

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase – Corporate Choice Policy Series
February 14, 2017

<u>Product Name</u>	<u>Form Number</u>	<u>Issue Date Range</u>
Corporate Choice	P-FACE(2004) MD	December 2008 - March 2012

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

1. Scope & Purpose

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

2. Benefit Description

A brief policy description for the certificate form:

P-FACE(2004) MD

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 Elimination Period up to the Daily Benefit (DB) elected for care received in a Nursing Home (NH), Alternate Care Facility (ACF) or Community Based Professional Care (CBPC).

Benefits are payable until the Certificate Limit is reached. Benefits are coordinated with Medicare and other group health care plans.

3. Renewability

Certificates under this policy form have a guaranteed renewable clause.

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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.

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 [redacted] years of future morbidity improvements at [redacted] per year, as well as a 7.5% margin for moderately adverse experience, consistent with the margin originally anticipated in our original pricing loss ratio.

Below are currently expected sample annual claim costs for a P-FACE(2004) MD policy, \$10 daily benefit, and 5yr LMB which include a 7.5% margin for moderately adverse experience:

Issue Age 45		
Age	FPO	ABI
45	[redacted]	[redacted]
46	[redacted]	[redacted]
47	[redacted]	[redacted]
48	[redacted]	[redacted]
49	[redacted]	[redacted]
50	[redacted]	[redacted]
51	[redacted]	[redacted]
52	[redacted]	[redacted]
53	[redacted]	[redacted]
54	[redacted]	[redacted]
55	[redacted]	[redacted]
56	[redacted]	[redacted]
57	[redacted]	[redacted]
58	[redacted]	[redacted]
59	[redacted]	[redacted]
60	[redacted]	[redacted]
61	[redacted]	[redacted]
62	[redacted]	[redacted]
63	[redacted]	[redacted]
64	[redacted]	[redacted]
65	[redacted]	[redacted]
66	[redacted]	[redacted]
67	[redacted]	[redacted]
68	[redacted]	[redacted]
69	[redacted]	[redacted]
70	[redacted]	[redacted]

Issue Age 50		
Age	FPO	ABI
50	[redacted]	[redacted]
51	[redacted]	[redacted]
52	[redacted]	[redacted]
53	[redacted]	[redacted]
54	[redacted]	[redacted]
55	[redacted]	[redacted]
56	[redacted]	[redacted]
57	[redacted]	[redacted]
58	[redacted]	[redacted]
59	[redacted]	[redacted]
60	[redacted]	[redacted]
61	[redacted]	[redacted]
62	[redacted]	[redacted]
63	[redacted]	[redacted]
64	[redacted]	[redacted]
65	[redacted]	[redacted]
66	[redacted]	[redacted]
67	[redacted]	[redacted]
68	[redacted]	[redacted]
69	[redacted]	[redacted]
70	[redacted]	[redacted]

Issue Age 60		
Age	FPO	ABI
60	[redacted]	[redacted]
61	[redacted]	[redacted]
62	[redacted]	[redacted]
63	[redacted]	[redacted]
64	[redacted]	[redacted]
65	[redacted]	[redacted]
66	[redacted]	[redacted]
67	[redacted]	[redacted]
68	[redacted]	[redacted]
69	[redacted]	[redacted]
70	[redacted]	[redacted]

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Voluntary Lapses

The voluntary lapse rates are also based on our own experience:

In addition to the lapse rates shown below, we assume an additional 3.9% lapse rate due to the rate increase.

Guaranteed Issue:

Duration	Issue Age									
	30	40	45	50	55	60	65	70	80	
1										

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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

10. Premium Modalization Rules

Premiums are payable through payroll deduction, direct bill, automatic bank withdrawal or credit cards on a monthly basis.

The following factors are applied to the monthly premium for different billing frequencies.

Frequency	Multiple of Monthly Premium
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
P-FACE(2004) MD	1,260	1,740	2,457

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
P-FACE(2004) MD	101	176,016

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 41.2%, which varies by issue age, benefit period, and inflation option, and ranges from 28.6% to 42.0%. 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 the amount of rate increase (28.4%, ranging from 28.4% to 28.4%) 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 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 28.4%, ranging from 28.4% to 28.4%.

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3. Rate increases were adjusted to account for the timing of approvals on prior filings in your State. Adjustments are proportional to the amounts requested in prior filings and were determined such that achieved lifetime loss ratios match those targeted in Step #1 above. After the application of this adjustment, the average rate increase for the forms listed in this memo is 29.9%, ranging from 28.4% to 30.0%.
4. Unapproved rate increases initially requested in our 2010 inforce rate filings (SERFF Tracking No. MULF-127000669) were included in this filing. Your state approved a portion of these rate increases October 23, 2012. Approval included a 15% cap on premium increases for all certificate holders. These rate increases continue to be actuarially justified and are unchanged from our original request with the following exception: to account for the delayed implementation of the originally-requested rate increases, we have adjusted the portion of the current proposed rate increases attributable to the 2010 remainder so that on a present-value basis it is equivalent to implementing our original request all at once. After application of this adjustment, the average rate increase for the forms listed in this memo is 40.1%, ranging from 28.4% to 40.9%.
5. Pursuant to COMAR 31.14.01.04A(5), we limited the maximum allowable rate increase to 15.0% per year. A phase-in that is actuarially equivalent to the one-time rate increase resulted in an average cumulative rate increase of 41.2%, ranging from 28.6% to 42.0%.
6. 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.

Note that in **Appendix A** we reflect the proposed premium rates both with and without any additional cost as we believe any cost due to delayed implementation should not be subject to the new business rate restrictions.

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

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

Claim cost assumptions are derived primarily from our own experience. For advanced ages, where we do not have credible amounts of exposure, our data was extrapolated using the patterns found in the 1985 National Center for Health Statistics National Nursing Home Survey. The claim costs are adjusted for the impact of underwriting and anti-selection considerations.

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Below are the original sample annual claim costs for a P-FACE(2004) policy, \$10 daily benefit, and 5yr LMB which include a 7.5% margin for moderately adverse experience:

Issue Age 45		
Age	FPO	ABI
45	█	█
46	█	█
47	█	█
48	█	█
49	█	█
50	█	█
51	█	█
52	█	█
53	█	█
54	█	█
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Issue Age 50		
Age	FPO	ABI
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Issue Age 60		
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100	█	█

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Mortality

The 1994 Group Annuity Mortality Table was used, weighted 45% males and 55% females, with the following selection factors applied:

Duration	Selection Factor
1	█
█	█
█	█
█	█
█	█
█	█
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█	█
█	█
█	█
█	█
█	█

In addition, future improvements were reflected based on scale █.

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

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%
Total	102%

Claim Terminations

Continuance	A/E
Total	99%

Salvage

Amount Paid	A/E
Total	103%

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.

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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%
Total	85%	100%

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%
Total	100%	101%

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 98.9%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 93.6%. 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.

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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 options is included in this filing as **Appendix C1**.

20. History of Previous Rate Revisions

A 15.0% rate increase on these policy forms was accepted by your state on October 23, 2012.

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.

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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:

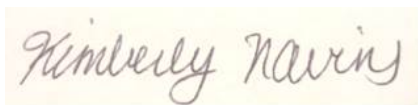
- a) the assumptions on which this certification is based;
- b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
- c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which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



