10	115.35	125.27	74.42	93.02	107.91	116.59	121.55	167.44	182.33
58	52.09	65.74	75.66	83.10	86.82	120.31	131.47	76.90	95.50	110.39	119.07	124.03	171.16	187.29
59	54.57	69.46	79.38	86.82	90.54	126.51	137.68	78.14	97.99	114.11	122.79	127.75	174.89	194.73
60	57.05	71.94	83.10	90.54	94.26	131.47	145.12	80.62	100.47	116.59	125.27	130.23	179.85	199.69
61	60.78	76.90	88.06	95.50	100.47	140.16	153.80	84.34	105.43	121.55	130.23	135.19	187.29	207.13
62	65.74	81.86	94.26	101.71	105.43	147.60	162.48	88.06	110.39	126.51	136.44	141.40	197.21	214.58
63	70.70	86.82	99.23	109.15	114.11	158.76	169.92	91.78	115.35	132.71	141.40	147.60	205.89	222.02
64	74.42	91.78	107.91	115.35	120.31	168.68	178.61	95.50	121.55	137.68	147.60	155.04	214.58	229.46
65	79.38	97.99	114.11	122.79	127.75	178.61	188.53	99.23	126.51	143.88	155.04	161.24	223.26	239.38
66	84.34	105.43	121.55	131.47	137.68	189.77	202.17	104.19	131.47	151.32	163.72	171.16	231.94	250.54
67	89.30	114.11	130.23	141.40	151.32	203.41	214.58	109.15	137.68	158.76	172.40	182.33	241.86	261.71
68	95.50	122.79	138.92	153.80	163.72	217.06	228.22	114.11	143.88	166.20	181.09	194.73	251.79	274.11
69	101.71	131.47	150.08	164.96	176.13	230.70	244.34	120.31	151.32	173.64	192.25	207.13	261.71	287.75
70	109.15	141.40	160.00	177.37	192.25	246.82	259.23	125.27	157.52	182.33	202.17	219.54	271.63	301.40
71	120.31	157.52	177.37	198.45	213.34	269.15	284.03	136.44	172.40	200.93	220.78	240.62	295.20	324.96
72	132.71	173.64	197.21	219.54	238.14	293.96	311.32	150.08	188.53	220.78	243.10	260.47	320.00	349.77
73	146.36	192.25	218.30	245.58	264.19	320.00	341.09	163.72	208.37	244.34	265.43	285.27	346.05	378.30
74	162.48	212.09	243.10	272.87	295.20	348.53	374.58	177.37	228.22	267.91	290.24	310.08	375.82	408.07
75	179.85	233.18	269.15	303.88	328.69	380.78	410.55	194.73	250.54	295.20	317.52	338.61	408.07	439.07
76	198.45	256.75	295.20	332.41	358.45	417.99	451.48	212.09	272.87	323.72	349.77	372.10	445.28	482.48
77	217.06	281.55	324.96	364.65	393.18	458.92	494.89	231.94	300.16	353.49	384.50	408.07	487.45	530.86
78	239.38	308.84	354.73	398.14	431.63	503.57	543.26	254.27	328.69	386.98	422.95	445.28	534.58	584.19
79	262.95	338.61	389.46	435.35	472.56	553.18	596.59	279.07	358.45	424.19	465.12	488.69	585.43	641.25
80	288.99	372.10						303.88	391.94					
81	317.52	409.31						334.89	431.63					
82	349.77	450.24						368.38	475.04					
83	384.50	494.89						405.58	522.18					
84	422.95	544.50						445.28	575.51					
85	465.12							491.17						
86	511.01							539.54						
87	561.87							592.87						
88	618.92							651.17						
89	679.70							716.91						
90	747.91							788.84						
91+														

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

