

**John Hancock Life Insurance Company (U.S.A.)**  
**Actuarial Memorandum for Inforce Rate Increase - Gold Policy Series**  
**June 25, 2019**

<u>Product Name</u>	<u>Form Number</u>	<u>Issue Date Range</u>
Advantage Gold Select	LTC-96 MD 9/96	Jan 1997 - Feb 2003
Advantage Gold Select	LTC-96 MD 3/97	Jan 1997 - Feb 2003
Advantage Classic	LTC-96CL MD 9/96	Feb 1997 - Mar 1998
Advantage Classic	LTC-96CL MD 3/97	Feb 1997 - Mar 1998
Advantage Classic	NH-99 MD 4/99	Nov 1999 - Dec 2001
Fidelity Advantage Gold Select	LTC2000 MD 4/00	Sep 2001 - Apr 2003

## 1. Scope & Purpose

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

## 2. Benefit Description

A brief policy description for each of the policy forms:

### LTC-96 MD 9/96, LTC-96 MD 3/97

Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility or covered services received in a community setting.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. For care received in a community setting or in an assisted living facility, the maximum daily amount could be 50%, 80%, or 100% of the nursing home maximum daily amount, as elected at issue. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence.

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

### LTC-96CL MD 9/96, LTC-96CL MD 3/97

Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility or covered services received in a community setting.

For care received in a nursing home, provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. For care received in a community setting or in an assisted living facility, provides reimbursement of 80% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount; this maximum daily amount could be 50%, 80%, or 100% of the nursing home maximum daily amount, and is elected at issue. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence.

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

LTC2000 MD 4/00

Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility or covered services received in a community setting.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. For care received in a community setting or in an assisted living facility, the maximum daily amount is 150% of the nursing home maximum daily amount. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence.

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.

NH-99 MD 4/99

Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence.

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

**3. Renewability**

All policy forms are guaranteed renewable.

**4. Applicability**

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

**5. Actuarial Assumptions**

[REDACTED]

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**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**

<b>Frequency</b>	<b>Multiple of Annual Premium</b>
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.

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**13. Average Annual Premium**

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

Form	Nationwide	Maryland	
	before the rate increase	before the rate increase	after the rate increase
LTC-96 MD 9/96	2,620	2,380	4,985
LTC-96 MD 3/97	(incl. above)	(incl. above)	(incl. above)
LTC-96CL MD 9/96	2,080	2,700	5,655
LTC-96CL MD 3/97	(incl. above)	(incl. above)	(incl. above)
NH-99 MD 4/99	2,270	6,880	14,409
LTC2000 MD 4/00	2,670	3,280	6,870

**14. Number of Policyholders**

The table below summarizes, as of 12/31/2017, the number of premium-paying policies inforce and their 2017 annualized premium that will be affected by this rate increase in your state.

Form	Number of Policies	2017 Annualized Premium
LTC-96 MD 9/96	4,934	11,738,928
LTC-96 MD 3/97	(incl. above)	(incl. above)
LTC-96CL MD 9/96	7	18,887
LTC-96CL MD 3/97	(incl. above)	(incl. above)
NH-99 MD 4/99	1	6,877
LTC2000 MD 4/00	21	68,921

**15. Reserves**

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2017 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 12/31/2017 have also been allocated to the calendar year of incurral and included in historic incurred claims.

**16. Analysis Performed**

**Original Pricing Assumptions**

[REDACTED]

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**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>

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.

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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 109.4%. Rate increases adhere to the following restrictions:

1. 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.
2. The lifetime loss ratio after the proposed rate increases is greater than or equal to the lifetime loss ratio targeted in or most recent filing for the forms listed in this memo.

**Appendix A1** contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *have never* elected an inflation reduction option as part of the 2013 rate increase filings.

**Appendix A2** contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *have* elected 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 A1-A2 due to implementation rounding algorithms.

**Exhibit 1** contains nationwide past premium and claims experience as well as future premium and claim projections. It illustrates that the anticipated lifetime loss ratio with the requested rate increase is 94.1%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 69.4%. The lifetime loss ratio as of 12/31/2017 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

In addition, **Exhibit 1** contains the original expected loss ratio projections, adjusted for the actual mix of business issued, with the lifetime loss ratio also calculated as stated above.

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

Post-stability form requirements:

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

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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.

**18. New Shared Cost option that will allow the policyholder to offset the rate increase**

We are filing a new Shared Cost option that will allow all policyholders the option to offset the rate increase. The Shared Cost option would:

- Reduce the policyholder's current policy benefit amounts by their Shared Cost percentage. The daily/monthly benefit and the policy limit will be reduced by the Shared Cost percentage
- Apply a percentage factor to any future claim payments equal to the Shared Cost percentage. John Hancock will pay our portion (1 minus the Shared Cost percent) of any covered services, up to the new benefit amount and the policyholder will be responsible for the remainder.

The Shared Cost Percentages are calculated using seriatim, nationwide data for each benefit period, inflation type and issue age combination. For policyholder Shared Cost percentages and for details on premium calculations for policyholders who elected the Shared Cost option, please see **Appendix C**. The Shared Cost percentages in Appendix C 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 C and 80% of the policyholder's currently available benefit reduction that would offset their rate increase.

All Shared Cost percentages were determined to be actuarially equivalent to the requested rate increases by combination of issue age, benefit period and inflation type, and therefore these options are only available if the full rate increase requested is accepted.

The premium rate schedules for these options are included in this filing as **Appendices B1-B2**.

**19. 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.

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**20. History of Previous Rate Revisions**

A 13.0% rate increase on these policy forms was accepted by your state on September 10, 2008.

A 14.9% rate increase on these policy forms was accepted by your state on September 13, 2012.

A 13.9% rate increase on these policy forms was accepted by your state on September 11, 2013.

A 15.0% rate increase on these policy forms was accepted by your state on September 29, 2014.

A 14.9% rate increase on these policy forms was accepted by your state on October 23, 2015.

A multi-year staggered rate increase of 12% annually for three years on these policy forms was accepted by your state August 01, 2017.

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

We have ensured no state's rate increase approvals will subsidize other states' rate increases. Rate increases will vary by state, but only to reflect the timing and amount of prior rate increases approved by that state. This is accomplished by first backing-out all prior approved rate increases from our nationwide premium data. We then re-introduce actual prior rate increases with the amount and timing based on your state's prior approvals (as detailed in Section 20). The current proposed rate increases are then determined based on the amounts needed in order to achieve our target lifetime loss ratios certified to in our prior filing.

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



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**22. Past Losses Testing**

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

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

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

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

**23. Proposed Effective Date**

New rates will not be effective until after the completion of prior rate increases for all policyholders with product forms listed in this memo. These rates will be effective on the next policy anniversary date after completion, following at least a 90 day policyholder notification period. The earliest implementation date is March 1, 2023. The assumed effective date used to calculate the rate increase is February 1, 2021.

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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 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**  
**Gold (LTC-96, LTC-96CL, NH-99, A-3541, A-3542, LTC2000)**

Calendar Year	Original Assumptions			Historical & Projected Experience					
	Incurred Claims	Earned Premium	Incurred Loss Ratio	Before Proposed Increase			With Proposed Rate Increase		
				Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio
1988	-	-	-	-	28,652	0%	-	28,652	0%
1989	-	-	-	-	88,693	0%	-	88,693	0%
1990	-	-	-	-	156,650	0%	-	156,650	0%
1991	-	-	-	-	243,030	0%	-	243,030	0%
1992	-	-	-	-	1,841,638	0%	-	1,841,638	0%
1993	-	-	-	-	3,456,124	0%	-	3,456,124	0%
1994	-	-	-	6,812	5,202,449	0%	6,812	5,202,449	0%
1995	-	-	-	-	7,910,341	0%	-	7,910,341	0%
1996	46,523	507,740	9%	-	13,397,795	0%	-	13,397,795	0%
1997	1,883,605	20,957,444	9%	65,089	38,246,222	0%	65,089	38,246,222	0%
1998	6,842,508	65,556,158	10%	7,442,814	85,904,883	9%	7,442,814	85,904,883	9%
1999	14,704,687	114,182,665	13%	20,403,867	140,232,471	15%	20,403,867	140,232,471	15%
2000	25,918,419	171,360,973	15%	32,233,945	206,759,950	16%	32,233,945	206,759,950	16%
2001	37,631,987	219,645,420	17%	55,868,845	266,930,771	21%	55,868,845	266,930,771	21%
2002	49,898,653	259,751,045	19%	81,443,868	320,837,501	25%	81,443,868	320,837,501	25%
2003	59,562,641	253,233,083	24%	96,821,794	329,197,938	29%	96,821,794	329,197,938	29%
2004	67,298,459	229,753,188	29%	113,672,810	319,917,685	36%	113,672,810	319,917,685	36%
2005	72,669,704	209,369,594	35%	142,579,969	311,019,739	46%	142,579,969	311,019,739	46%
2006	77,353,484	191,816,110	40%	184,842,868	302,426,267	61%	184,842,868	302,426,267	61%
2007	82,554,406	176,590,927	47%	236,019,630	294,117,161	80%	236,019,630	294,117,161	80%
2008	87,826,370	163,258,059	54%	243,709,564	285,607,795	85%	243,709,564	285,607,795	85%
2009	92,407,052	151,400,475	61%	274,924,102	288,925,149	95%	274,924,102	288,925,149	95%
2010	97,026,650	140,646,773	69%	279,949,571	296,806,527	94%	279,949,571	296,806,527	94%
2011	101,964,803	130,677,044	78%	310,648,019	283,726,261	109%	310,648,019	283,726,261	109%
2012	107,106,387	121,236,700	88%	338,301,242	262,772,925	129%	338,301,242	262,772,925	129%
2013	112,188,316	112,151,971	100%	346,204,396	245,671,095	141%	346,204,396	245,671,095	141%
2014	117,118,930	103,386,735	113%	392,402,862	259,217,436	151%	392,402,862	259,217,436	151%
2015	121,754,306	94,957,671	128%	413,997,598	261,428,330	158%	413,997,598	261,428,330	158%
2016	125,970,599	86,883,188	145%	446,818,173	269,590,618	166%	446,818,173	269,590,618	166%
2017	129,700,208	79,180,098	164%	454,946,458	269,978,902	169%	454,946,458	269,978,902	169%
2018	132,793,992	71,864,025	185%	398,065,857	259,252,442	154%	398,065,857	259,252,442	154%
2019	135,179,074	64,948,256	208%	418,489,568	269,004,534	156%	418,489,568	269,004,534	156%
2020	136,799,154	58,442,882	234%	437,282,230	277,948,868	157%	437,282,230	277,948,868	157%
2021	137,634,476	52,355,371	263%	451,372,548	271,978,317	166%	462,898,501	396,864,068	117%
2022	137,663,110	46,689,178	295%	458,984,307	248,250,124	185%	489,735,998	518,620,465	94%
2023	136,741,174	41,443,414	330%	459,527,624	225,095,022	204%	487,079,939	466,574,447	104%
2024	134,827,001	36,613,017	368%	455,057,974	202,822,003	224%	473,975,270	412,904,749	115%
2025	131,952,950	32,190,787	410%	445,533,957	181,583,104	245%	463,612,690	369,516,953	125%
2026	128,201,061	28,167,347	455%	434,340,609	161,509,004	269%	451,284,087	328,662,880	137%
2027	123,640,882	24,530,268	504%	420,245,214	142,761,263	294%	435,734,185	290,508,330	150%
2028	118,227,080	21,262,729	556%	402,628,821	125,468,115	321%	416,576,121	255,314,451	163%
2029	112,127,070	18,345,977	611%	383,422,909	109,631,487	350%	395,819,017	223,085,221	177%
2030	105,484,771	15,759,958	669%	361,063,746	95,248,479	379%	372,035,765	193,814,448	192%
2031	98,452,945	13,483,372	730%	340,827,469	82,300,495	414%	350,368,828	167,464,268	209%
2032	91,129,382	11,493,607	793%	320,175,840	70,767,921	452%	328,361,965	143,994,804	228%
2033	83,606,979	9,765,314	856%	296,301,594	60,559,286	489%	303,310,172	123,220,013	246%
2034	76,251,757	8,273,656	922%	270,525,109	51,545,738	525%	276,522,732	104,877,590	264%
2035	69,286,921	6,994,979	991%	243,475,195	43,632,517	558%	248,620,484	88,774,632	280%
2036	62,786,582	5,906,275	1063%	220,017,803	36,723,647	599%	224,330,347	74,715,738	300%
2037	56,755,532	4,985,188	1138%	198,606,673	30,733,609	646%	202,147,577	62,526,785	323%
2038	51,265,630	4,209,003	1218%	177,224,068	25,575,893	693%	180,115,759	52,031,692	346%
2039	46,532,613	3,557,502	1308%	156,127,532	21,168,328	738%	158,489,265	43,063,244	368%
2040	42,677,885	3,012,653	1417%	135,722,103	17,425,545	779%	137,660,252	35,447,701	388%

**Values as of 12/31/2017 (discounted at maximum statutory valuation rates)**

Past :	2,208,891,605	5,167,429,042	42.7%	5,885,069,643	8,445,454,217	69.7%	5,885,069,643	8,445,454,217	69.7%
Future :	1,693,395,035	456,260,836	371.1%	5,437,418,249	2,280,245,489	238.5%	5,593,585,579	3,746,812,041	149.3%
Lifetime :	3,902,286,640	5,623,689,878	69.4%	11,322,487,891	10,725,699,706	105.6%	11,478,655,222	12,192,266,258	94.1%

**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 =	5,885,069,643		Accum Value of Past Initial Prm x 69.4% =	5,430,961,827
Present Value of Future Incurred Claims =	5,593,585,579		Present Value of Future Initial Prm x 69.4% =	613,220,850
Total =	11,478,655,222	>=	Accum Value of Prior Increases x 85.0% =	525,937,118
			Present Value of Future Increases x 85.0% =	2,433,620,580
			Total =	9,003,740,376

**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 =	5,885,069,643		Accum Value of Past Initial Prm x 69.4% =	5,430,961,827
Present Value of Future Incurred Claims =	5,593,585,579		Present Value of Future Initial Prm x 69.4% =	613,220,850
Total =	11,478,655,222	>=	Accum Value of Prior Increases x 80.0% =	494,999,641
			Present Value of Future Increases x 80.0% =	2,290,466,429
			Total =	8,829,648,747

**Exhibit 1A: Demonstration of not Recouping Past Losses  
Gold (LTC-96, LTC-96CL, NH-99, A-3541, A-3542, LTC2000)**

Calendar Year	Loss Ratios to Apply to Actual Premium			Adjusted Expected Incurred Claims	Historical & Projected Experience					
	Incurred Claims	Earned Premium	Incurred Loss Ratio		Before Proposed Increase			With Proposed Rate Increase		
					Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio
1988	0	0	0%	-	0	28,652	0%	0	28,652	0%
1989	0	0	0%	-	0	88,693	0%	0	88,693	0%
1990	0	0	0%	-	0	156,650	0%	0	156,650	0%
1991	0	0	0%	-	0	243,030	0%	0	243,030	0%
1992	0	0	0%	-	0	1,841,638	0%	0	1,841,638	0%
1993	0	0	0%	-	0	3,456,124	0%	0	3,456,124	0%
1994	0	0	0%	-	6,812	5,202,449	0%	6,812	5,202,449	0%
1995	0	0	0%	-	0	7,910,341	0%	0	7,910,341	0%
Original Pricing 1996	46,523	507,740	9%	1,227,612	0	13,397,795	0%	0	13,397,795	0%
1997	1,883,605	20,957,444	9%	3,437,478	65,089	38,246,222	0%	65,089	38,246,222	0%
1998	6,842,508	65,556,158	10%	8,966,433	7,442,814	85,904,883	9%	7,442,814	85,904,883	9%
1999	14,704,687	114,182,665	13%	18,059,437	20,403,867	140,232,471	15%	20,403,867	140,232,471	15%
2000	25,918,419	171,360,973	15%	31,272,529	32,233,945	206,759,950	16%	32,233,945	206,759,950	16%
2001	37,631,987	219,645,420	17%	45,733,416	55,868,845	266,930,771	21%	55,868,845	266,930,771	21%
2002	49,898,653	259,751,045	19%	61,633,474	81,443,868	320,837,501	25%	81,443,868	320,837,501	25%
2003	59,562,641	253,233,083	24%	77,430,241	96,821,794	329,197,938	29%	96,821,794	329,197,938	29%
2004	67,298,459	229,753,188	29%	93,709,111	113,672,810	319,917,685	36%	113,672,810	319,917,685	36%
2005	72,669,704	209,369,594	35%	107,951,264	142,579,969	311,019,739	46%	142,579,969	311,019,739	46%
2006	77,353,484	191,816,110	40%	121,959,126	184,842,868	302,426,267	61%	184,842,868	302,426,267	61%
2007	82,554,406	176,590,927	47%	137,496,687	236,019,630	294,117,161	80%	236,019,630	294,117,161	80%
2008 RI 2008	154,343,853	311,931,459	49%	154,343,853	243,709,564	285,607,795	85%	243,709,564	285,607,795	85%
2009	166,539,854	301,356,765	55%	166,539,854	274,924,102	288,925,149	95%	274,924,102	288,925,149	95%
2010 RI 2010	247,173,262	288,216,215	86%	247,173,262	279,949,571	296,806,527	94%	279,949,571	296,806,527	94%
2011	262,238,722	389,761,384	67%	262,238,722	310,648,019	283,726,261	109%	310,648,019	283,726,261	109%
2012	278,450,347	372,403,982	75%	278,450,347	338,301,242	262,772,925	129%	338,301,242	262,772,925	129%
2013 RI 2013	320,842,107	329,927,149	97%	320,842,107	346,204,396	245,671,095	141%	346,204,396	245,671,095	141%
2014	342,636,588	336,633,928	102%	342,636,588	392,402,862	259,217,436	151%	392,402,862	259,217,436	151%
2015	359,200,133	364,132,403	99%	359,200,133	413,997,598	261,428,330	158%	413,997,598	261,428,330	158%
2016	374,903,585	363,560,704	103%	374,903,585	446,818,173	269,590,618	166%	446,818,173	269,590,618	166%
2017	391,883,539	339,558,961	115%	391,883,539	454,946,458	269,978,902	169%	454,946,458	269,978,902	169%
2018					398,065,857	259,252,442	154%	398,065,857	259,252,442	154%
2019					418,489,568	269,004,534	156%	418,489,568	269,004,534	156%
2020					437,282,230	277,948,868	157%	437,282,230	277,948,868	157%
Projected Future Experience 2021					451,372,548	271,978,317	166%	462,898,501	396,864,068	117%
2022					458,984,307	248,250,124	185%	489,735,998	518,620,465	94%
2023					459,527,624	225,095,022	204%	487,079,939	466,574,447	104%
2024					455,057,974	202,822,003	224%	473,975,270	412,904,749	115%
2025					445,533,957	181,583,104	245%	463,612,690	369,516,953	125%
2026					434,340,609	161,509,004	269%	451,284,087	328,662,880	137%
2027					420,245,214	142,761,263	294%	435,734,185	290,508,330	150%
2028					402,628,821	125,468,115	321%	416,576,121	255,314,451	163%
2029					383,422,909	109,631,487	350%	395,819,017	223,085,221	177%
2030					361,063,746	95,248,479	379%	372,035,765	193,814,448	192%
2031					340,827,469	82,300,495	414%	350,368,828	167,464,268	209%
2032					320,175,840	70,767,921	452%	328,361,965	143,994,804	228%
2033					296,301,594	60,559,286	489%	303,310,172	123,220,013	246%
2034					270,525,109	51,545,738	525%	276,522,732	104,877,590	264%
2035					243,475,195	43,632,517	558%	248,620,484	88,774,632	280%
2036					220,017,803	36,723,647	599%	224,330,347	74,715,738	300%
2037					198,606,673	30,733,609	646%	202,147,577	62,526,785	323%
2038					177,224,068	25,575,893	693%	180,115,759	52,031,692	346%
2039					156,127,532	21,168,328	738%	158,489,265	43,063,244	368%
2040					135,722,103	17,425,545	779%	137,660,252	35,447,701	388%
<b>Values as of 12/31/2017 (discounted at maximum statutory valuation rates)</b>										
Past				4,694,416,176	5,885,069,643	8,445,454,217	69.7%	5,885,069,643	8,445,454,217	69.7%
Future					5,437,418,249	2,280,245,489	238.5%	5,593,585,579	3,746,812,041	149.3%
Lifetime					11,322,487,891	10,725,699,706	105.6%	11,478,655,222	12,192,266,258	94.1%

**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)	4,694,416,176	Accum Value of Past Initial Prm x 69.4% =	5,430,961,827
Present Value of Future Incurred Claims =	5,593,585,579	Present Value of Future Initial Prm x 69.4% =	613,220,850
Total =	10,288,001,755	Accum Value of Prior Increases x 85.0% =	525,937,118
	>=	Present Value of Future Increases x 85.0% =	2,433,620,580
		Total =	9,003,740,376

**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)	4,694,416,176	Accum Value of Past Initial Prm x 69.4% =	5,430,961,827
Present Value of Future Incurred Claims =	5,593,585,579	Present Value of Future Initial Prm x 69.4% =	613,220,850
Total =	10,288,001,755	Accum Value of Prior Increases x 80.0% =	494,999,641
	>=	Present Value of Future Increases x 80.0% =	2,290,466,429
		Total =	8,829,648,747



















**Appendix A1**  
**John Hancock Life Insurance Company (U.S.A.)**  
**LTC-96CL MD 9/96, LTC-96CL MD 3/97**  
*Premiums to be used only with those that have*  
*not previously elected an inflation decrease option*

**Rates per \$10 of Nursing Home Daily Benefit - 100 Day Elimination Period**  
**Home Health Daily Benefit at 100% of Nursing Home Daily Benefit**

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	79.15	92.34	105.53	158.30	131.92	158.30	184.68	313.94	255.88	308.21	372.18	628.06
30	79.15	92.34	105.53	158.30	135.47	162.30	184.68	334.87	255.88	308.21	372.18	628.06
31	79.15	92.34	105.53	158.30	143.94	170.84	193.18	355.80	255.88	308.21	372.18	628.06
32	79.15	92.34	105.53	158.30	143.94	179.39	201.97	366.27	255.88	308.21	372.18	628.06
33	79.15	92.34	105.53	158.30	152.41	187.93	210.75	383.81	255.88	308.21	372.18	628.06
34	79.15	92.34	105.53	158.30	160.87	196.47	219.53	383.81	255.88	308.21	372.18	628.06
35	79.15	92.34	105.53	158.98	169.34	196.47	228.31	383.81	255.88	308.21	372.18	628.06
36	79.15	93.48	112.17	168.91	174.46	205.01	244.24	383.81	255.88	308.21	372.18	628.06
37	85.45	93.48	112.17	178.85	174.46	209.35	244.24	383.81	255.88	308.21	372.18	628.06
38	85.45	101.27	120.18	178.85	174.46	209.35	244.24	383.81	255.88	308.21	372.18	628.06
39	93.22	109.06	128.19	188.78	174.46	209.35	244.24	383.81	255.88	308.21	372.18	628.06
40	100.99	116.85	136.20	198.72	174.46	209.35	244.24	383.81	255.88	308.21	372.18	628.06
41	101.66	122.12	139.57	209.20	174.46	209.35	244.24	383.81	255.88	308.21	372.18	628.06
42	104.68	122.12	139.57	209.35	174.46	209.35	244.24	383.81	255.88	308.21	372.18	628.06
43	104.68	122.12	139.57	209.35	174.46	209.35	244.24	383.81	255.88	308.21	372.18	628.06
44	104.68	122.12	139.57	209.35	174.46	209.35	244.24	383.81	255.88	308.21	372.18	628.06
45	120.46	144.98	165.68	251.65	220.98	267.51	319.84	488.49	296.58	354.74	424.52	715.29
46	127.94	145.95	174.46	261.69	220.98	267.51	319.84	488.49	296.58	354.74	424.52	715.29
47	127.94	151.20	174.46	261.69	220.98	267.51	319.84	488.49	296.58	354.74	424.52	715.29
48	127.94	151.20	174.46	261.69	220.98	267.51	319.84	488.49	296.58	354.74	424.52	715.29
49	127.94	151.20	174.46	261.69	220.98	267.51	319.84	488.49	296.58	354.74	424.52	715.29
50	139.57	162.83	191.91	279.14	244.24	290.77	343.11	529.20	314.03	378.00	447.78	750.18
51	145.38	174.46	203.54	296.58	255.88	302.40	366.37	558.27	325.66	389.63	471.04	779.26
52	157.01	185.59	220.98	314.03	273.32	325.66	383.81	587.35	343.11	407.07	488.49	808.33
53	162.83	195.28	227.02	337.29	290.77	343.11	412.89	616.43	354.74	424.52	505.93	837.41
54	170.26	196.54	237.27	354.74	302.40	354.74	430.34	651.32	372.18	441.97	535.01	860.67
55	179.90	206.42	247.65	372.18	319.84	378.00	453.60	680.39	389.63	459.41	552.46	889.75
56	189.40	224.74	266.66	395.44	337.29	395.44	476.86	709.47	401.26	476.86	575.72	924.64
57	207.65	234.54	285.87	412.89	354.74	418.70	500.12	738.55	418.70	494.30	593.16	947.90
58	217.37	253.18	308.21	436.15	372.18	436.15	523.38	773.44	436.15	517.57	622.24	982.79
59	235.93	271.99	331.47	459.41	389.63	459.41	552.46	808.33	453.60	535.01	645.50	1017.68
60	254.67	290.98	360.55	494.30	412.89	488.49	581.53	849.04	476.86	564.09	674.58	1052.58
61	273.32	318.97	383.81	529.20	441.97	517.57	622.24	895.56	500.12	593.16	709.47	1093.28
62	301.48	338.31	412.89	564.09	465.23	546.64	657.13	947.90	529.20	622.24	750.18	1139.81
63	319.84	366.79	447.78	610.61	494.30	581.53	703.66	1000.24	558.27	662.95	790.89	1186.33
64	343.11	401.26	481.03	651.32	529.20	616.43	750.18	1058.39	593.16	697.84	837.41	1256.11
65	372.18	433.56	517.57	697.84	569.90	662.95	796.70	1116.55	628.06	738.55	895.56	1314.27
66	407.07	471.04	558.27	750.18	604.80	703.66	849.04	1192.15	680.39	796.70	947.90	1389.87
67	430.34	500.12	593.16	802.52	645.50	750.18	907.19	1261.93	721.10	843.22	1017.68	1477.10
68	471.04	546.64	651.32	860.67	703.66	814.15	976.98	1360.79	785.07	913.01	1099.10	1581.77
69	523.38	604.80	715.29	953.72	767.63	895.56	1075.84	1488.73	860.67	1000.24	1209.59	1732.97
70	581.53	674.58	802.52	1064.21	860.67	994.42	1197.96	1651.56	953.72	1104.91	1343.34	1907.43
71	657.13	755.99	907.19	1192.15	953.72	1099.10	1337.53	1837.65	1058.39	1227.04	1488.73	2105.15
72	732.73	843.22	1011.87	1343.34	1058.39	1221.22	1482.91	2035.37	1168.88	1349.16	1634.11	2308.69
73	825.78	947.90	1139.81	1511.99	1168.88	1349.16	1645.74	2250.54	1279.38	1477.10	1802.76	2523.86
74	930.45	1050.96	1291.01	1698.08	1296.82	1494.54	1820.20	2483.15	1401.50	1622.48	1971.40	2756.47
75	1027.57	1144.12	1453.84	1907.43	1424.76	1651.56	2006.29	2733.21	1523.62	1767.86	2151.68	2994.90
76	1168.88	1338.56	1628.30	2134.23	1564.33	1814.39	2209.83	2994.90	1657.37	1919.06	2343.58	3250.78
77	1302.64	1484.51	1814.39	2372.66	1709.71	1977.22	2413.37	3268.22	1796.94	2081.89	2541.30	3506.65
78	1442.20	1643.41	2006.29	2616.90	1860.91	2157.49	2628.53	3547.36	1942.32	2250.54	2750.66	3779.97
79	1593.40	1820.50	2227.28	2890.22	2023.74	2349.40	2872.78	3855.57	2099.34	2430.81	2971.64	4076.55
80	1762.05	2035.37	2459.89	3192.62	2209.83				2273.80			
81	1948.14	2250.54	2715.76	3518.28	2401.74				2459.89			
82	2145.86	2477.34	2994.90	3867.20	2611.09				2657.61			
83	2366.84	2733.21	3303.11	4262.65	2837.89				2872.78			
84	2616.90	3023.98	3657.85	4716.24	3093.76				3122.84			
85+	3500.84	4053.29	4908.15	6344.54								

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

**Appendix A1**  
**John Hancock Life Insurance Company (U.S.A.)**  
**LTC-96CL MD 9/96, LTC-96CL MD 3/97**  
*Premiums to be used only with those that have*  
*not previously elected an inflation decrease option*

**Rates per \$10 of Nursing Home Daily Benefit - 100 Day Elimination Period**  
**Home Health Daily Benefit at 80% of Nursing Home Daily Benefit**

