

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

<u>Product Name</u>	<u>Form Number</u>	<u>Issue Date Range</u>
Custom Care II	LTC-03 MD	Mar 2004 - Dec 2009
Essential Care II	BSC-03 MD	Jun 2004 - Mar 2007

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

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

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

### **2. Benefit Description**

A brief policy description for each of the policy forms:

#### LTC-03 MD

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

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

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

#### BSC-03 MD

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

Provides reimbursement of covered long-term care expenses incurred after an elected elimination period is met. For care received in a nursing home, benefits are paid up to 100% of the maximum daily/monthly amount. For care received in an assisted living facility, benefits are paid up to 80% of the maximum daily/monthly amount. For all other care, benefits are paid up to 50%, 80% or 100% of the maximum daily/monthly 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 Nursing Home or Assisted Living Facility benefits and will continue to be waived until the insured stops receiving such benefits.

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**3. Renewability**

All policy forms are guaranteed renewable.

**4. Applicability**

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

**5. Actuarial Assumptions**

[REDACTED]

**6. Trend Assumptions**

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

**7. Marketing Method**

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

**8. Underwriting**

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

**9. Premium Classes**

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

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

**10. Premium Modalization Rules**

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

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**11. Issue Age Range**

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

**12. Area Factors**

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

**13. Average Annual Premium**

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

Form	Nationwide	Maryland	
	before the rate increase	before the rate increase	after the rate increase
LTC-03 MD	2,420	2,800	3,857
BSC-03 MD	1,950	2,660	3,664

**14. Number of Policyholders**

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

Form	Number of Policies	2015 Annualized Premium
LTC-03 MD	2,906	8,143,410
BSC-03 MD	66	175,772

**15. Reserves**

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

**16. Analysis Performed**

**Original Pricing Assumptions**

[REDACTED]

**Recent Experience**

As part of the inforce management of the business, the Company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates, and mortality. The findings from these

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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 2010 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.

Mortality

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

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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 an average rate increase of 35.8%, which varies by issue age, benefit period, and inflation option, and ranges from 22.9% to 36.3%. Rate increases were derived as follows:

1. The Company first determined the projected lifetime loss ratio for this form based on nationwide actual experience and projected future experience assuming the prior rate increase request was approved in full and within three months of the original filing date. We then determined the amount of rate increase (30.2%) that would be needed in order to revert to the lifetime loss ratio certified to in our 2010 inforce rate increase filing for this form.
2. We ensured that the proposed rate increases did not result in premium rates that exceed rates for older issue ages or the most recent traditional LTC rates that have been filed with the Interstate Compact for new business under the ICC12-LTC-12 policy form, adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A** using LTC-03 as an example). As this product (ICC12-LTC-12) is no longer open for new business, the most recently filed new business LTC rates for this product were adjusted to account for the average impact of the assumption updates due to the 2016 Experience Studies. An adjustment of 9.5% was applied to all rates to reflect these updates. After the application of this restriction the average rate increase for the forms listed in this memo is 30.2%, ranging from 18.5% to 30.2%.
3. Unapproved rate increases initially requested in our 2010 inforce rate filings (SERFF Tracking No. MULF-129013760) were included in this filing. Your state approved a portion of these rate increases on September 11, 2013. Approval included the premium increases capped at 7%. These rate increases continue to be actuarially justified and are unchanged from our original request. After taking the unapproved amount into account, the average rate increase for the forms listed in this memo is 35.8%, ranging from 22.9% to 36.3%.
4. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1** where it can be seen that the sum of past and future projected incurred claims is not less than the sum of the original premium times the original loss ratio and the rate increase premium times the 85% loss ratio requirement.

As per the request of the Maryland Department of Insurance, the rate increase will be phased-in over 3 years, at no more than 15% per year. The resulting ultimate average rate increase is 38.7%, ranging from 23.8% to 39.3%, which produces the same lifetime loss ratio as the equivalent one-time rate increase.

**Appendix B1** contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did not* elect an inflation reduction option as part of the 2010 rate increase filings.

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

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**Exhibit 1** contains nationwide past premium and claims experience and future premium and claim projections and illustrates that the anticipated lifetime loss ratio with both the one-time and phased-in requested rate increases and the previously-stated margin for moderately adverse experience is 88.5%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 85.5%. The lifetime loss ratio as of 12/31/2015 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

In addition, **Exhibit 1** contains the original expected loss ratio projections, 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:

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

Pre-stability form requirements:

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

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

**Exhibit 2** contains similar information as **Exhibit 1**, but reflects Maryland-only experience. This experience is not credible and was not used to develop the proposed rate increases.

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

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

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Under these new options, the policyholders get to keep their current accumulated Daily or Monthly benefit and their current remaining Lifetime Maximum Benefit, but the future indexation rate will be reduced from an annual rate of 5% to an annual rate of 3.2%.

The 3.2% indexation rate was determined to be actuarially equivalent to the requested rate increases in aggregate and therefore this option is only available if the full rate increase requested is accepted.

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

## **19. History of Previous Rate Revisions**

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

A 6.7% rate increase on these policy forms was accepted by your state on September 11, 2013.

## **20. Data Credibility**

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

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

Since Custom Care II is a younger block of business, our proposed rate increases on this form are based on our experience from this form as well as similar forms where we have over 20 years of experience. Overall, our unfavorable morbidity experience is at later durations and older attained ages, where we have significant data on our older plans and less on younger ones. With our combined data we are able to make credible decisions regarding future assumptions, in accordance with ASOP 18. Focusing solely on past experience for this product discredits our future projections and prevents us from acting on this information in a timely manner. Delaying rate increases until we have amassed similar experience on this particular policy form would take a considerable amount of time and would result in much higher rate increases for our customers which would be more difficult to manage and would require larger reductions in benefits in order to mitigate them. For example, if we were to delay rate increases on the Custom Care II plan for 10 years, with experience continuing as currently expected, we would require an average rate increase of 119.8% compared to the current proposed rate increase of 35.8%.

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

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

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

**22. Past Losses Testing**

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

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

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

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

**23. Proposed Effective Date**

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



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**24. Actuarial Certification**

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

The preceding Actuarial Memorandum contains:

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

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

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

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

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



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

**Exhibit 1: Nationwide Loss Ratio Exhibit  
Custom Care II (LTC-03) and Essential Care II (BSC-03)**

Calendar Year	Original Assumptions			Before Proposed Increase			Historical & Projected Experience With Proposed One-Time Rate Increase			With Proposed Rate Increase			Policy Count
	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	
1988	-	-	-	-	1,179	0%	-	1,179	0%	-	1,179	0%	1
1989	-	-	-	-	3,448	0%	-	3,448	0%	-	3,448	0%	2
1990	-	-	-	-	3,636	0%	-	3,636	0%	-	3,636	0%	2
1991	-	-	-	-	4,829	0%	-	4,829	0%	-	4,829	0%	3
1992	-	-	-	-	5,212	0%	-	5,212	0%	-	5,212	0%	3
1993	-	-	-	-	7,956	0%	-	7,956	0%	-	7,956	0%	4
1994	-	-	-	-	10,400	0%	-	10,400	0%	-	10,400	0%	5
1995	-	-	-	-	11,239	0%	-	11,239	0%	-	11,239	0%	5
1996	-	-	-	-	18,865	0%	-	18,865	0%	-	18,865	0%	9
1997	-	-	-	-	20,398	0%	-	20,398	0%	-	20,398	0%	10
1998	-	-	-	-	27,710	0%	-	27,710	0%	-	27,710	0%	14
1999	-	-	-	-	40,511	0%	-	40,511	0%	-	40,511	0%	20
2000	-	-	-	-	63,789	0%	-	63,789	0%	-	63,789	0%	30
2001	-	-	-	-	97,037	0%	-	97,037	0%	-	97,037	0%	45
2002	-	-	-	-	144,813	0%	-	144,813	0%	-	144,813	0%	76
2003	37	2,646	1%	-	248,785	0%	-	248,785	0%	-	248,785	0%	130
2004	302,003	17,939,949	2%	225,821	18,109,482	1%	225,821	18,109,482	1%	225,821	18,109,482	1%	9,426
2005	1,638,496	69,058,517	2%	2,124,834	68,412,756	3%	2,124,834	68,412,756	3%	2,124,834	68,412,756	3%	35,048
2006	4,693,473	134,095,322	4%	6,248,563	133,459,349	5%	6,248,563	133,459,349	5%	6,248,563	133,459,349	5%	66,681
2007	10,102,110	216,552,030	5%	9,507,149	217,194,723	4%	9,507,149	217,194,723	4%	9,507,149	217,194,723	4%	105,889
2008	17,510,914	260,982,995	7%	14,278,872	264,676,038	5%	14,278,872	264,676,038	5%	14,278,872	264,676,038	5%	127,456
2009	25,659,048	263,040,620	10%	21,984,762	268,251,175	8%	21,984,762	268,251,175	8%	21,984,762	268,251,175	8%	129,068
2010	33,401,862	256,115,548	13%	25,357,600	263,688,779	10%	25,357,600	263,688,779	10%	25,357,600	263,688,779	10%	126,853
2011	40,841,062	248,425,028	16%	34,562,825	257,495,312	13%	34,562,825	257,495,312	13%	34,562,825	257,495,312	13%	123,981
2012	47,939,576	241,529,906	20%	43,326,655	244,552,815	18%	43,326,655	244,552,815	18%	43,326,655	244,552,815	18%	120,347
2013	56,249,328	235,086,905	24%	47,543,049	242,496,565	20%	47,543,049	242,496,565	20%	47,543,049	242,496,565	20%	117,285
2014	65,839,772	228,853,426	29%	63,510,591	262,581,071	24%	63,510,591	262,581,071	24%	63,510,591	262,581,071	24%	115,108
2015	75,473,330	222,605,362	34%	85,383,456	267,094,700	32%	85,383,456	267,094,700	32%	85,383,456	267,094,700	32%	113,143
2016	85,128,180	216,179,307	39%	85,793,263	260,597,631	33%	85,793,263	260,597,631	33%	85,793,263	260,597,631	33%	110,588
2017	94,584,825	209,474,808	45%	101,344,440	254,166,911	40%	101,151,988	261,407,730	39%	101,115,961	256,825,980	39%	108,092
2018	105,393,531	202,472,796	52%	118,531,691	247,308,218	48%	116,685,409	313,112,641	37%	116,159,623	274,906,152	42%	105,458
2019	118,240,502	195,196,675	61%	137,812,951	240,142,049	57%	135,467,359	316,761,584	43%	135,222,119	302,757,612	45%	102,703
2020	132,382,289	187,693,702	71%	159,906,238	232,761,091	69%	157,301,951	307,072,291	51%	157,406,500	311,152,266	51%	99,844
2021	147,350,564	179,995,717	82%	184,280,492	225,198,852	82%	181,287,868	297,140,813	61%	181,473,806	303,543,959	60%	96,888
2022	163,059,676	172,113,695	95%	210,671,365	217,435,883	97%	207,187,241	286,940,567	72%	207,396,289	293,132,439	71%	93,828
2023	180,354,483	164,073,325	110%	239,114,431	209,446,228	114%	235,052,112	276,436,512	85%	235,282,299	282,409,627	83%	90,645
2024	199,108,515	155,913,215	128%	269,123,676	201,204,475	134%	264,419,359	265,594,652	100%	264,669,326	271,340,700	98%	87,318
2025	218,389,550	147,670,194	148%	300,445,754	192,698,594	156%	295,047,941	254,398,956	116%	295,316,641	259,909,250	114%	83,837
2026	237,397,038	139,379,941	170%	331,341,854	183,912,191	180%	325,248,192	242,827,874	134%	325,534,433	248,093,279	131%	80,201
2027	255,734,049	131,072,394	195%	360,204,514	174,836,200	206%	353,445,566	230,869,471	153%	353,746,997	235,880,598	150%	76,414
2028	273,243,745	122,775,626	223%	388,033,105	165,448,421	235%	380,606,478	218,494,549	174%	380,920,406	223,241,397	171%	72,470
2029	289,456,283	114,520,008	253%	416,363,919	155,742,228	267%	408,230,307	205,694,673	198%	408,554,651	210,167,123	194%	68,357
2030	303,600,802	106,343,500	285%	442,327,659	145,747,250	303%	433,531,882	192,509,265	225%	433,864,603	196,698,108	221%	64,084
2031	314,828,364	98,291,998	320%	467,722,278	135,523,139	345%	458,250,319	179,017,402	256%	458,588,834	182,915,209	251%	59,683
2032	323,071,088	90,407,361	357%	489,960,730	125,193,510	391%	479,863,685	165,382,646	290%	480,204,572	168,985,602	284%	55,210
2033	328,601,894	82,728,310	397%	503,235,138	114,848,566	438%	492,729,038	151,724,501	325%	493,068,537	155,031,465	318%	50,716
2034	331,539,022	75,292,810	440%	509,272,878	104,603,922	487%	498,523,975	138,196,163	361%	498,858,368	141,209,424	353%	46,249
2035	331,741,530	68,140,221	487%	506,830,632	94,569,727	536%	496,044,701	124,943,591	397%	496,370,543	127,668,705	389%	41,860
2036	328,491,215	61,313,256	536%	502,626,633	84,854,176	592%	491,813,889	112,110,119	439%	492,127,727	114,555,848	430%	37,607
2037	322,027,893	54,848,564	587%	497,450,740	75,604,156	658%	486,600,730	99,890,185	487%	486,899,303	102,069,607	477%	33,551
2038	312,248,528	48,773,952	640%	483,918,408	66,914,576	723%	473,243,423	88,409,583	535%	473,524,123	90,338,598	524%	29,737
2039	299,928,023	43,109,561	696%	462,949,381	58,843,510	787%	452,644,300	77,745,432	582%	452,905,303	79,441,701	570%	26,187
2040	285,837,121	37,869,965	755%	434,615,919	51,411,126	845%	424,883,228	67,924,679	626%	425,123,518	69,406,511	613%	22,912
<b>Values as of 12/31/2015 (discounted at maximum statutory valuation rates)</b>													
Past :	429,288,024	2,962,099,181	14.5%	398,015,853	3,087,720,522	12.9%	398,015,853	3,087,720,522	12.9%	398,015,853	3,087,720,522	12.9%	
Future :	4,032,157,295	2,257,742,880	178.6%	5,678,333,513	2,886,919,348	196.7%	5,567,162,666	3,648,299,646	152.6%	5,570,155,034	3,651,678,697	152.5%	
Lifetime :	4,461,445,319	5,219,842,062	85.5%	6,076,349,366	5,974,639,869	101.7%	5,965,178,520	6,736,020,167	88.6%	5,968,170,887	6,739,399,219	88.6%	

**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 =	398,015,853	Accum Value of Past Initial Prm x 85.5% =	2,551,673,229	Present Value of Future Initial Prm x 85.5% =	1,971,368,480
Present Value of Future Incurred Claims =	5,570,155,034	Accum Value of Prior Increases x 85.5% =	87,428,894	Present Value of Future Increases x 85.5% =	1,149,753,699
Total =	5,968,170,887	Total =	5,757,336,197	Total =	5,760,224,302

**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 =	398,015,853	Accum Value of Past Initial Prm x 85.5% =	2,551,673,229	Present Value of Future Initial Prm x 85.5% =	1,971,368,480
Present Value of Future Incurred Claims =	5,570,155,034	Accum Value of Prior Increases x 85.5% =	87,428,894	Present Value of Future Increases x 85.5% =	1,149,753,699
Total =	5,968,170,887	Total =	5,757,336,197	Total =	5,760,224,302