**Appendix B2**  
**John Hancock Life Insurance Company (U.S.A.)**  
**LTC-03 MD 6/10**  
*Premiums to be used only with those*  
*that have previously elected an inflation decrease option*  
**Standard rates per \$100 of Monthly Benefit**  
**90 Day Elimination Period**

Age	4.6% Simple Inflation							4.6% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	14.33	16.54	20.95	22.05	23.15	33.08	34.18	41.90	51.82	59.54	65.05	68.36	92.62	103.64
30	15.44	17.64	22.05	23.15	24.26	34.18	36.39	44.10	54.03	62.85	68.36	71.67	98.13	109.16
31	16.54	19.85	23.15	24.26	25.36	35.28	38.59	45.21	55.13	63.95	69.46	72.77	99.23	111.36
32	16.54	19.85	24.26	25.36	26.46	37.49	39.69	45.21	57.33	65.05	70.57	73.87	101.44	112.46
33	17.64	20.95	25.36	26.46	27.56	38.59	41.90	46.31	57.33	66.16	71.67	74.98	102.54	114.67
34	17.64	22.05	26.46	27.56	28.67	40.80	44.10	46.31	58.44	67.26	72.77	76.08	103.64	115.77
35	19.85	23.15	26.46	28.67	29.77	43.00	45.21	47.41	59.54	68.36	73.87	77.18	105.85	117.98
36	20.95	24.26	27.56	29.77	31.98	44.10	47.41	47.41	60.64	69.46	74.98	78.28	106.95	120.18
37	22.05	25.36	29.77	30.87	33.08	46.31	49.62	48.51	60.64	70.57	76.08	79.39	109.16	122.39
38	22.05	26.46	30.87	31.98	34.18	48.51	51.82	49.62	61.74	71.67	77.18	80.49	110.26	123.49
39	23.15	27.56	31.98	34.18	36.39	50.72	55.13	49.62	62.85	72.77	78.28	81.59	112.46	125.70
40	24.26	28.67	33.08	35.28	37.49	52.92	58.44	50.72	63.95	73.87	79.39	82.69	113.57	127.90
41	25.36	29.77	34.18	36.39	38.59	55.13	60.64	51.82	65.05	74.98	80.49	83.80	114.67	129.00
42	25.36	30.87	35.28	38.59	40.80	58.44	62.85	51.82	66.16	76.08	81.59	84.90	116.87	130.11
43	26.46	31.98	37.49	39.69	41.90	60.64	65.05	52.92	67.26	77.18	82.69	86.00	117.98	131.21
44	27.56	33.08	38.59	40.80	43.00	61.74	67.26	52.92	67.26	77.18	82.69	87.10	120.18	134.52
45	28.67	34.18	39.69	43.00	45.21	65.05	69.46	54.03	68.36	78.28	83.80	88.21	121.28	135.62
46	28.67	36.39	41.90	44.10	46.31	67.26	72.77	55.13	69.46	79.39	84.90	89.31	123.49	136.72
47	29.77	37.49	43.00	46.31	48.51	69.46	74.98	55.13	70.57	80.49	86.00	91.51	124.59	137.82
48	30.87	38.59	45.21	48.51	50.72	71.67	78.28	57.33	71.67	81.59	87.10	92.62	126.80	140.03
49	31.98	40.80	46.31	49.62	51.82	74.98	80.49	57.33	72.77	82.69	88.21	93.72	127.90	141.13
50	33.08	41.90	48.51	51.82	54.03	77.18	83.80	58.44	73.87	83.80	89.31	95.93	130.11	142.23
51	34.18	43.00	50.72	54.03	57.33	80.49	87.10	59.54	74.98	84.90	91.51	97.03	133.41	144.44
52	36.39	45.21	51.82	57.33	59.54	83.80	90.41	60.64	76.08	86.00	92.62	99.23	135.62	146.64
53	37.49	47.41	54.03	59.54	61.74	87.10	93.72	60.64	77.18	88.21	95.93	100.34	136.72	148.85
54	38.59	48.51	57.33	61.74	65.05	90.41	98.13	61.74	78.28	89.31	97.03	102.54	138.93	151.05
55	40.80	50.72	59.54	63.95	67.26	93.72	101.44	62.85	79.39	90.41	99.23	103.64	141.13	153.26
56	43.00	52.92	61.74	67.26	70.57	99.23	106.95	65.05	81.59	92.62	101.44	105.85	144.44	157.67