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

**Exhibit 1: Nationwide Loss Ratio Exhibit
Coporate Choice (P-FACE (2004))**

	Calendar Year	Original Assumptions			Historical & Projected Experience					
		Incurring Claims	Earned Premium	Incurring Loss Ratio	Before Proposed Increase			With Proposed Rate Increase		
		Incurring Claims	Earned Premium	Incurring Loss Ratio	Incurring Claims	Earned Premium	Incurring Loss Ratio	Incurring Claims	Earned Premium	Incurring Loss Ratio
Historical Experience	2006	9,245	176,935	5%	-	181,250	0%	-	181,250	0%
	2007	77,000	1,660,238	5%	541	1,637,081	0%	541	1,637,081	0%
	2008	190,318	4,310,756	4%	21,167	4,204,035	1%	21,167	4,204,035	1%
	2009	304,312	6,556,277	5%	79,590	6,275,661	1%	79,590	6,275,661	1%
	2010	434,774	8,172,359	5%	581,997	7,611,263	8%	581,997	7,611,263	8%
	2011	516,585	8,456,948	6%	280,795	7,819,975	4%	280,795	7,819,975	4%
	2012	609,940	8,308,873	7%	648,390	7,157,440	9%	648,390	7,518,385	9%
	2013	712,132	8,044,311	9%	54,598	6,892,921	1%	54,598	7,260,702	1%
	2014	840,914	7,816,735	11%	447,586	7,084,179	6%	447,586	7,636,369	6%
	2015	975,770	7,604,526	13%	487,834	6,956,280	7%	487,834	8,758,274	6%
Projected Future Experience	2016	1,115,396	7,399,146	15%	1,201,433	6,800,017	18%	1,203,326	9,598,467	13%
	2017	1,275,227	7,187,807	18%	1,371,014	6,622,488	21%	1,360,418	9,228,404	15%
	2018	1,464,284	6,997,597	21%	1,558,286	6,416,765	24%	1,509,585	8,708,898	17%
	2019	1,701,321	6,823,349	25%	1,781,488	6,161,009	29%	1,728,487	8,361,486	21%
	2020	1,951,835	6,658,187	29%	2,043,516	5,950,546	34%	1,984,623	8,075,738	25%
	2021	2,214,527	6,495,283	34%	2,350,144	5,756,829	41%	2,283,543	7,812,689	29%
	2022	2,522,207	6,330,772	40%	2,719,226	5,614,620	48%	2,642,537	7,619,824	35%
	2023	2,877,540	6,162,566	47%	3,150,024	5,494,356	57%	3,061,000	7,456,798	41%
	2024	3,298,566	5,989,954	55%	3,633,153	5,373,950	68%	3,529,959	7,293,465	48%
	2025	3,728,705	5,812,442	64%	4,178,290	5,251,980	80%	4,058,719	7,127,899	57%
	2026	4,167,168	5,629,929	74%	4,808,049	5,126,984	94%	4,669,058	6,958,114	67%
	2027	4,671,502	5,442,215	86%	5,530,924	4,997,359	111%	5,369,184	6,781,935	79%
	2028	5,238,420	5,249,237	100%	6,358,396	4,861,664	131%	6,170,205	6,597,414	94%
	2029	5,860,451	5,051,108	116%	7,271,293	4,718,353	154%	7,053,706	6,402,451	110%
	2030	6,517,378	4,848,244	134%	8,244,326	4,566,424	181%	7,995,196	6,195,695	129%
	2031	7,191,026	4,641,231	155%	9,278,789	4,405,486	211%	8,995,745	5,976,619	151%
	2032	7,836,383	4,430,694	177%	10,352,251	4,235,412	244%	10,033,643	5,745,061	175%
	2033	8,438,095	4,217,304	200%	11,453,333	4,054,335	282%	11,097,796	5,498,480	202%
	2034	9,030,590	4,001,905	226%	12,527,355	3,864,626	324%	12,135,424	5,240,121	232%
	2035	9,611,879	3,785,501	254%	13,568,256	3,667,965	370%	13,140,396	4,972,287	264%
2036	10,201,985	3,569,177	286%	14,551,714	3,463,658	420%	14,089,191	4,694,033	300%	
2037	10,789,752	3,353,992	322%	15,481,876	3,253,446	476%	14,985,724	4,407,746	340%	
2038	11,348,717	3,140,989	361%	16,253,410	3,040,738	535%	15,728,715	4,118,085	382%	
2039	11,856,768	2,931,227	404%	16,917,434	2,827,073	598%	16,367,211	3,827,156	428%	
2040	12,309,438	2,725,773	452%	17,466,632	2,614,940	668%	16,894,142	3,538,364	477%	
2041	12,675,302	2,525,686	502%	17,852,683	2,407,499	742%	17,263,221	3,256,031	530%	
2042	12,917,143	2,331,901	554%	18,090,234	2,205,691	820%	17,488,579	2,981,442	587%	
2043	13,053,922	2,145,210	609%	18,138,751	2,010,997	902%	17,531,381	2,716,625	645%	
2044	13,165,542	1,966,335	670%	18,045,680	1,824,663	989%	17,437,386	2,463,281	708%	
2045	13,253,968	1,795,966	738%	17,855,660	1,647,657	1084%	17,249,664	2,222,737	776%	
2046	13,283,596	1,634,748	813%	17,635,214	1,480,746	1191%	17,032,324	1,996,038	853%	
2047	13,262,970	1,483,120	894%	17,296,442	1,324,413	1306%	16,700,996	1,783,846	936%	
2048	13,180,190	1,341,156	983%	16,872,402	1,178,979	1431%	16,287,665	1,586,593	1027%	
2049	13,025,450	1,208,654	1078%	16,348,785	1,044,695	1565%	15,778,711	1,404,621	1123%	
2050	12,811,416	1,085,302	1180%	15,708,583	921,539	1705%	15,157,808	1,237,888	1224%	
2051	12,553,959	970,793	1293%	15,006,635	809,199	1855%	14,477,670	1,085,962	1333%	
2052	12,289,895	864,844	1421%	14,219,712	707,322	2010%	13,715,985	948,344	1446%	
2053	12,053,392	767,180	1571%	13,508,148	615,538	2195%	13,027,017	824,514	1580%	
2054	11,840,782	677,540	1748%	12,843,294	533,352	2408%	12,383,319	713,781	1735%	
2055	11,588,655	595,633	1946%	12,191,553	460,132	2650%	11,752,630	615,264	1910%	
2056	11,246,870	521,142	2158%	11,479,420	395,218	2905%	11,064,251	528,044	2095%	
2057	10,819,424	453,724	2385%	10,763,553	338,006	3184%	10,372,612	451,276	2299%	
2058	10,324,334	392,956	2627%	10,040,136	287,895	3487%	9,674,036	384,124	2518%	
Values as of 12/31/2015 (discounted at maximum statutory valuation rates)										
	Past :	5,296,860	71,498,240	7.4%	2,965,191	65,481,870	4.5%	2,965,191	68,724,924	4.3%
	Future :	150,943,882	95,348,636	158.3%	189,033,357	87,422,619	216.2%	182,919,043	119,144,223	153.5%
	Lifetime :	156,240,741	166,846,876	93.6%	191,998,547	152,904,489	125.6%	185,884,234	187,869,147	98.9%

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

Accum. Value of Past Incurred Claims =	2,965,191	Accum Value of Past Initial Prm x 93.6% =	59,561,038
Present Value of Future Incurred Claims =	182,919,043	Present Value of Future Initial Prm x 93.6% =	69,240,355
		Accum Value of Prior Increases x 93.6% =	4,795,175
		Present Value of Future Increases x 93.6% =	42,330,099
Total =	185,884,234	Total =	175,926,667

**Exhibit 1A: Pass Losses Exhibit
Coporate Choice (P-FACE (2004))**

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*	
Original Pricing	2006	9,245	176,935	5%	9,471	0	181,250	0%	0	181,250	0%
	2007	77,000	1,660,238	5%	75,926	541	1,637,081	0%	541	1,637,081	0%
	2008	190,318	4,310,756	4%	185,607	21,167	4,204,035	1%	21,167	4,204,035	1%
	2009	304,312	6,556,277	5%	291,287	79,590	6,275,661	1%	79,590	6,275,661	1%
2010 RI	2010	627,394	7,151,453	9%	667,733	581,997	7,611,263	8%	581,997	7,611,263	8%
	2011	644,703	6,782,445	10%	743,325	280,795	7,819,975	4%	280,795	7,819,975	4%
	2012	690,452	7,323,890	9%	674,760	648,390	7,157,440	9%	648,390	7,518,385	9%
	2013	750,721	7,071,312	11%	731,783	54,598	6,892,921	1%	54,598	7,260,702	1%
	2014	828,623	7,184,750	12%	817,024	447,586	7,084,179	6%	447,586	7,636,369	6%
	2015	926,707	7,177,603	13%	898,132	487,834	6,956,280	7%	487,834	8,758,274	6%
Projected Future Experience	2016					1,201,433	6,800,017	18%	1,203,326	9,598,467	13%
	2017					1,371,014	6,622,488	21%	1,360,418	9,228,404	15%
	2018					1,558,286	6,416,765	24%	1,509,585	8,708,898	17%
	2019					1,781,488	6,161,009	29%	1,728,487	8,361,486	21%
	2020					2,043,516	5,950,546	34%	1,984,623	8,075,738	25%
	2021					2,350,144	5,756,829	41%	2,283,543	7,812,689	29%
	2022					2,719,226	5,614,620	48%	2,642,537	7,619,824	35%
	2023					3,150,024	5,494,356	57%	3,061,000	7,456,798	41%
	2024					3,633,153	5,373,950	68%	3,529,959	7,293,465	48%
	2025					4,178,290	5,251,980	80%	4,058,719	7,127,899	57%
	2026					4,808,049	5,126,984	94%	4,669,058	6,958,114	67%
	2027					5,530,924	4,997,359	111%	5,369,184	6,781,935	79%
	2028					6,358,396	4,861,664	131%	6,170,205	6,597,414	94%
	2029					7,271,293	4,718,353	154%	7,053,706	6,402,451	110%
	2030					8,244,326	4,566,424	181%	7,995,196	6,195,695	129%
	2031					9,278,789	4,405,486	211%	8,995,745	5,976,619	151%
	2032					10,352,251	4,235,412	244%	10,033,643	5,745,061	175%
	2033					11,453,333	4,054,335	282%	11,097,796	5,498,480	202%
	2034					12,527,355	3,864,626	324%	12,135,424	5,240,121	232%
	2035					13,568,256	3,667,965	370%	13,140,396	4,972,287	264%
2036					14,551,714	3,463,658	420%	14,089,191	4,694,033	300%	
2037					15,481,876	3,253,446	476%	14,985,724	4,407,746	340%	
2038					16,253,410	3,040,738	535%	15,728,715	4,118,085	382%	
2039					16,917,434	2,827,073	598%	16,367,211	3,827,156	428%	
2040					17,466,632	2,614,940	668%	16,894,142	3,538,364	477%	
2041					17,852,683	2,407,499	742%	17,263,221	3,256,031	530%	
2042					18,090,234	2,205,691	820%	17,488,579	2,981,442	587%	
2043					18,138,751	2,010,997	902%	17,531,381	2,716,625	645%	
2044					18,045,680	1,824,663	989%	17,437,386	2,463,281	708%	
2045					17,855,660	1,647,657	1084%	17,249,664	2,222,737	776%	
2046					17,635,214	1,480,746	1191%	17,032,324	1,996,038	853%	
2047					17,296,442	1,324,413	1306%	16,700,996	1,783,846	936%	
2048					16,872,402	1,178,979	1431%	16,287,665	1,586,593	1027%	
2049					16,348,785	1,044,695	1565%	15,778,711	1,404,621	1123%	
2050					15,708,583	921,539	1705%	15,157,808	1,237,888	1224%	
2051					15,006,635	809,199	1855%	14,477,670	1,085,962	1333%	
2052					14,219,712	707,322	2010%	13,715,985	948,344	1446%	
2053					13,508,148	615,538	2195%	13,027,017	824,514	1580%	
2054					12,843,294	533,352	2408%	12,383,319	713,781	1735%	
2055					12,191,553	460,132	2650%	11,752,630	615,264	1910%	
2056					11,479,420	395,218	2905%	11,064,251	528,044	2095%	
2057					10,763,553	338,006	3184%	10,372,612	451,276	2299%	
2058					10,040,136	287,895	3487%	9,674,036	384,124	2518%	
Value as of 12/31/15*:											
	Past										
	Future				5,710,537	2,965,191	65,481,870	4.5%	2,965,191	68,724,924	4.3%
	Lifetime					189,033,357	87,422,619	216.2%	182,919,043	119,144,223	153.5%
						191,998,547	152,904,489	125.6%	185,884,234	187,869,147	98.9%

*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) =	2,965,191	Accum Value of Past Initial Prm x 93.6% =	59,561,038
Present Value of Future Incurred Claims =	182,919,043	Present Value of Future Initial Prm x 93.6% =	69,240,355
Total =	185,884,234	Accum Value of Prior Increases x 93.6% =	4,795,175
		Present Value of Future Increases x 93.6% =	42,330,099
		Total	175,926,667

Phased-in Rate Increases (Corporate Choice P-FACE (2004))

Rates shown are for a 90-day EP, 100% HHC benefit, with ROP to age 70 and are per \$5 monthly benefit.

P-Face (2009) rates reflect a 1.15 Group Specific Factor to reflect the average case size of the P-Face (2004) groups and the equivalent commission load.