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	74.75	87.94	101.14	145.11	123.12	145.11	171.49	290.16	244.24	284.95	348.92	593.16
30	74.75	87.94	101.14	145.11	126.44	148.78	171.49	309.51	244.24	284.95	348.92	593.16
31	74.75	87.94	101.14	145.11	134.34	156.61	179.39	328.85	244.24	284.95	348.92	593.16
32	74.75	87.94	101.14	145.11	134.34	164.44	187.54	338.52	244.24	284.95	348.92	593.16
33	74.75	87.94	101.14	145.11	142.25	172.27	195.69	354.74	244.24	284.95	348.92	593.16
34	74.75	87.94	101.14	145.11	150.15	180.10	203.85	354.74	244.24	284.95	348.92	593.16
35	74.75	87.94	101.14	145.73	158.05	180.10	212.00	354.74	244.24	284.95	348.92	593.16
36	74.75	89.03	107.49	154.84	162.83	187.93	226.80	354.74	244.24	284.95	348.92	593.16
37	80.71	89.03	107.49	163.94	162.83	191.91	226.80	354.74	244.24	284.95	348.92	593.16
38	80.71	96.45	115.17	163.94	162.83	191.91	226.80	354.74	244.24	284.95	348.92	593.16
39	88.04	103.87	122.85	173.05	162.83	191.91	226.80	354.74	244.24	284.95	348.92	593.16
40	95.38	111.29	130.53	182.16	162.83	191.91	226.80	354.74	244.24	284.95	348.92	593.16
41	96.01	116.31	133.75	191.77	162.83	191.91	226.80	354.74	244.24	284.95	348.92	593.16
42	98.86	116.31	133.75	191.91	162.83	191.91	226.80	354.74	244.24	284.95	348.92	593.16
43	98.86	116.31	133.75	191.91	162.83	191.91	226.80	354.74	244.24	284.95	348.92	593.16
44	98.86	116.31	133.75	191.91	162.83	191.91	226.80	354.74	244.24	284.95	348.92	593.16
45	109.51	133.83	160.15	234.87	209.35	250.06	296.58	459.41	279.14	331.47	401.26	680.39
46	116.31	134.72	168.64	244.24	209.35	250.06	296.58	459.41	279.14	331.47	401.26	680.39
47	116.31	139.57	168.64	244.24	209.35	250.06	296.58	459.41	279.14	331.47	401.26	680.39
48	116.31	139.57	168.64	244.24	209.35	250.06	296.58	459.41	279.14	331.47	401.26	680.39
49	116.31	139.57	168.64	244.24	209.35	250.06	296.58	459.41	279.14	331.47	401.26	680.39
50	127.94	151.20	180.28	261.69	226.80	267.51	325.66	500.12	296.58	348.92	424.52	715.29
51	139.57	162.83	191.91	279.14	244.24	284.95	343.11	529.20	314.03	366.37	441.97	744.36
52	145.38	173.99	203.54	296.58	255.88	302.40	366.37	552.46	325.66	378.00	459.41	773.44
53	157.01	178.05	210.41	314.03	273.32	319.84	383.81	587.35	337.29	401.26	482.67	796.70
54	164.58	185.62	220.72	331.47	290.77	337.29	401.26	610.61	354.74	418.70	500.12	825.78
55	168.99	190.54	236.64	354.74	302.40	354.74	430.34	645.50	366.37	430.34	523.38	854.86
56	178.58	208.29	250.00	372.18	314.03	366.37	447.78	668.76	383.81	447.78	546.64	878.12
57	196.11	218.18	269.05	389.63	331.47	389.63	471.04	703.66	401.26	465.23	564.09	907.19
58	211.65	241.92	290.77	412.89	348.92	407.07	494.30	732.73	412.89	482.67	587.35	936.27
59	224.42	254.99	314.03	441.97	372.18	430.34	523.38	767.63	430.34	505.93	610.61	965.35
60	243.09	268.60	331.47	465.23	389.63	453.60	552.46	808.33	453.60	529.20	639.69	1006.05
61	261.69	296.18	360.55	500.12	412.89	482.67	587.35	849.04	476.86	552.46	668.76	1046.76
62	284.09	315.76	389.63	535.01	441.97	511.75	622.24	901.38	505.93	587.35	709.47	1087.47
63	308.21	349.59	418.70	575.72	471.04	546.64	657.13	947.90	529.20	616.43	750.18	1145.62
64	331.47	383.81	452.05	616.43	505.93	581.53	703.66	1006.05	569.90	657.13	796.70	1197.96
65	354.74	404.66	488.49	657.13	535.01	622.24	750.18	1070.02	604.80	697.84	843.22	1261.93
66	383.81	436.15	523.38	703.66	575.72	662.95	802.52	1133.99	651.32	750.18	907.19	1337.53
67	412.89	471.04	564.09	755.99	616.43	709.47	854.86	1203.78	697.84	802.52	965.35	1413.13
68	447.78	511.75	610.61	819.96	668.76	767.63	924.64	1296.82	750.18	860.67	1046.76	1523.62
69	494.30	564.09	674.58	907.19	732.73	843.22	1023.50	1424.76	831.59	947.90	1151.44	1663.19
70	558.27	633.87	761.81	1011.87	819.96	936.27	1133.99	1575.96	918.82	1046.76	1279.38	1837.65
71	628.06	715.29	854.86	1145.62	918.82	1040.95	1267.74	1756.23	1023.50	1163.07	1413.13	2029.55
72	703.66	796.70	959.53	1279.38	1011.87	1151.44	1413.13	1953.95	1122.36	1279.38	1570.14	2233.09
73	790.89	895.56	1081.65	1436.39	1122.36	1279.38	1564.33	2157.49	1232.85	1407.31	1721.34	2442.44
74	895.56	993.84	1221.22	1622.48	1244.48	1418.94	1732.97	2390.11	1354.97	1541.07	1889.99	2669.24
75	987.61	1083.32	1378.24	1831.83	1366.61	1564.33	1913.25	2628.53	1477.10	1686.45	2064.45	2901.86
76	1122.36	1269.33	1546.88	2047.00	1500.36	1715.53	2105.15	2878.59	1605.03	1831.83	2250.54	3146.10
77	1250.30	1404.27	1721.34	2267.98	1645.74	1878.36	2302.88	3140.28	1738.79	1983.03	2442.44	3396.16
78	1384.05	1551.79	1913.25	2506.41	1791.13	2047.00	2512.23	3419.42	1878.36	2145.86	2640.17	3663.67
79	1535.25	1728.32	2116.78	2773.92	1953.95	2233.09	2739.03	3716.00	2029.55	2326.14	2861.15	3948.62
80	1692.26	1924.88	2343.58	3058.87	2122.60				2204.01			
81	1872.54	2128.42	2587.83	3372.90	2314.51				2378.47			
82	2064.45	2349.40	2855.33	3710.19	2518.04				2570.38			
83	2273.80	2587.83	3146.10	4088.19	2739.03				2785.55			
84	2512.23	2866.96	3483.39	4530.15	2983.27				3023.98			
85+	3367.08	3843.94	4681.35	6100.29								

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



**Appendix A1**  
**John Hancock Life Insurance Company (U.S.A.)**  
**LTC-96CL MD 9/96, LTC-96CL MD 3/97**  
*Premiums to be used only with those that have*  
*not previously elected an inflation decrease option*

**Rates per \$10 of Nursing Home Daily Benefit - 100 Day Elimination Period**  
**Home Health Daily Benefit at 50% of Nursing Home Daily Benefit**

Age	GPO Inflation				5% Simple Inflation				5% Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	65.96	74.75	87.94	127.52	109.93	123.12	149.51	256.86	220.98	250.06	302.40	529.20
30	65.96	74.75	87.94	127.52	112.89	126.23	149.51	273.99	220.98	250.06	302.40	529.20
31	65.96	74.75	87.94	127.52	119.95	132.88	156.39	291.11	220.98	250.06	302.40	529.20
32	65.96	74.75	87.94	127.52	119.95	139.52	163.50	299.67	220.98	250.06	302.40	529.20
33	65.96	74.75	87.94	127.52	127.01	146.17	170.60	314.03	220.98	250.06	302.40	529.20
34	65.96	74.75	87.94	127.52	134.06	152.81	177.71	314.03	220.98	250.06	302.40	529.20
35	65.96	74.75	87.94	128.06	141.12	152.81	184.82	314.03	220.98	250.06	302.40	529.20
36	65.96	75.68	93.47	136.07	145.38	159.45	197.72	314.03	220.98	250.06	302.40	529.20
37	71.21	75.68	93.47	144.07	145.38	162.83	197.72	314.03	220.98	250.06	302.40	529.20
38	71.21	81.98	100.15	144.07	145.38	162.83	197.72	314.03	220.98	250.06	302.40	529.20
39	77.69	88.29	106.82	152.08	145.38	162.83	197.72	314.03	220.98	250.06	302.40	529.20
40	84.16	94.60	113.50	160.08	145.38	162.83	197.72	314.03	220.98	250.06	302.40	529.20
41	84.72	98.86	116.31	168.52	145.38	162.83	197.72	314.03	220.98	250.06	302.40	529.20
42	87.23	98.86	116.31	168.64	145.38	162.83	197.72	314.03	220.98	250.06	302.40	529.20
43	87.23	98.86	116.31	168.64	145.38	162.83	197.72	314.03	220.98	250.06	302.40	529.20
44	87.23	98.86	116.31	168.64	145.38	162.83	197.72	314.03	220.98	250.06	302.40	529.20
45	98.55	117.10	138.06	201.32	186.09	209.35	255.88	407.07	255.88	290.77	354.74	616.43
46	104.68	117.88	145.38	209.35	186.09	209.35	255.88	407.07	255.88	290.77	354.74	616.43
47	104.68	122.12	145.38	209.35	186.09	209.35	255.88	407.07	255.88	290.77	354.74	616.43
48	104.68	122.12	145.38	209.35	186.09	209.35	255.88	407.07	255.88	290.77	354.74	616.43
49	104.68	122.12	145.38	209.35	186.09	209.35	255.88	407.07	255.88	290.77	354.74	616.43
50	116.31	127.94	157.01	232.61	203.54	232.61	279.14	441.97	273.32	308.21	372.18	645.50
51	122.12	139.57	162.83	250.06	215.17	244.24	296.58	471.04	279.14	319.84	389.63	674.58
52	127.94	144.99	180.28	261.69	232.61	261.69	314.03	494.30	296.58	331.47	407.07	697.84
53	145.38	160.82	182.73	279.14	238.43	273.32	337.29	523.38	308.21	348.92	424.52	721.10
54	147.55	158.33	187.61	296.58	255.88	290.77	354.74	546.64	319.84	360.55	441.97	744.36
55	152.64	164.08	203.62	314.03	273.32	308.21	372.18	575.72	331.47	378.00	459.41	767.63
56	156.93	180.88	216.66	325.66	284.95	319.84	395.44	604.80	348.92	389.63	476.86	796.70
57	173.04	185.45	229.81	348.92	302.40	337.29	412.89	628.06	360.55	407.07	494.30	819.96
58	188.77	208.17	255.88	366.37	314.03	354.74	436.15	657.13	378.00	424.52	517.57	849.04
59	195.65	220.99	273.32	389.63	331.47	372.18	459.41	686.21	389.63	441.97	540.83	878.12
60	214.15	229.43	290.77	418.70	354.74	395.44	482.67	721.10	412.89	465.23	564.09	913.01
61	238.43	256.31	314.03	447.78	378.00	418.70	511.75	761.81	436.15	488.49	598.98	953.72
62	249.30	270.65	337.29	476.86	395.44	447.78	546.64	802.52	459.41	511.75	628.06	988.61
63	273.32	303.74	366.37	511.75	424.52	476.86	575.72	854.86	488.49	546.64	668.76	1040.95
64	296.58	331.47	399.89	552.46	453.60	511.75	622.24	907.19	517.57	575.72	709.47	1093.28
65	319.84	352.63	430.34	587.35	488.49	540.83	662.95	965.35	552.46	616.43	755.99	1151.44
66	343.11	378.00	459.41	633.87	523.38	581.53	709.47	1023.50	587.35	657.13	808.33	1221.22
67	372.18	412.89	494.30	680.39	558.27	622.24	761.81	1087.47	633.87	703.66	866.49	1291.01
68	407.07	447.78	540.83	738.55	610.61	674.58	825.78	1174.70	692.03	767.63	942.09	1395.68
69	447.78	494.30	598.98	819.96	674.58	744.36	907.19	1291.01	761.81	843.22	1035.13	1529.43
70	505.93	558.27	674.58	918.82	744.36	825.78	1011.87	1436.39	849.04	936.27	1157.25	1692.26
71	569.90	628.06	761.81	1035.13	837.41	924.64	1133.99	1605.03	942.09	1040.95	1279.38	1872.54
72	639.69	703.66	854.86	1163.07	936.27	1029.32	1267.74	1785.31	1040.95	1151.44	1418.94	2064.45
73	726.92	796.70	965.35	1308.45	1035.13	1139.81	1407.31	1983.03	1145.62	1261.93	1564.33	2262.17
74	814.15	879.61	1093.28	1482.91	1145.62	1261.93	1564.33	2192.38	1256.11	1389.87	1721.34	2477.34
75	907.69	967.25	1238.67	1669.00	1267.74	1395.68	1727.16	2413.37	1372.42	1517.80	1884.17	2698.32
76	1029.32	1125.09	1389.87	1866.72	1389.87	1535.25	1901.62	2651.80	1494.54	1651.56	2047.00	2930.93
77	1145.62	1243.78	1552.70	2076.08	1523.62	1680.63	2081.89	2896.04	1622.48	1796.94	2221.46	3163.55
78	1273.56	1385.73	1721.34	2297.06	1657.37	1831.83	2273.80	3151.92	1756.23	1942.32	2407.55	3413.61
79	1413.13	1543.97	1907.43	2541.30	1808.57	2000.48	2483.15	3431.05	1901.62	2105.15	2605.27	3681.11
80	1564.33	1721.34	2110.97	2802.99	1971.40				2058.63			
81	1727.16	1901.62	2331.95	3093.76	2151.68				2227.28			
82	1901.62	2099.34	2576.20	3401.97	2331.95				2407.55			
83	2105.15	2320.32	2843.70	3756.71	2541.30				2605.27			
84	2326.14	2564.57	3151.92	4163.78	2773.92				2832.07			
85+	3128.65	3460.13	4251.01	5629.25								

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

**Appendix A1**  
**John Hancock Life Insurance Company (U.S.A.)**  
**LTC2000 MD 4/00**

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

Rates per \$10 of Nursing Home Daily Benefit - 100 Day EP  
Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

Standard Rates

Age	GPO Inflation			5% Compound Inflation		
	Benefit Period			Benefit Period		
	4 Years	6 Years	Life	4 Years	6 Years	Life
40	146.93	166.63	225.13	411.29	458.98	613.95
41	154.98	177.62	237.00	411.29	458.98	613.95
42	154.98	178.81	238.43	411.29	458.98	613.95
43	154.98	178.82	238.43	411.29	458.98	613.95
44	154.98	178.82	238.43	411.29	458.98	613.95
45	182.29	202.69	285.09	464.94	518.58	691.44
46	183.51	214.25	297.26	464.94	518.58	691.44
47	190.74	220.55	298.04	464.94	518.58	691.44
48	190.74	220.55	298.04	464.94	518.58	691.44
49	190.74	220.55	298.04	464.94	518.58	691.44
50	202.66	238.43	327.84	494.74	548.39	721.25
51	220.55	256.31	345.72	506.66	560.31	739.13
52	233.35	268.23	363.60	518.58	566.27	762.97
53	245.54	277.75	387.45	536.47	584.15	780.86
54	247.13	290.29	399.37	554.35	596.07	798.74
55	259.54	302.98	429.17	560.31	607.99	810.66
56	282.58	326.24	447.05	584.15	631.84	846.42
57	294.91	349.74	464.94	619.92	667.60	888.15
58	318.34	381.49	494.74	661.64	697.40	941.79
59	341.99	405.33	524.54	703.37	745.09	1001.40
60	365.87	429.17	560.31	745.09	792.78	1061.01
61	401.06	464.94	602.03	786.82	840.46	1126.58
62	425.39	500.70	649.72	828.54	894.11	1192.15
63	461.19	536.47	685.48	876.23	953.72	1269.63
64	500.70	578.19	739.13	935.83	1025.24	1347.12
65	542.43	619.92	792.78	989.48	1090.81	1430.57
66	584.15	667.60	846.42	1055.05	1162.34	1519.98
67	631.84	709.33	900.07	1120.62	1239.83	1609.40
68	679.52	768.93	977.56	1210.03	1341.16	1728.61
69	757.01	858.34	1084.85	1329.24	1478.26	1895.51
70	846.42	965.64	1210.03	1442.50	1639.20	2086.25
71	941.79	1078.89	1359.05	1555.75	1806.10	2247.19
72	1049.09	1221.95	1531.91	1674.96	1996.84	2431.98
73	1168.30	1370.97	1722.65	1818.02	2205.47	2640.60
74	1293.48	1543.83	1919.35	1990.88	2431.98	2879.03
75	1418.65	1704.77	2110.10	2199.51	2676.37	3147.26
76	1549.79	1865.71	2306.80	2455.82	2926.72	3475.10
77	1704.77	2038.57	2515.43	2747.89	3194.95	3874.47
78	1871.67	2223.35	2741.93	3057.85	3481.06	4315.57
79	2056.45	2420.05	2980.36	3379.73	3791.02	4786.46
80	2277.00	2658.48	3302.24			
81	2563.11	2974.40	3755.26			
82	2902.87	3355.89	4309.60			
83	3290.32	3791.02	4965.28			
84	3719.49	4261.92	5686.53			
85+	5126.22	5835.55	8088.70			

Preferred Rates

Age	GPO Inflation			5% Compound Inflation		
	Benefit Period			Benefit Period		
	4 Years	6 Years	Life	4 Years	6 Years	Life
40	141.28	161.08	213.87	387.45	435.13	578.19
41	149.02	171.70	225.15	387.45	435.13	578.19
42	149.02	172.85	226.51	387.45	435.13	578.19
43	149.02	172.86	226.51	387.45	435.13	578.19
44	149.02	172.86	226.51	387.45	435.13	578.19
45	182.29	197.21	279.39	435.13	488.78	649.72
46	183.51	208.46	291.32	435.13	488.78	649.72
47	190.74	214.59	292.08	435.13	488.78	649.72
48	190.74	214.59	292.08	435.13	488.78	649.72
49	190.74	214.59	292.08	435.13	488.78	649.72
50	196.70	232.47	321.88	453.02	512.62	679.52
51	214.59	250.35	339.76	470.90	524.54	691.44
52	227.52	262.27	357.64	482.82	536.47	709.33
53	239.69	266.41	375.53	500.70	548.39	727.21
54	241.51	278.90	387.45	512.62	560.31	745.09
55	242.98	286.15	405.33	530.50	572.23	768.93
56	259.97	303.35	423.21	554.35	590.11	798.74
57	267.60	321.07	441.09	584.15	619.92	834.50
58	296.00	357.64	464.94	613.95	655.68	882.19
59	324.60	375.53	488.78	655.68	691.44	935.83
60	331.57	399.37	512.62	685.48	727.21	977.56
61	360.37	417.25	542.43	715.29	762.97	1025.24
62	384.60	447.05	578.19	751.05	810.66	1072.93
63	408.65	476.86	613.95	786.82	852.38	1132.54
64	441.09	506.66	649.72	822.58	900.07	1186.18
65	470.90	536.47	685.48	858.34	947.76	1245.79
66	500.70	572.23	733.17	911.99	1013.32	1323.28
67	548.39	619.92	792.78	983.52	1090.81	1430.57
68	602.03	679.52	864.31	1066.97	1186.18	1555.75
69	667.60	751.05	947.76	1162.34	1299.44	1680.92
70	733.17	840.46	1055.05	1257.71	1430.57	1812.06
71	816.62	947.76	1180.22	1353.08	1567.67	1955.12
72	911.99	1072.93	1335.20	1454.42	1734.57	2116.06
73	1013.32	1204.07	1496.14	1579.59	1925.31	2300.84
74	1126.58	1347.12	1669.00	1728.61	2122.02	2503.50
75	1239.83	1478.26	1835.90	1919.35	2324.68	2735.97
76	1353.08	1621.32	2002.80	2139.90	2551.19	3022.09
77	1484.22	1770.34	2193.55	2396.21	2783.66	3367.81
78	1627.28	1937.24	2390.25	2664.44	3034.01	3761.22
79	1788.22	2104.14	2598.88	2938.64	3296.28	4166.55
80	1984.92	2312.76	2873.07			
81	2229.31	2586.95	3260.52			
82	2527.35	2914.79	3755.26			
83	2867.11	3296.28	4315.57			
84	3236.67	3713.53	4947.40			
85+	4458.62	5072.58	7039.62			

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



**Appendix A2**  
**John Hancock Life Insurance Company (U.S.A.)**  
**LTC-96 MD 9/96, LTC-96 MD 3/97**

*Premiums to be used only with those that have  
previously elected an inflation decrease option during the 2013 Rate Filing*

**Standard rates per \$10 of Nursing Home Daily Benefit - 100 Day Elimination Period**  
**Home Health Daily Benefit at 100% of Nursing Home Daily Benefit**

Age	4.1% Simple Inflation						4.1% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	109.55	137.71	153.36	172.14	216.46	235.22	215.24	269.05	298.03	335.28	405.65	447.04
30	109.55	137.71	153.36	172.14	223.92	250.90	215.24	269.05	298.03	335.28	405.65	447.04
31	109.55	137.71	153.36	172.14	231.38	266.58	215.24	269.05	298.03	335.28	405.65	447.04
32	109.55	137.71	153.36	172.14	246.31	274.42	215.24	269.05	298.03	335.28	405.65	447.04
33	113.09	137.71	156.27	172.14	253.77	290.11	215.24	269.05	298.03	335.28	405.65	447.04
34	113.09	137.71	163.38	177.62	268.70	305.79	215.24	269.05	298.03	335.28	405.65	447.04
35	120.16	140.82	163.38	184.73	281.47	310.44	215.24	269.05	298.03	335.28	405.65	447.04
36	127.23	147.86	170.48	198.94	281.47	310.44	215.24	269.05	298.03	335.28	405.65	447.04
37	134.30	154.90	184.69	206.04	281.47	310.44	215.24	269.05	298.03	335.28	405.65	447.04
38	134.30	161.94	191.79	213.15	281.47	310.44	215.24	269.05	298.03	335.28	405.65	447.04
39	141.37	168.98	198.89	227.36	281.47	310.44	215.24	269.05	298.03	335.28	405.65	447.04
40	144.87	176.02	202.82	227.66	281.47	310.44	215.24	269.05	298.03	335.28	405.65	447.04
41	144.87	182.13	202.82	227.66	281.47	310.44	215.24	269.05	298.03	335.28	405.65	447.04
42	144.87	182.13	202.82	227.66	281.47	310.44	215.24	269.05	298.03	335.28	405.65	447.04
43	144.87	182.13	202.82	227.66	281.47	310.44	215.24	269.05	298.03	335.28	405.65	447.04
44	144.87	182.13	202.82	227.66	281.47	310.44	215.24	269.05	298.03	335.28	405.65	447.04
45	180.64	215.53	253.80	290.20	368.39	397.37	244.22	306.30	339.42	376.67	455.32	504.99
46	181.44	230.83	256.63	293.89	368.39	397.37	244.22	306.30	339.42	376.67	455.32	504.99
47	186.27	239.00	256.63	293.89	368.39	397.37	244.22	306.30	339.42	376.67	455.32	504.99
48	186.27	240.08	256.63	293.89	368.39	397.37	244.22	306.30	339.42	376.67	455.32	504.99
49	186.27	240.08	256.63	293.89	368.39	397.37	244.22	306.30	339.42	376.67	455.32	504.99
50	198.68	264.91	277.33	318.72	401.51	430.48	260.77	327.00	360.11	397.37	476.01	525.68
51	211.10	277.33	298.03	331.14	422.20	451.18	269.05	335.28	368.39	405.65	488.43	538.10
52	223.52	289.75	314.58	355.98	438.76	476.01	281.47	343.56	376.67	413.92	500.85	554.66
53	240.08	302.16	331.14	372.53	455.32	496.71	293.89	351.84	389.09	426.34	513.27	567.08
54	248.35	314.58	347.70	393.23	476.01	521.54	302.16	364.25	401.51	434.62	525.68	579.49
55	260.77	327.00	368.39	409.79	492.57	546.38	314.58	372.53	409.79	442.90	538.10	591.91
56	273.19	339.42	380.81	430.48	513.27	567.08	327.00	389.09	426.34	459.46	554.66	616.75
57	285.61	355.98	397.37	447.04	538.10	587.77	339.42	409.79	451.18	484.29	583.63	645.72
58	298.03	372.53	413.92	471.87	558.80	612.61	351.84	430.48	480.15	509.13	620.89	687.11
59	318.72	389.09	430.48	496.71	583.63	637.44	368.39	455.32	513.27	542.24	658.14	728.51
60	335.28	405.65	447.04	521.54	608.47	662.28	384.95	484.29	542.24	575.36	699.53	774.04
61	355.98	426.34	471.87	550.52	637.44	691.25	401.51	509.13	571.22	612.61	740.92	819.57
62	376.67	455.32	500.85	583.63	674.70	728.51	426.34	538.10	604.33	649.86	786.46	869.24
63	397.37	488.43	542.24	620.89	711.95	769.90	451.18	567.08	637.44	695.39	836.13	923.05
64	422.20	525.68	583.63	662.28	757.48	819.57	476.01	604.33	678.84	745.06	889.94	981.00
65	455.32	562.94	629.17	703.67	807.15	869.24	504.99	637.44	720.23	794.74	947.89	1043.09
66	484.29	604.33	678.84	749.20	865.10	931.33	542.24	682.98	765.76	844.41	1014.12	1105.18
67	513.27	654.00	724.37	798.87	939.61	1009.98	575.36	736.79	815.43	902.36	1096.90	1171.41
68	554.66	707.81	782.32	860.96	1026.53	1084.48	620.89	794.74	881.66	976.86	1187.96	1258.33
69	600.19	765.76	856.82	952.03	1121.74	1200.38	678.84	865.10	968.58	1076.20	1291.44	1378.37
70	649.86	827.85	935.47	1055.51	1225.22	1328.70	736.79	931.33	1051.37	1192.10	1394.93	1519.10
71	707.81	894.08	1001.70	1163.13	1336.98	1444.60	803.01	1005.84	1130.01	1312.14	1510.82	1635.00
72	774.04	968.58	1076.20	1295.58	1469.43	1581.19	873.38	1092.76	1216.94	1452.88	1647.42	1771.60
73	848.55	1059.65	1171.41	1440.46	1622.58	1738.48	947.89	1187.96	1324.56	1606.03	1800.57	1920.61
74	927.19	1163.13	1287.31	1606.03	1796.43	1912.33	1022.39	1295.58	1448.74	1771.60	1970.28	2094.46
75	1005.84	1279.03	1444.60	1779.88	1982.70	2106.88	1101.04	1411.48	1601.89	1945.45	2160.69	2289.00
76	1088.62	1423.90	1643.28	1970.28	2202.08	2346.95	1183.82	1552.22	1788.15	2131.71	2375.93	2529.08
77	1179.68	1597.75	1875.08	2177.24	2462.85	2640.84	1270.75	1713.65	1999.26	2326.26	2632.56	2818.83
78	1279.03	1792.29	2119.29	2400.76	2752.60	2967.84	1365.95	1895.77	2226.91	2533.22	2914.03	3141.69
79	1386.65	1995.12	2367.65	2632.56	3054.76	3311.40	1469.43	2082.04	2458.71	2756.74	3207.92	3481.11
80	1514.96	2202.08					1593.61	2276.58				
81	1676.39	2417.32					1742.62	2483.55				
82	1862.66	2644.98					1920.61	2698.79				
83	2069.62	2880.91					2119.29	2922.31				
84	2297.28	3125.13					2334.53	3154.10				
85+												

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

**Appendix A2**  
**John Hancock Life Insurance Company (U.S.A.)**  
**LTC-96 MD 9/96, LTC-96 MD 3/97**

*Premiums to be used only with those that have  
previously elected an inflation decrease option during the 2013 Rate Filing*

**Standard rates per \$10 of Nursing Home Daily Benefit - 100 Day Elimination Period**  
**Home Health Daily Benefit at 80% of Nursing Home Daily Benefit**

