

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

<u>Product Name</u>	<u>Form Number</u>	<u>Issue Date Range</u>
ProtectCare Advantage LTC	LTC-MD-91	Oct 1991 - May 1994
ProtectCare Advantage NH	NH-MD-91	Oct 1991 - Oct 1993
ProtectCare Advantage Plus LTC	LTC-94 MD	Oct 1993 - May 1998
ProtectCare Advantage Plus LTC	LTC-94-MD 9/94	Oct 1993 - May 1998
ProtectCare Advantage Plus NH	NH-94-MD	Jan 1995 - Jun 1997

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(s)

A brief policy description for each of the policy forms:

LTC-MD-91, LTC-94 MD, LTC-94-MD 9/94

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

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the nursing home or home health maximum daily amounts. There are separate pools for nursing home/assistance living facilities and home health care. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of five activities of daily living (ADLs) of dressing, eating, toileting, transferring, and maintaining continence.

Premiums are waived after the insured has received 90 days of benefits and will continue to be waived until the insured stops receiving such benefits or the policy limit is reached.

NH-MD-91, NH-94-MD

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

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

Premiums are waived after the insured has received 90 days of benefits and will continue to be waived until the insured stops receiving such benefits or the policy limit is reached.

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

3. Renewability

All policy forms are guaranteed renewable.

4. Applicability

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

5. Actuarial Assumptions

[REDACTED]

6. Trend Assumptions

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

7. Marketing Method

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

8. Underwriting

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

9. Premium Classes

The base policy premium rates vary by issue age, benefit period, inflation option, home health care maximum benefit percentage, and underwriting class, as in the initial rate filing.

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

10. Premium Modalization Rules

Frequency	Multiple of Annual Premium	Plus flat amount
Semiannual	0.5120	\$0.60
Quarterly	0.2610	\$0.90
Premiumatic	0.0865	\$0.80

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

11. Issue Age Range

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

12. Area Factors

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

13. Average Annual Premium

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

Form	Nationwide	Maryland	
	before the rate increase	before the rate increase	after the rate increase
LTC-MD-91	2,290	2,480	3,679
NH-MD-91	1,460	1,490	2,210
LTC-94 MD	2,460	2,840	4,213
LTC-94-MD 9/94	(incl. above)	(incl. above)	(incl. above)
NH-94-MD	1,810	2,190	3,249

14. Number of Policyholders

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

Form	Number of Policies	2017 Annualized Premium
LTC-MD-91	301	747,691
NH-MD-91	15	22,382
LTC-94 MD	954	2,707,903
LTC-94-MD 9/94	(incl. above)	(incl. above)
NH-94-MD	9	19,693

15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2017 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2017 have also been allocated to the calendar year of incurral and included in historic incurred claims.

16. Analysis Performed

Original pricing Assumptions

[REDACTED]

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

Recent Experience

As part of the inforce management of the business, the Company monitors the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted our 2013 rate increase filings. In general claims, particularly at higher ages, continue to last longer than expected, lapses are lower than expected, and a higher percentage of claim terminations are due to recoveries (as opposed to death) than expected.

The following tables show in aggregate how our new assumptions (Expected) compare to actual experience:

Morbidity

Experience period: Inception through 9/30/2014.

Duration 10+ are used for incidence, duration 5+ for claim termination, and all durations for utilization. The following charts show key experience compared to revised assumptions.

Incidence

Duration	A/E
1-3	101%
4-6	101%
7-9	99%
10+	97%
Total	98%

Claim Terminations

Benefit Period	A/E
<10 years	99%
10+ years	97%
Total	99%

Utilization

Inflation	A/E
None / GPO	98%
Simple	98%
Compound	98%
Total	98%

Voluntary Lapses

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

Duration	Lapse A/E by Amount	
	Without Inflation	With Inflation
1	100%	100%
2	103%	100%
3-5	100%	101%
6-10	99%	100%
11-15	100%	101%
16+	96%	97%
Total per inflation	100%	100%
TOTAL	100%	

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

Note that the lapse study removed all policies which had undergone prior rate increases except for the 2008 re-rate policies which are now allowed to re-enter the study after their first year since re-rate, provided they have not subsequently received another rate increase.

Mortality

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

Duration	A/E by Amount
1-5	96%
6-10	96%
11+	101%
Total	99%

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

17. Requested Rate Increase

The Company is requesting a flat rate increase of 48.3%. Rate increases adhere to the following restrictions:

1. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1** where it can be seen that the sum of past and future projected incurred claims is not less than the sum of the original premium times the original loss ratio and the rate increase premium times the 85% loss ratio requirement.
2. The lifetime loss ratio after the proposed rate increases is greater than or equal to the lifetime loss ratio targeted in or most recent filing for the forms listed in this memo.

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

Appendix A2 contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *have* elected an inflation reduction option as part of the 2013 rate increase filings.

Please note that the actual rates implemented may vary slightly from those in Appendices A1-A2 due to implementation rounding algorithms.

Exhibit 1 contains nationwide past premium and claims experience as well as future premium and claim projections. It illustrates that the anticipated lifetime loss ratio with the requested rate increase is 86.6%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 67.3%. The lifetime loss ratio as of 12/31/2017 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

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

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

Post-stability form requirements:

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

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

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

Pre-stability form requirements:

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

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

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

Although this is a closed block of business, we are filing new future inflation options that will allow policyholders that have Compound and Simple inflation coverage the option to offset the rate increase. This option is not available to policyholders that have limited coverage, where benefit increases cease after 20 years or at attained age 85.

Under these new options, the policyholders 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:

Current inflation	Proposed Landing Spot
5%	2.1%
3.9%	1.5%

All indexation rates were determined to be actuarially equivalent to the requested rate increases in aggregate and therefore these options are only available if the full rate increase requested is accepted.

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

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

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

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

The Shared Cost Percentages are calculated using seriatim, nationwide data for each benefit period, inflation type and issue age combination. For policyholder Shared Cost percentages and for details on premium calculations for policyholders who elected the Shared Cost option, please see **Appendix C**. The Shared Cost percentages in Appendix C will apply to all policyholders who have not bought additional attained age

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

coverage. For those who have, the Shared Cost percentage will be the lesser of those shown in Appendix C and 80% of the policyholder's currently available benefit reduction that would offset their rate increase.

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

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

20. Additional option for those who stop paying premiums

In addition to the options to offset the rate increase, we will also be offering a Paid-Up Policy option for those who choose to stop paying premiums. This option will be a paid-up policy with a policy limit equal to the lesser of the current policy limit and 150% of premiums paid less any benefits received. The Paid-Up Policy will only be offered if we receive a full approval.

21. History of Previous Rate Revisions

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

A 13.6% rate increase on these policy forms was accepted by your state on September 13, 2012.

A 12.1% rate increase on these policy forms was accepted by your state on September 11, 2013.

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

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

A multi-year staggered rate increase of 15% annually for two years on these policy forms was accepted by your state August 01, 2017.

22. Ensuring No Cross-Subsidization Between States

We have ensured no state's rate increase approvals will subsidize other states' rate increases. Rate increases will vary by state, but only to reflect the timing and amount of prior rate increases approved by that state. This is accomplished by first backing-out all prior approved rate increases from our nationwide premium data. We then re-introduce actual prior rate increases with the amount and timing based on your state's prior approvals (as detailed in Section 21). The current proposed rate increases are then determined based on the amounts needed in order to achieve our target lifetime loss ratios certified to in our prior filing.

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

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

23. Past Losses Testing

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

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

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

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

24. Proposed Effective Date

New rates will not be effective until after the completion of prior rate increases for all policyholders with product forms listed in this memo. These rates will be effective on the next policy anniversary date after completion, following at least a 90 day policyholder notification period. The assumed effective date used to calculate the rate increase is February 1, 2020.

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

25. 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.



Ilya Kagan, FSA, MAAA

Actuary

John Hancock Life Insurance Company

Exhibit 1: Nationwide Loss Ratio Exhibit Advantage (LTC-91, LTC-94, NH-91, NH-94)

	Original Assumptions			Historical & Projected Experience						
	Calendar Year	Incurred Claims	Earned Premium	Incurred Loss Ratio	Before Proposed Increase			With Proposed Rate Increase		
					Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio
	1988	-	-	-	-	258,164	0%	-	258,164	0%
	1989	-	-	-	-	1,172,070	0%	-	1,172,070	0%
	1990	-	-	-	-	2,689,198	0%	-	2,689,198	0%
	1991	8,655	112,996	8%	-	5,489,136	0%	-	5,489,136	0%
	1992	690,018	8,806,570	8%	171,325	14,108,712	1%	171,325	14,108,712	1%
	1993	2,789,351	22,955,541	12%	2,333,876	27,549,003	8%	2,333,876	27,549,003	8%
	1994	6,055,651	34,864,930	17%	4,704,182	39,413,984	12%	4,704,182	39,413,984	12%
	1995	10,579,753	51,968,912	20%	9,798,563	56,546,947	17%	9,798,563	56,546,947	17%
	1996	17,375,216	82,002,617	21%	15,413,991	86,258,373	18%	15,413,991	86,258,373	18%
	1997	25,450,971	99,309,496	26%	25,156,864	106,476,565	24%	25,156,864	106,476,565	24%
	1998	31,660,190	88,848,511	36%	31,819,256	102,506,949	31%	31,819,256	102,506,949	31%
	1999	35,282,870	78,339,734	45%	33,640,587	97,601,211	34%	33,640,587	97,601,211	34%
	2000	37,142,443	69,345,863	54%	47,864,094	93,473,330	51%	47,864,094	93,473,330	51%
	2001	37,714,233	61,616,390	61%	45,278,976	90,076,592	50%	45,278,976	90,076,592	50%
	2002	37,898,630	54,926,042	69%	46,919,832	86,951,612	54%	46,919,832	86,951,612	54%
	2003	38,124,886	49,060,541	78%	63,655,074	83,626,603	76%	63,655,074	83,626,603	76%
	2004	38,367,085	43,831,315	88%	64,513,143	80,492,162	80%	64,513,143	80,492,162	80%
	2005	38,503,466	39,101,772	98%	70,713,431	77,405,770	91%	70,713,431	77,405,770	91%
Historical Experience	2006	38,427,103	34,793,492	110%	82,012,363	74,076,300	111%	82,012,363	74,076,300	111%
	2007	38,097,885	30,855,916	123%	104,840,831	70,740,909	148%	104,840,831	70,740,909	148%
	2008	37,538,952	27,259,094	138%	104,753,549	67,270,955	156%	104,753,549	67,270,955	156%
	2009	36,799,221	23,985,475	153%	92,007,716	66,692,883	138%	92,007,716	66,692,883	138%
	2010	35,925,504	21,018,615	171%	111,561,076	66,868,478	167%	111,561,076	66,868,478	167%
	2011	34,948,107	18,344,202	191%	104,852,412	62,437,834	168%	104,852,412	62,437,834	168%
	2012	33,900,617	15,943,600	213%	103,976,036	58,041,521	179%	103,976,036	58,041,521	179%
	2013	32,817,987	13,795,253	238%	99,077,278	56,002,372	177%	99,077,278	56,002,372	177%
	2014	31,690,289	11,884,168	267%	111,917,142	56,276,326	199%	111,917,142	56,276,326	199%
	2015	30,476,739	10,202,664	299%	107,018,951	53,786,787	199%	107,018,951	53,786,787	199%
2016	29,155,292	8,725,256	334%	107,271,044	54,856,708	196%	107,271,044	54,856,708	196%	
2017	27,726,515	7,425,595	373%	109,526,249	55,231,900	198%	109,526,249	55,231,900	198%	
Projected Future Experience	2018	26,210,983	6,282,905	417%	101,252,234	53,978,015	188%	101,252,234	53,978,015	188%
	2019	24,649,285	5,290,432	466%	98,468,537	55,557,278	177%	98,468,537	55,557,278	177%
	2020	23,096,673	4,448,929	519%	95,124,846	53,494,480	178%	95,842,495	64,162,777	149%
	2021	21,593,486	3,726,034	580%	91,816,810	47,343,278	194%	92,688,849	68,661,075	135%
	2022	20,115,806	3,099,908	649%	87,908,015	41,624,836	211%	88,809,169	60,249,329	147%
	2023	18,603,133	2,554,742	728%	82,918,601	36,386,044	228%	83,957,531	52,666,507	159%
	2024	17,029,270	2,090,150	815%	76,707,079	31,627,385	243%	77,781,286	45,778,648	170%
	2025	15,428,659	1,712,886	901%	70,248,745	27,332,197	257%	71,292,582	39,561,634	180%
	2026	13,856,153	1,398,214	991%	65,099,291	23,494,465	277%	66,025,149	34,006,758	194%
	2027	12,318,008	1,130,058	1090%	60,053,131	20,105,941	299%	60,840,036	29,102,083	209%
	2028	10,799,587	899,002	1201%	55,054,295	17,141,663	321%	55,708,270	24,811,478	225%
	2029	9,316,401	709,635	1313%	50,036,417	14,557,217	344%	50,575,684	21,070,655	240%
	2030	7,943,944	568,112	1398%	44,958,374	12,308,083	365%	45,405,426	17,815,175	255%
	2031	6,758,159	452,838	1492%	40,939,249	10,358,359	395%	41,285,667	14,993,072	275%
	2032	5,724,693	358,046	1599%	37,178,193	8,678,394	428%	37,436,691	12,561,428	298%
	2033	4,793,811	281,000	1706%	33,496,450	7,240,527	463%	33,685,896	10,480,207	321%
	2034	3,970,223	217,225	1828%	29,663,953	6,014,449	493%	29,806,376	8,705,535	342%
	2035	3,253,080	164,965	1972%	26,026,582	4,970,789	524%	26,133,187	7,194,903	363%
	2036	2,644,296	124,401	2126%	23,030,288	4,085,581	564%	23,100,362	5,913,621	391%
2037	2,149,442	90,382	2378%	20,044,814	3,339,136	600%	20,092,069	4,833,188	416%	
2038	1,738,299	61,536	2825%	17,334,686	2,713,770	639%	17,364,794	3,928,012	442%	
2039	1,371,030	42,081	3258%	14,986,384	2,191,576	684%	15,001,274	3,172,168	473%	
2040	1,088,312	34,124	3189%	12,791,809	1,757,408	728%	12,797,750	2,543,738	503%	

Values as of 12/31/2017 (discounted at maximum statutory valuation rates)									
Past :	1,327,985,176	2,225,757,439	59.7%	2,595,967,868	3,534,322,067	73.5%	2,595,967,868	3,534,322,067	73.5%
Future :	189,419,809	29,275,610	647.0%	880,327,852	376,424,671	233.9%	887,688,032	486,630,965	182.4%
Lifetime :	1,517,404,985	2,255,033,049	67.3%	3,476,295,719	3,910,746,738	88.9%	3,483,655,900	4,020,953,032	86.6%

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

		Accum Value of Past Initial Prm x 67.3% =	2,292,062,097
		Present Value of Future Initial Prm x 67.3% =	104,558,599
Accum. Value of Past Incurred Claims =	2,595,967,868	Accum Value of Prior Increases x 85.0% =	108,852,827
Present Value of Future Incurred Claims =	887,688,032	Present Value of Future Increases x 85.0% =	281,558,442
Total =	3,483,655,900	Total =	2,787,031,965

