Product NameForm NumberIssue Date RangeGroup Long Term CareGPB-SPR-0007.02June 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

Maryland Page 1 of 16

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.

Maryland Page 2 of 16

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			

Maryland Page 3 of 16

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 1.1% lapse rate due to the rate increase.

Guaranteed Issue:

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

Maryland Page 4 of 16

Fully Underwritten:

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

Maryland Page 5 of 16

Mortality

The mortality rates have also been derived based on our own experience within our retail and group long-term care block of business.

The base mortality table is the search part of historical improvements based on scale was and gender:

New then apply the following series of adjustment factors which vary by underwriting class and gender:

Fully Underwritten:

Illy Underwri Policy	tten.	Issu	e Age	
Duration	< = 55	65	75	>=82
1				

Maryland Page 6 of 16

Guaranteed Issue Male:

Policy	Issue Age				
Duration	< = 45	55	65	75	> = 84
1					
	_				
				_	
				_	

Maryland Page 7 of 16

Guaranteed Issue Female:

Policy Policy			Issue Age		
Duration	< = 45	55	65	75	> = 84
1					
	_				
	_				
				_	
	_			_	_
					_
					_

Factors for ages not listed above are interpolated.

We are also projecting years of future mortality improvement based on scale years of future morbidity improvement in our future claim projections.

Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

Maryland Page 8 of 16

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.

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.

Maryland Page 9 of 16

13. Average Annual Premium

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

	Nationwide	Mary	yland
Form	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%.

Maryland Page 10 of 16

- 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.

Maryland Page 11 of 16

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 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

Maryland Page 12 of 16

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.

Voluntary Lapses

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

	A/E by Amount					
Duration	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

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

Maryland Page 13 of 16

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

Maryland Page 14 of 16

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 reintroduce 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 refiling 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.

Maryland Page 15 of 16

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.

Kimberly Navins, FSA, MAAA

Actuary

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

Maryland Page 16 of 16

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

Original Assumptions Historical & Projected Experience With Proposed Rate Increase Before Proposed Increase Incurred Incurred Incurred Calendar Incurred Loss Incurred Earned Loss Incurred Earned Loss Earned Year Claims Premium Ratio Claims Premium Ratio Claims Premium Ratio 1990 10,600 0% 10,600 0% 1991 13,706 0% 13,706 0% 1992 130,947 130,947 0% 0% 1993 24,454 281,316 9% 452,593 0% 452,593 0% 277,767 1994 27,056 10% 485,283 0% 485,283 0% 1995 30,873 260,385 12% 2,362 529,250 0% 2,362 529,250 0% 571,865 39,951 275,694 14% 571,865 0% 0% 1996 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% 1,375,485 7,817,601 18% 1999 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 17% 13,158,860 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% 21% 13% 13% 2003 3,210,454 15,177,636 1,915,689 14,975,334 1,915,689 14,975,334 15,549,321 2004 3,738,588 15,637,115 24% 4,384,408 28% 4,384,408 15,549,321 28% 2005 4,267,186 16,245,505 26% 2,274,982 16,365,989 2,274,982 16,365,989 14% 14% 2006 4,751,223 16,735,040 28% 3,412,276 17,134,513 20% 3,412,276 17,134,513 20% Historical 5,649,022 Experience 2007 19,785,983 29% 2,930,445 20,443,071 14% 2,930,445 20,443,071 14% 6,409,192 22,839,876 2008 21,943,336 29% 5,635,647 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 31% 23,661,335 2010 22,493,869 34% 10,315,052 24,308,205 42% 10,315,052 42% 7,665,257 24,308,205 2011 37% 8,398,064 22,672,561 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% 9,984,633 2013 22,542,561 44% 8,147,104 25,767,030 32% 8,147,104 27,698,829 29% 2014 26,380,698 10,856,997 22,468,465 48% 11,900,827 45% 11,900,827 28,284,570 42% 22,923,431 13,947,743 27,531,125 13,947,743 2015 11,838,133 52% 51% 30,519,537 46% 11,214,159 2016 12,661,559 21,680,735 58% 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% 19,138,785 75% 25,589,619 **Projected** 2018 14,391,599 13,984,810 55% 13,865,045 28,033,527 49% Future 2019 15,281,761 17,954,654 85% 15,618,649 24,902,611 63% 15,492,880 27,283,815 57% 16,165,566 16,808,883 17,306,520 24,202,696 17,172,676 2020 96% 72% 26,522,137 65% Experience 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% 22,748,553 20,600,440 20,755,231 91% 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% 20,397,287 131% 26,430,933 22,402,095 118% 26,630,869 2026 197% 21,160,319 10,741,716 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% 17,815,355 32,246,644 164% 32,496,007 182% 19,612,587 34,513,433 2029 23,076,050 8,250,828 280% 16,907,852 204% 34,246,252 18,631,572 184% 2030 7,504,655 15,984,461 228% 23,505,518 313% 36,403,397 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% 14,111,875 2032 24,033,545 6,140,524 391% 39,779,264 282% 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% 12,238,485 41,348,224 41,678,236 341% 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% 3,920,744 2036 23,581,205 601% 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 42,708,759 10,610,563 403% 452% 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% 2,338,072 2040 907% 593% 525% 21,201,322 41,958,381 7,073,558 41,618,776 7,921,059 2041 20,345,058 2,032,473 1001% 6,337,183 645% 40,535,556 570% 40,867,407 7,109,414 19,397,620 5,647,222 2042 1,758,836 1103% 39,480,491 699% 39,158,716 6,347,086 617% Values as of 12/31/2015 (discounted at maximum statutory valuation rates) **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% 310,800,227 177.6% 360,549,501 552,081,317 342,998,824 159.7% Future : 192.3% 187,541,196 547,863,277

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

639,424,258 77.6%

Lifetime :

496,460,289

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

672,597,422

792,425,473 84.9%

834,138,661 80.1%

668,379,382

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

		Loss Ratios to A	apply to Actual Pre	emium Incurred	Adjusted Expected	Before	e Proposed Increa	ise Incurred	V	Vith Proposed Rate	e Increas Incurred
	Calendar	Incurred	Earned	Loss	Incurred	Incurred	Earned	Loss	Incurred	Earned	Loss
	Year	Claims	Premium	Ratio*	Claims	Claims	Premium	Ratio*	Claims	Premium	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%
2010 RI	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	0,020,111	20,010,001	,0	12,020,000	11,214,159	26,952,073	42%	11,220,309	29,859,942	38%
Projected	2017					12,507,645	26,270,319	48%	12,483,421	28,994,449	43%
Future	2018					13,984,810	25,589,619	55%	13,865,045	28,033,527	49%
Experience	2019					15,618,649	24,902,611	63%	15,492,880	27,283,815	57%
Σλροποποσ	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	6179
	2042					37,999,088	5,005,934	759%	37,687,696	5,636,780	669%
	2043					36,495,148	4,413,953	827%	36,193,832	4,979,465	7279
	2044					34,876,916	3,871,198	901%	34,586,610	4,375,355	790%
lue as of 12/31/15	*-										
us or 12/51/15	Past				132,060,463	120,516,105	481,625,246	25.0%	120,516,105	491,139,837	24
	Future				102,000,403	552,081,317	310,800,227	177.6%	547,863,277	342,998,824	159.
	Lifetime					672,597,422	792,425,473	84.9%	668,379,382	834,138,661	80.
	FIIGUIIG					012,001,422	132,423,413	U+.5 /0	000,013,002	004, 100,001	60

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

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: Future Purchase Option

Year 1:

Issue	Ī		Benefit P	eriod		
Age	2	3	5	6	7	10
18-29	14%	14%	14%	14%	14%	15%
30	14%	14%	14%	14%	14%	15%
31	14%	14%	14%	14%	14%	15%
32	14%	14%	14%	14%	14%	15%
33	14%	14%	14%	14%	14%	15%
34	14%	14%	14%	14%	14%	15%
35	14%	14%	14%	14%	14%	15%
36	14%	14%	14%	14%	14%	15%
37	14%	14%	14%	14%	14%	15%
38	14%	14%	14%	14%	14%	15%
39	14%	14%	14%	14%	14%	15%
40	14%	14%	14%	14%	14%	15%
41	14%	14%	14%	14%	14%	15%
42	14%	14%	14%	14%	14%	15%
43	14%	14%	14%	14%	14%	15%
44	14%	14%	14%	14%	14%	15%
45	14%	14%	14%	14%	14%	15%
46	14%	14%	14%	14%	14%	15%
47	14%	14%	14%	14%	14%	15%
48	14%	14%	14%	14%	14%	15%
49	14%	14%	14%	14%	14%	15%
50	14%	14%	14%	14%	14%	15%
51	14%	14%	14%	14%	14%	15%
52	14%	14%	14%	14%	14%	15%
53	14%	14%	14%	14%	14%	15%
54	14%	14%	14%	14%	14%	15%
55	14%	14%	14%	14%	14%	15%
56	14%	14%	14%	14%	14%	15%
57	14%	14%	14%	14%	14%	15%
58	14%	14%	14%	14%	14%	15%
59	14%	14%	14%	14%	14%	15%
60	14%	14%	14%	14%	14%	15%
61	14%	14%	14%	14%	14%	15%
62	14%	14%	14%	14%	14%	15%
63	14%	14%	14%	14%	14%	15%
64	14%	14%	14%	14%	14%	15%
65	14%	14%	14%	14%	14%	15%
66	14%	14%	14%	14%	14%	15%
67	14%	14%	14%	14%	14%	14%
68	14%	14%	14%	14%	14%	14%
69	14%	14%	14%	14%	14%	14%
70	14%	14%	14%	14%	14%	14%
71	14%	14%	14%	14%	14%	15%
72	14%	14%	14%	14%	14%	15%
73	14%	14%	14%	14%	14%	15%
74	14%	14%	14%	14%	14%	15%
75	14%	14%	14%	14%	14%	15%
76	14%	14%	14%	14%	14%	15%
77	14%	14%	14%	14%	14%	15%
78	14%	14%	14%	14%	14%	15%
79	14%	14%	14%	14%	14%	15%
80	14%	14%	14%	14%	14%	14%
81	14%	14%	14%	14%	14%	14%
82	14%	14%	14%	14%	14%	14%
83	14%	14%	14%	14%	14%	14%
84	14%	14%	14%	14%	14%	14%

	1		- "-			
Issue Age	2	3	Benefit Pe	eriod 6	7	10
18-29	0%	0%	0%	0%	0%	10%
30	0%	0%	0%	0%	0%	10%
31	0%	0%	0%	0%	0%	10%
32	0%	0%	0%	0%	0%	10%
33	0%	0%	0%	0%	0%	10%
34	0%	0%	0%	0%	0%	10%
35	0%	0%	0%	0%	0%	10%
36	0%	0%	0%	0%	0%	10%
37	0%	0%	0%	0%	0%	10%
38	0%	0%	0%	0%	0%	10%
39	0%	0%	0%	0%	0%	10%
40	0%	0%	0%	0%	0%	10%
41	0%	0%	0%	0%	0%	10%
42	0%	0%	0%	0%	0%	10%
43	0%	0%	0%	0%	0%	10%
44	0%	0%	0%	0%	0%	10%
45	0%	0%	0%	0%	0%	10%
46	0%	0%	0%	0%	0%	10%
47	0%	0%	0%	0%	0%	10%
48	0%	0%	0%	0%	0%	10%
49	0%	0%	0%	0%	0%	10%
50	0%	0%	0%	0%	0%	10%
51	0%	0%	0%	0%	0%	10%
52	0%	0%	0%	0%	0%	10%
53	0%	0%	0%	0%	0%	10%
54	0%	0%	0%	0%	0%	10%
55	0%	0%	0%	0%	0%	10%
56	0%	0%	0%	0%	0%	10%
57	0%	0%	0%	0%	0%	10%
58	0%	0%	0%	0%	0%	10%
59	0%	0%	0%	0%	0%	10%
60	0%	0%	0%	0%	0%	10%
61	0%	0%	0%	0%	0%	10%
62	0%	0%	0%	0%	0%	10%
63	0%	0%	0%	0%	0%	10%
64	0%	0%	0%	0%	0%	9%
65	0%	0%	0%	0%	0%	6%
66	0%	0%	0%	0%	0%	2%
67	0%	0%	0%	0%	0%	0%
68	0%	0%	0%	0%	0%	0%
69	0%	0%	0%	0%	0%	0%
70	0%	0%	0%	0%	0%	0%
71	0%	0%	0%	0%	0%	1%
72	0%	0%	0%	0%	0%	3%
73	0%	0%	0%	0%	0%	5%
74	0%	0%	0%	0%	0%	8%
75	0%	0%	0%	0%	0%	10%
76	0%	0%	0%	0%	0%	10%
77	0%	0%	0%	0%	0%	10%
78	0%	0%	0%	0%	0%	9%
79	0%	0%	0%	0%	0%	4%
80	0%	0%	0%	0%	0%	0%
81	0%	0%	0%	0%	0%	0%
82	0%	0%	0%	0%	0%	0%
83	0%	0%	0%	0%	0%	0%
84	0%	0%	0%	0%	0%	0%
٠.	0,0	0,0	0,0	0,0	0,0	0,0

Year 2:

Year 3 :						
Issue	2	3	Benefit Pe	eriod 6	7	10
Age 18-29	0%	0%	0%	0%	0%	0%
18-29 30	0%	0% 0%	0% 0%	0%	0%	0%
31	0%	0%	0%	0%	0%	0%
32	0%	0%	0%	0%	0%	0%
33	0%	0%	0%	0%	0%	0%
34	0%	0%	0%	0%	0%	0%
35	0%	0%	0%	0%	0%	0%
36	0%	0%	0%	0%	0%	0%
37	0%	0%	0%	0%	0%	0%
38	0%	0%	0%	0%	0%	0%
39	0%	0%	0%	0%	0%	0%
40	0%	0%	0%	0%	0%	0%
41	0%	0%	0%	0%	0%	0%
42	0%	0%	0%	0%	0%	0%
43	0%	0%	0%	0%	0%	0%
44	0%	0%	0%	0%	0%	0%
45	0%	0%	0%	0%	0%	0%
46	0%	0%	0%	0%	0%	0%
47	0%	0%	0%	0%	0%	0%
48	0%	0%	0%	0%	0%	0%
49	0%	0%	0%	0%	0%	0%
50	0%	0%	0%	0%	0%	0%
51	0%	0%	0%	0%	0%	0%
52	0%	0%	0%	0%	0%	0%
53	0%	0%	0%	0%	0%	0%
54	0%	0%	0%	0%	0%	0%
55	0%	0%	0%	0%	0%	0%
56	0%	0%	0%	0%	0%	0%
57	0%	0%	0%	0%	0%	0%
58	0%	0%	0%	0%	0%	0%
59	0%	0%	0%	0%	0%	0%
60	0%	0%	0%	0%	0%	0%
61	0%	0%	0%	0%	0%	0%
62	0%	0%	0%	0%	0%	0%
63	0%	0%	0%	0%	0%	0%
64	0%	0%	0%	0%	0%	0%
65	0%	0%	0%	0%	0%	0%
66	0%	0%	0%	0%	0%	0%
	0%	0%				
67 68	0%	0%	0% 0%	0% 0%	0% 0%	0% 0%
69	0%	0%	0%	0%	0%	0%
70	0%	0%	0%	0%	0%	0%
71	0%	0%	0%	0%	0%	0%
72	0%	0%	0%	0%	0%	0%
73	0%	0%	0%	0%	0%	0%
74	0%	0%	0%	0%	0%	0%
75	0%	0%	0%	0%	0%	0%
76	0%	0%	0%	0%	0%	0%
77	0%	0%	0%	0%	0%	0%
78	0%	0%	0%	0%	0%	0%
79	0%	0%	0%	0%	0%	0%
80	0%	0%	0%	0%	0%	0%
81	0%	0%	0%	0%	0%	0%
82	0%	0%	0%	0%	0%	0%
02	00/	00/	00/	00/	00/	00/

0%

0%

0%

0%

0%

0%

83

84

0%

0%

0%

0%

0%

0%

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:

Year 1:				
Issue	Ве	nefit Period		
Age	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 67	15% 15%	15% 15%	15% 15%	
68	15%	15%	15%	
69	15%	15%	15%	
70	15%	15%	15%	
70 71	15%	15%	15%	
71	15%	15%	15%	
73	15%	15%	15%	
73 74	15%	15%	15%	
75	15%	15%	15%	
75 76	15%	15%	15%	
76 77	15%	15%	15%	
77 78	15%	15%	15%	
76 79	15%	15%	15%	
79 80	15%	15%	15%	
81	14%	14%	14%	
82	14%	14%	14%	
83	14%	14%	14%	
84	14%	14%	14%	
04	1470	1470	1470	