**Exhibit 1A: Demonstration of not Recouping Past Losses  
Custom Care II (LTC-03) and Essential Care II (BSC-03)**

Calendar Year	Loss Ratios to Apply to Actual Premium			Adjusted Expected Incurred Claims	Historical & Projected Experience			With Proposed Rate Increase		
	Incurred Claims	Earned Premium	Incurred Loss Ratio		Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio
1988	0	0	0%	-	0	1,179	0%	0	1,179	0%
1989	0	0	0%	-	0	3,448	0%	0	3,448	0%
1990	0	0	0%	-	0	3,636	0%	0	3,636	0%
1991	0	0	0%	-	0	4,829	0%	0	4,829	0%
1992	0	0	0%	-	0	5,212	0%	0	5,212	0%
1993	0	0	0%	-	0	7,956	0%	0	7,956	0%
1994	0	0	0%	-	0	10,400	0%	0	10,400	0%
1995	0	0	0%	-	0	11,239	0%	0	11,239	0%
1996	0	0	0%	-	0	18,865	0%	0	18,865	0%
1997	0	0	0%	-	0	20,398	0%	0	20,398	0%
1998	0	0	0%	-	0	27,710	0%	0	27,710	0%
1999	0	0	0%	-	0	40,511	0%	0	40,511	0%
2000	0	0	0%	-	0	63,789	0%	0	63,789	0%
2001	0	0	0%	-	0	97,037	0%	0	97,037	0%
2002	0	0	0%	-	0	144,813	0%	0	144,813	0%
2003	37	2,646	1%	3,496	0	248,785	0%	0	248,785	0%
2004	302,003	17,939,949	2%	304,857	225,821	18,109,482	1%	225,821	18,109,482	1%
2005	1,638,496	69,058,517	2%	1,623,174	2,124,834	68,412,756	3%	2,124,834	68,412,756	3%
2006	4,693,473	134,095,322	4%	4,671,214	6,248,563	133,459,349	5%	6,248,563	133,459,349	5%
2007	10,102,110	216,552,030	5%	10,132,092	9,507,149	217,194,723	4%	9,507,149	217,194,723	4%
2008	17,510,914	260,982,995	7%	17,758,702	14,278,872	264,676,038	5%	14,278,872	264,676,038	5%
2009	25,659,048	263,040,620	10%	26,167,326	21,984,762	268,251,175	8%	21,984,762	268,251,175	8%
2010	27,151,643	265,881,447	10%	27,151,643	25,357,600	263,688,779	10%	25,357,600	263,688,779	10%
2011	34,127,438	317,616,601	11%	34,127,438	34,562,825	257,495,312	13%	34,562,825	257,495,312	13%
2012	42,991,279	311,893,928	14%	42,991,279	43,326,655	244,552,815	18%	43,326,655	244,552,815	18%
2013	52,673,946	305,926,762	17%	52,673,946	47,543,049	242,496,565	20%	47,543,049	242,496,565	20%
2014	63,071,904	299,606,531	21%	63,071,904	63,510,591	262,581,071	24%	63,510,591	262,581,071	24%
2015	74,260,569	292,863,207	25%	74,260,569	85,383,456	267,094,700	32%	85,383,456	267,094,700	32%
2016					85,793,263	260,597,631	33%	85,793,263	260,597,631	33%
2017					101,344,440	254,166,911	40%	101,151,988	261,407,730	39%
2018					118,531,691	247,308,218	48%	116,685,409	313,112,641	37%
2019					137,812,951	240,142,049	57%	135,467,359	316,761,584	43%
2020					159,906,238	232,761,091	69%	157,301,951	307,072,291	51%
2021					184,280,492	225,198,852	82%	181,287,868	297,140,813	61%
2022					210,671,365	217,435,883	97%	207,187,241	286,940,567	72%
2023					239,114,431	209,446,228	114%	235,052,112	276,436,512	85%
2024					269,123,676	201,204,475	134%	264,419,359	265,594,652	100%
2025					300,445,754	192,698,594	156%	295,047,941	254,398,956	116%
2026					331,341,854	183,912,191	180%	325,248,192	242,827,874	134%
2027					360,204,514	174,836,200	206%	353,445,566	230,869,471	153%
2028					388,033,105	165,448,421	235%	380,606,478	218,494,549	174%
2029					416,363,919	155,742,228	267%	408,230,307	205,694,673	198%
2030					442,327,659	145,747,250	303%	433,531,882	192,509,265	225%
2031					467,722,278	135,523,139	345%	458,250,319	179,017,402	256%
2032					489,960,730	125,193,510	391%	479,863,685	165,382,646	290%
2033					503,235,138	114,848,566	438%	492,729,038	151,724,501	325%
2034					509,272,878	104,603,922	487%	498,523,975	138,196,163	361%
2035					506,830,632	94,569,727	536%	496,044,701	124,943,591	397%
2036					502,626,633	84,854,176	592%	491,813,889	112,110,119	439%
2037					497,450,740	75,604,156	658%	486,600,730	99,890,185	487%
2038					483,918,408	66,914,576	723%	473,243,423	88,409,583	535%
2039					462,949,381	58,843,510	787%	452,644,300	77,745,432	582%
2040					434,615,919	51,411,126	845%	424,883,228	67,924,679	626%
<b>Values as of 12/31/2015 (discounted at maximum statutory valuation rates)</b>										
	<b>Past</b>			400,671,287	398,015,853	3,087,720,522	12.9%	398,015,853	3,087,720,522	12.9%
	<b>Future</b>				5,678,333,513	2,886,919,348	196.7%	5,567,162,666	3,648,299,646	152.6%
	<b>Lifetime</b>				6,076,349,366	5,974,639,869	101.7%	5,965,178,520	6,736,020,167	88.6%

**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) =	398,015,853	Accum Value of Past Initial Prm x 85.5% =	2,551,673,229
Present Value of Future Incurred Claims =	5,567,162,666	Present Value of Future Initial Prm x 85.5% =	1,971,368,480
<b>Total =</b>	<b>5,965,178,520</b>	Accum Value of Prior Increases x 85.5% =	87,428,894
		<b>Present Value of Future Increases x 85.5% =</b>	<b>1,146,865,593</b>
		<b>Total =</b>	<b>5,757,336,197</b>

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

Accum Value of Minimum(Past Incurred Claims, Adjusted Originally Expected Incurred Claims) =	398,015,853	Accum Value of Past Initial Prm x 85.5% =	2,551,673,229
Present Value of Future Incurred Claims =	5,567,162,666	Present Value of Future Initial Prm x 85.5% =	1,971,368,480
<b>Total =</b>	<b>5,965,178,520</b>	Accum Value of Prior Increases x 85.5% =	87,428,894
		<b>Present Value of Future Increases x 85.5% =</b>	<b>1,146,865,593</b>
		<b>Total =</b>	<b>5,757,336,197</b>

**Exhibit 2: Maryland Loss Ratio Exhibit  
Custom Care II (LTC-03) and Essential Care II (BSC-03)**

Calendar Year	Original Assumptions			Historical & Projected Experience									Policy Count
	Incurred Claims	Earned Premium	Incurred Loss Ratio	Before Proposed Increase			With Proposed One-Time Rate Increase			With Proposed Rate Increase			
				Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	
2002	-	-	-	-	1,001	0%	-	1,001	0%	-	1,001	0%	1
2003	-	-	-	-	4,400	0%	-	4,400	0%	-	4,400	0%	3
2004	5,296	350,609	2%	-	356,393	0%	-	356,393	0%	-	356,393	0%	169
2005	36,669	1,860,380	2%	-	1,856,873	0%	-	1,856,873	0%	-	1,856,873	0%	901
2006	113,332	3,720,786	3%	-	3,759,577	0%	-	3,759,577	0%	-	3,759,577	0%	1,766
2007	253,566	6,146,596	4%	716,198	6,248,268	11%	716,198	6,248,268	11%	716,198	6,248,268	11%	2,827
2008	446,462	7,314,992	6%	-	7,535,630	0%	-	7,535,630	0%	-	7,535,630	0%	3,359
2009	656,861	7,023,795	9%	250,001	7,311,148	3%	250,001	7,311,148	3%	250,001	7,311,148	3%	3,268
2010	844,450	6,797,570	12%	252,321	7,167,674	4%	252,321	7,167,674	4%	252,321	7,167,674	4%	3,207
2011	1,020,203	6,606,021	15%	1,321,283	7,028,574	19%	1,321,283	7,028,574	19%	1,321,283	7,028,574	19%	3,144
2012	1,182,637	6,432,553	18%	1,376,392	6,867,966	20%	1,376,392	6,867,966	20%	1,376,392	6,867,966	20%	3,070
2013	1,378,503	6,270,631	22%	470,835	6,989,317	7%	470,835	6,989,317	7%	470,835	6,989,317	7%	3,002
2014	1,625,661	6,114,885	27%	1,103,209	7,450,687	15%	1,103,209	7,450,687	15%	1,103,209	7,450,687	15%	2,921
2015	1,857,312	5,958,799	31%	1,843,411	7,565,545	24%	1,843,411	7,565,545	24%	1,843,411	7,565,545	24%	2,865
2016	2,093,400	5,798,111	36%	2,106,405	7,430,909	28%	2,106,405	7,430,909	28%	2,106,405	7,430,909	28%	2,795
2017	2,324,079	5,630,161	41%	2,506,956	7,261,100	35%	2,502,192	7,469,227	34%	2,501,298	7,337,064	34%	2,735
2018	2,606,937	5,454,663	48%	2,963,899	7,079,308	42%	2,917,749	8,974,410	33%	2,904,522	7,869,366	37%	2,672
2019	2,965,271	5,272,460	56%	3,472,242	6,889,380	50%	3,413,218	9,100,630	38%	3,406,826	8,687,112	39%	2,606
2020	3,354,536	5,084,701	66%	4,063,142	6,693,810	61%	3,997,060	8,843,427	45%	3,999,618	8,956,714	45%	2,537
2021	3,770,583	4,891,977	77%	4,719,018	6,493,452	73%	4,642,566	8,579,808	54%	4,647,274	8,762,031	53%	2,466
2022	4,209,326	4,694,110	90%	5,435,255	6,286,914	86%	5,345,635	8,307,918	64%	5,350,974	8,484,563	63%	2,393
2023	4,711,064	4,491,467	105%	6,239,319	6,073,058	103%	6,133,383	8,026,240	76%	6,139,308	8,197,075	75%	2,317
2024	5,270,224	4,284,874	123%	7,094,978	5,851,134	121%	6,970,878	7,733,774	90%	6,977,363	7,898,546	88%	2,237
2025	5,851,643	4,075,058	144%	8,008,425	5,620,724	142%	7,864,108	7,429,969	106%	7,871,125	7,588,411	104%	2,153
2026	6,436,708	3,862,778	167%	8,919,654	5,381,433	166%	8,754,822	7,114,307	123%	8,762,340	7,266,145	121%	2,066
2027	7,016,875	3,648,657	192%	9,771,359	5,132,991	190%	9,586,928	6,786,433	141%	9,594,881	6,931,384	138%	1,974
2028	7,597,927	3,433,287	221%	10,627,595	4,874,700	218%	10,422,552	6,445,426	162%	10,430,869	6,583,188	158%	1,878
2029	8,158,580	3,217,392	254%	11,549,095	4,606,313	251%	11,320,995	6,090,969	186%	11,329,631	6,221,235	182%	1,778
2030	8,677,292	3,001,944	289%	12,434,933	4,328,594	287%	12,184,287	5,724,080	213%	12,193,196	5,846,566	209%	1,673
2031	9,111,477	2,788,201	327%	13,345,373	4,042,829	330%	13,070,802	5,346,469	244%	13,079,931	5,460,929	240%	1,564
2032	9,459,606	2,577,230	367%	14,212,506	3,752,654	379%	13,914,284	4,962,950	280%	13,923,551	5,069,245	275%	1,453
2033	9,754,264	2,369,997	412%	14,767,516	3,460,319	427%	14,453,567	4,576,513	316%	14,462,876	4,674,566	309%	1,340
2034	9,967,496	2,167,551	460%	15,121,667	3,168,741	477%	14,796,679	4,191,022	353%	14,805,936	4,280,843	346%	1,227
2035	10,099,499	1,971,029	512%	15,261,450	2,881,003	530%	14,930,558	3,810,562	392%	14,939,673	3,892,251	384%	1,116
2036	10,114,081	1,781,765	568%	15,350,519	2,599,995	590%	15,014,063	3,438,968	437%	15,022,944	3,512,706	428%	1,007
2037	10,018,774	1,600,918	626%	15,476,567	2,330,245	664%	15,132,280	3,082,231	491%	15,140,829	3,148,332	481%	902
2038	9,807,957	1,429,409	686%	15,232,381	2,074,602	734%	14,890,022	2,744,131	543%	14,898,157	2,802,988	532%	802
2039	9,496,613	1,268,010	749%	14,704,417	1,834,706	801%	14,371,460	2,426,839	592%	14,379,116	2,478,896	580%	709
2040	9,125,252	1,117,355	817%	13,897,501	1,611,434	862%	13,581,516	2,131,522	637%	13,588,649	2,177,247	624%	622
2041	8,670,093	978,087	886%	13,131,627	1,405,092	935%	12,830,987	1,858,589	690%	12,837,561	1,898,461	676%	542
2042	8,146,410	850,594	958%	12,543,404	1,216,730	1031%	12,252,668	1,609,433	761%	12,258,662	1,643,960	746%	469
2043	7,555,992	734,871	1028%	11,763,056	1,046,372	1124%	11,487,769	1,384,086	830%	11,493,177	1,413,777	813%	403
2044	6,935,615	630,697	1100%	10,861,178	893,922	1215%	10,605,007	1,182,425	897%	10,609,839	1,207,789	878%	344
2045	6,333,188	537,756	1178%	9,858,947	758,845	1299%	9,625,152	1,003,744	959%	9,629,437	1,025,274	939%	291
2046	5,742,939	455,685	1260%	8,900,112	639,969	1391%	8,687,845	846,494	1026%	8,691,616	864,649	1005%	245
2047	5,186,116	383,957	1351%	8,071,086	536,258	1505%	7,877,034	709,304	1111%	7,880,328	724,515	1088%	205
2048	4,665,742	321,828	1450%	7,275,405	446,427	1630%	7,099,110	590,478	1202%	7,101,968	603,138	1178%	170
2049	4,199,032	268,465	1564%	6,527,231	369,280	1768%	6,367,797	488,429	1304%	6,370,259	498,901	1277%	141
2050	3,778,867	223,029	1694%	5,775,273	303,399	1904%	5,633,336	401,286	1404%	5,635,444	409,888	1375%	115
2051	3,396,208	184,746	1838%	5,074,289	247,338	2052%	4,948,901	327,133	1513%	4,950,698	334,144	1482%	93
2052	3,027,969	152,621	1984%	4,282,693	199,794	2144%	4,176,968	264,247	1581%	4,178,493	269,910	1548%	74
2053	2,681,906	125,867	2131%	3,612,561	159,606	2263%	3,523,336	211,091	1669%	3,524,619	215,614	1635%	59
2054	2,383,568	103,468	2304%	3,068,261	126,072	2434%	2,992,195	166,738	1795%	2,993,261	170,311	1758%	46
<b>Values as of 12/31/2015 (discounted at maximum statutory valuation rates)</b>													
Past :	10,660,448	80,029,501	13.3%	8,270,742	86,237,616	9.6%	8,270,742	86,237,616	9.6%	8,270,742	86,237,616	9.6%	
Future :	116,224,491	62,124,825	187.1%	164,876,956	84,238,847	195.7%	161,561,651	106,680,737	151.4%	161,645,027	106,777,488	151.4%	
Lifetime :	126,884,940	142,154,326	89.3%	173,147,697	170,476,463	101.6%	169,832,393	192,918,353	88.0%	169,915,769	193,015,104	88.0%	

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

Rates shown are for a 90-day EP, single, Standard policyholder, and are per \$100 monthly benefit

**Inflation Option: GPO Inflation**

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

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

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

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

Issue Age	Benefit Period						
	2	3	4	5	6	10	Life
18-29	11.71	13.02	15.62	16.92	18.22	19.52	22.13
30	11.71	13.02	16.92	18.22	19.52	20.83	23.43
31	11.71	13.02	16.92	18.22	19.52	20.83	23.43
32	11.71	13.02	16.92	18.22	19.52	22.13	24.73
33	11.71	14.32	18.22	19.52	20.83	22.13	24.73
34	11.71	14.32	18.22	19.52	20.83	22.13	24.73
35	13.02	14.32	18.22	19.52	20.83	22.13	24.73
36	13.02	15.62	19.52	20.83	22.13	23.43	26.03
37	13.02	15.62	19.52	20.83	22.13	23.43	26.03
38	13.02	15.62	19.52	20.83	22.13	23.43	26.03
39	13.02	15.62	19.52	20.83	22.13	24.73	27.33
40	14.32	16.92	19.52	20.83	22.13	24.73	27.33
41	14.32	16.92	20.83	22.13	23.36	25.97	27.33
42	15.62	18.22	20.83	22.13	23.43	27.27	28.64
43	15.62	18.22	22.13	23.36	24.66	28.51	29.88
44	15.62	19.52	22.13	23.36	25.90	29.82	31.18
45	15.62	19.52	23.36	24.66	25.97	31.06	32.43
46	16.92	20.83	23.36	25.90	27.20	32.37	33.74
47	16.92	20.83	24.59	27.20	28.51	33.84	34.99
48	16.92	22.13	25.90	27.20	28.51	35.14	36.30
49	18.22	22.13	25.90	28.51	29.82	36.82	39.05
50	18.22	23.43	27.33	29.75	31.06	38.42	40.35
51	19.21	24.73	28.44	31.06	32.37	40.02	42.95
52	19.52	24.73	28.44	32.37	33.68	41.63	45.56
53	20.81	25.90	29.75	32.37	33.68	43.23	48.03
54	20.83	25.90	29.75	33.84	35.14	44.83	49.63
55	22.13	27.20	31.06	35.14	36.45	46.43	52.83
56	23.43	28.51	33.84	37.75	38.86	49.63	56.03
57	24.73	31.06	34.99	40.35	41.47	52.83	59.24
58	26.03	32.37	37.75	42.95	45.56	56.03	64.04
59	28.44	35.14	40.35	45.56	48.16	60.84	67.24
60	29.75	37.75	42.95	48.16	52.06	64.04	72.04
61	32.37	40.35	46.86	52.06	55.97	68.84	76.85
62	35.14	44.26	49.46	55.97	59.87	75.25	83.25
63	39.05	46.86	53.37	59.87	63.78	81.65	89.66
64	41.65	50.76	58.57	63.60	67.68	88.05	96.06
65	45.56	54.67	62.48	68.99	72.89	94.46	104.06
66	49.46	59.68	68.99	75.15	80.33	104.06	115.27
67	54.67	66.38	75.49	82.94	89.43	115.27	126.26
68	59.87	74.19	83.30	90.79	98.58	126.48	137.97
69	65.08	80.70	91.11	99.89	110.64	139.29	149.69
70	71.59	89.81	100.22	110.64	122.35	153.70	162.70
71	79.02	100.22	111.94	123.16	136.09	167.91	178.32
72	88.13	111.94	124.96	137.44	152.29	182.23	195.24
73	98.54	124.96	139.27	154.89	169.21	197.85	213.47
74	109.34	138.70	156.19	171.81	188.73	214.77	232.06
75	122.35	154.89	174.42	191.94	209.56	232.11	255.12
76	136.09	172.43	193.94	213.47	232.01	260.32	285.05
77	152.29	191.94	214.05	237.33	258.96	288.96	317.60
78	163.22	207.61	227.65	257.72	274.90	310.70	340.76
79	173.57	221.41	241.91	274.71	293.84	330.74	362.18
80	183.53	235.59	257.72	291.56	311.09	351.44	385.28
81	204.35	261.63	286.36	324.10	346.23	391.79	429.53
82	227.78	291.56	320.20	361.85	386.58	436.04	479.00
83	253.82	325.40	356.64	403.50	430.84	486.81	533.66
84	283.75	363.15	396.99	449.06	480.30	542.78	594.84

