

**John Hancock Life Insurance Company (U.S.A.)**  
**Actuarial Memorandum for Inforce Rate Increase – Group Long-Term Care Policy Series**  
**February 14, 2017**

<u>Product Name</u>	<u>Form Number</u>	<u>Issue Date Range</u>
Group Long Term Care	GPB-SPR-0007.02	June 1998 - October 2012

## 1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the above captioned Policy series forms, for certificates issued with the rates that were accepted by your state. 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 the certificate form:

### GPB-SPR-0007.02

This is a Group Long-Term Care plan that pays benefits to the certificate holder insured for the following covered care or services provided to the insured:

- Confinement in a Nursing Home or Alternate Care Facility for room, board and care services;
- Home Health Care; Hospice Care, Respite Care; or
- Attendance at an Adult Day Care Center providing Adult Day Care.

It is intended to be a Qualified Long-Term Care Insurance contract under the Federal Internal Revenue Code.

The benefit trigger is determined based on the insured's cognitive impairment or his requiring substantial assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence. The insured must be certified to be chronically ill by a licensed health care practitioner.

Long-Term Care Benefits are paid at 100% of the actual charges for each day of care after the qualification period up to:

### Nursing Home (NH) Care:

- (a) the Nursing Home Daily Maximum Benefit (NH DMB) elected for care received in a NH, or

### Home Health / Adult Day Care:

- (b) the Home Health DMB elected for covered services received in a community setting (including home health care, adult day care and hospice care provided outside a NH, hospice facility or alternate care facility) or

### Alternate Care Facility (ACF):

- (c) the ACF DMB elected for covered services received in an ACF, or

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Informal Care:

- (d) the Informal Care DMB elected up to the number of days per calendar year elected for covered Informal Care services (custodial or homemaker services provided by a person without professional skills).

Benefits are payable until the Lifetime Maximum Benefit (LMB) is reached. Benefits are coordinated with Medicare as well as with any other Group certificate coverages.

**3. Renewability**

Certificates under this policy form have a guaranteed renewable clause.

**4. Applicability**

This filing is applicable to inforce policies and to new certificates enrolling in this policy series. The premium changes will apply to the base forms as well as all applicable optional benefits upon the expiration of any applicable group policy rate guarantees.

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**5. Actuarial Assumptions**

Morbidity

The morbidity assumptions are derived from our own experience, following a comprehensive claim study recently completed. The study has been peer reviewed both internally as well as by an Independent third party.

Our claims projections include ■ years of future morbidity improvements at ■ per year.

Below are currently expected sample annual claim costs for a GPB-SPR-0007.02 policy, \$10 daily benefit, and 5yr LMB:

Issue Age 45		
Age	FPO	ABI
45	■	■
■	■	■
■	■	■
■	■	■
■	■	■
■	■	■
■	■	■
■	■	■
■	■	■
■	■	■

Issue Age 50		
Age	FPO	ABI
■	■	■
■	■	■
■	■	■
■	■	■
■	■	■
■	■	■
■	■	■
■	■	■
■	■	■
■	■	■

Issue Age 60		
Age	FPO	ABI
■	■	■
■	■	■
■	■	■
■	■	■
■	■	■
■	■	■
■	■	■



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**Fully Underwritten:**

Duration	Issue Age									
	30	40	45	50	55	60	65	70	80	
1	█	█	█	█	█	█	█	█	█	█
	█	█	█	█	█	█	█	█	█	█
	█	█	█	█	█	█	█	█	█	█
	█	█	█	█	█	█	█	█	█	█
	█	█	█	█	█	█	█	█	█	█
	█	█	█	█	█	█	█	█	█	█
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**6. Trend Assumptions**

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

**7. Marketing Method**

The employees and other eligibles were marketed through the Employer, Union or Association as part of their corporate sponsored employee benefits package with the support of John Hancock representatives and direct mail.

**8. Underwriting**

Actively at Work employees were generally offered coverage on a Guaranteed Acceptance basis during limited enrollment periods. Other eligibles were underwritten using either simplified (short form) or full underwriting.

**9. Premium Classes**

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

All premium factors related to the insured elected benefit design options, case size, commissions, or underwriting risk class remain unchanged from the initial rate filing, with the following exception: There was a 20% load on post issue date optional coverage increases to the insured's DMB. Our current new business rates do not include this load on post issue date option coverage. To maintain consistency with our current new business pricing, both the past and future optional coverage increases will no longer be loaded by 20%.

**10. Premium Modalization Rules**

Premiums are payable through payroll deduction, direct bill or automatic bank withdrawal. Monthly premium rates are illustrated in Appendices A, B, and C. The following factors are used to illustrate other modes, if applicable.

<b>Frequency</b>	<b>Multiple of Monthly Premium</b>
Monthly	1
Quarterly	3
Semi-annual	6
Annual	12

**11. Issue Age Range**

The issue age range is 18+ for all policy forms.

**12. Area Factors**

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

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**13. Average Annual Premium**

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

Form	Nationwide	Maryland	
	before the rate increase	before the rate increase	after the rate increase
GPB-SPR-0007.02	1,140	1,070	1,185

**14. Number of Certificate Holders**

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

Form	Number of Certificates	2015 Annualized Premium
GPB-SPR-0007.02	7,989	8,540,484

**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. Requested Rate Increase**

The Company is requesting an average rate increase of 10.8%, which ranges from -5.4% to 43.1%. 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 all prior rate increase requests were approved in full and within three months of the original filing date. We then determined that an average rate increase amount of 8.4%, ranging from -5.4% to 13.5% (see Section 9 on why 20% load was removed on post issue date optional coverage increases to the insured’s DMB), 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 are no longer selling new business under this policy form, but we ensured that the proposed rate increases did not result in premium rates that exceed what could be reasonably estimated as new business rates for our Group forms. We determined such rates by applying a series of factors to the P-FACE(2009) policy form premium rates (which were the last set of Group LTC premium rates that were sold). One factor applied to P-FACE(2009) premium rates was a ratio of the most recent Traditional Retail premium rates filed in the Interstate Compact prior to Performance LTC (ICC12-LTC-12, filed in 2014) relative to the Retail LTC rates filed in 2010 (LTC-03). This was done because we believe that if new business for Group Long-Term Care was still being sold, premium rates would have increased by a comparable amount to our Retail business since 2010. Rates were increased by an additional 9.5% across the board, accounting for the average increase to premium rates for ICC12-LTC-12 if they were still being sold in 2016 since a 2016 experience study showed a need to raise rates by 9.5%. There is no impact to our proposed rate increase since our proposed premium rates fall below our assumed new business rates. These rates were then further adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A**). After the application of this restriction the average rate increase for the forms listed in this memo is 8.4%, ranging from -5.4% to 13.5%.

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3. Unapproved rate increases initially requested in our 2010 inforce rate filings (SERFF Tracking No. MULF-127000669) are included in this filing. However, we modeled this rate increase occurring at the time the 2010 rate increase was assumed to be implemented instead of reflecting a current implementation date. This lowers the rate increase that would be borne by customers. The resulting average rate increase is 10.8%, ranging from -5.4% to 43.1%.
4. Pursuant to COMAR 31.14.01.04A(5), we limited the maximum allowable rate increase to 15.0% per year. The resulting average rate increase is 10.8%, ranging from -5.4% to 43.1% (no change compared to Step 3 as we are not charging any cost of delay due to unapproved amounts from our 2010 inforce rate filing).
5. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1** where it can be seen that the sum of past and future projected incurred claims is not less than the sum of the original premium times the original loss ratio and the rate increase premium times the 85% loss ratio requirement.

**Appendix B1** contains the new proposed rate tables for all policy forms included with this filing.

Some of our older group clients have certificates inforce under different policy forms, having opted for upgrading their pre-existing employee benefit plan to a new plan covered under a newer policy form. In those situations, we have offered internal replacement (plan upgrade) opportunities to existing certificate holders, whereby a certificate holder may have elected to lapse their original coverage and purchase the new plan coverage as a replacement. In those situations, the insured would be subject to the attained age (at the time of the replacement) premium rates for their new coverage but in some situations we would provide a premium credit to recognize the premium they had paid since their issue age for their original coverage under the prior plan. For these insureds, we will determine their new premium rate based on their historical original issue ages respectively for each layer of coverage. In a situation where the resulting rate increases are greater than those listed in Appendix A for their coverage, we will continue to offer them a premium credit in order to limit their respective rate increases to the amounts listed in Appendix A.

For those group clients that transferred to us from an external carrier, we will continue to recognize any assets transferred from the prior carrier. We will continue to provide these credits to the insureds within those groups and the rate increase will be calculated based on the insureds' net premium rate.

## **17. Analysis Performed**

The initial premium schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed.

The original pricing assumptions for morbidity, voluntary termination rates, and mortality were as follows:

### Morbidity

In developing claim cost assumptions, reference was made to the 1985 National Nursing Home Survey (TSA, 88-90 Reports), the 1982 and 1984 National Long-Term Care Surveys, the Channeling Demonstration, and the 1987 National Medical Expenditure Survey.