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

		Accum Value of Past Initial Prm x 67.3% =	2,292,062,097
		Present Value of Future Initial Prm x 67.3% =	104,558,599
Accum. Value of Past Incurred Claims =	2,595,967,868	Accum Value of Prior Increases x 80.0% =	102,449,720
Present Value of Future Incurred Claims =	887,688,032	Present Value of Future Increases x 80.0% =	264,996,181
Total =	3,483,655,900	Total =	2,764,066,596

**Exhibit 1A: Demonstration of not Recouping Past Losses
Advantage (LTC-91, LTC-94, NH-91, NH-94)**

Calendar Year	Loss Ratios to Apply to Actual Premium			Adjusted Expected Incurred Claims	Historical & Projected Experience 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	
											Incurred Claims
1988	0	0	0%	-	0	258,164	0%	0	258,164	0%	
1989	0	0	0%	-	0	1,172,070	0%	0	1,172,070	0%	
1990	0	0	0%	-	0	2,689,198	0%	0	2,689,198	0%	
1991	8,655	112,996	8%	420,438	0	5,489,136	0%	0	5,489,136	0%	
1992	690,018	8,806,570	8%	1,105,455	171,325	14,108,712	1%	171,325	14,108,712	1%	
1993	2,789,351	22,955,541	12%	3,347,507	2,333,876	27,549,003	8%	2,333,876	27,549,003	8%	
1994	6,055,651	34,864,930	17%	6,845,771	4,704,182	39,413,984	12%	4,704,182	39,413,984	12%	
1995	10,579,753	51,968,912	20%	11,511,742	9,798,563	56,546,947	17%	9,798,563	56,546,947	17%	
Original Pricing	1996	17,375,216	82,002,617	21%	18,276,952	15,413,991	86,258,373	18%	15,413,991	86,258,373	18%
	1997	25,450,971	99,309,496	26%	27,287,742	25,156,864	106,476,565	24%	25,156,864	106,476,565	24%
	1998	31,660,190	88,848,511	36%	36,527,224	31,819,256	102,506,949	31%	31,819,256	102,506,949	31%
	1999	35,282,870	78,339,734	45%	43,957,908	33,640,587	97,601,211	34%	33,640,587	97,601,211	34%
	2000	37,142,443	69,345,863	54%	50,065,392	47,864,094	93,473,330	51%	47,864,094	93,473,330	51%
	2001	37,714,233	61,616,390	61%	55,134,186	45,278,976	90,076,592	50%	45,278,976	90,076,592	50%
	2002	37,898,630	54,926,042	69%	59,996,074	46,919,832	86,951,612	54%	46,919,832	86,951,612	54%
	2003	38,124,886	49,060,541	78%	64,986,129	63,655,074	83,626,603	76%	63,655,074	83,626,603	76%
	2004	38,367,085	43,831,315	88%	70,457,607	64,513,143	80,492,162	80%	64,513,143	80,492,162	80%
	2005	38,503,466	39,101,772	98%	76,221,363	70,713,431	77,405,770	91%	70,713,431	77,405,770	91%
	2006	38,427,103	34,793,492	110%	81,812,356	82,012,363	74,076,300	111%	82,012,363	74,076,300	111%
	2007	38,097,885	30,855,916	123%	87,343,997	104,840,831	70,740,909	148%	104,840,831	70,740,909	148%
2008 RI	2008	76,582,788	87,423,908	88%	76,582,788	104,753,549	67,270,955	156%	104,753,549	67,270,955	156%
	2009	75,622,687	82,262,914	92%	75,622,687	92,007,716	66,692,883	138%	92,007,716	66,692,883	138%
2010 RI	2010	115,404,128	77,923,313	148%	115,404,128	111,561,076	66,868,478	167%	111,561,076	66,868,478	167%
	2011	115,000,828	94,268,457	122%	115,000,828	104,852,412	62,437,834	168%	104,852,412	62,437,834	168%
	2012	116,364,605	87,293,090	133%	116,364,605	103,976,036	58,041,521	179%	103,976,036	58,041,521	179%
2013 RI	2013	111,002,572	71,388,782	155%	111,002,572	99,077,278	56,002,372	177%	99,077,278	56,002,372	177%
	2014	111,930,309	69,897,691	160%	111,930,309	111,917,142	56,276,326	199%	111,917,142	56,276,326	199%
	2015	110,041,530	72,032,147	153%	110,041,530	107,018,951	53,786,787	199%	107,018,951	53,786,787	199%
	2016	108,413,947	69,003,124	157%	108,413,947	107,271,044	54,856,708	196%	107,271,044	54,856,708	196%
	2017	106,729,087	62,089,244	172%	106,729,087	109,526,249	55,231,900	198%	109,526,249	55,231,900	198%
Projected Future Experience	2018					101,252,234	53,978,015	188%	101,252,234	53,978,015	188%
	2019					98,468,537	55,557,278	177%	98,468,537	55,557,278	177%
	2020					95,124,846	53,494,480	178%	95,842,495	64,162,777	149%
	2021					91,816,810	47,343,278	194%	92,688,849	68,661,075	135%
	2022					87,908,015	41,624,836	211%	88,809,169	60,249,329	147%
	2023					82,918,601	36,386,044	228%	83,957,531	52,666,507	159%
	2024					76,707,079	31,627,385	243%	77,781,286	45,778,648	170%
	2025					70,248,745	27,332,197	257%	71,292,582	39,561,634	180%
	2026					65,099,291	23,494,465	277%	66,025,149	34,006,758	194%
	2027					60,053,131	20,105,941	299%	60,840,036	29,102,083	209%
	2028					55,054,295	17,141,663	321%	55,708,270	24,811,478	225%
	2029					50,036,417	14,557,217	344%	50,575,684	21,070,655	240%
	2030					44,958,374	12,308,083	365%	45,405,426	17,815,175	255%
	2031					40,939,249	10,358,359	395%	41,285,667	14,993,072	275%
	2032					37,178,193	8,678,394	428%	37,436,691	12,561,428	298%
	2033					33,496,450	7,240,527	463%	33,685,896	10,480,207	321%
	2034					29,663,953	6,014,449	493%	29,806,376	8,705,535	342%
	2035					26,026,582	4,970,789	524%	26,133,187	7,194,903	363%
	2036					23,030,288	4,085,581	564%	23,100,362	5,913,621	391%
	2037					20,044,814	3,339,136	600%	20,092,069	4,833,188	416%
	2038					17,334,686	2,713,770	639%	17,364,794	3,928,012	442%
	2039					14,986,384	2,191,576	684%	15,001,274	3,172,168	473%
	2040					12,791,809	1,757,408	728%	12,797,750	2,543,738	503%
Values as of 12/31/2017 (discounted at maximum statutory valuation rates)											
Past				2,681,882,521	2,595,967,868	3,534,322,067	73.5%	2,595,967,868	3,534,322,067	73.5%	
Future					880,327,852	376,424,671	233.9%	887,688,032	486,630,965	182.4%	
Lifetime					3,476,295,719	3,910,746,738	88.9%	3,483,655,900	4,020,953,032	86.6%	

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

Accum Value of Minimum(Past Incurred Claims, Adjusted Originally Expected Incurred Claims)	2,595,967,868	Accum Value of Past Initial Prm x 67.3% =	2,292,062,097
Present Value of Future Incurred Claims =	887,688,032	Present Value of Future Initial Prm x 67.3% =	104,558,599
Total =	3,483,655,900	Accum Value of Prior Increases x 85.0% =	108,852,827
	> =	Present Value of Future Increases x 85.0% =	281,558,442
		Total =	2,787,031,965

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

Accum Value of Minimum(Past Incurred Claims, Adjusted Originally Expected Incurred Claims)	2,595,967,868	Accum Value of Past Initial Prm x 67.3% =	2,292,062,097
Present Value of Future Incurred Claims =	887,688,032	Present Value of Future Initial Prm x 67.3% =	104,558,599
Total =	3,483,655,900	Accum Value of Prior Increases x 80.0% =	102,449,720
	> =	Present Value of Future Increases x 80.0% =	264,996,181
		Total =	2,764,066,596

Appendix A1
John Hancock Life Insurance Company (U.S.A.)
LTC-MD-91
Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	510.51	15.16	84.41	21.10	742.17	35.91	179.77	44.94	1255.01	111.23	404.92	101.23
30	510.51	15.16	84.41	21.10	742.17	35.91	179.77	44.94	1255.01	111.23	404.92	101.23
31	510.51	15.16	84.41	21.10	742.17	35.91	179.77	44.94	1255.01	111.23	404.92	101.23
32	520.10	15.45	86.00	21.50	742.17	35.91	179.77	44.94	1255.01	111.23	404.92	101.23
33	536.94	15.95	88.78	22.20	742.17	35.91	179.77	44.94	1255.01	111.23	404.92	101.23
34	553.79	16.45	91.57	22.89	742.17	35.91	179.77	44.94	1255.01	111.23	404.92	101.23
35	574.85	17.07	95.05	23.76	742.17	35.91	179.77	44.94	1255.01	111.23	404.92	101.23
36	591.69	17.57	97.84	24.46	742.17	35.91	179.77	44.94	1255.01	111.23	404.92	101.23
37	612.75	18.20	101.32	25.33	742.17	35.91	179.77	44.94	1255.01	111.23	404.92	101.23
38	640.12	19.01	105.84	26.46	742.17	35.91	179.77	44.94	1255.01	111.23	404.92	101.23
39	656.97	19.51	108.63	27.16	742.17	35.91	179.77	44.94	1255.01	111.23	404.92	101.23
40	675.15	20.05	111.64	27.91	753.72	36.47	182.56	45.64	1255.01	111.23	404.92	101.23
41	675.15	20.05	111.64	27.91	782.95	37.89	189.64	47.41	1255.01	111.23	404.92	101.23
42	675.15	20.05	111.64	27.91	812.41	39.31	196.78	49.20	1255.01	111.23	404.92	101.23
43	675.15	20.05	111.64	27.91	814.59	39.42	197.31	49.33	1255.01	111.23	404.92	101.23
44	675.15	20.05	111.64	27.91	814.59	39.42	197.31	49.33	1255.01	111.23	404.92	101.23
45	694.77	26.71	163.00	40.75	824.73	50.28	266.08	66.52	1305.72	125.00	493.16	123.29
46	694.77	26.71	163.00	40.75	887.47	54.11	286.32	71.58	1305.72	125.00	493.16	123.29
47	694.77	26.71	163.00	40.75	927.78	56.57	299.32	74.83	1305.72	125.00	493.16	123.29
48	712.28	27.38	167.11	41.78	994.10	60.61	320.72	80.18	1305.72	125.00	493.16	123.29
49	717.05	27.56	168.23	42.06	1037.20	63.24	334.62	83.66	1305.72	125.00	493.16	123.29
50	721.14	30.15	194.37	48.59	1052.99	69.11	380.25	95.06	1326.00	130.50	537.21	134.30
51	738.48	34.45	209.03	52.26	1093.15	77.81	408.18	102.05	1358.64	138.14	560.94	140.23
52	738.42	38.17	218.70	54.67	1109.77	85.27	427.09	106.77	1394.62	146.55	585.75	146.44
53	758.82	43.12	234.41	58.60	1151.14	95.00	455.27	113.82	1433.70	155.66	611.80	152.95
54	780.75	48.40	250.83	62.71	1193.41	105.27	483.68	120.92	1475.77	165.43	638.63	159.66
55	804.00	53.97	267.83	66.96	1236.68	116.01	512.37	128.09	1520.51	175.83	666.55	166.64
56	828.45	59.83	285.42	71.36	1280.50	127.14	541.17	135.29	1567.81	186.80	695.55	173.89
57	853.95	65.93	303.60	75.90	1349.37	141.15	580.68	145.17	1617.48	198.35	725.32	181.33
58	883.24	72.85	323.18	80.80	1394.22	153.41	609.23	152.31	1673.07	211.18	756.96	189.24
59	918.95	81.18	344.76	86.19	1463.79	169.38	647.15	161.79	1738.25	226.03	791.54	197.89
60	960.87	90.85	368.45	92.11	1535.29	186.46	684.59	171.15	1812.84	242.90	828.76	207.19
61	1008.66	101.79	393.89	98.47	1629.58	207.26	730.63	182.66	1896.78	261.70	868.62	217.16
62	1062.07	113.95	421.10	105.27	1750.14	232.40	786.86	196.71	1989.91	282.48	910.96	227.74
63	1120.85	127.26	449.83	112.46	1836.37	253.75	825.95	206.49	2092.07	305.16	955.62	238.91
64	1195.36	142.96	484.27	121.07	1971.15	282.49	885.11	221.28	2203.15	329.75	1002.46	250.61
65	1261.56	158.16	514.61	128.65	2084.26	308.82	932.86	233.22	2323.03	356.19	1051.46	262.87
66	1374.16	179.78	563.38	140.84	2218.64	338.84	988.42	247.11	2451.59	384.41	1102.49	275.62
67	1485.70	201.98	610.99	152.75	2375.56	372.90	1052.08	263.02	2588.65	414.50	1155.37	288.84
68	1621.29	229.56	665.03	166.26	2518.56	406.38	1103.90	275.97	2753.65	450.48	1214.92	303.73
69	1755.73	259.68	713.30	178.32	2683.65	445.13	1158.01	289.50	2889.31	483.09	1254.11	313.53
70	1915.02	294.86	768.13	192.03	2850.34	484.74	1208.34	302.09	3030.33	516.87	1291.69	322.92
71	2124.64	338.50	841.18	210.30	3155.22	547.95	1314.12	328.53	3322.89	576.33	1391.05	347.76
72	2359.37	386.19	923.49	230.87	3482.83	614.90	1427.71	356.93	3659.30	642.98	1507.14	376.79
73	2617.91	437.61	1015.13	253.78	3771.35	672.71	1524.78	381.19	3959.23	699.39	1607.59	401.90
74	2841.40	484.25	1092.35	273.09	4080.97	733.43	1628.22	407.05	4256.29	752.77	1704.83	426.21
75	3081.95	536.50	1173.69	293.42	4436.54	805.85	1745.61	436.40	4598.56	818.22	1815.40	453.85
76	3587.87	640.37	1351.45	337.86	4848.05	896.22	1878.06	469.51	4998.83	904.56	1941.64	485.41
77	3952.00	726.49	1469.43	367.36	5325.59	1010.79	2026.78	506.70	5469.90	1020.64	2085.71	521.43
78	4340.42	825.03	1590.08	397.52	5899.94	1157.23	2203.26	550.82	6047.27	1174.06	2261.27	565.32
79	4772.63	937.76	1722.45	430.61	6339.81	1284.81	2325.56	581.39	6509.81	1313.36	2390.23	597.56
80		1168.92		513.92								
81		1300.90		551.47								
82		1442.87		594.23								
83		1599.50		645.10								
84		1771.09		703.97								
85		1947.67		766.19								
86		1947.67		766.19								
87+		1947.67		766.19								