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

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

Issue Age	Benefit Period						
	2	3	4	5	6	10	Life
18-29	11.71	13.02	15.62	16.92	18.22	19.52	22.13
30	11.71	13.02	16.92	18.22	19.52	20.83	23.43
31	11.71	13.02	16.92	18.22	19.52	20.83	23.43
32	11.71	13.02	16.92	18.22	19.52	22.13	24.73
33	11.71	14.32	18.22	19.52	20.83	22.13	24.73
34	11.71	14.32	18.22	19.52	20.83	22.13	24.73
35	13.02	14.32	18.22	19.52	20.83	22.13	24.73
36	13.02	15.62	19.52	20.83	22.13	23.43	26.03
37	13.02	15.62	19.52	20.83	22.13	23.43	26.03
38	13.02	15.62	19.52	20.83	22.13	23.43	26.03
39	13.02	15.62	19.52	20.83	22.13	24.73	27.33
40	14.32	16.92	19.52	20.83	22.13	24.73	27.33
41	14.32	16.92	20.83	22.13	23.36	25.97	27.33
42	15.62	18.22	20.83	22.13	23.43	27.27	28.64
43	15.62	18.22	23.36	24.66	25.97	28.51	29.88
44	15.62	20.10	23.36	23.36	25.90	29.82	31.18
45	15.62	20.10	23.36	24.66	25.97	31.06	32.43
46	16.92	20.83	23.36	25.90	27.20	32.37	33.74
47	16.92	20.83	24.59	27.20	28.51	34.78	34.99
48	16.92	23.47	25.90	27.20	28.51	36.07	36.30
49	18.82	24.38	25.90	28.51	29.82	38.56	40.30
50	18.82	25.15	27.96	29.75	31.06	40.24	41.60
51	20.10	25.90	28.44	31.06	32.37	41.91	44.54
52	20.10	25.90	28.44	32.37	33.68	43.59	47.13
53	20.83	25.90	29.75	32.37	33.68	45.27	50.08
54	20.83	25.90	29.75	34.78	36.07	46.94	51.97
55							

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

Rates shown are for a 90-day EP, single, Standard policyholder, and are per \$100 monthly benefit

**Inflation Option: 5% Simple Inflation**

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

Issue Age	Benefit Period						
	2	3	4	5	6	10	Life
18-29	32.22	37.99	43.92	47.80	56.48	81.90	84.72
30	33.28	39.17	44.32	48.27	57.03	81.90	87.36
31	34.91	40.85	45.90	49.98	58.94	83.05	91.09
32	35.00	40.85	47.49	51.60	60.75	87.17	92.45
33	36.48	42.61	48.98	53.23	62.58	88.65	96.47
34	36.57	44.18	50.49	54.76	64.30	92.59	100.30
35	38.09	45.76	50.49	56.32	66.12	96.64	101.73
36	40.43	47.15	51.21	57.84	70.27	97.88	105.41
37	41.85	49.49	54.68	59.26	71.90	101.65	109.09
38	41.85	50.94	56.04	60.71	73.43	105.25	112.60
39	43.23	52.29	57.31	64.20	77.41	108.86	118.54
40	44.49	53.60	58.62	65.57	78.84	112.29	121.85
41	45.97	55.12	60.36	67.43	81.49	117.44	127.02
42	46.34	56.51	62.08	71.31	86.47	122.50	132.11
43	47.80	57.98	65.79	73.03	89.14	127.68	137.32
44	50.27	60.43	68.56	75.88	91.73	130.36	142.43
45	51.68	61.74	70.26	79.81	96.95	138.16	147.85
46	51.68	65.18	73.96	81.62	99.65	143.40	155.55
47	53.47	66.55	75.84	85.52	103.62	146.99	159.04
48	54.83	67.90	79.50	89.39	108.94	152.52	167.04
49	57.30	71.16	81.24	91.17	111.65	160.20	172.34
50	58.62	72.45	85.00	95.01	116.94	165.66	180.28
51	60.10	73.77	88.37	97.43	120.83	171.58	186.08
52	63.56	77.10	89.89	101.01	123.24	175.38	189.60
53	66.32	80.39	92.16	103.17	126.91	180.96	195.06
54	67.74	81.88	95.42	106.57	131.47	184.52	198.36
55	71.24	85.11	98.81	108.77	134.94	189.83	203.55
56	73.12	87.24	100.87	112.59	139.79	196.15	211.93
57	74.27	90.69	104.88	116.19	144.37	199.89	217.66
58	76.01	92.72	106.84	119.79	149.11	206.12	225.86
59	79.01	96.76	109.30	121.73	151.95	211.88	231.14
60	80.62	98.85	113.06	125.01	156.51	217.84	241.11
61	83.38	103.95	117.95	129.84	161.99	225.56	246.06
62	85.94	110.12	124.75	134.75	163.63	228.68	250.37
63	90.06	115.44	128.54	141.10	169.14	235.66	252.76
64	92.74	119.14	136.80	146.08	172.53	242.27	256.95
65	96.61	126.01	142.37	152.58	177.55	248.57	262.77
66	103.69	137.23	153.40	165.05	193.67	267.20	283.34
67	112.10	147.37	165.40	179.80	212.94	286.92	303.16
68	121.37	159.50	177.76	197.11	233.43	310.02	326.43
69	129.83	172.00	192.46	213.99	253.56	332.57	350.94
70	139.98	186.91	206.12	233.29	278.85	358.79	377.38
71	155.94	205.45	223.59	254.05	300.15	379.23	399.00
72	173.50	226.01	240.89	274.16	325.67	402.72	427.23
73	192.77	246.60	259.55	298.88	350.49	423.29	452.08
74	215.80	270.65	281.09	326.36	379.27	448.23	481.07
75	240.74	296.95	304.10	353.64	409.18	474.46	511.08
76	260.20	337.42	387.79	436.47	471.72	548.94	592.59
77	279.34	361.49	417.36	468.30	506.09	589.89	635.90
78	301.34	389.97	447.99	502.78	544.68	634.92	684.87
79	325.59	418.84	482.06	538.96	584.80	684.37	738.11
80	515.10	663.25	761.26	850.15	923.08	1082.63	1169.24
81	546.11	701.83	804.91	899.22	978.17	1147.05	1236.97
82	579.43	744.38	854.35	953.74	1038.33	1215.96	1311.13
83	613.26	788.48	904.61	1010.56	1100.20	1289.68	1389.51
84	649.16	835.47	957.07	1070.82	1164.96	1365.00	1470.91

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

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

Issue Age	Benefit Period						
	2	3	4	5	6	10	Life
18-29	16.92	22.13	24.73	27.33	28.64	37.65	38.96
30	18.22	23.43	26.03	28.64	29.94	38.96	41.52
31	19.52	23.43	26.03	28.64	29.94	40.22	44.26
32	19.52	24.73	27.33	29.94	31.24	42.78	45.56
33	20.83	24.73	28.58	29.94	31.24	44.26	48.03
34	20.83	24.73	29.82	31.18	32.49	46.86	49.63
35	22.13	25.97	29.82	32.43	33.74	48.03	49.63
36	23.43	27.27	31.13	33.74	36.30	49.63	51.23
37	24.73	28.51	33.84	34.99	37.75	49.63	51.23
38	24.73	29.75	35.14	36.45	39.05	49.63	52.83
39	25.62	31.06	36.45	39.05	41.63	51.23	52.83
40	25.62	32.54	36.82	40.02	41.63	51.23	54.43
41	25.62	33.62	38.42	41.63	43.23	52.83	56.03
42	27.22	35.14	38.42	41.63	44.83	54.43	59.24
43	27.22	35.22	40.02	43.23	44.83	56.03	60.84
44	27.22	36.82	41.63	44.83	46.43	59.24	62.44
45	28.82	36.82	41.63	46.43	48.03	60.84	65.64
46	28.82	38.42	43.23	48.03	49.63	62.44	67.24
47	30.42	38.42	44.83	48.03	51.23	65.64	70.44
48	30.42	40.02	44.83	49.63	52.83	67.24	73.65
49	32.02	40.02	46.43	51.23	54.43	68.84	75.25
50	32.02	41.63	48.03	52.83	56.03	72.04	78.45
51	32.02	43.23	49.63	54.43	57.64	73.65	81.65
52	33.62	44.83	51.23	57.64	60.84	76.85	84.85
53	33.62	46.43	52.83	59.24	64.04	78.45	89.66
54	35.22	49.63	54.43	62.44	67.24	81.65	92.86
55	35.22	51.23	56.03	64.04	68.84	83.25	97.66
56	38.42	54.43	59.24	67.24	73.65	88.05	102.46
57	40.02	56.03	62.44	72.04	78.45	92.86	108.87
58	43.23	59.24	67.24	75.25	83.25	99.26	113.67
59	46.43	62.44	70.44	80.05	88.05	104.06	120.07
60	49.63	65.64	75.25	84.85	94.46	110.47	126.48
61	52.83	68.84	80.05	89.66	99.26	116.87	134.48
62	56.03	73.65	83.25	94.46	104.06	123.28	142.49
63	59.24	78.45	88.05	100.86	108.87	129.68	150.49
64	64.04	83.25	92.86	105.67	113.67	137.69	160.10
65	67.24	88.05	97.66	112.07	118.47	145.69	169.71
66	73.65	96.06	107.27	123.28	129.68	158.50	184.11
67	80.05	105.67	118.47	134.48	142.49	174.51	198.52
68	88.05	115.27	129.68	147.29	156.90	190.52	216.13
69	96.06	126.48	142.49	161.70	172.91	208.13	233.74
70	105.67	137.69	156.90	177.71	190.52	227.34	252.96
71	116.87	152.09	174.51	196.92	212.93	251.36	276.97
72	129.68	169.71	192.12	219.34	236.95	276.97	304.19
73	144.09	187.32	212.93	243.35	262.56	304.19	333.01
74	158.50	208.13	236.95	268.97	292.98	336.21	363.43
75	176.11	230.54	262.56	299.39	326.60	369.83	398.65
76	189.00	246.79	281.15	320.20	349.88	396.73	427.97
77	199.08	260.45	296.38	338.29	368.23	417.62	450.56
78	209.04	273.47	310.70	355.08	386.58	438.13	472.49
79	218.67	287.01	326.64	371.74	405.91	459.21	496.11
80	229.08	299.37	341.02	389.18	424.33	481.60	518.04
81	251.21	329.31	374.87	428.23	467.28	528.46	570.11
82	275.94	361.85	412.61	469.88	512.84	580.52	626.08
83	303.28	396.99	452.96	516.74	563.60	637.79	687.25
84	333.21	437.34	497.22	567.51	618.27	700.27	754.94

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

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

Issue Age	Benefit Period						
	2	3	4	5	6	10	Life
18-29	16.92	22.13	24.73	27.33	28.64	37.65	38.96
30	18.22	23.43	26.03	28.64	29.94	38.96	41.52
31	19.52	23.43	26.03	28.64	29.94	40.22	45.48
32	19.52	24.73	27.33	29.94	31.24	42.78	46.77
33	20.83	24.73	28.58	29.94	31.24	45.48	50.08
34	20.83	24.73	29.82	31.18	32.49	48.43	51.97
35	24.38	25.97	29.82	32.43	33.74	50.30	51.97
36	25.66	27.27	31.13	33.74	36.30	51.97	53.65
37	26.82	28.51	34.78	34.99	38.66	51.97	53.65
38	26.82	29.75	36.41	37.37	40.30	51.97	55.32
39	26.82	31.06	37.71	40.30	43.24	53.65	55.32
40	26.82	33.48	38.56	41.91	43.59	53.65	57.00
41	26.82	35.11	40.24	43.24	45.27	55.32	58.68
42	28.50	36.41	40.24	43.59	46.94	57.00	62.03
43	28.50	36.88	41.91	45.27	46.94	58.68	63.71
44	28.50	38.56	43.59	46.94	48.62	62.03	65.38
45	30.18	38.56	43.59	48.62	50.30	63.71	68.74
46	30.18	40.24	45.27	50.30	51.97	65.38	70.41
47	31.85	40.24	46.94	50.30	53.65	68.74	73.77
48	31.85	41.91	46.94	51.97	55.32	70.41	77.12
49	33.53	41.91	48.62	53.65	57.00	72.09	78.80
50	33.53	43.59	50.30	55.32	58.68	75.44	82.15
51	33.53	45.27	51.97	57.00	60.35	77.12	85.50
52	35.21	46.94	53.65	60.35	63.71	80.47	88.86

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

Rates shown are for a 90-day EP, single, Standard policyholder, and are per \$100 monthly benefit

**Inflation Option: 5% Compound Inflation**

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

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

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

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

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

**LTC-03 2016 Rate Increases (%) :**

Issue Age	Benefit Period							Issue Age	Benefit Period							Issue Age	Benefit Period							Issue Age	Benefit Period						
	2	3	4	5	6	10	Life		2	3	4	5	6	10	Life		2	3	4	5	6	10	Life		2	3	4	5	6	10	Life
18-29	91.70	116.51	126.89	143.40	169.45	231.58	257.00	18-29	32.28	46.11	53.02	59.94	66.86	83.00	91.26	18-29	33.80	48.28	55.53	62.77	70.01	86.91	95.56	18-29	36%	36%	36%	36%	36%	36%	36%
30	92.71	117.51	128.29	144.80	171.08	233.53	260.69	30	33.62	47.07	53.79	62.76	69.48	85.17	96.06	30	35.21	49.29	56.33	65.72	72.76	89.19	100.59	30	36%	36%	36%	36%	36%	36%	36%
31	93.10	117.75	128.52	145.19	171.46	233.53	263.06	31	33.62	47.07	53.79	62.76	69.48	87.41	97.66	31	35.21	49.29	56.33	65.72	72.76	91.54	102.27	31	36%	36%	36%	36%	36%	36%	36%
32	93.33	118.13	128.91	145.42	171.70	235.09	263.06	32	35.86	49.31	53.79	65.00	71.72	87.41	99.26	32	37.55	51.64	56.33	68.07	75.11	91.54	103.94	32	36%	36%	36%	36%	36%	36%	36%
33	93.48	118.37	129.14	145.81	172.08	235.09	263.83	33	35.86	49.31	56.03	65.00	71.72	89.66	100.86	33	37.55	51.64	58.68	68.07	75.11	93.88	105.62	33	36%	36%	36%	36%	36%	36%	36%
34	93.72	118.60	129.53	146.04	172.32	235.09	263.83	34	35.86	49.31	58.28	67.24	73.97	89.66	102.46	34	37.55	51.64	61.03	70.41	77.45	93.88	107.30	34	36%	36%	36%	36%	36%	36%	36%
35	94.10	118.99	129.76	146.43	172.94	236.52	264.49	35	35.86	49.31	60.52	69.48	73.97	91.90	104.06	35	37.55	51.64	63.37	72.76	77.45	96.23	108.97	35	36%	36%	36%	36%	36%	36%	36%
36	94.34	118.99	130.15	146.81	173.17	236.52	266.71	36	38.10	51.55	60.52	69.48	76.21	91.90	105.67	36	39.90	53.98	63.37	72.76	79.80	96.23	110.65	36	36%	36%	36%	36%	36%	36%	36%
37	94.72	119.22	130.38	147.05	173.56	238.02	267.77	37	38.10	51.55	60.52	71.72	76.21	94.14	107.27	37	39.90	53.98	63.37	75.11	79.80	98.58	112.33	37	36%	36%	36%	36%	36%	36%	36%
38	94.96	119.61	130.77	147.43	173.79	238.02	267.77	38	38.10	51.55	62.76	71.72	76.21	94.14	108.87	38	39.90	53.98	65.72	75.11	79.80	98.58	114.00	38	36%	36%	36%	36%	36%	36%	36%
39	95.11	119.84	131.00	147.67	174.18	239.49	268.52	39	40.34	51.55	62.76	71.72	76.21	94.14	110.47	39	42.25	53.98	65.72	75.11	79.80	98.58	115.68	39	36%	36%	36%	36%	36%	36%	36%
40	95.34	120.07	131.39	148.05	174.41	239.49	270.63	40	41.07	51.87	64.84	73.49	77.81	95.10	112.07	40	43.00	54.32	67.90	76.95	81.48	99.58	117.36	40	36%	36%	36%	36%	36%	36%	36%
41	96.12	120.85	132.78	149.60	177.36	242.07	273.22	41	41.07	51.87	64.84	73.49	77.81	97.26	113.67	41	43.00	54.32	67.90	76.95	81.48	101.85	119.03	41	36%	36%	36%	36%	36%	36%	36%
42	96.89	121.39	134.18	151.00	180.15	247.40	276.22	42	43.23	54.03	64.84	75.65	79.97	97.26	115.27	42	45.27	56.58	67.90	79.22	83.74	101.85	120.71	42	36%	36%	36%	36%	36%	36%	36%
43	97.67	122.16	135.57	152.32	183.09	250.55	279.46	43	43.23	54.03	67.00	75.65	79.97	99.42	116.87	43	45.27	56.58	70.16	79.22	83.74	104.11	122.39	43	36%	36%	36%	36%	36%	36%	36%
44	98.44	122.94	137.12	153.87	185.88	255.89	284.86	44	43.23	54.03	67.00	75.65	82.13	101.58	118.47	44	45.27	56.58	70.16	79.22	86.01	106.37	124.06	44	36%	36%	36%	36%	36%	36%	36%
45	99.22	123.48	138.52	155.42	189.06	259.35	288.44	45	44.72	55.36	68.14	76.66	83.04	102.21	120.07	45	46.82	57.97	71.35	80.27	86.96	107.03	125.74	45	36%	36%	36%	36%	36%	36%	36%
46	99.99	124.26	139.92	156.97	192.01	264.92	291.65	46	44.72	57.49	68.14	78.78	85.17	102.21	121.68	46	46.82	60.20	71.35	82.50	89.19	107.03	127.41	46	36%	36%	36%	36%	36%	36%	36%
47	100.77	125.03	141.70	158.52	195.18	265.06	291.65	47	44.72	57.49	70.27	78.78	85.17	104.34	124.88	47	46.82	60.20	73.58	82.50	89.19	109.26	130.77	47	36%	36%	36%	36%	36%	36%	36%
48	101.55	125.81	143.09	160.07	198.52	271.15	297.78	48	44.72	59.62	70.27	80.91	85.17	104.34	126.48	48	46.82	62.43	73.58	84.73	89.19	109.26	132.44	48	36%	36%	36%	36%	36%	36%	36%
49	102.32	126.51	144.64	161.62	201.46	274.28	300.98	49	44.72	59.62	70.27	80.91	85.17	104.34	128.08	49	46.82	62.43	73.58	84.73	89.19	109.26	134.12	49	36%	36%	36%	36%	36%	36%	36%
50	103.10	127.28	146.27	163.17	204.64	280.16	304.53	50	45.79	60.36	70.76	81.17	85.33	106.15	129.68	50	47.95	63.20	74.10	85.00	89.36	111.15	135.80	50	36%	36%	36%	36%	36%	36%	36%
51	104.18	128.13	147.28	164.41	205.42	282.75	306.92	51	45.79	62.44	72.85	83.25	87.41	108.23	132.88	51	47.95	65.38	76.28	87.18	91.54	113.33	139.15	51	36%	36%	36%	36%	36%	36%	36%
52	105.27	129.14	148.52	165.65	206.19	282.75	306.92	52	47.50	64.02	74.35	84.68	88.81	109.46	137.69	52	49.74	67.04	77.86	88.67	93.00	114.62	144.18	52	36%	36%	36%	36%	36%	36%	36%
53	106.51	130.15	149.76	166.66	206.81	282.75	308.67	53	47.50	64.02	76.42	84.68	92.94	109.46	140.89	53	49.74	67.04	80.02	88.67	97.32	114.62	147.53	53	36%	36%	36%	36%	36%	36%	36%
54	107.59	131.39	150.77	167.74	207.59	282.75	308.67	54	49.18	65.58	77.87	86.07	94.27	110.66	144.09	54	51.50	68.67	81.55	90.13	98.71	115.88	150.89	54	36%	36%	36%	36%	36%	36%	36%
55	108.83	132.40	152.01	168.98	208.13	283.60	308.76	55	51.23	67.63	79.92	88.12	96.32	112.71	148.89	55	53.65	70.82	83.69	92.28	100.86	118.03	155.92	55	36%	36%	36%	36%	36%	36%	36%
56	109.68	133.64	153.17	169.84	209.68	286.34	313.39	56	52.45	70.60	80.69	90.78	98.85	117.00	153.70	56	54.92	73.93	84.50	95.06	103.51	122.52	160.95	56	36%	36%	36%	36%	36%	36%	36%
57	110.46	135.11	154.57	170.53	211.00	290.95	317.61	57	54.03	74.05	84.05	96.06	102.06	124.08	160.10	57	56.58	77.54	88.02	100.59	106.88	129.93	167.65	57	36%	36%	36%	36%	36%	36%	36%
58	111.23	136.35	155.73	171.39	212.70	293.84	322.34	58	55.14	78.80	86.65	100.43	106.34	128.00	164.90	58	57.74	80.42	90.73	105.17	111.35	134.04	172.68	58	36%	36%	36%	36%	36%	36%	36%
59	112.09	137.98	156.89	171.85	214.02	293.84	326.01	59	56.64	80.08	89.85	103.52	111.33	134.77	171.31	59	59.32	83.86	94.09	108.40	116.58	141.13	179.39	59	36%	36%	36%	36%	36%	36%	36%
60	112.86	139.45	158.29	172.55	215.73	298.21	329.93	60	57.64	82.61	92.22	107.59	115.27	140.25	177.71	60	60.35	86.51	96.57	112.66	120.71	146.86	186.09	60	36%	36%	36%	36%	36%	36%	36%
61	114.65	143.79	162.39	176.58	217.35	301.42	332.18	61	60.97	85.73	97.16	112.41	121.93	148.60	185.72	61	63.84	89.78	101.75	117.71	127.68	155.61	194.48	61	36%	36%	36%	36%	36%	36%	36%
62	116.27	147.98	166.89	180.22	218.83	303.60	332.18	62	66.12	90.68	103.90	117.13	126.57	154.91	192.12	62	69.24	94.96	108.81	122.65	132.55	162.22	201.18	62	36%	36%	36%	36%	36%	36%	36%
63	117.90	152.78	171.39	184.25	220.45	305.97	332.18	63	70.57	94.71	109.57	122.57	131.86	163.43	200.12	63	73.90	99.18	114.74	128.35	138.08	171.14	209.56	63	36%	36%	36%	36%	36%	36%	36%
64	119.92	157.20	175.88	188.29	222.08	308.34	332.18	64	75.49	99.42	115.99	128.88	139.93	171.23	209.73	64	79.05	104.11	121.46	134.96	146.53	179.30	219.62	64	36%	36%	36%	36%	36%	36%	36%
65	121.54	162.01	180.77	192.32	223.71	310.71	332.18	65	80.31	104.03	122.28	135.06	146.01	180.69	217.73	65	84.09	108.94	128.05	141.43	152.90	189.21	228.01	65	36%	36%	36%	36%	36%	36%	36%
66	128.83	170.30	190.53	205.11	240.30	326.37	351.48	66	86.84	112.17	132.07	146.54	157.39	193.58	230.54	66	90.93	117.46	138.30	153.45	164.82	202.71	241.42	66	36%	36%	36%	36%	36%	36%	36%
67	136.12	178.83	201.08	218.6																											