Age	4.1% Simple Inflation						4.1% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	106.42	128.32	143.97	162.75	197.36	216.40	206.96	252.49	285.61	318.72	384.95	426.34
30	106.42	128.32	143.97	162.75	204.16	230.83	206.96	252.49	285.61	318.72	384.95	426.34
31	106.42	128.32	143.97	162.75	210.97	245.26	206.96	252.49	285.61	318.72	384.95	426.34
32	106.42	128.32	143.97	162.75	224.58	252.47	206.96	252.49	285.61	318.72	384.95	426.34
33	109.86	128.32	146.71	162.75	231.38	266.90	206.96	252.49	285.61	318.72	384.95	426.34
34	109.86	128.32	153.38	167.93	244.99	281.32	206.96	252.49	285.61	318.72	384.95	426.34
35	116.73	131.22	153.38	174.65	256.63	285.61	206.96	252.49	285.61	318.72	384.95	426.34
36	123.59	137.78	160.04	188.09	256.63	285.61	206.96	252.49	285.61	318.72	384.95	426.34
37	130.46	144.34	173.38	194.80	256.63	285.61	206.96	252.49	285.61	318.72	384.95	426.34
38	130.46	150.90	180.05	201.52	256.63	285.61	206.96	252.49	285.61	318.72	384.95	426.34
39	137.33	157.46	186.72	214.96	256.63	285.61	206.96	252.49	285.61	318.72	384.95	426.34
40	140.73	164.02	190.41	215.24	256.63	285.61	206.96	252.49	285.61	318.72	384.95	426.34
41	140.73	169.71	190.41	215.24	256.63	285.61	206.96	252.49	285.61	318.72	384.95	426.34
42	140.73	169.71	190.41	215.24	256.63	285.61	206.96	252.49	285.61	318.72	384.95	426.34
43	140.73	169.71	190.41	215.24	256.63	285.61	206.96	252.49	285.61	318.72	384.95	426.34
44	140.73	169.71	190.41	215.24	256.63	285.61	206.96	252.49	285.61	318.72	384.95	426.34
45	172.61	200.66	237.43	265.67	335.28	360.11	235.94	293.89	331.14	360.11	434.62	476.01
46	173.37	214.91	240.08	269.05	335.28	360.11	235.94	293.89	331.14	360.11	434.62	476.01
47	177.99	222.52	240.08	269.05	335.28	360.11	235.94	293.89	331.14	360.11	434.62	476.01
48	177.99	223.52	240.08	269.05	335.28	360.11	235.94	293.89	331.14	360.11	434.62	476.01
49	177.99	223.52	240.08	269.05	335.28	360.11	235.94	293.89	331.14	360.11	434.62	476.01
50	190.41	248.35	264.91	293.89	368.39	393.23	248.35	314.58	343.56	380.81	455.32	500.85
51	202.82	260.77	277.33	310.44	384.95	418.06	260.77	322.86	351.84	389.09	467.73	513.27
52	215.24	273.19	293.89	327.00	405.65	434.62	269.05	331.14	364.25	397.37	476.01	525.68
53	227.66	285.61	310.44	343.56	422.20	459.46	281.47	343.56	372.53	405.65	488.43	542.24
54	240.08	298.03	327.00	360.11	438.76	484.29	293.89	351.84	384.95	418.06	500.85	554.66
55	252.49	310.44	343.56	380.81	459.46	504.99	306.30	360.11	397.37	426.34	517.41	571.22
56	264.91	322.86	355.98	401.51	476.01	525.68	318.72	376.67	409.79	442.90	533.96	591.91
57	277.33	335.28	372.53	418.06	500.85	550.52	327.00	393.23	434.62	463.60	562.94	625.03
58	289.75	351.84	389.09	438.76	525.68	571.22	339.42	413.92	459.46	492.57	596.05	662.28
59	302.16	368.39	409.79	459.46	550.52	604.33	355.98	438.76	484.29	521.54	637.44	703.67
60	322.86	389.09	426.34	484.29	575.36	633.30	372.53	459.46	513.27	550.52	674.70	745.06
61	339.42	409.79	451.18	513.27	604.33	662.28	389.09	484.29	542.24	583.63	711.95	786.46
62	360.11	434.62	484.29	542.24	641.58	699.53	413.92	509.13	571.22	616.75	753.34	831.99
63	384.95	467.73	517.41	575.36	678.84	740.92	434.62	538.10	604.33	658.14	794.74	881.66
64	409.79	500.85	558.80	612.61	720.23	782.32	459.46	571.22	637.44	699.53	844.41	931.33
65	434.62	538.10	600.19	654.00	761.62	827.85	488.43	608.47	678.84	740.92	894.08	985.14
66	459.46	579.49	637.44	695.39	815.43	885.80	521.54	649.86	720.23	794.74	952.03	1043.09
67	492.57	625.03	678.84	740.92	881.66	943.75	554.66	703.67	769.90	844.41	1026.53	1105.18
68	533.96	682.98	732.65	803.01	960.30	1014.12	600.19	765.76	831.99	918.91	1113.46	1183.82
69	583.63	740.92	807.15	885.80	1047.23	1117.60	658.14	831.99	918.91	1014.12	1212.80	1299.72
70	645.72	803.01	898.22	985.14	1142.43	1241.77	728.51	906.49	1014.12	1125.87	1320.42	1436.32
71	703.67	869.24	968.58	1105.18	1258.33	1357.67	794.74	985.14	1096.90	1250.05	1436.32	1556.36
72	769.90	947.89	1051.37	1233.50	1390.79	1494.27	869.24	1072.06	1192.10	1386.65	1572.91	1697.09
73	844.41	1034.81	1146.57	1374.23	1543.94	1651.56	943.75	1167.27	1299.72	1531.52	1730.20	1854.38
74	923.05	1134.15	1258.33	1527.38	1713.65	1825.41	1018.25	1274.89	1423.90	1684.67	1895.77	2024.09
75	997.56	1245.91	1399.06	1692.95	1891.64	2015.81	1096.90	1386.65	1560.50	1846.10	2073.76	2210.36
76	1080.34	1378.37	1568.77	1866.80	2090.32	2231.05	1179.68	1510.82	1721.93	2015.81	2268.31	2425.60
77	1167.27	1535.66	1771.60	2048.93	2317.98	2483.55	1266.61	1659.84	1908.19	2189.66	2487.69	2669.81
78	1266.61	1709.51	1990.98	2243.47	2562.19	2756.74	1357.67	1821.27	2106.88	2375.93	2727.76	2943.00
79	1370.09	1895.77	2214.50	2450.43	2822.97	3050.62	1457.01	1986.84	2313.84	2578.75	2980.26	3228.61
80	1494.27	2086.18					1572.91	2168.96				
81	1643.28	2284.86					1717.79	2359.37				
82	1821.27	2500.10					1883.36	2562.19				
83	2015.81	2719.48					2069.62	2773.29				
84	2226.91	2951.28					2272.45	2996.81				
85+												

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

**Appendix A2**  
**John Hancock Life Insurance Company (U.S.A.)**  
**LTC-96 MD 9/96, LTC-96 MD 3/97**

*Premiums to be used only with those that have  
previously elected an inflation decrease option during the 2013 Rate Filing*

**Standard rates per \$10 of Nursing Home Daily Benefit - 100 Day Elimination Period**  
**Home Health Daily Benefit at 50% of Nursing Home Daily Benefit**

Age	4.1% Simple Inflation						4.1% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	97.03	112.68	125.19	137.71	165.52	181.90	190.41	227.66	252.49	277.33	335.28	368.39
30	97.03	112.68	125.19	137.71	171.23	194.03	190.41	227.66	252.49	277.33	335.28	368.39
31	97.03	112.68	125.19	137.71	176.94	206.16	190.41	227.66	252.49	277.33	335.28	368.39
32	97.03	112.68	125.19	137.71	188.36	212.22	190.41	227.66	252.49	277.33	335.28	368.39
33	100.17	112.68	127.57	137.71	194.06	224.35	190.41	227.66	252.49	277.33	335.28	368.39
34	100.17	112.68	133.37	142.10	205.48	236.48	190.41	227.66	252.49	277.33	335.28	368.39
35	106.43	115.21	133.37	147.78	215.24	240.08	190.41	227.66	252.49	277.33	335.28	368.39
36	112.69	120.98	139.17	159.15	215.24	240.08	190.41	227.66	252.49	277.33	335.28	368.39
37	118.95	126.74	150.77	164.83	215.24	240.08	190.41	227.66	252.49	277.33	335.28	368.39
38	118.95	132.50	156.56	170.52	215.24	240.08	190.41	227.66	252.49	277.33	335.28	368.39
39	125.21	138.26	162.36	181.89	215.24	240.08	190.41	227.66	252.49	277.33	335.28	368.39
40	128.32	144.02	165.57	182.13	215.24	240.08	190.41	227.66	252.49	277.33	335.28	368.39
41	128.32	149.01	165.57	182.13	215.24	240.08	190.41	227.66	252.49	277.33	335.28	368.39
42	128.32	149.01	165.57	182.13	215.24	240.08	190.41	227.66	252.49	277.33	335.28	368.39
43	128.32	149.01	165.57	182.13	215.24	240.08	190.41	227.66	252.49	277.33	335.28	368.39
44	128.32	149.01	165.57	182.13	215.24	240.08	190.41	227.66	252.49	277.33	335.28	368.39
45	156.55	178.37	208.77	228.89	285.61	310.44	215.24	260.77	285.61	314.58	380.81	418.06
46	157.25	191.03	211.10	231.80	285.61	310.44	215.24	260.77	285.61	314.58	380.81	418.06
47	161.43	197.79	211.10	231.80	285.61	310.44	215.24	260.77	285.61	314.58	380.81	418.06
48	161.43	198.68	211.10	231.80	285.61	310.44	215.24	260.77	285.61	314.58	380.81	418.06
49	161.43	198.68	211.10	231.80	285.61	310.44	215.24	260.77	285.61	314.58	380.81	418.06
50	173.85	219.38	227.66	252.49	314.58	339.42	227.66	277.33	302.16	331.14	401.51	442.90
51	186.27	227.66	240.08	269.05	331.14	360.11	235.94	285.61	310.44	339.42	409.79	455.32
52	194.54	240.08	256.63	285.61	347.70	376.67	244.22	293.89	318.72	347.70	422.20	467.73
53	202.82	248.35	273.19	298.03	364.25	397.37	252.49	302.16	327.00	355.98	430.48	480.15
54	215.24	260.77	281.47	314.58	380.81	418.06	264.91	310.44	335.28	364.25	442.90	492.57
55	223.52	269.05	298.03	327.00	397.37	438.76	277.33	318.72	347.70	372.53	455.32	504.99
56	235.94	281.47	310.44	347.70	413.92	463.60	285.61	331.14	360.11	389.09	471.87	525.68
57	248.35	293.89	322.86	364.25	434.62	480.15	298.03	347.70	380.81	409.79	500.85	554.66
58	256.63	310.44	339.42	380.81	455.32	504.99	306.30	368.39	405.65	434.62	529.82	587.77
59	273.19	322.86	355.98	401.51	480.15	525.68	322.86	389.09	430.48	459.46	562.94	625.03
60	289.75	339.42	372.53	422.20	504.99	554.66	335.28	409.79	455.32	488.43	596.05	662.28
61	306.30	360.11	393.23	451.18	529.82	583.63	355.98	430.48	480.15	517.41	629.17	699.53
62	327.00	384.95	418.06	476.01	562.94	612.61	372.53	455.32	500.85	550.52	670.56	740.92
63	347.70	409.79	451.18	509.13	596.05	649.86	393.23	480.15	529.82	583.63	707.81	786.46
64	368.39	442.90	484.29	542.24	633.30	691.25	418.06	509.13	567.08	620.89	753.34	831.99
65	393.23	471.87	521.54	575.36	670.56	732.65	442.90	542.24	600.19	662.28	798.87	881.66
66	418.06	509.13	558.80	612.61	720.23	782.32	471.87	579.49	641.58	707.81	852.68	935.47
67	442.90	554.66	600.19	658.14	778.18	831.99	500.85	629.17	682.98	753.34	923.05	989.28
68	480.15	604.33	645.72	711.95	848.55	902.36	542.24	682.98	740.92	819.57	1001.70	1067.93
69	525.68	658.14	711.95	790.60	931.33	989.28	596.05	749.20	815.43	910.63	1092.76	1171.41
70	579.49	711.95	794.74	877.52	1018.25	1105.18	662.28	815.43	906.49	1014.12	1187.96	1295.58
71	633.30	774.04	860.96	985.14	1121.74	1208.66	724.37	885.80	985.14	1130.01	1295.58	1403.20
72	695.39	844.41	931.33	1101.04	1241.77	1332.84	790.60	964.44	1072.06	1254.19	1419.76	1527.38
73	761.62	923.05	1018.25	1229.36	1378.37	1473.57	856.82	1051.37	1167.27	1382.51	1560.50	1668.12
74	831.99	1014.12	1121.74	1370.09	1527.38	1626.72	927.19	1146.57	1279.03	1527.38	1709.51	1821.27
75	898.22	1113.46	1245.91	1514.96	1688.81	1796.43	997.56	1250.05	1403.20	1672.26	1870.94	1990.98
76	972.72	1233.50	1399.06	1672.26	1866.80	1990.98	1072.06	1365.95	1552.22	1821.27	2048.93	2185.52
77	1051.37	1370.09	1577.05	1833.69	2065.48	2210.36	1150.71	1494.27	1717.79	1978.56	2243.47	2400.76
78	1138.29	1523.24	1767.46	2003.39	2276.58	2446.29	1229.36	1639.14	1891.64	2148.27	2454.57	2636.70
79	1229.36	1684.67	1962.00	2185.52	2500.10	2694.65	1316.28	1788.15	2073.76	2326.26	2673.95	2885.05
80	1336.98	1850.24					1419.76	1941.31				
81	1465.29	2024.09					1539.80	2106.88				
82	1614.31	2202.08					1680.53	2280.72				
83	1775.74	2392.48					1837.82	2462.85				
84	1953.72	2591.17					2007.53	2653.26				
85+												

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

**Appendix A2**  
**John Hancock Life Insurance Company (U.S.A.)**  
**LTC-96 MD 9/96, LTC-96 MD 3/97**

*Premiums to be used only with those that have  
previously elected an inflation decrease option during the 2013 Rate Filing*

**Preferred rates per \$10 of Nursing Home Daily Benefit - 100 Day Elimination Period**  
**Home Health Daily Benefit at 100% of Nursing Home Daily Benefit**

Age	4.1% Simple Inflation						4.1% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	103.29	128.32	147.10	165.88	206.91	228.95	202.82	252.49	281.47	318.72	384.95	422.20
30	103.29	128.32	147.10	165.88	214.04	244.21	202.82	252.49	281.47	318.72	384.95	422.20
31	103.29	128.32	147.10	165.88	221.17	259.47	202.82	252.49	281.47	318.72	384.95	422.20
32	103.29	128.32	147.10	165.88	235.44	267.11	202.82	252.49	281.47	318.72	384.95	422.20
33	106.63	128.32	149.90	165.88	242.58	282.37	202.82	252.49	281.47	318.72	384.95	422.20
34	106.63	128.32	156.71	171.16	256.85	297.63	202.82	252.49	281.47	318.72	384.95	422.20
35	113.30	131.22	156.71	178.01	269.05	302.16	202.82	252.49	281.47	318.72	384.95	422.20
36	119.96	137.78	163.52	191.70	269.05	302.16	202.82	252.49	281.47	318.72	384.95	422.20
37	126.62	144.34	177.15	198.55	269.05	302.16	202.82	252.49	281.47	318.72	384.95	422.20
38	126.62	150.90	183.96	205.40	269.05	302.16	202.82	252.49	281.47	318.72	384.95	422.20
39	133.29	157.46	190.78	219.09	269.05	302.16	202.82	252.49	281.47	318.72	384.95	422.20
40	136.60	164.02	194.54	219.38	269.05	302.16	202.82	252.49	281.47	318.72	384.95	422.20
41	136.60	169.71	194.54	219.38	269.05	302.16	202.82	252.49	281.47	318.72	384.95	422.20
42	136.60	169.71	194.54	219.38	269.05	302.16	202.82	252.49	281.47	318.72	384.95	422.20
43	136.60	169.71	194.54	219.38	269.05	302.16	202.82	252.49	281.47	318.72	384.95	422.20
44	136.60	169.71	194.54	219.38	269.05	302.16	202.82	252.49	281.47	318.72	384.95	422.20
45	172.61	204.38	249.71	277.93	347.70	389.09	240.08	289.75	318.72	355.98	430.48	471.87
46	173.37	218.89	252.49	281.47	347.70	389.09	240.08	289.75	318.72	355.98	430.48	471.87
47	177.99	226.64	252.49	281.47	347.70	389.09	240.08	289.75	318.72	355.98	430.48	471.87
48	177.99	227.66	252.49	281.47	347.70	389.09	240.08	289.75	318.72	355.98	430.48	471.87
49	177.99	227.66	252.49	281.47	347.70	389.09	240.08	289.75	318.72	355.98	430.48	471.87
50	194.54	248.35	273.19	310.44	380.81	422.20	256.63	302.16	331.14	372.53	447.04	504.99
51	206.96	260.77	293.89	327.00	397.37	442.90	264.91	314.58	343.56	380.81	459.46	504.99
52	215.24	273.19	306.30	339.42	413.92	459.46	269.05	322.86	351.84	389.09	467.73	517.41
53	223.52	285.61	322.86	355.98	430.48	476.01	277.33	331.14	364.25	397.37	480.15	529.82
54	235.94	298.03	335.28	368.39	447.04	496.71	285.61	339.42	372.53	409.79	492.57	542.24
55	244.22	306.30	347.70	384.95	463.60	513.27	293.89	351.84	384.95	418.06	504.99	558.80
56	256.63	318.72	360.11	401.51	484.29	533.96	306.30	364.25	401.51	430.48	521.54	579.49
57	269.05	331.14	372.53	418.06	500.85	550.52	314.58	384.95	426.34	451.18	546.38	608.47
58	281.47	343.56	384.95	438.76	521.54	571.22	327.00	401.51	447.04	476.01	579.49	641.58
59	293.89	360.11	397.37	459.46	542.24	591.91	339.42	422.20	476.01	504.99	612.61	678.84
60	310.44	372.53	409.79	480.15	558.80	608.47	355.98	442.90	500.85	529.82	641.58	711.95
61	322.86	389.09	430.48	500.85	583.63	633.30	368.39	463.60	521.54	554.66	674.70	745.06
62	339.42	409.79	451.18	525.68	608.47	658.14	380.81	484.29	546.38	587.77	707.81	782.32
63	355.98	434.62	480.15	554.66	637.44	687.11	401.51	509.13	571.22	620.89	745.06	823.71
64	376.67	459.46	513.27	583.63	666.42	720.23	418.06	529.82	600.19	654.00	782.32	865.10
65	397.37	488.43	546.38	612.61	699.53	757.48	438.76	554.66	625.03	691.25	823.71	906.49
66	418.06	525.68	587.77	649.86	745.06	807.15	463.60	587.77	662.28	736.79	877.52	964.44
67	447.04	567.08	637.44	699.53	811.29	877.52	500.85	633.30	716.09	794.74	947.89	1038.95
68	480.15	612.61	695.39	761.62	889.94	964.44	542.24	687.11	778.18	865.10	1030.67	1130.01
69	521.54	666.42	753.34	836.13	976.86	1059.65	587.77	749.20	844.41	943.75	1121.74	1225.22
70	567.08	720.23	815.43	918.91	1063.79	1154.85	641.58	811.29	914.77	1038.95	1212.80	1320.42
71	616.75	778.18	873.38	1014.12	1163.13	1258.33	699.53	877.52	985.14	1142.43	1316.28	1423.90
72	678.84	844.41	939.61	1125.87	1279.03	1378.37	761.62	952.03	1059.65	1262.47	1432.18	1539.80
73	740.92	923.05	1018.25	1254.19	1411.48	1510.82	823.71	1034.81	1150.71	1399.06	1564.63	1672.26
74	807.15	1009.98	1121.74	1399.06	1560.50	1663.98	894.08	1125.87	1258.33	1543.94	1713.65	1821.27
75	873.38	1113.46	1258.33	1548.08	1726.07	1833.69	960.30	1229.36	1394.93	1692.95	1879.22	1990.98
76	947.89	1237.63	1432.18	1713.65	1916.47	2040.65	1030.67	1349.39	1556.36	1854.38	2069.62	2197.94
77	1026.53	1390.79	1630.86	1895.77	2144.13	2297.28	1105.18	1490.13	1742.62	2024.09	2289.00	2450.43
78	1113.46	1560.50	1846.10	2086.18	2392.48	2582.89	1187.96	1647.42	1937.17	2206.22	2533.22	2736.04
79	1208.66	1734.34	2061.34	2289.00	2657.40	2880.91	1279.03	1812.99	2139.99	2396.62	2789.85	3029.93
80	1320.42	1916.47					1386.65	1982.70				
81	1457.01	2106.88					1519.10	2160.69				
82	1618.44	2301.42					1672.26	2346.95				
83	1800.57	2504.24					1846.10	2541.50				
84	1999.26	2715.34					2032.37	2744.32				
85+												

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

**Appendix A2**

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

**LTC-96 MD 9/96, LTC-96 MD 3/97**

*Premiums to be used only with those that have  
previously elected an inflation decrease option during the 2013 Rate Filing*

**Preferred rates per \$10 of Nursing Home Daily Benefit - 100 Day Elimination Period  
Home Health Daily Benefit at 80% of Nursing Home Daily Benefit**

Age	4.1% Simple Inflation						4.1% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	100.16	122.06	137.71	153.36	187.81	206.99	194.54	240.08	269.05	302.16	364.25	401.51
30	100.16	122.06	137.71	153.36	194.28	220.79	194.54	240.08	269.05	302.16	364.25	401.51
31	100.16	122.06	137.71	153.36	200.76	234.59	194.54	240.08	269.05	302.16	364.25	401.51
32	100.16	122.06	137.71	153.36	213.71	241.49	194.54	240.08	269.05	302.16	364.25	401.51
33	103.40	122.06	140.33	153.36	220.19	255.29	194.54	240.08	269.05	302.16	364.25	401.51
34	103.40	122.06	146.71	158.25	233.14	269.09	194.54	240.08	269.05	302.16	364.25	401.51
35	109.86	124.82	146.71	164.58	244.22	273.19	194.54	240.08	269.05	302.16	364.25	401.51
36	116.32	131.06	153.09	177.24	244.22	273.19	194.54	240.08	269.05	302.16	364.25	401.51
37	122.79	137.30	165.84	183.57	244.22	273.19	194.54	240.08	269.05	302.16	364.25	401.51
38	122.79	143.54	172.22	189.90	244.22	273.19	194.54	240.08	269.05	302.16	364.25	401.51
39	129.25	149.78	178.60	202.56	244.22	273.19	194.54	240.08	269.05	302.16	364.25	401.51
40	132.46	156.02	182.13	202.82	244.22	273.19	194.54	240.08	269.05	302.16	364.25	401.51
41	132.46	161.43	182.13	202.82	244.22	273.19	194.54	240.08	269.05	302.16	364.25	401.51
42	132.46	161.43	182.13	202.82	244.22	273.19	194.54	240.08	269.05	302.16	364.25	401.51
43	132.46	161.43	182.13	202.82	244.22	273.19	194.54	240.08	269.05	302.16	364.25	401.51
44	132.46	161.43	182.13	202.82	244.22	273.19	194.54	240.08	269.05	302.16	364.25	401.51
45	168.60	189.52	233.33	257.50	318.72	351.84	231.80	277.33	306.30	339.42	405.65	442.90
46	169.34	202.97	235.94	260.77	318.72	351.84	231.80	277.33	306.30	339.42	405.65	442.90
47	173.85	210.16	235.94	260.77	318.72	351.84	231.80	277.33	306.30	339.42	405.65	442.90
48	173.85	211.10	235.94	260.77	318.72	351.84	231.80	277.33	306.30	339.42	405.65	442.90
49	173.85	211.10	235.94	260.77	318.72	351.84	231.80	277.33	306.30	339.42	405.65	442.90
50	186.27	235.94	260.77	289.75	347.70	384.95	244.22	293.89	322.86	355.98	426.34	476.01
51	198.68	244.22	273.19	302.16	364.25	401.51	256.63	302.16	331.14	364.25	434.62	476.01
52	206.96	256.63	285.61	314.58	380.81	418.06	264.91	310.44	339.42	372.53	447.04	488.43
53	219.38	269.05	298.03	331.14	397.37	438.76	273.19	318.72	351.84	380.81	459.46	504.99
54	227.66	277.33	310.44	343.56	413.92	455.32	281.47	331.14	360.11	393.23	471.87	517.41
55	235.94	289.75	322.86	355.98	430.48	476.01	289.75	339.42	372.53	401.51	484.29	533.96
56	248.35	302.16	335.28	372.53	447.04	492.57	298.03	351.84	389.09	413.92	504.99	558.80
57	260.77	314.58	347.70	389.09	467.73	517.41	306.30	368.39	405.65	434.62	529.82	587.77
58	273.19	327.00	364.25	409.79	488.43	538.10	318.72	384.95	426.34	459.46	558.80	620.89
59	285.61	343.56	380.81	426.34	509.13	558.80	331.14	405.65	451.18	484.29	587.77	654.00
60	298.03	355.98	393.23	447.04	529.82	583.63	343.56	422.20	471.87	509.13	620.89	687.11
61	310.44	372.53	413.92	467.73	550.52	604.33	355.98	442.90	492.57	533.96	645.72	720.23
62	327.00	393.23	434.62	488.43	579.49	633.30	368.39	459.46	517.41	558.80	678.84	753.34
63	343.56	413.92	459.46	513.27	604.33	658.14	384.95	480.15	538.10	583.63	707.81	786.46
64	360.11	438.76	492.57	542.24	633.30	691.25	405.65	504.99	562.94	612.61	740.92	819.57
65	376.67	467.73	521.54	567.08	662.28	720.23	426.34	525.68	591.91	645.72	778.18	856.82
66	401.51	500.85	558.80	604.33	703.67	765.76	451.18	558.80	625.03	682.98	819.57	906.49
67	434.62	542.24	608.47	649.86	757.48	827.85	488.43	604.33	678.84	736.79	885.80	976.86
68	471.87	591.91	662.28	707.81	827.85	902.36	529.82	662.28	740.92	807.15	964.44	1059.65
69	513.27	641.58	720.23	778.18	910.63	989.28	579.49	724.37	811.29	885.80	1051.37	1150.71
70	562.94	699.53	782.32	856.82	997.56	1080.34	633.30	786.46	881.66	981.00	1146.57	1250.05
71	612.61	757.48	844.41	952.03	1092.76	1183.82	691.25	856.82	956.17	1084.48	1250.05	1353.53
72	674.70	823.71	914.77	1067.93	1212.80	1303.86	757.48	931.33	1038.95	1204.52	1370.09	1477.71
73	736.79	902.36	997.56	1196.24	1345.25	1440.46	819.57	1018.25	1134.15	1332.84	1506.69	1614.31
74	803.01	989.28	1096.90	1332.84	1490.13	1589.47	889.94	1109.32	1237.63	1465.29	1651.56	1763.32
75	869.24	1084.48	1216.94	1473.57	1647.42	1755.04	956.17	1204.52	1357.67	1606.03	1804.71	1924.75
76	939.61	1196.24	1365.95	1622.58	1821.27	1941.31	1026.53	1316.28	1498.41	1750.90	1974.42	2111.02
77	1018.25	1336.98	1539.80	1784.01	2015.81	2160.69	1101.04	1444.60	1659.84	1908.19	2164.83	2326.26
78	1101.04	1485.99	1730.20	1953.72	2231.05	2400.76	1183.82	1581.19	1833.69	2069.62	2375.93	2562.19
79	1192.10	1647.42	1924.75	2131.71	2454.57	2653.26	1270.75	1730.20	2011.67	2243.47	2595.31	2810.55
80	1299.72	1812.99					1370.09	1887.50				
81	1432.18	1990.98					1494.27	2053.07				
82	1581.19	2173.10					1639.14	2226.91				
83	1750.90	2367.65					1800.57	2413.18				
84	1937.17	2566.33					1978.56	2607.72				
85+												

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



**Appendix A2**  
**John Hancock Life Insurance Company (U.S.A.)**  
**LTC-96 MD 9/96, LTC-96 MD 3/97**

*Premiums to be used only with those that have  
previously elected an inflation decrease option during the 2013 Rate Filing*

**Preferred rates per \$10 of Nursing Home Daily Benefit - 100 Day Elimination Period**  
**Home Health Daily Benefit at 50% of Nursing Home Daily Benefit**