Inflation Option: Future Purchase Option

Year 1:

Issue Age	Benefit Period				
	2	3	4	5	6
18-29	15%	15%	15%	15%	15%
30	15%	15%	15%	15%	15%
31	15%	15%	15%	15%	15%
32	15%	15%	15%	15%	15%
33	15%	15%	15%	15%	15%
34	15%	15%	15%	15%	15%
35	15%	15%	15%	15%	15%
36	15%	15%	15%	15%	15%
37	15%	15%	15%	15%	15%
38	15%	15%	15%	15%	15%
39	15%	15%	15%	15%	15%
40	15%	15%	15%	15%	15%
41	15%	15%	15%	15%	15%
42	15%	15%	15%	15%	15%
43	15%	15%	15%	15%	15%
44	15%	15%	15%	15%	15%
45	15%	15%	15%	15%	15%
46	15%	15%	15%	15%	15%
47	15%	15%	15%	15%	15%
48	15%	15%	15%	15%	15%
49	15%	15%	15%	15%	15%
50	15%	15%	15%	15%	15%
51	15%	15%	15%	15%	15%
52	15%	15%	15%	15%	15%
53	15%	15%	15%	15%	15%
54	15%	15%	15%	15%	15%
55	15%	15%	15%	15%	15%
56	15%	15%	15%	15%	15%
57	15%	15%	15%	15%	15%
58	15%	15%	15%	15%	15%
59	15%	15%	15%	15%	15%
60	15%	15%	15%	15%	15%
61	15%	15%	15%	15%	15%
62	15%	15%	15%	15%	15%
63	15%	15%	15%	15%	15%
64	15%	15%	15%	15%	15%
65	15%	15%	15%	15%	15%
66	15%	15%	15%	15%	15%
67	15%	15%	15%	15%	15%
68	15%	15%	15%	15%	15%
69	15%	15%	15%	15%	15%
70	15%	15%	15%	15%	15%
71	15%	15%	15%	15%	15%
72	15%	15%	15%	15%	15%
73	15%	15%	15%	15%	15%
74	15%	15%	15%	15%	15%
75	15%	15%	15%	15%	15%
76	15%	15%	15%	15%	15%
77	15%	15%	15%	15%	15%
78	15%	15%	15%	15%	15%
79	15%	15%	15%	15%	15%
80	15%	15%	15%	15%	15%
81	15%	15%	15%	15%	15%
82	15%	15%	15%	15%	15%
83	15%	15%	15%	15%	15%
84	15%	15%	15%	15%	15%

Year 2:

Issue Age	Benefit Period				
	2	3	4	5	6
18-29	12%	12%	12%	12%	12%
30	12%	12%	12%	12%	12%
31	12%	12%	12%	12%	12%
32	12%	12%	12%	12%	12%
33	12%	12%	12%	12%	12%
34	12%	12%	12%	12%	12%
35	12%	12%	12%	12%	12%
36	12%	12%	12%	12%	12%
37	12%	12%	12%	12%	12%
38	12%	12%	12%	12%	12%
39	12%	12%	12%	12%	12%
40	12%	12%	12%	12%	12%
41	12%	12%	12%	12%	12%
42	12%	12%	12%	12%	12%
43	13%	13%	12%	12%	12%
44	14%	13%	12%	12%	12%
45	15%	15%	12%	12%	12%
46	15%	15%	13%	12%	12%
47	15%	15%	15%	13%	12%
48	15%	15%	15%	15%	13%
49	15%	15%	15%	15%	14%
50	15%	15%	15%	15%	15%
51	15%	15%	15%	15%	15%
52	15%	15%	15%	15%	15%
53	15%	15%	15%	15%	15%
54	15%	15%	15%	15%	15%
55	15%	15%	15%	15%	15%
56	15%	15%	15%	15%	15%
57	15%	15%	15%	15%	15%
58	15%	15%	15%	15%	15%
59	15%	15%	15%	15%	15%
60	15%	15%	15%	15%	15%
61	15%	15%	15%	15%	15%
62	15%	15%	15%	15%	15%
63	15%	15%	15%	15%	15%
64	15%	15%	15%	15%	15%
65	15%	15%	15%	15%	15%
66	15%	15%	15%	15%	15%
67	15%	15%	15%	15%	15%
68	15%	15%	15%	15%	15%
69	15%	15%	15%	15%	15%
70	15%	15%	15%	15%	15%
71	15%	15%	15%	15%	15%
72	15%	15%	15%	15%	15%
73	15%	15%	15%	15%	15%
74	15%	15%	15%	15%	15%
75	15%	15%	15%	15%	15%
76	15%	15%	15%	15%	15%
77	13%	13%	13%	13%	13%
78	12%	12%	12%	12%	12%
79	12%	12%	12%	12%	12%
80	12%	12%	12%	12%	12%
81	12%	12%	12%	12%	12%
82	12%	12%	12%	12%	12%
83	12%	12%	12%	12%	12%
84	12%	12%	12%	12%	12%

Year 3:

Issue Age	Benefit Period				
	2	3	4	5	6
18-29	0%	0%	0%	0%	0%
30	0%	0%	0%	0%	0%
31	0%	0%	0%	0%	0%
32	0%	0%	0%	0%	0%
33	0%	0%	0%	0%	0%
34	0%	0%	0%	0%	0%
35	0%	0%	0%	0%	0%
36	0%	0%	0%	0%	0%
37	0%	0%	0%	0%	0%
38	0%	0%	0%	0%	0%
39	0%	0%	0%	0%	0%
40	0%	0%	0%	0%	0%
41	0%	0%	0%	0%	0%
42	0%	0%	0%	0%	0%
43	0%	0%	0%	0%	0%
44	0%	0%	0%	0%	0%
45	3%	1%	0%	0%	0%
46	7%	6%	0%	0%	0%
47	7%	7%	1%	0%	0%
48	7%	7%	6%	0%	0%
49	7%	7%	7%	4%	0%
50	7%	7%	7%	7%	3%
51	7%	7%	7%	7%	7%
52	7%	7%	7%	7%	7%
53	7%	7%	7%	7%	7%
54	7%	7%	7%	7%	7%
55	7%	7%	7%	7%	7%
56	7%	7%	7%	7%	7%
57	7%	7%	7%	7%	7%
58	7%	7%	7%	7%	7%
59	7%	7%	7%	7%	7%
60	7%	7%	7%	7%	7%
61	7%	7%	7%	7%	7%
62	7%	7%	7%	7%	7%
63	7%	7%	7%	7%	7%
64	7%	7%	7%	7%	7%
65	7%	7%	7%	7%	7%
66	7%	7%	7%	7%	7%
67	7%	7%	7%	7%	7%
68	7%	7%	7%	7%	7%
69	7%	7%	7%	7%	7%
70	7%	7%	7%	7%	7%
71	7%	7%	7%	7%	7%
72	7%	7%	7%	7%	7%
73	7%	7%	7%	7%	7%
74	7%	7%	7%	7%	7%
75	7%	7%	7%	7%	7%
76	3%	3%	3%	3%	3%
77	0%	0%	0%	0%	0%
78	0%	0%	0%	0%	0%
79	0%	0%	0%	0%	0%
80	0%	0%	0%	0%	0%
81	0%	0%	0%	0%	0%
82	0%	0%	0%	0%	0%
83	0%	0%	0%	0%	0%
84	0%	0%	0%	0%	0%

Phased-in Rate Increases (Corporate Choice P-FACE (2004))

Rates shown are for a 90-day EP, 100% HHC benefit, with ROP to age 70 and are per \$5 monthly benefit.
 P-Face (2009) rates reflect a 1.15 Group Specific Factor to reflect the average case size of the P-Face (2004) groups and the equivalent commission load.

Inflation Option: Future Purchase Option

Year 1:

Issue Age	Benefit Period				
	2	3	4	5	6
18-29	15%	15%	15%	15%	15%
30	15%	15%	15%	15%	15%
31	15%	15%	15%	15%	15%
32	15%	15%	15%	15%	15%
33	15%	15%	15%	15%	15%
34	15%	15%	15%	15%	15%
35	15%	15%	15%	15%	15%
36	15%	15%	15%	15%	15%
37	15%	15%	15%	15%	15%
38	15%	15%	15%	15%	15%
39	15%	15%	15%	15%	15%
40	15%	15%	15%	15%	15%
41	15%	15%	15%	15%	15%
42	15%	15%	15%	15%	15%
43	15%	15%	15%	15%	15%
44	15%	15%	15%	15%	15%
45	15%	15%	15%	15%	15%
46	15%	15%	15%	15%	15%
47	15%	15%	15%	15%	15%
48	15%	15%	15%	15%	15%
49	15%	15%	15%	15%	15%
50	15%	15%	15%	15%	15%
51	15%	15%	15%	15%	15%
52	15%	15%	15%	15%	15%
53	15%	15%	15%	15%	15%
54	15%	15%	15%	15%	15%
55	15%	15%	15%	15%	15%
56	15%	15%	15%	15%	15%
57	15%	15%	15%	15%	15%
58	15%	15%	15%	15%	15%
59	15%	15%	15%	15%	15%
60	15%	15%	15%	15%	15%
61	15%	15%	15%	15%	15%
62	15%	15%	15%	15%	15%
63	15%	15%	15%	15%	15%
64	15%	15%	15%	15%	15%
65	15%	15%	15%	15%	15%
66	15%	15%	15%	15%	15%
67	15%	15%	15%	15%	15%
68	15%	15%	15%	15%	15%
69	15%	15%	15%	15%	15%
70	15%	15%	15%	15%	15%
71	15%	15%	15%	15%	15%
72	15%	15%	15%	15%	15%
73	15%	15%	15%	15%	15%
74	15%	15%	15%	15%	15%
75	15%	15%	15%	15%	15%
76	15%	15%	15%	15%	15%
77	15%	15%	15%	15%	15%
78	15%	15%	15%	15%	15%
79	15%	15%	15%	15%	15%
80	15%	15%	15%	15%	15%
81	15%	15%	15%	15%	15%
82	15%	15%	15%	15%	15%
83	15%	15%	15%	15%	15%
84	15%	15%	15%	15%	15%

Year 2:

Issue Age	Benefit Period				
	2	3	4	5	6
18-29	15%	15%	15%	15%	15%
30	15%	15%	15%	15%	15%
31	15%	15%	15%	15%	15%
32	15%	15%	15%	15%	15%
33	15%	15%	15%	15%	15%
34	15%	15%	15%	15%	15%
35	15%	15%	15%	15%	15%
36	15%	15%	15%	15%	15%
37	15%	15%	15%	15%	15%
38	15%	15%	15%	15%	15%
39	15%	15%	15%	15%	15%
40	15%	15%	15%	15%	15%
41	15%	15%	15%	15%	15%
42	15%	15%	15%	15%	15%
43	15%	15%	15%	15%	15%
44	15%	15%	15%	15%	15%
45	15%	15%	15%	15%	15%
46	15%	15%	15%	15%	15%
47	15%	15%	15%	15%	15%
48	15%	15%	15%	15%	15%
49	15%	15%	15%	15%	15%
50	15%	15%	15%	15%	15%
51	15%	15%	15%	15%	15%
52	15%	15%	15%	15%	15%
53	15%	15%	15%	15%	15%
54	15%	15%	15%	15%	15%
55	15%	15%	15%	15%	15%
56	15%	15%	15%	15%	15%
57	15%	15%	15%	15%	15%
58	15%	15%	15%	15%	15%
59	15%	15%	15%	15%	15%
60	15%	15%	15%	15%	15%
61	15%	15%	15%	15%	15%
62	15%	15%	15%	15%	15%
63	15%	15%	15%	15%	15%
64	15%	15%	15%	15%	15%
65	15%	15%	15%	15%	15%
66	15%	15%	15%	15%	15%
67	15%	15%	15%	15%	15%
68	15%	15%	15%	15%	15%
69	15%	15%	15%	15%	15%
70	15%	15%	15%	15%	15%
71	15%	15%	15%	15%	15%
72	15%	15%	15%	15%	15%
73	15%	15%	15%	15%	15%
74	15%	15%	15%	15%	15%
75	15%	15%	15%	15%	15%
76	15%	15%	15%	15%	15%
77	13%	13%	13%	13%	13%
78	12%	12%	12%	12%	12%
79	12%	12%	12%	12%	12%
80	12%	12%	12%	12%	12%
81	12%	12%	12%	12%	12%
82	12%	12%	12%	12%	12%
83	12%	12%	12%	12%	12%
84	12%	12%	12%	12%	12%

Year 3:

Issue Age	Benefit Period				
	2	3	4	5	6
18-29	7%	7%	7%	7%	7%
30	7%	7%	7%	7%	7%
31	7%	7%	7%	7%	7%
32	7%	7%	7%	7%	7%
33	7%	7%	7%	7%	7%
34	7%	7%	7%	7%	7%
35	7%	7%	7%	7%	7%
36	7%	7%	7%	7%	7%
37	7%	7%	7%	7%	7%
38	7%	7%	7%	7%	7%
39	7%	7%	7%	7%	7%
40	7%	7%	7%	7%	7%
41	7%	7%	7%	7%	7%
42	7%	7%	7%	7%	7%
43	7%	7%	7%	7%	7%
44	7%	7%	7%	7%	7%
45	7%	7%	7%	7%	7%
46	7%	7%	7%	7%	7%
47	7%	7%	7%	7%	7%
48	7%	7%	7%	7%	7%
49	7%	7%	7%	7%	7%
50	7%	7%	7%	7%	7%
51	7%	7%	7%	7%	7%
52	7%	7%	7%	7%	7%
53	7%	7%	7%	7%	7%
54	7%	7%	7%	7%	7%
55	7%	7%	7%	7%	7%
56	7%	7%	7%	7%	7%
57	7%	7%	7%	7%	7%
58	7%	7%	7%	7%	7%
59	7%	7%	7%	7%	7%
60	7%	7%	7%	7%	7%
61	7%	7%	7%	7%	7%
62	7%	7%	7%	7%	7%
63	7%	7%	7%	7%	7%
64	7%	7%	7%	7%	7%
65	7%	7%	7%	7%	7%
66	7%	7%	7%	7%	7%
67	7%	7%	7%	7%	7%
68	7%	7%	7%	7%	7%
69	7%	7%	7%	7%	7%
70	7%	7%	7%	7%	7%
71	7%	7%	7%	7%	7%
72	7%	7%	7%	7%	7%
73	7%	7%	7%	7%	7%
74	7%	7%	7%	7%	7%
75	7%	7%	7%	7%	7%
76	3%	3%	3%	3%	3%
77	0%	0%	0%	0%	0%
78	0%	0%	0%	0%	0%
79	0%	0%	0%	0%	0%
80	0%	0%	0%	0%	0%
81	0%	0%	0%	0%	0%
82	0%	0%	0%	0%	0%
83	0%	0%	0%	0%	0%
84	0%	0%	0%	0%	0%

Appendix A - Comparison to New Business Rates (Corporate Choice P-FACE (2004))

Rates shown are for a 90-day EP, 100% HHC benefit, with ROP to age 70 and are per \$5 monthly benefit.

P-Face (2009) rates reflect a 1.15 Group Specific Factor to reflect the average case size of the P-Face (2004) groups and the equivalent commission load.

Inflation Option: Future Purchase Option

New Business Rates adjusted for Benefit Differences* :						P-FACE (2004) Rates after Requested Rate Increases excluding additional rate increase due to cost of delay :						P-FACE (2004) Rates after Requested Rate Increases including additional rate increase due to cost of delay :						P-FACE (2004) 2016 Rate Increases (%) :					
Issue Age	Benefit Period					Issue Age	Benefit Period					Issue Age	Benefit Period					Issue Age	Benefit Period				
	2	3	4	5	6		2	3	4	5	6		2	3	4	5	6		2	3	4	5	6
18-29	1.34	1.55	1.66	1.69	1.88	18-29	0.95	1.06	1.38	1.50	1.58	18-29	0.95	1.07	1.38	1.50	1.58	18-29	29%	29%	29%	29%	29%
30	1.42	1.63	1.76	1.78	1.97	30	0.95	1.06	1.38	1.50	1.58	30	0.95	1.07	1.38	1.50	1.58	30	29%	29%	29%	29%	29%
31	1.51	1.73	1.76	1.78	1.97	31	0.96	1.08	1.40	1.52	1.60	31	0.96	1.08	1.40	1.52	1.60	31	29%	29%	29%	29%	29%
32	1.51	1.73	1.82	1.85	2.07	32	0.97	1.10	1.42	1.54	1.62	32	0.97	1.10	1.42	1.54	1.62	32	29%	29%	29%	29%	29%
33	1.51	1.73	1.82	1.85	2.07	33	0.98	1.12	1.43	1.56	1.64	33	0.98	1.12	1.44	1.56	1.65	33	29%	29%	29%	29%	29%
34	1.51	1.73	1.87	1.95	2.18	34	0.99	1.14	1.45	1.58	1.67	34	0.99	1.14	1.46	1.58	1.67	34	29%	29%	29%	29%	29%
35	1.51	1.73	1.87	1.95	2.18	35	1.01	1.16	1.47	1.60	1.69	35	1.01	1.16	1.47	1.60	1.69	35	29%	29%	29%	29%	29%
36	1.51	1.73	1.87	1.95	2.18	36	1.02	1.18	1.49	1.62	1.72	36	1.02	1.18	1.49	1.62	1.72	36	29%	29%	29%	29%	29%
37	1.51	1.73	1.92	2.06	2.29	37	1.03	1.20	1.51	1.64	1.74	37	1.03	1.20	1.51	1.64	1.74	37	29%	29%	29%	29%	29%
38	1.51	1.75	1.92	2.06	2.30	38	1.04	1.22	1.53	1.66	1.77	38	1.04	1.22	1.54	1.66	1.77	38	29%	29%	29%	29%	29%
39	1.51	1.75	1.92	2.06	2.33	39	1.05	1.25	1.55	1.68	1.79	39	1.05	1.25	1.56	1.68	1.79	39	29%	29%	29%	29%	29%
40	1.51	1.75	1.92	2.08	2.34	40	1.07	1.30	1.58	1.70	1.82	40	1.07	1.30	1.58	1.70	1.82	40	29%	29%	29%	29%	29%
41	1.55	1.86	1.95	2.12	2.42	41	1.14	1.37	1.61	1.74	1.86	41	1.14	1.38	1.61	1.74	1.87	41	29%	29%	29%	29%	29%
42	1.55	1.88	2.12	2.31	2.64	42	1.20	1.46	1.65	1.79	1.91	42	1.21	1.46	1.65	1.79	1.91	42	29%	29%	29%	29%	29%