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix A1

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

LTC-MD-91

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	496.86	11.86	57.19	14.30	710.63	28.32	123.60	30.90	1163.70	89.68	288.14	72.04
30	496.86	11.86	57.19	14.30	710.63	28.32	123.60	30.90	1163.70	89.68	288.14	72.04
31	496.86	11.86	57.19	14.30	710.63	28.32	123.60	30.90	1163.70	89.68	288.14	72.04
32	506.19	12.08	58.27	14.57	710.63	28.32	123.60	30.90	1163.70	89.68	288.14	72.04
33	522.58	12.47	60.15	15.04	710.63	28.32	123.60	30.90	1163.70	89.68	288.14	72.04
34	538.98	12.86	62.04	15.51	710.63	28.32	123.60	30.90	1163.70	89.68	288.14	72.04
35	559.47	13.35	64.40	16.10	710.63	28.32	123.60	30.90	1163.70	89.68	288.14	72.04
36	575.87	13.75	66.29	16.57	710.63	28.32	123.60	30.90	1163.70	89.68	288.14	72.04
37	596.36	14.23	68.64	17.16	710.63	28.32	123.60	30.90	1163.70	89.68	288.14	72.04
38	623.00	14.87	71.71	17.93	710.63	28.32	123.60	30.90	1163.70	89.68	288.14	72.04
39	639.39	15.26	73.60	18.40	710.63	28.32	123.60	30.90	1163.70	89.68	288.14	72.04
40	657.09	15.68	75.64	18.91	721.68	28.76	125.52	31.38	1163.70	89.68	288.14	72.04
41	657.09	15.68	75.64	18.91	749.67	29.88	130.39	32.60	1163.70	89.68	288.14	72.04
42	657.09	15.68	75.64	18.91	777.88	31.00	135.29	33.82	1163.70	89.68	288.14	72.04
43	657.09	15.68	75.64	18.91	779.97	31.08	135.66	33.91	1163.70	89.68	288.14	72.04
44	657.09	15.68	75.64	18.91	779.97	31.08	135.66	33.91	1163.70	89.68	288.14	72.04
45	670.17	20.79	110.93	27.73	779.97	39.62	183.75	45.94	1201.51	100.53	350.18	87.54
46	670.17	20.79	110.93	27.73	839.30	42.64	197.73	49.43	1201.51	100.53	350.18	87.54
47	670.17	20.79	110.93	27.73	877.42	44.57	206.71	51.68	1201.51	100.53	350.18	87.54
48	687.06	21.31	113.73	28.43	940.14	47.76	221.49	55.37	1201.51	100.53	350.18	87.54
49	691.67	21.45	114.49	28.62	980.90	49.83	231.09	57.77	1201.51	100.53	350.18	87.54
50	693.18	23.44	132.87	33.22	991.23	54.40	263.97	65.99	1216.63	104.91	381.97	95.49
51	706.95	26.87	143.32	35.83	1024.36	61.44	284.15	71.04	1243.03	111.12	399.18	99.80
52	703.94	29.87	150.45	37.61	1035.17	67.50	298.10	74.52	1272.22	117.98	417.33	104.33
53	720.39	33.86	161.71	40.43	1068.87	75.42	318.57	79.64	1304.05	125.38	436.40	109.10
54	738.07	38.14	173.44	43.36	1103.18	83.78	339.37	84.84	1338.41	133.37	456.10	114.02
55	756.89	42.66	185.63	46.41	1138.21	92.56	360.52	90.13	1375.08	141.86	476.73	119.18
56	776.76	47.38	198.30	49.57	1173.63	101.67	381.76	95.44	1413.93	150.90	498.13	124.53
57	797.52	52.33	211.31	52.83	1231.81	113.12	410.58	102.64	1454.80	160.36	520.15	130.04
58	821.41	57.96	225.38	56.35	1267.53	123.17	431.92	107.98	1500.58	170.90	543.72	135.93
59	850.61	64.70	241.21	60.30	1324.96	136.25	460.12	115.03	1554.24	183.04	569.46	142.37
60	884.91	72.53	258.57	64.64	1383.36	150.23	488.06	122.02	1615.73	196.84	597.53	149.38
61	924.05	81.41	277.33	69.33	1461.64	167.22	522.57	130.64	1684.90	212.23	627.47	156.87
62	967.88	91.26	297.38	74.35	1562.68	187.73	564.49	141.12	1761.70	229.25	659.57	164.89
63	1016.13	102.05	318.73	79.68	1632.55	205.19	594.46	148.62	1846.03	247.78	693.53	173.38
64	1078.22	114.77	344.30	86.08	1745.09	228.69	639.17	159.79	1937.84	267.91	729.36	182.34
65	1132.49	127.09	367.07	91.77	1838.06	250.23	675.79	168.95	2037.05	289.54	766.89	191.72
66	1228.00	144.61	403.04	100.76	1949.41	274.77	718.31	179.58	2143.52	312.69	806.12	201.53
67	1322.06	162.61	438.39	109.60	2080.25	302.64	766.89	191.72	2257.23	337.34	846.91	211.73
68	1435.55	184.91	478.82	119.71	2197.16	329.96	807.46	201.86	2393.63	366.73	893.12	223.28
69	1545.37	209.13	515.81	128.95	2330.99	361.43	850.30	212.58	2502.21	393.20	924.98	231.25
70	1675.38	237.46	558.11	139.53	2464.92	393.49	890.56	222.64	2614.38	420.56	955.92	238.98
71	1848.41	272.54	613.93	153.48	2717.59	444.70	972.29	243.07	2856.57	468.75	1032.91	258.23
72	2042.77	310.95	676.72	169.18	2989.31	498.96	1059.86	264.96	3136.01	522.78	1122.37	280.59
73	2256.20	352.25	746.54	186.64	3226.12	545.54	1135.21	283.80	3382.83	568.15	1200.19	300.05
74	2436.84	389.48	806.07	201.52	3478.51	594.12	1215.54	303.89	3624.72	610.56	1275.56	318.89
75	2630.30	431.17	869.08	217.27	3767.90	652.12	1306.57	326.64	3903.05	662.71	1361.47	340.37
76	3047.98	514.44	1004.23	251.06	4103.03	724.94	1409.86	352.47	4228.88	732.26	1460.26	365.07
77	3343.23	583.79	1095.95	273.99	4492.68	817.95	1526.95	381.74	4613.29	826.90	1573.78	393.45
78	3655.69	662.80	1190.45	297.61	4959.87	936.43	1666.06	416.51	5083.27	951.51	1712.43	428.11
79	4000.35	752.29	1293.68	323.42	5308.70	1038.47	1764.38	441.09	5451.36	1063.20	1816.15	454.04
80		935.96		387.11								
81		1039.59		416.37								
82		1150.91		449.49								
83		1273.62		488.55								
84		1407.80		533.47								
85		1545.56		580.76								
86		1545.56		580.76								
87+		1545.56		580.76								

* Standard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix A1
John Hancock Life Insurance Company (U.S.A.)
LTC-MD-91
Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	579.51	20.60	100.70	25.18	778.02	44.50	195.72	48.93	1376.40	139.88	446.33	111.58
30	606.70	21.57	105.43	26.36	778.02	44.50	195.72	48.93	1376.40	139.88	446.33	111.58
31	623.44	22.16	108.34	27.08	778.02	44.50	195.72	48.93	1376.40	139.88	446.33	111.58
32	650.64	23.13	113.06	28.27	778.02	44.50	195.72	48.93	1376.40	139.88	446.33	111.58
33	671.56	23.87	116.70	29.17	778.02	44.50	195.72	48.93	1376.40	139.88	446.33	111.58
34	694.39	24.68	120.67	30.17	778.02	44.50	195.72	48.93	1376.40	139.88	446.33	111.58
35	694.39	24.68	120.67	30.17	778.02	44.50	195.72	48.93	1376.40	139.88	446.33	111.58
36	694.39	24.68	120.67	30.17	778.02	44.50	195.72	48.93	1376.40	139.88	446.33	111.58
37	694.39	24.68	120.67	30.17	778.02	44.50	195.72	48.93	1376.40	139.88	446.33	111.58
38	694.39	24.68	120.67	30.17	778.02	44.50	195.72	48.93	1376.40	139.88	446.33	111.58
39	694.39	24.68	120.67	30.17	821.32	46.98	206.61	51.65	1376.40	139.88	446.33	111.58
40	694.39	24.68	120.67	30.17	846.98	48.45	213.06	53.27	1376.40	139.88	446.33	111.58
41	694.39	24.68	120.67	30.17	876.33	50.12	220.44	55.11	1376.40	139.88	446.33	111.58
42	694.39	24.68	120.67	30.17	919.70	52.61	231.35	57.84	1376.40	139.88	446.33	111.58
43	694.39	24.68	120.67	30.17	919.70	52.61	231.35	57.84	1376.40	139.88	446.33	111.58
44	694.39	24.68	120.67	30.17	919.70	52.61	231.35	57.84	1376.40	139.88	446.33	111.58
45	720.45	32.86	175.43	43.86	931.41	66.27	307.57	76.89	1442.35	156.98	541.86	135.47
46	730.73	33.33	177.93	44.48	971.61	69.13	320.85	80.21	1442.35	156.98	541.86	135.47
47	770.67	35.15	187.66	46.91	1037.05	73.79	342.46	85.61	1442.35	156.98	541.86	135.47
48	775.84	35.39	188.92	47.23	1101.28	78.36	363.67	90.92	1442.35	156.98	541.86	135.47
49	816.55	37.25	198.83	49.71	1101.28	78.36	363.67	90.92	1442.35	156.98	541.86	135.47
50	815.06	40.31	227.28	56.82	1130.25	86.15	416.09	104.02	1468.71	163.81	589.78	147.45
51	829.42	45.62	241.69	60.42	1173.67	96.58	444.31	111.08	1510.00	173.42	615.68	153.92
52	843.36	51.17	255.94	63.98	1221.40	107.98	473.93	118.48	1555.44	184.01	642.82	160.70
53	825.47	54.84	260.08	65.02	1273.23	120.34	504.80	126.20	1604.76	195.44	671.20	167.80
54	840.11	60.61	273.95	68.49	1328.91	133.64	537.05	134.26	1657.76	207.73	700.67	175.17
55	857.06	66.69	288.47	72.12	1388.19	147.76	570.55	142.64	1714.09	220.80	731.22	182.80
56	898.90	74.93	311.46	77.87	1450.84	162.68	605.29	151.32	1773.65	234.64	763.01	190.75
57	942.03	83.58	335.39	83.85	1516.63	178.38	641.27	160.32	1836.07	249.18	795.73	198.93
58	1012.86	95.56	369.43	92.36	1590.26	195.83	679.42	169.85	1905.93	265.35	830.62	207.66
59	1052.91	105.88	391.76	97.94	1672.66	215.55	719.37	179.84	1987.85	284.07	868.47	217.12
60	1120.28	119.91	423.64	105.91	1747.08	235.15	753.58	188.39	2081.60	305.32	909.41	227.35
61	1186.61	134.82	454.30	113.58	1868.76	262.04	806.15	201.54	2187.02	329.09	953.14	238.29
62	1252.63	150.48	484.15	121.04	1969.83	286.93	847.52	211.88	2303.91	355.30	999.67	249.92
63	1318.70	166.71	513.04	128.26	2107.08	317.87	902.32	225.58	2432.09	383.95	1048.67	262.17
64	1385.42	183.49	541.19	135.30	2222.74	346.18	945.75	236.44	2571.39	415.00	1100.16	275.04
65	1479.41	204.35	578.94	144.73	2364.21	378.98	997.99	249.50	2721.63	448.38	1153.97	288.49
66	1619.14	232.28	633.83	158.46	2551.15	419.80	1067.23	266.81	2882.61	484.09	1209.96	302.49
67	1783.56	264.69	697.20	174.30	2777.61	467.96	1150.56	287.64	3054.17	522.09	1268.11	317.03
68	1947.06	299.48	755.21	188.80	2987.02	515.19	1219.11	304.78	3261.13	567.60	1333.40	333.35
69	2161.72	345.35	825.54	206.38	3219.56	568.38	1287.18	321.79	3497.15	619.86	1400.72	350.18
70	2376.91	393.14	890.79	222.70	3485.85	628.34	1362.24	340.56	3710.76	668.53	1452.96	363.24
71	2644.07	450.19	972.63	243.16	3858.12	707.45	1474.68	368.67	4057.35	740.84	1554.08	388.52
72	2937.56	511.56	1063.05	265.76	4182.16	777.04	1567.27	391.82	4405.72	812.63	1654.41	413.60
73	3259.80	577.24	1163.41	290.85	4523.70	846.64	1666.06	416.51	4772.22	882.69	1761.12	440.28
74	3634.55	653.36	1280.04	320.01	4911.13	923.33	1778.49	444.62	5144.14	950.31	1866.42	466.61
75	3933.02	719.17	1365.97	341.49	5357.81	1015.10	1905.97	476.49	5574.27	1033.32	1986.46	496.61
76	4445.45	830.37	1520.14	380.04	5877.07	1129.94	2050.20	512.55	6079.41	1142.88	2123.86	530.97
77	4892.32	938.17	1643.83	410.96	6482.28	1275.79	2212.88	553.22	6676.52	1290.25	2281.12	570.28
78	5360.45	1059.77	1766.78	441.70	7217.45	1464.10	2407.66	601.92	7231.19	1450.15	2412.83	603.21
79	5900.64	1202.54	1908.03	477.01	7957.18	1664.14	2596.39	649.10	7751.41	1612.23	2529.06	632.26
80		1478.69		561.09								
81		1643.50		600.92								
82		1824.57		647.95								
83		2021.34		702.90								
84		2234.19		765.72								
85		2458.48		833.99								
86		2458.48		833.99								
87+		2458.48		833.99								