Age	4.1% Simple Inflation						4.1% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	90.77	106.42	118.93	128.32	159.16	172.50	182.13	215.24	235.94	260.77	314.58	347.70
30	90.77	106.42	118.93	128.32	164.65	183.99	182.13	215.24	235.94	260.77	314.58	347.70
31	90.77	106.42	118.93	128.32	170.13	195.49	182.13	215.24	235.94	260.77	314.58	347.70
32	90.77	106.42	118.93	128.32	181.11	201.24	182.13	215.24	235.94	260.77	314.58	347.70
33	93.71	106.42	121.19	128.32	186.60	212.74	182.13	215.24	235.94	260.77	314.58	347.70
34	93.71	106.42	126.70	132.41	197.58	224.24	182.13	215.24	235.94	260.77	314.58	347.70
35	99.56	108.81	126.70	137.71	206.96	227.66	182.13	215.24	235.94	260.77	314.58	347.70
36	105.42	114.25	132.21	148.30	206.96	227.66	182.13	215.24	235.94	260.77	314.58	347.70
37	111.28	119.70	143.23	153.60	206.96	227.66	182.13	215.24	235.94	260.77	314.58	347.70
38	111.28	125.14	148.74	158.89	206.96	227.66	182.13	215.24	235.94	260.77	314.58	347.70
39	117.13	130.58	154.24	169.49	206.96	227.66	182.13	215.24	235.94	260.77	314.58	347.70
40	120.04	136.02	157.29	169.71	206.96	227.66	182.13	215.24	235.94	260.77	314.58	347.70
41	120.04	140.73	157.29	169.71	206.96	227.66	182.13	215.24	235.94	260.77	314.58	347.70
42	120.04	140.73	157.29	169.71	206.96	227.66	182.13	215.24	235.94	260.77	314.58	347.70
43	120.04	140.73	157.29	169.71	206.96	227.66	182.13	215.24	235.94	260.77	314.58	347.70
44	120.04	140.73	157.29	169.71	206.96	227.66	182.13	215.24	235.94	260.77	314.58	347.70
45	148.53	167.22	204.68	220.71	269.05	298.03	211.10	248.35	264.91	293.89	355.98	393.23
46	149.18	179.09	206.96	223.52	269.05	298.03	211.10	248.35	264.91	293.89	355.98	393.23
47	153.15	185.43	206.96	223.52	269.05	298.03	211.10	248.35	264.91	293.89	355.98	393.23
48	153.15	186.27	206.96	223.52	269.05	298.03	211.10	248.35	264.91	293.89	355.98	393.23
49	153.15	186.27	206.96	223.52	269.05	298.03	211.10	248.35	264.91	293.89	355.98	393.23
50	169.71	206.96	223.52	244.22	298.03	331.14	223.52	260.77	277.33	310.44	372.53	422.20
51	177.99	215.24	235.94	256.63	310.44	347.70	231.80	269.05	285.61	318.72	384.95	422.20
52	186.27	223.52	248.35	269.05	327.00	364.25	240.08	273.19	293.89	327.00	393.23	434.62
53	194.54	235.94	260.77	281.47	343.56	376.67	248.35	281.47	302.16	335.28	405.65	447.04
54	202.82	244.22	269.05	293.89	355.98	397.37	252.49	289.75	314.58	343.56	418.06	459.46
55	211.10	252.49	281.47	306.30	372.53	413.92	260.77	302.16	327.00	351.84	430.48	476.01
56	219.38	264.91	289.75	322.86	389.09	430.48	269.05	310.44	339.42	364.25	447.04	496.71
57	231.80	277.33	302.16	335.28	405.65	451.18	277.33	327.00	355.98	380.81	467.73	521.54
58	244.22	289.75	314.58	351.84	426.34	467.73	285.61	343.56	376.67	405.65	492.57	550.52
59	252.49	302.16	327.00	372.53	442.90	488.43	298.03	360.11	397.37	426.34	521.54	579.49
60	264.91	314.58	343.56	389.09	463.60	509.13	310.44	376.67	418.06	447.04	550.52	612.61
61	277.33	327.00	355.98	405.65	484.29	529.82	318.72	393.23	438.76	471.87	575.36	641.58
62	293.89	343.56	376.67	426.34	504.99	554.66	331.14	409.79	459.46	496.71	604.33	670.56
63	310.44	364.25	401.51	451.18	529.82	579.49	347.70	430.48	480.15	521.54	633.30	699.53
64	327.00	389.09	426.34	476.01	558.80	608.47	364.25	451.18	500.85	546.38	662.28	732.65
65	343.56	409.79	455.32	500.85	583.63	637.44	384.95	471.87	521.54	575.36	695.39	765.76
66	364.25	438.76	488.43	529.82	620.89	674.70	409.79	500.85	554.66	612.61	736.79	811.29
67	389.09	480.15	529.82	571.22	670.56	732.65	442.90	542.24	600.19	662.28	794.74	877.52
68	422.20	521.54	583.63	625.03	732.65	798.87	480.15	591.91	658.14	724.37	865.10	952.03
69	459.46	571.22	637.44	691.25	807.15	877.52	525.68	649.86	724.37	794.74	947.89	1038.95
70	504.99	620.89	691.25	761.62	885.80	960.30	575.36	707.81	790.60	881.66	1034.81	1125.87
71	550.52	674.70	749.20	852.68	976.86	1055.51	629.17	769.90	856.82	981.00	1130.01	1221.08
72	604.33	736.79	811.29	956.17	1080.34	1158.99	687.11	840.27	931.33	1088.62	1237.63	1332.84
73	662.28	803.01	885.80	1067.93	1200.38	1283.17	745.06	914.77	1014.12	1204.52	1357.67	1452.88
74	724.37	881.66	976.86	1192.10	1328.70	1415.62	807.15	997.56	1113.46	1328.70	1485.99	1585.33
75	782.32	968.58	1084.48	1316.28	1469.43	1564.63	869.24	1088.62	1221.08	1452.88	1626.72	1734.34
76	844.41	1072.06	1216.94	1452.88	1626.72	1730.20	931.33	1187.96	1349.39	1585.33	1779.88	1899.91
77	914.77	1192.10	1370.09	1593.61	1796.43	1920.61	997.56	1299.72	1494.27	1726.07	1949.58	2090.32
78	989.28	1324.56	1535.66	1742.62	1982.70	2127.57	1072.06	1423.90	1647.42	1870.94	2135.85	2297.28
79	1067.93	1465.29	1705.37	1899.91	2177.24	2342.81	1146.57	1552.22	1804.71	2024.09	2326.26	2508.38
80	1163.13	1610.17					1233.50	1688.81				
81	1274.89	1759.18					1341.12	1833.69				
82	1403.20	1916.47					1461.15	1982.70				
83	1543.94	2082.04					1597.75	2144.13				
84	1697.09	2251.75					1746.76	2305.56				
85+												

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

**Appendix A2**  
**John Hancock Life Insurance Company (U.S.A.)**  
**NH-99 MD 4/99**

*Premiums to be used only with those that have  
previously elected an inflation decrease option during the 2013 Rate Filing*

**Standard Rates per \$10 of Facility Daily Benefit - 100 Day Elimination Period**

Age	4.1% Simple Inflation						4.1% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	78.25	100.16	109.55	125.19	155.97	169.36	157.29	194.54	215.24	240.08	293.89	322.86
30	78.25	100.16	109.55	125.19	161.35	180.65	157.29	194.54	215.24	240.08	293.89	322.86
31	78.25	100.16	109.55	125.19	166.73	191.94	157.29	194.54	215.24	240.08	293.89	322.86
32	78.25	100.16	109.55	125.19	177.49	197.59	157.29	194.54	215.24	240.08	293.89	322.86
33	80.78	100.16	111.62	125.19	182.87	208.88	157.29	194.54	215.24	240.08	293.89	322.86
34	80.78	100.16	116.70	129.18	193.62	220.17	157.29	194.54	215.24	240.08	293.89	322.86
35	85.83	102.41	116.70	134.35	202.82	223.52	157.29	194.54	215.24	240.08	293.89	322.86
36	90.88	107.53	121.77	144.68	202.82	223.52	157.29	194.54	215.24	240.08	293.89	322.86
37	95.93	112.65	131.92	149.85	202.82	223.52	157.29	194.54	215.24	240.08	293.89	322.86
38	95.93	117.78	136.99	155.02	202.82	223.52	157.29	194.54	215.24	240.08	293.89	322.86
39	100.98	122.90	142.07	165.35	202.82	223.52	157.29	194.54	215.24	240.08	293.89	322.86
40	103.48	128.02	144.87	165.57	202.82	223.52	157.29	194.54	215.24	240.08	293.89	322.86
41	103.48	132.46	144.87	165.57	202.82	223.52	157.29	194.54	215.24	240.08	293.89	322.86
42	103.48	132.46	144.87	165.57	202.82	223.52	157.29	194.54	215.24	240.08	293.89	322.86
43	103.48	132.46	144.87	165.57	202.82	223.52	157.29	194.54	215.24	240.08	293.89	322.86
44	103.48	132.46	144.87	165.57	202.82	223.52	157.29	194.54	215.24	240.08	293.89	322.86
45	128.46	156.07	184.21	208.45	264.91	285.61	177.99	219.38	244.22	273.19	327.00	364.25
46	129.02	167.15	186.27	211.10	264.91	285.61	177.99	219.38	244.22	273.19	327.00	364.25
47	132.46	173.07	186.27	211.10	264.91	285.61	177.99	219.38	244.22	273.19	327.00	364.25
48	132.46	173.85	186.27	211.10	264.91	285.61	177.99	219.38	244.22	273.19	327.00	364.25
49	132.46	173.85	186.27	211.10	264.91	285.61	177.99	219.38	244.22	273.19	327.00	364.25
50	144.87	190.41	198.68	231.80	289.75	310.44	186.27	235.94	260.77	285.61	343.56	380.81
51	153.15	198.68	215.24	240.08	306.30	327.00	194.54	240.08	264.91	293.89	351.84	389.09
52	161.43	211.10	227.66	256.63	318.72	343.56	202.82	248.35	273.19	298.03	360.11	401.51
53	173.85	219.38	240.08	269.05	327.00	360.11	211.10	252.49	281.47	306.30	372.53	409.79
54	177.99	227.66	252.49	285.61	343.56	376.67	219.38	264.91	289.75	314.58	380.81	418.06
55	186.27	235.94	264.91	293.89	355.98	393.23	227.66	269.05	293.89	318.72	389.09	426.34
56	202.82	248.35	281.47	318.72	376.67	418.06	240.08	285.61	314.58	339.42	409.79	455.32
57	215.24	269.05	302.16	339.42	405.65	447.04	256.63	310.44	343.56	368.39	442.90	488.43
58	231.80	289.75	322.86	368.39	434.62	476.01	273.19	335.28	372.53	397.37	484.29	533.96
59	252.49	310.44	343.56	397.37	463.60	509.13	293.89	364.25	409.79	430.48	525.68	579.49
60	273.19	327.00	360.11	422.20	492.57	533.96	310.44	393.23	438.76	463.60	567.08	625.03
61	289.75	347.70	384.95	447.04	521.54	562.94	327.00	413.92	467.73	500.85	604.33	666.42
62	310.44	372.53	409.79	480.15	554.66	600.19	351.84	442.90	496.71	533.96	645.72	711.95
63	327.00	401.51	447.04	513.27	587.77	637.44	372.53	467.73	525.68	575.36	691.25	761.62
64	351.84	434.62	484.29	550.52	629.17	678.84	393.23	500.85	562.94	616.75	736.79	811.29
65	376.67	467.73	521.54	583.63	670.56	720.23	418.06	529.82	596.05	658.14	786.46	865.10
66	401.51	500.85	562.94	620.89	716.09	774.04	451.18	567.08	637.44	699.53	840.27	918.91
67	426.34	542.24	600.19	662.28	778.18	836.13	476.01	612.61	674.70	749.20	910.63	972.72
68	459.46	587.77	649.86	716.09	852.68	898.22	513.27	658.14	732.65	811.29	985.14	1043.09
69	496.71	633.30	711.95	790.60	931.33	997.56	562.94	716.09	803.01	894.08	1072.06	1142.43
70	538.10	687.11	778.18	877.52	1018.25	1101.04	612.61	774.04	873.38	989.28	1158.99	1262.47
71	587.77	745.06	831.99	968.58	1113.46	1200.38	666.42	836.13	939.61	1092.76	1258.33	1357.67
72	645.72	807.15	898.22	1080.34	1225.22	1320.42	728.51	910.63	1014.12	1212.80	1374.23	1477.71
73	707.81	885.80	981.00	1204.52	1357.67	1452.88	790.60	993.42	1109.32	1341.12	1506.69	1606.03
74	778.18	972.72	1080.34	1345.25	1506.69	1601.89	856.82	1084.48	1212.80	1485.99	1651.56	1755.04
75	844.41	1072.06	1212.80	1490.13	1663.98	1767.46	923.05	1183.82	1341.12	1630.86	1812.99	1920.61
76	910.63	1192.10	1378.37	1651.56	1846.10	1966.14	993.42	1299.72	1498.41	1788.15	1990.98	2119.29
77	989.28	1341.12	1572.91	1825.41	2065.48	2214.50	1063.79	1436.32	1676.39	1949.58	2206.22	2363.51
78	1072.06	1502.55	1775.74	2011.67	2305.56	2487.69	1146.57	1589.47	1866.80	2123.43	2442.15	2632.56
79	1163.13	1672.26	1986.84	2206.22	2562.19	2777.43	1233.50	1746.76	2061.34	2309.70	2690.51	2918.17
80	1270.75	1846.10					1336.98	1908.19				
81	1407.34	2028.23					1461.15	2082.04				
82	1560.50	2218.64					1610.17	2264.17				
83	1734.34	2413.18					1775.74	2450.43				
84	1924.75	2620.14					1957.86	2644.98				
85+												

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

**Appendix A2**  
**John Hancock Life Insurance Company (U.S.A.)**  
**NH-99 MD 4/99**

*Premiums to be used only with those that have  
previously elected an inflation decrease option during the 2013 Rate Filing*

**Preferred Rates per \$10 of Facility Daily Benefit - 100 Day Elimination Period**

Age	4.1% Simple Inflation						4.1% Compound Inflation					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	75.12	93.90	106.42	118.93	149.61	166.22	144.87	182.13	202.82	231.80	277.33	306.30
30	75.12	93.90	106.42	118.93	154.77	177.30	144.87	182.13	202.82	231.80	277.33	306.30
31	75.12	93.90	106.42	118.93	159.93	188.39	144.87	182.13	202.82	231.80	277.33	306.30
32	75.12	93.90	106.42	118.93	170.24	193.99	144.87	182.13	202.82	231.80	277.33	306.30
33	77.55	93.90	108.44	118.93	175.40	205.01	144.87	182.13	202.82	231.80	277.33	306.30
34	77.55	93.90	113.36	122.72	185.72	216.09	144.87	182.13	202.82	231.80	277.33	306.30
35	82.40	96.01	113.36	127.63	194.54	219.38	144.87	182.13	202.82	231.80	277.33	306.30
36	87.24	100.81	118.29	137.45	194.54	219.38	144.87	182.13	202.82	231.80	277.33	306.30
37	92.09	105.61	128.15	142.36	194.54	219.38	144.87	182.13	202.82	231.80	277.33	306.30
38	92.09	110.41	133.08	147.27	194.54	219.38	144.87	182.13	202.82	231.80	277.33	306.30
39	96.94	115.21	138.01	157.08	194.54	219.38	144.87	182.13	202.82	231.80	277.33	306.30
40	99.34	120.02	140.73	157.29	194.54	219.38	144.87	182.13	202.82	231.80	277.33	306.30
41	99.34	124.18	140.73	157.29	194.54	219.38	144.87	182.13	202.82	231.80	277.33	306.30
42	99.34	124.18	140.73	157.29	194.54	219.38	144.87	182.13	202.82	231.80	277.33	306.30
43	99.34	124.18	140.73	157.29	194.54	219.38	144.87	182.13	202.82	231.80	277.33	306.30
44	99.34	124.18	140.73	157.29	194.54	219.38	144.87	182.13	202.82	231.80	277.33	306.30
45	124.44	148.64	180.12	200.28	252.49	281.47	173.85	211.10	231.80	256.63	310.44	339.42
46	124.99	159.19	182.13	202.82	252.49	281.47	173.85	211.10	231.80	256.63	310.44	339.42
47	128.32	164.83	182.13	202.82	252.49	281.47	173.85	211.10	231.80	256.63	310.44	339.42
48	128.32	165.57	182.13	202.82	252.49	281.47	173.85	211.10	231.80	256.63	310.44	339.42
49	128.32	165.57	182.13	202.82	252.49	281.47	173.85	211.10	231.80	256.63	310.44	339.42
50	140.73	177.99	198.68	223.52	273.19	306.30	186.27	219.38	240.08	269.05	322.86	355.98
51	149.01	186.27	211.10	235.94	285.61	318.72	190.41	227.66	248.35	273.19	331.14	364.25
52	157.29	198.68	219.38	244.22	298.03	331.14	194.54	231.80	252.49	281.47	339.42	372.53
53	161.43	206.96	231.80	256.63	310.44	343.56	198.68	240.08	264.91	285.61	347.70	380.81
54	169.71	215.24	240.08	264.91	322.86	360.11	206.96	244.22	269.05	293.89	355.98	393.23
55	177.99	219.38	252.49	277.33	335.28	372.53	211.10	252.49	277.33	302.16	364.25	401.51
56	190.41	235.94	264.91	293.89	355.98	393.23	227.66	269.05	293.89	318.72	384.95	426.34
57	202.82	252.49	281.47	318.72	380.81	418.06	240.08	289.75	322.86	343.56	413.92	459.46
58	219.38	269.05	298.03	343.56	405.65	447.04	256.63	314.58	347.70	372.53	451.18	500.85
59	235.94	285.61	318.72	368.39	430.48	471.87	269.05	335.28	380.81	401.51	488.43	542.24
60	252.49	302.16	331.14	389.09	451.18	492.57	289.75	360.11	405.65	430.48	517.41	575.36
61	264.91	318.72	351.84	409.79	476.01	517.41	302.16	376.67	426.34	451.18	550.52	608.47
62	277.33	335.28	372.53	430.48	500.85	542.24	314.58	397.37	447.04	484.29	579.49	641.58
63	293.89	360.11	397.37	459.46	525.68	567.08	331.14	422.20	471.87	513.27	616.75	678.84
64	310.44	380.81	426.34	484.29	550.52	596.05	347.70	438.76	496.71	542.24	649.86	716.09
65	331.14	405.65	455.32	509.13	579.49	629.17	364.25	459.46	517.41	575.36	682.98	753.34
66	347.70	434.62	488.43	538.10	616.75	670.56	384.95	488.43	550.52	612.61	728.51	798.87
67	372.53	471.87	529.82	579.49	674.70	728.51	413.92	525.68	596.05	658.14	786.46	860.96
68	397.37	509.13	575.36	633.30	736.79	798.87	451.18	571.22	645.72	716.09	856.82	935.47
69	430.48	554.66	625.03	695.39	811.29	877.52	488.43	620.89	699.53	782.32	931.33	1014.12
70	471.87	596.05	678.84	761.62	881.66	960.30	533.96	674.70	757.48	860.96	1005.84	1096.90
71	513.27	645.72	724.37	844.41	968.58	1047.23	583.63	728.51	819.57	952.03	1092.76	1183.82
72	567.08	703.67	782.32	939.61	1067.93	1150.71	633.30	794.74	881.66	1051.37	1192.10	1283.17
73	620.89	769.90	852.68	1047.23	1179.68	1262.47	687.11	865.10	960.30	1171.41	1308.00	1399.06
74	674.70	844.41	939.61	1171.41	1308.00	1394.93	749.20	943.75	1055.51	1291.44	1436.32	1527.38
75	732.65	935.47	1055.51	1299.72	1448.74	1535.66	803.01	1030.67	1171.41	1419.76	1577.05	1668.12
76	794.74	1038.95	1200.38	1436.32	1606.03	1709.51	865.10	1130.01	1303.86	1556.36	1734.34	1841.96
77	860.96	1167.27	1365.95	1589.47	1796.43	1924.75	927.19	1250.05	1461.15	1697.09	1920.61	2053.07
78	935.47	1308.00	1548.08	1750.90	2007.53	2164.83	997.56	1382.51	1622.58	1850.24	2123.43	2293.14
79	1014.12	1452.88	1726.07	1920.61	2226.91	2413.18	1072.06	1519.10	1792.29	2007.53	2338.67	2541.50
80	1105.18	1606.03					1163.13	1663.98				
81	1221.08	1767.46					1274.89	1812.99				
82	1357.67	1928.89					1403.20	1966.14				
83	1510.82	2098.60					1548.08	2131.71				
84	1676.39	2276.58					1705.37	2301.42				
85+												

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



**Appendix A2**  
**John Hancock Life Insurance Company (U.S.A.)**  
**LTC-96CL MD 9/96, LTC-96CL MD 3/97**

*Premiums to be used only with those that have  
previously elected an inflation decrease option during the 2013 Rate Filing*

**Rates per \$10 of Nursing Home Daily Benefit - 100 Day Elimination Period**  
**Home Health Daily Benefit at 100% of Nursing Home Daily Benefit**

Age	4.1% Simple Inflation				4.1% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	93.90	112.68	131.45	223.46	182.13	219.38	264.91	447.04
30	96.43	115.52	131.45	238.36	182.13	219.38	264.91	447.04
31	102.45	121.60	137.50	253.25	182.13	219.38	264.91	447.04
32	102.45	127.68	143.75	260.70	182.13	219.38	264.91	447.04
33	108.48	133.76	150.01	273.19	182.13	219.38	264.91	447.04
34	114.51	139.84	156.26	273.19	182.13	219.38	264.91	447.04
35	120.53	139.84	162.51	273.19	182.13	219.38	264.91	447.04
36	124.18	145.92	173.85	273.19	182.13	219.38	264.91	447.04
37	124.18	149.01	173.85	273.19	182.13	219.38	264.91	447.04
38	124.18	149.01	173.85	273.19	182.13	219.38	264.91	447.04
39	124.18	149.01	173.85	273.19	182.13	219.38	264.91	447.04
40	124.18	149.01	173.85	273.19	182.13	219.38	264.91	447.04
41	124.18	149.01	173.85	273.19	182.13	219.38	264.91	447.04
42	124.18	149.01	173.85	273.19	182.13	219.38	264.91	447.04
43	124.18	149.01	173.85	273.19	182.13	219.38	264.91	447.04
44	124.18	149.01	173.85	273.19	182.13	219.38	264.91	447.04
45	157.29	190.41	227.66	347.70	211.10	252.49	302.16	509.13
46	157.29	190.41	227.66	347.70	211.10	252.49	302.16	509.13
47	157.29	190.41	227.66	347.70	211.10	252.49	302.16	509.13
48	157.29	190.41	227.66	347.70	211.10	252.49	302.16	509.13
49	157.29	190.41	227.66	347.70	211.10	252.49	302.16	509.13
50	173.85	206.96	244.22	376.67	223.52	269.05	318.72	533.96
51	182.13	215.24	260.77	397.37	231.80	277.33	335.28	554.66
52	194.54	231.80	273.19	418.06	244.22	289.75	347.70	575.36
53	206.96	244.22	293.89	438.76	252.49	302.16	360.11	596.05
54	215.24	252.49	306.30	463.60	264.91	314.58	380.81	612.61
55	227.66	269.05	322.86	484.29	277.33	327.00	393.23	633.30
56	240.08	281.47	339.42	504.99	285.61	339.42	409.79	658.14
57	252.49	298.03	355.98	525.68	298.03	351.84	422.20	674.70
58	264.91	310.44	372.53	550.52	310.44	368.39	442.90	699.53
59	277.33	327.00	393.23	575.36	322.86	380.81	459.46	724.37
60	293.89	347.70	413.92	604.33	339.42	401.51	480.15	749.20
61	314.58	368.39	442.90	637.44	355.98	422.20	504.99	778.18
62	331.14	389.09	467.73	674.70	376.67	442.90	533.96	811.29
63	351.84	413.92	500.85	711.95	397.37	471.87	562.94	844.41
64	376.67	438.76	533.96	753.34	422.20	496.71	596.05	894.08
65	405.65	471.87	567.08	794.74	447.04	525.68	637.44	935.47
66	430.48	500.85	604.33	848.55	484.29	567.08	674.70	989.28
67	459.46	533.96	645.72	898.22	513.27	600.19	724.37	1051.37
68	500.85	579.49	695.39	968.58	558.80	649.86	782.32	1125.87
69	546.38	637.44	765.76	1059.65	612.61	711.95	860.96	1233.50
70	612.61	707.81	852.68	1175.55	678.84	786.46	956.17	1357.67
71	678.84	782.32	952.03	1308.00	753.34	873.38	1059.65	1498.41
72	753.34	869.24	1055.51	1448.74	831.99	960.30	1163.13	1643.28
73	831.99	960.30	1171.41	1601.89	910.63	1051.37	1283.17	1796.43
74	923.05	1063.79	1295.58	1767.46	997.56	1154.85	1403.20	1962.00
75	1014.12	1175.55	1428.04	1945.45	1084.48	1258.33	1531.52	2131.71
76	1113.46	1291.44	1572.91	2131.71	1179.68	1365.95	1668.12	2313.84
77	1216.94	1407.34	1717.79	2326.26	1279.03	1481.85	1808.85	2495.96
78	1324.56	1535.66	1870.94	2524.94	1382.51	1601.89	1957.86	2690.51
79	1440.46	1672.26	2044.79	2744.32	1494.27	1730.20	2115.15	2901.61
80	1572.91				1618.44			
81	1709.51				1750.90			
82	1858.52				1891.64			
83	2019.95				2044.79			
84	2202.08				2222.77			
85+								

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

**Appendix A2**  
**John Hancock Life Insurance Company (U.S.A.)**  
**LTC-96CL MD 9/96, LTC-96CL MD 3/97**

*Premiums to be used only with those that have  
previously elected an inflation decrease option during the 2013 Rate Filing*

**Rates per \$10 of Nursing Home Daily Benefit - 100 Day Elimination Period**  
**Home Health Daily Benefit at 80% of Nursing Home Daily Benefit**

Age	4.1% Simple Inflation				4.1% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	87.64	103.29	122.06	206.53	173.85	202.82	248.35	422.20
30	90.00	105.90	122.06	220.30	173.85	202.82	248.35	422.20
31	95.62	111.47	127.68	234.07	173.85	202.82	248.35	422.20
32	95.62	117.04	133.49	240.95	173.85	202.82	248.35	422.20
33	101.25	122.62	139.29	252.49	173.85	202.82	248.35	422.20
34	106.87	128.19	145.09	252.49	173.85	202.82	248.35	422.20
35	112.50	128.19	150.90	252.49	173.85	202.82	248.35	422.20
36	115.90	133.76	161.43	252.49	173.85	202.82	248.35	422.20
37	115.90	136.60	161.43	252.49	173.85	202.82	248.35	422.20
38	115.90	136.60	161.43	252.49	173.85	202.82	248.35	422.20
39	115.90	136.60	161.43	252.49	173.85	202.82	248.35	422.20
40	115.90	136.60	161.43	252.49	173.85	202.82	248.35	422.20
41	115.90	136.60	161.43	252.49	173.85	202.82	248.35	422.20
42	115.90	136.60	161.43	252.49	173.85	202.82	248.35	422.20
43	115.90	136.60	161.43	252.49	173.85	202.82	248.35	422.20
44	115.90	136.60	161.43	252.49	173.85	202.82	248.35	422.20
45	149.01	177.99	211.10	327.00	198.68	235.94	285.61	484.29
46	149.01	177.99	211.10	327.00	198.68	235.94	285.61	484.29
47	149.01	177.99	211.10	327.00	198.68	235.94	285.61	484.29
48	149.01	177.99	211.10	327.00	198.68	235.94	285.61	484.29
49	149.01	177.99	211.10	327.00	198.68	235.94	285.61	484.29
50	161.43	190.41	231.80	355.98	211.10	248.35	302.16	509.13
51	173.85	202.82	244.22	376.67	223.52	260.77	314.58	529.82
52	182.13	215.24	260.77	393.23	231.80	269.05	327.00	550.52
53	194.54	227.66	273.19	418.06	240.08	285.61	343.56	567.08
54	206.96	240.08	285.61	434.62	252.49	298.03	355.98	587.77
55	215.24	252.49	306.30	459.46	260.77	306.30	372.53	608.47
56	223.52	260.77	318.72	476.01	273.19	318.72	389.09	625.03
57	235.94	277.33	335.28	500.85	285.61	331.14	401.51	645.72
58	248.35	289.75	351.84	521.54	293.89	343.56	418.06	666.42
59	264.91	306.30	372.53	546.38	306.30	360.11	434.62	687.11
60	277.33	322.86	393.23	575.36	322.86	376.67	455.32	716.09
61	293.89	343.56	418.06	604.33	339.42	393.23	476.01	745.06
62	314.58	364.25	442.90	641.58	360.11	418.06	504.99	774.04
63	335.28	389.09	467.73	674.70	376.67	438.76	533.96	815.43
64	360.11	413.92	500.85	716.09	405.65	467.73	567.08	852.68
65	380.81	442.90	533.96	761.62	430.48	496.71	600.19	898.22
66	409.79	471.87	571.22	807.15	463.60	533.96	645.72	952.03
67	438.76	504.99	608.47	856.82	496.71	571.22	687.11	1005.84
68	476.01	546.38	658.14	923.05	533.96	612.61	745.06	1084.48
69	521.54	600.19	728.51	1014.12	591.91	674.70	819.57	1183.82
70	583.63	666.42	807.15	1121.74	654.00	745.06	910.63	1308.00
71	654.00	740.92	902.36	1250.05	728.51	827.85	1005.84	1444.60
72	720.23	819.57	1005.84	1390.79	798.87	910.63	1117.60	1589.47
73	798.87	910.63	1113.46	1535.66	877.52	1001.70	1225.22	1738.48
74	885.80	1009.98	1233.50	1701.23	964.44	1096.90	1345.25	1899.91
75	972.72	1113.46	1361.81	1870.94	1051.37	1200.38	1469.43	2065.48
76	1067.93	1221.08	1498.41	2048.93	1142.43	1303.86	1601.89	2239.33
77	1171.41	1336.98	1639.14	2235.19	1237.63	1411.48	1738.48	2417.32
78	1274.89	1457.01	1788.15	2433.88	1336.98	1527.38	1879.22	2607.72
79	1390.79	1589.47	1949.58	2644.98	1444.60	1655.70	2036.51	2810.55
80	1510.82				1568.77			
81	1647.42				1692.95			
82	1792.29				1829.55			
83	1949.58				1982.70			
84	2123.43				2152.41			
85+								

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

**Appendix A2**  
**John Hancock Life Insurance Company (U.S.A.)**  
**LTC-96CL MD 9/96, LTC-96CL MD 3/97**

*Premiums to be used only with those that have  
previously elected an inflation decrease option during the 2013 Rate Filing*