Year 2:

Issue	Ben	efit Period	
Age	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%
79 80	0%	4% 0%	4% 0%
81	0%	0%	0%
81 82	0%	0% 0%	0%
82 83	0%	0%	0%
83 84	0%	0% 0%	0%
04	070	070	070

Year 3:

Issue	Ве	nefit Period	
Age	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%	0% 0%
69 70	0%	0%	
70 71	0% 0%	0%	0% 0%
	0%	0%	0%
72 73	0%	0%	0%
73 74	1%	0%	0%
74 75	2%	0%	0%
75 76	3%	0%	2%
76 77	3% 0%	0%	2% 0%
77 78	0%	0%	0%
76 79	0%	0%	0%
79 80	0%	0%	0%
81	0%	0%	0%
82	0%	0%	0%
83	0%	0%	0%
84	0%	0%	0%
J-1	0 /0	J /0	J /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

GPB-COV-0002 Rates after Requested Rate Increases

GPB-COV-0002 Rates after Requested Rate Increases

New Busi	ness Rates a	adjusted fo	or Benefit	Difference	es* :		excluding	g additional i	rate increa	se due to	cost of de	lay :		including additional rate increase due to cost of delay:				GPB-COV-0002 2016 Rate Increases (%):									
Issue			Benefit P	eriod			Issue			Benefit F	Period			Issue Benefit Period				Issue	Ī		Benefit P	eriod					
Age	2	3	5	6	7	10	Age	2	3	5	6	7	10	Age	2	3	5	6	7	10	Age	2	3	5	6	7	10
18-29	0.80	0.92	1.00	1.12	1.18	1.96	18-29	0.32	0.38	0.44	0.46	0.48	0.56	18-29	0.32	0.38	0.44	0.46	0.48	0.56	18-29	14%	14%	14%	14%	14%	26%
30	0.84	0.97	1.06	1.17	1.24	1.96	30	0.32	0.38	0.44	0.46	0.48	0.56	30	0.32	0.38	0.44	0.46	0.48	0.56	30	14%	14%	14%	14%	14%	26%
31	0.90	1.03	1.06	1.17	1.24	1.96	31	0.32	0.38	0.44	0.46	0.48	0.56	31	0.32	0.38	0.44	0.46	0.48	0.56	31	14%	14%	14%	14%	14%	26%
32 33	0.90 0.90	1.03 1.03	1.10 1.10	1.23 1.23	1.30 1.30	2.01 2.01	32 33	0.32 0.33	0.38 0.40	0.44 0.46	0.46 0.49	0.48 0.50	0.56 0.59	32 33	0.32 0.33	0.38 0.40	0.44 0.46	0.46 0.49	0.48 0.50	0.56 0.59	32 33	14% 14%	14% 14%	14% 14%	14% 14%	14% 14%	26% 26%
33 34	0.90	1.03	1.16	1.23	1.37	2.14	33 34	0.35	0.40	0.48	0.49	0.50	0.59	33 34	0.35	0.40	0.48	0.49	0.50	0.59	33 34	14%	14%	14%	14%	14%	26%
35	0.90	1.03	1.16	1.29	1.37	2.14	35	0.36	0.41	0.46	0.53	0.55	0.65	35	0.36	0.41	0.48	0.51	0.55	0.65	35	14%	14%	14%	14%	14%	26%
36	0.90	1.03	1.16	1.29	1.37	2.17	36	0.38	0.45	0.53	0.56	0.58	0.68	36	0.38	0.45	0.53	0.56	0.58	0.68	36	14%	14%	14%	14%	14%	26%
37	0.90	1.03	1.23	1.36	1.44	2.17	37	0.40	0.47	0.56	0.58	0.60	0.71	37	0.40	0.47	0.56	0.58	0.60	0.71	37	14%	14%	14%	14%	14%	26%
38	0.90	1.04	1.23	1.37	1.45	2.33	38	0.41	0.50	0.58	0.61	0.63	0.75	38	0.41	0.50	0.58	0.61	0.63	0.75	38	14%	14%	14%	14%	14%	26%
39	0.90	1.04	1.23	1.39	1.47	2.38	39	0.43	0.52	0.61	0.64	0.66	0.78	39	0.43	0.52	0.61	0.64	0.66	0.78	39	14%	14%	14%	14%	14%	26%
40	0.90	1.04	1.24	1.40	1.48	2.42	40	0.45	0.54	0.64	0.67	0.70	0.82	40	0.45	0.54	0.64	0.67	0.70	0.82	40	14%	14%	14%	14%	14%	26%
41	0.93	1.11	1.27	1.44	1.53	2.51	41	0.48	0.58	0.69	0.72	0.75	0.88	41	0.48	0.58	0.69	0.72	0.75	0.88	41	14%	14%	14%	14%	14%	26%
42	0.93	1.12	1.38	1.58	1.67	2.61	42	0.52	0.62	0.74	0.77	0.80	0.94	42	0.52	0.62	0.74	0.77	0.80	0.94	42	14%	14%	14%	14%	14%	26%
43	1.00	1.22	1.41	1.62	1.72	2.71	43	0.55	0.67	0.79	0.83	0.86	1.01	43	0.55	0.67	0.79	0.83	0.86	1.01	43	14%	14%	14%	14%	14%	26%
44	1.11	1.24	1.54	1.68	1.78	2.83	44	0.59	0.72	0.85	0.89	0.92	1.09	44	0.59	0.72	0.85	0.89	0.92	1.09	44	14%	14%	14%	14%	14%	26%
45	1.21	1.35	1.58	1.83	1.94	2.96	45	0.64	0.77	0.91	0.95	0.99	1.16	45	0.64	0.77	0.91	0.95	0.99	1.16	45	14%	14%	14%	14%	14%	26%
46	1.22	1.38	1.65	1.91	2.02	3.11	46	0.68	0.83	0.97	1.02	1.06	1.25	46	0.68	0.83	0.97	1.02	1.06	1.25	46	14%	14%	14%	14%	14%	26%
47	1.35	1.52	1.71	2.00	2.11	3.27	47	0.73	0.89	1.05	1.10	1.14	1.34	47	0.73	0.89	1.05	1.10	1.14	1.34	47	14%	14%	14%	14%	14%	26%
48	1.48	1.57	1.88	2.20	2.32	3.46	48	0.78	0.95	1.12	1.18	1.22	1.44	48	0.78	0.95	1.12	1.18	1.22	1.44	48	14%	14%	14%	14%	14%	26%
49 50	1.50 1.65	1.71 1.77	1.96 2.04	2.30 2.42	2.43 2.55	3.52 3.74	49 50	0.84 0.90	1.02 1.09	1.20 1.29	1.26 1.36	1.31 1.40	1.54 1.65	49 50	0.84 0.90	1.02 1.09	1.20 1.29	1.26 1.36	1.31 1.40	1.54 1.65	49 50	14% 14%	14% 14%	14% 14%	14% 14%	14% 14%	26% 26%
50 51	1.71	1.77	2.04	2.42	2.55	3.74	50	0.90	1.17	1.29	1.46	1.40	1.77	50 51	0.90	1.09	1.39	1.46	1.51	1.77	50 51	14%	14%	14%	14%	14%	26%
52	1.88	2.05	2.19	2.78	2.74	4.23	52	1.03	1.17	1.49	1.56	1.62	1.77	52	1.03	1.17	1.49	1.56	1.62	1.90	52	14%	14%	14%	14%	14%	26%
53	1.96	2.16	2.59	3.10	3.28	4.46	53	1.10	1.35	1.59	1.68	1.73	2.04	53	1.10	1.35	1.59	1.68	1.73	2.04	53	14%	14%	14%	14%	14%	26%
54	2.17	2.41	2.76	3.32	3.51	4.69	54	1.18	1.45	1.71	1.80	1.86	2.19	54	1.18	1.45	1.71	1.80	1.86	2.19	54	14%	14%	14%	14%	14%	26%
55	2.25	2.53	2.95	3.57	3.77	4.95	55	1.27	1.55	1.84	1.93	2.00	2.34	55	1.27	1.55	1.84	1.93	2.00	2.34	55	14%	14%	14%	14%	14%	26%
56	2.38	2.76	3.14	3.79	4.01	5.36	56	1.36	1.66	1.97	2.07	2.14	2.51	56	1.36	1.66	1.97	2.07	2.14	2.51	56	14%	14%	14%	14%	14%	26%
57	2.54	2.87	3.34	4.02	4.25	5.66	57	1.46	1.79	2.11	2.22	2.30	2.70	57	1.46	1.79	2.11	2.22	2.30	2.70	57	14%	14%	14%	14%	14%	26%
58	2.72	3.12	3.55	4.18	4.42	6.02	58	1.64	2.01	2.38	2.50	2.58	3.03	58	1.64	2.01	2.38	2.50	2.58	3.03	58	14%	14%	14%	14%	14%	26%
59	2.77	3.29	3.82	4.48	4.74	6.41	59	1.84	2.26	2.67	2.81	2.90	3.40	59	1.84	2.26	2.67	2.81	2.90	3.40	59	14%	14%	14%	14%	14%	26%
60	2.99	3.48	4.12	4.71	4.98	6.88	60	2.07	2.54	3.01	3.16	3.26	3.82	60	2.07	2.54	3.01	3.16	3.26	3.82	60	14%	14%	14%	14%	14%	26%
61	3.20	3.82	4.43	5.12	5.42	7.47	61	2.33	2.86	3.38	3.55	3.66	4.29	61	2.33	2.86	3.38	3.55	3.66	4.29	61	14%	14%	14%	14%	14%	26%
62	3.44	4.06	4.80	5.62	5.94	8.19	62	2.62	3.22	3.80	3.99	4.12	4.82	62	2.62	3.22	3.80	3.99	4.12	4.82	62	14%	14%	14%	14%	14%	26%
63	3.63	4.50	5.23	6.17	6.52	8.86	63	2.95	3.62	4.28	4.48	4.63	5.41	63	2.95	3.62	4.28	4.48	4.63	5.41	63	14%	14%	14%	14%	14%	26%
64	3.96	4.85	5.72	6.83	7.22	9.67	64	3.32	4.07	4.81	5.04	5.20	6.04	64	3.32	4.07	4.81	5.04	5.20	6.04	64	14%	14%	14%	14%	14%	25%
65	4.22	5.28	6.16	7.42	7.84	10.57	65 66	3.73	4.58	5.41	5.67	5.84	6.57	65	3.73	4.58	5.41	5.67	5.84	6.57	65	14%	14%	14%	14%	14%	21%
66 67	4.65 5.03	5.75 6.22	6.73 7.29	7.93 8.41	8.38 8.90	11.45 12.34	67	4.20 4.72	5.15 5.80	6.08 6.84	6.37 7.16	6.57 7.38	7.17 7.81	66 67	4.20 4.72	5.15 5.80	6.08 6.84	6.37 7.16	6.57 7.38	7.17 7.81	66 67	14% 14%	14% 14%	14% 14%	14% 14%	14% 14%	18% 14%
68	5.51	6.64	7.29	9.04	9.56	13.42	68	5.17	6.35	7.49	7.16	8.09	8.52	68	5.17	6.35	7.49	7.16	8.09	8.52	68	14%	14%	14%	14%	14%	14%
69	6.06	7.31	8.68	9.57	10.12	14.43	69	5.65	6.95	8.20	8.59	8.86	9.30	69	5.65	6.95	8.20	8.59	8.86	9.30	69	14%	14%	14%	14%	14%	14%
70	6.62	7.84	9.40	10.25	10.83	15.65	70	6.18	7.61	8.99	9.41	9.70	10.18	70	6.18	7.61	8.99	9.41	9.70	10.18	70	14%	14%	14%	14%	14%	14%
71	7.34	8.66	10.43	11.14	11.78	17.54	71	6.76	8.33	9.84	10.31	10.62	11.37	71	6.76	8.33	9.84	10.31	10.62	11.37	71	14%	14%	14%	14%	14%	16%
72	8.12	9.51	11.57	12.15	12.84	19.63	72	7.39	9.12	10.78	11.29	11.64	12.77	72	7.39	9.12	10.78	11.29	11.64	12.77	72	14%	14%	14%	14%	14%	19%
73	8.98	10.48	12.77	13.28	14.04	21.96	73	8.13	10.04	11.87	12.43	12.81	14.34	73	8.13	10.04	11.87	12.43	12.81	14.34	73	14%	14%	14%	14%	14%	21%
74	10.02	11.55	14.25	14.49	15.32	24.62	74	8.93	11.05	13.08	13.69	14.10	16.10	74	8.93	11.05	13.08	13.69	14.10	16.10	74	14%	14%	14%	14%	14%	24%
75	11.04	12.77	15.75	15.85	16.75	27.56	75	9.82	12.16	14.40	15.07	15.52	18.06	75	9.82	12.16	14.40	15.07	15.52	18.06	75	14%	14%	14%	14%	14%	26%
76	12.27	14.41	17.93	17.97	19.00	31.10	76	10.79	13.39	15.85	16.59	17.09	19.87	76	10.79	13.39	15.85	16.59	17.09	19.87	76	14%	14%	14%	14%	14%	26%
77	13.72	16.33	20.26	20.39	21.55	35.33	77	11.86	14.74	17.46	18.27	18.81	21.87	77	11.86	14.74	17.46	18.27	18.81	21.87	77	14%	14%	14%	14%	14%	26%
78	15.31	18.36	23.03	23.15	24.47	39.88	78	11.86	14.74	17.46	18.27	18.81	21.67	78	11.86	14.74	17.46	18.27	18.81	21.67	78	14%	14%	14%	14%	14%	25%
79	17.11	20.77	26.08	26.22	27.72	45.19	79	11.86	14.74	17.46	18.27	18.81	20.69	79	11.86	14.74	17.46	18.27	18.81	20.69	79	14%	14%	14%	14%	14%	19%
80	28.37	23.41	29.61	29.79	31.50	51.06	80	11.86	14.74	17.46	18.27	18.81	19.70	80	11.86	14.74	17.46	18.27	18.81	19.70	80	14%	14%	14%	14%	14%	14%
81	30.63	25.72	32.58	32.81	34.68	56.13	81	11.86	14.74	17.46	18.27	18.81	19.70	81	11.86	14.74	17.46	18.27	18.81	19.70	81	14%	14%	14%	14%	14%	14%
82	32.72	27.80	35.21	35.49	37.52	60.71	82	11.86	14.74	17.46	18.27	18.81	19.70	82	11.86	14.74	17.46	18.27	18.81	19.70	82	14%	14%	14%	14%	14%	14%
83 84	35.54 38.15	31.06 33.98	39.36 43.17	39.63 43.45	41.90 45.94	67.85 74.33	83 84	11.86 11.86	14.74 14.74	17.46 17.46	18.27 18.27	18.81 18.81	19.70 19.70	83 84	11.86 11.86	14.74 14.74	17.46 17.46	18.27 18.27	18.81 18.81	19.70 19.70	83 84	14% 14%	14% 14%	14% 14%	14% 14%	14% 14%	14% 14%
04	30.13	33.80	43.17	43.43	40.54	14.33	04	11.00	14.74	17.40	10.27	10.01	19.70	04	11.00	14.74	17.40	10.21	10.01	19.70	04	1470	1470	1470	1470	1470	1470

^{*} 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 (P-FACE 2009 was the last Group LTC product offered, but would increase by a comparable amount relative to Retail LTC products).

⁻ 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 (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options).

⁻ 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.