* Standard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix A1

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

LTC-MD-91

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	562.40	16.47	69.97	17.49	741.99	35.85	138.14	34.53	1270.21	114.80	326.14	81.53
30	588.80	17.24	73.26	18.31	741.99	35.85	138.14	34.53	1270.21	114.80	326.14	81.53
31	605.04	17.71	75.28	18.82	741.99	35.85	138.14	34.53	1270.21	114.80	326.14	81.53
32	631.44	18.49	78.56	19.64	741.99	35.85	138.14	34.53	1270.21	114.80	326.14	81.53
33	651.74	19.08	81.09	20.27	741.99	35.85	138.14	34.53	1270.21	114.80	326.14	81.53
34	673.89	19.73	83.84	20.96	741.99	35.85	138.14	34.53	1270.21	114.80	326.14	81.53
35	673.89	19.73	83.84	20.96	741.99	35.85	138.14	34.53	1270.21	114.80	326.14	81.53
36	673.89	19.73	83.84	20.96	741.99	35.85	138.14	34.53	1270.21	114.80	326.14	81.53
37	673.89	19.73	83.84	20.96	741.99	35.85	138.14	34.53	1270.21	114.80	326.14	81.53
38	673.89	19.73	83.84	20.96	741.99	35.85	138.14	34.53	1270.21	114.80	326.14	81.53
39	673.89	19.73	83.84	20.96	783.28	37.85	145.83	36.46	1270.21	114.80	326.14	81.53
40	673.89	19.73	83.84	20.96	807.76	39.03	150.38	37.60	1270.21	114.80	326.14	81.53
41	673.89	19.73	83.84	20.96	835.74	40.38	155.59	38.90	1270.21	114.80	326.14	81.53
42	673.89	19.73	83.84	20.96	877.11	42.38	163.29	40.82	1270.21	114.80	326.14	81.53
43	673.89	19.73	83.84	20.96	877.11	42.38	163.29	40.82	1270.21	114.80	326.14	81.53
44	673.89	19.73	83.84	20.96	877.11	42.38	163.29	40.82	1270.21	114.80	326.14	81.53
45	692.66	26.18	122.42	30.61	877.11	53.35	217.99	54.50	1321.50	128.64	395.00	98.75
46	702.54	26.55	124.17	31.04	914.96	55.65	227.40	56.85	1321.50	128.64	395.00	98.75
47	740.94	28.00	130.96	32.74	976.59	59.40	242.72	60.68	1321.50	128.64	395.00	98.75
48	745.91	28.19	131.84	32.96	1037.08	63.08	257.75	64.44	1321.50	128.64	395.00	98.75
49	785.05	29.67	138.76	34.69	1037.08	63.08	257.75	64.44	1321.50	128.64	395.00	98.75
50	780.83	32.07	159.41	39.85	1059.37	69.32	296.21	74.05	1342.05	134.15	430.51	107.63
51	791.11	36.40	170.05	42.51	1094.96	77.89	317.14	79.29	1376.01	142.09	449.74	112.44
52	800.90	40.97	180.57	45.14	1134.24	87.31	339.32	84.83	1413.54	150.82	470.06	117.51
53	780.45	44.02	183.94	45.99	1177.04	97.55	362.43	90.61	1454.37	160.32	491.30	122.83
54	790.84	48.77	194.25	48.56	1223.10	108.52	386.62	96.66	1498.30	170.51	513.64	128.41
55	803.32	53.77	204.98	51.24	1272.26	120.23	411.75	102.94	1545.21	181.41	536.74	134.19
56	839.09	60.52	221.90	55.47	1324.37	132.60	437.95	109.49	1594.80	192.92	560.78	140.20
57	875.88	67.65	239.46	59.86	1379.19	145.66	465.09	116.27	1646.94	205.02	585.59	146.40
58	937.82	77.50	264.36	66.09	1440.57	160.16	494.09	123.52	1705.29	218.47	612.11	153.03
59	970.29	85.96	281.19	70.30	1508.91	176.52	524.56	131.14	1773.57	234.02	641.27	160.32
60	1027.18	97.51	304.92	76.23	1569.29	192.78	551.29	137.82	1851.69	251.66	672.75	168.19
61	1082.40	109.75	328.10	82.03	1671.45	215.03	591.50	147.88	1939.55	271.36	706.56	176.64
62	1136.77	122.60	350.78	87.70	1754.49	235.67	623.88	155.97	2037.02	293.11	742.69	185.67
63	1190.78	135.97	372.99	93.25	1869.32	261.28	666.20	166.55	2143.98	316.83	780.84	195.21
64	1245.10	149.77	394.70	98.67	1964.57	284.74	700.44	175.11	2260.37	342.58	821.16	205.29
65	1323.62	166.94	423.51	105.88	2082.42	311.98	741.57	185.39	2386.03	370.30	863.50	215.88
66	1442.64	189.87	464.94	116.24	2239.95	345.81	795.29	198.82	2520.91	400.00	907.55	226.89
67	1583.10	216.53	512.95	128.24	2431.82	385.77	859.94	214.98	2664.87	431.60	953.45	238.36
68	1720.44	245.04	557.53	139.38	2606.56	424.85	914.21	228.55	2837.75	469.28	1005.40	251.35
69	1899.59	282.47	611.91	152.98	2798.44	468.56	968.65	242.16	3032.98	512.27	1059.29	264.82
70	2077.08	321.42	663.18	165.79	3017.91	517.71	1029.16	257.29	3207.05	552.11	1102.48	275.62
71	2298.83	367.89	727.20	181.80	3328.08	582.65	1117.99	279.50	3495.30	611.45	1182.84	295.71
72	2543.15	417.96	797.95	199.49	3596.49	639.72	1192.12	298.03	3784.88	670.34	1262.92	315.73
73	2810.11	471.20	876.49	219.12	3877.74	696.13	1271.06	317.77	4087.64	726.87	1347.67	336.92
74	3118.28	532.38	967.83	241.96	4194.38	757.46	1360.54	340.14	4390.91	780.22	1431.73	357.93
75	3358.56	585.14	1036.60	259.15	4559.09	831.17	1462.43	365.61	4741.47	846.29	1527.57	381.89
76	3780.05	675.25	1158.00	289.50	4984.68	924.64	1578.28	394.57	5155.19	935.58	1637.99	409.50
77	4145.39	763.45	1257.15	314.29	5483.81	1045.30	1709.64	427.41	5647.93	1058.48	1765.31	441.33
78	4524.63	862.40	1356.31	339.08	6087.75	1200.23	1867.04	466.76	6100.11	1191.22	1874.11	468.53
79	4957.25	976.70	1469.64	367.41	6685.35	1361.90	2020.33	505.08	6514.16	1322.09	1970.98	492.75
80		1197.63		433.34								
81		1327.11		465.16								
82		1469.01		502.49								
83		1622.84		545.80								
84		1788.72		595.00								
85		1962.79		648.22								
86		1962.79		648.22								
87+		1962.79		648.22								

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix A1
John Hancock Life Insurance Company (U.S.A.)
LTC-MD-91
Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	696.75	30.02	122.22	30.55	827.31	56.26	207.79	51.95	1545.95	179.90	482.62	120.65
30	720.65	31.05	126.41	31.60	841.23	57.20	211.29	52.82	1545.95	179.90	482.62	120.65
31	720.65	31.05	126.41	31.60	869.27	59.11	218.33	54.58	1545.95	179.90	482.62	120.65
32	720.65	31.05	126.41	31.60	925.35	62.93	232.42	58.10	1545.95	179.90	482.62	120.65
33	720.65	31.05	126.41	31.60	953.39	64.83	239.46	59.87	1545.95	179.90	482.62	120.65
34	720.65	31.05	126.41	31.60	1009.47	68.65	253.55	63.39	1545.95	179.90	482.62	120.65
35	720.65	31.05	126.41	31.60	1065.56	72.46	267.63	66.91	1545.95	179.90	482.62	120.65
36	720.65	31.05	126.41	31.60	1093.60	74.37	274.68	68.67	1545.95	179.90	482.62	120.65
37	720.65	31.05	126.41	31.60	1094.11	74.40	274.81	68.70	1545.95	179.90	482.62	120.65
38	720.65	31.05	126.41	31.60	1094.11	74.40	274.81	68.70	1545.95	179.90	482.62	120.65
39	737.24	31.76	129.32	32.33	1094.11	74.40	274.81	68.70	1545.95	179.90	482.62	120.65
40	778.20	33.53	136.51	34.13	1094.11	74.40	274.81	68.70	1545.95	179.90	482.62	120.65
41	824.09	35.50	144.56	36.14	1094.11	74.40	274.81	68.70	1545.95	179.90	482.62	120.65
42	870.51	37.50	152.70	38.17	1094.11	74.40	274.81	68.70	1545.95	179.90	482.62	120.65
43	894.48	38.53	156.90	39.23	1094.11	74.40	274.81	68.70	1545.95	179.90	482.62	120.65
44	894.48	38.53	156.90	39.23	1094.11	74.40	274.81	68.70	1545.95	179.90	482.62	120.65
45	903.27	49.43	219.18	54.79	1188.87	99.14	385.85	96.46	1634.34	201.84	584.66	146.17
46	946.58	51.80	229.69	57.42	1188.87	99.14	385.85	96.46	1634.34	201.84	584.66	146.17
47	990.37	54.20	240.31	60.08	1188.87	99.14	385.85	96.46	1634.34	201.84	584.66	146.17
48	999.59	54.71	242.55	60.64	1188.87	99.14	385.85	96.46	1634.34	201.84	584.66	146.17
49	999.59	54.71	242.55	60.64	1188.87	99.14	385.85	96.46	1634.34	201.84	584.66	146.17
50	1018.20	60.13	281.63	70.41	1226.78	109.02	441.37	110.34	1669.66	210.64	635.84	158.96
51	1053.91	68.86	302.88	75.72	1282.77	122.40	471.45	117.86	1723.40	223.05	663.45	165.86
52	1093.26	78.39	325.36	81.34	1344.26	137.05	502.93	125.73	1782.41	236.73	692.45	173.11
53	1135.87	88.67	348.78	87.20	1411.02	152.99	535.97	133.99	1846.42	251.54	722.84	180.71
54	1181.50	99.64	373.28	93.32	1482.71	170.05	570.40	142.60	1915.08	267.44	754.32	188.58
55	1229.81	111.27	398.72	99.68	1559.01	188.23	606.22	151.55	1988.13	284.42	787.20	196.80
56	1280.52	123.45	424.93	106.23	1639.65	207.46	643.44	160.86	2065.24	302.33	821.16	205.29
57	1333.33	136.12	452.22	113.06	1724.33	227.70	681.90	170.48	2146.12	321.18	856.21	214.05
58	1393.85	150.55	481.53	120.38	1819.01	250.19	722.84	180.71	2236.45	342.11	893.59	223.40
59	1467.47	167.88	514.10	128.53	1929.58	276.16	767.20	191.80	2342.10	366.34	934.22	233.56
60	1553.66	188.00	549.61	137.40	2055.70	305.59	814.96	203.74	2462.84	393.79	977.95	244.49
61	1651.83	210.80	587.76	146.94	2196.95	338.35	865.67	216.42	2598.49	424.50	1024.63	256.16
62	1761.32	236.11	628.71	157.18	2352.96	374.41	919.49	229.87	2748.85	458.39	1074.26	268.57
63	1881.58	263.87	671.82	167.95	2523.36	413.65	975.94	243.98	2913.74	495.45	1126.68	281.67
64	2012.09	293.88	717.10	179.28	2707.71	456.02	1035.18	258.79	3092.94	535.62	1181.73	295.43
65	2152.13	326.02	764.25	191.06	2905.67	501.42	1096.75	274.19	3286.29	578.89	1239.27	309.82
66	2301.20	360.22	813.10	203.28	3116.86	549.77	1160.64	290.16	3493.56	625.22	1299.13	324.78
67	2458.69	396.28	863.50	215.88	3340.88	601.02	1226.55	306.64	3714.59	674.57	1361.32	340.33
68	2656.03	441.37	920.88	230.22	3609.29	662.01	1299.91	324.98	3981.21	733.66	1431.11	357.78
69	2914.48	500.10	989.12	247.28	3941.47	736.72	1383.81	345.95	4312.16	806.12	1511.75	377.94
70	3218.01	568.38	1065.73	266.43	4318.83	820.70	1475.31	368.83	4687.66	887.39	1599.99	400.00
71	3550.70	642.20	1148.55	287.14	4722.71	909.48	1571.46	392.86	5087.85	972.87	1692.58	423.14
72	3896.54	717.57	1234.77	308.69	5134.45	998.66	1669.31	417.33	5492.93	1058.02	1785.94	446.48
73	4271.22	796.04	1330.46	332.61	5565.23	1086.74	1773.37	443.34	5910.41	1138.23	1883.95	470.99
74	4695.54	883.93	1439.19	359.80	6052.50	1182.97	1891.86	472.96	6378.14	1222.60	1994.37	498.59
75	4972.34	947.92	1498.48	374.62	6617.12	1298.94	2026.32	506.58	6921.59	1327.05	2120.45	530.11
76	5651.21	1096.83	1670.93	417.73	7279.99	1446.30	2179.07	544.77	7566.31	1467.51	2265.14	566.29
77	6205.77	1234.01	1795.29	448.82	8061.95	1636.63	2351.83	587.96	8337.81	1659.93	2431.70	607.93
78	6835.78	1398.81	1931.72	482.93	9023.86	1885.34	2561.20	640.30	9309.64	1921.21	2639.98	659.99
79	7525.50	1583.54	2079.39	519.85	10183.30	2189.62	2815.84	703.96	10502.73	2244.63	2900.21	725.05
80		1936.50		608.28								
81		2155.58		653.09								
82		2393.83		705.41								
83		2650.36		766.05								
84		2932.31		836.80								
85		3221.34		911.57								
86		3221.34		911.57								
87+		3221.34		911.57								

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix A1
John Hancock Life Insurance Company (U.S.A.)
LTC-MD-91
Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	673.99	24.49	86.28	21.57	785.50	46.23	148.81	37.20	1420.17	150.16	358.71	89.68
30	697.11	25.33	89.24	22.31	798.72	47.01	151.31	37.83	1420.17	150.16	358.71	89.68
31	697.11	25.33	89.24	22.31	825.34	48.58	156.36	39.09	1420.17	150.16	358.71	89.68
32	697.11	25.33	89.24	22.31	878.59	51.71	166.45	41.61	1420.17	150.16	358.71	89.68
33	697.11	25.33	89.24	22.31	905.22	53.28	171.49	42.87	1420.17	150.16	358.71	89.68
34	697.11	25.33	89.24	22.31	958.46	56.41	181.58	45.39	1420.17	150.16	358.71	89.68
35	697.11	25.33	89.24	22.31	1011.71	59.55	191.66	47.92	1420.17	150.16	358.71	89.68
36	697.11	25.33	89.24	22.31	1038.34	61.11	196.71	49.18	1420.17	150.16	358.71	89.68
37	697.11	25.33	89.24	22.31	1038.82	61.14	196.80	49.20	1420.17	150.16	358.71	89.68
38	697.11	25.33	89.24	22.31	1038.82	61.14	196.80	49.20	1420.17	150.16	358.71	89.68
39	713.16	25.91	91.29	22.82	1038.82	61.14	196.80	49.20	1420.17	150.16	358.71	89.68
40	752.78	27.35	96.36	24.09	1038.82	61.14	196.80	49.20	1420.17	150.16	358.71	89.68
41	797.17	28.97	102.05	25.51	1038.82	61.14	196.80	49.20	1420.17	150.16	358.71	89.68
42	842.08	30.60	107.80	26.95	1038.82	61.14	196.80	49.20	1420.17	150.16	358.71	89.68
43	865.26	31.44	110.76	27.69	1038.82	61.14	196.80	49.20	1420.17	150.16	358.71	89.68
44	865.26	31.44	110.76	27.69	1038.82	61.14	196.80	49.20	1420.17	150.16	358.71	89.68
45	865.26	40.26	155.27	38.82	1114.47	81.38	277.44	69.36	1491.55	168.38	433.30	108.33
46	906.74	42.19	162.72	40.68	1114.47	81.38	277.44	69.36	1491.55	168.38	433.30	108.33
47	948.69	44.14	170.25	42.56	1114.47	81.38	277.44	69.36	1491.55	168.38	433.30	108.33
48	957.52	44.55	171.83	42.96	1114.47	81.38	277.44	69.36	1491.55	168.38	433.30	108.33
49	957.52	44.55	171.83	42.96	1114.47	81.38	277.44	69.36	1491.55	168.38	433.30	108.33
50	971.75	48.97	200.52	50.13	1144.71	89.48	319.01	79.75	1520.12	175.67	471.92	117.98
51	1001.25	56.18	216.34	54.09	1191.39	100.65	341.65	85.41	1565.06	186.10	492.85	123.21
52	1033.82	64.09	232.93	58.23	1242.80	112.94	365.53	91.38	1614.53	197.58	515.03	128.76
53	1069.22	72.66	250.46	62.61	1298.74	126.28	390.65	97.66	1668.34	210.06	538.14	134.53
54	1107.22	81.81	268.60	67.15	1358.95	140.62	416.86	104.22	1726.19	223.44	562.33	140.58
55	1147.58	91.46	287.68	71.92	1423.20	155.90	444.31	111.08	1787.84	237.74	587.61	146.90
56	1189.99	101.66	307.37	76.84	1491.24	172.14	472.85	118.21	1853.05	252.90	613.82	153.45
57	1234.23	112.24	327.85	81.96	1562.81	189.20	502.47	125.62	1921.56	268.84	640.96	160.24
58	1284.94	124.26	350.02	87.51	1642.79	208.16	534.11	133.53	1997.97	286.52	669.96	167.49
59	1346.55	138.72	374.68	93.67	1735.96	229.99	568.69	142.17	2087.07	306.91	701.75	175.44
60	1418.66	155.47	401.82	100.46	1842.12	254.69	605.91	151.48	2188.76	329.94	736.02	184.01
61	1500.78	174.43	431.29	107.82	1960.99	282.13	645.92	161.48	2302.94	355.72	772.93	193.23
62	1592.47	195.52	462.77	115.69	2092.30	312.38	688.41	172.10	2429.57	384.14	812.33	203.08
63	1693.27	218.59	496.27	124.07	2235.87	345.29	733.08	183.27	2568.52	415.20	853.89	213.47
64	1802.76	243.56	531.47	132.87	2391.38	380.81	780.07	195.02	2719.81	448.93	897.93	224.48
65	1920.43	270.39	568.22	142.06	2558.60	418.96	829.23	207.31	2883.27	485.29	943.99	236.00
66	2045.86	298.88	606.53	151.63	2737.29	459.63	880.25	220.06	3058.82	524.30	992.07	248.02
67	2178.61	329.01	645.92	161.48	2927.19	502.82	933.13	233.28	3246.43	565.94	1042.16	260.54
68	2343.93	366.46	691.21	172.80	3153.46	553.92	992.22	248.06	3471.38	615.45	1098.76	274.69
69	2558.99	414.92	745.64	186.41	3431.45	616.03	1060.30	265.08	3748.47	675.74	1164.52	291.13
70	2811.07	471.14	807.36	201.84	3746.22	685.62	1134.90	283.72	4061.70	743.08	1236.79	309.20
71	3087.51	531.93	874.05	218.51	4082.91	759.13	1213.52	303.38	4395.21	813.88	1312.62	328.16
72	3375.65	594.12	943.68	235.92	4426.57	833.03	1293.55	323.39	4733.02	884.40	1389.23	347.31
73	3685.51	658.02	1020.91	255.23	4782.49	904.44	1378.53	344.63	5077.15	948.60	1469.41	367.35
74	4032.42	728.49	1108.75	277.19	5180.20	980.71	1475.15	368.79	5457.33	1013.62	1559.52	389.88
75	4250.13	779.34	1159.03	289.76	5640.95	1073.45	1585.10	396.28	5899.40	1095.74	1662.80	415.70
76	4811.13	901.02	1297.97	324.49	6186.19	1194.29	1710.72	427.68	6429.05	1211.16	1782.06	445.51
77	5267.80	1015.19	1400.76	350.19	6837.22	1354.96	1854.02	463.50	7072.06	1376.17	1920.39	480.10
78	5782.56	1151.15	1513.47	378.37	7633.30	1562.97	2027.40	506.85	7877.52	1597.36	2093.31	523.33
79	6334.74	1299.53	1635.06	408.77	8576.79	1810.32	2236.92	559.23	8849.58	1861.19	2307.95	576.99
80		1582.54		479.66								
81		1753.61		516.16								
82		1938.88		558.53								
83		2137.86		607.29								
84		2355.90		663.76								
85		2577.96		723.20								
86		2577.96		723.20								
87+		2577.96		723.20								