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Below are the original sample annual claim costs for a GPB-COV-0002 policy, \$10 daily benefit, and 5yr LMB:

Issue Age 45		
Age	FPO	ABI
45	█	█
█	█	█
█	█	█
█	█	█
█	█	█
█	█	█
█	█	█
█	█	█
█	█	█
█	█	█

Issue Age 50		
Age	FPO	ABI
█	█	█
█	█	█
█	█	█
█	█	█
█	█	█
█	█	█
█	█	█
█	█	█
█	█	█
█	█	█

Issue Age 60		
Age	FPO	ABI
█	█	█
█	█	█
█	█	█
█	█	█
█	█	█
█	█	█
█	█	█
█	█	█
█	█	█
█	█	█

Voluntary Terminations

The initial premium schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed.

Duration	All Issue Ages
1	█
█	█
█	█
█	█

Mortality

Pricing mortality rates were calculated as a 67% female / 33% male combination of the [REDACTED] Table:

Duration	Selection Factor
1	█
█	█

The following tables show in aggregate how our new assumptions (excluding the moderately adverse margin) compare to actual experience:

Morbidity

Experience period: Inception through 9/30/2012 for incidence, inception through 9/30/2011 for claim terminations and salvage

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The following charts show key experience compared to revised assumptions.

**Incidence**

Duration	A/E
1-3	114%
4-6	106%
7-9	99%
10+	100%
<b>Total</b>	<b>102%</b>

**Claim Terminations**

Continuance	A/E
<b>Total</b>	<b>99%</b>

**Salvage**

Amount Paid	A/E
<b>Total</b>	<b>103%</b>

While we usually complete triennial studies, we found that our quarterly morbidity A/E from Q3-2013 to Q2-2015 (the point at which we would have started the next study) averaged 100%. Therefore, we are still comfortable with the assumptions set based on 2012 data.

Voluntary Lapses

Experience period: 4/1/2009-3/31/2012

Duration	A/E by Amount	
	UW	GI
1	73%	100%
2	72%	101%
3-5	84%	97%
6-10	93%	103%
11+	100%	100%
<b>Total</b>	<b>85%</b>	<b>100%</b>

We increased ultimate lapse rates slightly (in the range of 0.1% to 0.2%), consistent with experience, which slightly lowered the loss ratio.

Note that we are no longer selling Group business. Early durations are no longer applicable.

Mortality

Experience period: 4/1/2009-3/31/2012

Duration	A/E by Amount	
	UW	GI
1-5	118%	105%
6-10	105%	104%
11-15	92%	101%
16+	98%	94%
<b>Total</b>	<b>100%</b>	<b>101%</b>

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While we usually complete triennial studies, we found that our quarterly termination A/E from Q3-2013 to Q2-2015 (the point at which we would have started the next study) averaged 99%. Therefore, we are still comfortable with the assumptions set based on 2012 data.

## **18. Experience – Past & Future**

**Exhibit 1** contains nationwide past premium and claims experience and future premium and claim projections and illustrates that the anticipated lifetime loss ratio with the requested rate increase is 80.1%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 77.6%. The lifetime loss ratio as of 12/31/2015 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate. In Exhibit 1, the proposed rate increase is applied historically (starting in calendar year 2012). Please refer to the cover letter for background on this modeling assumption.

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 that 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.

Note that rate increases will only apply once the applicable group policy rate guarantee has expired.

## **19. New inflation options that will allow certificate holders to avoid the rate increase**

Although this is a closed block of business, we are filing new future inflation options that will allow certificate holders that have a fixed Compound Inflation (Automatic Benefit Increase or ABI) coverage the option to completely avoid the rate increase.

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

- For certificate holders that are currently receiving a 5% inflation benefit, the annual inflation rate will be reduced from 5% to a future annual rate of 3.9%

The 3.9% 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 this option are included in this filing as **Appendix C1**.

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

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A rate increase requested in 2010 remains unapproved. Our current rate increase request now includes the unapproved amounts without any cost of delay as outlined in Section 16.

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

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

Although some states may have capped our previous inforce rate increase filings, in each case this was done with the understanding that the full amount of the proposed rate increases were justified and that John Hancock would be 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 recent discussion by the NAIC in late 2013. The accepted methodology, which was incorporated into the 2014 LTC Model Regulation, defines past losses as actual past claims less expected past claims when determining loss ratio compliance where expected past claims are defined as the following:

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

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

## **23. Proposed Effective Date**

These rates will not be effective until after we have satisfied the required 90 days advance notice to the policyholder and to the insureds.

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**24. Actuarial Certification**

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

The preceding Actuarial Memorandum contains:

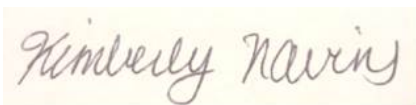
- a) the assumptions on which this certification is based;
- b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
- c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which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

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

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

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

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



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Kimberly Navins, FSA, MAAA  
Actuary  
John Hancock Life Insurance Company (U.S.A.)



**Exhibit 1: Nationwide Loss Ratio Exhibit  
Group Long-Term Care (GPB-Cov-0002)**

Calendar Year	Original Assumptions			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
1990	-	-	-	-	10,600	0%	-	10,600	0%
1991	-	-	-	-	13,706	0%	-	13,706	0%
1992	-	-	-	-	130,947	0%	-	130,947	0%
1993	24,454	281,316	9%	-	452,593	0%	-	452,593	0%
1994	27,056	277,767	10%	-	485,283	0%	-	485,283	0%
1995	30,873	260,385	12%	2,362	529,250	0%	2,362	529,250	0%
1996	39,951	275,694	14%	-	571,865	0%	-	571,865	0%
1997	60,502	340,026	18%	1,018	701,676	0%	1,018	701,676	0%
1998	406,653	2,172,502	19%	1,313,565	2,608,033	50%	1,313,565	2,608,033	50%
1999	1,375,485	7,817,601	18%	1,187,766	8,837,184	13%	1,187,766	8,837,184	13%
2000	2,329,223	13,484,244	17%	2,259,297	13,158,860	17%	2,259,297	13,158,860	17%
2001	2,460,490	14,457,922	17%	1,257,275	14,097,318	9%	1,257,275	14,097,318	9%
2002	2,722,355	14,703,453	19%	703,751	14,385,372	5%	703,751	14,385,372	5%
2003	3,210,454	15,177,636	21%	1,915,689	14,975,334	13%	1,915,689	14,975,334	13%
2004	3,738,588	15,637,115	24%	4,384,408	15,549,321	28%	4,384,408	15,549,321	28%
2005	4,267,186	16,245,505	26%	2,274,982	16,365,989	14%	2,274,982	16,365,989	14%
Historical Experience 2006	4,751,223	16,735,040	28%	3,412,276	17,134,513	20%	3,412,276	17,134,513	20%
2007	5,649,022	19,785,983	29%	2,930,445	20,443,071	14%	2,930,445	20,443,071	14%
2008	6,409,192	21,943,336	29%	5,635,647	22,839,876	25%	5,635,647	22,839,876	25%
2009	6,996,212	22,353,012	31%	7,391,751	23,661,335	31%	7,391,751	23,661,335	31%
2010	7,665,257	22,493,869	34%	10,315,052	24,308,205	42%	10,315,052	24,308,205	42%
2011	8,398,064	22,672,561	37%	7,630,583	24,953,275	31%	7,630,583	24,953,275	31%
2012	9,218,261	23,074,476	40%	6,353,771	25,790,755	25%	6,353,771	27,774,106	23%
2013	9,984,633	22,542,561	44%	8,147,104	25,767,030	32%	8,147,104	27,698,829	29%
2014	10,856,997	22,468,465	48%	11,900,827	26,380,698	45%	11,900,827	28,284,570	42%
2015	11,838,133	22,923,431	52%	13,947,743	27,531,125	51%	13,947,743	30,519,537	46%
2016	12,661,559	21,680,735	58%	11,214,159	26,952,073	42%	11,220,309	29,859,942	38%
2017	13,512,298	20,371,206	66%	12,507,645	26,270,319	48%	12,483,421	28,994,449	43%
Projected Future Experience 2018	14,391,599	19,138,785	75%	13,984,810	25,589,619	55%	13,865,045	28,033,527	49%
2019	15,281,761	17,954,654	85%	15,618,649	24,902,611	63%	15,492,880	27,283,815	57%
2020	16,165,566	16,808,883	96%	17,306,520	24,202,696	72%	17,172,676	26,522,137	65%
2021	17,027,132	15,700,846	108%	18,984,253	23,485,611	81%	18,841,047	25,743,545	73%
2022	17,898,591	14,631,066	122%	20,755,231	22,748,553	91%	20,600,440	24,944,745	83%
2023	18,774,991	13,599,651	138%	22,686,544	21,989,370	103%	22,517,544	24,123,068	93%
2024	19,609,276	12,607,286	156%	24,663,164	21,206,258	116%	24,478,890	23,276,295	105%
2025	20,407,533	11,654,578	175%	26,630,869	20,397,287	131%	26,430,933	22,402,095	118%
2026	21,160,319	10,741,716	197%	28,536,657	19,561,845	146%	28,321,274	21,499,556	132%
2027	21,877,203	9,869,599	222%	30,432,840	18,700,720	163%	30,201,601	20,569,265	147%
2028	22,542,544	9,039,181	249%	32,496,007	17,815,355	182%	32,246,644	19,612,587	164%
2029	23,076,050	8,250,828	280%	34,513,433	16,907,852	204%	34,246,252	18,631,572	184%
2030	23,505,518	7,504,655	313%	36,403,397	15,984,461	228%	36,119,521	17,632,721	205%
2031	23,823,899	6,801,083	350%	38,177,688	15,050,848	254%	37,878,042	16,621,941	228%
2032	24,033,545	6,140,524	391%	39,779,264	14,111,875	282%	39,465,275	15,604,289	253%
2033	24,141,451	5,522,687	437%	40,942,615	13,172,558	311%	40,618,614	14,584,976	278%
2034	24,080,205	4,947,039	487%	41,678,236	12,238,485	341%	41,348,224	13,569,883	305%
2035	23,904,347	4,413,346	542%	42,372,210	11,315,244	374%	42,035,745	12,564,928	335%
2036	23,581,205	3,920,744	601%	42,882,691	10,408,564	412%	42,540,970	11,576,185	367%
2037	23,141,315	3,468,223	667%	43,052,951	9,524,842	452%	42,708,759	10,610,563	403%
2038	22,601,899	3,054,533	740%	42,887,254	8,671,340	495%	42,543,355	9,676,089	440%
2039	21,937,576	2,678,216	819%	42,574,528	7,852,892	542%	42,231,557	8,778,070	481%
2040	21,201,322	2,338,072	907%	41,958,381	7,073,558	593%	41,618,776	7,921,059	525%
2041	20,345,058	2,032,473	1001%	40,867,407	6,337,183	645%	40,535,556	7,109,414	570%
2042	19,397,620	1,758,836	1103%	39,480,491	5,647,222	699%	39,158,716	6,347,086	617%
<b>Values as of 12/31/2015 (discounted at maximum statutory valuation rates)</b>									
Past :	135,910,788	451,883,061	30.1%	120,516,105	481,625,246	25.0%	120,516,105	491,139,837	24.5%
Future :	360,549,501	187,541,196	192.3%	552,081,317	310,800,227	177.6%	547,863,277	342,998,824	159.7%
Lifetime :	496,460,289	639,424,258	77.6%	672,597,422	792,425,473	84.9%	668,379,382	834,138,661	80.1%