**Rates per \$10 of Nursing Home Daily Benefit - 100 Day Elimination Period**  
**Home Health Daily Benefit at 50% of Nursing Home Daily Benefit**

Age	4.1% Simple Inflation				4.1% Compound Inflation			
	Benefit Period				Benefit Period			
	2/1 Years	2/2 Years	3/3 Years	Life	2/1 Years	2/2 Years	3/3 Years	Life
18-29	78.25	87.64	106.42	182.83	157.29	177.99	215.24	376.67
30	80.36	89.85	106.42	195.02	157.29	177.99	215.24	376.67
31	85.38	94.58	111.31	207.21	157.29	177.99	215.24	376.67
32	85.38	99.31	116.37	213.30	157.29	177.99	215.24	376.67
33	90.40	104.04	121.43	223.52	157.29	177.99	215.24	376.67
34	95.42	108.77	126.49	223.52	157.29	177.99	215.24	376.67
35	100.44	108.77	131.55	223.52	157.29	177.99	215.24	376.67
36	103.48	113.50	140.73	223.52	157.29	177.99	215.24	376.67
37	103.48	115.90	140.73	223.52	157.29	177.99	215.24	376.67
38	103.48	115.90	140.73	223.52	157.29	177.99	215.24	376.67
39	103.48	115.90	140.73	223.52	157.29	177.99	215.24	376.67
40	103.48	115.90	140.73	223.52	157.29	177.99	215.24	376.67
41	103.48	115.90	140.73	223.52	157.29	177.99	215.24	376.67
42	103.48	115.90	140.73	223.52	157.29	177.99	215.24	376.67
43	103.48	115.90	140.73	223.52	157.29	177.99	215.24	376.67
44	103.48	115.90	140.73	223.52	157.29	177.99	215.24	376.67
45	132.46	149.01	182.13	289.75	182.13	206.96	252.49	438.76
46	132.46	149.01	182.13	289.75	182.13	206.96	252.49	438.76
47	132.46	149.01	182.13	289.75	182.13	206.96	252.49	438.76
48	132.46	149.01	182.13	289.75	182.13	206.96	252.49	438.76
49	132.46	149.01	182.13	289.75	182.13	206.96	252.49	438.76
50	144.87	165.57	198.68	314.58	194.54	219.38	264.91	459.46
51	153.15	173.85	211.10	335.28	198.68	227.66	277.33	480.15
52	165.57	186.27	223.52	351.84	211.10	235.94	289.75	496.71
53	169.71	194.54	240.08	372.53	219.38	248.35	302.16	513.27
54	182.13	206.96	252.49	389.09	227.66	256.63	314.58	529.82
55	194.54	219.38	264.91	409.79	235.94	269.05	327.00	546.38
56	202.82	227.66	281.47	430.48	248.35	277.33	339.42	567.08
57	215.24	240.08	293.89	447.04	256.63	289.75	351.84	583.63
58	223.52	252.49	310.44	467.73	269.05	302.16	368.39	604.33
59	235.94	264.91	327.00	488.43	277.33	314.58	384.95	625.03
60	252.49	281.47	343.56	513.27	293.89	331.14	401.51	649.86
61	269.05	298.03	364.25	542.24	310.44	347.70	426.34	678.84
62	281.47	318.72	389.09	571.22	327.00	364.25	447.04	703.67
63	302.16	339.42	409.79	608.47	347.70	389.09	476.01	740.92
64	322.86	364.25	442.90	645.72	368.39	409.79	504.99	778.18
65	347.70	384.95	471.87	687.11	393.23	438.76	538.10	819.57
66	372.53	413.92	504.99	728.51	418.06	467.73	575.36	869.24
67	397.37	442.90	542.24	774.04	451.18	500.85	616.75	918.91
68	434.62	480.15	587.77	836.13	492.57	546.38	670.56	993.42
69	480.15	529.82	645.72	918.91	542.24	600.19	736.79	1088.62
70	529.82	587.77	720.23	1022.39	604.33	666.42	823.71	1204.52
71	596.05	658.14	807.15	1142.43	670.56	740.92	910.63	1332.84
72	666.42	732.65	902.36	1270.75	740.92	819.57	1009.98	1469.43
73	736.79	811.29	1001.70	1411.48	815.43	898.22	1113.46	1610.17
74	815.43	898.22	1113.46	1560.50	894.08	989.28	1225.22	1763.32
75	902.36	993.42	1229.36	1717.79	976.86	1080.34	1341.12	1920.61
76	989.28	1092.76	1353.53	1887.50	1063.79	1175.55	1457.01	2086.18
77	1084.48	1196.24	1481.85	2061.34	1154.85	1279.03	1581.19	2251.75
78	1179.68	1303.86	1618.44	2243.47	1250.05	1382.51	1713.65	2429.74
79	1287.31	1423.90	1767.46	2442.15	1353.53	1498.41	1854.38	2620.14
80	1403.20				1465.29			
81	1531.52				1585.33			
82	1659.84				1713.65			
83	1808.85				1854.38			
84	1974.42				2015.81			
85+								

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

**Appendix A2**  
**John Hancock Life Insurance Company (U.S.A.)**  
**LTC2000 MD 4/00**

*Premiums to be used only with those that have  
previously elected an inflation decrease option during the 2013 Rate Filing*

**Rates per \$10 of Nursing Home Daily Benefit - 100 Day EP**  
**Home Health Daily Benefit at 150% of Nursing Home Daily Benefit**

**Standard Rates**

Age	4.1% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	292.75	326.69	437.00
41	292.75	326.69	437.00
42	292.75	326.69	437.00
43	292.75	326.69	437.00
44	292.75	326.69	437.00
45	330.93	369.12	492.16
46	330.93	369.12	492.16
47	330.93	369.12	492.16
48	330.93	369.12	492.16
49	330.93	369.12	492.16
50	352.15	390.33	513.37
51	360.63	398.82	526.10
52	369.12	403.06	543.07
53	381.85	415.79	555.80
54	394.57	424.27	568.53
55	398.82	432.76	577.01
56	415.79	449.73	602.47
57	441.24	475.19	632.17
58	470.94	496.40	670.35
59	500.64	530.34	712.78
60	530.34	564.28	755.21
61	560.04	598.22	801.88
62	589.74	636.41	848.55
63	623.68	678.84	903.70
64	666.11	729.75	958.86
65	704.29	776.42	1018.25
66	750.96	827.33	1081.90
67	797.63	882.49	1145.54
68	861.27	954.61	1230.39
69	946.13	1052.20	1349.19
70	1026.74	1166.75	1484.95
71	1107.35	1285.55	1599.51
72	1192.21	1421.31	1731.03
73	1294.03	1569.81	1879.53
74	1417.07	1731.03	2049.24
75	1565.57	1904.98	2240.16
76	1748.00	2083.18	2473.51
77	1955.90	2274.10	2757.77
78	2176.52	2477.75	3071.73
79	2405.63	2698.37	3406.91
80			
81			
82			
83			
84			
85+			

**Preferred Rates**

Age	4.1% Compound Inflation		
	Benefit Period		
	4 Years	6 Years	Life
40	275.78	309.72	411.54
41	275.78	309.72	411.54
42	275.78	309.72	411.54
43	275.78	309.72	411.54
44	275.78	309.72	411.54
45	309.72	347.90	462.46
46	309.72	347.90	462.46
47	309.72	347.90	462.46
48	309.72	347.90	462.46
49	309.72	347.90	462.46
50	322.45	364.87	483.67
51	335.18	373.36	492.16
52	343.66	381.85	504.88
53	356.39	390.33	517.61
54	364.87	398.82	530.34
55	377.60	407.30	547.31
56	394.57	420.03	568.53
57	415.79	441.24	593.98
58	437.00	466.70	627.92
59	466.70	492.16	666.11
60	487.91	517.61	695.81
61	509.13	543.07	729.75
62	534.58	577.01	763.69
63	560.04	606.71	806.12
64	585.50	640.65	844.30
65	610.95	674.59	886.73
66	649.14	721.26	941.89
67	700.05	776.42	1018.25
68	759.45	844.30	1107.35
69	827.33	924.91	1196.45
70	895.22	1018.25	1289.79
71	963.10	1115.84	1391.61
72	1035.23	1234.63	1506.17
73	1124.32	1370.40	1637.69
74	1230.39	1510.41	1781.95
75	1366.16	1654.66	1947.41
76	1523.14	1815.89	2151.06
77	1705.58	1981.35	2397.14
78	1896.50	2159.55	2677.16
79	2091.66	2346.23	2965.67
80			
81			
82			
83			
84			
85+			

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





**Appendix B1**  
**John Hancock Life Insurance Company (U.S.A.)**  
**LTC-96 MD 9/96, LTC-96 MD 3/97**

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

**Standard rates per \$10 of Nursing Home Daily Benefit - 100 Day Elimination Period**  
**Home Health Daily Benefit at 50% of Nursing Home Daily Benefit**

Age	GPO Inflation with Shared Cost						5.0% Simple Inflation with Shared Cost						5.0% Compound Inflation with Shared Cost					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	37.92	39.92	43.05	52.49	59.88	65.09	65.09	75.58	83.98	92.38	111.04	122.02	127.73	152.72	169.38	186.04	224.91	247.12
30	39.89	41.97	45.64	52.49	60.89	65.09	65.09	75.58	83.98	92.38	114.87	130.16	127.73	152.72	169.38	186.04	224.91	247.12
31	39.89	42.99	47.23	52.49	60.89	65.09	65.09	75.58	83.98	92.38	118.69	138.29	127.73	152.72	169.38	186.04	224.91	247.12
32	39.89	44.63	48.29	52.49	60.89	65.09	65.09	75.58	83.98	92.38	126.35	142.36	127.73	152.72	169.38	186.04	224.91	247.12
33	39.89	45.65	48.29	52.49	60.89	65.09	67.19	75.58	85.58	92.38	130.18	150.50	127.73	152.72	169.38	186.04	224.91	247.12
34	39.89	46.19	48.29	52.49	60.89	65.09	67.19	75.58	89.47	95.32	137.84	158.63	127.73	152.72	169.38	186.04	224.91	247.12
35	39.89	46.19	48.29	52.49	60.89	65.09	71.39	77.29	89.47	99.13	144.39	161.05	127.73	152.72	169.38	186.04	224.91	247.12
36	39.89	46.19	48.29	52.49	60.89	65.09	75.59	81.15	93.36	106.76	144.39	161.05	127.73	152.72	169.38	186.04	224.91	247.12
37	39.89	46.19	48.29	52.49	60.89	67.97	79.79	85.02	101.14	110.57	144.39	161.05	127.73	152.72	169.38	186.04	224.91	247.12
38	39.89	46.19	48.29	52.49	60.89	67.97	79.79	88.88	105.03	114.39	144.39	161.05	127.73	152.72	169.38	186.04	224.91	247.12
39	39.89	46.19	49.97	54.36	63.36	71.74	83.99	92.75	108.92	122.01	144.39	161.05	127.73	152.72	169.38	186.04	224.91	247.12
40	42.69	47.67	53.54	57.75	66.88	75.52	86.08	96.61	111.07	122.17	144.39	161.05	127.73	152.72	169.38	186.04	224.91	247.12
41	43.00	47.99	57.50	61.56	70.82	79.50	86.08	99.96	111.07	122.17	144.39	161.05	127.73	152.72	169.38	186.04	224.91	247.12
42	47.25	52.02	57.88	61.97	74.81	83.50	86.08	99.96	111.07	122.17	144.39	161.05	127.73	152.72	169.38	186.04	224.91	247.12
43	47.59	52.37	61.91	65.85	78.84	86.08	86.08	99.96	111.07	122.17	144.39	161.05	127.73	152.72	169.38	186.04	224.91	247.12
44	47.94	56.48	62.32	69.42	80.52	86.08	86.08	99.96	111.07	122.17	144.39	161.05	127.73	152.72	169.38	186.04	224.91	247.12
45	48.29	56.69	64.70	71.48	88.46	99.20	105.02	119.65	140.05	153.54	191.59	208.25	144.39	174.93	191.59	211.03	255.45	280.44
46	51.51	59.03	65.13	75.55	92.69	103.43	105.48	128.14	141.61	155.49	191.59	208.25	144.39	174.93	191.59	211.03	255.45	280.44
47	51.88	59.42	69.21	79.68	96.98	107.69	108.29	132.68	141.61	155.49	191.59	208.25	144.39	174.93	191.59	211.03	255.45	280.44
48	52.26	63.56	73.34	80.22	101.32	111.07	108.29	133.28	141.61	155.49	191.59	208.25	144.39	174.93	191.59	211.03	255.45	280.44
49	56.69	63.98	73.83	84.42	105.51	111.07	108.29	133.28	141.61	155.49	191.59	208.25	144.39	174.93	191.59	211.03	255.45	280.44
50	55.32	71.44	81.73	87.66	114.27	119.40	116.62	147.16	152.72	169.38	211.03	227.69	152.72	186.04	202.70	222.13	269.34	297.10
51	60.31	72.23	82.29	93.58	121.71	124.95	124.95	152.72	161.05	180.48	222.13	241.57	158.27	191.59	208.25	227.69	274.89	305.43
52	59.08	73.50	84.27	98.99	127.55	133.28	130.50	161.05	172.15	191.59	233.24	252.68	163.82	197.14	213.80	233.24	283.22	313.76
53	66.05	78.65	89.57	96.64	133.28	144.39	136.06	166.06	183.26	199.92	244.35	266.56	169.38	202.70	219.36	238.79	288.77	322.09
54	66.99	77.71	91.36	102.55	138.83	152.72	144.39	174.93	188.81	211.03	255.45	280.44	177.71	208.25	224.91	244.35	297.10	330.42
55	70.22	82.90	92.57	106.12	144.39	158.27	149.94	180.48	199.92	219.36	266.56	294.33	186.04	213.80	233.24	249.90	305.43	338.75
56	73.15	88.04	102.15	115.79	152.72	169.38	158.27	188.81	208.25	233.24	277.67	310.99	191.59	222.13	241.57	261.01	316.54	352.64
57	80.44	95.39	103.77	121.22	163.82	177.71	166.60	197.14	216.58	244.35	291.55	322.09	199.92	233.24	255.45	274.89	335.98	372.07
58	83.43	99.21	113.45	137.46	172.15	188.81	172.15	208.25	227.69	255.45	305.43	338.75	205.47	247.12	272.11	291.55	355.41	394.29
59	93.18	108.92	123.27	145.47	186.04	199.92	183.26	216.58	238.79	269.34	322.09	352.64	216.58	261.01	288.77	308.21	377.63	419.28
60	94.64	116.86	131.74	158.02	197.14	213.80	194.37	227.69	249.90	283.22	338.75	372.07	224.91	274.89	305.43	327.65	399.84	444.27
61	104.45	127.16	144.27	171.19	211.03	227.69	205.47	241.57	263.78	302.66	355.41	391.51	238.79	288.77	322.09	347.08	422.05	469.26
62	114.73	139.75	155.28	184.50	224.91	244.35	219.36	258.23	280.44	319.32	377.63	410.95	249.90	305.43	335.98	369.30	449.82	497.02
63	127.38	150.68	168.50	195.84	244.35	263.78	233.24	274.89	302.66	341.53	399.84	435.94	263.78	322.09	355.41	391.51	474.81	527.57
64	133.54	163.90	185.97	209.89	261.01	280.44	247.12	297.10	324.87	363.74	424.83	463.70	280.44	341.53	380.40	416.50	505.35	558.11
65	150.80	177.25	199.90	228.13	280.44	302.66	263.78	316.54	349.86	385.96	449.82	491.47	297.10	363.74	402.62	444.27	535.90	591.43
66	160.91	191.97	221.69	251.86	299.88	327.65	280.44	341.53	374.85	410.95	483.14	524.79	316.54	388.73	430.38	474.81	571.99	627.53
67	179.82	213.70	240.95	283.22	322.09	349.86	297.10	372.07	402.62	441.49	522.01	558.11	335.98	422.05	458.15	505.35	619.20	663.62
68	197.02	240.07	267.39	308.21	352.64	380.40	322.09	405.39	433.16	477.59	569.22	605.31	363.74	458.15	497.02	549.78	671.95	716.38
69	219.38	260.54	290.88	344.31	388.73	422.05	352.64	441.49	477.59	530.34	624.75	663.62	399.84	502.58	547.00	610.87	733.04	785.80
70	244.25	292.38	321.99	385.96	438.71	472.03	388.73	477.59	533.12	588.65	683.06	741.37	444.27	547.00	608.09	680.28	796.90	869.10
71	271.57	329.68	361.86	435.94	499.80	533.12	424.83	519.24	577.55	660.85	752.48	810.79	485.92	594.21	660.85	758.03	869.10	941.29
72	301.62	369.46	407.20	485.91	569.22	602.54	466.48	566.44	624.75	738.59	833.00	894.09	530.34	646.96	719.16	841.33	952.40	1024.59
73	339.02	412.10	454.67	541.95	641.41	680.28	510.91	619.20	683.06	824.67	924.63	988.49	574.77	705.27	783.02	927.41	1046.80	1119.00
74	374.40	452.37	501.07	613.07	716.38	763.58	558.11	680.28	752.48	919.08	1024.59	1091.23	621.97	769.14	857.99	1024.59	1146.76	1221.73
75	421.05	497.45	546.34	676.16	784.51	841.33	602.54	746.92	835.78	1016.26	1132.88	1205.07	669.18	838.55	941.29	1121.77	1255.05	1335.58
76	467.56	575.83	640.40	764.56	866.32	919.08	652.52	827.45	938.51	1121.77	1252.28	1335.58	719.16	916.30	1041.25	1221.73	1374.45	1466.08
77	516.40	633.33	704.82	844.62	944.07	999.60	705.27	919.08	1057.91	1230.06	1385.56	1482.74	771.91	1002.38	1152.32	1327.25	1504.95	1610.47
78	565.85	702.19	778.82	921.85	1021.81	1085.68	763.58	1021.81	1185.64	1343.91	1527.17	1641.01	824.67	1099.56	1268.94	1441.09	1646.56	1768.74
79	627.17	776.14	857.19	996.82	1105.11	1174.53	824.67	1130.10	1316.14	1466.08	1677.11	1807.61	882.98	1199.52	1391.11	1560.49	1793.73	1935.34
80	702.50	863.54	960.73	1088.45	1210.63	1285.60	896.86	1241.17	1466.08	1677.11	1807.61	2000.00	952.40	1302.26				
81	769.55	961.83	1057.11	1210.63	1352.24	1438.31	982.94	1357.79					1032.92	1413.32				
82	839.00	1054.86	1154.80	1357.79	1524.39	1624.35	1082.90	1477.19					1127.33	1529.94				
83	916.70	1152.01	1263.75	1502.47	1721.53	1840.93	1191.19	1604.91					1232.84	1652.12				
84	1000.49	1259.52	1386.08	1648.23	1883.34	2026.77	1310.59	1738.19					1346.68	1779.84				
85+	1348.27	1711.71	1890.79	2231.53	2582.17	2792.56												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.  
See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option



**Appendix B1**  
**John Hancock Life Insurance Company (U.S.A.)**  
**LTC-96 MD 9/96, LTC-96 MD 3/97**

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

**Preferred rates per \$10 of Nursing Home Daily Benefit - 100 Day Elimination Period**  
**Home Health Daily Benefit at 100% of Nursing Home Daily Benefit**

Age	GPO Inflation with Shared Cost						5.0% Simple Inflation with Shared Cost						5.0% Compound Inflation with Shared Cost					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	39.92	43.55	50.53	62.99	74.33	81.88	69.29	86.08	98.68	111.28	138.80	153.58	136.06	169.38	188.81	213.80	258.23	283.22
30	41.99	45.78	53.57	62.99	75.58	81.88	69.29	86.08	98.68	111.28	143.58	163.82	136.06	169.38	188.81	213.80	258.23	283.22
31	41.99	46.90	55.45	62.99	75.58	81.88	69.29	86.08	98.68	111.28	148.37	174.06	136.06	169.38	188.81	213.80	258.23	283.22
32	41.99	48.69	56.69	62.99	75.58	81.88	69.29	86.08	98.68	111.28	157.94	179.18	136.06	169.38	188.81	213.80	258.23	283.22
33	41.99	49.80	56.69	62.99	75.58	81.88	71.53	86.08	100.55	111.28	162.73	189.42	136.06	169.38	188.81	213.80	258.23	283.22
34	41.99	50.39	56.69	62.99	75.58	81.88	71.53	86.08	105.12	114.82	172.30	199.66	136.06	169.38	188.81	213.80	258.23	283.22
35	41.99	50.39	56.69	62.99	75.58	81.88	76.00	88.02	105.12	119.41	180.48	202.70	136.06	169.38	188.81	213.80	258.23	283.22
36	41.99	50.39	56.69	62.99	75.58	81.88	80.47	92.42	109.69	128.60	180.48	202.70	136.06	169.38	188.81	213.80	258.23	283.22
37	41.99	50.39	56.69	62.99	75.58	85.50	84.94	96.82	118.83	133.19	180.48	202.70	136.06	169.38	188.81	213.80	258.23	283.22
38	41.99	50.39	56.69	62.99	75.58	85.50	84.94	101.23	123.41	137.78	180.48	202.70	136.06	169.38	188.81	213.80	258.23	283.22
39	41.99	50.39	58.67	65.23	78.65	90.26	89.41	105.63	127.98	146.97	180.48	202.70	136.06	169.38	188.81	213.80	258.23	283.22
40	44.94	52.00	62.86	69.31	83.02	95.01	91.63	110.03	130.50	147.16	180.48	202.70	136.06	169.38	188.81	213.80	258.23	283.22
41	45.26	52.35	67.50	73.87	87.92	100.02	91.63	113.84	130.50	147.16	180.48	202.70	136.06	169.38	188.81	213.80	258.23	283.22
42	49.74	56.75	67.95	74.37	92.87	105.05	91.63	113.84	130.50	147.16	180.48	202.70	136.06	169.38	188.81	213.80	258.23	283.22
43	50.10	57.13	72.68	79.03	97.87	108.29	91.63	113.84	130.50	147.16	180.48	202.70	136.06	169.38	188.81	213.80	258.23	283.22
44	50.46	61.62	73.16	83.30	99.96	108.29	91.63	113.84	130.50	147.16	180.48	202.70	136.06	169.38	188.81	213.80	258.23	283.22
45	52.49	65.09	78.56	87.62	107.08	124.00	115.79	137.10	167.51	186.44	233.24	261.01	161.05	194.37	213.80	238.79	288.77	316.54
46	55.99	67.78	79.09	92.62	112.21	129.29	116.30	146.83	169.38	188.81	233.24	261.01	161.05	194.37	213.80	238.79	288.77	316.54
47	56.40	68.23	84.04	97.68	117.40	134.61	119.40	152.03	169.38	188.81	233.24	261.01	161.05	194.37	213.80	238.79	288.77	316.54
48	56.80	72.97	89.06	98.33	122.65	138.83	119.40	152.72	169.38	188.81	233.24	261.01	161.05	194.37	213.80	238.79	288.77	316.54
49	61.62	73.46	89.65	103.49	127.73	138.83	119.40	152.72	169.38	188.81	233.24	261.01	161.05	194.37	213.80	238.79	288.77	316.54
50	62.24	80.97	94.92	108.92	138.75	152.72	130.50	166.60	183.26	208.25	255.45	283.22	172.15	202.70	222.13	249.90	299.88	338.75
51	67.27	83.88	100.29	114.37	146.61	161.05	138.83	174.93	197.14	219.36	266.56	297.10	177.71	211.03	230.46	255.45	308.21	338.75
52	67.84	84.64	101.12	119.83	155.28	169.38	144.39	183.26	205.47	227.69	277.67	308.21	180.48	216.58	236.02	261.01	313.76	347.08
53	72.88	89.88	106.51	118.39	161.05	177.71	149.94	191.59	216.58	238.79	288.77	319.32	186.04	222.13	244.35	266.56	322.09	355.41
54	73.47	88.50	105.07	121.63	169.38	186.04	155.27	199.92	224.91	247.12	299.88	333.20	191.59	227.69	249.90	274.89	330.42	363.74
55	76.61	93.81	108.37	127.34	174.93	194.37	163.82	205.47	233.24	258.23	310.99	344.31	197.14	236.02	258.23	280.44	338.75	374.85
56	79.60	99.05	116.08	135.09	183.26	202.70	172.15	213.80	241.57	269.34	324.87	358.19	205.47	244.35	269.34	288.77	349.86	388.73
57	86.96	109.02	119.56	143.04	194.37	211.03	180.48	222.13	249.90	280.44	335.98	369.30	211.03	258.23	286.00	302.66	366.52	408.17
58	92.22	112.44	131.97	160.37	202.70	222.13	188.81	230.46	258.23	294.33	349.86	383.18	219.36	269.34	299.88	319.32	388.73	430.38
59	100.00	122.53	142.24	168.44	213.80	233.24	197.14	241.57	266.56	308.21	363.74	397.06	227.69	283.22	319.32	338.75	410.95	455.37
60	103.44	130.60	148.20	181.33	224.91	244.35	208.25	249.90	274.89	322.09	374.85	408.17	238.79	297.10	335.98	355.41	430.38	477.59
61	113.53	138.72	161.10	191.95	238.79	258.23	216.58	261.01	288.77	335.98	391.51	424.83	247.12	310.99	349.86	372.07	452.60	499.80
62	121.61	151.59	169.61	205.28	252.68	274.89	227.69	274.89	302.66	352.64	408.17	441.49	255.45	324.87	366.52	394.29	474.81	524.79
63	132.10	160.10	182.94	216.46	269.34	291.55	238.79	291.55	322.09	372.07	427.61	460.93	269.34	341.53	383.18	416.50	499.80	552.56
64	138.23	171.03	198.37	227.81	286.00	308.21	252.68	308.21	344.31	391.51	447.04	483.14	280.44	355.41	402.62	438.71	524.79	580.32
65	153.23	184.44	209.77	246.28	302.66	327.65	266.56	327.65	366.52	410.95	469.26	508.13	294.33	372.07	419.28	463.70	552.56	608.09
66	163.34	199.26	229.25	267.77	324.87	349.86	280.44	352.64	394.29	435.94	499.80	541.45	310.99	394.29	444.27	494.25	588.65	646.96
67	182.36	221.15	253.77	302.66	349.86	377.63	299.88	380.40	427.61	469.26	544.23	588.65	335.98	424.83	480.36	533.12	635.86	696.94
68	199.57	247.73	285.74	333.20	380.40	410.95	322.09	410.95	466.48	510.91	596.98	646.96	363.74	460.93	522.01	580.32	691.39	758.03
69	216.79	270.65	311.47	366.52	419.28	452.60	349.86	447.04	505.35	560.89	655.29	710.83	394.29	502.58	566.44	633.08	752.48	821.89
70	239.05	302.64	337.20	410.95	466.48	502.58	380.40	483.14	547.00	616.42	713.60	774.69	430.38	544.23	613.64	696.94	813.56	885.76
71	266.35	334.84	377.15	463.70	524.79	563.66	413.72	522.01	585.88	680.28	780.24	844.11	469.26	588.65	660.85	766.36	882.98	955.17
72	296.42	377.21	419.93	518.85	594.21	635.86	455.37	566.44	630.30	755.25	857.99	924.63	510.91	638.63	710.83	846.88	960.73	1032.92
73	331.20	417.22	467.37	574.47	666.40	713.60	497.02	619.20	683.06	841.33	946.84	1013.48	552.56	694.17	771.91	938.51	1049.58	1121.77
74	366.65	454.90	511.09	637.27	744.15	794.13	541.45	677.51	752.48	938.51	1046.80	1116.22	599.76	755.25	844.11	1035.70	1149.54	1221.73
75	410.52	499.98	556.27	689.37	812.04	874.65	585.88	746.92	844.11	1038.47	1157.87	1230.06	644.19	824.67	935.74	1135.66	1260.61	1335.58
76	456.88	578.50	651.03	780.95	894.09	955.17	635.86	830.22	960.73	1149.54	1285.60	1368.90	691.39	905.19	1044.03	1243.95	1388.33	1474.41
77	505.65	638.69	720.90	864.01	977.39	1044.03	688.61	932.96	1094.01	1271.71	1438.31	1541.05	741.37	999.60	1168.98	1357.79	1535.50	1643.79
78	557.77	713.08	797.75	946.84	1066.24	1138.43	746.92	1046.80	1238.39	1399.44	1604.91	1732.64	796.90	1105.11	1299.48	1479.96	1699.32	1835.38
79	618.99	789.91	884.49	1030.14	1157.87	1238.39	810.79	1163.42	1382.78	1535.50	1782.62	1932.56	857.99	1216.18	1435.54	1607.69	1871.47	2032.52
80	699.72	882.98	996.82	1132.88	1280.04	1368.90	885.76	1285.60					930.18	1330.02				
81	769.55	992.32	1103.54	1266.16	1446.64	1554.93	977.39	1413.32					1019.04	1449.42				
82	849.59	1095.32	1213.07	1427.21	1652.12	1788.17	1085.68	1543.83					1121.77	1574.37				
83	937.36	1204.38	1335.81	1590.05	1888.13	2057.51	1207.85	1679.88					1238.39	1704.87				
84	1030.73	1325.94	1471.45	1749.90	2091.10	2297.37	1341.13	1821.49					1363.34	1840.93				
85+	1416.31	1824.13	2026.39	2392.07	2938.33	3268.81												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.  
See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option