**Appendix B1**  
**John Hancock Life Insurance Company (U.S.A.)**  
**LTC-03 MD Year 1 of 3**  
*Premiums to be used only with those*  
*that have not previously elected an inflation decrease option*

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

Age	GPO Inflation							5% Simple Inflation							5%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation 2-10yr BP LifeBP		
	Benefit Period							Benefit Period							Benefit Period									
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life			
18-29	10.35	11.50	13.80	14.95	16.10	17.25	20.70	14.95	20.70	23.00	25.30	26.45	34.50	35.65	19.80	29.70	33.95	38.19	42.44	52.34	83.46	1.44	1.00	
30	10.35	11.50	14.95	16.10	17.25	18.40	21.85	16.10	21.85	24.15	26.45	27.60	35.65	37.95	21.22	31.12	35.36	41.02	45.26	55.17	87.70	1.40	1.00	
31	10.35	11.50	14.95	16.10	17.25	18.40	21.85	17.25	21.85	24.15	26.45	27.60	36.80	40.25	21.22	31.12	35.36	41.02	45.26	56.58	89.11	1.40	1.00	
32	10.35	11.50	14.95	16.10	17.25	20.70	23.00	17.25	23.00	25.30	27.60	28.75	39.10	41.40	22.63	32.53	35.36	42.44	46.68	56.58	90.53	1.40	1.00	
33	10.35	12.65	16.10	17.25	18.40	20.70	23.00	18.40	23.00	26.45	27.60	28.75	40.25	43.70	22.63	32.53	36.78	42.44	46.68	57.99	91.94	1.40	1.00	
34	10.35	12.65	16.10	17.25	18.40	20.70	23.00	18.40	23.00	27.60	28.75	29.90	42.55	45.26	22.63	32.53	38.19	43.85	48.09	57.99	93.36	1.40	1.00	
35	11.50	12.65	16.10	17.25	18.40	20.70	23.00	20.70	23.00	24.15	27.60	29.90	31.05	43.85	45.26	22.63	32.53	39.61	45.26	48.09	59.41	94.77	1.40	1.00
36	11.50	13.80	17.25	18.40	20.70	21.85	24.15	21.85	25.30	28.75	31.05	33.35	45.26	46.68	25.46	33.95	39.61	45.26	49.51	59.41	96.19	1.40	1.00	
37	11.50	13.80	17.25	18.40	20.70	21.85	24.15	22.63	26.45	31.05	32.20	34.50	45.26	46.68	25.46	33.95	39.61	46.68	49.51	60.82	97.60	1.40	1.00	
38	11.50	13.80	17.25	18.40	20.70	21.85	24.15	22.63	27.60	32.20	33.35	35.65	45.26	48.09	25.46	33.95	41.02	46.68	49.51	60.82	99.02	1.40	1.00	
39	11.50	13.80	17.25	18.40	20.70	23.00	25.30	22.63	28.75	33.35	35.65	37.95	46.68	48.09	26.88	33.95	41.02	46.68	49.51	60.82	100.43	1.40	1.00	
40	12.65	14.95	17.25	18.40	20.70	23.00	25.30	22.63	29.90	33.95	36.78	38.19	46.68	49.51	28.29	35.36	43.85	49.51	52.34	63.65	101.84	1.35	1.00	
41	12.65	14.95	18.40	20.70	21.85	24.15	25.30	22.63	31.05	35.36	37.95	39.61	48.09	50.92	28.29	35.36	43.85	49.51	52.34	65.07	103.26	1.35	1.00	
42	13.80	16.10	18.40	20.70	21.85	25.30	26.45	25.46	32.20	35.36	38.19	41.02	49.51	53.75	29.70	36.78	43.85	50.92	53.75	65.07	104.67	1.35	1.00	
43	13.80	16.10	20.70	21.85	23.00	26.45	27.60	25.46	32.53	36.78	39.61	41.02	50.92	55.17	29.70	36.78	45.26	50.92	53.75	66.48	106.09	1.35	1.00	
44	13.80	17.25	20.70	21.85	24.15	27.60	28.75	25.46	33.95	38.19	41.02	42.44	53.75	56.58	29.70	36.78	45.26	50.92	55.17	67.90	107.50	1.35	1.00	
45	13.80	17.25	21.85	23.00	24.15	28.75	29.90	26.88	33.95	38.19	42.44	43.85	55.17	59.41	31.12	38.19	46.68	52.34	56.58	69.31	108.92	1.33	1.00	
46	14.95	18.40	21.85	24.15	25.30	29.90	31.05	26.88	35.36	39.61	43.85	45.26	56.58	60.82	31.12	39.61	46.68	53.75	57.99	69.31	110.33	1.33	1.00	
47	14.95	18.40	23.00	25.30	26.45	31.05	32.20	28.29	35.36	41.02	43.85	46.68	59.41	63.65	31.12	39.61	48.09	53.75	57.99	70.73	113.16	1.33	1.00	
48	14.95	19.80	24.15	25.30	26.45	32.20	33.35	28.29	36.78	41.02	45.26	48.09	60.82	66.48	31.12	41.02	48.09	55.17	57.99	70.73	114.57	1.33	1.00	
49	16.10	20.70	24.15	26.45	27.60	33.95	35.65	29.70	36.78	42.44	46.68	49.51	62.24	67.90	31.12	41.02	48.09	55.17	57.99	70.73	115.99	1.33	1.00	
50	16.10	21.22	25.30	27.60	28.75	35.36	36.80	29.70	38.19	43.85	48.09	50.92	65.07	70.73	32.53	42.44	49.51	56.58	59.41	74.97	117.40	1.30	1.00	
51	16.97	22.63	26.45	28.75	29.90	36.78	39.10	29.70	39.61	45.26	49.51	52.34	66.48	74.97	32.53	43.85	50.92	57.99	60.82	76.38	120.23	1.30	1.00	
52	17.25	22.63	26.45	29.90	31.05	38.19	41.40	31.12	41.02	46.68	52.34	55.17	69.31	77.80	33.95	45.26	52.34	59.41	62.24	77.80	125.89	1.29	1.00	
53	18.39	24.15	27.60	29.90	31.05	39.61	43.70	31.12	42.44	48.09	53.75	57.99	70.73	82.04	33.95	45.26	53.75	59.41	65.07	77.80	128.72	1.29	1.00	
54	18.40	24.15	27.60	31.05	32.20	41.02	45.26	32.53	45.26	49.51	56.58	60.82	74.97	84.87	35.36	46.68	55.17	60.82	66.48	79.21	131.55	1.28	1.00	
55	19.80	25.30	28.75	32.20	33.35	42.44	48.09	32.53	46.68	50.92	57.99	62.24	76.38	89.11	36.78	48.09	56.58	62.24	67.90	80.63	135.79	1.28	1.00	
56	21.22	26.45	31.05	34.50	35.65	45.26	50.92	35.36	49.51	53.75	60.82	66.48	80.63	93.36	38.19	50.92	57.99	65.07	70.73	84.87	140.04	1.26	1.00	
57	22.63	28.75	32.20	36.80	37.95	48.09	53.75	36.78	50.92	56.58	65.07	70.73	84.87	99.02	39.61	53.75	60.82	69.31	74.97	90.53	145.69	1.25	1.00	
58	24.15	29.90	34.50	39.10	41.40	50.92	57.99	39.61	53.75	60.82	67.90	76.38	90.53	103.26	41.02	56.58	63.65	74.97	79.21	94.77	149.94	1.23	1.00	
59	26.45	32.20	36.80	41.40	43.70	55.17	60.82	42.44	56.58	63.65	73.55	80.63	94.77	108.92	42.44	59.41	66.48	77.80	83.46	100.43	155.60	1.22	1.00	
60	27.60	34.50	39.10	43.70	47.15	57.99	65.07	45.26	59.41	67.90	77.80	86.28	100.43	114.57	43.85	62.24	69.31	82.04	87.70	106.09	161.25	1.20	1.00	
61	29.90	36.80	42.55	47.15	50.60	62.24	69.31	48.09	62.24	73.55	82.04	90.53	106.09	123.06	46.68	65.07	74.97	86.28	93.36	113.16	168.33	1.19	1.00	
62	32.20	40.25	44.85	50.60	54.05	67.90	76.38	50.92	66.48	76.38	86.28	94.77	111.75	130.13	50.92	69.31	80.63	90.53	97.60	118.82	175.40	1.18	1.00	
63	35.65	42.55	48.30	54.05	57.50	74.97	82.04	53.75	70.73	80.63	91.94	99.02	117.40	137.21	55.17	74.97	86.28	96.19	103.26	128.72	182.47	1.16	1.00	
64	37.95	46.00	52.90	57.50	62.10	80.63	87.70	57.99	76.38	84.87	96.19	103.26	125.89	145.69	59.41	79.21	91.94	101.84	110.33	135.79	190.96	1.15	1.00	
65	41.40	49.45	56.35	63.25	66.70	86.28	94.77	60.82	80.63	89.11	101.84	107.50	132.96	154.18	63.65	83.46	97.60	107.50	115.99	144.28	198.03	1.14	1.00	
66	44.85	54.05	63.25	69.00	73.60	94.77	104.67	66.48	87.70	97.60	111.75	117.40	144.28	166.91	69.31	90.53	106.09	117.40	127.31	155.60	209.35	1.13	1.00	
67	49.45	60.95	69.00	75.90	81.65	104.67	114.57	73.55	96.19	107.50	123.06	130.13	158.42	181.06	76.38	99.02	114.57	128.72	138.62	168.33	223.49	1.13	1.00	
68	54.05	67.85	75.90	82.80	89.70	114.57	125.35	80.63	104.67	117.40	134.38	142.86	173.98	196.62	83.46	106.09	124.48	140.04	151.35	183.89	237.64	1.12	1.00	
69	59.80	73.60	82.80	90.85	101.20	127.31	135.70	87.70	114.57	130.13	147.11	157.01	189.54	212.18	90.53	115.99	134.38	152.77	165.50	199.44	250.37	1.12	1.00	
70	65.55	81.65	90.85	101.20	111.55	140.04	148.35	96.19	125.89	142.86	161.25	173.98	206.52	230.56	97.60	127.31	145.69	165.50	181.06	215.00	265.93	1.11	1.00	
71	72.45	90.85	102.35	112.70	124.20	152.95	162.15	106.09	138.62	158.42	179.64	193.79	229.15	251.78	106.09	138.62	161.25	182.47	196.62	234.81	287.14	1.11	1.00	
72	80.50	102.35	113.85	125.35	139.15	165.60	178.25	117.40	154.18	175.40	199.44	215.00	251.78	277.24	115.99	151.35	179.64	200.86	215.00	253.20	308.36	1.11	1.00	
73	89.70	113.85	126.50	141.45	154.10	180.55	194.35	131.55	171.15	193.79	222.08	239.05	277.24	302.70	128.72	165.50	198.03	220.66	234.81	275.83	333.82	1.10	1.00	
74	100.05	126.50	142.60	156.40	171.35	195.50	211.60	144.28	189.54	215.00	244.71	265.93	305.53	330.99	141.45	182.47	220.66	241.88	256.02	298.46	357.87	1.10	1.00	
75	111.55	141.45	158.70	174.80	190.90	211.60	232.30	159.84	209.35	239.05	273.00	297.05	336.65	362.11	154.18	199.44	243.29	265.93	280.07	325.34	386.16	1.10	1.00	
76	124.20	157.55	175.95	194.35	211.60	236.90	259.90	176.81	230.56	261.68	298.46	326.75	370.60	398.89	168.33	220.66	265.93	292.80	306.95	356.45	424.35	1.10	1.00	
77	139.15	174.80	196.65	216.20	235.75	263.35																		



**Appendix B1**  
**John Hancock Life Insurance Company (U.S.A.)**  
**BSC-03 MD Year 1 of 3**  
*Premiums to be used only with those*  
*that have not previously elected an inflation decrease option*  
**Standard rates per \$10 of Daily Benefit**  
**90 Day Elimination Period**