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

Accum. Value of Past Incurred Claims =	120,516,105	Accum Value of Past Initial Prm x 77.6% =	373,942,349
Present Value of Future Incurred Claims =	547,863,277	Present Value of Future Initial Prm x 77.6% =	238,999,151
		Accum Value of Prior Increases x 85.0% =	8,087,403
		Present Value of Future Increases x 85.0% =	29,899,520
<b>Total =</b>	<b>668,379,382</b>	<b>Total =</b>	<b>650,928,423</b>

**Exhibit 1A: Pass Losses Exhibit  
Group Long-Term Care (GPB-Cov-0002)**

Calendar Year	Loss Ratios to Apply to Actual Premium			Adjusted Expected Incurred Claims	Before Proposed 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*
1993	24,454	281,316	9%	39,343	0	452,593	0%	0	452,593	0%
1994	27,056	277,767	10%	47,270	0	485,283	0%	0	485,283	0%
1995	30,873	260,385	12%	62,751	2,362	529,250	0%	2,362	529,250	0%
1996	39,951	275,694	14%	82,870	0	571,865	0%	0	571,865	0%
1997	60,502	340,026	18%	124,852	1,018	701,676	0%	1,018	701,676	0%
1998	406,653	2,172,502	19%	488,176	1,313,565	2,608,033	50%	1,313,565	2,608,033	50%
1999	1,375,485	7,817,601	18%	1,554,878	1,187,766	8,837,184	13%	1,187,766	8,837,184	13%
2000	2,329,223	13,484,244	17%	2,273,017	2,259,297	13,158,860	17%	2,259,297	13,158,860	17%
Original Pricing 2001	2,460,490	14,457,922	17%	2,399,122	1,257,275	14,097,318	9%	1,257,275	14,097,318	9%
2002	2,722,355	14,703,453	19%	2,663,462	703,751	14,385,372	5%	703,751	14,385,372	5%
2003	3,210,454	15,177,636	21%	3,167,662	1,915,689	14,975,334	13%	1,915,689	14,975,334	13%
2004	3,738,588	15,637,115	24%	3,717,598	4,384,408	15,549,321	28%	4,384,408	15,549,321	28%
2005	4,267,186	16,245,505	26%	4,298,833	2,274,982	16,365,989	14%	2,274,982	16,365,989	14%
2006	4,751,223	16,735,040	28%	4,864,636	3,412,276	17,134,513	20%	3,412,276	17,134,513	20%
2007	5,649,022	19,785,983	29%	5,836,625	2,930,445	20,443,071	14%	2,930,445	20,443,071	14%
2008	6,409,192	21,943,336	29%	6,671,052	5,635,647	22,839,876	25%	5,635,647	22,839,876	25%
2009	6,996,212	22,353,012	31%	7,405,701	7,391,751	23,661,335	31%	7,391,751	23,661,335	31%
2010	6,050,219	22,647,756	27%	6,493,798	10,315,052	24,308,205	42%	10,315,052	24,308,205	42%
2011	6,418,138	21,655,787	30%	7,395,416	7,630,583	24,953,275	31%	7,630,583	24,953,275	31%
2012	7,078,243	21,030,369	34%	8,680,458	6,353,771	25,790,755	25%	6,353,771	27,774,106	23%
2013	7,769,896	21,211,382	37%	9,438,666	8,147,104	25,767,030	32%	8,147,104	27,698,829	29%
2014	8,502,663	20,607,456	41%	10,884,710	11,900,827	26,380,698	45%	11,900,827	28,284,570	42%
2015	9,325,474	20,013,051	47%	12,828,668	13,947,743	27,531,125	51%	13,947,743	30,519,537	46%
2016					11,214,159	26,952,073	42%	11,220,309	29,859,942	38%
Projected Future Experience 2017					12,507,645	26,270,319	48%	12,483,421	28,994,449	43%
2018					13,984,810	25,589,619	55%	13,865,045	28,033,527	49%
2019					15,618,649	24,902,611	63%	15,492,880	27,283,815	57%
2020					17,306,520	24,202,696	72%	17,172,676	26,522,137	65%
2021					18,984,253	23,485,611	81%	18,841,047	25,743,545	73%
2022					20,755,231	22,748,553	91%	20,600,440	24,944,745	83%
2023					22,686,544	21,989,370	103%	22,517,544	24,123,068	93%
2024					24,663,164	21,206,258	116%	24,478,890	23,276,295	105%
2025					26,630,869	20,397,287	131%	26,430,933	22,402,095	118%
2026					28,536,657	19,561,845	146%	28,321,274	21,499,556	132%
2027					30,432,840	18,700,720	163%	30,201,601	20,569,265	147%
2028					32,496,007	17,815,355	182%	32,246,644	19,612,587	164%
2029					34,513,433	16,907,852	204%	34,246,252	18,631,572	184%
2030					36,403,397	15,984,461	228%	36,119,521	17,632,721	205%
2031					38,177,688	15,050,848	254%	37,878,042	16,621,941	228%
2032					39,779,264	14,111,875	282%	39,465,275	15,604,289	253%
2033					40,942,615	13,172,558	311%	40,618,614	14,584,976	278%
2034					41,678,236	12,238,485	341%	41,348,224	13,569,883	305%
2035					42,372,210	11,315,244	374%	42,035,745	12,564,928	335%
2036					42,882,691	10,408,564	412%	42,540,970	11,576,185	367%
2037					43,052,951	9,524,842	452%	42,708,759	10,610,563	403%
2038					42,887,254	8,671,340	495%	42,543,355	9,676,089	440%
2039					42,574,528	7,852,892	542%	42,231,557	8,778,070	481%
2040					41,958,381	7,073,558	593%	41,618,776	7,921,059	525%
2041					40,867,407	6,337,183	645%	40,535,556	7,109,414	570%
2042					39,480,491	5,647,222	699%	39,158,716	6,347,086	617%
2043					37,999,088	5,005,934	759%	37,687,696	5,636,780	669%
2044					36,495,148	4,413,953	827%	36,193,832	4,979,465	727%
2045					34,876,916	3,871,198	901%	34,586,610	4,375,355	790%
<b>Value as of 12/31/15*:</b>										
<b>Past</b>				<b>132,060,463</b>	120,516,105	481,625,246	25.0%	120,516,105	491,139,837	24.5%
<b>Future</b>					552,081,317	310,800,227	177.6%	547,863,277	342,998,824	159.7%
<b>Lifetime</b>					672,597,422	792,425,473	84.9%	668,379,382	834,138,661	80.1%

\*discounted at maximum statutory valuation rates

**Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Pricing Loss Ratio (instead of 58%) + Increased Premiums x 85%**

Accum Value of Minimum (Past Incurred Claims, Adjusted Originally Expected Incurred Claims) =	120,516,105	Accum Value of Past Initial Prm x 77.6% =	373,942,349
Present Value of Future Incurred Claims =	547,863,277	Present Value of Future Initial Prm x 77.6% =	238,999,151
Total =	668,379,382	Accum Value of Prior Increases x 85.0% =	8,087,403
		Present Value of Future Increases x 85.0% =	29,899,520
		Total	650,928,423