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix A1
John Hancock Life Insurance Company (U.S.A.)
LTC-MD-91
Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	780.19	45.41	129.81	32.45	936.65	82.41	220.11	55.03	1911.32	266.04	542.79	135.70
30	780.19	45.41	129.81	32.45	936.65	82.41	220.11	55.03	1911.32	266.04	542.79	135.70
31	780.19	45.41	129.81	32.45	991.79	87.26	233.06	58.27	1911.32	266.04	542.79	135.70
32	780.19	45.41	129.81	32.45	1020.96	89.83	239.92	59.98	1911.32	266.04	542.79	135.70
33	780.19	45.41	129.81	32.45	1079.30	94.96	253.63	63.41	1911.32	266.04	542.79	135.70
34	780.19	45.41	129.81	32.45	1137.64	100.09	267.34	66.83	1911.32	266.04	542.79	135.70
35	780.19	45.41	129.81	32.45	1166.81	102.66	274.19	68.55	1911.32	266.04	542.79	135.70
36	780.19	45.41	129.81	32.45	1225.16	107.79	287.90	71.98	1911.32	266.04	542.79	135.70
37	791.57	46.07	131.71	32.93	1238.73	108.98	291.09	72.77	1911.32	266.04	542.79	135.70
38	791.57	46.07	131.71	32.93	1238.73	108.98	291.09	72.77	1911.32	266.04	542.79	135.70
39	835.55	48.63	139.02	34.76	1238.73	108.98	291.09	72.77	1911.32	266.04	542.79	135.70
40	879.53	51.19	146.34	36.58	1238.73	108.98	291.09	72.77	1911.32	266.04	542.79	135.70
41	925.91	53.89	154.06	38.51	1238.73	108.98	291.09	72.77	1911.32	266.04	542.79	135.70
42	972.53	56.61	161.81	40.45	1238.73	108.98	291.09	72.77	1911.32	266.04	542.79	135.70
43	986.83	57.44	164.19	41.05	1238.73	108.98	291.09	72.77	1911.32	266.04	542.79	135.70
44	986.83	57.44	164.19	41.05	1238.73	108.98	291.09	72.77	1911.32	266.04	542.79	135.70
45	997.52	72.58	223.30	55.82	1384.04	145.35	408.18	102.04	2055.70	300.24	654.45	163.61
46	1040.12	75.68	232.84	58.21	1384.04	145.35	408.18	102.04	2055.70	300.24	654.45	163.61
47	1082.94	78.80	242.42	60.61	1384.04	145.35	408.18	102.04	2055.70	300.24	654.45	163.61
48	1107.76	80.60	247.98	61.99	1384.04	145.35	408.18	102.04	2055.70	300.24	654.45	163.61
49	1107.76	80.60	247.98	61.99	1384.04	145.35	408.18	102.04	2055.70	300.24	654.45	163.61
50	1138.15	88.82	287.83	71.96	1442.16	159.93	467.42	116.86	2113.47	313.93	710.13	177.53
51	1188.40	101.00	309.55	77.39	1522.95	179.12	499.68	124.92	2192.80	332.19	740.37	185.09
52	1243.49	114.26	332.34	83.09	1611.74	200.21	533.49	133.37	2279.72	352.19	772.00	193.00
53	1303.05	128.60	356.38	89.10	1708.12	223.16	569.15	142.29	2373.93	373.94	805.04	201.26
54	1366.71	143.92	381.35	95.34	1811.72	247.82	606.37	151.59	2475.05	397.32	839.46	209.87
55	1417.66	158.29	402.73	100.68	1922.18	274.15	645.46	161.36	2582.64	422.25	875.44	218.86
56	1495.09	176.00	431.57	107.89	2039.15	302.10	685.93	171.48	2696.31	448.73	912.82	228.20
57	1571.70	194.05	460.30	115.07	2162.25	331.57	728.27	182.07	2815.77	476.61	951.43	237.86
58	1647.07	212.98	487.88	121.97	2298.72	364.10	773.09	193.27	2947.62	507.24	992.38	248.09
59	1753.85	237.52	523.02	130.75	2455.93	401.16	821.63	205.41	3099.06	542.09	1036.58	259.14
60	1859.72	263.39	556.16	139.04	2633.74	442.80	873.27	218.32	3270.28	581.17	1083.88	270.97
61	1967.82	290.61	588.12	147.03	2831.93	489.02	928.33	232.08	3461.57	624.60	1134.12	283.53
62	2108.16	323.63	627.81	156.95	3050.33	539.69	986.33	246.58	3673.10	672.48	1187.32	296.83
63	2217.47	352.58	656.78	164.20	3288.77	594.90	1047.28	261.82	3905.22	724.86	1243.30	310.83
64	2390.64	392.37	702.83	175.71	3547.06	654.61	1111.01	277.75	4158.09	781.81	1302.08	325.52
65	2533.58	427.82	738.38	184.60	3825.01	718.73	1177.24	294.31	4431.96	843.42	1363.34	340.83
66	2729.05	472.66	787.43	196.86	4122.46	787.32	1245.94	311.48	4727.13	909.79	1427.38	356.85
67	2954.50	523.48	843.52	210.88	4439.25	860.32	1316.97	329.24	5043.80	980.98	1493.76	373.44
68	3211.91	582.50	901.73	225.43	4813.47	945.85	1394.97	348.74	5419.34	1064.53	1567.42	391.86
69	3472.96	644.94	951.40	237.85	5267.12	1048.21	1482.90	370.73	5873.77	1164.09	1650.86	412.71
70	3767.96	714.58	1004.83	251.21	5705.14	1147.55	1558.46	389.62	6200.52	1237.85	1691.61	422.90
71	4125.98	795.75	1072.32	268.08	6239.88	1265.58	1656.34	414.08	6692.29	1343.48	1774.85	443.71
72	4516.66	881.84	1147.58	286.90	6858.60	1399.30	1775.32	443.83	7237.67	1458.50	1872.18	468.04
73	4950.28	972.77	1234.65	308.66	7427.24	1516.56	1881.16	470.29	7837.91	1576.01	1983.74	495.94
74	5425.81	1070.76	1330.99	332.75	8059.16	1642.10	1999.33	499.83	8496.33	1697.79	2106.12	526.53
75	5812.39	1155.49	1402.06	350.51	8785.45	1791.48	2133.63	533.41	9195.24	1832.84	2230.89	557.72
76	6612.30	1332.46	1565.63	391.41	9633.99	1979.64	2286.70	571.67	10070.20	2020.91	2386.99	596.75
77	7284.52	1499.29	1688.43	422.11	10632.69	2221.56	2461.17	615.29	10942.93	2238.62	2528.74	632.19
78	8001.96	1690.21	1814.39	453.60	11502.21	2463.99	2592.87	648.22	11718.21	2472.49	2635.36	658.84
79	8820.23	1910.18	1961.07	490.27	12377.61	2723.43	2721.29	680.32	12583.01	2745.51	2757.36	689.34
80		2311.85		571.29								
81		2571.87		616.68								
82		2853.29		669.08								
83		3162.06		730.71								
84		3498.94		801.54								
85		3832.11		873.69								
86		3832.11		873.69								
87+		3832.11		873.69								

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix A1
John Hancock Life Insurance Company (U.S.A.)
LTC-MD-91
Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation**				5% Compound Inflation**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	749.15	37.91	92.17	23.04	880.98	69.07	158.78	39.69	1739.06	225.34	408.18	102.04
30	749.15	37.91	92.17	23.04	880.98	69.07	158.78	39.69	1739.06	225.34	408.18	102.04
31	749.15	37.91	92.17	23.04	932.84	73.14	168.12	42.03	1739.06	225.34	408.18	102.04
32	749.15	37.91	92.17	23.04	960.28	75.29	173.07	43.27	1739.06	225.34	408.18	102.04
33	749.15	37.91	92.17	23.04	1015.15	79.59	182.96	45.74	1739.06	225.34	408.18	102.04
34	749.15	37.91	92.17	23.04	1070.03	83.89	192.85	48.21	1739.06	225.34	408.18	102.04
35	749.15	37.91	92.17	23.04	1097.46	86.04	197.79	49.45	1739.06	225.34	408.18	102.04
36	749.15	37.91	92.17	23.04	1152.34	90.34	207.68	51.92	1739.06	225.34	408.18	102.04
37	760.08	38.46	93.51	23.38	1165.10	91.34	209.98	52.50	1739.06	225.34	408.18	102.04
38	760.08	38.46	93.51	23.38	1165.10	91.34	209.98	52.50	1739.06	225.34	408.18	102.04
39	802.30	40.60	98.71	24.68	1165.10	91.34	209.98	52.50	1739.06	225.34	408.18	102.04
40	844.53	42.73	103.91	25.98	1165.10	91.34	209.98	52.50	1739.06	225.34	408.18	102.04
41	889.07	44.99	109.38	27.35	1165.10	91.34	209.98	52.50	1739.06	225.34	408.18	102.04
42	933.83	47.25	114.89	28.72	1165.10	91.34	209.98	52.50	1739.06	225.34	408.18	102.04
43	947.56	47.95	116.58	29.15	1165.10	91.34	209.98	52.50	1739.06	225.34	408.18	102.04
44	947.56	47.95	116.58	29.15	1165.10	91.34	209.98	52.50	1739.06	225.34	408.18	102.04
45	947.56	60.57	159.48	39.87	1285.06	121.78	295.90	73.97	1860.03	254.37	490.84	122.71
46	988.03	63.16	166.29	41.57	1285.06	121.78	295.90	73.97	1860.03	254.37	490.84	122.71
47	1028.70	65.76	173.14	43.28	1285.06	121.78	295.90	73.97	1860.03	254.37	490.84	122.71
48	1052.28	67.27	177.10	44.28	1285.06	121.78	295.90	73.97	1860.03	254.37	490.84	122.71
49	1052.28	67.27	177.10	44.28	1285.06	121.78	295.90	73.97	1860.03	254.37	490.84	122.71
50	1076.86	74.13	206.88	51.72	1333.02	133.99	340.72	85.18	1908.41	266.01	533.49	133.37
51	1118.89	84.33	223.16	55.79	1401.18	150.20	365.38	91.34	1975.49	281.48	556.59	139.15
52	1165.06	95.49	240.38	60.09	1476.16	168.03	391.43	97.86	2049.19	298.46	581.10	145.27
53	1215.08	107.55	258.52	64.63	1557.77	187.46	418.88	104.72	2129.14	316.95	606.84	151.71
54	1268.66	120.42	277.44	69.36	1645.70	208.39	447.72	111.93	2215.13	336.84	633.82	158.46
55	1310.27	132.53	293.73	73.43	1739.64	230.76	478.12	119.53	2306.78	358.09	661.89	165.47
56	1376.22	147.45	315.71	78.93	1839.32	254.57	509.76	127.44	2403.83	380.65	691.21	172.80
57	1441.30	162.71	337.54	84.39	1944.43	279.73	542.79	135.70	2505.99	404.50	721.60	180.40
58	1504.40	178.63	358.80	89.70	2060.70	307.41	577.99	144.50	2618.38	430.59	754.01	188.50
59	1594.78	199.26	385.86	96.47	2193.96	338.82	616.30	154.08	2746.68	460.05	789.06	197.27
60	1683.10	220.89	411.64	102.91	2344.27	373.94	657.55	164.39	2891.29	493.05	826.90	206.73
61	1772.52	243.71	436.92	109.23	2511.61	412.87	701.44	175.36	3052.58	529.61	867.22	216.81
62	1890.23	271.29	468.24	117.06	2696.00	455.56	748.12	187.03	3231.00	569.89	910.18	227.55
63	1979.68	295.54	491.73	122.93	2897.49	502.08	797.13	199.28	3426.95	613.97	955.62	238.91
64	2125.74	328.84	528.01	132.00	3116.04	552.41	848.77	212.19	3640.81	661.97	1003.54	250.89
65	2244.75	358.54	556.71	139.18	3351.73	606.57	902.58	225.65	3873.01	714.04	1053.63	263.41
66	2410.17	396.21	595.78	148.95	3604.48	664.61	958.57	239.64	4123.93	770.22	1106.21	276.55
67	2601.93	438.93	640.30	160.07	3874.40	726.53	1016.72	254.18	4394.01	830.66	1160.95	290.24
68	2818.46	488.18	687.05	171.76	4190.65	798.48	1080.93	270.23	4711.50	900.99	1222.05	305.51
69	3033.25	539.79	728.42	182.10	4569.91	883.66	1153.97	288.49	5091.07	983.77	1291.69	322.92
70	3275.19	597.07	773.37	193.34	4931.85	965.69	1217.79	304.45	5356.30	1044.14	1328.45	332.11
71	3571.28	663.97	829.43	207.36	5376.05	1063.21	1299.63	324.91	5762.96	1131.19	1398.81	349.70
72	3896.41	735.16	891.81	222.95	5892.78	1174.08	1398.03	349.51	6216.08	1226.24	1480.18	370.05
73	4254.18	808.93	963.54	240.89	6358.91	1268.08	1486.01	371.50	6708.42	1319.30	1572.59	393.15
74	4639.98	886.57	1043.00	260.75	6867.27	1365.16	1584.17	396.04	7237.92	1410.96	1673.74	418.44
75	4946.28	953.13	1103.11	275.78	7451.20	1482.17	1695.99	424.00	7797.00	1514.15	1777.69	444.42
76	5604.06	1097.58	1237.29	309.32	8141.36	1635.35	1824.40	456.10	8508.30	1667.49	1908.36	477.09
77	6156.69	1237.21	1340.91	335.23	8968.26	1841.03	1972.35	493.09	9229.01	1857.41	2029.86	507.46
78	6738.82	1395.00	1447.52	361.88	9673.42	2044.57	2087.26	521.81	9855.08	2058.00	2124.64	531.16
79	7385.83	1569.96	1570.35	392.59	10351.20	2249.54	2198.79	549.70	10523.17	2274.48	2231.35	557.84
80		1888.54		458.71								
81		2087.15		496.21								
82		2301.11		539.20								
83		2535.68		589.35								
84		2790.97		646.57								
85		3040.98		704.52								
86		3040.98		704.52								
87+		3040.98		704.52								