57	44.10	55.13	65.05	70.57	73.87	102.54	111.36	66.16	82.69	95.93	103.64	108.05	148.85	162.08
58	46.31	58.44	67.26	73.87	77.18	106.95	116.87	68.36	84.90	98.13	105.85	110.26	152.16	166.49
59	48.51	61.74	70.57	77.18	80.49	112.46	122.39	69.46	87.10	101.44	109.16	113.57	155.47	173.11
60	50.72	63.95	73.87	80.49	83.80	116.87	129.00	71.67	89.31	103.64	111.36	115.77	159.88	177.52
61	54.03	68.36	78.28	84.90	89.31	124.59	136.72	74.98	93.72	108.05	115.77	120.18	166.49	184.13
62	58.44	72.77	83.80	90.41	93.72	131.21	144.44	78.28	98.13	112.46	121.28	125.70	175.31	190.75
63	62.85	77.18	88.21	97.03	101.44	141.13	151.05	81.59	102.54	117.98	125.70	131.21	183.03	197.36
64	66.16	81.59	95.93	102.54	106.95	149.95	158.77	84.90	108.05	122.39	131.21	137.82	190.75	203.98
65	70.57	87.10	101.44	109.16	113.57	158.77	167.59	88.21	112.46	127.90	137.82	143.34	198.47	212.80
66	74.98	93.72	108.05	116.87	122.39	168.70	179.72	92.62	116.87	134.52	145.54	152.16	206.18	222.72
67	79.39	101.44	115.77	125.70	134.52	180.82	190.75	97.03	122.39	141.13	153.26	162.08	215.00	232.65
68	84.90	109.16	123.49	136.72	145.54	192.95	202.88	101.44	127.90	147.75	160.98	173.11	223.83	243.67
69	90.41	116.87	133.41	146.64	156.57	205.08	217.21	106.95	134.52	154.36	170.90	184.13	232.65	255.80
70	97.03	125.70	142.23	157.67	170.90	219.42	230.44	111.36	140.03	162.08	179.72	195.16	241.47	267.93
71	106.95	140.03	157.67	176.41	189.65	239.26	252.49	121.28	153.26	178.62	196.26	213.90	262.42	288.88
72	117.98	154.36	175.31	195.16	211.70	261.31	276.75	133.41	167.59	196.26	216.11	231.54	284.47	310.93
73	130.11	170.90	194.06	218.31	234.85	284.47	303.21	145.54	185.23	217.21	235.95	253.60	307.62	336.29
74	144.44	188.54	216.11	242.57	262.42	309.83	332.98	157.67	202.88	238.16	258.01	275.65	334.08	362.75
75	159.88	207.29	239.26	270.13	292.19	338.49	364.96	173.11	222.72	262.42	282.26	301.01	362.75	390.32
76	176.41	228.24	262.42	295.49	318.65	371.57	401.34	188.54	242.57	287.78	310.93	330.78	395.83	428.91
77	192.95	250.29	288.88	324.16	349.52	407.96	439.93	206.18	266.83	314.24	341.80	362.75	433.32	471.91
78	212.80	274.54	315.34	353.93	383.70	447.65	482.93	226.03	292.19	344.01	375.98	395.83	475.22	519.32
79	233.75	301.01	346.21	387.01	420.09	491.75	530.35	248.08	318.65	377.09	413.47	434.42	520.42	570.04
80	256.90	330.78						270.13	348.42					
81	282.26	363.85						297.70	383.70					
82	310.93	400.24						327.47	422.29					
83	341.80	439.93						360.55	464.19					
84	375.98	484.04						395.83	511.60					
85	413.47							436.63						
86	454.27							479.63						
87	499.47							527.04						
88	550.19							578.86						
89	604.22							637.30						
90	664.86							701.25						
91+														

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