**Phased-In Rate Increases (GPB-SPR-0007.02)**

Rates are shown for a 90-day EP, 60% HHC benefit, and are per \$5 (for a \$200 monthly benefit)

**Inflation Option: ABI (5% Compound Inflation)**

**Year 1 :**

Issue Age	Benefit Period		
	3	5	6
18-29	15%	15%	15%
30	15%	15%	15%
31	15%	15%	15%
32	15%	15%	15%
33	15%	15%	15%
34	15%	15%	15%
35	15%	15%	15%
36	15%	15%	15%
37	15%	15%	15%
38	15%	15%	15%
39	15%	15%	15%
40	15%	15%	15%
41	15%	15%	15%
42	15%	15%	15%
43	15%	15%	15%
44	15%	15%	15%
45	15%	15%	15%
46	15%	15%	15%
47	15%	15%	15%
48	15%	15%	15%
49	15%	15%	15%
50	15%	15%	15%
51	15%	15%	15%
52	15%	15%	15%
53	15%	15%	15%
54	15%	15%	15%
55	15%	15%	15%
56	15%	15%	15%
57	15%	15%	15%
58	15%	15%	15%
59	15%	15%	15%
60	15%	15%	15%
61	15%	15%	15%
62	15%	15%	15%
63	15%	15%	15%
64	15%	15%	15%
65	15%	15%	15%
66	15%	15%	15%
67	15%	15%	15%
68	15%	15%	15%
69	15%	15%	15%
70	15%	15%	15%
71	15%	15%	15%
72	15%	15%	15%
73	15%	15%	15%
74	15%	15%	15%
75	15%	15%	15%
76	15%	15%	15%
77	15%	15%	15%
78	15%	15%	15%
79	15%	15%	15%
80	14%	14%	14%
81	14%	14%	14%
82	14%	14%	14%
83	14%	14%	14%
84	14%	14%	14%

**Year 2:**

Issue Age	Benefit Period		
	3	5	6
18-29	15%	15%	15%
30	15%	15%	15%
31	15%	15%	15%
32	15%	15%	15%
33	15%	15%	15%
34	15%	15%	15%
35	15%	15%	15%
36	15%	15%	15%
37	15%	15%	15%
38	15%	15%	15%
39	15%	15%	15%
40	15%	15%	15%
41	15%	15%	15%
42	15%	15%	15%
43	15%	15%	15%
44	15%	15%	15%
45	15%	15%	15%
46	15%	15%	15%
47	15%	15%	15%
48	15%	15%	15%
49	15%	15%	15%
50	15%	15%	15%
51	15%	15%	15%
52	15%	15%	15%
53	15%	15%	15%
54	15%	15%	15%
55	15%	15%	15%
56	15%	15%	15%
57	15%	15%	15%
58	15%	15%	15%
59	15%	15%	15%
60	15%	15%	15%
61	15%	15%	15%
62	15%	15%	15%
63	15%	15%	15%
64	15%	15%	15%
65	15%	14%	14%
66	14%	11%	11%
67	11%	7%	8%
68	10%	6%	7%
69	9%	5%	5%
70	7%	4%	4%
71	10%	6%	7%
72	12%	8%	9%
73	14%	10%	11%
74	15%	12%	13%
75	15%	13%	15%
76	15%	15%	15%
77	14%	14%	14%
78	9%	9%	9%
79	4%	4%	4%
80	0%	0%	0%
81	0%	0%	0%
82	0%	0%	0%
83	0%	0%	0%
84	0%	0%	0%

**Year 3:**

Issue Age	Benefit Period		
	3	5	6
18-29	8%	8%	8%
30	8%	8%	8%
31	8%	8%	8%
32	8%	8%	8%
33	8%	8%	8%
34	8%	8%	8%
35	8%	8%	8%
36	8%	8%	8%
37	8%	8%	8%
38	8%	8%	8%
39	8%	8%	8%
40	8%	8%	8%
41	8%	8%	8%
42	8%	8%	8%
43	8%	8%	8%
44	8%	8%	8%
45	8%	8%	8%
46	8%	8%	8%
47	8%	8%	8%
48	8%	8%	8%
49	8%	8%	8%
50	8%	8%	8%
51	8%	8%	8%
52	8%	8%	8%
53	8%	8%	8%
54	8%	8%	8%
55	8%	8%	8%
56	8%	8%	8%
57	8%	8%	8%
58	8%	8%	8%
59	8%	8%	8%
60	8%	8%	8%
61	8%	8%	8%
62	8%	8%	8%
63	8%	6%	6%
64	6%	3%	3%
65	3%	0%	0%
66	0%	0%	0%
67	0%	0%	0%
68	0%	0%	0%
69	0%	0%	0%
70	0%	0%	0%
71	0%	0%	0%
72	0%	0%	0%
73	0%	0%	0%
74	1%	0%	0%
75	2%	0%	0%
76	3%	0%	2%
77	0%	0%	0%
78	0%	0%	0%
79	0%	0%	0%
80	0%	0%	0%
81	0%	0%	0%
82	0%	0%	0%
83	0%	0%	0%
84	0%	0%	0%

Appendix A - Comparison to New Business Rates (GPB-SPR-0007.02)

Rates are shown for a 90-day EP, 60% HHC benefit, and are per \$5 (for a \$200 monthly benefit)

Inflation Option: Future Purchase Option

New Business Rates adjusted for Benefit Differences\*

Table with 7 columns: Issue Age, Benefit Period (2, 3, 5, 6, 7, 10). Rows 18-29 to 84.

GPB-COV-0002 Rates after Requested Rate Increases including additional rate increase due to cost of delay:

Table with 7 columns: Issue Age, Benefit Period (2, 3, 5, 6, 7, 10). Rows 18-29 to 84.

GPB-COV-0002 Rates after Requested Rate Increases including additional rate increase due to cost of delay:

Table with 7 columns: Issue Age, Benefit Period (2, 3, 5, 6, 7, 10). Rows 18-29 to 84.

GPB-COV-0002 2016 Rate Increases (%):

Table with 7 columns: Issue Age, Benefit Period (2, 3, 5, 6, 7, 10). Rows 18-29 to 84.

\*Benefit Differences between GPB-COV-0002 and P-FACE (2009):

- Benefit differences that were adjusted for include: Homemaker benefit, Informal Care, ROB, and Stay-at-Home benefits
- P-FACE 2009 Group rates are approximated by applying the ratio of [ICC12-LTC-12 / LTC-03] Retail rates to P-FACE 2009 rates
- ICC12-LTC-12 10yr and Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime (or 10yr) / LTC-03 6yr] to the ICC12-LTC-12 6yr rates
- An additional 3% factor was applied to account reflect differences in EP: LTC-03 has an EP where 1 day of HHC = 7 days towards EP, and ICC12-LTC-12 is a true service-day EP
- ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business.
- P-FACE 2009 rates were increased by an additional 9.5%, accounting for the average increase to premium rates for ICC12-LTC-12 if they were still being sold in 2016.