Inflation Option: ABI (5% Compound Inflation)

New Business Rates adjusted for Benefit Differences* :

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

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

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

Issue	Ben	efit Period		Issue	l Ber	efit Period		Issue	e	Bene	fit Period		-- -	Issue	Bene	fit Period	(,,,
Age	3	5	6	Age	3	5	6	Age		3	5	6		Age	3	5	6
18-29	8.24	9.39	12.41	18-29	2.48	2.91	3.47	18-29	9	2.48	2.91	3.47		18-29	43%	43%	43%
30	8.24	9.39	12.41	30	2.48	2.91	3.47	30		2.48	2.91	3.47		30	43%	43%	43%
31	8.24	9.39	12.41	31	2.48	2.91	3.47	31		2.48	2.91	3.47		31	43%	43%	43%
32	8.24	9.39	12.41	32	2.48	2.91	3.47	32		2.48	2.91	3.47		32	43%	43%	43%
33	8.24	9.39	12.41	33	2.52	2.96	3.53	33		2.52	2.96	3.53		33	43%	43%	43%
34	8.25	9.39	12.41	34	2.56	3.01	3.59	34		2.56	3.01	3.59		34	43%	43%	43%
35	8.29	9.39	12.49	35	2.60	3.06	3.65	35		2.60	3.06	3.65		35	43%	43%	43%
36	8.33	9.45	12.60	36	2.65	3.12	3.71	36		2.65	3.12	3.71		36	43%	43%	43%
37	8.53	9.52	12.74	37	2.69	3.17	3.77 3.84	37 38		2.69	3.17	3.77		37	43%	43%	43%
38	8.57	9.63	12.85	38	2.73	3.22				2.73	3.22	3.84		38	43%	43%	43%
39 40	8.62 8.67	9.71 9.80	13.00 13.12	39 40	2.78 2.82	3.28 3.33	3.90 3.97	39 40		2.78 2.82	3.28 3.33	3.90 3.97		39 40	43% 43%	43% 43%	43% 43%
40	8.83	10.07	13.56	41	2.02	3.48	4.15	41		2.95	3.48	4.15		41	43%	43%	43%
42	9.01	10.30	14.01	42	3.08	3.64	4.33	42		3.08	3.64	4.33		42	43%	43%	43%
43	9.15	10.57	14.44	43	3.21	3.80	4.52	43		3.21	3.80	4.52		43	43%	43%	43%
44	9.48	10.98	14.95	44	3.36	3.97	4.73	44		3.36	3.97	4.73		44	43%	43%	43%
45	9.66	11.27	15.44	45	3.51	4.15	4.94	45		3.51	4.15	4.94		45	43%	43%	43%
46	9.88	11.60	16.03	46	3.66	4.33	5.16	46		3.66	4.33	5.16		46	43%	43%	43%
47	10.08	11.95	16.40	47	3.83	4.52	5.39	47		3.83	4.52	5.39		47	43%	43%	43%
48	10.32	12.30	17.02	48	4.00	4.73	5.63	48		4.00	4.73	5.63		48	43%	43%	43%
49	10.57	12.67	17.67	49	4.17	4.94	5.88	49		4.17	4.94	5.88		49	43%	43%	43%
50	10.82	13.08	18.34	50	4.36	5.16	6.14	50		4.36	5.16	6.14		50	43%	43%	43%
51	11.12	13.29	18.82	51	4.55	5.39	6.41	51		4.55	5.39	6.41		51	43%	43%	43%
52	11.44	13.68	19.10	52	4.76	5.63	6.70	52		4.76	5.63	6.70		52	43%	43%	43%
53	11.76	13.94	19.58	53	4.97	5.88	7.00	53		4.97	5.88	7.00		53	43%	43%	43%
54	12.07	14.36	19.89	54	5.19	6.14	7.31	54		5.19	6.14	7.31		54	43%	43%	43%
55	12.41	14.61	20.43	55	5.42	6.42	7.63	55		5.42	6.42	7.63		55	43%	43%	43%
56	12.64	14.89	20.84	56	5.66	6.71	7.97	56		5.66	6.71	7.97		56	43%	43%	43%
57	13.01	15.14 15.41	21.31	57	5.92	7.00	8.33	57		5.92	7.00	8.33		57	43% 43%	43% 43%	43%
58 59	13.29 13.52	15.41	21.80 22.05	58 59	6.38 6.87	7.55 8.13	8.97 9.66	58 59		6.38 6.87	7.55 8.13	8.97 9.66		58 59	43%	43%	43% 43%
60	13.52	15.82	22.53	60	7.41	8.77	10.41	60		7.41	8.77	10.41		60	43%	43%	43%
61	14.11	16.21	22.76	61	7.41	9.45	11.21	61		7.41	9.45	11.21		61	43%	43%	43%
62	14.63	16.44	22.85	62	8.61	10.18	12.08	62		8.61	10.18	12.08		62	43%	43%	43%
63	15.04	16.92	22.99	63	9.28	10.74	12.74	63		9.28	10.74	12.74		63	43%	40%	40%
64	15.35	17.21	23.13	64	9.82	11.20	13.29	64		9.82	11.20	13.29		64	40%	36%	36%
65	15.81	17.60	23.31	65	10.24	11.68	13.85	65		10.24	11.68	13.85		65	36%	31%	31%
66	16.71	18.54	24.63	66	10.71	12.22	14.50	66		10.71	12.22	14.50		66	32%	27%	28%
67	17.48	19.61	25.93	67	11.20	12.78	15.17	67		11.20	12.78	15.17		67	28%	24%	24%
68	18.36	20.78	27.42	68	11.71	13.36	15.87	68		11.71	13.36	15.87		68	26%	22%	23%
69	19.28	21.95	28.88	69	12.25	13.97	16.61	69		12.25	13.97	16.61		69	25%	21%	21%
70	20.34	23.21	30.57	70	12.81	14.62	17.38	70		12.81	14.62	17.38		70	24%	19%	20%
71	21.78	24.48	32.00	71	13.85	15.80	18.83	71		13.85	15.80	18.83		71	26%	22%	23%
72	23.38	25.75	33.75	72	14.97	17.08	20.39	72		14.97	17.08	20.39		72	29%	25%	26%
73	24.98	27.16	35.30	73	16.19	18.47	22.09	73		16.19	18.47	22.09		73	31%	27%	28%
74	26.80	28.74	37.11	74	17.50	19.97	23.93	74		17.50	19.97	23.93		74	33%	29%	30%
75	28.83	30.25	38.93	75	18.92	21.59	25.92	75		18.92	21.59	25.92		75	35%	30%	32%
76 77	30.87	32.13	41.59	76	20.27	23.34	28.07	76 77		20.27	23.34	28.07 29.02		76 77	36%	32%	35%
77 78	32.85 35.11	34.19 36.34	44.51 47.73	77 78	20.68 19.78	24.50 23.43	29.02 27.76	77		20.68 19.78	24.50 23.43	27.76		78	31% 25%	31% 25%	31% 25%
76 79	37.54	38.62	51.03	78	18.88	23.43	26.50	78		18.88	22.37	26.50		76 79	25% 19%	25% 19%	19%
80	40.16	41.08	54.59	80	17.98	21.30	25.24	80		17.98	21.30	25.24		80	14%	14%	14%
81	44.14	45.19	60.05	81	17.98	21.30	25.24	81		17.98	21.30	25.24		81	14%	14%	14%
82	47.72	48.89	64.99	82	17.98	21.30	25.24	82		17.98	21.30	25.24		82	14%	14%	14%
83	53.32	54.63	72.55	83	17.98	21.30	25.24	83		17.98	21.30	25.24		83	14%	14%	14%
84	58.40	59.87	79.47	84	17.98	21.30	25.24	84		17.98	21.30	25.24		84	14%	14%	14%
•					•				•								

^{*} Benefit Differences between GPB-COV-0002 and P-FACE (2009):

⁻ The P-FACE (2009) ABI option increases the DMB by 5% per year; the new LMB is calculated as the DMB times the Max Benefit Factor.

⁻ The 6 yr Benefit Period is shown with a 75% HHC, since no 60% HHC was sold for this Benefit Period

⁻ Other 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 (P-FACE 2009 was the last Group LTC product offered, but would increase by a comparable amount relative to Retail LTC products).

⁻ 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 (LTC-03 was the last product in which we offered 10yr or Lifetime benefit period options).