**Appendix C1**  
**John Hancock Life Insurance Company (U.S.A.)**  
**LTC-03 MD 6/10**

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

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

Age	4.0% Simple Inflation							4.0% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	14.62	16.87	21.37	22.50	23.62	33.75	34.87	42.75	52.87	60.75	66.37	69.74	94.49	105.74
30	15.75	18.00	22.50	23.62	24.75	34.87	37.12	45.00	55.12	64.12	69.74	73.12	100.12	111.37
31	16.87	20.25	23.62	24.75	25.87	36.00	39.37	46.12	56.25	65.25	70.87	74.24	101.24	113.62
32	16.87	20.25	24.75	25.87	27.00	38.25	40.50	46.12	58.50	66.37	71.99	75.37	103.49	114.74
33	18.00	21.37	25.87	27.00	28.12	39.37	42.75	47.25	58.50	67.50	73.12	76.49	104.62	116.99
34	18.00	22.50	27.00	28.12	29.25	41.62	45.00	47.25	59.62	68.62	74.24	77.62	105.74	118.12
35	20.25	23.62	27.00	29.25	30.37	43.87	46.12	48.37	60.75	69.74	75.37	78.74	107.99	120.37
36	21.37	24.75	28.12	30.37	32.62	45.00	48.37	48.37	61.87	70.87	76.49	79.87	109.12	122.62
37	22.50	25.87	30.37	31.50	33.75	47.25	50.62	49.50	61.87	71.99	77.62	80.99	111.37	124.87
38	22.50	27.00	31.50	32.62	34.87	49.50	52.87	50.62	63.00	73.12	78.74	82.12	112.49	125.99
39	23.62	28.12	32.62	34.87	37.12	51.75	56.25	50.62	64.12	74.24	79.87	83.24	114.74	128.24
40	24.75	29.25	33.75	36.00	38.25	54.00	59.62	51.75	65.25	75.37	80.99	84.37	115.87	130.49
41	25.87	30.37	34.87	37.12	39.37	56.25	61.87	52.87	66.37	76.49	82.12	85.49	116.99	131.62
42	25.87	31.50	36.00	39.37	41.62	59.62	64.12	52.87	67.50	77.62	83.24	86.62	119.24	132.74
43	27.00	32.62	38.25	40.50	42.75	61.87	66.37	54.00	68.62	78.74	84.37	87.74	120.37	133.87
44	28.12	33.75	39.37	41.62	43.87	63.00	68.62	54.00	68.62	78.74	84.37	88.87	122.62	137.24
45	29.25	34.87	40.50	43.87	46.12	66.37	70.87	55.12	69.74	79.87	85.49	89.99	123.74	138.36
46	29.25	37.12	42.75	45.00	47.25	68.62	74.24	56.25	70.87	80.99	86.62	91.12	125.99	139.49
47	30.37	38.25	43.87	47.25	49.50	70.87	76.49	56.25	71.99	82.12	87.74	93.37	127.12	140.61
48	31.50	39.37	46.12	49.50	51.75	73.12	79.87	58.50	73.12	83.24	88.87	94.49	129.37	142.86
49	32.62	41.62	47.25	50.62	52.87	76.49	82.12	58.50	74.24	84.37	89.99	95.62	130.49	143.99
50	33.75	42.75	49.50	52.87	55.12	78.74	85.49	59.62	75.37	85.49	91.12	97.87	132.74	145.11
51	34.87	43.87	51.75	55.12	58.50	82.12	88.87	60.75	76.49	86.62	93.37	98.99	136.11	147.36
52	37.12	46.12	52.87	58.50	60.75	85.49	92.24	61.87	77.62	87.74	94.49	101.24	138.36	149.61
53	38.25	48.37	55.12	60.75	63.00	88.87	95.62	61.87	78.74	89.99	97.87	102.37	139.49	151.86
54	39.37	49.50	58.50	63.00	66.37	92.24	100.12	63.00	79.87	91.12	98.99	104.62	141.74	154.11
55	41.62	51.75	60.75	65.25	68.62	95.62	103.49	64.12	80.99	92.24	101.24	105.74	143.99	156.36
56	43.87	54.00	63.00	68.62	71.99	101.24	109.12	66.37	83.24	94.49	103.49	107.99	147.36	160.86