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix A1
John Hancock Life Insurance Company (U.S.A.)
NH-MD-91
Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	510.51	15.16	742.17	35.91	1255.01	111.23
30	510.51	15.16	742.17	35.91	1255.01	111.23
31	510.51	15.16	742.17	35.91	1255.01	111.23
32	520.10	15.45	742.17	35.91	1255.01	111.23
33	536.94	15.95	742.17	35.91	1255.01	111.23
34	553.79	16.45	742.17	35.91	1255.01	111.23
35	574.85	17.07	742.17	35.91	1255.01	111.23
36	591.69	17.57	742.17	35.91	1255.01	111.23
37	612.75	18.20	742.17	35.91	1255.01	111.23
38	640.12	19.01	742.17	35.91	1255.01	111.23
39	656.97	19.51	742.17	35.91	1255.01	111.23
40	675.15	20.05	753.72	36.47	1255.01	111.23
41	675.15	20.05	782.95	37.89	1255.01	111.23
42	675.15	20.05	812.41	39.31	1255.01	111.23
43	675.15	20.05	814.59	39.42	1255.01	111.23
44	675.15	20.05	814.59	39.42	1255.01	111.23
45	694.77	26.71	824.73	50.28	1305.72	125.00
46	694.77	26.71	887.47	54.11	1305.72	125.00
47	694.77	26.71	927.78	56.57	1305.72	125.00
48	712.28	27.38	994.10	60.61	1305.72	125.00
49	717.05	27.56	1037.20	63.24	1305.72	125.00
50	721.14	30.15	1052.99	69.11	1326.00	130.50
51	738.48	34.45	1093.15	77.81	1358.64	138.14
52	738.42	38.17	1109.77	85.27	1394.62	146.55
53	758.82	43.12	1151.14	95.00	1433.70	155.66
54	780.75	48.40	1193.41	105.27	1475.77	165.43
55	804.00	53.97	1236.68	116.01	1520.51	175.83
56	828.45	59.83	1280.50	127.14	1567.81	186.80
57	853.95	65.93	1349.37	141.15	1617.48	198.35
58	883.24	72.85	1394.22	153.41	1673.07	211.18
59	918.95	81.18	1463.79	169.38	1738.25	226.03
60	960.87	90.85	1535.29	186.46	1812.84	242.90
61	1008.66	101.79	1629.58	207.26	1896.78	261.70
62	1062.07	113.95	1750.14	232.40	1989.91	282.48
63	1120.85	127.26	1836.37	253.75	2092.07	305.16
64	1195.36	142.96	1971.15	282.49	2203.15	329.75
65	1261.56	158.16	2084.26	308.82	2323.03	356.19
66	1374.16	179.78	2218.64	338.84	2451.59	384.41
67	1485.70	201.98	2375.56	372.90	2588.65	414.50
68	1621.29	229.56	2518.56	406.38	2753.65	450.48
69	1755.73	259.68	2683.65	445.13	2889.31	483.09
70	1915.02	294.86	2850.34	484.74	3030.33	516.87
71	2124.64	338.50	3155.22	547.95	3322.89	576.33
72	2359.37	386.19	3482.83	614.90	3659.30	642.98
73	2617.91	437.61	3771.35	672.71	3959.23	699.39
74	2841.40	484.25	4080.97	733.43	4256.29	752.77
75	3081.95	536.50	4436.54	805.85	4598.56	818.22
76	3587.87	640.37	4848.05	896.22	4998.83	904.56
77	3952.00	726.49	5325.59	1010.79	5469.90	1020.64
78	4340.42	825.03	5899.94	1157.23	6047.27	1174.06
79	4772.63	937.76	6339.81	1284.81	6509.81	1313.36
80		1168.92				
81		1300.90				
82		1442.87				
83		1599.50				
84		1771.09				
85		1947.67				
86		1947.67				
87+		1947.67				

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix A1
John Hancock Life Insurance Company (U.S.A.)
NH-MD-91
Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	496.86	11.86	710.63	28.32	1163.70	89.68
30	496.86	11.86	710.63	28.32	1163.70	89.68
31	496.86	11.86	710.63	28.32	1163.70	89.68
32	506.19	12.08	710.63	28.32	1163.70	89.68
33	522.58	12.47	710.63	28.32	1163.70	89.68
34	538.98	12.86	710.63	28.32	1163.70	89.68
35	559.47	13.35	710.63	28.32	1163.70	89.68
36	575.87	13.75	710.63	28.32	1163.70	89.68
37	596.36	14.23	710.63	28.32	1163.70	89.68
38	623.00	14.87	710.63	28.32	1163.70	89.68
39	639.39	15.26	710.63	28.32	1163.70	89.68
40	657.09	15.68	721.68	28.76	1163.70	89.68
41	657.09	15.68	749.67	29.88	1163.70	89.68
42	657.09	15.68	777.88	31.00	1163.70	89.68
43	657.09	15.68	779.97	31.08	1163.70	89.68
44	657.09	15.68	779.97	31.08	1163.70	89.68
45	670.17	20.79	779.97	39.62	1201.51	100.53
46	670.17	20.79	839.30	42.64	1201.51	100.53
47	670.17	20.79	877.42	44.57	1201.51	100.53
48	687.06	21.31	940.14	47.76	1201.51	100.53
49	691.67	21.45	980.90	49.83	1201.51	100.53
50	693.18	23.44	991.23	54.40	1216.63	104.91
51	706.95	26.87	1024.36	61.44	1243.03	111.12
52	703.94	29.87	1035.17	67.50	1272.22	117.98
53	720.39	33.86	1068.87	75.42	1304.05	125.38
54	738.07	38.14	1103.18	83.78	1338.41	133.37
55	756.89	42.66	1138.21	92.56	1375.08	141.86
56	776.76	47.38	1173.63	101.67	1413.93	150.90
57	797.52	52.33	1231.81	113.12	1454.80	160.36
58	821.41	57.96	1267.53	123.17	1500.58	170.90
59	850.61	64.70	1324.96	136.25	1554.24	183.04
60	884.91	72.53	1383.36	150.23	1615.73	196.84
61	924.05	81.41	1461.64	167.22	1684.90	212.23
62	967.88	91.26	1562.68	187.73	1761.70	229.25
63	1016.13	102.05	1632.55	205.19	1846.03	247.78
64	1078.22	114.77	1745.09	228.69	1937.84	267.91
65	1132.49	127.09	1838.06	250.23	2037.05	289.54
66	1228.00	144.61	1949.41	274.77	2143.52	312.69
67	1322.06	162.61	2080.25	302.64	2257.23	337.34
68	1435.55	184.91	2197.16	329.96	2393.63	366.73
69	1545.37	209.13	2330.99	361.43	2502.21	393.20
70	1675.38	237.46	2464.92	393.49	2614.38	420.56
71	1848.41	272.54	2717.59	444.70	2856.57	468.75
72	2042.77	310.95	2989.31	498.96	3136.01	522.78
73	2256.20	352.25	3226.12	545.54	3382.83	568.15
74	2436.84	389.48	3478.51	594.12	3624.72	610.56
75	2630.30	431.17	3767.90	652.12	3903.05	662.71
76	3047.98	514.44	4103.03	724.94	4228.88	732.26
77	3343.23	583.79	4492.68	817.95	4613.29	826.90
78	3655.69	662.80	4959.87	936.43	5083.27	951.51
79	4000.35	752.29	5308.70	1038.47	5451.36	1063.20
80		935.96				
81		1039.59				
82		1150.91				
83		1273.62				
84		1407.80				
85		1545.56				
86		1545.56				
87+		1545.56				

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix A1
John Hancock Life Insurance Company (U.S.A.)
NH-MD-91

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	579.51	20.60	778.02	44.50	1376.40	139.88
30	606.70	21.57	778.02	44.50	1376.40	139.88
31	623.44	22.16	778.02	44.50	1376.40	139.88
32	650.64	23.13	778.02	44.50	1376.40	139.88
33	671.56	23.87	778.02	44.50	1376.40	139.88
34	694.39	24.68	778.02	44.50	1376.40	139.88
35	694.39	24.68	778.02	44.50	1376.40	139.88
36	694.39	24.68	778.02	44.50	1376.40	139.88
37	694.39	24.68	778.02	44.50	1376.40	139.88
38	694.39	24.68	778.02	44.50	1376.40	139.88
39	694.39	24.68	821.32	46.98	1376.40	139.88
40	694.39	24.68	846.98	48.45	1376.40	139.88
41	694.39	24.68	876.33	50.12	1376.40	139.88
42	694.39	24.68	919.70	52.61	1376.40	139.88
43	694.39	24.68	919.70	52.61	1376.40	139.88
44	694.39	24.68	919.70	52.61	1376.40	139.88
45	720.45	32.86	931.41	66.27	1442.35	156.98
46	730.73	33.33	971.61	69.13	1442.35	156.98
47	770.67	35.15	1037.05	73.79	1442.35	156.98
48	775.84	35.39	1101.28	78.36	1442.35	156.98
49	816.55	37.25	1101.28	78.36	1442.35	156.98
50	815.06	40.31	1130.25	86.15	1468.71	163.81
51	829.42	45.62	1173.67	96.58	1510.00	173.42
52	843.36	51.17	1221.40	107.98	1555.44	184.01
53	825.47	54.84	1273.23	120.34	1604.76	195.44
54	840.11	60.61	1328.91	133.64	1657.76	207.73
55	857.06	66.69	1388.19	147.76	1714.09	220.80
56	898.90	74.93	1450.84	162.68	1773.65	234.64
57	942.03	83.58	1516.63	178.38	1836.07	249.18
58	1012.86	95.56	1590.26	195.83	1905.93	265.35
59	1052.91	105.88	1672.66	215.55	1987.85	284.07
60	1120.28	119.91	1747.08	235.15	2081.60	305.32
61	1186.61	134.82	1868.76	262.04	2187.02	329.09
62	1252.63	150.48	1969.83	286.93	2303.91	355.30
63	1318.70	166.71	2107.08	317.87	2432.09	383.95
64	1385.42	183.49	2222.74	346.18	2571.39	415.00
65	1479.41	204.35	2364.21	378.98	2721.63	448.38
66	1619.14	232.28	2551.15	419.80	2882.61	484.09
67	1783.56	264.69	2777.61	467.96	3054.17	522.09
68	1947.06	299.48	2987.02	515.19	3261.13	567.60
69	2161.72	345.35	3219.56	568.38	3497.15	619.86
70	2376.91	393.14	3485.85	628.34	3710.76	668.53
71	2644.07	450.19	3858.12	707.45	4057.35	740.84
72	2937.56	511.56	4182.16	777.04	4405.72	812.63
73	3259.80	577.24	4523.70	846.64	4772.22	882.69
74	3634.55	653.36	4911.13	923.33	5144.14	950.31
75	3933.02	719.17	5357.81	1015.10	5574.27	1033.32
76	4445.45	830.37	5877.07	1129.94	6079.41	1142.88
77	4892.32	938.17	6482.28	1275.79	6676.52	1290.25
78	5360.45	1059.77	7217.45	1464.10	7231.19	1450.15
79	5900.64	1202.54	7957.18	1664.14	7751.41	1612.23
80		1478.69				
81		1643.50				
82		1824.57				
83		2021.34				
84		2234.19				
85		2458.48				
86		2458.48				
87+		2458.48				

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix A1
John Hancock Life Insurance Company (U.S.A.)
NH-MD-91
Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	562.40	16.47	741.99	35.85	1270.21	114.80
30	588.80	17.24	741.99	35.85	1270.21	114.80
31	605.04	17.71	741.99	35.85	1270.21	114.80
32	631.44	18.49	741.99	35.85	1270.21	114.80
33	651.74	19.08	741.99	35.85	1270.21	114.80
34	673.89	19.73	741.99	35.85	1270.21	114.80
35	673.89	19.73	741.99	35.85	1270.21	114.80
36	673.89	19.73	741.99	35.85	1270.21	114.80
37	673.89	19.73	741.99	35.85	1270.21	114.80
38	673.89	19.73	741.99	35.85	1270.21	114.80
39	673.89	19.73	783.28	37.85	1270.21	114.80
40	673.89	19.73	807.76	39.03	1270.21	114.80
41	673.89	19.73	835.74	40.38	1270.21	114.80
42	673.89	19.73	877.11	42.38	1270.21	114.80
43	673.89	19.73	877.11	42.38	1270.21	114.80
44	673.89	19.73	877.11	42.38	1270.21	114.80
45	692.66	26.18	877.11	53.35	1321.50	128.64
46	702.54	26.55	914.96	55.65	1321.50	128.64
47	740.94	28.00	976.59	59.40	1321.50	128.64
48	745.91	28.19	1037.08	63.08	1321.50	128.64
49	785.05	29.67	1037.08	63.08	1321.50	128.64
50	780.83	32.07	1059.37	69.32	1342.05	134.15
51	791.11	36.40	1094.96	77.89	1376.01	142.09
52	800.90	40.97	1134.24	87.31	1413.54	150.82
53	780.45	44.02	1177.04	97.55	1454.37	160.32
54	790.84	48.77	1223.10	108.52	1498.30	170.51
55	803.32	53.77	1272.26	120.23	1545.21	181.41
56	839.09	60.52	1324.37	132.60	1594.80	192.92
57	875.88	67.65	1379.19	145.66	1646.94	205.02
58	937.82	77.50	1440.57	160.16	1705.29	218.47
59	970.29	85.96	1508.91	176.52	1773.57	234.02
60	1027.18	97.51	1569.29	192.78	1851.69	251.66
61	1082.40	109.75	1671.45	215.03	1939.55	271.36
62	1136.77	122.60	1754.49	235.67	2037.02	293.11
63	1190.78	135.97	1869.32	261.28	2143.98	316.83
64	1245.10	149.77	1964.57	284.74	2260.37	342.58
65	1323.62	166.94	2082.42	311.98	2386.03	370.30
66	1442.64	189.87	2239.95	345.81	2520.91	400.00
67	1583.10	216.53	2431.82	385.77	2664.87	431.60
68	1720.44	245.04	2606.56	424.85	2837.75	469.28
69	1899.59	282.47	2798.44	468.56	3032.98	512.27
70	2077.08	321.42	3017.91	517.71	3207.05	552.11
71	2298.83	367.89	3328.08	582.65	3495.30	611.45
72	2543.15	417.96	3596.49	639.72	3784.88	670.34
73	2810.11	471.20	3877.74	696.13	4087.64	726.87
74	3118.28	532.38	4194.38	757.46	4390.91	780.22
75	3358.56	585.14	4559.09	831.17	4741.47	846.29
76	3780.05	675.25	4984.68	924.64	5155.19	935.58
77	4145.39	763.45	5483.81	1045.30	5647.93	1058.48
78	4524.63	862.40	6087.75	1200.23	6100.11	1191.22
79	4957.25	976.70	6685.35	1361.90	6514.16	1322.09
80		1197.63				
81		1327.11				
82		1469.01				
83		1622.84				
84		1788.72				
85		1962.79				
86		1962.79				
87+		1962.79				