**Appendix B1 - Phase-in Year 1**  
**John Hancock Life Insurance Company (U.S.A.)**  
**GPB-SPR-0007.02**

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

**Monthly \$40 Base Rates**  
**50% Home Health Care Benefit**

BP ▶ Age ▼	FPO Base						ABI Option: 5% Compound Inflation		
	2 Years	3 Years	5 Years	6 Years	7 Years	10 Years	3 Years	5 Years	6 Years
18-29	3.80	4.26	4.74	4.91	5.05	5.38	16.86	18.76	19.45
30	3.80	4.26	4.74	4.91	5.05	5.38	16.86	18.76	19.45
31	3.80	4.26	4.74	4.91	5.05	5.38	16.86	18.76	19.45
32	3.80	4.26	4.74	4.91	5.05	5.38	16.86	18.76	19.45
33	3.91	4.39	4.90	5.09	5.22	5.57	17.09	19.06	19.77
34	4.02	4.53	5.07	5.26	5.41	5.77	17.32	19.36	20.10
35	4.14	4.68	5.24	5.44	5.59	5.97	17.55	19.67	20.43
36	4.26	4.82	5.42	5.63	5.79	6.19	17.79	19.98	20.77
37	4.38	4.98	5.60	5.83	5.99	6.41	18.03	20.30	21.11
38	4.50	5.13	5.79	6.03	6.20	6.64	18.27	20.62	21.46
39	4.63	5.29	5.99	6.24	6.42	6.87	18.52	20.95	21.81
40	4.77	5.46	6.19	6.45	6.65	7.12	18.77	21.28	22.17
41	5.04	5.80	6.58	6.86	7.07	7.57	19.55	22.20	23.14
42	5.34	6.15	7.00	7.29	7.51	8.05	20.36	23.17	24.15
43	5.65	6.53	7.44	7.76	7.99	8.55	21.21	24.17	25.20
44	5.98	6.92	7.90	8.25	8.50	9.09	22.09	25.21	26.30
45	6.33	7.35	8.40	8.77	9.03	9.67	23.01	26.31	27.45
46	6.70	7.80	8.93	9.32	9.61	10.28	23.96	27.44	28.65
47	7.09	8.27	9.49	9.91	10.21	10.93	24.96	28.63	29.90
48	7.50	8.78	10.09	10.54	10.86	11.62	26.00	29.87	31.20
49	7.94	9.32	10.72	11.20	11.55	12.35	27.08	31.16	32.56
50	8.40	9.89	11.39	11.91	12.28	13.13	28.21	32.51	33.98
51	8.89	10.49	12.11	12.66	13.06	13.96	29.38	33.92	35.46
52	9.41	11.13	12.87	13.46	13.88	14.85	30.60	35.39	37.01
53	9.96	11.81	13.68	14.31	14.76	15.79	31.87	36.92	38.62
54	10.54	12.53	14.54	15.22	15.69	16.78	33.20	38.52	40.31
55	11.15	13.30	15.45	16.18	16.69	17.84	34.58	40.19	42.06
56	11.80	14.11	16.43	17.20	17.74	18.97	36.02	41.92	43.90
57	12.49	14.97	17.46	18.28	18.87	20.17	37.52	43.74	45.81
58	14.05	16.85	19.64	20.57	21.21	22.66	40.47	47.17	49.39
59	15.81	18.96	22.10	23.13	23.85	25.47	43.66	50.87	53.25
60	17.79	21.34	24.86	26.01	26.82	28.62	47.11	54.87	57.41
61	20.02	24.02	27.97	29.26	30.16	32.16	50.82	59.17	61.90
62	22.52	27.03	31.46	32.91	33.91	36.13	54.83	63.81	66.74
63	25.34	30.42	35.40	37.01	38.13	40.60	59.15	68.82	71.96
64	28.52	34.24	39.82	41.62	42.87	45.62	63.81	74.22	77.58
65	32.08	38.53	44.80	46.81	48.20	51.27	68.84	80.05	83.64
66	36.10	43.36	50.40	52.65	54.19	57.61	74.27	86.33	90.18
67	40.62	48.80	56.71	59.22	60.94	64.40	80.12	93.10	97.23
68	44.15	53.15	61.84	64.59	66.46	69.93	84.61	98.44	102.81
69	47.98	57.90	67.44	70.44	72.49	76.00	89.35	104.07	108.71
70	52.15	63.06	73.55	76.83	79.06	82.87	94.35	110.04	114.94
71	56.68	68.69	80.21	83.79	86.23	91.54	99.63	116.34	121.54
72	61.61	74.81	87.47	91.39	94.05	99.83	105.21	123.00	128.52
73	67.40	82.02	95.99	100.30	103.21	109.52	111.85	130.90	136.77
74	73.74	89.93	105.35	110.07	113.27	120.15	118.91	139.30	145.55
75	80.68	98.59	115.61	120.80	124.30	131.82	126.42	148.24	154.89
76	88.26	108.09	126.88	132.57	136.41	144.62	134.40	157.76	164.84
77	96.57	118.51	139.24	145.50	149.70	158.66	142.89	167.88	175.42
78	105.79	129.83	152.54	159.39	164.00	173.81	156.53	183.91	192.17
79	115.89	142.22	167.10	174.61	179.65	190.41	171.48	201.48	210.52
80	126.95	155.80	183.06	191.28	196.81	205.93	185.45	217.90	227.68
81	139.08	170.68	200.54	209.55	215.60	225.59	203.16	238.70	249.42
82	152.36	186.98	219.69	229.55	236.19	247.13	222.56	261.50	273.24
83	166.90	204.83	240.67	251.47	258.74	270.73	243.81	286.47	299.33
84	182.84	224.39	263.65	275.49	283.45	296.58	267.09	313.82	327.91
85	200.30	245.82	288.82	301.79	310.51	324.90	292.60	343.79	359.22

**Appendix B1 - Phase-in Year 1**  
**John Hancock Life Insurance Company (U.S.A.)**  
**GPB-SPR-0007.02**

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

**Monthly Rates per \$5 Increments**  
**50% Home Health Care Benefit**

BP ▶ Age ▼	FPO Base						ABI Option: 5% Compound Inflation		
	2 Years	3 Years	5 Years	6 Years	7 Years	10 Years	3 Years	5 Years	6 Years
18-29	0.25	0.25	0.36	0.38	0.40	0.43	1.78	2.11	2.23
30	0.25	0.25	0.36	0.38	0.40	0.43	1.78	2.11	2.23
31	0.25	0.25	0.36	0.38	0.40	0.43	1.78	2.11	2.23
32	0.25	0.25	0.36	0.38	0.40	0.43	1.78	2.11	2.23
33	0.26	0.26	0.38	0.40	0.42	0.45	1.81	2.15	2.27
34	0.28	0.28	0.40	0.42	0.44	0.47	1.84	2.19	2.31
35	0.29	0.29	0.42	0.45	0.46	0.50	1.87	2.23	2.35
36	0.31	0.31	0.45	0.47	0.49	0.53	1.90	2.27	2.39
37	0.32	0.32	0.47	0.49	0.51	0.55	1.94	2.31	2.43
38	0.34	0.34	0.49	0.52	0.54	0.58	1.97	2.35	2.48
39	0.36	0.36	0.52	0.55	0.57	0.61	2.01	2.39	2.52
40	0.37	0.37	0.55	0.58	0.60	0.65	2.04	2.44	2.57
41	0.40	0.40	0.59	0.62	0.64	0.70	2.13	2.55	2.69
42	0.43	0.43	0.63	0.67	0.69	0.75	2.23	2.66	2.81
43	0.47	0.47	0.68	0.72	0.75	0.81	2.33	2.79	2.94
44	0.50	0.50	0.74	0.78	0.80	0.87	2.44	2.91	3.07
45	0.54	0.54	0.79	0.83	0.86	0.93	2.55	3.05	3.21
46	0.58	0.58	0.85	0.90	0.93	1.00	2.67	3.19	3.35
47	0.63	0.63	0.92	0.97	1.00	1.08	2.79	3.33	3.51
48	0.67	0.67	0.99	1.04	1.08	1.16	2.92	3.48	3.67
49	0.73	0.73	1.06	1.12	1.16	1.25	3.06	3.64	3.83
50	0.78	0.78	1.15	1.21	1.25	1.34	3.20	3.81	4.01
51	0.84	0.84	1.23	1.30	1.34	1.45	3.34	3.98	4.19
52	0.91	0.91	1.33	1.40	1.45	1.56	3.50	4.16	4.38
53	0.98	0.98	1.43	1.51	1.56	1.67	3.66	4.35	4.58
54	1.05	1.05	1.54	1.62	1.68	1.80	3.82	4.55	4.79
55	1.13	1.13	1.66	1.74	1.80	1.94	4.00	4.76	5.01
56	1.22	1.22	1.78	1.88	1.94	2.08	4.18	4.98	5.23
57	1.31	1.31	1.92	2.02	2.09	2.24	4.38	5.20	5.47
58	1.48	1.48	2.16	2.27	2.35	2.52	4.72	5.61	5.90
59	1.66	1.66	2.43	2.56	2.64	2.83	5.09	6.05	6.36
60	1.87	1.87	2.74	2.88	2.97	3.18	5.49	6.52	6.85
61	2.10	2.10	3.08	3.24	3.34	3.57	5.92	7.03	7.39
62	2.37	2.37	3.47	3.64	3.76	4.02	6.39	7.58	7.96
63	2.66	2.66	3.90	4.09	4.23	4.51	6.89	8.17	8.58
64	3.00	3.00	4.39	4.60	4.75	5.07	7.43	8.81	9.25
65	3.37	3.37	4.94	5.18	5.35	5.70	8.02	9.50	9.97
66	3.80	3.80	5.56	5.83	6.01	6.40	8.65	10.24	10.74
67	4.27	4.27	6.25	6.55	6.76	7.16	9.32	11.04	11.58
68	4.68	4.68	6.86	7.19	7.41	7.82	9.87	11.69	12.25
69	5.14	5.14	7.53	7.89	8.13	8.54	10.44	12.37	12.97
70	5.63	5.63	8.26	8.66	8.92	9.37	11.05	13.10	13.73
71	6.17	6.17	9.06	9.50	9.79	10.41	11.70	13.87	14.53
72	6.77	6.77	9.95	10.42	10.74	11.42	12.38	14.68	15.38
73	7.45	7.45	10.97	11.49	11.84	12.58	13.18	15.64	16.38
74	8.20	8.20	12.09	12.66	13.05	13.86	14.04	16.66	17.45
75	9.03	9.03	13.33	13.96	14.38	15.27	14.96	17.75	18.59
76	9.94	9.94	14.69	15.38	15.85	16.82	15.93	18.91	19.80
77	10.95	10.95	16.20	16.96	17.47	18.53	16.97	20.15	21.10
78	12.02	12.02	17.78	18.62	19.18	20.34	18.63	22.12	23.16
79	13.20	13.20	19.52	20.44	21.06	22.34	20.46	24.29	25.43
80	14.49	14.49	21.44	22.45	23.12	24.21	22.18	26.33	27.57
81	15.91	15.91	23.54	24.64	25.38	26.58	24.35	28.91	30.27
82	17.47	17.47	25.85	27.06	27.87	29.19	26.74	31.74	33.24
83	19.18	19.18	28.38	29.71	30.60	32.05	29.36	34.85	36.49
84	21.06	21.06	31.16	32.62	33.60	35.19	32.23	38.27	40.07
85	23.12	23.12	34.21	35.82	36.89	38.64	35.39	42.02	43.99