57	45.00	56.25	66.37	71.99	75.37	104.62	113.62	67.50	84.37	97.87	105.74	110.24	151.86	165.36
58	47.25	59.62	68.62	75.37	78.74	109.12	119.24	69.74	86.62	100.12	107.99	112.49	155.24	169.86
59	49.50	63.00	71.99	78.74	82.12	114.74	124.87	70.87	88.87	103.49	111.37	115.87	158.61	176.61
60	51.75	65.25	75.37	82.12	85.49	119.24	131.62	73.12	91.12	105.74	113.62	118.12	163.11	181.11
61	55.12	69.74	79.87	86.62	91.12	127.12	139.49	76.49	95.62	110.24	118.12	122.62	169.86	187.86
62	59.62	74.24	85.49	92.24	95.62	133.87	147.36	79.87	100.12	114.74	123.74	128.24	178.86	194.61
63	64.12	78.74	89.99	98.99	103.49	143.99	154.11	83.24	104.62	120.37	128.24	133.87	186.74	201.36
64	67.50	83.24	97.87	104.62	109.12	152.99	161.99	86.62	110.24	124.87	133.87	140.61	194.61	208.11
65	71.99	88.87	103.49	111.37	115.87	161.99	170.99	89.99	114.74	130.49	140.61	146.24	202.49	217.11
66	76.49	95.62	110.24	119.24	124.87	172.11	183.36	94.49	119.24	137.24	148.49	155.24	210.36	227.23
67	80.99	103.49	118.12	128.24	137.24	184.49	194.61	98.99	124.87	143.99	156.36	165.36	219.36	237.36
68	86.62	111.37	125.99	139.49	148.49	196.86	206.98	103.49	130.49	150.74	164.24	176.61	228.36	248.61
69	92.24	119.24	136.11	149.61	159.74	209.23	221.61	109.12	137.24	157.49	174.36	187.86	237.36	260.98
70	98.99	128.24	145.11	160.86	174.36	223.86	235.11	113.62	142.86	165.36	183.36	199.11	246.36	273.35
71	109.12	142.86	160.86	179.99	193.49	244.11	257.61	123.74	156.36	182.24	200.24	218.23	267.73	294.73
72	120.37	157.49	178.86	199.11	215.98	266.61	282.35	136.11	170.99	200.24	220.48	236.23	290.23	317.23
73	132.74	174.36	197.99	222.73	239.61	290.23	309.35	148.49	188.99	221.61	240.73	258.73	313.85	343.10
74	147.36	192.36	220.48	247.48	267.73	316.10	339.73	160.86	206.98	242.98	263.23	281.23	340.85	370.10
75	163.11	211.48	244.11	275.60	298.10	345.35	372.35	176.61	227.23	267.73	287.98	307.10	370.10	398.22
76	179.99	232.86	267.73	301.48	325.10	379.10	409.47	192.36	247.48	293.60	317.23	337.48	403.85	437.59
77	196.86	255.36	294.73	330.73	356.60	416.22	448.84	210.36	272.23	320.60	348.72	370.10	442.09	481.46
78	217.11	280.10	321.73	361.10	391.47	456.72	492.71	230.61	298.10	350.97	383.60	403.85	484.84	529.84
79	238.48	307.10	353.22	394.85	428.59	501.71	541.09	253.11	325.10	384.72	421.84	443.22	530.96	581.58
80	262.11	337.48						275.60	355.47					
81	287.98	371.22						303.73	391.47					
82	317.23	408.34						334.10	430.84					
83	348.72	448.84						367.85	473.59					
84	383.60	493.84						403.85	521.96					
85	421.84							445.47						
86	463.47							489.34						
87	509.59							537.71						
88	561.33							590.58						
89	616.45							650.20						
90	678.33							715.45						
91+														

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