⁻ 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 ► 2 Years 3 Years 5 Years 6 Years 7 Years 10 Years 3 Years 5 Years 18-29 3.80 4.26 4.74 4.91 5.05 5.38 16.86 18.76 31 3.80 4.26 4.74 4.91 5.05 5.38 16.86 18.76 32 3.80 4.26 4.74 4.91 5.05 5.38 16.86 18.76 32 3.80 4.26 4.74 4.91 5.05 5.38 16.86 18.76 33 3.91 4.39 4.90 5.09 5.22 5.57 17.09 19.06 34 4.02 4.53 5.07 5.26 5.41 5.77 17.32 19.36 35 4.14 4.68 5.24 5.44 5.59 5.97 17.55 19.67 36 4.26 4.82 5.42 5.63 5.79 6.19 17.79 19.96 37 4.38 4.98 5.60 5.83 5.99 6.41 18.03 20.30 38 4.50 5.13 5.79 6.03 6.20 6.64 18.27 20.66 39 4.63 5.29 5.99 6.24 6.42 6.87 18.52 20.98 40 4.77 5.46 6.19 6.45 6.65 7.12 18.77 21.26 41 5.04 5.80 6.58 6.86 7.07 7.57 19.55 22.20 42 5.34 6.15 7.00 7.29 7.51 8.05 20.36 23.17 44 5.98 6.92 7.90 8.25 8.50 9.09 22.09 25.2 45 6.33 7.35 8.40 8.77 9.03 9.67 23.01 26.37 44 7.09 8.27 9.49 9.91 10.21 10.93 24.96 28.65 48 7.99 9.91 10.21 10.93 24.96 28.65 51 8.89 10.49 12.11 12.66 13.06 13.88 14.85 30.60 35.55 13.88 10.99 11.81 13.68 14.31 14.76 15.79 31.87 36.92 38.55 11.81 13.68 14.31 14.76 15.79 31.87 36.92 38.55 11.81 13.68 14.31 14.76 15.79 31.87 36.92 38.55 11.81 13.68 14.31 14.76 15.79 31.87 36.92 38.55 11.81 13.68 14.31 14.76 15.79 31.87 36.92 38.55 11.81 13.68 14.31 14.76 15.79 31.87 36.92 38.55 11.85 12.53 14.54 15.22 15.69 16.78 33.20 38.55	
18-29 3.80 4.26 4.74 4.91 5.05 5.38 16.86 18.76 30 3.80 4.26 4.74 4.91 5.05 5.38 16.86 18.76 31 3.80 4.26 4.74 4.91 5.05 5.38 16.86 18.76 32 3.80 4.26 4.74 4.91 5.05 5.38 16.86 18.76 33 3.91 4.39 4.90 5.09 5.22 5.57 17.09 19.00 34 4.02 4.53 5.07 5.26 5.41 5.77 17.32 19.30 35 4.14 4.68 5.24 5.44 5.59 5.97 17.55 19.61 36 4.26 4.82 5.42 5.63 5.79 6.19 17.79 19.93 37 4.38 4.98 5.60 5.83 5.99 6.41 18.03 20.36 39 4.63 5.29 5.9	6 Years
31 3.80 4.26 4.74 4.91 5.05 5.38 16.86 18.76 32 3.80 4.26 4.74 4.91 5.05 5.38 16.86 18.76 33 3.91 4.39 4.90 5.09 5.22 5.57 17.09 19.06 34 4.02 4.53 5.07 5.26 5.41 5.77 17.32 19.36 35 4.14 4.68 5.24 5.44 5.59 5.97 17.55 19.66 36 4.26 4.82 5.42 5.63 5.79 6.19 17.79 19.98 37 4.38 4.98 5.60 5.83 5.99 6.41 18.03 20.36 39 4.63 5.29 5.99 6.24 6.42 6.87 18.52 20.96 40 4.77 5.46 6.19 6.45 6.65 7.12 18.77 21.26 41 5.04 5.80 6.58 </th <th>19.45</th>	19.45
32 3.80 4.26 4.74 4.91 5.05 5.38 16.86 18.76 33 3.91 4.39 4.90 5.09 5.22 5.57 17.09 19.06 34 4.02 4.53 5.07 5.26 5.41 5.77 17.32 19.36 35 4.14 4.68 5.24 5.44 5.59 5.97 17.79 19.67 36 4.26 4.82 5.42 5.63 5.79 6.19 17.79 19.96 37 4.38 4.98 5.60 5.83 5.99 6.41 18.03 20.31 38 4.50 5.13 5.79 6.03 6.20 6.64 18.27 20.62 39 4.63 5.29 5.99 6.24 6.42 6.87 18.52 20.94 40 4.77 5.46 6.19 6.45 6.65 7.12 18.77 21.26 42 5.34 6.15 7.00 </th <td>19.45</td>	19.45
33 3.91 4.39 4.90 5.09 5.22 5.57 17.09 19.06 34 4.02 4.53 5.07 5.26 5.41 5.77 17.32 19.34 35 4.14 4.68 5.24 5.44 5.59 5.97 17.55 19.61 36 4.26 4.82 5.42 5.63 5.79 6.19 17.79 19.98 37 4.38 4.98 5.60 5.83 5.99 6.41 18.03 20.37 38 4.50 5.13 5.79 6.03 6.20 6.64 18.27 20.62 39 4.63 5.29 5.99 6.24 6.42 6.87 18.52 20.99 40 4.77 5.46 6.19 6.45 6.65 7.12 18.77 21.26 41 5.04 5.80 6.58 6.86 7.07 7.57 19.55 22.20 42 5.34 6.15 7.00 </th <td>19.45</td>	19.45
34 4.02 4.53 5.07 5.26 5.41 5.77 17.32 19.36 35 4.14 4.68 5.24 5.44 5.59 5.97 17.55 19.61 36 4.26 4.82 5.42 5.63 5.79 6.19 17.79 19.91 37 4.38 4.98 5.60 5.83 5.99 6.41 18.03 20.30 38 4.50 5.13 5.79 6.03 6.20 6.64 18.27 20.62 39 4.63 5.29 5.99 6.24 6.42 6.87 18.52 20.93 40 4.77 5.46 6.19 6.45 6.65 7.12 18.77 21.26 41 5.04 5.80 6.58 6.86 7.07 7.57 19.55 22.21 42 5.34 6.15 7.00 7.29 7.51 8.05 20.36 23.17 44 5.98 6.92 7.90 </th <td>19.45</td>	19.45
35 4.14 4.68 5.24 5.44 5.59 5.97 17.55 19.67 36 4.26 4.82 5.42 5.63 5.79 6.19 17.79 19.96 37 4.38 4.98 5.60 5.83 5.99 6.41 18.03 20.30 38 4.50 5.13 5.79 6.03 6.20 6.64 18.27 20.63 39 4.63 5.29 5.99 6.24 6.42 6.87 18.52 20.99 40 4.77 5.46 6.19 6.45 6.65 7.12 18.77 21.28 41 5.04 5.80 6.58 6.86 7.07 7.57 19.55 22.20 42 5.34 6.15 7.00 7.29 7.51 8.05 20.36 23.17 44 5.98 6.92 7.90 8.25 8.50 9.09 22.09 25.22 45 6.33 7.35 8.40 </th <td>19.77</td>	19.77
36 4.26 4.82 5.42 5.63 5.79 6.19 17.79 19.98 37 4.38 4.98 5.60 5.83 5.99 6.41 18.03 20.30 38 4.50 5.13 5.79 6.03 6.20 6.64 18.27 20.60 39 4.63 5.29 5.99 6.24 6.42 6.87 18.52 20.99 40 4.77 5.46 6.19 6.45 6.65 7.12 18.77 21.21 41 5.04 5.80 6.58 6.86 7.07 7.57 19.55 22.20 42 5.34 6.15 7.00 7.29 7.51 8.05 20.36 23.11 44 5.98 6.92 7.90 8.25 8.50 9.09 22.09 25.22 45 6.33 7.35 8.40 8.77 9.03 9.67 23.01 26.33 46 6.70 7.80 8.93 </th <td>20.10</td>	20.10
37 4.38 4.98 5.60 5.83 5.99 6.41 18.03 20.30 38 4.50 5.13 5.79 6.03 6.20 6.64 18.27 20.62 39 4.63 5.29 5.99 6.24 6.42 6.87 18.52 20.94 40 4.77 5.46 6.19 6.45 6.65 7.12 18.77 21.26 41 5.04 5.80 6.58 6.86 7.07 7.57 19.55 22.20 42 5.34 6.15 7.00 7.29 7.51 8.05 20.36 23.11 43 5.65 6.53 7.44 7.76 7.99 8.55 21.21 24.17 44 5.98 6.92 7.90 8.25 8.50 9.09 22.09 25.22 45 6.33 7.35 8.40 8.77 9.03 9.67 23.01 26.3° 46 6.70 7.80 8.93 </th <td>20.43</td>	20.43
38 4.50 5.13 5.79 6.03 6.20 6.64 18.27 20.62 39 4.63 5.29 5.99 6.24 6.42 6.87 18.52 20.94 40 4.77 5.46 6.19 6.45 6.65 7.12 18.77 21.21 41 5.04 5.80 6.58 6.86 7.07 7.57 19.55 22.20 42 5.34 6.15 7.00 7.29 7.51 8.05 20.36 23.11 43 5.65 6.53 7.44 7.76 7.99 8.55 21.21 24.17 44 5.98 6.92 7.90 8.25 8.50 9.09 22.09 25.2* 45 6.33 7.35 8.40 8.77 9.03 9.67 23.01 26.3* 47 7.09 8.27 9.49 9.91 10.21 10.93 24.96 28.6* 48 7.50 8.78 10.0	20.77
39 4.63 5.29 5.99 6.24 6.42 6.87 18.52 20.98 40 4.77 5.46 6.19 6.45 6.65 7.12 18.77 21.26 41 5.04 5.80 6.58 6.86 7.07 7.57 19.55 22.20 42 5.34 6.15 7.00 7.29 7.51 8.05 20.36 23.17 43 5.65 6.53 7.44 7.76 7.99 8.55 21.21 24.11 44 5.98 6.92 7.90 8.25 8.50 9.09 22.09 25.22 45 6.33 7.35 8.40 8.77 9.03 9.67 23.01 26.33 46 6.70 7.80 8.93 9.32 9.61 10.28 23.96 27.44 47 7.09 8.27 9.49 9.91 10.21 10.93 24.96 28.63 48 7.50 8.78 10.	21.11