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix A1
John Hancock Life Insurance Company (U.S.A.)
NH-MD-91
Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	696.75	30.02	827.31	56.26	1545.95	179.90
30	720.65	31.05	841.23	57.20	1545.95	179.90
31	720.65	31.05	869.27	59.11	1545.95	179.90
32	720.65	31.05	925.35	62.93	1545.95	179.90
33	720.65	31.05	953.39	64.83	1545.95	179.90
34	720.65	31.05	1009.47	68.65	1545.95	179.90
35	720.65	31.05	1065.56	72.46	1545.95	179.90
36	720.65	31.05	1093.60	74.37	1545.95	179.90
37	720.65	31.05	1094.11	74.40	1545.95	179.90
38	720.65	31.05	1094.11	74.40	1545.95	179.90
39	737.24	31.76	1094.11	74.40	1545.95	179.90
40	778.20	33.53	1094.11	74.40	1545.95	179.90
41	824.09	35.50	1094.11	74.40	1545.95	179.90
42	870.51	37.50	1094.11	74.40	1545.95	179.90
43	894.48	38.53	1094.11	74.40	1545.95	179.90
44	894.48	38.53	1094.11	74.40	1545.95	179.90
45	903.27	49.43	1188.87	99.14	1634.34	201.84
46	946.58	51.80	1188.87	99.14	1634.34	201.84
47	990.37	54.20	1188.87	99.14	1634.34	201.84
48	999.59	54.71	1188.87	99.14	1634.34	201.84
49	999.59	54.71	1188.87	99.14	1634.34	201.84
50	1018.20	60.13	1226.78	109.02	1669.66	210.64
51	1053.91	68.86	1282.77	122.40	1723.40	223.05
52	1093.26	78.39	1344.26	137.05	1782.41	236.73
53	1135.87	88.67	1411.02	152.99	1846.42	251.54
54	1181.50	99.64	1482.71	170.05	1915.08	267.44
55	1229.81	111.27	1559.01	188.23	1988.13	284.42
56	1280.52	123.45	1639.65	207.46	2065.24	302.33
57	1333.33	136.12	1724.33	227.70	2146.12	321.18
58	1393.85	150.55	1819.01	250.19	2236.45	342.11
59	1467.47	167.88	1929.58	276.16	2342.10	366.34
60	1553.66	188.00	2055.70	305.59	2462.84	393.79
61	1651.83	210.80	2196.95	338.35	2598.49	424.50
62	1761.32	236.11	2352.96	374.41	2748.85	458.39
63	1881.58	263.87	2523.36	413.65	2913.74	495.45
64	2012.09	293.88	2707.71	456.02	3092.94	535.62
65	2152.13	326.02	2905.67	501.42	3286.29	578.89
66	2301.20	360.22	3116.86	549.77	3493.56	625.22
67	2458.69	396.28	3340.88	601.02	3714.59	674.57
68	2656.03	441.37	3609.29	662.01	3981.21	733.66
69	2914.48	500.10	3941.47	736.72	4312.16	806.12
70	3218.01	568.38	4318.83	820.70	4687.66	887.39
71	3550.70	642.20	4722.71	909.48	5087.85	972.87
72	3896.54	717.57	5134.45	998.66	5492.93	1058.02
73	4271.22	796.04	5565.23	1086.74	5910.41	1138.23
74	4695.54	883.93	6052.50	1182.97	6378.14	1222.60
75	4972.34	947.92	6617.12	1298.94	6921.59	1327.05
76	5651.21	1096.83	7279.99	1446.30	7566.31	1467.51
77	6205.77	1234.01	8061.95	1636.63	8337.81	1659.93
78	6835.78	1398.81	9023.86	1885.34	9309.64	1921.21
79	7525.50	1583.54	10183.30	2189.62	10502.73	2244.63
80		1936.50				
81		2155.58				
82		2393.83				
83		2650.36				
84		2932.31				
85		3221.34				
86		3221.34				
87+		3221.34				

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix A1
John Hancock Life Insurance Company (U.S.A.)
NH-MD-91
Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	673.99	24.49	785.50	46.23	1420.17	150.16
30	697.11	25.33	798.72	47.01	1420.17	150.16
31	697.11	25.33	825.34	48.58	1420.17	150.16
32	697.11	25.33	878.59	51.71	1420.17	150.16
33	697.11	25.33	905.22	53.28	1420.17	150.16
34	697.11	25.33	958.46	56.41	1420.17	150.16
35	697.11	25.33	1011.71	59.55	1420.17	150.16
36	697.11	25.33	1038.34	61.11	1420.17	150.16
37	697.11	25.33	1038.82	61.14	1420.17	150.16
38	697.11	25.33	1038.82	61.14	1420.17	150.16
39	713.16	25.91	1038.82	61.14	1420.17	150.16
40	752.78	27.35	1038.82	61.14	1420.17	150.16
41	797.17	28.97	1038.82	61.14	1420.17	150.16
42	842.08	30.60	1038.82	61.14	1420.17	150.16
43	865.26	31.44	1038.82	61.14	1420.17	150.16
44	865.26	31.44	1038.82	61.14	1420.17	150.16
45	865.26	40.26	1114.47	81.38	1491.55	168.38
46	906.74	42.19	1114.47	81.38	1491.55	168.38
47	948.69	44.14	1114.47	81.38	1491.55	168.38
48	957.52	44.55	1114.47	81.38	1491.55	168.38
49	957.52	44.55	1114.47	81.38	1491.55	168.38
50	971.75	48.97	1144.71	89.48	1520.12	175.67
51	1001.25	56.18	1191.39	100.65	1565.06	186.10
52	1033.82	64.09	1242.80	112.94	1614.53	197.58
53	1069.22	72.66	1298.74	126.28	1668.34	210.06
54	1107.22	81.81	1358.95	140.62	1726.19	223.44
55	1147.58	91.46	1423.20	155.90	1787.84	237.74
56	1189.99	101.66	1491.24	172.14	1853.05	252.90
57	1234.23	112.24	1562.81	189.20	1921.56	268.84
58	1284.94	124.26	1642.79	208.16	1997.97	286.52
59	1346.55	138.72	1735.96	229.99	2087.07	306.91
60	1418.66	155.47	1842.12	254.69	2188.76	329.94
61	1500.78	174.43	1960.99	282.13	2302.94	355.72
62	1592.47	195.52	2092.30	312.38	2429.57	384.14
63	1693.27	218.59	2235.87	345.29	2568.52	415.20
64	1802.76	243.56	2391.38	380.81	2719.81	448.93
65	1920.43	270.39	2558.60	418.96	2883.27	485.29
66	2045.86	298.88	2737.29	459.63	3058.82	524.30
67	2178.61	329.01	2927.19	502.82	3246.43	565.94
68	2343.93	366.46	3153.46	553.92	3471.38	615.45
69	2558.99	414.92	3431.45	616.03	3748.47	675.74
70	2811.07	471.14	3746.22	685.62	4061.70	743.08
71	3087.51	531.93	4082.91	759.13	4395.21	813.88
72	3375.65	594.12	4426.57	833.03	4733.02	884.40
73	3685.51	658.02	4782.49	904.44	5077.15	948.60
74	4032.42	728.49	5180.20	980.71	5457.33	1013.62
75	4250.13	779.34	5640.95	1073.45	5899.40	1095.74
76	4811.13	901.02	6186.19	1194.29	6429.05	1211.16
77	5267.80	1015.19	6837.22	1354.96	7072.06	1376.17
78	5782.56	1151.15	7633.30	1562.97	7877.52	1597.36
79	6334.74	1299.53	8576.79	1810.32	8849.58	1861.19
80		1582.54				
81		1753.61				
82		1938.88				
83		2137.86				
84		2355.90				
85		2577.96				
86		2577.96				
87+		2577.96				

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

Appendix A1
John Hancock Life Insurance Company (U.S.A.)
NH-MD-91
Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	780.19	45.41	936.65	82.41	1911.32	266.04
30	780.19	45.41	936.65	82.41	1911.32	266.04
31	780.19	45.41	991.79	87.26	1911.32	266.04
32	780.19	45.41	1020.96	89.83	1911.32	266.04
33	780.19	45.41	1079.30	94.96	1911.32	266.04
34	780.19	45.41	1137.64	100.09	1911.32	266.04
35	780.19	45.41	1166.81	102.66	1911.32	266.04
36	780.19	45.41	1225.16	107.79	1911.32	266.04
37	791.57	46.07	1238.73	108.98	1911.32	266.04
38	791.57	46.07	1238.73	108.98	1911.32	266.04
39	835.55	48.63	1238.73	108.98	1911.32	266.04
40	879.53	51.19	1238.73	108.98	1911.32	266.04
41	925.91	53.89	1238.73	108.98	1911.32	266.04
42	972.53	56.61	1238.73	108.98	1911.32	266.04
43	986.83	57.44	1238.73	108.98	1911.32	266.04
44	986.83	57.44	1238.73	108.98	1911.32	266.04
45	997.52	72.58	1384.04	145.35	2055.70	300.24
46	1040.12	75.68	1384.04	145.35	2055.70	300.24
47	1082.94	78.80	1384.04	145.35	2055.70	300.24
48	1107.76	80.60	1384.04	145.35	2055.70	300.24
49	1107.76	80.60	1384.04	145.35	2055.70	300.24
50	1138.15	88.82	1442.16	159.93	2113.47	313.93
51	1188.40	101.00	1522.95	179.12	2192.80	332.19
52	1243.49	114.26	1611.74	200.21	2279.72	352.19
53	1303.05	128.60	1708.12	223.16	2373.93	373.94
54	1366.71	143.92	1811.72	247.82	2475.05	397.32
55	1417.66	158.29	1922.18	274.15	2582.64	422.25
56	1495.09	176.00	2039.15	302.10	2696.31	448.73
57	1571.70	194.05	2162.25	331.57	2815.77	476.61
58	1647.07	212.98	2298.72	364.10	2947.62	507.24
59	1753.85	237.52	2455.93	401.16	3099.06	542.09
60	1859.72	263.39	2633.74	442.80	3270.28	581.17
61	1967.82	290.61	2831.93	489.02	3461.57	624.60
62	2108.16	323.63	3050.33	539.69	3673.10	672.48
63	2217.47	352.58	3288.77	594.90	3905.22	724.86
64	2390.64	392.37	3547.06	654.61	4158.09	781.81
65	2533.58	427.82	3825.01	718.73	4431.96	843.42
66	2729.05	472.66	4122.46	787.32	4727.13	909.79
67	2954.50	523.48	4439.25	860.32	5043.80	980.98
68	3211.91	582.50	4813.47	945.85	5419.34	1064.53
69	3472.96	644.94	5267.12	1048.21	5873.77	1164.09
70	3767.96	714.58	5705.14	1147.55	6200.52	1237.85
71	4125.98	795.75	6239.88	1265.58	6692.29	1343.48
72	4516.66	881.84	6858.60	1399.30	7237.67	1458.50
73	4950.28	972.77	7427.24	1516.56	7837.91	1576.01
74	5425.81	1070.76	8059.16	1642.10	8496.33	1697.79
75	5812.39	1155.49	8785.45	1791.48	9195.24	1832.84
76	6612.30	1332.46	9633.99	1979.64	10070.20	2020.91
77	7284.52	1499.29	10632.69	2221.56	10942.93	2238.62
78	8001.96	1690.21	11502.21	2463.99	11718.21	2472.49
79	8820.23	1910.18	12377.61	2723.43	12583.01	2745.51
80		2311.85				
81		2571.87				
82		2853.29				
83		3162.06				
84		3498.94				
85		3832.11				
86		3832.11				
87+		3832.11				

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix A1
John Hancock Life Insurance Company (U.S.A.)
NH-MD-91

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation**		5% Compound Inflation**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	749.15	37.91	880.98	69.07	1739.06	225.34
30	749.15	37.91	880.98	69.07	1739.06	225.34
31	749.15	37.91	932.84	73.14	1739.06	225.34
32	749.15	37.91	960.28	75.29	1739.06	225.34
33	749.15	37.91	1015.15	79.59	1739.06	225.34
34	749.15	37.91	1070.03	83.89	1739.06	225.34
35	749.15	37.91	1097.46	86.04	1739.06	225.34
36	749.15	37.91	1152.34	90.34	1739.06	225.34
37	760.08	38.46	1165.10	91.34	1739.06	225.34
38	760.08	38.46	1165.10	91.34	1739.06	225.34
39	802.30	40.60	1165.10	91.34	1739.06	225.34
40	844.53	42.73	1165.10	91.34	1739.06	225.34
41	889.07	44.99	1165.10	91.34	1739.06	225.34
42	933.83	47.25	1165.10	91.34	1739.06	225.34
43	947.56	47.95	1165.10	91.34	1739.06	225.34
44	947.56	47.95	1165.10	91.34	1739.06	225.34
45	947.56	60.57	1285.06	121.78	1860.03	254.37
46	988.03	63.16	1285.06	121.78	1860.03	254.37
47	1028.70	65.76	1285.06	121.78	1860.03	254.37
48	1052.28	67.27	1285.06	121.78	1860.03	254.37
49	1052.28	67.27	1285.06	121.78	1860.03	254.37
50	1076.86	74.13	1333.02	133.99	1908.41	266.01
51	1118.89	84.33	1401.18	150.20	1975.49	281.48
52	1165.06	95.49	1476.16	168.03	2049.19	298.46
53	1215.08	107.55	1557.77	187.46	2129.14	316.95
54	1268.66	120.42	1645.70	208.39	2215.13	336.84
55	1310.27	132.53	1739.64	230.76	2306.78	358.09
56	1376.22	147.45	1839.32	254.57	2403.83	380.65
57	1441.30	162.71	1944.43	279.73	2505.99	404.50
58	1504.40	178.63	2060.70	307.41	2618.38	430.59
59	1594.78	199.26	2193.96	338.82	2746.68	460.05
60	1683.10	220.89	2344.27	373.94	2891.29	493.05
61	1772.52	243.71	2511.61	412.87	3052.58	529.61
62	1890.23	271.29	2696.00	455.56	3231.00	569.89
63	1979.68	295.54	2897.49	502.08	3426.95	613.97
64	2125.74	328.84	3116.04	552.41	3640.81	661.97
65	2244.75	358.54	3351.73	606.57	3873.01	714.04
66	2410.17	396.21	3604.48	664.61	4123.93	770.22
67	2601.93	438.93	3874.40	726.53	4394.01	830.66
68	2818.46	488.18	4190.65	798.48	4711.50	900.99
69	3033.25	539.79	4569.91	883.66	5091.07	983.77
70	3275.19	597.07	4931.85	965.69	5356.30	1044.14
71	3571.28	663.97	5376.05	1063.21	5762.96	1131.19
72	3896.41	735.16	5892.78	1174.08	6216.08	1226.24
73	4254.18	808.93	6358.91	1268.08	6708.42	1319.30
74	4639.98	886.57	6867.27	1365.16	7237.92	1410.96
75	4946.28	953.13	7451.20	1482.17	7797.00	1514.15
76	5604.06	1097.58	8141.36	1635.35	8508.30	1667.49
77	6156.69	1237.21	8968.26	1841.03	9229.01	1857.41
78	6738.82	1395.00	9673.42	2044.57	9855.08	2058.00
79	7385.83	1569.96	10351.20	2249.54	10523.17	2274.48
80		1888.54				
81		2087.15				
82		2301.11				
83		2535.68				
84		2790.97				
85		3040.98				
86		3040.98				
87+		3040.98				