43	1.68	2.04	2.17	2.36	2.72	43	1.27	1.54	1.70	1.83	1.96	43	1.28	1.55	1.70	1.83	1.96	43	29%	29%	29%	29%	29%
44	1.85	2.07	2.37	2.58	2.81	44	1.35	1.63	1.80	1.90	2.01	44	1.36	1.65	1.81	1.90	2.02	44	31%	30%	29%	29%	29%
45	2.01	2.25	2.42	2.64	3.06	45	1.43	1.73	1.91	2.01	2.11	45	1.45	1.75	1.92	2.02	2.11	45	36%	34%	29%	29%	29%
46	2.03	2.30	2.66	2.75	3.18	46	1.51	1.84	2.03	2.13	2.24	46	1.55	1.88	2.04	2.15	2.25	46	42%	40%	29%	29%	29%
47	2.24	2.52	2.73	2.83	3.31	47	1.54	1.91	2.15	2.27	2.38	47	1.58	1.95	2.19	2.28	2.39	47	42%	42%	33%	29%	29%
48	2.44	2.60	2.85	3.10	3.63	48	1.57	1.96	2.29	2.41	2.53	48	1.61	2.01	2.34	2.44	2.55	48	42%	42%	41%	32%	29%
49	2.47	2.82	3.11	3.23	3.79	49	1.61	2.01	2.35	2.56	2.69	49	1.65	2.06	2.41	2.61	2.72	49	42%	42%	42%	38%	31%
50	2.71	2.91	3.22	3.35	3.97	50	1.64	2.06	2.39	2.69	2.85	50	1.69	2.11	2.46	2.76	2.91	50	42%	42%	42%	42%	37%
51	2.81	3.03	3.40	3.58	4.24	51	1.69	2.15	2.46	2.76	3.03	51	1.73	2.20	2.52	2.83	3.10	51	42%	42%	42%	42%	42%
52	3.07	3.35	3.74	3.79	4.54	52	1.73	2.24	2.53	2.83	3.10	52	1.77	2.30	2.59	2.90	3.18	52	42%	42%	42%	42%	42%
53	3.19	3.53	3.95	4.22	5.05	53	1.77	2.34	2.60	2.90	3.19	53	1.82	2.40	2.66	2.97	3.27	53	42%	42%	42%	42%	42%
54	3.53	3.91	4.38	4.48	5.39	54	1.82	2.44	2.67	2.97	3.27	54	1.86	2.50	2.74	3.04	3.35	54	42%	42%	42%	42%	42%
55	3.64	4.10	4.62	4.78	5.78	55	1.86	2.55	2.74	3.04	3.35	55	1.91	2.61	2.81	3.12	3.44	55	42%	42%	42%	42%	42%
56	3.84	4.44	4.85	5.06	6.12	56	2.02	2.67	2.92	3.24	3.58	56	2.08	2.74	3.00	3.32	3.67	56	42%	42%	42%	42%	42%
57	4.07	4.61	5.32	5.36	6.47	57	2.20	2.80	3.12	3.45	3.81	57	2.26	2.87	3.20	3.54	3.91	57	42%	42%	42%	42%	42%
58	4.36	5.00	5.60	5.69	6.69	58	2.39	2.93	3.32	3.68	4.07	58	2.45	3.01	3.41	3.77	4.17	58	42%	42%	42%	42%	42%
59	4.43	5.24	5.96	6.09	7.15	59	2.60	3.07	3.54	3.92	4.34	59	2.66	3.15	3.63	4.02	4.45	59	42%	42%	42%	42%	42%
60	4.75	5.53	6.37	6.54	7.49	60	2.82	3.22	3.78	4.18	4.63	60	2.89	3.30	3.88	4.29	4.75	60	42%	42%	42%	42%	42%
61	5.06	6.03	6.73	7.01	8.10	61	3.03	3.51	4.07	4.54	5.03	61	3.10	3.60	4.18	4.66	5.16	61	42%	42%	42%	42%	42%
62	5.41	6.37	7.34	7.54	8.83	62	3.25	3.82	4.39	4.93	5.46	62	3.33	3.92	4.50	5.06	5.60	62	42%	42%	42%	42%	42%
63	5.67	7.03	7.86	8.17	9.64	63	3.48	4.16	4.73	5.35	5.92	63	3.57	4.27	4.85	5.49	6.07	63	42%	42%	42%	42%	42%
64	6.16	7.53	8.24	8.89	10.61	64	3.74	4.53	5.10	5.81	6.43	64	3.83	4.64	5.23	5.96	6.59	64	42%	42%	42%	42%	42%
65	6.52	8.15	8.94	9.52	11.47	65	4.01	4.93	5.50	6.32	6.98	65	4.11	5.06	5.64	6.48	7.15	65	42%	42%	42%	42%	42%
66	7.16	8.86	9.63	10.37	12.21	66	4.42	5.44	6.09	6.98	7.74	66	4.54	5.58	6.25	7.16	7.94	66	42%	42%	42%	42%	42%
67	7.72	9.55	10.51	11.19	12.92	67	4.88	5.99	6.75	7.71	8.59	67	5.00	6.15	6.92	7.91	8.80	67	42%	42%	42%	42%	42%
68	8.43	10.16	11.36	12.20	13.84	68	5.38	6.61	7.48	8.53	9.53	68	5.51	6.78	7.67	8.74	9.77	68	42%	42%	42%	42%	42%
69	9.24	11.15	12.41	13.24	14.60	69	5.93	7.29	8.28	9.42	10.57	69	6.08	7.47	8.49	9.67	10.84	69	42%	42%	42%	42%	42%
70	10.06	11.93	13.47	14.29	15.58	70	6.54	8.04	9.18	10.42	11.72	70	6.70	8.24	9.41	10.68	12.02	70	42%	42%	42%	42%	42%
71	11.15	13.14	14.70	15.84	16.92	71	7.35	9.10	10.31	11.69	13.02	71	7.53	9.33	10.57	11.99	13.35	71	42%	42%	42%	42%	42%
72	12.31	14.43	16.09	17.55	18.43	72	8.26	10.31	11.58	13.12	14.46	72	8.47	10.57	11.87	13.45	14.83	72	42%	42%	42%	42%	42%
73	13.59	15.88	17.63	19.35	20.11	73	9.28	11.67	13.00	14.72	16.06	73	9.52	11.97	13.34	15.09	16.47	73	42%	42%	42%	42%	42%
74	15.15	17.46	19.20	21.56	21.92	74	10.43	13.22	14.61	16.51	17.84	74	10.70	13.56	14.98	16.94	18.29	74	42%	42%	42%	42%	42%
75	16.67	19.30	20.99	23.80	23.94	75	11.72	14.97	16.41	18.53	19.81	75	12.02	15.35	16.83	19.00	20.32	75	42%	42%	42%	42%	42%
76	18.52	21.71	23.74	27.01	27.08	76	12.82	16.38	17.95	20.28	21.67	76	13.06	16.69	18.28	20.66	22.08	76	37%	37%	37%	37%	37%
77	20.68	24.54	26.80	30.44	30.63	77	13.88	17.76	19.43	21.97	23.47	77	14.00	17.91	19.61	22.17	23.68	77	30%	30%	30%	30%	30%
78	23.04	27.51	30.24	34.51	34.69	78	14.99	19.20	21.01	23.76	25.37	78	15.78	20.20	22.10	25.00	26.69	78	29%	29%	29%	29%	29%
79	25.71	31.05	34.16	38.98	39.19	79	16.17	20.73	22.66	25.64	27.36	79	17.77	22.78	24.91	28.19	30.08	79	29%	29%	29%	29%	29%
80	42.57	34.90	38.64	44.14	44.41	80	17.40	22.32	24.39	27.61	29.45	80	20.03	25.70	28.07	31.79	33.90	80	29%	29%	29%	29%	29%
81	45.97	38.33	42.49	48.57	48.90	81	19.48	25.00	27.32	30.93	32.98	81	22.43	28.78	31.44	35.60	37.97	81	29%	29%	29%	29%	29%
82	49.11	41.44	46.00	52.48	52.90	82	21.57	27.68	30.24	34.24	36.52	82	24.83	31.86	34.81	39.42	42.04	82	29%	29%	29%	29%	29%
83	53.34	46.30	51.32	58.67	59.08	83	24.01	30.81	33.66	38.11	40.64	83	27.64	35.46	38.74	43.87	46.78	83	29%	29%	29%	29%	29%
84	57.25	50.65	56.14	64.35	64.77	84	26.97	34.60	37.80	42.80	45.65	84	31.04	39.83	43.52	49.27	52.55	84	29%	29%	29%	29%	29%