40 4.77 5.46 6.19 6.45 6.65 7.12 18.77 21.26 41 5.04 5.80 6.58 6.86 7.07 7.57 19.55 22.21 42 5.34 6.15 7.00 7.29 7.51 8.05 20.36 23.17 43 5.65 6.53 7.44 7.76 7.99 8.55 21.21 24.11 44 5.98 6.92 7.90 8.25 8.50 9.09 22.09 25.2* 45 6.33 7.35 8.40 8.77 9.03 9.67 23.01 26.3* 46 6.70 7.80 8.93 9.32 9.61 10.28 23.96 27.4* 47 7.09 8.27 9.49 9.91 10.21 10.93 24.96 28.63 48 7.50 8.78 10.09 10.54 10.86 11.62 26.00 29.8* 49 7.94 9.32 <td< th=""><td>21.46</td></td<>	21.46
41 5.04 5.80 6.58 6.86 7.07 7.57 19.55 22.20 42 5.34 6.15 7.00 7.29 7.51 8.05 20.36 23.17 43 5.65 6.53 7.44 7.76 7.99 8.55 21.21 24.17 44 5.98 6.92 7.90 8.25 8.50 9.09 22.09 25.2° 45 6.33 7.35 8.40 8.77 9.03 9.67 23.01 26.3° 46 6.70 7.80 8.93 9.32 9.61 10.28 23.96 27.4 47 7.09 8.27 9.49 9.91 10.21 10.93 24.96 28.6° 48 7.50 8.78 10.09 10.54 10.86 11.62 26.00 29.8° 49 7.94 9.32 10.72 11.20 11.55 12.35 27.08 31.1° 50 8.40 9.89	21.81
42 5.34 6.15 7.00 7.29 7.51 8.05 20.36 23.17 43 5.65 6.53 7.44 7.76 7.99 8.55 21.21 24.17 44 5.98 6.92 7.90 8.25 8.50 9.09 22.09 25.2° 45 6.33 7.35 8.40 8.77 9.03 9.67 23.01 26.3° 46 6.70 7.80 8.93 9.32 9.61 10.28 23.96 27.4° 47 7.09 8.27 9.49 9.91 10.21 10.93 24.96 28.6° 48 7.50 8.78 10.09 10.54 10.86 11.62 26.00 29.8° 49 7.94 9.32 10.72 11.20 11.55 12.35 27.08 31.16 50 8.40 9.89 11.39 11.91 12.28 13.13 28.21 32.5° 51 8.89 10.49	22.17
43 5.65 6.53 7.44 7.76 7.99 8.55 21.21 24.17 44 5.98 6.92 7.90 8.25 8.50 9.09 22.09 25.2° 45 6.33 7.35 8.40 8.77 9.03 9.67 23.01 26.3° 46 6.70 7.80 8.93 9.32 9.61 10.28 23.96 27.44 47 7.09 8.27 9.49 9.91 10.21 10.93 24.96 28.6° 48 7.50 8.78 10.09 10.54 10.86 11.62 26.00 29.8° 49 7.94 9.32 10.72 11.20 11.55 12.35 27.08 31.16° 50 8.40 9.89 11.39 11.91 12.28 13.13 28.21 32.5° 51 8.89 10.49 12.11 12.66 13.06 13.96 29.38 33.9° 52 9.41 11.13 </th <td>23.14</td>	23.14
44 5.98 6.92 7.90 8.25 8.50 9.09 22.09 25.2° 45 6.33 7.35 8.40 8.77 9.03 9.67 23.01 26.3° 46 6.70 7.80 8.93 9.32 9.61 10.28 23.96 27.4° 47 7.09 8.27 9.49 9.91 10.21 10.93 24.96 28.6° 48 7.50 8.78 10.09 10.54 10.86 11.62 26.00 29.8° 49 7.94 9.32 10.72 11.20 11.55 12.35 27.08 31.16 50 8.40 9.89 11.39 11.91 12.28 13.13 28.21 32.5° 51 8.89 10.49 12.11 12.66 13.06 13.96 29.38 33.93 52 9.41 11.13 12.87 13.46 13.88 14.85 30.60 35.38 53 9.96 11.	24.15
45 6.33 7.35 8.40 8.77 9.03 9.67 23.01 26.3° 46 6.70 7.80 8.93 9.32 9.61 10.28 23.96 27.44 47 7.09 8.27 9.49 9.91 10.21 10.93 24.96 28.63 48 7.50 8.78 10.09 10.54 10.86 11.62 26.00 29.8° 49 7.94 9.32 10.72 11.20 11.55 12.35 27.08 31.16 50 8.40 9.89 11.39 11.91 12.28 13.13 28.21 32.5° 51 8.89 10.49 12.11 12.66 13.06 13.96 29.38 33.9° 52 9.41 11.13 12.87 13.46 13.88 14.85 30.60 35.3° 53 9.96 11.81 13.68 14.31 14.76 15.79 31.87 36.9° 54 10.54 <	25.20
46 6.70 7.80 8.93 9.32 9.61 10.28 23.96 27.44 47 7.09 8.27 9.49 9.91 10.21 10.93 24.96 28.63 48 7.50 8.78 10.09 10.54 10.86 11.62 26.00 29.87 49 7.94 9.32 10.72 11.20 11.55 12.35 27.08 31.16 50 8.40 9.89 11.39 11.91 12.28 13.13 28.21 32.5° 51 8.89 10.49 12.11 12.66 13.06 13.96 29.38 33.92 52 9.41 11.13 12.87 13.46 13.88 14.85 30.60 35.33 53 9.96 11.81 13.68 14.31 14.76 15.79 31.87 36.92 54 10.54 12.53 14.54 15.22 15.69 16.78 33.20 38.52	26.30
47 7.09 8.27 9.49 9.91 10.21 10.93 24.96 28.60 48 7.50 8.78 10.09 10.54 10.86 11.62 26.00 29.87 49 7.94 9.32 10.72 11.20 11.55 12.35 27.08 31.16 50 8.40 9.89 11.39 11.91 12.28 13.13 28.21 32.5° 51 8.89 10.49 12.11 12.66 13.06 13.96 29.38 33.92 52 9.41 11.13 12.87 13.46 13.88 14.85 30.60 35.33 53 9.96 11.81 13.68 14.31 14.76 15.79 31.87 36.92 54 10.54 12.53 14.54 15.22 15.69 16.78 33.20 38.52	27.45
48 7.50 8.78 10.09 10.54 10.86 11.62 26.00 29.87 49 7.94 9.32 10.72 11.20 11.55 12.35 27.08 31.16 50 8.40 9.89 11.39 11.91 12.28 13.13 28.21 32.5' 51 8.89 10.49 12.11 12.66 13.06 13.96 29.38 33.92 52 9.41 11.13 12.87 13.46 13.88 14.85 30.60 35.38 53 9.96 11.81 13.68 14.31 14.76 15.79 31.87 36.92 54 10.54 12.53 14.54 15.22 15.69 16.78 33.20 38.52	28.65
49 7.94 9.32 10.72 11.20 11.55 12.35 27.08 31.16 50 8.40 9.89 11.39 11.91 12.28 13.13 28.21 32.5' 51 8.89 10.49 12.11 12.66 13.06 13.96 29.38 33.92 52 9.41 11.13 12.87 13.46 13.88 14.85 30.60 35.38 53 9.96 11.81 13.68 14.31 14.76 15.79 31.87 36.99 54 10.54 12.53 14.54 15.22 15.69 16.78 33.20 38.52	29.90
50 8.40 9.89 11.39 11.91 12.28 13.13 28.21 32.5° 51 8.89 10.49 12.11 12.66 13.06 13.96 29.38 33.92 52 9.41 11.13 12.87 13.46 13.88 14.85 30.60 35.39 53 9.96 11.81 13.68 14.31 14.76 15.79 31.87 36.92 54 10.54 12.53 14.54 15.22 15.69 16.78 33.20 38.52	31.20
51 8.89 10.49 12.11 12.66 13.06 13.96 29.38 33.92 52 9.41 11.13 12.87 13.46 13.88 14.85 30.60 35.39 53 9.96 11.81 13.68 14.31 14.76 15.79 31.87 36.92 54 10.54 12.53 14.54 15.22 15.69 16.78 33.20 38.52	32.56
52 9.41 11.13 12.87 13.46 13.88 14.85 30.60 35.39 53 9.96 11.81 13.68 14.31 14.76 15.79 31.87 36.92 54 10.54 12.53 14.54 15.22 15.69 16.78 33.20 38.52	33.98
53 9.96 11.81 13.68 14.31 14.76 15.79 31.87 36.92 54 10.54 12.53 14.54 15.22 15.69 16.78 33.20 38.52	35.46
54 10.54 12.53 14.54 15.22 15.69 16.78 33.20 38.52	37.01
	38.62
	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 63.8	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 80.09	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 69 47.98 57.90 67.44 70.44 72.49 76.00 89.35 104.07	102.81
69 47.98 57.90 67.44 70.44 72.49 76.00 89.35 104.07 70 52.15 63.06 73.55 76.83 79.06 82.87 94.35 110.04	108.71 114.94
70 52.15 63.06 73.55 76.83 79.06 82.87 94.35 110.04 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	121.54
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