Age	GPO Inflation							5% Simple Inflation							5%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life		
18-29	24.15	26.45	32.20	35.65	37.95	40.25	52.90	35.65	46.00	52.90	57.50	60.95	80.29	91.18	49.51	72.14	82.04	93.36	103.26	128.72	215.00	1.44	1.00
30	24.15	26.45	35.65	37.95	40.25	42.55	55.20	39.10	49.45	55.20	60.95	63.25	83.79	97.71	53.75	74.97	84.87	100.43	110.33	135.79	226.32	1.40	1.00
31	24.15	26.45	35.65	37.95	40.25	42.55	55.20	41.89	49.45	56.35	60.95	63.25	86.58	103.82	53.75	74.97	84.87	100.43	110.33	141.45	229.15	1.40	1.00
32	24.15	26.45	35.65	37.95	40.25	46.00	58.65	41.89	52.90	58.65	64.40	66.70	91.60	107.33	56.58	77.80	84.87	104.67	115.99	141.45	233.39	1.40	1.00
33	24.15	28.75	37.95	40.25	43.70	46.00	58.65	44.16	52.90	61.44	64.40	66.70	95.73	113.16	56.58	77.80	90.53	104.67	115.99	144.28	236.22	1.40	1.00
34	24.15	31.05	37.95	40.25	43.70	46.00	58.65	44.16	52.90	64.24	67.20	69.48	100.74	117.40	56.58	79.21	93.36	107.50	118.82	144.28	241.88	1.40	1.00
35	26.45	31.05	37.95	40.25	43.70	46.00	58.65	46.92	55.68	64.24	70.00	72.26	103.26	117.40	56.58	79.21	97.60	110.33	118.82	148.52	244.71	1.40	1.00
36	26.45	33.35	41.40	43.70	46.00	48.30	60.95	50.46	59.17	67.75	72.26	78.57	107.50	120.23	59.41	82.04	97.60	110.33	123.06	148.52	248.95	1.40	1.00
37	26.45	33.35	41.40	43.70	46.00	48.30	60.95	53.26	61.99	73.39	75.04	81.37	107.50	120.23	59.41	82.04	97.60	115.99	123.06	151.35	251.78	1.40	1.00
38	26.45	33.35	41.40	43.70	46.00	48.30	60.95	53.26	64.80	76.21	79.16	84.18	107.50	124.48	59.41	82.04	100.43	115.99	123.06	151.35	256.02	1.40	1.00
39	26.45	33.35	41.40	43.70	46.00	52.90	64.40	55.17	68.34	78.40	84.18	90.53	110.33	124.48	65.07	82.04	100.43	115.99	123.06	151.35	258.85	1.40	1.00
40	29.10	36.13	41.40	43.70	46.00	52.90	64.40	55.17	71.19	79.21	86.28	91.94	113.16	127.31	67.90	86.28	107.50	123.06	130.13	159.84	264.51	1.35	1.00
41	30.36	36.13	44.16	46.43	48.71	55.68	64.40	55.17	73.55	83.46	91.94	94.77	115.99	131.55	67.90	86.28	107.50	123.06	130.13	164.08	267.34	1.35	1.00
42	33.12	38.39	43.70	47.15	49.45	57.96	66.70	57.99	76.21	83.46	91.94	99.02	120.23	140.04	72.14	90.53	107.50	127.31	134.38	164.08	271.58	1.35	1.00
43	33.87	39.63	46.43	49.92	52.20	61.99	69.73	59.41	76.38	89.11	94.77	99.02	123.06	144.28	72.14	90.53	113.16	127.31	134.38	166.91	275.83	1.35	1.00
44	33.87	42.46	47.65	49.92	54.94	64.24	73.20	59.41	80.63	91.94	99.02	101.84	130.13	147.11	72.14	90.53	113.16	127.31	138.62	171.15	278.66	1.35	1.00
45	33.87	42.46	50.46	52.20	56.89	67.03	76.25	63.65	80.63	91.94	103.26	106.09	134.38	154.18	76.38	94.77	117.40	130.13	142.86	175.40	282.90	1.33	1.00
46	36.70	44.69	49.92	57.50	59.74	70.57	79.73	63.65	84.87	96.19	106.09	110.33	140.04	158.42	76.38	97.60	117.40	134.38	145.69	175.40	285.73	1.33	1.00
47	36.70	44.69	52.70	59.74	61.99	73.39	82.80	67.90	84.87	100.43	106.09	114.57	147.11	166.91	76.38	97.60	120.23	134.38	147.11	178.23	295.63	1.33	1.00
48	37.38	47.48	55.47	59.74	63.25	75.60	86.30	67.90	89.11	100.43	110.33	118.82	151.35	173.98	76.38	101.84	120.23	140.04	147.11	179.64	298.46	1.33	1.00
49	40.25	48.22	57.50	63.25	65.50	80.63	92.46	70.73	90.53	103.26	115.99	123.06	154.18	178.23	76.38	101.84	120.23	140.04	147.11	179.64	302.70	1.33	1.00
50	40.25	51.06	60.38	66.13	68.34	83.46	95.98	72.14	93.36	107.50	118.82	125.89	161.25	185.30	79.21	106.09	124.48	144.28	151.35	188.13	305.53	1.30	1.00
51	42.44	54.63	63.92	69.66	71.88	89.11	101.20	72.14	97.60	113.16	123.06	130.13	166.91	193.79	80.63	108.92	128.72	147.11	154.18	192.37	315.43	1.30	1.00
52	43.79	54.63	63.92	72.56	74.75	93.36	106.87	76.38	101.84	117.40	130.13	138.62	175.40	200.86	83.46	114.57	131.55	151.35	158.42	196.62	326.75	1.29	1.00
53	46.68	56.82	67.45	73.18	75.40	97.60	114.57	76.38	104.67	120.23	134.38	147.11	179.64	213.59	83.46	114.57	135.79	151.35	166.91	196.62	333.82	1.29	1.00
54	47.31	58.78	67.45	76.11	79.65	101.84	118.82	80.63	114.57	124.48	144.28	154.18	188.13	220.66	89.11	118.82	141.45	155.60	171.15	200.86	343.72	1.28	1.00
55	50.27	62.28	70.97	79.65	81.84	106.09	125.89	80.63	118.82	128.72	148.52	158.42	192.37	231.98	93.36	123.06	145.69	159.84	175.40	205.10	355.04	1.28	1.00
56	52.44	65.78	77.47	87.54	90.23	114.57	132.96	89.11	125.89	138.62	155.60	171.15	203.69	244.71	97.60	130.13	149.94	168.33	183.89	217.83	367.77	1.26	1.00
57	55.99	72.29	81.51	93.24	95.94	121.65	142.86	93.36	130.13	145.69	168.33	182.47	216.42	260.27	100.43	140.04	157.01	179.64	192.37	233.39	383.33	1.25	1.00
58	60.88	75.80	88.04	100.30	107.33	130.13	152.77	100.43	140.04	157.01	176.81	195.20	231.98	273.00	104.67	147.11	166.91	192.37	203.69	246.12	396.66	1.23	1.00
59	66.58	81.00	94.61	106.87	113.02	142.86	161.25	108.92	147.11	166.91	189.54	207.93	246.12	288.56	108.92	155.60	173.98	200.86	216.42	263.10	413.03	1.22	1.00
60	70.09	90.32	101.65	113.92	123.12	151.35	173.98	117.40	155.60	178.23	200.86	224.91	263.10	304.12	114.57	164.08	182.47	213.59	229.15	278.66	428.59	1.20	1.00
61	77.10	95.98	111.78	123.12	133.65	164.08	185.30	125.89	164.08	190.96	213.59	236.22	278.66	323.92	123.06	172.57	195.20	224.91	244.71	298.46	448.40	1.19	1.00
62	82.35	104.73	117.44	134.61	142.42	179.64	200.86	132.96	175.40	199.44	226.32	248.95	294.22	343.72	132.96	183.89	210.76	236.22	256.02	315.43	463.96	1.18	1.00
63	93.84	112.18	126.63	143.78	151.61	195.20	216.42	142.86	188.13	210.76	241.88	260.27	309.78	363.53	145.69	196.62	226.32	253.20	273.00	339.48	482.34	1.16	1.00
64	99.50	122.32	141.26	153.32	162.50	210.76	231.98	154.18	200.86	223.49	254.61	274.41	330.99	386.16	157.01	207.93	243.29	270.17	294.22	357.87	506.39	1.15	1.00
65	111.03	132.83	150.42	166.95	176.11	227.73	251.78	161.25	213.59	234.81	271.58	285.73	352.21	408.79	171.15	220.66	258.85	285.73	308.36	381.92	526.19	1.14	1.00
66	120.18	144.15	167.61	183.10	194.09	251.78	278.66	178.23	231.98	258.85	298.46	314.02	381.92	445.57	185.30	240.47	281.49	314.02	335.24	414.45	557.31	1.13	1.00
67	131.10	161.29	182.40	201.09	216.89	278.66	305.00	193.79	254.61	285.73	325.34	345.14	421.52	479.52	200.86	263.10	305.53	340.89	367.77	448.40	592.68	1.13	1.00
68	145.14	178.90	200.36	220.73	238.72	305.53	332.07	213.59	278.66	314.02	355.04	379.09	459.71	521.95	220.66	281.49	328.16	372.01	401.72	488.00	630.87	1.12	1.00
69	157.79	195.07	220.03	242.21	266.83	335.24	361.95	231.98	305.53	345.14	391.82	418.69	502.15	565.80	240.47	308.36	355.04	405.96	441.32	529.02	666.23	1.12	1.00
70	172.26	217.53	241.50	268.49	296.62	372.01	392.92	254.61	332.41	379.09	428.59	459.71	548.83	611.06	258.85	335.24	386.16	441.32	479.52	572.87	707.25	1.11	1.00
71	191.92	242.49	269.97	299.14	330.40	404.46	430.55	281.49	367.77	421.52	475.27	514.88	606.82	669.06	281.49	367.77	428.59	483.76	521.95	622.38	761.00	1.11	1.00
72	213.39	269.97	302.93	332.93	369.01	440.34	471.68	314.02	408.79	465.37	529.02	572.87	669.06	734.13	308.36	401.72	475.27	533.27	572.87	673.30	820.41	1.11	1.00
73	238.36	301.94	335.71	373.71	410.13	478.33	516.31	347.97	452.64	514.88	588.43	633.70	734.13	804.85	340.89	441.32	526.19	584.19	622.38	731.30	885.48	1.10	1.00
74	263.33	336.07	377.83	414.83	456.23	518.47	562.13	381.92	502.15	572.87	649.26	707.25	813.34	878.40	374.84	483.76	584.19	642.18	680.37	793.53	951.96	1.10	1.00
75	296.62	374.06	422.10	464.78	507.50	562.48	617.23	425.76	557.31	633.70	722.81	789.29	893.96	963.27	408.79	529.02	646.43	707.25	742.61	862.85	1025.51		

**Appendix B1**  
**John Hancock Life Insurance Company (U.S.A.)**  
**LTC-03 MD Year 2 of 3**  
*Premiums to be used only with those*  
*that have not previously elected an inflation decrease option*  
**Standard rates per \$100 of Monthly Benefit**  
**90 Day Elimination Period**

Age	GPO Inflation							5% Simple Inflation							5%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life		
18-29	11.86	13.18	15.82	17.14	18.46	19.77	23.73	17.14	23.73	26.37	29.00	30.32	39.55	40.87	22.77	34.16	39.04	43.92	48.80	60.19	95.97	1.44	1.00
30	11.86	13.18	17.14	18.46	19.77	21.09	25.05	18.46	25.05	27.68	30.32	31.64	40.87	43.50	24.40	35.79	40.67	47.17	52.05	63.44	100.85	1.40	1.00
31	11.86	13.18	17.14	18.46	19.77	21.09	25.05	19.77	25.05	27.68	30.32	31.64	42.19	46.29	24.40	35.79	40.67	47.17	52.05	65.07	102.48	1.40	1.00
32	11.86	13.18	17.14	18.46	19.77	23.73	26.37	19.77	26.37	29.00	31.64	32.96	44.82	47.61	26.03	37.41	40.67	48.80	53.68	65.07	104.11	1.40	1.00
33	11.86	14.50	18.46	19.77	21.09	23.73	26.37	21.09	26.37	30.32	31.64	32.96	46.29	50.26	26.03	37.41	42.29	48.80	53.68	66.69	105.73	1.40	1.00
34	11.86	14.50	18.46	19.77	21.09	23.73	26.37	21.09	26.37	31.64	32.96	34.28	48.93	52.05	26.03	37.41	43.92	50.43	55.31	66.69	107.36	1.40	1.00
35	13.18	14.50	18.46	19.77	21.09	23.73	26.37	23.81	27.68	31.64	34.28	35.59	50.43	52.05	26.03	37.41	45.55	52.05	55.31	68.32	108.99	1.40	1.00
36	13.18	15.82	19.77	21.09	23.73	25.05	27.68	25.13	29.00	32.96	35.59	38.23	52.05	53.68	29.28	39.04	45.55	52.05	56.93	68.32	110.61	1.40	1.00
37	13.18	15.82	19.77	21.09	23.73	25.05	27.68	26.03	30.32	35.71	36.91	39.68	52.05	53.68	29.28	39.04	45.55	53.68	56.93	69.95	112.24	1.40	1.00
38	13.18	15.82	19.77	21.09	23.73	25.05	27.68	26.03	31.64	37.03	38.35	41.00	52.05	55.31	29.28	39.04	47.17	53.68	56.93	69.95	113.87	1.40	1.00
39	13.18	15.82	19.77	21.09	23.73	26.37	29.00	26.03	32.96	38.35	41.00	43.64	53.68	55.31	30.91	39.04	47.17	53.68	56.93	69.95	115.49	1.40	1.00
40	14.50	17.14	19.77	21.09	23.73	26.37	29.00	26.03	34.39	39.04	42.29	43.92	53.68	56.93	32.53	40.67	50.43	56.93	60.19	73.20	117.12	1.35	1.00
41	14.50	17.14	21.09	22.28	25.05	27.68	29.00	26.03	35.71	40.67	43.64	45.55	55.31	58.56	32.53	40.67	50.43	56.93	60.19	74.83	118.75	1.35	1.00
42	15.82	18.46	21.09	23.73	25.05	29.00	30.32	29.28	37.03	40.67	43.92	47.17	56.93	61.81	34.16	42.29	50.43	58.56	61.81	74.83	120.37	1.35	1.00
43	15.82	18.46	23.65	25.05	26.37	30.32	31.64	29.28	37.41	42.29	45.55	47.17	58.56	63.44	34.16	42.29	52.05	58.56	61.81	76.45	122.00	1.35	1.00
44	15.82	19.84	23.65	25.05	27.68	31.64	32.96	29.28	39.04	43.92	47.17	48.80	61.81	65.07	34.16	42.29	52.05	58.56	63.44	78.08	123.63	1.35	1.00
45	15.82	19.84	23.52	26.37	27.68	32.96	34.28	30.91	39.04	43.92	48.80	50.43	63.44	68.32	35.79	43.92	53.68	60.19	65.07	79.71	125.25	1.33	1.00
46	17.14	21.09	25.05	27.68	29.00	34.28	35.59	30.91	40.67	45.55	50.43	52.05	65.07	69.95	35.79	45.55	53.68	61.81	66.69	79.71	126.88	1.33	1.00
47	17.14	21.09	26.37	29.00	30.32	35.71	36.91	32.53	40.67	47.17	50.43	53.68	68.32	73.20	35.79	45.55	55.31	61.81	66.69	81.33	130.13	1.33	1.00
48	17.14	22.77	27.77	29.00	30.32	37.03	38.23	32.53	42.29	47.17	52.05	55.31	69.95	76.45	35.79	47.17	55.31	63.44	66.69	81.33	131.76	1.33	1.00
49	18.52	23.81	27.68	30.32	31.64	39.04	41.00	34.16	42.29	48.80	53.68	56.93	71.57	78.08	35.79	47.17	55.31	63.44	66.69	81.33	133.39	1.33	1.00
50	18.52	24.40	29.10	31.64	32.96	40.67	42.32	34.16	43.92	50.43	55.31	58.56	74.83	81.33	37.41	48.80	56.93	65.07	68.32	86.21	135.01	1.30	1.00
51	19.52	26.03	30.32	32.96	34.28	42.29	44.97	34.16	45.55	52.05	56.93	60.19	76.45	86.21	37.41	50.43	58.56	66.69	69.95	87.84	138.27	1.30	1.00
52	19.84	26.03	30.32	34.35	35.67	43.92	47.61	35.79	47.17	53.68	60.19	63.44	79.71	89.47	39.04	52.05	60.19	68.32	71.57	89.47	144.77	1.29	1.00
53	21.09	27.77	31.64	34.28	35.59	45.55	50.26	35.79	48.80	55.31	61.81	66.69	81.33	94.35	39.04	52.05	61.81	68.32	74.83	89.47	148.03	1.29	1.00
54	21.09	27.68	31.64	35.71	37.03	47.17	52.05	37.41	52.05	56.93	65.07	69.95	86.21	97.60	40.67	53.68	63.44	69.95	76.45	91.09	151.28	1.28	1.00
55	22.77	29.00	32.96	37.03	38.35	48.80	55.31	37.41	53.68	58.56	66.69	71.57	87.84	102.48	42.29	55.31	65.07	71.57	78.08	92.72	156.16	1.28	1.00
56	24.40	30.32	35.71	39.68	40.87	52.05	58.56	40.67	56.93	61.81	69.95	76.45	92.72	107.36	43.92	58.56	66.69	74.83	81.33	97.60	161.04	1.26	1.00
57	26.03	32.96	36.91	42.32	43.50	55.31	61.81	42.29	58.56	65.07	74.83	81.33	97.60	113.87	45.55	61.81	69.95	79.71	86.21	104.11	167.55	1.25	1.00
58	27.77	34.28	39.68	44.97	47.61	58.56	66.69	45.55	61.81	69.95	78.08	87.84	104.11	118.75	47.17	65.07	73.20	86.21	91.09	108.99	172.43	1.23	1.00
59	30.32	37.03	42.32	47.61	50.26	63.44	69.95	48.80	65.07	73.20	84.59	92.72	108.99	125.25	48.80	68.32	76.45	89.47	95.97	115.49	178.93	1.22	1.00
60	31.64	39.68	44.97	50.26	54.22	66.69	74.83	52.05	68.32	78.08	89.47	99.23	115.49	131.76	50.43	71.57	79.71	94.35	100.85	122.00	185.44	1.20	1.00
61	34.28	42.32	48.93	54.22	58.19	71.57	79.71	55.31	71.57	84.59	94.35	104.11	122.00	141.52	53.68	74.83	86.21	99.23	107.36	130.13	193.57	1.19	1.00
62	37.03	46.29	51.58	58.19	62.16	78.08	87.84	58.56	76.45	87.84	99.23	108.99	128.51	149.65	58.56	79.71	92.72	104.11	112.24	136.64	201.71	1.18	1.00
63	41.00	48.93	55.55	62.16	66.13	86.21	94.35	61.81	81.33	92.72	105.73	113.87	135.01	157.79	63.44	86.21	99.23	110.61	118.75	148.03	209.84	1.16	1.00
64	43.64	52.90	60.84	65.91	71.19	92.72	100.85	66.69	87.84	97.60	110.61	118.75	144.77	167.55	68.32	91.09	105.73	117.12	126.88	156.16	219.60	1.15	1.00
65	47.61	56.87	64.80	72.74	76.71	99.23	108.99	69.95	92.72	102.48	117.12	123.63	152.91	177.31	73.20	95.97	112.24	123.63	133.39	165.92	227.73	1.14	1.00
66	51.58	61.96	72.74	79.10	84.37	108.99	120.37	76.45	100.85	112.24	128.51	135.01	165.92	191.95	79.71	104.11	122.00	135.01	146.40	178.93	240.75	1.13	1.00
67	56.87	70.09	79.35	87.01	93.60	120.37	131.76	84.59	110.61	123.63	141.52	149.65	182.19	208.21	87.84	113.87	131.76	148.03	159.41	193.57	257.01	1.13	1.00
68	62.16	78.03	87.29	94.92	102.83	131.76	144.15	92.72	120.37	135.01	154.53	164.29	200.08	226.11	95.97	122.00	143.15	161.04	174.05	211.47	273.28	1.12	1.00
69	68.77	84.64	95.22	104.14	116.38	146.40	156.06	100.85	131.76	149.65	169.17	180.56	217.97	244.00	104.11	133.39	154.53	175.68	190.32	229.36	287.92	1.12	1.00
70	75.38	93.90	104.48	116.01	128.28	161.04	170.60	110.61	144.77	164.29	185.44	200.08	237.49	265.15	112.24	146.40	167.55	190.32	208.21	247.25	305.81	1.11	1.00
71	83.05	104.48	117.70	129.19	142.37	175.89	186.47	122.00	159.41	182.19	206.59	222.85	263.52	289.55	122.00	159.41	185.44	209.84	226.11	270.03	330.22	1.11	1.00
72	92.28	117.70	130.93	143.69	160.02	190.44	204.99	135.01	177.31	201.71	229.36	247.25	289.55	318.83	133.39	174.05	206.59	230.99	247.25	291.17	354.62	1.11	1.00
73	102.83	130.93	145.48	162.15	177.22	207.63	223.50	151.28	196.83	222.85	255.39	274.91	318.83	348.11	148.03	190.32	227.73	253.76	270.03	317.20	383.90	1.10	1.00
74	115.06	145.01	163.99	179.29	197.05	224.83	242.56	165.92	217.97	247.25	281.41	305.81	351.36	380.64	162.67	209.84	253.76	278.16	294.43	343.23	411.55	1.10	1.00
75	128.28	162.15	182.51	200.38	219.54	242.56	266.29	183.81	240.75	274.91	313.95	341.60	387.15	416.43	177.31	229.36	279.79	305.81	322.08	374.14	444.08	1.10	1.00
76	142.37	180.60	202.34	222.79	242.56	271.57	297.93	203.33	265.15	300.93	343.23	375.76	426.19	458.72	193.57	253.76	305.81	336.72	352.99	409.92	488.00	1.10	1.00
77	160.02	200.38	226.15	247.84	271.11	301.89	330.89																