**Appendix B1**  
**John Hancock Life Insurance Company (U.S.A.)**  
**NH-99 MD 4/99**

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

**Preferred Rates per \$10 of Facility Daily Benefit - 100 Day Elimination Period**

Age	GPO Inflation with Shared Cost						5.0% Simple Inflation with Shared Cost						5.0% Compound Inflation with Shared Cost					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	27.94	30.85	35.56	46.19	53.68	58.79	50.39	62.99	71.39	79.78	100.36	111.50	97.18	122.17	136.06	155.49	186.04	205.47
30	29.39	32.43	37.70	46.19	54.59	58.79	50.39	62.99	71.39	79.78	103.82	118.94	97.18	122.17	136.06	155.49	186.04	205.47
31	29.39	33.22	39.02	46.19	54.59	58.79	50.39	62.99	71.39	79.78	107.28	126.37	97.18	122.17	136.06	155.49	186.04	205.47
32	29.39	34.49	39.89	46.19	54.59	58.79	50.39	62.99	71.39	79.78	114.20	130.09	97.18	122.17	136.06	155.49	186.04	205.47
33	29.39	35.28	39.89	46.19	54.59	58.79	52.02	62.99	72.74	79.78	117.66	137.52	97.18	122.17	136.06	155.49	186.04	205.47
34	29.39	35.69	39.89	46.19	54.59	58.79	52.02	62.99	76.05	82.32	124.58	144.96	97.18	122.17	136.06	155.49	186.04	205.47
35	29.39	35.69	39.89	46.19	54.59	58.79	55.27	64.41	76.05	85.62	130.50	147.16	97.18	122.17	136.06	155.49	186.04	205.47
36	29.39	35.69	39.89	46.19	54.59	58.79	58.52	67.63	79.35	92.20	130.50	147.16	97.18	122.17	136.06	155.49	186.04	205.47
37	29.39	35.69	39.89	46.19	54.59	61.39	61.78	70.85	85.97	95.50	130.50	147.16	97.18	122.17	136.06	155.49	186.04	205.47
38	29.39	35.69	39.89	46.19	54.59	61.39	61.78	74.07	89.27	98.79	130.50	147.16	97.18	122.17	136.06	155.49	186.04	205.47
39	29.39	35.69	41.28	47.83	56.80	64.80	65.03	77.29	92.58	105.37	130.50	147.16	97.18	122.17	136.06	155.49	186.04	205.47
40	31.46	36.83	44.23	50.82	59.96	68.21	66.64	80.51	94.41	105.51	130.50	147.16	97.18	122.17	136.06	155.49	186.04	205.47
41	31.69	37.08	47.50	54.17	63.49	71.81	66.64	83.30	94.41	105.51	130.50	147.16	97.18	122.17	136.06	155.49	186.04	205.47
42	34.82	40.20	47.81	54.54	67.07	75.42	66.64	83.30	94.41	105.51	130.50	147.16	97.18	122.17	136.06	155.49	186.04	205.47
43	35.07	40.47	51.14	57.95	70.69	77.75	66.64	83.30	94.41	105.51	130.50	147.16	97.18	122.17	136.06	155.49	186.04	205.47
44	35.32	43.64	51.49	61.09	72.19	77.75	66.64	83.30	94.41	105.51	130.50	147.16	97.18	122.17	136.06	155.49	186.04	205.47
45	37.79	46.19	57.77	62.25	76.82	89.28	83.48	99.71	120.82	134.35	169.38	188.81	116.62	141.61	155.49	172.15	208.25	227.69
46	40.31	48.10	58.15	65.81	80.50	93.09	83.85	106.79	122.17	136.06	169.38	188.81	116.62	141.61	155.49	172.15	208.25	227.69
47	40.61	48.42	61.80	69.40	84.22	96.92	86.08	110.57	122.17	136.06	169.38	188.81	116.62	141.61	155.49	172.15	208.25	227.69
48	40.90	51.79	65.48	69.87	87.99	99.96	86.08	111.07	122.17	136.06	169.38	188.81	116.62	141.61	155.49	172.15	208.25	227.69
49	44.36	52.13	65.92	73.53	91.63	99.96	86.08	111.07	122.17	136.06	169.38	188.81	116.62	141.61	155.49	172.15	208.25	227.69
50	43.80	59.54	68.55	79.69	100.66	111.07	94.41	119.40	133.28	149.94	183.26	205.47	124.95	147.16	161.05	180.48	216.58	238.79
51	48.71	60.58	72.00	83.18	105.11	116.62	99.96	124.95	141.61	158.27	191.59	213.80	127.73	152.72	166.60	183.26	222.13	244.35
52	48.14	60.14	72.23	85.96	110.91	122.17	105.51	133.28	147.16	163.82	199.92	222.13	130.50	155.49	169.38	188.81	227.69	249.90
53	52.38	65.17	77.46	84.56	116.62	127.73	108.29	138.83	155.49	172.15	208.25	230.46	133.28	161.05	177.71	191.59	233.24	255.45
54	54.02	64.75	75.38	88.24	122.17	133.28	113.84	144.39	161.05	177.71	216.58	241.57	138.83	163.82	180.48	197.14	238.79	263.74
55	55.33	67.63	79.02	91.97	124.95	141.61	119.40	147.16	169.38	186.04	224.91	249.90	141.61	169.38	186.04	202.70	244.35	269.34
56	58.09	72.64	85.90	98.90	136.06	149.94	127.73	158.27	177.71	197.14	238.79	263.74	152.72	180.48	197.14	213.80	258.23	286.00
57	65.22	81.76	90.23	109.10	147.16	161.05	136.06	169.38	188.81	213.80	255.45	280.44	161.05	194.37	216.58	230.46	277.67	308.21
58	72.46	88.19	101.87	124.73	158.27	172.15	147.16	180.48	199.92	230.46	272.11	299.88	172.15	211.03	233.24	249.90	302.66	335.98
59	79.54	97.57	113.79	135.26	169.38	186.04	158.27	191.59	213.80	247.12	288.77	316.54	180.48	224.91	255.45	269.34	327.65	363.74
60	83.63	105.40	119.97	147.66	183.26	197.14	169.38	202.70	222.13	261.01	302.66	330.42	194.37	241.57	272.11	288.77	347.08	385.96
61	93.10	113.29	132.24	155.63	194.37	211.03	177.71	213.80	236.02	274.89	319.32	347.08	202.70	252.68	286.00	302.66	369.30	408.17
62	100.96	125.54	138.55	168.91	208.25	224.91	186.04	224.91	249.90	288.77	335.98	363.74	211.03	266.56	299.88	324.87	388.73	430.38
63	108.51	131.85	151.65	177.80	222.13	241.57	197.14	241.57	266.56	308.21	352.64	380.40	222.13	283.22	316.54	344.31	413.72	455.37
64	114.80	142.53	163.66	189.42	236.02	255.45	208.25	255.45	286.00	324.87	369.30	399.84	233.24	294.33	333.20	363.74	435.94	480.36
65	126.47	153.30	175.22	204.80	249.90	272.11	222.13	272.11	305.43	341.53	388.73	422.05	244.35	308.21	347.08	385.96	458.15	505.35
66	136.53	165.24	191.46	222.70	269.34	291.55	233.24	291.55	327.65	360.97	413.72	449.82	258.23	327.65	369.30	410.95	488.69	535.90
67	151.96	183.88	210.19	249.90	291.55	313.76	249.90	316.54	355.41	388.73	452.60	488.69	277.67	352.64	399.84	441.49	527.57	577.55
68	166.31	204.32	235.93	277.67	316.54	341.53	266.56	341.53	385.96	424.83	494.25	535.90	302.66	383.18	433.16	480.36	574.77	627.53
69	180.66	225.12	257.41	302.66	347.08	374.85	288.77	372.07	419.28	466.48	544.23	588.65	327.65	416.50	469.26	524.79	624.75	680.28
70	197.48	251.35	278.89	341.53	385.96	416.50	316.54	399.84	455.37	510.91	591.43	644.19	358.19	452.60	508.13	577.55	674.73	735.82
71	221.96	278.17	313.44	385.96	435.94	469.26	344.31	433.16	485.92	566.44	649.74	702.50	391.51	488.69	549.78	638.63	733.04	794.13
72	247.02	315.20	351.21	433.75	494.25	530.34	380.40	472.03	524.79	630.30	716.38	771.91	424.83	533.12	591.43	705.27	799.68	860.77
73	276.43	348.11	391.17	479.63	558.11	596.98	416.50	516.46	571.99	702.50	791.35	846.88	460.93	580.32	644.19	785.80	877.43	938.51
74	307.27	381.61	428.42	535.09	621.97	666.40	452.60	566.44	630.30	785.80	877.43	935.74	502.58	633.08	708.05	866.32	963.50	1024.59
75	344.73	419.17	466.87	578.44	679.91	733.04	491.47	627.53	708.05	871.87	971.83	1030.14	538.67	691.39	785.80	952.40	1057.91	1119.00
76	382.07	485.19	544.74	655.34	749.70	799.68	533.12	696.94	805.23	963.50	1077.35	1146.76	580.32	758.03	874.65	1044.03	1163.42	1235.62
77	424.96	536.72	605.67	725.54	819.12	874.65	577.55	783.02	916.30	1066.24	1205.07	1291.15	621.97	838.55	980.16	1138.43	1288.37	1377.23
78	468.85	598.77	667.95	794.13	894.09	955.17	627.53	877.43	1038.47	1174.53	1346.68	1452.20	669.18	927.41	1088.45	1241.17	1424.43	1538.27
79	518.10	663.30	742.53	863.54	971.83	1038.47	680.28	974.61	1157.87	1288.37	1493.85	1618.80	719.16	1019.04	1202.30	1346.68	1568.82	1704.87
80	585.88	741.37	835.78	949.62	1071.79	1146.76	741.37	1077.35					780.24	1116.22				
81	644.47	831.55	925.99	1060.69	1213.40	1302.26	819.12	1185.64					855.21	1216.18				
82	711.96	917.27	1017.07	1196.74	1385.56	1499.40	910.75	1293.93					941.29	1318.92				
83	785.00	1010.63	1119.61	1332.79	1582.70	1724.31	1013.48	1407.77					1038.47	1429.98				
84	864.41	1111.34	1232.91	1466.28	1753.83	1926.65	1124.55	1527.17					1143.99	1543.83				
85+	1186.98	1530.32	1699.96	2004.09	2463.45	2741.15												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.  
See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option

**Appendix B1**  
**John Hancock Life Insurance Company (U.S.A.)**  
**LTC2000 MD 4/00**

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

Rates per \$10 of Nursing Home Daily Benefit - 100 Day EP  
Home Health Daily Benefit at 150% of Nursing Home Daily Benefit

**Standard Rates**

Age	GPO Inflation with Shared Cost			5.0% Compound Inflation with Shared Cost		
	Benefit Period			Benefit Period		
	4 Years	6 Years	Life	4 Years	6 Years	Life
40	70.15	79.56	107.49	196.38	219.15	293.15
41	74.00	84.81	113.16	196.38	219.15	293.15
42	74.00	85.37	113.84	196.38	219.15	293.15
43	74.00	85.38	113.84	196.38	219.15	293.15
44	74.00	85.38	113.84	196.38	219.15	293.15
45	87.04	96.78	136.12	221.99	247.61	330.15
46	87.62	102.30	141.93	221.99	247.61	330.15
47	91.07	105.31	142.30	221.99	247.61	330.15
48	91.07	105.31	142.30	221.99	247.61	330.15
49	91.07	105.31	142.30	221.99	247.61	330.15
50	96.77	113.84	156.53	236.22	261.84	344.38
51	105.31	122.38	165.07	241.92	267.53	352.91
52	111.42	128.07	173.61	247.61	270.38	364.30
53	117.24	132.62	185.00	256.15	278.92	372.84
54	118.00	138.60	190.69	264.69	284.61	381.38
55	123.92	144.66	204.92	267.53	290.30	387.07
56	134.92	155.77	213.46	278.92	301.68	404.14
57	140.81	166.99	221.99	295.99	318.76	424.07
58	152.00	182.15	236.22	315.92	332.99	449.68
59	163.29	193.53	250.46	335.84	355.76	478.14
60	174.69	204.92	267.53	355.76	378.53	506.60
61	191.50	221.99	287.45	375.68	401.30	537.91
62	203.11	239.07	310.22	395.61	426.91	569.22
63	220.20	256.15	327.30	418.37	455.37	606.22
64	239.07	276.07	352.91	446.84	489.53	643.22
65	258.99	295.99	378.53	472.45	520.83	683.06
66	278.92	318.76	404.14	503.76	554.99	725.75
67	301.68	338.68	429.76	535.06	591.99	768.44
68	324.45	367.14	466.76	577.76	640.37	825.36
69	361.45	409.84	517.99	634.68	705.83	905.05
70	404.14	461.07	577.76	688.75	782.67	996.13
71	449.68	515.14	648.91	742.83	862.36	1072.97
72	500.91	583.45	731.44	799.75	953.44	1161.20
73	557.83	654.60	822.52	868.06	1053.05	1260.82
74	617.60	737.14	916.44	950.59	1161.20	1374.66
75	677.37	813.98	1007.51	1050.21	1277.89	1502.73
76	739.98	890.82	1101.43	1172.59	1397.43	1659.27
77	813.98	973.36	1201.05	1312.04	1525.50	1849.95
78	893.67	1061.59	1309.20	1460.04	1662.11	2060.56
79	981.90	1155.51	1423.04	1613.73	1810.11	2285.41
80	1087.20	1269.35	1576.73			
81	1223.82	1420.20	1793.03			
82	1386.04	1602.35	2057.72			
83	1571.04	1810.11	2370.79			
84	1775.96	2034.95	2715.16			
85+	2447.63	2786.32	3862.14			

**Preferred Rates**

Age	GPO Inflation with Shared Cost			5.0% Compound Inflation with Shared Cost		
	Benefit Period			Benefit Period		
	4 Years	6 Years	Life	4 Years	6 Years	Life
40	67.46	76.91	102.12	185.00	207.76	276.07
41	71.15	81.98	107.50	185.00	207.76	276.07
42	71.15	82.53	108.15	185.00	207.76	276.07
43	71.15	82.54	108.15	185.00	207.76	276.07
44	71.15	82.54	108.15	185.00	207.76	276.07
45	87.04	94.16	133.40	207.76	233.38	310.22
46	87.62	99.54	139.10	207.76	233.38	310.22
47	91.07	102.46	139.46	207.76	233.38	310.22
48	91.07	102.46	139.46	207.76	233.38	310.22
49	91.07	102.46	139.46	207.76	233.38	310.22
50	93.92	111.00	153.69	216.30	244.76	324.45
51	102.46	119.54	162.23	224.84	250.46	330.15
52	108.63	125.23	170.77	230.53	256.15	338.68
53	114.45	127.20	179.30	239.07	261.84	347.22
54	115.32	133.17	185.00	244.76	267.53	355.76
55	116.01	136.63	193.53	253.30	273.22	367.14
56	124.13	144.84	202.07	264.69	281.76	381.38
57	127.77	153.30	210.61	278.92	295.99	398.45
58	141.33	170.77	221.99	293.15	313.07	421.22
59	154.99	179.30	233.38	313.07	330.15	446.84
60	158.32	190.69	244.76	327.30	347.22	466.76
61	172.07	199.23	258.99	341.53	364.30	489.53
62	183.63	213.46	276.07	358.61	387.07	512.30
63	195.12	227.69	293.15	375.68	406.99	540.76
64	210.61	241.92	310.22	392.76	429.76	566.37
65	224.84	256.15	327.30	409.84	452.53	594.83
66	239.07	273.22	350.07	435.45	483.83	631.83
67	261.84	295.99	378.53	469.60	520.83	683.06
68	287.45	324.45	412.68	509.45	566.37	742.83
69	318.76	358.61	452.53	554.99	620.45	802.60
70	350.07	401.30	503.76	600.52	683.06	865.21
71	389.91	452.53	563.52	646.06	748.52	933.52
72	435.45	512.30	637.52	694.44	828.21	1010.36
73	483.83	574.91	714.37	754.21	919.29	1098.59
74	537.91	643.22	796.90	825.36	1013.21	1195.36
75	591.99	705.83	876.59	916.44	1109.97	1306.35
76	646.06	774.13	956.28	1021.74	1218.12	1442.96
77	708.67	845.29	1047.36	1144.13	1329.12	1608.04
78	776.98	924.98	1141.28	1272.20	1448.66	1795.88
79	853.83	1004.67	1240.89	1403.12	1573.88	1989.41
80	947.75	1104.28	1371.81			
81	1064.44	1235.20	1556.81			
82	1206.74	1391.74	1793.03			
83	1368.97	1573.88	2060.56			
84	1545.42	1773.11	2362.25			
85+	2128.87	2422.02	3361.23			

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current  
inforce policies at these ages  
See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option

**Appendix B2**  
**John Hancock Life Insurance Company (U.S.A.)**  
**LTC-96 MD 9/96, LTC-96 MD 3/97**

*Premiums to be used only with those that have  
previously elected an inflation decrease option during the 2013 Rate Filing*

**Standard rates per \$10 of Nursing Home Daily Benefit - 100 Day Elimination Period**  
**Home Health Daily Benefit at 100% of Nursing Home Daily Benefit**

Age	4.1% Simple Inflation with Shared Cost						4.1% Compound Inflation with Shared Cost					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	52.30	65.75	73.23	82.19	103.35	112.31	102.77	128.46	142.30	160.09	193.68	213.45
30	52.30	65.75	73.23	82.19	106.92	119.80	102.77	128.46	142.30	160.09	193.68	213.45
31	52.30	65.75	73.23	82.19	110.48	127.29	102.77	128.46	142.30	160.09	193.68	213.45
32	52.30	65.75	73.23	82.19	117.61	131.03	102.77	128.46	142.30	160.09	193.68	213.45
33	54.00	65.75	74.62	82.19	121.17	138.52	102.77	128.46	142.30	160.09	193.68	213.45
34	54.00	65.75	78.01	84.81	128.30	146.01	102.77	128.46	142.30	160.09	193.68	213.45
35	57.37	67.24	78.01	88.20	134.39	148.23	102.77	128.46	142.30	160.09	193.68	213.45
36	60.75	70.60	81.40	94.99	134.39	148.23	102.77	128.46	142.30	160.09	193.68	213.45
37	64.12	73.96	88.18	98.38	134.39	148.23	102.77	128.46	142.30	160.09	193.68	213.45
38	64.12	77.32	91.58	101.77	134.39	148.23	102.77	128.46	142.30	160.09	193.68	213.45
39	67.50	80.68	94.97	108.56	134.39	148.23	102.77	128.46	142.30	160.09	193.68	213.45
40	69.17	84.05	96.84	108.70	134.39	148.23	102.77	128.46	142.30	160.09	193.68	213.45
41	69.17	86.96	96.84	108.70	134.39	148.23	102.77	128.46	142.30	160.09	193.68	213.45
42	69.17	86.96	96.84	108.70	134.39	148.23	102.77	128.46	142.30	160.09	193.68	213.45
43	69.17	86.96	96.84	108.70	134.39	148.23	102.77	128.46	142.30	160.09	193.68	213.45
44	69.17	86.96	96.84	108.70	134.39	148.23	102.77	128.46	142.30	160.09	193.68	213.45
45	86.25	102.91	121.18	138.56	175.90	189.73	116.61	146.25	162.06	179.85	217.40	241.12
46	86.63	110.21	122.54	140.32	175.90	189.73	116.61	146.25	162.06	179.85	217.40	241.12
47	88.94	114.12	122.54	140.32	175.90	189.73	116.61	146.25	162.06	179.85	217.40	241.12
48	88.94	114.63	122.54	140.32	175.90	189.73	116.61	146.25	162.06	179.85	217.40	241.12
49	88.94	114.63	122.54	140.32	175.90	189.73	116.61	146.25	162.06	179.85	217.40	241.12
50	94.87	126.49	132.42	152.18	191.71	205.54	124.51	156.13	171.94	189.73	227.28	251.00
51	100.80	132.42	142.30	158.11	201.59	215.43	128.46	160.09	175.90	193.68	233.21	256.93
52	106.72	138.35	150.20	169.97	209.50	227.28	134.39	164.04	179.85	197.64	239.14	264.83
53	114.63	144.28	158.11	177.87	217.40	237.17	140.32	167.99	185.78	203.57	245.07	270.76
54	118.58	150.20	166.02	187.76	227.28	249.02	144.28	173.92	191.71	207.52	251.00	276.69
55	124.51	156.13	175.90	195.66	235.19	260.88	150.20	177.87	195.66	211.47	256.93	282.62
56	130.44	162.06	181.83	205.54	245.07	270.76	156.13	185.78	203.57	219.38	264.83	294.48
57	136.37	169.97	189.73	213.45	256.93	280.65	162.06	195.66	215.43	231.24	278.67	308.31
58	142.30	177.87	197.64	225.31	266.81	292.50	167.99	205.54	229.26	243.09	296.46	328.08
59	152.18	185.78	205.54	237.17	278.67	304.36	175.90	217.40	245.07	258.91	314.24	347.84
60	160.09	193.68	213.45	249.02	290.53	316.22	183.80	231.24	258.91	274.72	334.01	369.58
61	169.97	203.57	225.31	262.86	304.36	330.05	191.71	243.09	272.74	292.50	353.77	391.32
62	179.85	217.40	239.14	278.67	322.15	347.84	203.57	256.93	288.55	310.29	375.51	415.04
63	189.73	233.21	258.91	296.46	339.94	367.61	215.43	270.76	304.36	332.03	399.23	440.73
64	201.59	251.00	278.67	316.22	361.68	391.32	227.28	288.55	324.13	355.75	424.92	468.40
65	217.40	268.79	300.41	335.98	385.39	415.04	241.12	304.36	343.89	379.46	452.59	498.05
66	231.24	288.55	324.13	357.72	413.06	444.68	258.91	326.10	365.63	403.18	484.21	527.69
67	245.07	312.27	345.87	381.44	448.64	482.24	274.72	351.80	389.35	430.85	523.74	559.31
68	264.83	337.96	373.54	411.09	490.14	517.81	296.46	379.46	420.97	466.42	567.22	600.82
69	286.57	365.63	409.11	454.57	535.60	573.15	324.13	413.06	462.47	513.86	616.63	658.13
70	310.29	395.28	446.66	503.98	585.01	634.42	351.80	444.68	502.00	569.20	666.04	725.33
71	337.96	426.90	478.28	555.36	638.37	689.76	383.42	480.26	539.55	626.51	721.38	780.67
72	369.58	462.47	513.86	618.61	701.61	754.98	417.02	521.76	581.05	693.71	786.60	845.89
73	405.16	505.95	559.31	687.78	774.74	830.08	452.59	567.22	632.44	766.83	859.72	917.04
74	442.71	555.36	614.65	766.83	857.75	913.09	488.17	618.61	691.73	845.89	940.76	1000.05
75	480.26	610.70	689.76	849.84	946.68	1005.98	525.72	673.94	764.86	928.90	1031.67	1092.94
76	519.79	679.87	784.62	940.76	1051.43	1120.61	565.24	741.14	853.79	1017.83	1134.44	1207.57
77	563.27	762.88	895.30	1039.57	1175.94	1260.93	606.75	818.22	954.59	1110.72	1256.98	1345.91
78	610.70	855.77	1011.91	1146.30	1314.29	1417.06	652.20	905.18	1063.29	1209.54	1391.37	1500.07
79	662.09	952.61	1130.49	1256.98	1458.57	1581.10	701.61	994.12	1173.97	1316.27	1531.69	1662.13
80	723.35	1051.43					760.91	1087.01				
81	800.43	1154.20					832.05	1185.83				
82	889.37	1262.90					917.04	1288.60				
83	988.19	1375.56					1011.91	1395.32				
84	1096.89	1492.16					1114.68	1506.00				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.  
See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option

**Appendix B2**

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

**LTC-96 MD 9/96, LTC-96 MD 3/97**

*Premiums to be used only with those that have  
previously elected an inflation decrease option during the 2013 Rate Filing*

**Standard rates per \$10 of Nursing Home Daily Benefit - 100 Day Elimination Period  
Home Health Daily Benefit at 80% of Nursing Home Daily Benefit**

Age	4.1% Simple Inflation with Shared Cost						4.1% Compound Inflation with Shared Cost					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	50.81	61.27	68.74	77.71	94.23	103.33	98.82	120.56	136.37	152.18	183.80	203.57
30	50.81	61.27	68.74	77.71	97.48	110.22	98.82	120.56	136.37	152.18	183.80	203.57
31	50.81	61.27	68.74	77.71	100.73	117.10	98.82	120.56	136.37	152.18	183.80	203.57
32	50.81	61.27	68.74	77.71	107.23	120.55	98.82	120.56	136.37	152.18	183.80	203.57
33	52.46	61.27	70.05	77.71	110.48	127.44	98.82	120.56	136.37	152.18	183.80	203.57
34	52.46	61.27	73.23	80.18	116.98	134.32	98.82	120.56	136.37	152.18	183.80	203.57
35	55.73	62.65	73.23	83.39	122.54	136.37	98.82	120.56	136.37	152.18	183.80	203.57
36	59.01	65.79	76.42	89.81	122.54	136.37	98.82	120.56	136.37	152.18	183.80	203.57
37	62.29	68.92	82.78	93.01	122.54	136.37	98.82	120.56	136.37	152.18	183.80	203.57
38	62.29	72.05	85.97	96.22	122.54	136.37	98.82	120.56	136.37	152.18	183.80	203.57
39	65.57	75.18	89.15	102.64	122.54	136.37	98.82	120.56	136.37	152.18	183.80	203.57
40	67.20	78.32	90.91	102.77	122.54	136.37	98.82	120.56	136.37	152.18	183.80	203.57
41	67.20	81.03	90.91	102.77	122.54	136.37	98.82	120.56	136.37	152.18	183.80	203.57
42	67.20	81.03	90.91	102.77	122.54	136.37	98.82	120.56	136.37	152.18	183.80	203.57
43	67.20	81.03	90.91	102.77	122.54	136.37	98.82	120.56	136.37	152.18	183.80	203.57
44	67.20	81.03	90.91	102.77	122.54	136.37	98.82	120.56	136.37	152.18	183.80	203.57
45	82.42	95.81	113.36	126.85	160.09	171.94	112.65	140.32	158.11	171.94	207.52	227.28
46	82.78	102.61	114.63	128.46	160.09	171.94	112.65	140.32	158.11	171.94	207.52	227.28
47	84.98	106.25	114.63	128.46	160.09	171.94	112.65	140.32	158.11	171.94	207.52	227.28
48	84.98	106.72	114.63	128.46	160.09	171.94	112.65	140.32	158.11	171.94	207.52	227.28
49	84.98	106.72	114.63	128.46	160.09	171.94	112.65	140.32	158.11	171.94	207.52	227.28
50	90.91	118.58	126.49	140.32	175.90	187.76	118.58	150.20	164.04	181.83	217.40	239.14
51	96.84	124.51	132.42	148.23	183.80	199.61	124.51	154.16	167.99	185.78	223.33	245.07
52	102.77	130.44	140.32	156.13	193.68	207.52	128.46	158.11	173.92	189.73	227.28	251.00
53	108.70	136.37	148.23	164.04	201.59	219.38	134.39	164.04	177.87	193.68	233.21	258.91
54	114.63	142.30	156.13	171.94	209.50	231.24	140.32	167.99	183.80	199.61	239.14	264.83
55	120.56	148.23	164.04	181.83	219.38	241.12	146.25	171.94	189.73	203.57	247.05	272.74
56	126.49	154.16	169.97	191.71	227.28	251.00	152.18	179.85	195.66	211.47	254.95	282.62
57	132.42	160.09	177.87	199.61	239.14	262.86	156.13	187.76	207.52	221.35	268.79	298.43
58	138.35	167.99	185.78	209.50	251.00	272.74	162.06	197.64	219.38	235.19	284.60	316.22
59	144.28	175.90	195.66	219.38	262.86	288.55	169.97	209.50	231.24	249.02	304.36	335.98
60	154.16	185.78	203.57	231.24	274.72	302.39	177.87	219.38	245.07	262.86	322.15	355.75
61	162.06	195.66	215.43	245.07	288.55	316.22	185.78	231.24	258.91	278.67	339.94	375.51
62	171.94	207.52	231.24	258.91	306.34	334.01	197.64	243.09	272.74	294.48	359.70	397.25
63	183.80	223.33	247.05	274.72	324.13	353.77	207.52	256.93	288.55	314.24	379.46	420.97
64	195.66	239.14	266.81	292.50	343.89	373.54	219.38	272.74	304.36	334.01	403.18	444.68
65	207.52	256.93	286.57	312.27	363.65	395.28	233.21	290.53	324.13	353.77	426.90	470.38
66	219.38	276.69	304.36	332.03	389.35	422.94	249.02	310.29	343.89	379.46	454.57	498.05
67	235.19	298.43	324.13	353.77	420.97	450.61	264.83	335.98	367.61	403.18	490.14	527.69
68	254.95	326.10	349.82	383.42	458.52	484.21	286.57	365.63	397.25	438.76	531.65	565.24
69	278.67	353.77	385.39	422.94	500.02	533.62	314.24	397.25	438.76	484.21	579.08	620.58
70	308.31	383.42	428.87	470.38	545.48	592.91	347.84	432.83	484.21	537.57	630.46	685.80
71	335.98	415.04	462.47	527.69	600.82	648.25	379.46	470.38	523.74	596.87	685.80	743.12
72	367.61	452.59	502.00	588.96	664.06	713.47	415.04	511.88	569.20	662.09	751.02	810.31
73	403.18	494.09	547.46	656.16	737.19	788.57	450.61	557.34	620.58	731.26	826.13	885.42
74	440.73	541.53	600.82	729.28	818.22	871.58	486.19	608.72	679.87	804.39	905.18	966.45
75	476.31	594.89	668.02	808.34	903.20	962.50	523.74	662.09	745.09	881.46	990.16	1055.39
76	515.83	658.13	749.05	891.35	998.07	1065.27	563.27	721.38	822.17	962.50	1083.05	1158.16
77	557.34	733.24	845.89	978.31	1106.77	1185.83	604.77	792.53	911.11	1045.50	1187.80	1274.76
78	604.77	816.24	950.64	1071.20	1223.38	1316.27	648.25	869.61	1005.98	1134.44	1302.43	1405.20
79	654.18	905.18	1057.36	1170.02	1347.89	1456.59	695.68	948.66	1104.79	1231.28	1422.99	1541.57
80	713.47	996.09					751.02	1035.62				
81	784.62	1090.96					820.20	1126.53				
82	869.61	1193.73					899.25	1223.38				
83	962.50	1298.48					988.19	1324.17				
84	1063.29	1409.16					1085.03	1430.90				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.  
See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option