			FPO	Base			ABI Option: 5% Compound Inflation			
BP ► Age ▼	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 ► 2 Years 18-29 3.80 30 3.80 31 3.80 32 3.80 33 3.91	3 Years 4.26 4.26 4.26 4.26 4.39	5 Years 4.74 4.74 4.74	6 Years 4.91	7 Years	10 Years	3 Years	mpound In 5 Years	6 Years
18-29 3.80 30 3.80 31 3.80 32 3.80	4.26 4.26 4.26	4.74	4.91					6 rears
31 3.80 32 3.80	4.26 4.26			5.05	5.89	19.39	21.57	22.37
32 3.80	4.26	171	4.91	5.05	5.89	19.39	21.57	22.37
		4.74	4.91	5.05	5.89	19.39	21.57	22.37
33 3 01	4.39	4.74	4.91	5.05	5.89	19.39	21.57	22.37
5.51		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 46 6.70	7.35 7.80	8.40 8.93	8.77 9.32	9.03 9.61	10.60 11.26	26.46 27.56	30.25 31.56	31.57 32.94
46 6.70	8.27	9.49	9.32	10.21	11.26	28.71	32.93	34.38
48 7.50	8.78	10.09	10.54	10.21	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 65 32.08	34.24 38.53	39.82 44.80	41.62 46.81	42.87 48.20	49.70 54.11	73.38 79.17	85.36 91.30	89.22 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	100.04
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 80 126.95	142.22 155.80	167.10 183.06	174.61 191.28	179.65 196.81	197.38 205.93	177.75 185.45	208.85 217.90	218.23 227.68
81 139.08	170.68	200.54	209.55	215.60	205.93	203.16	217.90	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