* Benefit Differences between P-FACE (2004) and P-FACE (2009):

Appendix A - Comparison to New Business Rates (Corporate Choice P-FACE (2004))

Rates shown are for a 90-day EP, 100% HHC benefit, with ROP to age 70 and are per \$5 monthly benefit.

P-Face (2009) rates reflect a 1.15 Group Specific Factor to reflect the average case size of the P-Face (2004) groups and the equivalent commission load.

Inflation Option: Compound Inflation Coverage

New Business Rates adjusted for Benefit Differences* :						P-FACE (2004) Rates after Requested Rate Increases excluding additional rate increase due to cost of delay :						P-FACE (2004) Rates after Requested Rate Increases including additional rate increase due to cost of delay :						P-FACE (2004) 2016 Rate Increases (%) :					
Issue Age	Benefit Period					Issue Age	Benefit Period					Issue Age	Benefit Period					Issue Age	Benefit Period				
	2	3	4	5	6		2	3	4	5	6		2	3	4	5	6		2	3	4	5	6
18-29	10.49	12.99	13.89	15.09	17.72	18-29	2.85	3.69	4.06	4.75	5.36	18-29	2.92	3.78	4.17	4.87	5.49	18-29	42%	42%	42%	42%	42%
30	10.49	12.99	13.89	15.09	17.72	30	2.85	3.69	4.06	4.75	5.36	30	2.92	3.78	4.17	4.87	5.49	30	42%	42%	42%	42%	42%
31	10.49	12.99	13.89	15.09	17.72	31	2.89	3.73	4.14	4.82	5.42	31	2.97	3.83	4.24	4.95	5.56	31	42%	42%	42%	42%	42%
32	10.49	12.99	13.89	15.09	17.72	32	2.94	3.77	4.21	4.90	5.48	32	3.02	3.87	4.32	5.02	5.62	32	42%	42%	42%	42%	42%
33	10.49	12.99	13.89	15.09	17.72	33	2.99	3.82	4.29	4.98	5.55	33	3.07	3.92	4.40	5.10	5.69	33	42%	42%	42%	42%	42%
34	10.51	12.99	13.89	15.09	17.72	34	3.04	3.86	4.37	5.06	5.61	34	3.12	3.96	4.48	5.18	5.76	34	42%	42%	42%	42%	42%
35	10.51	13.03	13.89	15.09	17.75	35	3.09	3.91	4.45	5.13	5.68	35	3.17	4.01	4.57	5.27	5.82	35	42%	42%	42%	42%	42%
36	10.72	13.09	13.89	15.12	17.88	36	3.14	3.95	4.53	5.22	5.74	36	3.22	4.05	4.65	5.35	5.89	36	42%	42%	42%	42%	42%
37	10.77	13.39	13.89	15.24	18.06	37	3.19	4.00	4.62	5.30	5.81	37	3.27	4.10	4.74	5.43	5.96	37	42%	42%	42%	42%	42%
38	10.78	13.45	13.97	15.40	18.21	38	3.24	4.05	4.70	5.38	5.88	38	3.33	4.15	4.82	5.52	6.03	38	42%	42%	42%	42%	42%
39	11.04	13.52	14.08	15.52	18.40	39	3.30	4.09	4.79	5.47	5.95	39	3.38	4.20	4.91	5.61	6.10	39	42%	42%	42%	42%	42%
40	11.06	13.59	14.18	15.65	18.56	40	3.35	4.14	4.88	5.55	6.02	40	3.44	4.25	5.00	5.69	6.17	40	42%	42%	42%	42%	42%
41	11.22	13.82	14.53	16.07	19.15	41	3.39	4.21	4.97	5.62	6.10	41	3.48	4.32	5.10	5.76	6.25	41	42%	42%	42%	42%	42%
42	11.63	14.10	14.84	16.42	19.75	42	3.44	4.29	5.07	5.69	6.18	42	3.53	4.40	5.20	5.83	6.34	42	42%	42%	42%	42%	42%
43	11.80	14.30	15.25	16.82	20.34	43	3.48	4.36	5.17	5.76	6.26	43	3.57	4.47	5.30	5.91	6.42	43	42%	42%	42%	42%	42%
44	12.23	14.81	15.86	17.47	21.02	44	3.53	4.44	5.27	5.83	6.35	44	3.62	4.55	5.40	5.98	6.51	44	42%	42%	42%	42%	42%
45	12.41	15.07	16.25	17.90	21.68	45	3.57	4.52	5.37	5.90	6.43	45	3.66	4.63	5.51	6.05	6.60	45	42%	42%	42%	42%	42%
46	12.63	15.37	16.69	18.38	22.45	46	3.62	4.60	5.47	5.97	6.50	46	3.72	4.72	5.61	6.13	6.67	46	42%	42%	42%	42%	42%
47	13.11	15.63	17.13	18.87	22.91	47	3.68	4.68	5.57	6.05	6.58	47	3.77	4.80	5.71	6.20	6.75	47	42%	42%	42%	42%	42%
48	13.39	15.95	17.64	19.38	23.72	48	3.73	4.77	5.68	6.12	6.65	48	3.83	4.89	5.82	6.28	6.82	48	42%	42%	42%	42%	42%
49	13.90	16.28	18.12	19.90	24.55	49	3.79	4.85	5.78	6.20	6.73	49	3.88	4.98	5.93	6.36	6.90	49	42%	42%	42%	42%	42%
50	14.15	16.62	18.61	20.48	25.41	50	3.84	4.94	5.89	6.28	6.81	50	3.94	5.07	6.04	6.44	6.98	50	42%	42%	42%	42%	42%
51	14.47	17.04	19.09	20.75	26.00	51	3.97	5.08	6.06	6.48	7.04	51	4.07	5.21	6.21	6.64	7.22	51	42%	42%	42%	42%	42%
52	14.80	17.46	19.58	21.28	26.31	52	4.09	5.21	6.23	6.68	7.27	52	4.20	5.34	6.39	6.85	7.46	52	42%	42%	42%	42%	42%
53	15.43	17.90	19.88	21.63	26.88	53	4.23	5.35	6.42	6.89	7.52	53	4.33	5.49	6.58	7.07	7.71	53	42%	42%	42%	42%	42%
54	15.90	18.31	20.40	22.20	27.22	54	4.36	5.49	6.60	7.11	7.77	54	4.47	5.64	6.77	7.29	7.97	54	42%	42%	42%	42%	42%
55	16.27	18.77	20.93	22.52	27.87	55	4.50	5.64	6.79	7.34	8.04	55	4.62	5.79	6.97	7.52	8.24	55	42%	42%	42%	42%	42%
56	16.31	19.04	21.22	22.87	28.34	56	4.65	5.95	7.03	7.64	8.38	56	4.77	6.10	7.21	7.84	8.59	56	42%	42%	42%	42%	42%
57	16.65	19.54	21.53	23.18	28.88	57	4.80	6.27	7.28	7.96	8.74	57	4.92	6.43	7.46	8.16	8.96	57	42%	42%	42%	42%	42%
58	16.77	19.89	21.91	23.50	29.44	58	4.95	6.61	7.53	8.29	9.11	58	5.08	6.78	7.72	8.50	9.35	58	42%	42%	42%	42%	42%
59	17.13	20.15	22.05	23.59	29.66	59	5.11	6.97	7.79	8.64	9.51	59	5.24	7.15	7.99	8.86	9.75	59	42%	42%	42%	42%	42%
60	17.23	20.48	22.40	23.95	30.21	60	5.28	7.35	8.06	8.99	9.91	60	5.41	7.54	8.27	9.22	10.17	60	42%	42%	42%	42%	42%
61	17.32	20.84	22.81	24.40	30.34	61	5.64	7.67	8.54	9.50	10.43	61	5.78	7.87	8.75	9.74	10.69	61	42%	42%	42%	42%	42%
62	17.45	21.49	23.35	24.61	30.34	62	6.02	8.00	9.04	10.04	10.97	62	6.17	8.21	9.27	10.29	11.25	62	42%	42%	42%	42%	42%
63	17.55	21.96	23.69	25.18	30.34	63	6.43	8.35	9.57	10.60	11.53	63	6.59	8.57	9.81	10.87	11.83	63	42%	42%	42%	42%	42%
64	17.68	22.29	24.24	25.47	30.34	64	6.86	8.72	10.13	11.20	12.13	64	7.04	8.94	10.39	11.48	12.44	64	42%	42%	42%	42%	42%
65	17.89	22.83	24.71	25.89	30.36	65	7.32	9.10	10.73	11.83	12.76	65	7.51	9.33	11.00	12.13	13.09	65	42%	42%	42%	42%	42%
66	18.85	24.06	26.05	27.19	31.97	66	7.89	9.89	11.59	12.87	13.91	66	8.09	10.14	11.89	13.20	14.27	66	42%	42%	42%	42%	42%
67	20.03	25.09	27.21	28.67	33.53	67	8.49	10.75	12.53	14.01	15.17	67	8.71	11.02	12.85	14.36	15.55	67	42%	42%	42%	42%	42%
68	21.11	26.26	28.57	30.29	35.32	68	9.14	11.68	13.54	15.24	16.54	68	9.38	11.98	13.89	15.63	16.96	68	42%	42%	42%	42%	42%
69	22.04	27.48	29.97	31.88	37.06	69	9.84	12.69	14.63	16.59	18.03	69	10.09	13.02	15.01	17.01	18.49	69	42%	42%	42%	42%	42%
70	23.30	28.90	31.35	33.62	39.09	70	10.60	13.79	15.81	18.05	19.66	70	10.87	14.15	16.22	18.51	20.16	70	42%	42%	42%	42%	42%
71	25.37	30.92	32.95	35.40	40.79	71	11.66	15.16	17.59	19.91	21.53	71	11.96	15.54	18.04	20.42	22.07	71	42%	42%	42%	42%	42%
72	27.45	33.14	34.60	37.20	42.88	72	12.82	16.65	19.56	21.96	23.57	72	13.15	17.08	20.06	22.53	24.17	72	42%	42%	42%	42%	42%
73	29.77	35.37	36.19	39.18	44.71	73	14.11	18.30	21.75	24.23	25.81	73	14.47	18.76	22.31	24.85	26.47	73	42%	42%	42%	42%	42%
74	32.50	37.89	38.03	41.40	46.85	74	15.52	20.10	24.19	26.73	28.27	74	15.91	20.62	24.81	27.41	28.99	74	42%	42%	42%	42%	42%
75	35.26	40.71	39.94	43.52	48.98	75	17.07	22.09	26.90	29.48	30.95	75	17.50	22.65	27.59	30.23	31.74	75	42%	42%	42%	42%	42%
76	37.02	43.46	42.51	46.10	52.00	76	18.25	23.59	28.74	31.50	33.06	76	18.59	24.04	29.29	32.10	33.68	76	37%	37%	37%	37%	37%
77	38.77	46.14	45.26	48.92	55.30	77	19.32	24.96	30.41	33.34	34.96	77	19.49	25.18	30.68	33.63	35.28	77	30%	30%	30%	30%	30%
78	40.61	49.18	48.24	51.86	58.92	78	20.41	26.35	32.11	35.21	36.91	78	21.48	27.72	33.78	37.04	38.83	78	29%	29%	29%	29%	29%
79	42.56	52.43	51.32	54.97	62.59	79	21.53	27.76	33.84	37.11	38.88	79	23.66	30.51	37.19	40.80	42.74	79	29%	29%	29%	29%	29%
80	66.27	55.94	54.71	58.31	66.53	80	22.65	29.18	35.58	39.03	40.87	80	26.07	33.59	40.95	44.93	47.04	80	29%	29%	29%	29%	29%
81	70.11	61.48	60.23	64.15	73.18	81	25.36	32.68	39.85	43.71	45.77	81	29.20	37.62	45.87	50.32	52.69	81	29%	29%	29%	29%	29%
82	73.77	66.48	65.15	69.40	79.21	82	28.08	36.18	44.12	48.40	50.68	82	32.32	41.65	50.78	55.71	58.33	82	29%	29%	29%	29%	29%
83	78.78	74.28	72.74	77.56	88.42	83	31.25	40.27	49.10	53.86	56.40	83	35.97	46.35	56.51	62.00	64.92	83	29%	29%	29%	29%	29%
84	83.21	81.36	79.73	84.99	96.85	84	35.10	45.23	55.14	60.50	63.35	84	40.41	52.06	63.48	69.64	72.92	84					

Appendix B1 - Year 1 of Phase-in
John Hancock Life Insurance Company (U.S.A.)
P-FACE(2004) MD

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

Rates per \$5 of Monthly Benefit - 90 Day Elimination Period
Home Health Monthly Benefit at 100% of Nursing Home Monthly Benefit