**Appendix B2**

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

**LTC-96 MD 9/96, LTC-96 MD 3/97**

*Premiums to be used only with those that have  
previously elected an inflation decrease option during the 2013 Rate Filing*

**Standard rates per \$10 of Nursing Home Daily Benefit - 100 Day Elimination Period  
Home Health Daily Benefit at 50% of Nursing Home Daily Benefit**

Age	4.1% Simple Inflation with Shared Cost						4.1% Compound Inflation with Shared Cost					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	46.33	53.80	59.78	65.75	79.03	86.85	90.91	108.70	120.56	132.42	160.09	175.90
30	46.33	53.80	59.78	65.75	81.76	92.64	90.91	108.70	120.56	132.42	160.09	175.90
31	46.33	53.80	59.78	65.75	84.48	98.43	90.91	108.70	120.56	132.42	160.09	175.90
32	46.33	53.80	59.78	65.75	89.93	101.33	90.91	108.70	120.56	132.42	160.09	175.90
33	47.83	53.80	60.91	65.75	92.66	107.12	90.91	108.70	120.56	132.42	160.09	175.90
34	47.83	53.80	63.68	67.85	98.11	112.91	90.91	108.70	120.56	132.42	160.09	175.90
35	50.82	55.01	63.68	70.56	102.77	114.63	90.91	108.70	120.56	132.42	160.09	175.90
36	53.81	57.76	66.45	75.99	102.77	114.63	90.91	108.70	120.56	132.42	160.09	175.90
37	56.80	60.51	71.99	78.70	102.77	114.63	90.91	108.70	120.56	132.42	160.09	175.90
38	56.80	63.26	74.76	81.42	102.77	114.63	90.91	108.70	120.56	132.42	160.09	175.90
39	59.78	66.01	77.52	86.85	102.77	114.63	90.91	108.70	120.56	132.42	160.09	175.90
40	61.27	68.76	79.06	86.96	102.77	114.63	90.91	108.70	120.56	132.42	160.09	175.90
41	61.27	71.15	79.06	86.96	102.77	114.63	90.91	108.70	120.56	132.42	160.09	175.90
42	61.27	71.15	79.06	86.96	102.77	114.63	90.91	108.70	120.56	132.42	160.09	175.90
43	61.27	71.15	79.06	86.96	102.77	114.63	90.91	108.70	120.56	132.42	160.09	175.90
44	61.27	71.15	79.06	86.96	102.77	114.63	90.91	108.70	120.56	132.42	160.09	175.90
45	74.75	85.17	99.68	109.29	136.37	148.23	102.77	124.51	136.37	150.20	181.83	199.61
46	75.08	91.21	100.80	110.68	136.37	148.23	102.77	124.51	136.37	150.20	181.83	199.61
47	77.08	94.44	100.80	110.68	136.37	148.23	102.77	124.51	136.37	150.20	181.83	199.61
48	77.08	94.87	100.80	110.68	136.37	148.23	102.77	124.51	136.37	150.20	181.83	199.61
49	77.08	94.87	100.80	110.68	136.37	148.23	102.77	124.51	136.37	150.20	181.83	199.61
50	83.01	104.75	108.70	120.56	150.20	162.06	108.70	132.42	144.28	158.11	191.71	211.47
51	88.94	108.70	114.63	128.46	158.11	171.94	112.65	136.37	148.23	162.06	195.66	217.40
52	92.89	114.63	122.54	136.37	166.02	179.85	116.61	140.32	152.18	166.02	201.59	223.33
53	96.84	118.58	130.44	142.30	173.92	189.73	120.56	144.28	156.13	169.97	205.54	229.26
54	102.77	124.51	134.39	150.20	181.83	199.61	126.49	148.23	160.09	173.92	211.47	235.19
55	106.72	128.46	142.30	156.13	189.73	209.50	132.42	152.18	166.02	177.87	217.40	241.12
56	112.65	134.39	148.23	166.02	197.64	221.35	136.37	158.11	171.94	185.78	225.31	251.00
57	118.58	140.32	154.16	173.92	207.52	229.26	142.30	166.02	181.83	195.66	239.14	264.83
58	122.54	148.23	162.06	181.83	217.40	241.12	146.25	175.90	193.68	207.52	252.98	280.65
59	130.44	154.16	169.97	191.71	229.26	251.00	154.16	185.78	205.54	219.38	268.79	298.43
60	138.35	162.06	177.87	201.59	241.12	264.83	160.09	195.66	217.40	233.21	284.60	316.22
61	146.25	171.94	187.76	215.43	252.98	278.67	169.97	205.54	229.26	247.05	300.41	334.01
62	156.13	183.80	199.61	227.28	268.79	292.50	177.87	217.40	239.14	262.86	320.17	353.77
63	166.02	195.66	215.43	243.09	284.60	310.29	187.76	229.26	252.98	278.67	337.96	375.51
64	175.90	211.47	231.24	258.91	302.39	330.05	199.61	243.09	270.76	296.46	359.70	397.25
65	187.76	225.31	249.02	274.72	320.17	349.82	211.47	258.91	286.57	316.22	381.44	420.97
66	199.61	243.09	266.81	292.50	343.89	373.54	225.31	276.69	306.34	337.96	407.13	446.66
67	211.47	264.83	286.57	314.24	371.56	397.25	239.14	300.41	326.10	359.70	440.73	472.35
68	229.26	288.55	308.31	339.94	405.16	430.85	258.91	326.10	353.77	391.32	478.28	509.91
69	251.00	314.24	339.94	377.49	444.68	472.35	284.60	357.72	389.35	434.80	521.76	559.31
70	276.69	339.94	379.46	418.99	486.19	527.69	316.22	389.35	432.83	484.21	567.22	618.61
71	302.39	369.58	411.09	470.38	535.60	577.10	345.87	422.94	470.38	539.55	618.61	669.99
72	332.03	403.18	444.68	525.72	592.91	636.39	377.49	460.50	511.88	598.84	677.90	729.28
73	363.65	440.73	486.19	586.98	658.13	703.59	409.11	502.00	557.34	660.11	745.09	796.48
74	397.25	484.21	535.60	654.18	729.28	776.72	442.71	547.46	610.70	729.28	816.24	869.61
75	428.87	531.65	594.89	723.35	806.36	857.75	476.31	596.87	669.99	798.46	893.32	950.64
76	464.45	588.96	668.02	798.46	891.35	950.64	511.88	652.20	741.14	869.61	978.31	1043.53
77	502.00	654.18	753.00	875.54	986.21	1055.39	549.43	713.47	820.20	944.71	1071.20	1146.30
78	543.50	727.31	843.91	956.57	1087.01	1168.04	586.98	782.65	903.20	1025.74	1171.99	1258.95
79	586.98	804.39	936.80	1043.53	1193.73	1286.62	628.49	853.79	990.16	1110.72	1276.74	1377.53
80	638.37	883.44					677.90	926.92				
81	699.64	966.45					735.21	1005.98				
82	770.79	1051.43					802.41	1088.98				
83	847.87	1142.35					877.51	1175.94				
84	932.85	1237.21					958.54	1266.86				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.  
See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option

**Appendix B2**  
**John Hancock Life Insurance Company (U.S.A.)**  
**LTC-96 MD 9/96, LTC-96 MD 3/97**

*Premiums to be used only with those that have  
previously elected an inflation decrease option during the 2013 Rate Filing*

**Preferred rates per \$10 of Nursing Home Daily Benefit - 100 Day Elimination Period**  
**Home Health Daily Benefit at 100% of Nursing Home Daily Benefit**

Age	4.1% Simple Inflation with Shared Cost						4.1% Compound Inflation with Shared Cost					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	49.32	61.27	70.24	79.20	98.79	109.32	96.84	120.56	134.39	152.18	183.80	201.59
30	49.32	61.27	70.24	79.20	102.20	116.60	96.84	120.56	134.39	152.18	183.80	201.59
31	49.32	61.27	70.24	79.20	105.60	123.89	96.84	120.56	134.39	152.18	183.80	201.59
32	49.32	61.27	70.24	79.20	112.42	127.54	96.84	120.56	134.39	152.18	183.80	201.59
33	50.91	61.27	71.57	79.20	115.82	134.82	96.84	120.56	134.39	152.18	183.80	201.59
34	50.91	61.27	74.82	81.73	122.64	142.11	96.84	120.56	134.39	152.18	183.80	201.59
35	54.10	62.65	74.82	85.00	128.46	144.28	96.84	120.56	134.39	152.18	183.80	201.59
36	57.28	65.79	78.08	91.53	128.46	144.28	96.84	120.56	134.39	152.18	183.80	201.59
37	60.46	68.92	84.58	94.80	128.46	144.28	96.84	120.56	134.39	152.18	183.80	201.59
38	60.46	72.05	87.84	98.07	128.46	144.28	96.84	120.56	134.39	152.18	183.80	201.59
39	63.64	75.18	91.09	104.61	128.46	144.28	96.84	120.56	134.39	152.18	183.80	201.59
40	65.22	78.32	92.89	104.75	128.46	144.28	96.84	120.56	134.39	152.18	183.80	201.59
41	65.22	81.03	92.89	104.75	128.46	144.28	96.84	120.56	134.39	152.18	183.80	201.59
42	65.22	81.03	92.89	104.75	128.46	144.28	96.84	120.56	134.39	152.18	183.80	201.59
43	65.22	81.03	92.89	104.75	128.46	144.28	96.84	120.56	134.39	152.18	183.80	201.59
44	65.22	81.03	92.89	104.75	128.46	144.28	96.84	120.56	134.39	152.18	183.80	201.59
45	82.42	97.59	119.23	132.71	166.02	185.78	114.63	138.35	152.18	169.97	205.54	225.31
46	82.78	104.51	120.56	134.39	166.02	185.78	114.63	138.35	152.18	169.97	205.54	225.31
47	84.98	108.21	120.56	134.39	166.02	185.78	114.63	138.35	152.18	169.97	205.54	225.31
48	84.98	108.70	120.56	134.39	166.02	185.78	114.63	138.35	152.18	169.97	205.54	225.31
49	84.98	108.70	120.56	134.39	166.02	185.78	114.63	138.35	152.18	169.97	205.54	225.31
50	92.89	118.58	130.44	148.23	181.83	201.59	122.54	144.28	158.11	177.87	213.45	241.12
51	98.82	124.51	140.32	156.13	189.73	211.47	126.49	150.20	164.04	181.83	219.38	241.12
52	102.77	130.44	146.25	162.06	197.64	219.38	128.46	154.16	167.99	185.78	223.33	247.05
53	106.72	136.37	154.16	169.97	205.54	227.28	132.42	158.11	173.92	189.73	229.26	252.98
54	112.65	142.30	160.09	175.90	213.45	237.17	136.37	162.06	177.87	195.66	235.19	258.91
55	116.61	146.25	166.02	183.80	221.35	245.07	140.32	167.99	183.80	199.61	241.12	266.81
56	122.54	152.18	171.94	191.71	231.24	254.95	146.25	173.92	191.71	205.54	249.02	276.69
57	128.46	158.11	177.87	199.61	239.14	262.86	150.20	183.80	203.57	215.43	260.88	290.53
58	134.39	164.04	183.80	209.50	249.02	272.74	156.13	191.71	213.45	227.28	276.69	306.34
59	140.32	171.94	189.73	219.38	258.91	282.62	162.06	201.59	227.28	241.12	292.50	324.13
60	148.23	177.87	195.66	229.26	266.81	290.53	169.97	211.47	239.14	252.98	306.34	339.94
61	154.16	185.78	205.54	239.14	278.67	302.39	175.90	221.35	249.02	264.83	322.15	355.75
62	162.06	195.66	215.43	251.00	290.53	314.24	181.83	231.24	260.88	280.65	337.96	373.54
63	169.97	207.52	229.26	264.83	304.36	328.08	191.71	243.09	272.74	296.46	355.75	393.30
64	179.85	219.38	245.07	278.67	318.20	343.89	199.61	252.98	286.57	312.27	373.54	413.06
65	189.73	233.21	260.88	292.50	334.01	361.68	209.50	264.83	298.43	330.05	393.30	432.83
66	199.61	251.00	280.65	310.29	355.75	385.39	221.35	280.65	316.22	351.80	418.99	460.50
67	213.45	270.76	304.36	334.01	387.37	418.99	239.14	302.39	341.91	379.46	452.59	496.07
68	229.26	292.50	332.03	363.65	424.92	460.50	258.91	328.08	371.56	413.06	492.12	539.55
69	249.02	318.20	359.70	399.23	466.42	505.95	280.65	357.72	403.18	450.61	535.60	585.01
70	270.76	343.89	389.35	438.76	507.93	551.41	306.34	387.37	436.78	496.07	579.08	630.46
71	294.48	371.56	417.02	484.21	555.36	600.82	334.01	418.99	470.38	545.48	628.49	679.87
72	324.13	403.18	448.64	537.57	610.70	658.13	363.65	454.57	505.95	602.80	683.83	735.21
73	353.77	440.73	486.19	598.84	673.94	721.38	393.30	494.09	549.43	668.02	747.07	798.46
74	385.39	482.24	535.60	668.02	745.09	794.50	426.90	537.57	600.82	737.19	818.22	869.61
75	417.02	531.65	600.82	739.17	824.15	875.54	458.52	586.98	666.04	808.34	897.28	950.64
76	452.59	590.94	683.83	818.22	915.06	974.35	492.12	644.30	743.12	885.42	988.19	1049.46
77	490.14	664.06	778.69	905.18	1023.76	1096.89	527.69	711.50	832.05	966.45	1092.94	1170.02
78	531.65	745.09	881.46	996.09	1142.35	1233.26	567.22	786.60	924.94	1053.41	1209.54	1306.39
79	577.10	828.10	984.24	1092.94	1268.83	1375.56	610.70	865.65	1021.79	1144.32	1332.08	1446.71
80	630.46	915.06					662.09	946.68				
81	695.68	1005.98					725.33	1031.67				
82	772.76	1098.87					798.46	1120.61				
83	859.72	1195.71					881.46	1213.50				
84	954.59	1296.50					970.40	1310.34				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.  
See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option

**Appendix B2**

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

**LTC-96 MD 9/96, LTC-96 MD 3/97**

*Premiums to be used only with those that have  
previously elected an inflation decrease option during the 2013 Rate Filing*

**Preferred rates per \$10 of Nursing Home Daily Benefit - 100 Day Elimination Period  
Home Health Daily Benefit at 80% of Nursing Home Daily Benefit**

Age	4.1% Simple Inflation with Shared Cost						4.1% Compound Inflation with Shared Cost					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	47.82	58.28	65.75	73.23	89.67	98.83	92.89	114.63	128.46	144.28	173.92	191.71
30	47.82	58.28	65.75	73.23	92.76	105.42	92.89	114.63	128.46	144.28	173.92	191.71
31	47.82	58.28	65.75	73.23	95.86	112.01	92.89	114.63	128.46	144.28	173.92	191.71
32	47.82	58.28	65.75	73.23	102.04	115.31	92.89	114.63	128.46	144.28	173.92	191.71
33	49.37	58.28	67.00	73.23	105.13	121.90	92.89	114.63	128.46	144.28	173.92	191.71
34	49.37	58.28	70.05	75.56	111.32	128.48	92.89	114.63	128.46	144.28	173.92	191.71
35	52.46	59.60	70.05	78.58	116.61	130.44	92.89	114.63	128.46	144.28	173.92	191.71
36	55.54	62.58	73.09	84.63	116.61	130.44	92.89	114.63	128.46	144.28	173.92	191.71
37	58.63	65.56	79.19	87.65	116.61	130.44	92.89	114.63	128.46	144.28	173.92	191.71
38	58.63	68.54	82.23	90.67	116.61	130.44	92.89	114.63	128.46	144.28	173.92	191.71
39	61.71	71.52	85.28	96.71	116.61	130.44	92.89	114.63	128.46	144.28	173.92	191.71
40	63.24	74.50	86.96	96.84	116.61	130.44	92.89	114.63	128.46	144.28	173.92	191.71
41	63.24	77.08	86.96	96.84	116.61	130.44	92.89	114.63	128.46	144.28	173.92	191.71
42	63.24	77.08	86.96	96.84	116.61	130.44	92.89	114.63	128.46	144.28	173.92	191.71
43	63.24	77.08	86.96	96.84	116.61	130.44	92.89	114.63	128.46	144.28	173.92	191.71
44	63.24	77.08	86.96	96.84	116.61	130.44	92.89	114.63	128.46	144.28	173.92	191.71
45	80.50	90.49	111.41	122.95	152.18	167.99	110.68	132.42	146.25	162.06	193.68	211.47
46	80.86	96.91	112.65	124.51	152.18	167.99	110.68	132.42	146.25	162.06	193.68	211.47
47	83.01	100.34	112.65	124.51	152.18	167.99	110.68	132.42	146.25	162.06	193.68	211.47
48	83.01	100.80	112.65	124.51	152.18	167.99	110.68	132.42	146.25	162.06	193.68	211.47
49	83.01	100.80	112.65	124.51	152.18	167.99	110.68	132.42	146.25	162.06	193.68	211.47
50	88.94	112.65	124.51	138.35	166.02	183.80	116.61	140.32	154.16	169.97	203.57	227.28
51	94.87	116.61	130.44	144.28	173.92	191.71	122.54	144.28	158.11	173.92	207.52	227.28
52	98.82	122.54	136.37	150.20	181.83	199.61	126.49	148.23	162.06	177.87	213.45	233.21
53	104.75	128.46	142.30	158.11	189.73	209.50	130.44	152.18	167.99	181.83	219.38	241.12
54	108.70	132.42	148.23	164.04	197.64	217.40	134.39	158.11	171.94	187.76	225.31	247.05
55	112.65	138.35	154.16	169.97	205.54	227.28	138.35	162.06	177.87	191.71	231.24	254.95
56	118.58	144.28	160.09	177.87	213.45	235.19	142.30	167.99	185.78	197.64	241.12	266.81
57	124.51	150.20	166.02	185.78	223.33	247.05	146.25	175.90	193.68	207.52	252.98	280.65
58	130.44	156.13	173.92	195.66	233.21	256.93	152.18	183.80	203.57	219.38	266.81	296.46
59	136.37	164.04	181.83	203.57	243.09	266.81	158.11	193.68	215.43	231.24	280.65	312.27
60	142.30	169.97	187.76	213.45	252.98	278.67	164.04	201.59	225.31	243.09	296.46	328.08
61	148.23	177.87	197.64	223.33	262.86	288.55	169.97	211.47	235.19	254.95	308.31	343.89
62	156.13	187.76	207.52	233.21	276.69	302.39	175.90	219.38	247.05	266.81	324.13	359.70
63	164.04	197.64	219.38	245.07	288.55	314.24	183.80	229.26	256.93	278.67	337.96	375.51
64	171.94	209.50	235.19	258.91	302.39	330.05	193.68	241.12	268.79	292.50	353.77	391.32
65	179.85	223.33	249.02	270.76	316.22	343.89	203.57	251.00	282.62	308.31	371.56	409.11
66	191.71	239.14	266.81	288.55	335.98	365.63	215.43	266.81	298.43	326.10	391.32	432.83
67	207.52	258.91	290.53	310.29	361.68	395.28	233.21	288.55	324.13	351.80	422.94	466.42
68	225.31	282.62	316.22	337.96	395.28	430.85	252.98	316.22	353.77	385.39	460.50	505.95
69	245.07	306.34	343.89	371.56	434.80	472.35	276.69	345.87	387.37	422.94	502.00	549.43
70	268.79	334.01	373.54	409.11	476.31	515.83	302.39	375.51	420.97	468.40	547.46	596.87
71	292.50	361.68	403.18	454.57	521.76	565.24	330.05	409.11	456.54	517.81	596.87	646.28
72	322.15	393.30	436.78	509.91	579.08	622.56	361.68	444.68	496.07	575.13	654.18	705.57
73	351.80	430.85	476.31	571.17	642.32	687.78	391.32	486.19	541.53	636.39	719.40	770.79
74	383.42	472.35	523.74	636.39	711.50	758.93	424.92	529.67	590.94	699.64	788.57	841.94
75	415.04	517.81	581.05	703.59	786.60	837.98	456.54	575.13	648.25	766.83	861.70	919.02
76	448.64	571.17	652.20	774.74	869.61	926.92	490.14	628.49	715.45	836.01	942.73	1007.95
77	486.19	638.37	735.21	851.82	962.50	1031.67	525.72	689.76	792.53	911.11	1033.65	1110.72
78	525.72	709.52	826.13	932.85	1065.27	1146.30	565.24	754.98	875.54	988.19	1134.44	1223.38
79	569.20	786.60	919.02	1017.83	1171.99	1266.86	606.75	826.13	960.52	1071.20	1239.19	1341.96
80	620.58	865.65					654.18	901.23				
81	683.83	950.64					713.47	980.28				
82	754.98	1037.60					782.65	1063.29				
83	836.01	1130.49					859.72	1152.23				
84	924.94	1225.35					944.71	1245.12				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.  
See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option

**Appendix B2**  
**John Hancock Life Insurance Company (U.S.A.)**  
**LTC-96 MD 9/96, LTC-96 MD 3/97**

*Premiums to be used only with those that have  
previously elected an inflation decrease option during the 2013 Rate Filing*

**Preferred rates per \$10 of Nursing Home Daily Benefit - 100 Day Elimination Period**  
**Home Health Daily Benefit at 50% of Nursing Home Daily Benefit**

Age	4.1% Simple Inflation with Shared Cost						4.1% Compound Inflation with Shared Cost					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	43.34	50.81	56.79	61.27	75.99	82.36	86.96	102.77	112.65	124.51	150.20	166.02
30	43.34	50.81	56.79	61.27	78.61	87.85	86.96	102.77	112.65	124.51	150.20	166.02
31	43.34	50.81	56.79	61.27	81.23	93.34	86.96	102.77	112.65	124.51	150.20	166.02
32	43.34	50.81	56.79	61.27	86.48	96.09	86.96	102.77	112.65	124.51	150.20	166.02
33	44.74	50.81	57.87	61.27	89.10	101.58	86.96	102.77	112.65	124.51	150.20	166.02
34	44.74	50.81	60.50	63.22	94.34	107.07	86.96	102.77	112.65	124.51	150.20	166.02
35	47.54	51.96	60.50	65.75	98.82	108.70	86.96	102.77	112.65	124.51	150.20	166.02
36	50.33	54.55	63.13	70.81	98.82	108.70	86.96	102.77	112.65	124.51	150.20	166.02
37	53.13	57.15	68.39	73.34	98.82	108.70	86.96	102.77	112.65	124.51	150.20	166.02
38	53.13	59.75	71.02	75.87	98.82	108.70	86.96	102.77	112.65	124.51	150.20	166.02
39	55.93	62.35	73.65	80.92	98.82	108.70	86.96	102.77	112.65	124.51	150.20	166.02
40	57.31	64.94	75.10	81.03	98.82	108.70	86.96	102.77	112.65	124.51	150.20	166.02
41	57.31	67.20	75.10	81.03	98.82	108.70	86.96	102.77	112.65	124.51	150.20	166.02
42	57.31	67.20	75.10	81.03	98.82	108.70	86.96	102.77	112.65	124.51	150.20	166.02
43	57.31	67.20	75.10	81.03	98.82	108.70	86.96	102.77	112.65	124.51	150.20	166.02
44	57.31	67.20	75.10	81.03	98.82	108.70	86.96	102.77	112.65	124.51	150.20	166.02
45	70.92	79.84	97.73	105.38	128.46	142.30	100.80	118.58	126.49	140.32	169.97	187.76
46	71.23	85.51	98.82	106.72	128.46	142.30	100.80	118.58	126.49	140.32	169.97	187.76
47	73.13	88.54	98.82	106.72	128.46	142.30	100.80	118.58	126.49	140.32	169.97	187.76
48	73.13	88.94	98.82	106.72	128.46	142.30	100.80	118.58	126.49	140.32	169.97	187.76
49	73.13	88.94	98.82	106.72	128.46	142.30	100.80	118.58	126.49	140.32	169.97	187.76
50	81.03	98.82	106.72	116.61	142.30	158.11	106.72	124.51	132.42	148.23	177.87	201.59
51	84.98	102.77	112.65	122.54	148.23	166.02	110.68	128.46	136.37	152.18	183.80	201.59
52	88.94	106.72	118.58	128.46	156.13	173.92	114.63	130.44	140.32	156.13	187.76	207.52
53	92.89	112.65	124.51	134.39	164.04	179.85	118.58	134.39	144.28	160.09	193.68	213.45
54	96.84	116.61	128.46	140.32	169.97	189.73	120.56	138.35	150.20	164.04	199.61	219.38
55	100.80	120.56	134.39	146.25	177.87	197.64	124.51	144.28	156.13	167.99	205.54	227.28
56	104.75	126.49	138.35	154.16	185.78	205.54	128.46	148.23	162.06	173.92	213.45	237.17
57	110.68	132.42	144.28	160.09	193.68	215.43	132.42	156.13	169.97	181.83	223.33	249.02
58	116.61	138.35	150.20	167.99	203.57	223.33	136.37	164.04	179.85	193.68	235.19	262.86
59	120.56	144.28	156.13	177.87	211.47	233.21	142.30	171.94	189.73	203.57	249.02	276.69
60	126.49	150.20	164.04	185.78	221.35	243.09	148.23	179.85	199.61	213.45	262.86	292.50
61	132.42	156.13	169.97	193.68	231.24	252.98	152.18	187.76	209.50	225.31	274.72	306.34
62	140.32	164.04	179.85	203.57	241.12	264.83	158.11	195.66	219.38	237.17	288.55	320.17
63	148.23	173.92	191.71	215.43	252.98	276.69	166.02	205.54	229.26	249.02	302.39	334.01
64	156.13	185.78	203.57	227.28	266.81	290.53	173.92	215.43	239.14	260.88	316.22	349.82
65	164.04	195.66	217.40	239.14	278.67	304.36	183.80	225.31	249.02	274.72	332.03	365.63
66	173.92	209.50	233.21	252.98	296.46	322.15	195.66	239.14	264.83	292.50	351.80	387.37
67	185.78	229.26	252.98	272.74	320.17	349.82	211.47	258.91	286.57	316.22	379.46	418.99
68	201.59	249.02	278.67	298.43	349.82	381.44	229.26	282.62	314.24	345.87	413.06	454.57
69	219.38	272.74	304.36	330.05	385.39	418.99	251.00	310.29	345.87	379.46	452.59	496.07
70	241.12	296.46	330.05	363.65	422.94	458.52	274.72	337.96	377.49	420.97	494.09	537.57
71	262.86	322.15	357.72	407.13	466.42	503.98	300.41	367.61	409.11	468.40	539.55	583.03
72	288.55	351.80	387.37	456.54	515.83	553.39	328.08	401.20	444.68	519.79	590.94	636.39
73	316.22	383.42	422.94	509.91	573.15	612.68	355.75	436.78	484.21	575.13	648.25	693.71
74	345.87	420.97	466.42	569.20	634.42	675.92	385.39	476.31	531.65	634.42	709.52	756.95
75	373.54	462.47	517.81	628.49	701.61	747.07	415.04	519.79	583.03	693.71	776.72	828.10
76	403.18	511.88	581.05	693.71	776.72	826.13	444.68	567.22	644.30	756.95	849.84	907.16
77	436.78	569.20	654.18	760.91	857.75	917.04	476.31	620.58	713.47	824.15	930.87	998.07
78	472.35	632.44	733.24	832.05	946.68	1015.86	511.88	679.87	786.60	893.32	1019.81	1096.89
79	509.91	699.64	814.27	907.16	1039.57	1118.63	547.46	741.14	861.70	966.45	1110.72	1197.68
80	555.36	768.81					588.96	806.36				
81	608.72	839.96					640.35	875.54				
82	669.99	915.06					697.66	946.68				
83	737.19	994.12					762.88	1023.76				
84	810.31	1075.15					834.03	1100.84				
85+												