**Appendix B1**  
**John Hancock Life Insurance Company (U.S.A.)**  
**BSC-03 MD Year 2 of 3**

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

**Standard rates per \$10 of Daily Benefit**  
**90 Day Elimination Period**

Age	GPO Inflation							5% Simple Inflation							5%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life		
18-29	27.68	30.32	36.91	40.87	43.50	46.14	60.64	40.87	52.73	60.64	65.91	69.87	92.04	104.52	56.93	82.96	94.35	107.36	118.75	148.03	247.25	1.44	1.00
30	27.68	30.32	40.87	43.50	46.14	48.78	63.28	44.82	56.69	63.28	69.87	72.51	96.05	112.01	61.81	86.21	97.60	115.49	126.88	156.16	260.27	1.40	1.00
31	27.68	30.32	40.87	43.50	46.14	48.78	63.28	48.02	56.69	64.60	69.87	72.51	99.25	119.39	61.81	86.21	97.60	115.49	126.88	162.67	263.52	1.40	1.00
32	27.68	30.32	40.87	43.50	46.14	52.73	67.23	48.02	60.64	67.23	73.82	76.46	105.01	123.43	65.07	89.47	97.60	120.37	133.39	162.67	268.40	1.40	1.00
33	27.68	32.96	43.50	46.14	50.09	52.73	67.23	50.62	60.64	70.43	73.82	76.46	110.09	130.13	65.07	89.47	104.11	120.37	133.39	165.92	271.65	1.40	1.00
34	27.68	35.59	43.50	46.14	50.09	52.73	67.23	50.62	60.64	73.64	77.03	79.65	115.85	135.01	65.07	91.09	107.36	123.63	136.64	165.92	278.16	1.40	1.00
35	30.32	35.59	43.50	46.14	50.09	52.73	67.23	53.96	63.83	73.64	80.24	82.83	118.75	135.01	65.07	91.09	112.24	126.88	136.64	170.80	281.41	1.40	1.00
36	30.32	38.23	47.46	50.09	52.73	55.37	69.87	58.02	67.83	77.66	82.83	90.07	123.63	138.27	68.32	94.35	112.24	126.88	141.52	170.80	286.29	1.40	1.00
37	30.32	38.23	47.46	50.09	52.73	55.37	69.87	61.25	71.06	84.40	86.02	93.58	123.63	138.27	68.32	94.35	112.24	133.39	141.52	174.05	289.55	1.40	1.00
38	30.32	38.23	47.46	50.09	52.73	55.37	69.87	61.25	74.29	87.65	91.03	96.81	123.63	143.15	68.32	94.35	115.49	133.39	141.52	174.05	294.43	1.40	1.00
39	30.32	38.23	47.46	50.09	52.73	60.64	73.82	63.44	78.34	90.16	96.81	104.11	126.88	143.15	74.83	94.35	115.49	133.39	141.52	174.05	297.68	1.40	1.00
40	33.35	41.42	47.46	50.09	52.73	60.64	73.82	63.44	81.87	91.09	99.23	105.73	130.13	146.40	78.08	99.23	123.63	141.52	149.65	183.81	304.19	1.35	1.00
41	34.80	41.42	50.62	49.99	55.83	63.83	73.82	63.44	84.59	95.97	105.73	108.99	133.39	151.28	78.08	99.23	123.63	141.52	149.65	188.69	307.44	1.35	1.00
42	37.97	44.01	50.09	54.05	56.69	66.44	76.46	66.69	87.65	95.97	105.73	113.87	138.27	161.04	82.96	104.11	123.63	146.40	154.53	188.69	312.32	1.35	1.00
43	38.83	45.43	53.05	57.23	59.84	71.06	79.94	68.32	87.84	102.48	108.99	113.87	141.52	165.92	82.96	104.11	130.13	146.40	154.53	191.95	317.20	1.35	1.00
44	38.83	48.83	54.44	57.23	62.98	73.64	83.91	68.32	92.72	105.73	113.87	117.12	149.65	169.17	82.96	104.11	130.13	146.40	159.41	196.83	320.45	1.35	1.00
45	38.83	48.83	54.44	59.84	65.22	76.84	87.41	73.20	92.72	105.73	118.75	122.00	154.53	177.31	87.84	108.99	135.01	149.65	164.29	201.71	325.34	1.33	1.00
46	42.07	51.22	57.23	65.91	68.48	80.89	91.40	73.20	97.60	110.61	122.00	126.88	161.04	182.19	87.84	112.24	135.01	154.53	167.55	201.71	328.59	1.33	1.00
47	42.07	51.22	60.41	68.48	71.06	84.40	94.92	78.08	97.60	115.49	122.00	131.76	169.17	191.95	87.84	112.24	138.27	154.53	169.17	204.96	339.98	1.33	1.00
48	42.84	54.60	63.79	68.48	72.51	86.94	98.92	78.08	102.48	115.49	126.88	136.64	174.05	200.08	87.84	117.12	138.27	161.04	169.17	206.59	343.23	1.33	1.00
49	46.29	55.46	65.91	72.51	75.08	92.72	106.33	81.33	104.11	118.75	133.39	141.52	177.31	204.96	87.84	117.12	138.27	161.04	169.17	206.59	348.11	1.33	1.00
50	46.29	58.72	69.43	75.80	78.34	95.97	110.38	82.96	107.36	123.63	136.64	144.77	185.44	213.09	91.09	122.00	143.15	165.92	174.05	216.35	351.36	1.30	1.00
51	48.80	62.82	73.27	79.85	82.39	102.48	116.38	82.96	112.24	130.13	141.52	149.65	191.95	222.85	92.72	125.25	148.03	169.17	177.31	221.23	362.75	1.30	1.00
52	50.36	62.82	73.27	83.37	85.87	107.36	122.90	87.84	117.12	135.01	149.65	159.41	201.71	230.99	95.97	131.76	151.28	174.05	182.19	226.11	375.76	1.29	1.00
53	53.55	65.35	77.32	83.89	86.43	112.24	131.76	87.84	120.37	138.27	154.53	169.17	206.59	245.63	95.97	131.76	156.16	174.05	191.95	226.11	383.90	1.29	1.00
54	54.24	67.38	77.32	87.53	91.60	117.12	136.64	92.72	131.76	143.15	165.92	177.31	216.35	253.76	102.48	136.64	162.67	178.93	196.83	230.99	395.28	1.28	1.00
55	57.81	71.40	81.36	91.60	94.12	122.00	144.77	92.72	136.64	148.03	170.80	182.19	221.23	266.77	107.36	141.52	167.55	183.81	201.71	235.87	408.30	1.28	1.00
56	60.31	75.41	89.09	100.68	103.43	131.76	152.91	102.48	144.77	159.41	178.93	196.83	234.24	281.41	112.24	149.65	172.43	193.57	211.47	250.51	422.94	1.26	1.00
57	64.39	82.86	93.43	107.22	109.98	139.89	164.29	107.36	149.65	167.55	193.57	209.84	248.88	299.31	115.49	161.04	180.56	206.59	221.23	268.40	440.83	1.25	1.00
58	70.01	86.89	101.25	115.34	123.43	149.65	175.68	115.49	161.04	180.56	203.33	224.48	266.77	313.95	120.37	169.17	191.95	221.23	234.24	283.04	455.47	1.23	1.00
59	76.32	93.15	108.80	122.90	129.98	164.29	185.44	125.25	169.17	191.95	217.97	239.12	283.04	331.84	125.25	178.93	200.08	230.99	248.88	302.56	474.99	1.22	1.00
60	80.35	103.87	116.90	131.01	141.59	174.05	200.08	135.01	178.93	204.96	230.99	258.64	302.56	349.74	131.76	188.69	209.84	245.63	263.52	320.45	492.88	1.20	1.00
61	88.38	110.38	128.55	141.59	153.70	188.69	213.09	144.77	188.69	219.60	245.63	271.65	320.45	372.51	141.52	198.45	224.48	258.64	281.41	343.23	515.66	1.19	1.00
62	94.70	120.44	135.06	154.81	163.79	206.59	230.99	152.91	201.71	229.36	260.27	286.29	338.35	395.28	152.91	211.47	242.37	271.65	294.43	362.75	533.55	1.18	1.00
63	107.92	129.01	145.63	165.35	174.35	224.48	248.88	164.29	216.35	242.37	278.16	299.31	356.24	418.06	167.55	226.11	260.27	291.17	313.95	390.40	554.70	1.16	1.00
64	114.42	140.67	162.45	175.76	186.28	242.37	266.77	177.31	230.99	257.01	292.80	315.57	380.64	444.08	180.56	239.12	279.79	310.69	338.35	411.55	582.35	1.15	1.00
65	127.69	152.75	172.98	191.99	202.53	261.89	289.55	185.44	245.63	270.03	312.32	328.59	405.04	470.11	196.83	253.76	297.68	328.59	354.62	439.20	605.12	1.14	1.00
66	138.20	165.25	192.75	209.89	222.50	289.55	320.45	204.96	266.77	297.68	343.23	361.12	439.20	512.40	213.09	276.53	323.71	361.12	385.52	476.62	640.91	1.13	1.00
67	150.77	185.48	209.76	230.51	248.63	320.45	350.75	222.85	292.80	328.59	374.14	396.91	484.75	551.44	230.99	302.56	351.36	392.03	422.94	515.66	681.58	1.13	1.00
68	166.91	205.73	230.41	253.03	273.65	351.36	381.88	245.63	320.45	361.12	408.30	435.95	528.67	600.24	253.76	323.71	377.39	427.82	461.98	561.20	725.50	1.12	1.00
69	181.46	224.33	253.04	277.65	306.86	385.52	416.24	266.77	351.36	396.91	450.59	481.50	577.47	650.67	276.53	354.62	408.30	466.86	507.52	608.38	766.16	1.12	1.00
70	198.09	250.16	277.73	307.78	341.11	427.82	451.85	292.80	382.27	435.95	492.88	528.67	631.15	702.72	297.68	385.52	444.08	507.52	551.44	658.80	813.34	1.11	1.00
71	220.00	278.86	310.47	342.91	378.75	465.13	495.13	323.71	422.94	484.75	546.56	592.11	697.84	769.42	323.71	422.94	492.88	556.32	600.24	715.74	875.15	1.11	1.00
72	244.62	310.47	348.37	381.65	424.37	506.39	542.43	361.12	470.11	535.18	608.38	658.80	769.42	844.24	354.62	461.98	546.56	613.26	658.80	774.30	943.47	1.11	1.00
73	273.24	347.23	386.07	428.39	471.65	550.08	593.76	400.16	520.54	592.11	676.70	728.75	844.24	925.58	392.03	507.52	605.12	671.82	715.74	840.99	1018.30	1.10	1.00
74	302.83	385.25	434.50	475.54	524.66	596.24	644.39	439.20	577.47	658.80	746.64	813.34	935.34	1010.17	431.07	556.32	671.82	738.51	782.43	912.56	1094.75	1.10	1.00
75	341.11	428.79	485.42	532.79	583.62	644.79	707.55	489.63	640.91	728.75	831.23	907.68											

**Appendix B1**  
**John Hancock Life Insurance Company (U.S.A.)**  
**LTC-03 MD Year 3 of 3 (Ultimate Rates)**  
*Premiums to be used only with those*  
*that have not previously elected an inflation decrease option*