			FPO	Base			ABI Option: 5% Compound Inflation			
BP ► Age ▼	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 42	0.40 0.43	0.40 0.43	0.59 0.63	0.62 0.67	0.64 0.69	0.76 0.82	2.45 2.57	2.93 3.06	3.09 3.23	
42	0.43	0.43	0.63	0.67	0.69	0.82	2.68	3.06	3.23	
44	0.47	0.50	0.00	0.72	0.73	0.88	2.81	3.35	3.53	
45	0.54	0.54	0.79	0.73	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 60	1.66 1.87	1.66 1.87	2.43 2.74	2.56 2.88	2.64 2.97	3.10 3.48	5.85 6.31	6.96 7.50	7.31 7.88	
61	2.10	2.10	3.08	3.24	3.34	3.46	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 75	8.20 9.03	8.20 9.03	12.09 13.33	12.66 13.96	13.05 14.38	14.90 16.73	16.15	18.62 20.14	19.74 21.38	
75 76	9.03	9.03	13.33	13.96 15.38	14.38 15.85	16.73 18.43	17.20 18.32	20.14	21.38	
76 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	25.35	
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

			FPO	Base			ABI Option: 5% Compound Inflation			
BP ► Age ▼	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 44	5.65 5.98	6.53 6.92	7.44 7.90	7.76 8.25	7.99 8.50	9.37 9.97	26.38 27.48	30.06 31.36	31.35 32.72	
44 45	5.98 6.33	6.92 7.35	7.90 8.40	8.25 8.77	9.03	10.60	27.48	31.36	32.72 34.15	
45 46	6.33	7.35 7.80	8.40	9.32	9.03	11.26	28.62	34.14	34.15	
46 47	7.09	8.27	9.49	9.32	10.21	11.26	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 63	22.52 25.34	27.03 30.42	31.46 35.40	32.91 37.01	33.91 38.13	39.60 44.49	68.20 73.58	79.38 83.86	83.02 87.68	
64	28.52	34.24	39.82	41.62	42.87	49.70	73.36 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 79	105.79 115.89	129.83 142.22	152.54 167.10	159.39 174.61	164.00 179.65	188.75 197.38	169.99 177.75	199.72 208.85	208.69 218.23	
79 80	115.89	155.80	183.06	174.61	179.65	205.93	185.45	208.85	218.23	
81	139.08	170.68	200.54	209.55	215.60	205.93	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

	FPO Base					ABI Option: 5% Compound Inflation			
BP ► Age ▼	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 48	0.63 0.67	0.63	0.92 0.99	0.97 1.04	1.00	1.18 1.27	3.48	4.14 4.33	4.36 4.56
48 49	0.67	0.67 0.73	1.06	1.04	1.08	1.27	3.63 3.80	4.53	4.56
50	0.73	0.73	1.06	1.12	1.16 1.25	1.37	3.98	4.53	4.77
50 51	0.78	0.78	1.13	1.30	1.25	1.47	3.96 4.16	4.74	5.21
52	0.04	0.04	1.33	1.40	1.45	1.70	4.10	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 68	4.27 4.68	4.27 4.68	6.25 6.86	6.55 7.19	6.76 7.41	7.16 7.82	10.36 10.84	11.87 12.42	12.48 13.07
69	4.68 5.14	4.68 5.14	7.53	7.19	7.41 8.13	7.82 8.54	11.35	13.00	13.07
70	5.63	5.63	8.26	8.66	8.92	9.37	11.88	13.60	14.32
70	6.17	6.17	9.06	9.50	9.79	10.49	12.85	14.71	15.52
72	6.77	6.77	9.06	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

	ABI Option: 3.9% Compound Inflation						
BP ►	3 Years	5 Years	6 Years				
Age ▼							
18-29 30	14.66 14.66	16.31 16.31	16.91 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	17.13				
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 64	51.43 55.49	59.84	62.57				
65	55.49 59.86	64.54 69.61	67.46 72.73				
66	64.58	75.07	72.73 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

	ABI Option: 3.9% Compound Inflation						
BP ► Age ▼	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 33	1.54 1.57	1.84 1.87	1.94 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 41	1.77 1.86	2.12 2.22	2.23 2.33				
42	1.94	2.22	2.33				
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 51	2.78 2.91	3.31 3.46	3.49 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 60	4.43 4.77	5.26 5.67	5.53 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 68	8.11 8.58	9.60 10.17	10.07 10.66				
69	9.08	10.17	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 76	13.01 13.85	15.43 16.44	16.17 17.22				
76 77	13.85	17.52	17.22				
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 85	28.39	33.71	35.29 38.75				
85	31.17	37.01	38.75				