**Appendix B1 - Phase-in Year 2**  
**John Hancock Life Insurance Company (U.S.A.)**  
**GPB-SPR-0007.02**

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

**Monthly \$40 Base Rates**  
**50% Home Health Care Benefit**

BP ▶ Age ▼	FPO Base						ABI Option: 5% Compound Inflation		
	2 Years	3 Years	5 Years	6 Years	7 Years	10 Years	3 Years	5 Years	6 Years
18-29	3.80	4.26	4.74	4.91	5.05	5.89	19.39	21.57	22.37
30	3.80	4.26	4.74	4.91	5.05	5.89	19.39	21.57	22.37
31	3.80	4.26	4.74	4.91	5.05	5.89	19.39	21.57	22.37
32	3.80	4.26	4.74	4.91	5.05	5.89	19.39	21.57	22.37
33	3.91	4.39	4.90	5.09	5.22	6.10	19.65	21.92	22.74
34	4.02	4.53	5.07	5.26	5.41	6.32	19.91	22.27	23.11
35	4.14	4.68	5.24	5.44	5.59	6.55	20.18	22.62	23.49
36	4.26	4.82	5.42	5.63	5.79	6.78	20.46	22.98	23.88
37	4.38	4.98	5.60	5.83	5.99	7.02	20.73	23.34	24.28
38	4.50	5.13	5.79	6.03	6.20	7.27	21.01	23.72	24.68
39	4.63	5.29	5.99	6.24	6.42	7.53	21.29	24.09	25.09
40	4.77	5.46	6.19	6.45	6.65	7.80	21.58	24.48	25.50
41	5.04	5.80	6.58	6.86	7.07	8.29	22.48	25.53	26.61
42	5.34	6.15	7.00	7.29	7.51	8.82	23.41	26.64	27.77
43	5.65	6.53	7.44	7.76	7.99	9.37	24.39	27.79	28.98
44	5.98	6.92	7.90	8.25	8.50	9.97	25.40	29.00	30.25
45	6.33	7.35	8.40	8.77	9.03	10.60	26.46	30.25	31.57
46	6.70	7.80	8.93	9.32	9.61	11.26	27.56	31.56	32.94
47	7.09	8.27	9.49	9.91	10.21	11.98	28.71	32.93	34.38
48	7.50	8.78	10.09	10.54	10.86	12.73	29.90	34.35	35.88
49	7.94	9.32	10.72	11.20	11.55	13.54	31.14	35.84	37.44
50	8.40	9.89	11.39	11.91	12.28	14.39	32.44	37.39	39.08
51	8.89	10.49	12.11	12.66	13.06	15.30	33.79	39.01	40.78
52	9.41	11.13	12.87	13.46	13.88	16.27	35.19	40.70	42.56
53	9.96	11.81	13.68	14.31	14.76	17.30	36.65	42.46	44.42
54	10.54	12.53	14.54	15.22	15.69	18.39	38.18	44.30	46.35
55	11.15	13.30	15.45	16.18	16.69	19.55	39.77	46.21	48.37
56	11.80	14.11	16.43	17.20	17.74	20.79	41.42	48.21	50.48
57	12.49	14.97	17.46	18.28	18.87	22.10	43.14	50.30	52.68
58	14.05	16.85	19.64	20.57	21.21	24.84	46.54	54.25	56.80
59	15.81	18.96	22.10	23.13	23.85	27.91	50.21	58.50	61.24
60	17.79	21.34	24.86	26.01	26.82	31.36	54.17	63.10	66.03
61	20.02	24.02	27.97	29.26	30.16	35.24	58.44	68.05	71.19
62	22.52	27.03	31.46	32.91	33.91	39.60	63.05	73.39	76.75
63	25.34	30.42	35.40	37.01	38.13	44.49	68.02	79.14	82.75
64	28.52	34.24	39.82	41.62	42.87	49.70	73.38	85.36	89.22
65	32.08	38.53	44.80	46.81	48.20	54.11	79.17	91.30	95.51
66	36.10	43.36	50.40	52.65	54.19	59.03	85.03	95.56	100.04
67	40.62	48.80	56.71	59.22	60.94	64.40	89.00	100.03	104.79
68	44.15	53.15	61.84	64.59	66.46	69.93	92.96	104.56	109.62
69	47.98	57.90	67.44	70.44	72.49	76.00	97.09	109.30	114.66
70	52.15	63.06	73.55	76.83	79.06	82.87	101.41	114.25	119.94
71	56.68	68.69	80.21	83.79	86.23	92.21	109.49	123.45	129.85
72	61.61	74.81	87.47	91.39	94.05	103.12	118.22	133.39	140.59
73	67.40	82.02	95.99	100.30	103.21	115.44	127.64	144.11	152.14
74	73.74	89.93	105.35	110.07	113.27	129.23	136.75	155.69	164.64
75	80.68	98.59	115.61	120.80	124.30	144.45	145.38	168.21	178.13
76	88.26	108.09	126.88	132.57	136.41	158.48	154.56	181.42	189.56
77	96.57	118.51	139.24	145.50	149.70	173.86	162.22	190.60	199.16
78	105.79	129.83	152.54	159.39	164.00	188.75	169.99	199.72	208.69
79	115.89	142.22	167.10	174.61	179.65	197.38	177.75	208.85	218.23
80	126.95	155.80	183.06	191.28	196.81	205.93	185.45	217.90	227.68
81	139.08	170.68	200.54	209.55	215.60	225.59	203.16	238.70	249.42
82	152.36	186.98	219.69	229.55	236.19	247.13	222.56	261.50	273.24
83	166.90	204.83	240.67	251.47	258.74	270.73	243.81	286.47	299.33
84	182.84	224.39	263.65	275.49	283.45	296.58	267.09	313.82	327.91
85	200.30	245.82	288.82	301.79	310.51	324.90	292.60	343.79	359.22

**Appendix B1 - Phase-in Year 2**  
**John Hancock Life Insurance Company (U.S.A.)**  
**GPB-SPR-0007.02**

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

**Monthly Rates per \$5 Increments**  
**50% Home Health Care Benefit**

BP ▶ Age ▼	FPO Base						ABI Option: 5% Compound Inflation		
	2 Years	3 Years	5 Years	6 Years	7 Years	10 Years	3 Years	5 Years	6 Years
18-29	0.25	0.25	0.36	0.38	0.40	0.47	2.04	2.43	2.56
30	0.25	0.25	0.36	0.38	0.40	0.47	2.04	2.43	2.56
31	0.25	0.25	0.36	0.38	0.40	0.47	2.04	2.43	2.56
32	0.25	0.25	0.36	0.38	0.40	0.47	2.04	2.43	2.56
33	0.26	0.26	0.38	0.40	0.42	0.49	2.08	2.48	2.61
34	0.28	0.28	0.40	0.42	0.44	0.52	2.11	2.52	2.65
35	0.29	0.29	0.42	0.45	0.46	0.55	2.15	2.56	2.70
36	0.31	0.31	0.45	0.47	0.49	0.58	2.19	2.61	2.75
37	0.32	0.32	0.47	0.49	0.51	0.61	2.23	2.66	2.80
38	0.34	0.34	0.49	0.52	0.54	0.64	2.27	2.70	2.85
39	0.36	0.36	0.52	0.55	0.57	0.67	2.31	2.75	2.90
40	0.37	0.37	0.55	0.58	0.60	0.71	2.35	2.80	2.95
41	0.40	0.40	0.59	0.62	0.64	0.76	2.45	2.93	3.09
42	0.43	0.43	0.63	0.67	0.69	0.82	2.57	3.06	3.23
43	0.47	0.47	0.68	0.72	0.75	0.88	2.68	3.20	3.38
44	0.50	0.50	0.74	0.78	0.80	0.95	2.81	3.35	3.53
45	0.54	0.54	0.79	0.83	0.86	1.02	2.94	3.50	3.69
46	0.58	0.58	0.85	0.90	0.93	1.10	3.07	3.66	3.86
47	0.63	0.63	0.92	0.97	1.00	1.18	3.21	3.83	4.03
48	0.67	0.67	0.99	1.04	1.08	1.27	3.36	4.00	4.22
49	0.73	0.73	1.06	1.12	1.16	1.37	3.51	4.19	4.41
50	0.78	0.78	1.15	1.21	1.25	1.47	3.68	4.38	4.61
51	0.84	0.84	1.23	1.30	1.34	1.58	3.84	4.58	4.82
52	0.91	0.91	1.33	1.40	1.45	1.70	4.02	4.79	5.04
53	0.98	0.98	1.43	1.51	1.56	1.83	4.21	5.01	5.27
54	1.05	1.05	1.54	1.62	1.68	1.97	4.40	5.23	5.51
55	1.13	1.13	1.66	1.74	1.80	2.12	4.60	5.47	5.76
56	1.22	1.22	1.78	1.88	1.94	2.28	4.81	5.72	6.02
57	1.31	1.31	1.92	2.02	2.09	2.46	5.03	5.98	6.29
58	1.48	1.48	2.16	2.27	2.35	2.76	5.43	6.45	6.78
59	1.66	1.66	2.43	2.56	2.64	3.10	5.85	6.96	7.31
60	1.87	1.87	2.74	2.88	2.97	3.48	6.31	7.50	7.88
61	2.10	2.10	3.08	3.24	3.34	3.92	6.81	8.09	8.49
62	2.37	2.37	3.47	3.64	3.76	4.40	7.35	8.72	9.15
63	2.66	2.66	3.90	4.09	4.23	4.94	7.92	9.40	9.87
64	3.00	3.00	4.39	4.60	4.75	5.52	8.55	10.13	10.63
65	3.37	3.37	4.94	5.18	5.35	6.01	9.22	10.84	11.38
66	3.80	3.80	5.56	5.83	6.01	6.56	9.90	11.34	11.92
67	4.27	4.27	6.25	6.55	6.76	7.16	10.36	11.87	12.48
68	4.68	4.68	6.86	7.19	7.41	7.82	10.84	12.42	13.07
69	5.14	5.14	7.53	7.89	8.13	8.54	11.35	13.00	13.68
70	5.63	5.63	8.26	8.66	8.92	9.37	11.88	13.60	14.32
71	6.17	6.17	9.06	9.50	9.79	10.49	12.85	14.71	15.52
72	6.77	6.77	9.95	10.42	10.74	11.79	13.91	15.92	16.82
73	7.45	7.45	10.97	11.49	11.84	13.26	15.05	17.22	18.22
74	8.20	8.20	12.09	12.66	13.05	14.90	16.15	18.62	19.74
75	9.03	9.03	13.33	13.96	14.38	16.73	17.20	20.14	21.38
76	9.94	9.94	14.69	15.38	15.85	18.43	18.32	21.75	22.77
77	10.95	10.95	16.20	16.96	17.47	20.30	19.27	22.87	23.95
78	12.02	12.02	17.78	18.62	19.18	22.09	20.24	24.02	25.15
79	13.20	13.20	19.52	20.44	21.06	23.15	21.21	25.18	26.36
80	14.49	14.49	21.44	22.45	23.12	24.21	22.18	26.33	27.57
81	15.91	15.91	23.54	24.64	25.38	26.58	24.35	28.91	30.27
82	17.47	17.47	25.85	27.06	27.87	29.19	26.74	31.74	33.24
83	19.18	19.18	28.38	29.71	30.60	32.05	29.36	34.85	36.49
84	21.06	21.06	31.16	32.62	33.60	35.19	32.23	38.27	40.07
85	23.12	23.12	34.21	35.82	36.89	38.64	35.39	42.02	43.99