**Appendix C2**  
**John Hancock Life Insurance Company (U.S.A.)**  
**LTC-03 MD 6/10**  
*Premiums to be used only with those*  
*that have previously elected an inflation decrease option*  
**Standard rates per \$100 of Monthly Benefit**  
**90 Day Elimination Period**

Age	3.8% Simple Inflation							3.8% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	13.00	15.00	19.00	20.00	21.00	30.00	31.00	38.00	47.00	54.00	59.00	62.00	84.00	94.00
30	14.00	16.00	20.00	21.00	22.00	31.00	33.00	40.00	49.00	57.00	62.00	65.00	89.00	99.00
31	15.00	18.00	21.00	22.00	23.00	32.00	35.00	41.00	50.00	58.00	63.00	66.00	90.00	101.00
32	15.00	18.00	22.00	23.00	24.00	34.00	36.00	41.00	52.00	59.00	64.00	67.00	92.00	102.00
33	16.00	19.00	23.00	24.00	25.00	35.00	38.00	42.00	52.00	60.00	65.00	68.00	93.00	104.00
34	16.00	20.00	24.00	25.00	26.00	37.00	40.00	42.00	53.00	61.00	66.00	69.00	94.00	105.00
35	18.00	21.00	24.00	26.00	27.00	39.00	41.00	43.00	54.00	62.00	67.00	70.00	96.00	107.00
36	19.00	22.00	25.00	27.00	29.00	40.00	43.00	43.00	55.00	63.00	68.00	71.00	97.00	109.00
37	20.00	23.00	27.00	28.00	30.00	42.00	45.00	44.00	55.00	64.00	69.00	72.00	99.00	111.00
38	20.00	24.00	28.00	29.00	31.00	44.00	47.00	45.00	56.00	65.00	70.00	73.00	100.00	112.00
39	21.00	25.00	29.00	31.00	33.00	46.00	50.00	45.00	57.00	66.00	71.00	74.00	102.00	114.00
40	22.00	26.00	30.00	32.00	34.00	48.00	53.00	46.00	58.00	67.00	72.00	75.00	103.00	116.00
41	23.00	27.00	31.00	33.00	35.00	50.00	55.00	47.00	59.00	68.00	73.00	76.00	104.00	117.00
42	23.00	28.00	32.00	35.00	37.00	53.00	57.00	47.00	60.00	69.00	74.00	77.00	106.00	118.00
43	24.00	29.00	34.00	36.00	38.00	55.00	59.00	48.00	61.00	70.00	75.00	78.00	107.00	119.00
44	25.00	30.00	35.00	37.00	39.00	56.00	61.00	48.00	61.00	70.00	75.00	79.00	109.00	122.00
45	26.00	31.00	36.00	39.00	41.00	59.00	63.00	49.00	62.00	71.00	76.00	80.00	110.00	123.00
46	26.00	33.00	38.00	40.00	42.00	61.00	66.00	50.00	63.00	72.00	77.00	81.00	112.00	124.00
47	27.00	34.00	39.00	42.00	44.00	63.00	68.00	50.00	64.00	73.00	78.00	83.00	113.00	125.00
48	28.00	35.00	41.00	44.00	46.00	65.00	71.00	52.00	65.00	74.00	79.00	84.00	115.00	127.00
49	29.00	37.00	42.00	45.00	47.00	68.00	73.00	52.00	66.00	75.00	80.00	85.00	116.00	128.00
50	30.00	38.00	44.00	47.00	49.00	70.00	76.00	53.00	67.00	76.00	81.00	87.00	118.00	129.00
51	31.00	39.00	46.00	49.00	52.00	73.00	79.00	54.00	68.00	77.00	83.00	88.00	121.00	131.00
52	33.00	41.00	47.00	52.00	54.00	76.00	82.00	55.00	69.00	78.00	84.00	90.00	123.00	133.00
53	34.00	43.00	49.00	54.00	56.00	79.00	85.00	55.00	70.00	80.00	87.00	91.00	124.00	135.00
54	35.00	44.00	52.00	56.00	59.00	82.00	89.00	56.00	71.00	81.00	88.00	93.00	126.00	137.00
55	37.00	46.00	54.00	58.00	61.00	85.00	92.00	57.00	72.00	82.00	90.00	94.00	128.00	139.00