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

Age	GPO Inflation							5% Simple Inflation							5%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation 2-10yr BP LifeBP	
	Benefit Period							Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life		
18-29	11.86	13.18	15.82	17.14	18.46	19.77	23.73	17.14	23.73	26.37	29.00	30.32	39.55	40.87	23.99	35.99	41.13	46.27	51.41	63.40	101.10	1.44	1.00
30	11.86	13.18	17.14	18.46	19.77	21.09	25.05	18.46	25.05	27.68	30.32	31.64	40.87	43.50	25.70	37.70	42.84	49.70	54.84	66.83	106.25	1.40	1.00
31	11.86	13.18	17.14	18.46	19.77	21.09	25.05	19.77	25.05	27.68	30.32	31.64	42.19	47.96	25.70	37.70	42.84	49.70	54.84	68.55	107.96	1.40	1.00
32	11.86	13.18	17.14	18.46	19.77	23.73	26.37	19.77	26.37	29.00	31.64	32.96	44.82	49.25	27.42	39.41	42.84	51.41	56.55	68.55	109.67	1.40	1.00
33	11.86	14.50	18.46	19.77	21.09	23.73	26.37	21.09	26.37	30.32	31.64	32.96	47.96	52.89	27.42	39.41	44.55	51.41	56.55	70.26	111.39	1.40	1.00
34	11.86	14.50	18.46	19.77	21.09	23.73	26.37	21.09	26.37	31.64	32.96	34.28	51.07	54.84	27.42	39.41	46.27	53.12	58.26	70.26	113.10	1.40	1.00
35	13.18	14.50	18.46	19.77	21.09	23.73	26.37	24.89	27.68	31.64	34.28	35.59	53.12	54.84	27.42	39.41	47.98	54.84	58.26	71.97	114.81	1.40	1.00
36	13.18	15.82	19.77	21.09	23.73	25.05	27.68	26.18	29.00	32.96	35.59	38.23	54.84	56.55	30.85	41.13	47.98	54.84	59.98	71.97	116.53	1.40	1.00
37	13.18	15.82	19.77	21.09	23.73	25.05	27.68	27.42	30.32	37.07	36.91	40.96	54.84	56.55	30.85	41.13	47.98	56.55	59.98	73.69	118.24	1.40	1.00
38	13.18	15.82	19.77	21.09	23.73	25.05	27.68	27.42	31.64	38.89	39.66	42.77	54.84	58.26	30.85	41.13	49.70	56.55	59.98	73.69	119.95	1.40	1.00
39	13.18	15.82	19.77	21.09	23.73	26.37	29.00	27.42	32.96	40.18	42.77	45.89	56.55	58.26	32.56	41.13	49.70	56.55	59.98	73.69	121.67	1.40	1.00
40	14.50	17.14	19.77	21.09	23.73	26.37	29.00	27.42	35.77	41.13	44.55	46.27	56.55	59.98	34.27	42.84	53.12	59.98	63.40	77.11	123.38	1.35	1.00
41	14.50	17.14	21.09	22.28	25.05	27.68	29.00	27.42	37.59	42.84	45.89	47.98	58.26	61.69	34.27	42.84	53.12	59.98	63.40	78.83	125.10	1.35	1.00
42	15.82	18.46	21.09	23.73	25.05	29.00	30.32	30.85	38.89	42.84	46.27	49.70	59.98	65.12	35.99	44.55	53.12	61.69	65.12	78.83	126.81	1.35	1.00
43	15.82	18.46	23.65	25.05	26.37	30.32	31.64	30.85	39.41	44.55	47.98	49.70	61.69	66.83	35.99	44.55	54.84	61.69	65.12	80.54	128.52	1.35	1.00
44	15.82	20.48	23.65	25.05	27.68	31.64	32.96	30.85	41.13	46.27	49.70	51.41	65.12	68.55	35.99	44.55	54.84	61.69	66.83	82.25	130.24	1.35	1.00
45	15.82	20.48	23.52	26.37	27.68	32.96	34.28	32.56	41.13	46.27	51.41	53.12	66.83	71.97	37.70	46.27	56.55	63.40	68.55	83.97	131.95	1.33	1.00
46	17.14	21.09	25.05	27.68	29.00	34.28	35.59	32.56	42.84	47.98	53.12	54.84	68.55	73.69	37.70	47.98	56.55	65.12	70.26	83.97	133.66	1.33	1.00
47	17.14	21.09	26.37	29.00	30.32	37.07	36.91	34.27	42.84	49.70	53.12	56.55	71.97	77.11	37.70	47.98	58.26	65.12	70.26	85.68	137.09	1.33	1.00
48	17.14	23.99	27.78	29.00	30.32	38.36	38.23	34.27	44.55	49.70	54.84	58.26	73.69	80.54	37.70	49.70	58.26	66.83	70.26	85.68	138.80	1.33	1.00
49	19.18	24.89	27.68	30.32	31.64	41.13	42.77	35.99	44.55	51.41	56.55	59.98	75.40	82.25	37.70	49.70	58.26	66.83	70.26	85.68	140.52	1.33	1.00
50	19.18	25.70	30.07	31.64	32.96	42.84	44.07	35.99	46.27	53.12	58.26	61.69	78.83	85.68	39.41	51.41	59.98	68.55	71.97	90.82	142.23	1.30	1.00
51	20.55	26.28	30.32	32.96	34.28	44.55	47.18	35.99	47.98	54.84	59.98	63.40	80.54	90.82	39.41	53.12	61.69	70.26	73.69	92.54	145.66	1.30	1.00
52	20.48	26.28	30.32	34.35	35.67	46.27	49.77	37.70	49.70	56.55	63.40	66.83	83.97	94.25	41.13	54.84	63.40	71.97	75.40	94.25	152.51	1.29	1.00
53	21.09	27.78	31.64	34.28	35.59	47.98	52.89	37.70	51.41	58.26	65.12	70.26	85.68	99.39	41.13	54.84	65.12	71.97	78.83	94.25	155.94	1.29	1.00
54	21.09	27.68	31.64	37.07	38.36	49.70	54.84	39.41	54.84	59.98	68.55	73.69	90.82	102.82	42.84	56.55	66.83	73.69	80.54	95.96	159.37	1.28	1.00
55	23.99	29.00	32.96	38.36	39.66	51.41	58.26	39.41	56.55	61.69	70.26	75.40	92.54	107.96	44.55	58.26	68.55	73.69	82.25	97.68	164.51	1.28	1.00
56	25.70	30.32	37.07	41.48	40.87	54.84	61.69	42.84	59.98	65.12	73.69	80.54	97.68	113.10	46.27	61.69	70.26	78.83	85.68	102.82	169.65	1.26	1.00
57	27.22	32.96	36.91	44.07	43.50	58.26	65.12	44.55	61.69	68.55	78.83	85.68	102.82	119.95	47.98	65.12	73.69	83.97	90.82	109.67	176.50	1.25	1.00
58	28.77	34.28	40.96	46.66	49.25	61.69	70.26	47.98	65.12	73.69	82.25	92.54	109.67	125.10	49.70	68.55	77.11	90.82	95.96	114.81	181.64	1.23	1.00
59	30.32	38.36	44.07	49.77	51.84	66.83	73.69	51.41	68.55	77.11	89.11	97.68	114.81	131.95	51.41	71.97	80.54	94.25	101.10	121.67	188.50	1.22	1.00
60	31.64	41.48	46.66	52.36	56.25	70.26	78.83	54.84	71.97	82.25	94.25	104.53	121.67	138.80	53.12	75.40	83.97	99.39	106.25	128.52	195.35	1.20	1.00
61	34.28	44.07	51.07	56.25	60.14	75.40	83.97	58.26	75.40	89.11	99.39	109.67	128.52	149.09	56.55	78.83	90.82	104.53	113.10	137.09	203.92	1.19	1.00
62	38.36	48.48	53.66	60.66	64.55	82.25	92.54	61.69	80.54	92.54	104.53	114.81	135.38	157.65	61.69	83.97	97.68	109.67	118.24	143.94	212.49	1.18	1.00
63	42.77	50.55	57.55	64.55	68.43	90.82	99.39	65.12	85.68	97.68	111.39	119.95	142.23	166.22	66.83	90.82	104.53	116.53	125.10	155.94	221.06	1.16	1.00
64	45.36	54.96	63.77	65.91	71.19	97.68	106.25	70.26	92.54	102.82	116.53	125.10	152.51	176.50	71.97	95.96	111.39	123.38	133.66	164.51	231.34	1.15	1.00
65	49.77	58.84	67.66	75.43	79.32	104.53	114.81	73.69	97.68	107.96	123.38	130.24	161.08	186.79	77.11	101.10	118.24	130.24	140.52	174.79	239.91	1.14	1.00
66	53.66	61.96	76.48	79.10	84.37	114.81	126.81	80.54	106.25	118.24	135.38	142.23	174.79	202.21	83.97	109.67	128.52	142.23	154.23	188.50	253.62	1.13	1.00
67	59.36	72.84	82.96	87.01	93.60	126.81	138.80	89.11	116.53	130.24	149.09	157.65	191.93	219.34	92.54	119.95	138.80	155.94	167.94	203.92	270.75	1.13	1.00
68	64.55	81.66	90.73	94.92	102.83	138.80	151.14	97.68	126.81	142.23	162.79	173.08	210.78	238.19	101.10	128.52	150.80	169.65	183.36	222.77	287.89	1.12	1.00
69	71.55	87.62	98.50	104.14	120.28	154.23	163.32	106.25	138.80	157.65	178.22	190.21	229.63	257.04	109.67	140.52	162.79	185.07	200.49	241.62	303.31	1.12	1.00
70	78.55	97.73	108.10	116.01	132.46	169.65	178.09	116.53	152.51	173.08	195.35	210.78	250.19	279.32	118.24	154.23	176.50	200.49	219.34	260.47	322.16	1.11	1.00
71	83.05	108.62	122.09	129.19	142.37	184.84	194.16	128.52	167.94	191.93	217.63	234.77	277.61	305.03	128.52	167.94	195.35	221.06	238.19	284.46	347.87	1.11	1.00
72	92.28	122.09	136.09	143.69	165.64	198.57	212.82	142.23	186.79	212.49	241.62	260.47	305.03	335.87	140.52	183.36	217.63	243.34	260.47	306.74	373.57	1.11	1.00
73	102.83	135.57	150.35	162.15	183.01	215.94	231.49	159.37	207.35	234.77	269.04	289.60	335.87	366.72	155.94	200.49	239.91	267.33	284.46	334.16	404.42	1.10	1.00
74	118.98	145.01	170.05	179.29	203.49	232.78	242.56	174.79	229.63	260.47	296.46	322.16	370.14	400.99	171.36	221.06	267.33	293.03	310.17	361.58	433.55	1.10	1.00
75	132.46	162.15	189.23	200.38	227.08	242.56	266.29	193.64	253.62	289.60	330.73	359.86	407.84	438.69	186.79	241.62	294.74	322.16	339.30	394.13	467.82	1.10	1.00
76	142.37	180.60	209.19	222.79	242.56	271.57	297.93	214.20	279.32	317.02	361.58	395.85	448.97	483.24	203.92	267.33	322.16	354.72	371.86	431.83	514.09	1.10	1.00
77	165.12	20																					

**Appendix B1**  
**John Hancock Life Insurance Company (U.S.A.)**  
**BSC-03 MD Year 3 of 3 (Ultimate Rates)**  
*Premiums to be used only with those*  
*that have not previously elected an inflation decrease option*

**Standard rates per \$10 of Daily Benefit**  
**90 Day Elimination Period**

Age	GPO Inflation							5% Simple Inflation							5%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation	
	Benefit Period							Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life		
18-29	27.68	30.32	36.91	40.87	43.50	46.14	60.64	40.87	52.73	60.64	65.91	69.87	92.04	104.52	59.98	87.40	99.39	113.10	125.10	155.94	260.47	1.44	1.00
30	27.68	30.32	40.87	43.50	46.14	48.78	63.28	44.82	56.69	63.28	69.87	72.51	96.05	112.01	65.12	90.82	102.82	121.67	133.66	164.51	274.18	1.40	1.00
31	27.68	30.32	40.87	43.50	46.14	48.78	63.28	48.02	56.69	64.60	69.87	72.51	99.25	123.69	65.12	90.82	102.82	121.67	133.66	171.36	277.61	1.40	1.00
32	27.68	30.32	40.87	43.50	46.14	52.73	67.23	48.02	60.64	67.23	73.82	76.46	105.01	127.69	68.55	94.25	102.82	126.81	140.52	171.36	282.75	1.40	1.00
33	27.68	32.96	43.50	46.14	50.09	52.73	67.23	50.62	60.64	70.43	73.82	76.46	114.06	136.95	68.55	94.25	109.67	126.81	140.52	174.79	286.18	1.40	1.00
34	27.68	35.59	43.50	46.14	50.09	52.73	67.23	50.62	60.64	73.64	77.03	79.65	120.91	142.23	68.55	95.96	113.10	130.24	143.94	174.79	293.03	1.40	1.00
35	30.32	35.59	43.50	46.14	50.09	52.73	67.23	56.41	63.83	73.64	80.24	82.83	125.10	142.23	68.55	95.96	118.24	133.66	143.94	179.93	296.46	1.40	1.00
36	30.32	38.23	47.46	50.09	52.73	55.37	69.87	60.46	67.83	77.66	82.83	90.07	130.24	145.66	71.97	99.39	118.24	133.66	149.09	179.93	301.60	1.40	1.00
37	30.32	38.23	47.46	50.09	52.73	55.37	69.87	64.52	71.06	87.62	86.02	96.60	130.24	145.66	71.97	99.39	118.24	140.52	149.09	183.36	305.03	1.40	1.00
38	30.32	38.23	47.46	50.09	52.73	55.37	69.87	64.52	74.29	92.04	94.14	101.00	130.24	150.80	71.97	99.39	121.67	140.52	149.09	183.36	310.17	1.40	1.00
39	30.32	38.23	47.46	50.09	52.73	60.64	73.82	66.83	78.34	94.46	101.00	109.46	133.66	150.80	78.83	99.39	121.67	140.52	149.09	183.36	313.59	1.40	1.00
40	33.35	41.42	47.46	50.09	52.73	60.64	73.82	66.83	85.18	95.96	104.53	111.39	137.09	154.23	82.25	104.53	130.24	149.09	157.65	193.64	320.45	1.35	1.00
41	34.80	41.42	50.62	49.99	55.83	63.83	73.82	66.83	89.05	101.10	111.17	114.81	140.52	159.37	82.25	104.53	130.24	149.09	157.65	198.78	323.88	1.35	1.00
42	37.97	44.01	50.09	54.05	56.69	66.44	76.46	70.26	92.04	101.10	111.39	119.95	145.66	169.65	87.40	109.67	130.24	154.23	162.79	198.78	329.02	1.35	1.00
43	38.83	45.43	53.05	57.23	59.84	71.06	79.94	71.97	92.54	107.96	114.81	119.95	149.09	174.79	87.40	109.67	137.09	154.23	162.79	202.21	334.16	1.35	1.00
44	38.83	50.41	54.44	57.23	62.98	73.64	83.91	71.97	97.68	111.39	119.95	123.38	157.65	178.22	87.40	109.67	137.09	154.23	167.94	207.35	337.59	1.35	1.00
45	38.83	50.41	54.32	59.84	65.22	76.84	87.41	77.11	97.68	111.39	125.10	128.52	162.79	186.79	92.54	114.81	142.23	157.65	173.08	212.49	342.73	1.33	1.00
46	42.07	51.22	57.23	65.91	68.48	80.89	91.40	77.11	102.82	116.53	128.52	133.66	169.65	191.93	92.54	118.24	142.23	162.79	176.50	212.49	346.15	1.33	1.00
47	42.07	51.22	60.41	68.48	71.06	87.62	94.92	82.25	102.82	121.67	128.52	138.80	178.22	202.21	92.54	118.24	145.66	162.79	178.22	215.92	358.15	1.33	1.00
48	42.84	57.52	63.80	68.48	72.51	90.07	98.92	82.25	107.96	121.67	133.66	143.94	183.36	210.78	92.54	123.38	145.66	169.65	178.22	217.63	361.58	1.33	1.00
49	47.96	57.98	65.91	72.51	75.08	97.68	110.94	85.68	109.67	125.10	140.52	149.09	186.79	215.92	92.54	123.38	145.66	169.65	178.22	217.63	366.72	1.33	1.00
50	47.96	61.86	71.76	75.80	78.34	101.10	114.94	87.40	113.10	130.24	143.94	152.51	195.35	224.49	95.96	128.52	150.80	174.79	183.36	227.91	370.14	1.30	1.00
51	51.36	63.43	73.27	79.85	82.39	107.96	122.12	87.40	118.24	137.09	149.09	157.65	202.21	234.77	97.68	131.95	155.94	178.22	186.79	233.05	382.14	1.30	1.00
52	51.98	63.43	73.27	83.37	85.87	113.10	128.49	92.54	123.38	142.23	157.65	167.94	212.49	243.34	101.10	138.80	159.37	183.36	191.93	238.19	395.85	1.29	1.00
53	53.55	65.36	77.32	83.89	86.43	118.24	138.66	92.54	126.81	145.66	162.79	178.22	217.63	258.76	101.10	138.80	164.51	183.36	202.21	238.19	404.42	1.29	1.00
54	54.24	67.38	77.32	90.86	94.90	123.38	143.94	97.68	138.80	150.80	174.79	186.79	227.91	267.33	107.96	143.94	171.36	188.50	207.35	243.34	416.41	1.28	1.00
55	60.90	71.40	81.36	94.90	97.33	128.52	152.51	97.68	143.94	155.94	179.93	191.93	233.05	281.04	113.10	149.09	176.50	193.64	212.49	248.48	430.12	1.28	1.00
56	63.53	75.41	92.49	105.25	103.43	138.80	161.08	107.96	152.51	167.94	188.50	207.35	246.76	296.46	118.24	157.65	181.64	203.92	222.77	263.90	445.54	1.26	1.00
57	67.34	82.86	93.43	111.66	109.98	147.37	173.08	113.10	157.65	176.50	203.92	221.06	262.19	315.31	121.67	169.65	190.21	217.63	233.05	282.75	464.39	1.25	1.00
58	72.54	86.89	104.52	119.69	127.69	157.65	185.07	121.67	169.65	190.21	214.20	236.48	281.04	330.73	126.81	178.22	202.21	233.05	246.76	298.17	479.82	1.23	1.00
59	76.32	96.51	113.30	128.49	134.08	173.08	195.35	131.95	178.22	202.21	229.63	251.90	298.17	349.58	131.95	188.50	210.78	243.34	262.19	318.74	500.38	1.22	1.00
60	80.35	108.59	121.31	136.51	146.88	183.36	210.78	142.23	188.50	215.92	243.34	272.47	318.74	368.43	138.80	198.78	221.06	258.76	277.61	337.59	519.23	1.20	1.00
61	88.38	114.94	134.16	146.88	158.84	198.78	224.49	152.51	198.78	231.34	258.76	286.18	337.59	392.42	149.09	209.06	236.48	272.47	296.46	361.58	543.22	1.19	1.00
62	98.12	126.14	140.51	161.38	170.08	217.63	243.34	161.08	212.49	241.62	274.18	301.60	356.44	416.41	161.08	222.77	255.33	286.18	310.17	382.14	562.07	1.18	1.00
63	112.59	133.27	150.88	171.70	180.44	236.48	262.19	173.08	227.91	255.33	293.03	315.31	375.29	440.40	176.50	238.19	274.18	306.74	330.73	411.27	584.35	1.16	1.00
64	118.94	146.13	170.30	175.76	186.28	255.33	281.04	186.79	243.34	270.75	308.45	332.44	400.99	467.82	190.21	251.90	294.74	327.30	356.44	433.55	613.48	1.15	1.00
65	133.49	158.06	180.61	199.11	209.44	275.89	305.03	195.35	258.76	284.46	329.02	346.15	426.69	495.24	207.35	267.33	313.59	346.15	373.57	462.68	637.47	1.14	1.00
66	143.78	165.25	202.66	209.89	222.50	305.03	337.59	215.92	281.04	313.59	361.58	380.43	462.68	539.79	224.49	291.32	341.01	380.43	406.13	502.09	675.17	1.13	1.00
67	157.39	192.76	219.30	230.51	248.63	337.59	369.50	234.77	308.45	346.15	394.13	418.13	510.66	580.92	243.34	318.74	370.14	412.98	445.54	543.22	718.01	1.13	1.00
68	173.32	215.31	239.50	253.03	273.65	370.14	400.39	258.76	337.59	380.43	430.12	459.25	556.93	632.33	267.33	341.01	397.56	450.68	486.67	591.20	764.28	1.12	1.00
69	188.79	232.22	261.76	277.65	317.13	406.13	435.62	281.04	370.14	418.13	474.68	507.23	608.34	685.45	291.32	373.57	430.12	491.81	534.65	640.90	807.12	1.12	1.00
70	206.41	260.37	287.34	307.78	352.22	450.68	471.70	308.45	402.70	459.25	519.23	556.93	664.89	740.29	313.59	406.13	467.82	534.65	580.92	694.02	856.82	1.11	1.00
71	220.00	289.91	322.05	342.91	378.75	488.80	515.55	341.01	445.54	510.66	575.78	623.76	735.15	810.55	341.01	445.54	519.23	586.06	632.33	754.00	921.93	1.11	1.00
72	244.62	322.05	362.11	381.65	439.27	528.02	563.17	380.43	495.24	563.78	640.90	694.02	810.55	889.37	373.57	486.67	575.78	646.04	694.02	815.69	993.91	1.11	1.00
73	273.24	359.55	399.00	428.39	487.07	572.08	614.96	421.55	548.36	623.76	712.87	767.71	889.37	975.06	412.98	534.65	637.47	707.73	754.00	885.95	1072.73	1.10	1.00
74	313.16	385.25	450.56	475.54	541.79	617.34	644.39	462.68	608.34	694.02	786.56	856.82	985.34	1064.16	454.11	586.06	707.73	777.99	824.26	961.35	1153.27	1.10	1.00
75	352.22	428.79	503.31	532.79	603.67	644.79	707.55	515.80	675.17	767.71	875.67	956.21	1083.0										

**Appendix C1**  
**John Hancock Life Insurance Company (U.S.A.)**  
**LTC-03 MD (Ultimate Rates, Same as Year 1 & 2)**  
*Premiums to be used only with those*  
*that have not previously elected an inflation decrease option*