**Appendix B1 - Phase-in Year 3 (Final Year)**  
**John Hancock Life Insurance Company (U.S.A.)**  
**GPB-SPR-0007.02**

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

**Monthly \$40 Base Rates**  
**50% Home Health Care Benefit**

BP ▶ Age ▼	FPO Base						ABI Option: 5% Compound Inflation		
	2 Years	3 Years	5 Years	6 Years	7 Years	10 Years	3 Years	5 Years	6 Years
18-29	3.80	4.26	4.74	4.91	5.05	5.89	20.97	23.34	24.19
30	3.80	4.26	4.74	4.91	5.05	5.89	20.97	23.34	24.19
31	3.80	4.26	4.74	4.91	5.05	5.89	20.97	23.34	24.19
32	3.80	4.26	4.74	4.91	5.05	5.89	20.97	23.34	24.19
33	3.91	4.39	4.90	5.09	5.22	6.10	21.25	23.71	24.59
34	4.02	4.53	5.07	5.26	5.41	6.32	21.54	24.08	25.00
35	4.14	4.68	5.24	5.44	5.59	6.55	21.83	24.47	25.41
36	4.26	4.82	5.42	5.63	5.79	6.78	22.13	24.86	25.83
37	4.38	4.98	5.60	5.83	5.99	7.02	22.42	25.25	26.26
38	4.50	5.13	5.79	6.03	6.20	7.27	22.73	25.65	26.69
39	4.63	5.29	5.99	6.24	6.42	7.53	23.03	26.06	27.13
40	4.77	5.46	6.19	6.45	6.65	7.80	23.34	26.47	27.58
41	5.04	5.80	6.58	6.86	7.07	8.29	24.32	27.62	28.79
42	5.34	6.15	7.00	7.29	7.51	8.82	25.33	28.82	30.04
43	5.65	6.53	7.44	7.76	7.99	9.37	26.38	30.06	31.35
44	5.98	6.92	7.90	8.25	8.50	9.97	27.48	31.36	32.72
45	6.33	7.35	8.40	8.77	9.03	10.60	28.62	32.72	34.15
46	6.70	7.80	8.93	9.32	9.61	11.26	29.81	34.14	35.63
47	7.09	8.27	9.49	9.91	10.21	11.98	31.05	35.62	37.19
48	7.50	8.78	10.09	10.54	10.86	12.73	32.34	37.16	38.81
49	7.94	9.32	10.72	11.20	11.55	13.54	33.69	38.77	40.50
50	8.40	9.89	11.39	11.91	12.28	14.39	35.09	40.44	42.27
51	8.89	10.49	12.11	12.66	13.06	15.30	36.55	42.19	44.11
52	9.41	11.13	12.87	13.46	13.88	16.27	38.07	44.02	46.04
53	9.96	11.81	13.68	14.31	14.76	17.30	39.65	45.93	48.04
54	10.54	12.53	14.54	15.22	15.69	18.39	41.30	47.91	50.14
55	11.15	13.30	15.45	16.18	16.69	19.55	43.01	49.99	52.32
56	11.80	14.11	16.43	17.20	17.74	20.79	44.80	52.15	54.61
57	12.49	14.97	17.46	18.28	18.87	22.10	46.67	54.41	56.99
58	14.05	16.85	19.64	20.57	21.21	24.84	50.34	58.68	61.44
59	15.81	18.96	22.10	23.13	23.85	27.91	54.31	63.28	66.24
60	17.79	21.34	24.86	26.01	26.82	31.36	58.60	68.25	71.42
61	20.02	24.02	27.97	29.26	30.16	35.24	63.22	73.60	77.00
62	22.52	27.03	31.46	32.91	33.91	39.60	68.20	79.38	83.02
63	25.34	30.42	35.40	37.01	38.13	44.49	73.58	83.86	87.68
64	28.52	34.24	39.82	41.62	42.87	49.70	77.86	87.50	91.51
65	32.08	38.53	44.80	46.81	48.20	54.11	81.23	91.30	95.51
66	36.10	43.36	50.40	52.65	54.19	59.03	85.03	95.56	100.04
67	40.62	48.80	56.71	59.22	60.94	64.40	89.00	100.03	104.79
68	44.15	53.15	61.84	64.59	66.46	69.93	92.96	104.56	109.62
69	47.98	57.90	67.44	70.44	72.49	76.00	97.09	109.30	114.66
70	52.15	63.06	73.55	76.83	79.06	82.87	101.41	114.25	119.94
71	56.68	68.69	80.21	83.79	86.23	92.21	109.49	123.45	129.85
72	61.61	74.81	87.47	91.39	94.05	103.12	118.22	133.39	140.59
73	67.40	82.02	95.99	100.30	103.21	115.44	127.64	144.11	152.14
74	73.74	89.93	105.35	110.07	113.27	129.23	137.82	155.69	164.64
75	80.68	98.59	115.61	120.80	124.30	144.45	148.81	168.21	178.17
76	88.26	108.09	126.88	132.57	136.41	158.48	159.22	181.72	192.81
77	96.57	118.51	139.24	145.50	149.70	173.86	162.22	190.60	199.16
78	105.79	129.83	152.54	159.39	164.00	188.75	169.99	199.72	208.69
79	115.89	142.22	167.10	174.61	179.65	197.38	177.75	208.85	218.23
80	126.95	155.80	183.06	191.28	196.81	205.93	185.45	217.90	227.68
81	139.08	170.68	200.54	209.55	215.60	225.59	203.16	238.70	249.42
82	152.36	186.98	219.69	229.55	236.19	247.13	222.56	261.50	273.24
83	166.90	204.83	240.67	251.47	258.74	270.73	243.81	286.47	299.33
84	182.84	224.39	263.65	275.49	283.45	296.58	267.09	313.82	327.91
85	200.30	245.82	288.82	301.79	310.51	324.90	292.60	343.79	359.22