Rates shown below the line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.  
See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option

**Appendix B2**  
**John Hancock Life Insurance Company (U.S.A.)**  
**NH-99 MD 4/99**

*Premiums to be used only with those that have  
previously elected an inflation decrease option during the 2013 Rate Filing*

**Standard Rates per \$10 of Facility Daily Benefit - 100 Day Elimination Period**

Age	4.1% Simple Inflation with Shared Cost						4.1% Compound Inflation with Shared Cost					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	37.36	47.82	52.30	59.78	74.47	80.86	75.10	92.89	102.77	114.63	140.32	154.16
30	37.36	47.82	52.30	59.78	77.04	86.26	75.10	92.89	102.77	114.63	140.32	154.16
31	37.36	47.82	52.30	59.78	79.61	91.65	75.10	92.89	102.77	114.63	140.32	154.16
32	37.36	47.82	52.30	59.78	84.75	94.34	75.10	92.89	102.77	114.63	140.32	154.16
33	38.57	47.82	53.30	59.78	87.31	99.73	75.10	92.89	102.77	114.63	140.32	154.16
34	38.57	47.82	55.72	61.68	92.45	105.12	75.10	92.89	102.77	114.63	140.32	154.16
35	40.98	48.90	55.72	64.15	96.84	106.72	75.10	92.89	102.77	114.63	140.32	154.16
36	43.39	51.34	58.14	69.08	96.84	106.72	75.10	92.89	102.77	114.63	140.32	154.16
37	45.80	53.79	62.99	71.55	96.84	106.72	75.10	92.89	102.77	114.63	140.32	154.16
38	45.80	56.23	65.41	74.02	96.84	106.72	75.10	92.89	102.77	114.63	140.32	154.16
39	48.21	58.68	67.83	78.95	96.84	106.72	75.10	92.89	102.77	114.63	140.32	154.16
40	49.41	61.12	69.17	79.06	96.84	106.72	75.10	92.89	102.77	114.63	140.32	154.16
41	49.41	63.24	69.17	79.06	96.84	106.72	75.10	92.89	102.77	114.63	140.32	154.16
42	49.41	63.24	69.17	79.06	96.84	106.72	75.10	92.89	102.77	114.63	140.32	154.16
43	49.41	63.24	69.17	79.06	96.84	106.72	75.10	92.89	102.77	114.63	140.32	154.16
44	49.41	63.24	69.17	79.06	96.84	106.72	75.10	92.89	102.77	114.63	140.32	154.16
45	61.33	74.52	87.95	99.53	126.49	136.37	84.98	104.75	116.61	130.44	156.13	173.92
46	61.60	79.81	88.94	100.80	126.49	136.37	84.98	104.75	116.61	130.44	156.13	173.92
47	63.24	82.64	88.94	100.80	126.49	136.37	84.98	104.75	116.61	130.44	156.13	173.92
48	63.24	83.01	88.94	100.80	126.49	136.37	84.98	104.75	116.61	130.44	156.13	173.92
49	63.24	83.01	88.94	100.80	126.49	136.37	84.98	104.75	116.61	130.44	156.13	173.92
50	69.17	90.91	94.87	110.68	138.35	148.23	88.94	112.65	124.51	136.37	164.04	181.83
51	73.13	94.87	102.77	114.63	146.25	156.13	92.89	114.63	126.49	140.32	167.99	185.78
52	77.08	100.80	108.70	122.54	152.18	164.04	96.84	118.58	130.44	142.30	171.94	191.71
53	83.01	104.75	114.63	128.46	156.13	171.94	100.80	120.56	134.39	146.25	177.87	195.66
54	84.98	108.70	120.56	136.37	164.04	179.85	104.75	126.49	138.35	150.20	181.83	199.61
55	88.94	112.65	126.49	140.32	169.97	187.76	108.70	128.46	140.32	152.18	185.78	203.57
56	96.84	118.58	134.39	152.18	179.85	199.61	114.63	136.37	150.20	162.06	195.66	217.40
57	102.77	128.46	144.28	162.06	193.68	213.45	122.54	148.23	164.04	175.90	211.47	233.21
58	110.68	138.35	154.16	175.90	207.52	227.28	130.44	160.09	177.87	189.73	231.24	254.95
59	120.56	148.23	164.04	189.73	221.35	243.09	140.32	173.92	195.66	205.54	251.00	276.69
60	130.44	156.13	171.94	201.59	235.19	254.95	148.23	187.76	209.50	221.35	270.76	298.43
61	138.35	166.02	183.80	213.45	249.02	268.79	156.13	197.64	223.33	239.14	288.55	318.20
62	148.23	177.87	195.66	229.26	264.83	286.57	167.99	211.47	237.17	254.95	308.31	339.94
63	156.13	191.71	213.45	245.07	280.65	304.36	177.87	223.33	251.00	274.72	330.05	363.65
64	167.99	207.52	231.24	262.86	300.41	324.13	187.76	239.14	268.79	294.48	351.80	387.37
65	179.85	223.33	249.02	278.67	320.17	343.89	199.61	252.98	284.60	314.24	375.51	413.06
66	191.71	239.14	268.79	296.46	341.91	369.58	215.43	270.76	304.36	334.01	401.20	438.76
67	203.57	258.91	286.57	316.22	371.56	399.23	227.28	292.50	322.15	357.72	434.80	464.45
68	219.38	280.65	310.29	341.91	407.13	428.87	245.07	314.24	349.82	387.37	470.38	498.05
69	237.17	302.39	339.94	377.49	444.68	476.31	268.79	341.91	383.42	426.90	511.88	545.48
70	256.93	328.08	371.56	418.99	486.19	525.72	292.50	369.58	417.02	472.35	553.39	602.80
71	280.65	355.75	397.25	462.47	531.65	573.15	318.20	399.23	448.64	521.76	600.82	648.25
72	308.31	385.39	428.87	515.83	585.01	630.46	347.84	434.80	484.21	579.08	656.16	705.57
73	337.96	422.94	468.40	575.13	648.25	693.71	377.49	474.33	529.67	640.35	719.40	766.83
74	371.56	464.45	515.83	642.32	719.40	764.86	409.11	517.81	579.08	709.52	788.57	837.98
75	403.18	511.88	579.08	711.50	794.50	843.91	440.73	565.24	640.35	778.69	865.65	917.04
76	434.80	569.20	658.13	788.57	881.46	938.78	474.33	620.58	715.45	853.79	950.64	1011.91
77	472.35	640.35	751.02	871.58	986.21	1057.36	507.93	685.80	800.43	930.87	1053.41	1128.51
78	511.88	717.42	847.87	960.52	1100.84	1187.80	547.46	758.93	891.35	1013.88	1166.06	1256.98
79	555.36	798.46	948.66	1053.41	1223.38	1326.15	588.96	834.03	984.24	1102.82	1284.65	1393.35
80	606.75	881.46					638.37	911.11				
81	671.97	968.42					697.66	994.12				
82	745.09	1059.34					768.81	1081.08				
83	828.10	1152.23					847.87	1170.02				
84	919.02	1251.05					934.83	1262.90				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.  
See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option

**Appendix B2**  
**John Hancock Life Insurance Company (U.S.A.)**  
**NH-99 MD 4/99**

*Premiums to be used only with those that have  
previously elected an inflation decrease option during the 2013 Rate Filing*

**Preferred Rates per \$10 of Facility Daily Benefit - 100 Day Elimination Period**

Age	4.1% Simple Inflation with Shared Cost						4.1% Compound Inflation with Shared Cost					
	Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29	35.87	44.83	50.81	56.79	71.43	79.37	69.17	86.96	96.84	110.68	132.42	146.25
30	35.87	44.83	50.81	56.79	73.90	84.66	69.17	86.96	96.84	110.68	132.42	146.25
31	35.87	44.83	50.81	56.79	76.36	89.95	69.17	86.96	96.84	110.68	132.42	146.25
32	35.87	44.83	50.81	56.79	81.29	92.59	69.17	86.96	96.84	110.68	132.42	146.25
33	37.03	44.83	51.77	56.79	83.75	97.89	69.17	86.96	96.84	110.68	132.42	146.25
34	37.03	44.83	54.13	58.60	88.68	103.18	69.17	86.96	96.84	110.68	132.42	146.25
35	39.34	45.84	54.13	60.94	92.89	104.75	69.17	86.96	96.84	110.68	132.42	146.25
36	41.66	48.14	56.48	65.63	92.89	104.75	69.17	86.96	96.84	110.68	132.42	146.25
37	43.97	50.43	61.19	67.97	92.89	104.75	69.17	86.96	96.84	110.68	132.42	146.25
38	43.97	52.72	63.54	70.32	92.89	104.75	69.17	86.96	96.84	110.68	132.42	146.25
39	46.28	55.01	65.90	75.00	92.89	104.75	69.17	86.96	96.84	110.68	132.42	146.25
40	47.43	57.30	67.20	75.10	92.89	104.75	69.17	86.96	96.84	110.68	132.42	146.25
41	47.43	59.29	67.20	75.10	92.89	104.75	69.17	86.96	96.84	110.68	132.42	146.25
42	47.43	59.29	67.20	75.10	92.89	104.75	69.17	86.96	96.84	110.68	132.42	146.25
43	47.43	59.29	67.20	75.10	92.89	104.75	69.17	86.96	96.84	110.68	132.42	146.25
44	47.43	59.29	67.20	75.10	92.89	104.75	69.17	86.96	96.84	110.68	132.42	146.25
45	59.42	70.97	86.00	95.63	120.56	134.39	83.01	100.80	110.68	122.54	148.23	162.06
46	59.68	76.01	86.96	96.84	120.56	134.39	83.01	100.80	110.68	122.54	148.23	162.06
47	61.27	78.70	86.96	96.84	120.56	134.39	83.01	100.80	110.68	122.54	148.23	162.06
48	61.27	79.06	86.96	96.84	120.56	134.39	83.01	100.80	110.68	122.54	148.23	162.06
49	61.27	79.06	86.96	96.84	120.56	134.39	83.01	100.80	110.68	122.54	148.23	162.06
50	67.20	84.98	94.87	106.72	130.44	146.25	88.94	104.75	114.63	128.46	154.16	169.97
51	71.15	88.94	100.80	112.65	136.37	152.18	90.91	108.70	118.58	130.44	158.11	173.92
52	75.10	94.87	104.75	116.61	142.30	158.11	92.89	110.68	120.56	134.39	162.06	177.87
53	77.08	98.82	110.68	122.54	148.23	164.04	94.87	114.63	126.49	136.37	166.02	181.83
54	81.03	102.77	114.63	126.49	154.16	171.94	98.82	116.61	128.46	140.32	169.97	187.76
55	84.98	104.75	120.56	132.42	160.09	177.87	100.80	120.56	132.42	144.28	173.92	191.71
56	90.91	112.65	126.49	140.32	169.97	187.76	108.70	128.46	140.32	152.18	183.80	203.57
57	96.84	120.56	134.39	152.18	181.83	199.61	114.63	138.35	154.16	164.04	197.64	219.38
58	104.75	128.46	142.30	164.04	193.68	213.45	122.54	150.20	166.02	177.87	215.43	239.14
59	112.65	136.37	152.18	175.90	205.54	225.31	128.46	160.09	181.83	191.71	233.21	258.91
60	120.56	144.28	158.11	185.78	215.43	235.19	138.35	171.94	193.68	205.54	247.05	274.72
61	126.49	152.18	167.99	195.66	227.28	247.05	144.28	179.85	203.57	215.43	262.86	290.53
62	132.42	160.09	177.87	205.54	239.14	258.91	150.20	189.73	213.45	231.24	276.69	306.34
63	140.32	171.94	189.73	219.38	251.00	270.76	158.11	201.59	225.31	245.07	294.48	324.13
64	148.23	181.83	203.57	231.24	262.86	284.60	166.02	209.50	237.17	258.91	310.29	341.91
65	158.11	193.68	217.40	243.09	276.69	300.41	173.92	219.38	247.05	274.72	326.10	359.70
66	166.02	207.52	233.21	256.93	294.48	320.17	183.80	233.21	262.86	292.50	347.84	381.44
67	177.87	225.31	252.98	276.69	322.15	347.84	197.64	251.00	284.60	314.24	375.51	411.09
68	189.73	243.09	274.72	302.39	351.80	381.44	215.43	272.74	308.31	341.91	409.11	446.66
69	205.54	264.83	298.43	332.03	387.37	418.99	233.21	296.46	334.01	373.54	444.68	484.21
70	225.31	284.60	324.13	363.65	420.97	458.52	254.95	322.15	361.68	411.09	480.26	523.74
71	245.07	308.31	345.87	403.18	462.47	500.02	278.67	347.84	391.32	454.57	521.76	565.24
72	270.76	335.98	373.54	448.64	509.91	549.43	302.39	379.46	420.97	502.00	569.20	612.68
73	296.46	367.61	407.13	500.02	563.27	602.80	328.08	413.06	458.52	559.31	624.54	668.02
74	322.15	403.18	448.64	559.31	624.54	666.04	357.72	450.61	503.98	616.63	685.80	729.28
75	349.82	446.66	503.98	620.58	691.73	733.24	383.42	492.12	559.31	677.90	753.00	796.48
76	379.46	496.07	573.15	685.80	766.83	816.24	413.06	539.55	622.56	743.12	828.10	879.49
77	411.09	557.34	652.20	758.93	857.75	919.02	442.71	596.87	697.66	810.31	917.04	980.28
78	446.66	624.54	739.17	836.01	958.54	1033.65	476.31	660.11	774.74	883.44	1013.88	1094.91
79	484.21	693.71	824.15	917.04	1063.29	1152.23	511.88	725.33	855.77	958.54	1116.65	1213.50
80	527.69	766.83					555.36	794.50				
81	583.03	843.91					608.72	865.65				
82	648.25	920.99					669.99	938.78				
83	721.38	1002.02					739.17	1017.83				
84	800.43	1087.01					814.27	1098.87				
85+												

GPO rates shown below the dotted line apply only to GPO Inflation Adjustment offers made to current inforce policies at these ages.  
See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option



**Appendix B2**  
**John Hancock Life Insurance Company (U.S.A.)**  
**LTC2000 MD 4/00**

*Premiums to be used only with those that have  
previously elected an inflation decrease option during the 2013 Rate Filing*

**Rates per \$10 of Nursing Home Daily Benefit - 100 Day EP**  
**Home Health Daily Benefit at 150% of Nursing Home Daily Benefit**

**Standard Rates**

Age	4.1% Compound Inflation with Shared Cost		
	Benefit Period		
	4 Years	6 Years	Life
40	139.78	155.99	208.66
41	139.78	155.99	208.66
42	139.78	155.99	208.66
43	139.78	155.99	208.66
44	139.78	155.99	208.66
45	158.01	176.24	234.99
46	158.01	176.24	234.99
47	158.01	176.24	234.99
48	158.01	176.24	234.99
49	158.01	176.24	234.99
50	168.14	186.37	245.12
51	172.19	190.42	251.20
52	176.24	192.45	259.30
53	182.32	198.53	265.38
54	188.40	202.58	271.46
55	190.42	206.63	275.51
56	198.53	214.73	287.66
57	210.68	226.89	301.84
58	224.86	237.02	320.07
59	239.04	253.22	340.33
60	253.22	269.43	360.59
61	267.40	285.64	382.87
62	281.58	303.87	405.16
63	297.79	324.13	431.49
64	318.05	348.44	457.83
65	336.28	370.72	486.19
66	358.56	395.03	516.58
67	380.85	421.36	546.96
68	411.23	455.80	587.48
69	451.75	502.40	644.20
70	490.24	557.09	709.03
71	528.73	613.81	763.72
72	569.25	678.64	826.52
73	617.86	749.54	897.42
74	676.61	826.52	978.45
75	747.52	909.58	1069.62
76	834.62	994.66	1181.03
77	933.89	1085.82	1316.76
78	1039.23	1183.06	1466.67
79	1148.62	1288.40	1626.71
80			
81			
82			
83			
84			
85+			

**Preferred Rates**

Age	4.1% Compound Inflation with Shared Cost		
	Benefit Period		
	4 Years	6 Years	Life
40	131.68	147.88	196.50
41	131.68	147.88	196.50
42	131.68	147.88	196.50
43	131.68	147.88	196.50
44	131.68	147.88	196.50
45	147.88	166.11	220.81
46	147.88	166.11	220.81
47	147.88	166.11	220.81
48	147.88	166.11	220.81
49	147.88	166.11	220.81
50	153.96	174.22	230.94
51	160.04	178.27	234.99
52	164.09	182.32	241.07
53	170.17	186.37	247.15
54	174.22	190.42	253.22
55	180.29	194.48	261.33
56	188.40	200.55	271.46
57	198.53	210.68	283.61
58	208.66	222.84	299.82
59	222.84	234.99	318.05
60	232.97	247.15	332.23
61	243.09	259.30	348.44
62	255.25	275.51	364.64
63	267.40	289.69	384.90
64	279.56	305.89	403.13
65	291.71	322.10	423.39
66	309.95	344.38	449.72
67	334.25	370.72	486.19
68	362.62	403.13	528.73
69	395.03	441.62	571.27
70	427.44	486.19	615.84
71	459.85	532.78	664.46
72	494.29	589.50	719.15
73	536.83	654.33	781.95
74	587.48	721.18	850.83
75	652.30	790.06	929.84
76	727.26	867.04	1027.07
77	814.37	946.04	1144.57
78	905.53	1031.13	1278.27
79	998.71	1120.26	1416.02
80			
81			
82			
83			
84			
85+			

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

See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option



**Appendix C**  
**Gold (LTC-96, NH-99)**  
**Shared Cost Percentages**

Age	GPO						Simple Inflation						Compound Inflation					
	Benefit Period						Benefit Period						Benefit Period					
	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	6 Years	10 Years	Life
18-29						41.8%			26.7%		29.9%	23.0%			33.0%			34.6%
30						41.8%								41.8%				
31																		
32				37.3%							29.4%				41.8%			39.5%
33																		24.0%
34		41.8%				41.8%							40.8%	41.8%	41.8%			34.9%
35						41.8%								19.6%		27.9%		31.6%
36		41.8%													35.4%	41.8%		29.7%
37						41.8%			41.8%		41.8%	33.6%	25.5%	32.5%	41.8%	41.8%		29.9%
38				41.8%		41.8%			41.8%	35.9%				29.3%	41.8%	38.8%		35.7%
39	41.8%		41.8%	41.8%	41.8%	41.8%			41.8%	41.8%	41.8%	40.1%	41.8%	41.8%	34.8%	37.3%	30.4%	35.9%
40							41.8%		41.8%	40.2%	41.8%	34.1%	28.1%	38.9%	32.9%	34.4%	40.8%	30.5%
41	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%			41.8%	41.8%	41.6%	33.9%	41.8%	38.6%	35.7%	35.8%	26.9%	29.6%
42	41.8%	41.8%	40.9%	41.8%	40.8%	41.8%			41.8%	32.3%	41.8%	38.8%	36.8%	37.0%	35.2%	35.7%	30.4%	30.9%
43		41.8%	41.8%	41.8%	41.8%	41.8%			41.8%	40.3%	38.4%	40.4%		33.0%	31.6%	30.0%	36.6%	34.5%
44	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.6%	32.9%	41.8%	35.6%	35.2%	34.8%	36.3%	32.8%
45	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	40.2%	41.8%	41.8%	38.9%	35.5%	35.8%	35.7%
46	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	38.4%	33.3%	38.3%	35.2%
47	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	39.4%	41.8%	38.0%	38.5%	30.5%	35.1%
48	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	40.4%	41.8%	41.0%	35.7%	35.9%	40.2%	34.2%
49	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	37.7%	41.8%	41.8%	38.7%	35.1%	41.8%	35.3%
50	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	38.0%	32.2%	30.2%	26.4%	25.6%	36.3%	28.9%	25.8%	23.6%	27.3%	23.2%
51	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	32.2%	31.6%	38.1%	26.6%	31.6%	30.6%	26.6%	24.4%	27.3%	24.3%
52	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	36.9%	33.6%	31.5%	26.5%	36.6%	30.4%	28.1%	25.1%	27.9%	24.3%
53	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	35.8%	35.5%	31.9%	28.9%	38.2%	31.6%	28.9%	25.1%	27.2%	25.4%
54	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	40.1%	36.7%	30.0%	29.5%	41.2%	33.2%	28.6%	26.9%	26.5%	26.4%
55	41.8%	38.7%	36.0%	31.4%	33.1%	34.9%	35.4%	29.2%	24.7%	22.2%	20.6%	17.7%	26.7%	22.9%	19.8%	17.5%	19.5%	16.8%
56	41.8%	41.3%	38.5%	33.2%	39.4%	38.6%	35.3%	28.8%	26.4%	22.1%	22.5%	19.2%	28.4%	23.5%	19.6%	17.9%	18.9%	17.8%
57	41.8%	41.8%	36.5%	37.0%	37.5%	38.2%	35.9%	31.7%	25.7%	23.5%	22.9%	19.1%	29.2%	24.2%	20.5%	18.7%	21.5%	18.2%
58	41.8%	41.8%	41.8%	40.7%	41.1%	40.6%	37.0%	33.2%	26.7%	25.4%	22.6%	21.2%	32.4%	25.3%	22.6%	19.8%	20.8%	20.2%
59	41.8%	41.8%	41.8%	41.8%	41.8%	41.8%	36.8%	33.4%	28.6%	25.7%	21.2%	21.8%	29.6%	26.9%	24.5%	21.5%	24.3%	21.4%
60	34.2%	30.4%	25.0%	23.9%	26.1%	24.8%	25.1%	20.0%	16.3%	14.4%	12.8%	12.7%	21.5%	17.4%	14.5%	13.0%	14.6%	13.4%
61	38.1%	32.1%	26.7%	25.2%	27.8%	25.3%	26.9%	20.7%	16.9%	15.2%	13.3%	12.9%	20.2%	18.5%	15.4%	13.4%	13.6%	13.8%
62	41.7%	35.3%	29.8%	27.1%	27.7%	27.2%	28.0%	22.4%	17.6%	15.9%	13.4%	13.4%	21.0%	19.5%	16.9%	14.6%	16.5%	15.0%
63	41.8%	36.1%	31.7%	28.2%	27.8%	29.0%	29.3%	24.0%	20.1%	17.3%	16.8%	15.0%	22.7%	20.6%	18.0%	15.7%	17.8%	16.4%
64	41.8%	39.9%	34.8%	31.9%	33.5%	31.8%	33.3%	25.5%	21.0%	19.4%	17.6%	16.2%	26.6%	21.8%	19.6%	17.5%	18.9%	18.0%
65	32.8%	23.8%	20.7%	18.1%	21.3%	16.8%	21.9%	16.1%	13.1%	11.0%	9.9%	9.9%	17.0%	13.6%	12.0%	10.9%	11.9%	10.9%
66	37.0%	26.7%	22.8%	19.5%	21.3%	19.5%	22.5%	17.2%	13.8%	11.9%	12.9%	10.8%	17.6%	15.2%	12.9%	11.3%	11.5%	11.3%
67	39.1%	30.1%	24.5%	22.4%	23.3%	20.6%	23.6%	18.6%	14.7%	12.8%	15.0%	12.4%	21.6%	16.9%	14.6%	12.7%	14.0%	13.6%
68	41.8%	32.6%	28.1%	24.8%	26.9%	23.5%	25.7%	20.9%	15.7%	14.4%	14.3%	13.7%	20.8%	18.5%	16.3%	13.6%	18.1%	14.1%
69	41.8%	36.2%	30.2%	27.8%	32.6%	24.9%	28.2%	22.6%	18.0%	16.8%	18.2%	15.6%	22.6%	19.9%	17.4%	15.2%	18.5%	15.6%
70	35.9%	25.4%	21.6%	18.9%	19.4%	17.1%	22.3%	16.1%	13.5%	11.5%	11.4%	10.2%	19.2%	14.0%	12.9%	11.9%	9.1%	10.0%
71	38.6%	28.4%	23.1%	21.6%	21.4%	18.6%	25.2%	17.9%	13.9%	12.4%	14.3%	11.5%	21.7%	15.6%	16.5%	13.1%	16.5%	12.4%
72	41.8%	31.1%	25.5%	22.6%	24.9%	19.8%	27.0%	19.4%	16.2%	13.9%	11.8%	13.1%	24.4%	17.3%	17.3%	14.9%	15.3%	12.3%
73	41.8%	35.4%	28.4%	24.6%	25.1%	23.2%	31.2%	20.1%	17.1%	14.4%	12.8%	12.3%	22.1%	18.7%	17.7%	11.9%	31.0%	12.1%
74	41.8%	37.9%	30.9%	28.2%	21.5%	27.5%	37.6%	25.1%	18.6%	18.5%	21.9%	14.7%	18.1%	22.0%	18.9%	14.8%	35.5%	21.3%
75	41.6%	27.8%	21.2%	17.9%	20.0%	16.2%	26.4%	17.2%	15.5%	9.6%	19.3%	8.7%	24.1%	15.2%	12.0%	19.0%	8.8%	11.7%
76	41.8%	33.1%	24.7%	19.9%	23.7%	26.5%	31.4%	18.2%	14.2%	14.1%	9.1%	10.2%	34.5%	14.1%	13.1%			
77	41.8%	34.8%	28.3%	20.4%	38.3%	18.5%	26.0%	23.9%	15.6%	6.9%				14.8%	15.2%			12.0%
78	41.8%	41.8%	32.3%	22.7%	20.8%	9.6%	31.5%	34.9%	33.6%	30.3%					11.9%			8.0%
79	41.8%	41.8%	35.4%	28.9%	27.6%	29.0%	39.5%	30.9%	24.3%				26.2%		12.6%			
80	32.3%	26.3%											32.5%	16.6%				
81	33.6%	30.9%												21.9%				
82	41.8%	41.8%																
83	41.8%	27.8%																
84																		
85																		
86																		
87																		
88																		
89																		
90																		
91																		

Certain cells are blank because there are no nationwide policies with that benefit period, issue age and inflation combination

For GPO policies with multiple layers of coverage, the Shared Cost percentage will be based on the issue age of the base contract. Each GPO layer will be reduced by the Shared Cost percentage

**Appendix C**  
**Fidelity (LTC2000)**  
**Shared Cost Percentages**

Age	GPO			Compound Inflation		
	Benefit Period			Benefit Period		
	4 Years	6 Years	Life	4 Years	6 Years	Life
18-29						
30						
31						
32						
33						
34						
35						
36						
37						
38						
39						
40				41.8%		
41						36.4%
42						
43						
44					31.3%	41.8%
45						
46						41.8%
47					37.6%	41.8%
48						
49					37.9%	40.0%
50				25.6%		29.4%
51			41.8%		33.6%	28.7%
52		41.8%			26.4%	17.4%
53			41.8%	34.7%	41.0%	33.0%
54	41.8%			33.5%	33.6%	31.4%
55				33.5%	18.9%	20.3%
56	41.8%			33.7%	20.0%	24.2%
57				21.6%	20.0%	23.1%
58	41.8%			26.0%	27.2%	22.9%
59	41.8%	41.8%	41.8%	30.5%	23.6%	22.6%
60	29.1%	41.8%		16.8%	13.7%	15.6%
61	37.9%			17.7%	16.8%	17.3%
62	36.0%			21.8%	17.6%	17.8%
63	37.4%			17.4%	20.1%	21.5%
64			28.3%	27.6%	20.6%	21.1%
65	29.1%	32.6%	25.4%	16.9%	15.4%	22.6%
66	39.7%	38.3%	40.2%	16.2%	20.6%	13.9%
67	30.5%	24.2%		16.7%	14.6%	19.3%
68	21.4%	28.1%		30.1%	22.6%	21.5%
69		33.5%	28.2%	17.1%		18.8%
70	36.9%		20.0%		11.8%	
71		23.1%				
72	41.8%					
73						
74						16.2%
75						
76	41.8%					
77						
78				10.2%		
79						
80						
81						
82						
83						
84						
85						
86						
87						
88						
89						
90						
91						

Certain cells are blank because there are no nationwide policies with that benefit period, issue age and inflation combination

For GPO policies with multiple layers of coverage, the Shared Cost percentage will be based on the issue age of the base contract. Each GPO layer will be reduced by the Shared Cost percentage

**Appendix C**  
**Gold (LTC-96, NH-99)**  
**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 B1 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:

$$\begin{aligned} \text{Premium after electing Shared Cost option} = \\ & (\text{Premium Rate Schedule per } \$10 \text{ daily benefit: Appendix B1}) * (\text{New Daily Benefit}/10) \\ & (1 - \text{Shared Cost Percentage}) \end{aligned}$$

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

$$\begin{aligned} \text{Premium after electing Shared Cost option} = \\ & [ (\text{Premium Rate Schedule, Base Issue Age per } \$10 \text{ Daily Benefit: Appendix B1}) * (\text{New Base Daily Benefit}/10) + \\ & (\text{Premium Rate Schedule, GPO Layer 1 Issue Age per } \$10 \text{ Daily Benefit: Appendix B1}) * (\text{New Layer 1 Daily Benefit}/10) + \dots ] \\ & (1 - \text{Shared Cost Percentage}) \end{aligned}$$