Age	FPO Base					ABI Option: (5% Compound Inflation)				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.05	1.17	1.52	1.66	1.74	2.91	3.77	4.15	4.85	5.48
30	1.05	1.17	1.52	1.66	1.74	2.91	3.77	4.15	4.85	5.48
31	1.06	1.19	1.54	1.68	1.76	2.96	3.81	4.23	4.93	5.54
32	1.07	1.21	1.56	1.70	1.79	3.01	3.86	4.31	5.01	5.60
33	1.08	1.23	1.58	1.72	1.81	3.06	3.90	4.39	5.09	5.67
34	1.10	1.26	1.60	1.74	1.84	3.11	3.95	4.47	5.17	5.74
35	1.11	1.28	1.62	1.76	1.86	3.16	3.99	4.55	5.25	5.80
36	1.12	1.30	1.65	1.78	1.89	3.21	4.04	4.63	5.33	5.87
37	1.13	1.32	1.67	1.81	1.92	3.26	4.09	4.72	5.41	5.94
38	1.15	1.34	1.69	1.83	1.95	3.32	4.14	4.81	5.50	6.01
39	1.16	1.38	1.71	1.85	1.97	3.37	4.18	4.90	5.59	6.08
40	1.18	1.43	1.74	1.87	2.00	3.43	4.23	4.99	5.67	6.15
41	1.25	1.52	1.78	1.92	2.05	3.47	4.31	5.08	5.74	6.23
42	1.32	1.60	1.82	1.97	2.11	3.51	4.38	5.18	5.81	6.32
43	1.40	1.70	1.88	2.02	2.16	3.56	4.46	5.28	5.89	6.40
44	1.47	1.80	1.99	2.09	2.22	3.60	4.54	5.38	5.96	6.49
45	1.51	1.85	2.10	2.21	2.32	3.65	4.62	5.49	6.03	6.57
46	1.54	1.90	2.23	2.35	2.47	3.70	4.70	5.59	6.11	6.65
47	1.57	1.95	2.32	2.50	2.62	3.76	4.79	5.69	6.18	6.72
48	1.61	2.00	2.36	2.62	2.79	3.81	4.87	5.80	6.26	6.80
49	1.64	2.05	2.40	2.68	2.93	3.87	4.96	5.91	6.34	6.88
50	1.68	2.10	2.45	2.75	3.02	3.93	5.05	6.02	6.41	6.96
51	1.72	2.19	2.51	2.82	3.09	4.05	5.19	6.19	6.62	7.19
52	1.77	2.29	2.58	2.89	3.17	4.18	5.33	6.37	6.83	7.43
53	1.81	2.39	2.66	2.96	3.25	4.32	5.47	6.56	7.04	7.69
54	1.86	2.50	2.73	3.03	3.34	4.46	5.62	6.75	7.27	7.94
55	1.90	2.61	2.80	3.11	3.43	4.60	5.77	6.94	7.50	8.21
56	2.07	2.73	2.99	3.31	3.65	4.75	6.08	7.18	7.81	8.56
57	2.25	2.86	3.19	3.53	3.90	4.90	6.41	7.44	8.13	8.93
58	2.44	3.00	3.40	3.76	4.16	5.06	6.76	7.69	8.47	9.31
59	2.65	3.14	3.62	4.01	4.44	5.23	7.12	7.96	8.82	9.71
60	2.88	3.29	3.86	4.27	4.73	5.40	7.51	8.24	9.19	10.13
61	3.09	3.59	4.16	4.64	5.14	5.76	7.84	8.72	9.71	10.66
62	3.32	3.90	4.49	5.04	5.58	6.15	8.18	9.24	10.26	11.21
63	3.56	4.25	4.84	5.47	6.05	6.57	8.54	9.78	10.83	11.79
64	3.82	4.63	5.21	5.94	6.57	7.01	8.91	10.35	11.44	12.40
65	4.10	5.04	5.62	6.45	7.13	7.49	9.30	10.96	12.09	13.04
66	4.52	5.56	6.23	7.13	7.91	8.06	10.10	11.85	13.15	14.22
67	4.98	6.13	6.90	7.88	8.77	8.68	10.98	12.80	14.32	15.50
68	5.49	6.75	7.64	8.71	9.73	9.34	11.94	13.84	15.58	16.90
69	6.06	7.45	8.46	9.63	10.80	10.06	12.97	14.95	16.95	18.43
70	6.68	8.21	9.38	10.65	11.98	10.83	14.10	16.16	18.45	20.09
71	7.51	9.30	10.53	11.95	13.31	11.91	15.49	17.97	20.35	22.00
72	8.44	10.53	11.83	13.40	14.78	13.11	17.02	19.99	22.45	24.09
73	9.48	11.93	13.29	15.04	16.41	14.42	18.70	22.23	24.76	26.38
74	10.66	13.51	14.93	16.88	18.23	15.86	20.55	24.72	27.31	28.89
75	11.98	15.30	16.77	18.94	20.25	17.44	22.58	27.49	30.13	31.63
76	13.54	17.30	18.95	21.41	22.88	19.27	24.92	30.35	33.27	34.91
77	15.29	19.57	21.42	24.21	25.86	21.29	27.50	33.51	36.73	38.53
78	17.27	22.12	24.20	27.37	29.22	23.52	30.35	36.99	40.56	42.52
79	19.52	25.02	27.35	30.95	33.02	25.98	33.50	40.84	44.79	46.93
80	22.05	28.29	30.91	34.99	37.32	28.70	36.98	45.08	49.46	51.79
81	24.69	31.68	34.62	39.19	41.80	32.14	41.41	50.49	55.40	58.00
82	27.34	35.08	38.32	43.39	46.28	35.59	45.85	55.90	61.33	64.22
83	30.42	39.04	42.65	48.29	51.50	39.60	51.03	62.22	68.26	71.47
84	34.17	43.85	47.91	54.24	57.85	44.48	57.31	69.88	76.67	80.27
85	38.14	48.94	53.47	60.54	64.57	49.65	63.97	78.00	85.57	89.60
86	42.33	54.31	59.34	67.19	71.66	55.10	71.00	86.56	94.97	99.44
87	47.18	60.54	66.14	74.89	79.87	61.41	79.13	96.48	105.85	110.83
88	52.47	67.33	73.56	83.28	88.82	68.30	88.01	107.30	117.72	123.26
89	58.64	75.25	82.21	93.08	99.27	76.34	98.36	119.92	131.57	137.76
90	77.16	99.01	108.17	122.48	130.62	100.44	129.42	157.79	173.12	181.26

Appendix B1 - Year 2 of Phase-in
John Hancock Life Insurance Company (U.S.A.)
P-FACE(2004) MD

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

Rates per \$5 of Monthly Benefit - 90 Day Elimination Period
Home Health Monthly Benefit at 100% of Nursing Home Monthly Benefit

Age	FPO Base					ABI Option: (5% Compound Inflation)				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.17	1.31	1.70	1.85	1.94	3.35	4.33	4.78	5.58	6.30
30	1.17	1.31	1.70	1.85	1.94	3.35	4.33	4.78	5.58	6.30
31	1.18	1.33	1.72	1.87	1.97	3.40	4.38	4.86	5.67	6.37
32	1.20	1.36	1.74	1.90	2.00	3.46	4.44	4.95	5.76	6.44
33	1.21	1.38	1.77	1.92	2.03	3.51	4.49	5.04	5.85	6.52
34	1.22	1.40	1.79	1.95	2.05	3.57	4.54	5.14	5.94	6.60
35	1.24	1.43	1.82	1.97	2.08	3.63	4.59	5.23	6.03	6.67
36	1.25	1.45	1.84	1.99	2.11	3.69	4.65	5.33	6.13	6.75
37	1.27	1.48	1.86	2.02	2.14	3.75	4.70	5.43	6.23	6.83
38	1.28	1.50	1.89	2.04	2.17	3.81	4.76	5.53	6.32	6.91
39	1.30	1.54	1.92	2.07	2.21	3.88	4.81	5.63	6.42	6.99
40	1.32	1.60	1.94	2.10	2.24	3.94	4.87	5.73	6.52	7.07
41	1.40	1.70	1.99	2.15	2.30	3.99	4.95	5.84	6.60	7.17
42	1.49	1.80	2.03	2.20	2.36	4.04	5.04	5.96	6.69	7.26
43	1.58	1.91	2.10	2.25	2.42	4.09	5.13	6.07	6.77	7.36
44	1.68	2.03	2.23	2.34	2.48	4.14	5.22	6.19	6.85	7.46
45	1.73	2.13	2.36	2.48	2.60	4.20	5.31	6.31	6.94	7.56
46	1.77	2.18	2.51	2.64	2.77	4.26	5.40	6.43	7.02	7.64
47	1.81	2.24	2.66	2.81	2.95	4.32	5.50	6.55	7.11	7.73
48	1.85	2.30	2.71	3.00	3.14	4.39	5.60	6.67	7.20	7.82
49	1.89	2.36	2.76	3.09	3.34	4.45	5.71	6.79	7.29	7.91
50	1.93	2.42	2.81	3.16	3.47	4.52	5.81	6.92	7.38	8.00
51	1.98	2.52	2.89	3.24	3.56	4.66	5.97	7.12	7.61	8.27
52	2.03	2.63	2.97	3.32	3.65	4.81	6.13	7.33	7.85	8.55
53	2.08	2.75	3.05	3.40	3.74	4.97	6.29	7.54	8.10	8.84
54	2.14	2.87	3.14	3.49	3.84	5.13	6.46	7.76	8.36	9.14
55	2.19	3.00	3.22	3.57	3.94	5.29	6.63	7.98	8.62	9.44
56	2.38	3.14	3.44	3.81	4.20	5.46	6.99	8.26	8.98	9.85
57	2.59	3.29	3.66	4.06	4.48	5.64	7.37	8.55	9.35	10.27
58	2.81	3.45	3.91	4.33	4.78	5.82	7.77	8.85	9.74	10.71
59	3.05	3.61	4.17	4.61	5.10	6.01	8.19	9.16	10.15	11.17
60	3.32	3.79	4.44	4.91	5.44	6.21	8.64	9.48	10.57	11.65
61	3.56	4.12	4.79	5.34	5.91	6.62	9.01	10.03	11.17	12.25
62	3.82	4.49	5.16	5.79	6.41	7.07	9.41	10.62	11.79	12.89
63	4.10	4.89	5.56	6.29	6.96	7.55	9.82	11.25	12.46	13.56
64	4.39	5.32	6.00	6.83	7.55	8.06	10.25	11.91	13.16	14.26
65	4.71	5.79	6.46	7.42	8.20	8.61	10.69	12.61	13.90	15.00
66	5.20	6.39	7.16	8.20	9.09	9.27	11.62	13.63	15.13	16.35
67	5.73	7.05	7.93	9.07	10.09	9.98	12.63	14.72	16.46	17.83
68	6.32	7.77	8.79	10.02	11.19	10.74	13.73	15.91	17.91	19.43
69	6.97	8.57	9.73	11.08	12.42	11.57	14.92	17.20	19.50	21.19
70	7.68	9.44	10.78	12.24	13.78	12.46	16.21	18.59	21.22	23.10
71	8.63	10.70	12.11	13.74	15.30	13.70	17.81	20.67	23.40	25.30
72	9.70	12.11	13.61	15.42	17.00	15.07	19.57	22.99	25.81	27.70
73	10.91	13.72	15.28	17.30	18.88	16.58	21.50	25.56	28.47	30.34
74	12.26	15.54	17.17	19.41	20.97	18.24	23.63	28.43	31.41	33.22
75	13.78	17.60	19.28	21.78	23.28	20.06	25.96	31.62	34.65	36.38
76	15.57	19.90	21.79	24.62	26.31	22.16	28.65	34.91	38.26	40.15
77	17.23	22.05	24.13	27.28	29.14	23.99	30.99	37.76	41.40	43.42
78	19.42	24.87	27.20	30.77	32.84	26.43	34.12	41.58	45.59	47.79
79	21.88	28.04	30.66	34.69	37.02	29.12	37.55	45.78	50.21	52.60
80	24.65	31.63	34.55	39.12	41.72	32.08	41.34	50.40	55.30	57.90
81	27.60	35.42	38.70	43.82	46.73	35.93	46.30	56.45	61.93	64.85
82	30.56	39.22	42.85	48.51	51.74	39.78	51.26	62.50	68.57	71.79
83	34.01	43.64	47.68	53.99	57.58	44.28	57.05	69.56	76.31	79.90
84	38.20	49.02	53.56	60.64	64.67	49.73	64.08	78.12	85.71	89.74
85	42.64	54.71	59.78	67.68	72.18	55.51	71.52	87.20	95.66	100.17
86	47.32	60.72	66.34	75.11	80.11	61.60	79.37	96.77	106.17	111.17
87	52.74	67.68	73.94	83.72	89.29	68.66	88.47	107.86	118.33	123.90
88	58.66	75.27	82.24	93.11	99.30	76.36	98.39	119.96	131.61	137.80
89	65.56	84.12	91.91	104.06	110.99	85.34	109.96	134.07	147.09	154.01
90	86.26	110.69	120.94	136.93	146.03	112.29	144.69	176.41	193.54	202.65