56	39.00	48.00	56.00	61.00	64.00	90.00	97.00	59.00	74.00	84.00	92.00	96.00	131.00	143.00
57	40.00	50.00	59.00	64.00	67.00	93.00	101.00	60.00	75.00	87.00	94.00	98.00	135.00	147.00
58	42.00	53.00	61.00	67.00	70.00	97.00	106.00	62.00	77.00	89.00	96.00	100.00	138.00	151.00
59	44.00	56.00	64.00	70.00	73.00	102.00	111.00	63.00	79.00	92.00	99.00	103.00	141.00	157.00
60	46.00	58.00	67.00	73.00	76.00	106.00	117.00	65.00	81.00	94.00	101.00	105.00	145.00	161.00
61	49.00	62.00	71.00	77.00	81.00	113.00	124.00	68.00	85.00	98.00	105.00	109.00	151.00	167.00
62	53.00	66.00	76.00	82.00	85.00	119.00	131.00	71.00	89.00	102.00	110.00	114.00	159.00	173.00
63	57.00	70.00	80.00	88.00	92.00	128.00	137.00	74.00	93.00	107.00	114.00	119.00	166.00	179.00
64	60.00	74.00	87.00	93.00	97.00	136.00	144.00	77.00	98.00	111.00	119.00	125.00	173.00	185.00
65	64.00	79.00	92.00	99.00	103.00	144.00	152.00	80.00	102.00	116.00	125.00	130.00	180.00	193.00
66	68.00	85.00	98.00	106.00	111.00	153.00	163.00	84.00	106.00	122.00	132.00	138.00	187.00	202.00
67	72.00	92.00	105.00	114.00	122.00	164.00	173.00	88.00	111.00	128.00	139.00	147.00	195.00	211.00
68	77.00	99.00	112.00	124.00	132.00	175.00	184.00	92.00	116.00	134.00	146.00	157.00	203.00	221.00
69	82.00	106.00	121.00	133.00	142.00	186.00	197.00	97.00	122.00	140.00	155.00	167.00	211.00	232.00
70	88.00	114.00	129.00	143.00	155.00	199.00	209.00	101.00	127.00	147.00	163.00	177.00	219.00	243.00
71	97.00	127.00	143.00	160.00	172.00	217.00	229.00	110.00	139.00	162.00	178.00	194.00	238.00	262.00
72	107.00	140.00	159.00	177.00	192.00	237.00	251.00	121.00	152.00	178.00	196.00	210.00	258.00	282.00
73	118.00	155.00	176.00	198.00	213.00	258.00	275.00	132.00	168.00	197.00	214.00	230.00	279.00	305.00
74	131.00	171.00	196.00	220.00	238.00	281.00	302.00	143.00	184.00	216.00	234.00	250.00	303.00	329.00
75	145.00	188.00	217.00	245.00	265.00	307.00	331.00	157.00	202.00	238.00	256.00	273.00	329.00	354.00
76	160.00	207.00	238.00	268.00	289.00	337.00	364.00	171.00	220.00	261.00	282.00	300.00	359.00	389.00
77	175.00	227.00	262.00	294.00	317.00	370.00	399.00	187.00	242.00	285.00	310.00	329.00	393.00	428.00
78	193.00	249.00	286.00	321.00	348.00	406.00	438.00	205.00	265.00	312.00	341.00	359.00	431.00	471.00
79	212.00	273.00	314.00	351.00	381.00	446.00	481.00	225.00	289.00	342.00	375.00	394.00	472.00	517.00
80	233.00	300.00						245.00	316.00					
81	256.00	330.00						270.00	348.00					
82	282.00	363.00						297.00	383.00					
83	310.00	399.00						327.00	421.00					
84	341.00	439.00						359.00	464.00					
85	375.00							396.00						
86	412.00							435.00						
87	453.00							478.00						
88	499.00							525.00						
89	548.00							578.00						
90	603.00							636.00						
91+														

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