**Appendix B1 - Phase-in Year 3 (Final Year)**  
**John Hancock Life Insurance Company (U.S.A.)**  
**GPB-SPR-0007.02**

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

**Monthly Rates per \$5 Increments**  
**50% Home Health Care Benefit**

BP ▶ Age ▼	FPO Base						ABI Option: 5% Compound Inflation		
	2 Years	3 Years	5 Years	6 Years	7 Years	10 Years	3 Years	5 Years	6 Years
18-29	0.25	0.25	0.36	0.38	0.40	0.47	2.21	2.63	2.77
30	0.25	0.25	0.36	0.38	0.40	0.47	2.21	2.63	2.77
31	0.25	0.25	0.36	0.38	0.40	0.47	2.21	2.63	2.77
32	0.25	0.25	0.36	0.38	0.40	0.47	2.21	2.63	2.77
33	0.26	0.26	0.38	0.40	0.42	0.49	2.25	2.68	2.82
34	0.28	0.28	0.40	0.42	0.44	0.52	2.29	2.73	2.87
35	0.29	0.29	0.42	0.45	0.46	0.55	2.33	2.77	2.92
36	0.31	0.31	0.45	0.47	0.49	0.58	2.37	2.82	2.97
37	0.32	0.32	0.47	0.49	0.51	0.61	2.41	2.87	3.03
38	0.34	0.34	0.49	0.52	0.54	0.64	2.45	2.93	3.08
39	0.36	0.36	0.52	0.55	0.57	0.67	2.49	2.98	3.14
40	0.37	0.37	0.55	0.58	0.60	0.71	2.54	3.03	3.19
41	0.40	0.40	0.59	0.62	0.64	0.76	2.65	3.17	3.34
42	0.43	0.43	0.63	0.67	0.69	0.82	2.78	3.31	3.49
43	0.47	0.47	0.68	0.72	0.75	0.88	2.90	3.47	3.65
44	0.50	0.50	0.74	0.78	0.80	0.95	3.04	3.62	3.82
45	0.54	0.54	0.79	0.83	0.86	1.02	3.18	3.79	3.99
46	0.58	0.58	0.85	0.90	0.93	1.10	3.32	3.96	4.17
47	0.63	0.63	0.92	0.97	1.00	1.18	3.48	4.14	4.36
48	0.67	0.67	0.99	1.04	1.08	1.27	3.63	4.33	4.56
49	0.73	0.73	1.06	1.12	1.16	1.37	3.80	4.53	4.77
50	0.78	0.78	1.15	1.21	1.25	1.47	3.98	4.74	4.99
51	0.84	0.84	1.23	1.30	1.34	1.58	4.16	4.95	5.21
52	0.91	0.91	1.33	1.40	1.45	1.70	4.35	5.18	5.45
53	0.98	0.98	1.43	1.51	1.56	1.83	4.55	5.41	5.70
54	1.05	1.05	1.54	1.62	1.68	1.97	4.76	5.66	5.96
55	1.13	1.13	1.66	1.74	1.80	2.12	4.98	5.92	6.23
56	1.22	1.22	1.78	1.88	1.94	2.28	5.20	6.19	6.51
57	1.31	1.31	1.92	2.02	2.09	2.46	5.44	6.47	6.81
58	1.48	1.48	2.16	2.27	2.35	2.76	5.87	6.98	7.34
59	1.66	1.66	2.43	2.56	2.64	3.10	6.33	7.52	7.91
60	1.87	1.87	2.74	2.88	2.97	3.48	6.83	8.11	8.52
61	2.10	2.10	3.08	3.24	3.34	3.92	7.37	8.75	9.19
62	2.37	2.37	3.47	3.64	3.76	4.40	7.95	9.43	9.90
63	2.66	2.66	3.90	4.09	4.23	4.94	8.57	9.96	10.45
64	3.00	3.00	4.39	4.60	4.75	5.52	9.07	10.39	10.91
65	3.37	3.37	4.94	5.18	5.35	6.01	9.46	10.84	11.38
66	3.80	3.80	5.56	5.83	6.01	6.56	9.90	11.34	11.92
67	4.27	4.27	6.25	6.55	6.76	7.16	10.36	11.87	12.48
68	4.68	4.68	6.86	7.19	7.41	7.82	10.84	12.42	13.07
69	5.14	5.14	7.53	7.89	8.13	8.54	11.35	13.00	13.68
70	5.63	5.63	8.26	8.66	8.92	9.37	11.88	13.60	14.32
71	6.17	6.17	9.06	9.50	9.79	10.49	12.85	14.71	15.52
72	6.77	6.77	9.95	10.42	10.74	11.79	13.91	15.92	16.82
73	7.45	7.45	10.97	11.49	11.84	13.26	15.05	17.22	18.22
74	8.20	8.20	12.09	12.66	13.05	14.90	16.28	18.62	19.74
75	9.03	9.03	13.33	13.96	14.38	16.73	17.61	20.14	21.38
76	9.94	9.94	14.69	15.38	15.85	18.43	18.88	21.78	23.16
77	10.95	10.95	16.20	16.96	17.47	20.30	19.27	22.87	23.95
78	12.02	12.02	17.78	18.62	19.18	22.09	20.24	24.02	25.15
79	13.20	13.20	19.52	20.44	21.06	23.15	21.21	25.18	26.36
80	14.49	14.49	21.44	22.45	23.12	24.21	22.18	26.33	27.57
81	15.91	15.91	23.54	24.64	25.38	26.58	24.35	28.91	30.27
82	17.47	17.47	25.85	27.06	27.87	29.19	26.74	31.74	33.24
83	19.18	19.18	28.38	29.71	30.60	32.05	29.36	34.85	36.49
84	21.06	21.06	31.16	32.62	33.60	35.19	32.23	38.27	40.07
85	23.12	23.12	34.21	35.82	36.89	38.64	35.39	42.02	43.99

**Appendix C1**  
**John Hancock Life Insurance Company (U.S.A.)**  
**GPB-SPR-0007.02**  
*Premiums to be used only with those*  
*that have not previously elected an inflation decrease option*

**Monthly \$40 Base Rates**  
**50% Home Health Care Benefit**

BP ▶ Age ▼	ABI Option: 3.9% Compound Inflation		
	3 Years	5 Years	6 Years
18-29	14.66	16.31	16.91
30	14.66	16.31	16.91
31	14.66	16.31	16.91
32	14.66	16.31	16.91
33	14.86	16.57	17.19
34	15.06	16.84	17.48
35	15.26	17.10	17.76
36	15.47	17.38	18.06
37	15.68	17.65	18.36
38	15.89	17.93	18.66
39	16.10	18.22	18.97
40	16.32	18.51	19.28
41	17.00	19.31	20.12
42	17.70	20.14	21.00
43	18.44	21.02	21.92
44	19.21	21.93	22.87
45	20.01	22.87	23.87
46	20.84	23.86	24.91
47	21.71	24.90	26.00
48	22.61	25.97	27.13
49	23.55	27.10	28.31
50	24.53	28.27	29.55
51	25.55	29.50	30.84
52	26.61	30.77	32.18
53	27.72	32.10	33.58
54	28.87	33.49	35.05
55	30.07	34.94	36.58
56	31.32	36.46	38.17
57	32.62	38.03	39.84
58	35.19	41.02	42.95
59	37.97	44.24	46.31
60	40.96	47.71	49.93
61	44.19	51.45	53.83
62	47.67	55.49	58.03
63	51.43	59.84	62.57
64	55.49	64.54	67.46
65	59.86	69.61	72.73
66	64.58	75.07	78.42
67	69.67	80.96	84.55
68	73.57	85.60	89.40
69	77.69	90.50	94.53
70	82.04	95.68	99.95
71	86.63	101.17	105.69
72	91.48	106.96	111.75
73	97.26	113.83	118.93
74	103.40	121.13	126.56
75	109.93	128.91	134.69
76	116.87	137.18	143.34
77	124.25	145.99	152.54
78	136.11	159.93	167.11
79	149.11	175.20	183.06
80	163.35	191.93	200.54
81	178.95	210.25	219.69
82	196.03	230.33	240.67
83	214.75	252.32	263.65
84	235.26	276.42	288.83
85	257.72	302.81	316.41

**Appendix C1**  
**John Hancock Life Insurance Company (U.S.A.)**  
**GPB-SPR-0007.02**

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

**Monthly Rates per \$5 Increments**  
**50% Home Health Care Benefit**

BP ► Age ▼	ABI Option: 3.9% Compound Inflation		
	3 Years	5 Years	6 Years
18-29	1.54	1.84	1.94
30	1.54	1.84	1.94
31	1.54	1.84	1.94
32	1.54	1.84	1.94
33	1.57	1.87	1.97
34	1.60	1.91	2.01
35	1.63	1.94	2.04
36	1.66	1.97	2.08
37	1.68	2.01	2.12
38	1.71	2.05	2.15
39	1.74	2.08	2.19
40	1.77	2.12	2.23
41	1.86	2.22	2.33
42	1.94	2.32	2.44
43	2.03	2.42	2.55
44	2.12	2.53	2.67
45	2.22	2.65	2.79
46	2.32	2.77	2.92
47	2.43	2.90	3.05
48	2.54	3.03	3.19
49	2.66	3.17	3.33
50	2.78	3.31	3.49
51	2.91	3.46	3.64
52	3.04	3.62	3.81
53	3.18	3.78	3.98
54	3.33	3.96	4.16
55	3.48	4.14	4.35
56	3.64	4.33	4.55
57	3.81	4.52	4.76
58	4.10	4.88	5.13
59	4.43	5.26	5.53
60	4.77	5.67	5.96
61	5.15	6.11	6.42
62	5.55	6.59	6.92
63	5.99	7.11	7.46
64	6.46	7.66	8.04
65	6.97	8.26	8.67
66	7.52	8.91	9.34
67	8.11	9.60	10.07
68	8.58	10.17	10.66
69	9.08	10.76	11.28
70	9.61	11.39	11.94
71	10.17	12.06	12.63
72	10.76	12.76	13.37
73	11.46	13.60	14.25
74	12.21	14.49	15.18
75	13.01	15.43	16.17
76	13.85	16.44	17.22
77	14.76	17.52	18.34
78	16.20	19.24	20.14
79	17.79	21.12	22.11
80	19.53	23.19	24.28
81	21.45	25.46	26.66
82	23.55	27.96	29.27
83	25.86	30.70	32.14
84	28.39	33.71	35.29
85	31.17	37.01	38.75