**Appendix B1 - Year 3 (Final Year) of Phase-in
John Hancock Life Insurance Company (U.S.A.)
P-FACE(2004) MD**

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

**Rates per \$5 of Monthly Benefit - 90 Day Elimination Period
Home Health Monthly Benefit at 100% of Nursing Home Monthly Benefit**

Age	FPO Base					ABI Option: (5% Compound Inflation)				
	Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	1.17	1.31	1.70	1.85	1.94	3.59	4.66	5.13	5.99	6.76
30	1.17	1.31	1.70	1.85	1.94	3.59	4.66	5.13	5.99	6.76
31	1.18	1.33	1.72	1.87	1.97	3.65	4.71	5.22	6.09	6.84
32	1.20	1.36	1.74	1.90	2.00	3.71	4.76	5.32	6.18	6.92
33	1.21	1.38	1.77	1.92	2.03	3.77	4.82	5.42	6.28	7.00
34	1.22	1.40	1.79	1.95	2.05	3.84	4.88	5.52	6.38	7.08
35	1.24	1.43	1.82	1.97	2.08	3.90	4.93	5.62	6.48	7.17
36	1.25	1.45	1.84	1.99	2.11	3.96	4.99	5.72	6.58	7.25
37	1.27	1.48	1.86	2.02	2.14	4.03	5.05	5.83	6.69	7.33
38	1.28	1.50	1.89	2.04	2.17	4.09	5.11	5.94	6.79	7.42
39	1.30	1.54	1.92	2.07	2.21	4.16	5.17	6.05	6.90	7.51
40	1.32	1.60	1.94	2.10	2.24	4.23	5.23	6.16	7.01	7.60
41	1.40	1.70	1.99	2.15	2.30	4.28	5.32	6.28	7.09	7.70
42	1.49	1.80	2.03	2.20	2.36	4.34	5.41	6.40	7.18	7.80
43	1.58	1.91	2.10	2.25	2.42	4.39	5.51	6.52	7.27	7.90
44	1.68	2.03	2.23	2.34	2.48	4.45	5.60	6.65	7.36	8.01
45	1.79	2.16	2.36	2.48	2.60	4.51	5.70	6.78	7.45	8.12
46	1.90	2.31	2.51	2.64	2.77	4.57	5.80	6.90	7.54	8.21
47	1.94	2.41	2.69	2.81	2.95	4.64	5.91	7.03	7.63	8.30
48	1.99	2.47	2.88	3.00	3.14	4.71	6.02	7.16	7.73	8.40
49	2.03	2.53	2.97	3.21	3.34	4.78	6.13	7.30	7.82	8.49
50	2.07	2.60	3.02	3.40	3.58	4.85	6.24	7.43	7.92	8.59
51	2.13	2.71	3.11	3.48	3.82	5.01	6.41	7.65	8.17	8.88
52	2.18	2.83	3.19	3.57	3.92	5.17	6.58	7.87	8.43	9.18
53	2.24	2.95	3.28	3.66	4.02	5.33	6.75	8.10	8.70	9.49
54	2.29	3.08	3.37	3.75	4.12	5.51	6.94	8.33	8.98	9.81
55	2.35	3.22	3.46	3.84	4.23	5.68	7.12	8.58	9.26	10.14
56	2.56	3.37	3.69	4.09	4.51	5.87	7.51	8.87	9.65	10.58
57	2.78	3.53	3.94	4.36	4.82	6.06	7.92	9.18	10.05	11.03
58	3.02	3.70	4.20	4.65	5.14	6.25	8.35	9.50	10.46	11.50
59	3.28	3.88	4.47	4.95	5.48	6.46	8.80	9.83	10.90	12.00
60	3.56	4.07	4.77	5.28	5.85	6.66	9.28	10.18	11.35	12.51
61	3.82	4.43	5.14	5.73	6.35	7.11	9.68	10.77	11.99	13.16
62	4.10	4.82	5.54	6.22	6.89	7.60	10.10	11.41	12.67	13.84
63	4.40	5.25	5.97	6.76	7.47	8.11	10.54	12.08	13.38	14.56
64	4.72	5.72	6.44	7.34	8.11	8.66	11.00	12.79	14.13	15.31
65	5.06	6.22	6.94	7.97	8.80	9.24	11.48	13.54	14.93	16.10
66	5.58	6.86	7.69	8.81	9.77	9.95	12.48	14.63	16.25	17.56
67	6.15	7.57	8.52	9.74	10.84	10.72	13.56	15.81	17.68	19.14
68	6.79	8.34	9.44	10.76	12.02	11.54	14.74	17.09	19.24	20.87
69	7.48	9.20	10.45	11.90	13.34	12.42	16.02	18.47	20.94	22.76
70	8.25	10.14	11.58	13.15	14.80	13.38	17.41	19.96	22.79	24.81
71	9.27	11.49	13.01	14.75	16.44	14.71	19.13	22.20	25.13	27.17
72	10.42	13.01	14.61	16.56	18.25	16.19	21.02	24.69	27.72	29.75
73	11.71	14.73	16.41	18.58	20.27	17.80	23.10	27.45	30.58	32.58
74	13.17	16.69	18.44	20.84	22.52	19.59	25.38	30.53	33.73	35.68
75	14.80	18.90	20.71	23.39	25.01	21.54	27.88	33.96	37.21	39.07
76	16.07	20.55	22.50	25.43	27.17	22.88	29.59	36.04	39.50	41.46
77	17.23	22.05	24.13	27.28	29.14	23.99	30.99	37.76	41.40	43.42
78	19.42	24.87	27.20	30.77	32.84	26.43	34.12	41.58	45.59	47.79
79	21.88	28.04	30.66	34.69	37.02	29.12	37.55	45.78	50.21	52.60
80	24.65	31.63	34.55	39.12	41.72	32.08	41.34	50.40	55.30	57.90
81	27.60	35.42	38.70	43.82	46.73	35.93	46.30	56.45	61.93	64.85
82	30.56	39.22	42.85	48.51	51.74	39.78	51.26	62.50	68.57	71.79
83	34.01	43.64	47.68	53.99	57.58	44.28	57.05	69.56	76.31	79.90
84	38.20	49.02	53.56	60.64	64.67	49.73	64.08	78.12	85.71	89.74
85	42.64	54.71	59.78	67.68	72.18	55.51	71.52	87.20	95.66	100.17
86	47.32	60.72	66.34	75.11	80.11	61.60	79.37	96.77	106.17	111.17
87	52.74	67.68	73.94	83.72	89.29	68.66	88.47	107.86	118.33	123.90
88	58.66	75.27	82.24	93.11	99.30	76.36	98.39	119.96	131.61	137.80
89	65.56	84.12	91.91	104.06	110.99	85.34	109.96	134.07	147.09	154.01
90	86.26	110.69	120.94	136.93	146.03	112.29	144.69	176.41	193.54	202.65

Appendix C1
John Hancock Life Insurance Company (U.S.A.)
P-FACE(2004) MD

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

Rates per \$5 of Monthly Benefit - 90 Day Elimination Period
Home Health Monthly Benefit at 100% of Nursing Home Monthly Benefit

Age	ABI Option: (3.9% Compound Inflation)				
	Benefit Period				
	2 Years	3 Years	4 Years	5 Years	6 Years
18-29	2.53	3.28	3.61	4.22	4.76
30	2.53	3.28	3.61	4.22	4.76
31	2.57	3.32	3.68	4.29	4.82
32	2.61	3.35	3.75	4.35	4.87
33	2.66	3.39	3.81	4.42	4.93
34	2.70	3.43	3.89	4.49	4.99
35	2.75	3.47	3.96	4.56	5.05
36	2.79	3.51	4.03	4.63	5.10
37	2.84	3.55	4.10	4.71	5.16
38	2.88	3.60	4.18	4.78	5.22
39	2.93	3.64	4.26	4.86	5.29
40	2.98	3.68	4.34	4.93	5.35
41	3.02	3.74	4.42	4.99	5.42
42	3.06	3.81	4.51	5.06	5.49
43	3.09	3.88	4.59	5.12	5.57
44	3.13	3.94	4.68	5.18	5.64
45	3.17	4.01	4.77	5.24	5.72
46	3.22	4.09	4.86	5.31	5.78
47	3.27	4.16	4.95	5.37	5.85
48	3.32	4.24	5.04	5.44	5.91
49	3.37	4.31	5.14	5.51	5.98
50	3.42	4.39	5.23	5.58	6.05
51	3.53	4.51	5.38	5.75	6.25
52	3.64	4.63	5.54	5.94	6.46
53	3.76	4.76	5.70	6.13	6.68
54	3.88	4.88	5.87	6.32	6.91
55	4.00	5.01	6.04	6.52	7.14
56	4.13	5.29	6.25	6.79	7.45
57	4.26	5.57	6.47	7.07	7.77
58	4.40	5.88	6.69	7.37	8.10
59	4.55	6.20	6.92	7.67	8.45
60	4.69	6.53	7.16	7.99	8.81
61	5.01	6.82	7.59	8.44	9.27
62	5.35	7.11	8.03	8.92	9.75
63	5.71	7.42	8.50	9.42	10.25
64	6.10	7.75	9.00	9.95	10.78
65	6.51	8.08	9.53	10.51	11.34
66	7.01	8.79	10.30	11.44	12.36
67	7.55	9.55	11.13	12.45	13.48
68	8.12	10.38	12.03	13.55	14.70
69	8.75	11.28	13.00	14.74	16.02
70	9.42	12.26	14.05	16.04	17.47
71	10.36	13.47	15.63	17.70	19.13
72	11.40	14.80	17.38	19.52	20.95
73	12.54	16.26	19.33	21.53	22.94
74	13.79	17.87	21.50	23.75	25.12
75	15.17	19.63	23.91	26.20	27.51
76	16.76	21.67	26.39	28.93	30.36
77	18.51	23.91	29.14	31.94	33.50
78	20.45	26.39	32.17	35.27	36.97
79	22.59	29.13	35.51	38.95	40.81
80	24.96	32.15	39.20	43.01	45.03
81	27.95	36.01	43.91	48.17	50.44
82	30.94	39.87	48.61	53.33	55.84
83	34.44	44.37	54.10	59.35	62.15
84	38.68	49.84	60.77	66.67	69.80
85	43.17	55.63	67.82	74.41	77.91
86	47.91	61.74	75.27	82.58	86.47
87	53.40	68.81	83.90	92.04	96.37
88	59.39	76.53	93.30	102.36	107.18
89	66.38	85.53	104.28	114.41	119.79
90	87.34	112.54	137.21	150.54	157.62