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

Age	3.2% Simple Inflation							3.2%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation 2-10yr BP    LifeBP	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life		
18-29	13.00	18.00	20.00	22.00	23.00	30.00	31.00	17.22	25.83	29.52	33.21	36.90	45.51	72.57	1.44	1.00
30	14.00	19.00	21.00	23.00	24.00	31.00	33.00	18.45	27.06	30.75	35.67	39.36	47.97	76.26	1.40	1.00
31	15.00	19.00	21.00	23.00	24.00	32.00	35.00	18.45	27.06	30.75	35.67	39.36	49.20	77.49	1.40	1.00
32	15.00	20.00	22.00	24.00	25.00	34.00	36.00	19.68	28.29	30.75	36.90	40.59	49.20	78.72	1.40	1.00
33	16.00	20.00	23.00	24.00	25.00	35.00	38.00	19.68	28.29	31.98	36.90	40.59	50.43	79.95	1.40	1.00
34	16.00	20.00	24.00	25.00	26.00	37.00	39.36	19.68	28.29	33.21	38.13	41.82	50.43	81.18	1.40	1.00
35	18.00	21.00	24.00	26.00	27.00	38.13	39.36	19.68	28.29	34.44	39.36	41.82	51.66	82.41	1.40	1.00
36	19.00	22.00	25.00	27.00	29.00	39.36	40.59	22.14	29.52	34.44	39.36	43.05	51.66	83.64	1.40	1.00
37	19.68	23.00	27.00	28.00	30.00	39.36	40.59	22.14	29.52	34.44	40.59	43.05	52.89	84.87	1.40	1.00
38	19.68	24.00	28.00	29.00	31.00	39.36	41.82	22.14	29.52	35.67	40.59	43.05	52.89	86.10	1.40	1.00
39	19.68	25.00	29.00	31.00	33.00	40.59	41.82	23.37	29.52	35.67	40.59	43.05	52.89	87.33	1.40	1.00
40	19.68	26.00	29.52	31.98	33.21	40.59	43.05	24.60	30.75	38.13	43.05	45.51	55.35	88.56	1.35	1.00
41	19.68	27.00	30.75	33.00	34.44	41.82	44.28	24.60	30.75	38.13	43.05	45.51	56.58	89.79	1.35	1.00
42	22.14	28.00	30.75	33.21	35.67	43.05	46.74	25.83	31.98	38.13	44.28	46.74	56.58	91.02	1.35	1.00
43	22.14	28.29	31.98	34.44	35.67	44.28	47.97	25.83	31.98	39.36	44.28	46.74	57.81	92.25	1.35	1.00
44	22.14	29.52	33.21	35.67	36.90	46.74	49.20	25.83	31.98	39.36	44.28	47.97	59.04	93.48	1.35	1.00
45	23.37	29.52	33.21	36.90	38.13	47.97	51.66	27.06	33.21	40.59	45.51	49.20	60.27	94.71	1.33	1.00
46	23.37	30.75	34.44	38.13	39.36	49.20	52.89	27.06	34.44	40.59	46.74	50.43	60.27	95.94	1.33	1.00
47	24.60	30.75	35.67	38.13	40.59	51.66	55.35	27.06	34.44	41.82	46.74	50.43	61.50	98.40	1.33	1.00
48	24.60	31.98	35.67	39.36	41.82	52.89	57.81	27.06	35.67	41.82	47.97	50.43	61.50	99.63	1.33	1.00
49	25.83	31.98	36.90	40.59	43.05	54.12	59.04	27.06	35.67	41.82	47.97	50.43	61.50	100.86	1.33	1.00
50	25.83	33.21	38.13	41.82	44.28	56.58	61.50	28.29	36.90	43.05	49.20	51.66	65.19	102.09	1.30	1.00
51	25.83	34.44	39.36	43.05	45.51	57.81	65.19	28.29	38.13	44.28	50.43	52.89	66.42	104.55	1.30	1.00
52	27.06	35.67	40.59	45.51	47.97	60.27	67.65	29.52	39.36	45.51	51.66	54.12	67.65	109.47	1.29	1.00
53	27.06	36.90	41.82	46.74	50.43	61.50	71.34	29.52	39.36	46.74	51.66	56.58	67.65	111.93	1.29	1.00
54	28.29	39.36	43.05	49.20	52.89	65.19	73.80	30.75	40.59	47.97	52.89	57.81	68.88	114.39	1.28	1.00
55	28.29	40.59	44.28	50.43	54.12	66.42	77.49	31.98	41.82	49.20	54.12	59.04	70.11	118.08	1.28	1.00
56	30.75	43.05	46.74	52.89	57.81	70.11	81.18	33.21	44.28	50.43	56.58	61.50	73.80	121.77	1.26	1.00
57	31.98	44.28	49.20	56.58	61.50	73.80	86.10	34.44	46.74	52.89	60.27	65.19	78.72	126.69	1.25	1.00
58	34.44	46.74	52.89	59.04	66.42	78.72	89.79	35.67	49.20	55.35	65.19	68.88	82.41	130.38	1.23	1.00
59	36.90	49.20	55.35	63.96	70.11	82.41	94.71	36.90	51.66	57.81	67.65	72.57	87.33	135.30	1.22	1.00
60	39.36	51.66	59.04	67.65	75.03	87.33	99.63	38.13	54.12	60.27	71.34	76.26	92.25	140.22	1.20	1.00
61	41.82	54.12	63.96	71.34	78.72	92.25	107.01	40.59	56.58	65.19	75.03	81.18	98.40	146.37	1.19	1.00
62	44.28	57.81	66.42	75.03	82.41	97.17	113.16	44.28	60.27	70.11	78.72	84.87	103.32	152.52	1.18	1.00
63	46.74	61.50	70.11	79.95	86.10	102.09	119.31	47.97	65.19	75.03	83.64	89.79	111.93	158.67	1.16	1.00
64	50.43	66.42	73.80	83.64	89.79	109.47	126.69	51.66	68.88	79.95	88.56	95.94	118.08	166.05	1.15	1.00
65	52.89	70.11	77.49	88.56	93.48	115.62	134.07	55.35	72.57	84.87	93.48	100.86	125.46	172.20	1.14	1.00
66	57.81	76.26	84.87	97.17	102.09	125.46	145.14	60.27	78.72	92.25	102.09	110.70	135.30	182.04	1.13	1.00
67	63.96	83.64	93.48	107.01	113.16	137.76	157.44	66.42	86.10	99.63	111.93	120.54	146.37	194.34	1.13	1.00
68	70.11	91.02	102.09	116.85	124.23	151.29	170.97	72.57	92.25	108.24	121.77	131.61	159.90	206.64	1.12	1.00
69	76.26	99.63	113.16	127.92	136.53	164.82	184.50	78.72	100.86	116.85	132.84	143.91	173.43	217.71	1.12	1.00
70	83.64	109.47	124.23	140.22	151.29	179.58	200.49	84.87	110.70	126.69	143.91	157.44	186.96	231.24	1.11	1.00
71	92.25	120.54	137.76	156.21	168.51	199.26	218.94	92.25	120.54	140.22	158.67	170.97	204.18	249.69	1.11	1.00
72	102.09	134.07	152.52	173.43	186.96	218.94	241.08	100.86	131.61	156.21	174.66	186.96	220.17	268.14	1.11	1.00
73	114.39	148.83	168.51	193.11	207.87	241.08	263.22	111.93	143.91	172.20	191.88	204.18	239.85	290.28	1.10	1.00
74	125.46	164.82	186.96	212.79	231.24	265.68	287.82	123.00	158.67	191.88	210.33	222.63	259.53	311.19	1.10	1.00
75	138.99	182.04	207.87	237.39	258.30	292.74	314.88	134.07	173.43	211.56	231.24	243.54	282.90	335.79	1.10	1.00
76	153.75	200.49	227.55	259.53	284.13	322.26	346.86	146.37	191.88	231.24	254.61	266.91	309.96	369.00	1.10	1.00
77	168.51	220.17	250.92	286.59	311.19	353.01	381.30	162.36	209.10	255.84	280.44	293.97	340.71	405.90	1.09	1.00
78	184.50	242.31	275.52	313.65	341.94	387.45	418.20	178.35	230.01	280.44	307.50	323.49	375.15	445.26	1.09	1.00
79	202.95	265.68	302.58	344.40	376.38	425.58	460.02	195.57	253.38	307.50	338.25	354.24	412.05	489.54	1.08	1.00
80	222.63	291.51	332.10	378.84	413.28	468.63		215.25	277.98	338.25	371.46	388.68	452.64		1.08	1.00
81	244.77	321.03	365.31	416.97	455.10	514.14		236.16	305.04	372.69	408.36	426.81	496.92		1.08	1.00
82	268.14	351.78	402.21	457.56	499.38	564.57		259.53	335.79	408.36	447.72	469.86	546.12		1.08	1.00
83	295.20	386.22	440.34	503.07	548.58	621.15		285.36	369.00	448.95	492.00	515.37	599.01		1.08	1.00
84	324.72	425.58	483.39	552.27	601.47	681.42		312.42	404.67	493.23	539.97	565.80	659.28		1.08	1.00
85	356.70		532.59	606.39	661.74	749.07		343.17		542.43	592.86	623.61	723.24		1.08	1.00
86	391.14		584.25	666.66	726.93	824.10		377.61		595.32	651.90	683.88	794.58		1.08	1.00
87	430.50		642.06	731.85	798.27	904.05		414.51		653.13	715.86	751.53	873.30		1.08	1.00
88	472.32		706.02	804.42	876.99	993.84		456.33		718.32	787.20	826.56	959.40		1.08	1.00
89	519.06		773.67	883.14	964.32	1091.01		500.61		789.66	863.46	906.51	1052.88		1.08	1.00
90	571.95							549.81							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases  
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit  
are calculated by multiplying the rates in the table by the factors listed to the right

**Appendix C1**  
**John Hancock Life Insurance Company (U.S.A.)**  
**BSC-03 MD (Ultimate Rates, Same as Year 1 & 2)**  
*Premiums to be used only with those*  
*that have not previously elected an inflation decrease option*

**Standard rates per \$10 of Daily Benefit**  
**90 Day Elimination Period**

Age	3.2% Simple Inflation							3.2%/3% Compound Inflation							Multiplier for 5%/5% Compound Inflation 2-10yr BP    LifeBP	
	Benefit Period							Benefit Period								
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life		
18-29	31.00	40.00	46.00	50.00	53.00	69.81	79.29	43.05	62.73	71.34	81.18	89.79	111.93	186.96	1.44	1.00
30	34.00	43.00	48.00	53.00	55.00	72.86	84.97	46.74	65.19	73.80	87.33	95.94	118.08	196.80	1.40	1.00
31	36.43	43.00	49.00	53.00	55.00	75.29	90.28	46.74	65.19	73.80	87.33	95.94	123.00	199.26	1.40	1.00
32	36.43	46.00	51.00	56.00	58.00	79.66	93.33	49.20	67.65	73.80	91.02	100.86	123.00	202.95	1.40	1.00
33	38.40	46.00	53.43	56.00	58.00	83.24	98.40	49.20	67.65	78.72	91.02	100.86	125.46	205.41	1.40	1.00
34	38.40	46.00	55.86	58.43	60.42	87.60	102.09	49.20	68.88	81.18	93.48	103.32	125.46	210.33	1.40	1.00
35	40.80	48.42	55.86	60.87	62.83	89.79	102.09	49.20	68.88	84.87	95.94	103.32	129.15	212.79	1.40	1.00
36	43.88	51.45	58.91	62.83	68.32	93.48	104.55	51.66	71.34	84.87	95.94	107.01	129.15	216.48	1.40	1.00
37	46.31	53.90	63.82	65.25	70.76	93.48	104.55	51.66	71.34	84.87	100.86	107.01	131.61	218.94	1.40	1.00
38	46.31	56.35	66.27	68.83	73.20	93.48	108.24	51.66	71.34	87.33	100.86	107.01	131.61	222.63	1.40	1.00
39	47.97	59.43	68.17	73.20	78.72	95.94	108.24	56.58	71.34	87.33	100.86	107.01	131.61	225.09	1.40	1.00
40	47.97	61.90	68.88	75.03	79.95	98.40	110.70	59.04	75.03	93.48	107.01	113.16	138.99	230.01	1.35	1.00
41	47.97	63.96	72.57	79.95	82.41	100.86	114.39	59.04	75.03	93.48	107.01	113.16	142.68	232.47	1.35	1.00
42	50.43	66.27	72.57	79.95	86.10	104.55	121.77	62.73	78.72	93.48	110.70	116.85	142.68	236.16	1.35	1.00
43	51.66	66.42	77.49	82.41	86.10	107.01	125.46	62.73	78.72	98.40	110.70	116.85	145.14	239.85	1.35	1.00
44	51.66	70.11	79.95	86.10	88.56	113.16	127.92	62.73	78.72	98.40	110.70	120.54	148.83	242.31	1.35	1.00
45	55.35	70.11	79.95	89.79	92.25	116.85	134.07	66.42	82.41	102.09	113.16	124.23	152.52	246.00	1.33	1.00
46	55.35	73.80	83.64	92.25	95.94	121.77	137.76	66.42	84.87	102.09	116.85	126.69	152.52	248.46	1.33	1.00
47	59.04	73.80	87.33	92.25	99.63	127.92	145.14	66.42	84.87	104.55	116.85	127.92	154.98	257.07	1.33	1.00
48	59.04	77.49	87.33	95.94	103.32	131.61	151.29	66.42	88.56	104.55	121.77	127.92	156.21	259.53	1.33	1.00
49	61.50	78.72	89.79	100.86	107.01	134.07	154.98	66.42	88.56	104.55	121.77	127.92	156.21	263.22	1.33	1.00
50	62.73	81.18	93.48	103.32	109.47	140.22	161.13	68.88	92.25	108.24	125.46	131.61	163.59	265.68	1.30	1.00
51	62.73	84.87	98.40	107.01	113.16	145.14	168.51	70.11	94.71	111.93	127.92	134.07	167.28	274.29	1.30	1.00
52	66.42	88.56	102.09	113.16	120.54	152.52	174.66	72.57	99.63	114.39	131.61	137.76	170.97	284.13	1.29	1.00
53	66.42	91.02	104.55	116.85	127.92	156.21	185.73	72.57	99.63	118.08	131.61	145.14	170.97	290.28	1.29	1.00
54	70.11	99.63	108.24	125.46	134.07	163.59	191.88	77.49	103.32	123.00	135.30	148.83	174.66	298.89	1.28	1.00
55	70.11	103.32	111.93	129.15	137.76	167.28	201.72	81.18	107.01	126.69	138.99	152.52	178.35	308.73	1.28	1.00
56	77.49	109.47	120.54	135.30	148.83	177.12	212.79	84.87	113.16	130.38	146.37	159.90	189.42	319.80	1.26	1.00
57	81.18	113.16	126.69	146.37	158.67	188.19	226.32	87.33	121.77	136.53	156.21	167.28	202.95	333.33	1.25	1.00
58	87.33	121.77	136.53	153.75	169.74	201.72	237.39	91.02	127.92	145.14	167.28	177.12	214.02	344.40	1.23	1.00
59	94.71	127.92	145.14	164.82	180.81	214.02	250.92	94.71	135.30	151.29	174.66	188.19	228.78	359.16	1.22	1.00
60	102.09	135.30	154.98	174.66	195.57	228.78	264.45	99.63	142.68	158.67	185.73	199.26	242.31	372.69	1.20	1.00
61	109.47	142.68	166.05	185.73	205.41	242.31	281.67	107.01	150.06	169.74	195.57	212.79	259.53	389.91	1.19	1.00
62	115.62	152.52	173.43	196.80	216.48	255.84	298.89	115.62	159.90	183.27	205.41	222.63	274.29	403.44	1.18	1.00
63	124.23	163.59	183.27	210.33	226.32	269.37	316.11	126.69	170.97	196.80	220.17	237.39	295.20	419.43	1.16	1.00
64	134.07	174.66	194.34	221.40	238.62	287.82	335.79	136.53	180.81	211.56	234.93	255.84	311.19	440.34	1.15	1.00
65	140.22	185.73	204.18	236.16	248.46	306.27	355.47	148.83	191.88	225.09	248.46	268.14	332.10	457.56	1.14	1.00
66	154.98	201.72	225.09	259.53	273.06	332.10	387.45	161.13	209.10	244.77	273.06	291.51	360.39	484.62	1.13	1.00
67	168.51	221.40	248.46	282.90	300.12	366.54	416.97	174.66	228.78	265.68	296.43	319.80	389.91	515.37	1.13	1.00
68	185.73	242.31	273.06	308.73	329.64	399.75	453.87	191.88	244.77	285.36	323.49	349.32	424.35	548.58	1.12	1.00
69	201.72	265.68	300.12	340.71	364.08	436.65	492.00	209.10	268.14	308.73	353.01	383.76	460.02	579.33	1.12	1.00
70	221.40	289.05	329.64	372.69	399.75	477.24	531.36	225.09	291.51	335.79	383.76	416.97	498.15	615.00	1.11	1.00
71	244.77	319.80	366.54	413.28	447.72	527.67	581.79	244.77	319.80	372.69	420.66	453.87	541.20	661.74	1.11	1.00
72	273.06	355.47	404.67	460.02	498.15	581.79	638.37	268.14	349.32	413.28	463.71	498.15	585.48	713.40	1.11	1.00
73	302.58	393.60	447.72	511.68	551.04	638.37	699.87	296.43	383.76	457.56	507.99	541.20	635.91	769.98	1.10	1.00
74	332.10	436.65	498.15	564.57	615.00	707.25	763.83	325.95	420.66	507.99	558.42	591.63	690.03	827.79	1.10	1.00
75	370.23	484.62	551.04	628.53	686.34	777.36	837.63	355.47	460.02	562.11	615.00	645.75	750.30	891.75	1.10	1.00
76	407.13	531.36	605.16	690.03	753.99	853.62	921.27	389.91	507.99	615.00	676.50	709.71	824.10	979.08	1.10	1.00
77	447.72	585.48	666.66	760.14	827.79	938.49	1013.52	430.50	555.96	678.96	742.92	781.05	905.28	1077.48	1.09	1.00
78	492.00	643.29	730.62	833.94	908.97	1028.28	1109.46	474.78	612.54	742.92	817.95	857.31	996.30	1180.80	1.09	1.00
79	538.74	707.25	804.42	915.12	998.76	1130.37	1221.39	517.83	672.81	817.95	897.90	940.95	1093.47	1298.88	1.08	1.00
80	591.63	773.67						571.95	736.77						1.08	1.00
81	649.44	851.16						626.07	810.57						1.08	1.00
82	713.40	934.80						690.03	891.75						1.08	1.00
83	783.51	1025.82						757.68	979.08						1.08	1.00
84	861.00	1130.37						830.25	1072.56						1.08	1.00
85	949.56							911.43							1.08	1.00
86	1039.35							1002.45							1.08	1.00
87	1143.90							1100.85							1.08	1.00
88	1254.60							1211.55							1.08	1.00
89	1378.83							1328.40							1.08	1.00
90	1517.82							1460.01							1.08	1.00
91+															1.08	1.00

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers or Shared Care 2-year purchases on exhaustion of benefits  
Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and policy limit  
are calculated by multiplying the rates in the table by the factors listed to the right