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only

Appendix A1
John Hancock Life Insurance Company (U.S.A.)
LTC-94 MD, LTC-94-MD 9/94
Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	514.28	15.52	97.54	24.38	791.54	46.91	222.80	55.70	1314.33	124.07	449.74	112.44
30	514.28	15.52	97.54	24.38	791.54	46.91	222.80	55.70	1314.33	124.07	449.74	112.44
31	514.28	15.52	97.54	24.38	791.54	46.91	222.80	55.70	1314.33	124.07	449.74	112.44
32	518.54	15.65	98.34	24.59	791.54	46.91	222.80	55.70	1314.33	124.07	449.74	112.44
33	535.34	16.15	101.53	25.38	791.54	46.91	222.80	55.70	1314.33	124.07	449.74	112.44
34	552.13	16.66	104.71	26.18	791.54	46.91	222.80	55.70	1314.33	124.07	449.74	112.44
35	573.13	17.29	108.70	27.17	791.54	46.91	222.80	55.70	1314.33	124.07	449.74	112.44
36	589.92	17.80	111.88	27.97	793.22	47.01	223.28	55.82	1314.33	124.07	449.74	112.44
37	610.92	18.43	115.86	28.97	859.32	50.92	241.88	60.47	1314.33	124.07	449.74	112.44
38	638.21	19.26	121.04	30.26	892.37	52.88	251.19	62.80	1314.33	124.07	449.74	112.44
39	655.00	19.76	124.22	31.06	925.42	54.84	260.49	65.12	1314.33	124.07	449.74	112.44
40	676.00	20.40	128.21	32.05	958.47	56.80	269.79	67.45	1314.33	124.07	449.74	112.44
41	680.14	20.52	128.99	32.25	995.64	59.00	280.26	70.06	1314.33	124.07	449.74	112.44
42	680.14	20.52	128.99	32.25	1033.11	61.22	290.80	72.70	1314.33	124.07	449.74	112.44
43	680.14	20.52	128.99	32.25	1046.81	62.03	294.66	73.66	1314.33	124.07	449.74	112.44
44	680.14	20.52	128.99	32.25	1046.81	62.03	294.66	73.66	1314.33	124.07	449.74	112.44
45	700.66	29.32	175.90	43.97	1082.43	79.48	378.47	94.62	1372.49	139.57	558.30	139.57
46	700.66	29.32	175.90	43.97	1108.84	81.42	387.71	96.93	1372.49	139.57	558.30	139.57
47	700.66	29.32	175.90	43.97	1108.84	81.42	387.71	96.93	1372.49	139.57	558.30	139.57
48	707.75	29.61	177.68	44.42	1108.84	81.42	387.71	96.93	1372.49	139.57	558.30	139.57
49	712.49	29.81	178.87	44.72	1108.84	81.42	387.71	96.93	1372.49	139.57	558.30	139.57
50	726.98	33.04	216.29	54.07	1132.11	85.30	434.23	108.56	1395.75	147.33	604.82	151.21
51	743.51	35.98	227.85	56.96	1167.00	96.93	465.25	116.31	1430.64	155.08	620.33	155.08
52	747.56	41.04	234.53	58.63	1205.77	104.68	496.27	124.07	1473.29	162.84	651.35	162.84
53	768.09	43.97	246.26	61.56	1248.42	116.31	527.28	131.82	1515.94	174.47	682.37	170.59
54	791.54	49.84	269.71	67.43	1291.07	124.07	558.30	139.57	1562.46	186.10	713.38	178.35
55	814.99	55.70	281.44	70.36	1341.47	135.70	573.81	143.45	1608.99	197.73	744.40	186.10
56	841.38	61.56	304.89	76.22	1387.99	147.33	604.82	151.21	1663.27	209.36	775.42	193.85
57	867.76	70.36	328.34	82.09	1442.27	158.96	651.35	162.84	1717.54	220.99	806.43	201.61
58	897.08	76.22	340.07	85.02	1500.43	174.47	682.37	170.59	1775.70	236.50	837.45	209.36
59	932.26	85.02	363.52	90.88	1566.34	189.98	713.38	178.35	1849.37	252.01	868.47	217.12
60	976.23	93.81	386.97	96.74	1643.88	209.36	759.91	189.98	1930.78	271.40	914.99	228.75
61	1023.14	105.54	410.43	102.61	1733.05	228.75	790.92	197.73	2023.83	290.78	961.51	240.38
62	1078.84	117.27	445.61	111.40	1829.98	252.01	837.45	209.36	2124.64	314.04	1008.04	252.01
63	1137.47	131.92	469.06	117.27	1938.54	275.27	883.97	220.99	2237.07	337.31	1054.56	263.64
64	1214.72	147.78	508.35	127.09	2054.85	302.41	946.01	236.50	2361.14	364.45	1101.09	275.27
65	1285.31	162.51	531.85	132.96	2178.92	329.55	992.53	248.13	2489.08	395.46	1147.61	286.90
66	1396.53	185.19	582.90	145.72	2310.74	360.57	1039.06	259.76	2628.66	426.48	1209.65	302.41
67	1519.41	209.04	636.47	159.12	2454.19	391.58	1101.09	275.27	2779.86	457.50	1256.17	314.04
68	1651.00	237.67	684.48	171.12	2624.78	430.36	1163.12	290.78	2954.33	496.27	1333.71	333.43
69	1781.21	265.29	732.70	183.17	2838.02	476.88	1240.66	310.17	3179.20	546.67	1395.75	348.94
70	1947.06	303.93	797.82	199.45	3082.28	531.16	1318.21	329.55	3435.09	600.95	1488.80	372.20
71	2153.43	346.09	858.81	214.70	3353.67	589.32	1411.26	352.81	3710.36	659.10	1566.34	391.58
72	2389.67	392.29	941.49	235.37	3632.82	647.47	1504.31	376.08	4001.14	717.26	1659.39	414.85
73	2658.47	448.10	1043.33	260.83	3931.36	709.50	1597.36	399.34	4307.43	775.42	1767.95	441.99
74	2882.29	494.20	1114.44	278.61	4268.66	775.42	1705.91	426.48	4652.49	837.45	1876.50	469.13
75	3128.26	547.04	1192.34	298.09	4656.37	852.96	1845.49	461.37	5047.95	914.99	2016.08	504.02
76	3627.73	648.30	1379.36	344.84	5098.36	953.76	1985.06	496.27	5501.57	1011.92	2155.65	538.91
77	3985.87	734.69	1483.12	370.78	5606.25	1073.95	2140.15	535.04	6028.85	1147.61	2310.74	577.68
78	4375.72	831.69	1602.28	400.57	6195.57	1229.03	2326.25	581.56	6641.43	1314.33	2496.84	624.21
79	4803.98	946.09	1738.39	434.60	6874.06	1403.50	2527.85	631.96	7343.18	1504.31	2713.95	678.49
80	5807.01	1178.08	2073.42	518.35	7622.33	1597.36	2760.48	690.12	8118.60	1713.67	2962.09	740.52
81	6309.14	1310.71	2224.67	556.17	8428.76	1806.72	3008.61	752.15	8952.17	1930.78	3210.22	802.55
82	6857.35	1450.79	2393.64	598.41	9273.97	2019.96	3272.25	818.06	9824.51	2155.65	3489.37	872.34
83	7501.31	1606.68	2598.34	649.58	10150.19	2233.20	3551.40	887.85	10723.99	2376.65	3768.52	942.13
84	8232.25	1782.10	2823.67	705.92	11053.54	2446.44	3846.06	961.51	11646.74	2597.64	4063.18	1015.79
85+		2332.30	3626.48	906.62								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix A1
John Hancock Life Insurance Company (U.S.A.)
LTC-94 MD, LTC-94-MD 9/94
Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	498.76	13.30	62.07	15.52	750.50	38.11	152.44	38.11	1213.52	100.80	325.67	81.42
30	498.76	13.30	62.07	15.52	750.50	38.11	152.44	38.11	1213.52	100.80	325.67	81.42
31	498.76	13.30	62.07	15.52	750.50	38.11	152.44	38.11	1213.52	100.80	325.67	81.42
32	502.90	13.41	62.58	15.65	750.50	38.11	152.44	38.11	1213.52	100.80	325.67	81.42
33	519.19	13.84	64.61	16.15	750.50	38.11	152.44	38.11	1213.52	100.80	325.67	81.42
34	535.47	14.28	66.64	16.66	750.50	38.11	152.44	38.11	1213.52	100.80	325.67	81.42
35	555.83	14.82	69.17	17.29	750.50	38.11	152.44	38.11	1213.52	100.80	325.67	81.42
36	572.12	15.26	71.20	17.80	752.09	38.19	152.77	38.19	1213.52	100.80	325.67	81.42
37	592.48	15.80	73.73	18.43	814.76	41.37	165.50	41.37	1213.52	100.80	325.67	81.42
38	618.95	16.51	77.02	19.26	846.10	42.97	171.86	42.97	1213.52	100.80	325.67	81.42
39	635.24	16.94	79.05	19.76	877.44	44.56	178.23	44.56	1213.52	100.80	325.67	81.42
40	655.60	17.48	81.59	20.40	908.77	46.15	184.59	46.15	1213.52	100.80	325.67	81.42
41	659.62	17.59	82.09	20.52	944.02	47.94	191.75	47.94	1213.52	100.80	325.67	81.42
42	659.62	17.59	82.09	20.52	979.54	49.74	198.97	49.74	1213.52	100.80	325.67	81.42
43	659.62	17.59	82.09	20.52	992.53	50.40	201.61	50.40	1213.52	100.80	325.67	81.42
44	659.62	17.59	82.09	20.52	992.53	50.40	201.61	50.40	1213.52	100.80	325.67	81.42
45	674.27	23.45	117.27	29.32	1014.30	60.56	272.50	68.12	1256.17	112.44	387.71	96.93
46	674.27	23.45	117.27	29.32	1039.06	62.03	279.15	69.79	1256.17	112.44	387.71	96.93
47	674.27	23.45	117.27	29.32	1039.06	62.03	279.15	69.79	1256.17	112.44	387.71	96.93
48	681.09	23.69	118.45	29.61	1039.06	62.03	279.15	69.79	1256.17	112.44	387.71	96.93
49	685.66	23.85	119.25	29.81	1039.06	62.03	279.15	69.79	1256.17	112.44	387.71	96.93
50	696.94	24.03	144.19	36.05	1058.44	69.79	310.17	77.54	1271.68	116.31	418.72	104.68
51	710.53	26.98	155.90	38.97	1085.58	77.54	325.67	81.42	1302.70	124.07	449.74	112.44
52	709.45	32.25	164.17	41.04	1116.60	85.30	341.18	85.30	1333.71	131.82	465.25	116.31
53	727.04	35.18	175.90	43.97	1151.49	93.05	372.20	93.05	1368.61	139.57	480.76	120.19
54	744.63	41.04	187.62	46.91	1186.39	100.80	387.71	96.93	1407.38	151.21	511.77	127.94
55	765.15	43.97	199.35	49.84	1225.16	108.56	403.22	100.80	1446.15	158.96	527.28	131.82
56	785.68	49.84	211.08	52.77	1267.80	120.19	434.23	108.56	1488.80	166.71	542.79	135.70
57	806.20	55.70	222.80	55.70	1310.45	127.94	449.74	112.44	1535.32	178.35	573.81	143.45
58	832.58	61.56	234.53	58.63	1356.98	139.57	480.76	120.19	1585.72	189.98	604.82	151.21
59	861.90	67.43	257.98	64.50	1411.26	155.08	511.77	127.94	1643.88	205.49	620.33	155.08
60	897.08	76.22	269.71	67.43	1477.17	166.71	542.79	135.70	1709.79	220.99	651.35	162.84
61	935.19	85.02	293.16	73.29	1550.83	186.10	573.81	143.45	1787.33	236.50	682.37	170.59
62	982.09	93.81	316.62	79.15	1632.25	201.61	604.82	151.21	1872.63	255.89	728.89	182.22
63	1031.93	105.54	328.34	82.09	1717.54	220.99	635.84	158.96	1965.68	275.27	759.91	189.98
64	1093.54	118.22	354.66	88.67	1814.47	244.26	682.37	170.59	2066.48	298.53	806.43	201.61
65	1149.39	130.01	378.21	94.55	1919.15	267.52	713.38	178.35	2175.04	321.80	837.45	209.36
66	1244.73	148.76	412.89	103.22	2027.71	290.78	759.91	189.98	2287.48	345.06	883.97	220.99
67	1350.93	168.48	461.75	115.44	2144.02	317.92	806.43	201.61	2411.54	372.20	930.50	232.62
68	1457.70	190.13	494.35	123.59	2287.48	348.94	852.96	213.24	2558.87	403.22	977.02	244.26
69	1566.45	214.76	530.57	132.64	2461.94	387.71	914.99	228.75	2741.09	445.86	1039.06	259.76
70	1703.28	243.78	569.87	142.47	2663.55	430.36	977.02	244.26	2950.46	488.51	1101.09	275.27
71	1871.44	278.79	628.08	157.02	2884.54	480.76	1039.06	259.76	3179.20	535.04	1163.12	290.78
72	2066.04	317.10	693.04	173.26	3113.29	527.28	1116.60	279.15	3415.70	585.44	1240.66	310.17
73	2287.29	361.15	762.43	190.61	3361.43	577.68	1194.14	298.53	3663.84	631.96	1318.21	329.55
74	2471.01	398.01	822.56	205.64	3636.70	628.09	1287.19	321.80	3946.86	682.37	1411.26	352.81
75	2666.39	438.94	890.98	222.74	3954.62	694.00	1380.24	345.06	4268.66	740.52	1504.31	376.08
76	3079.43	520.71	1020.73	255.18	4315.19	771.54	1488.80	372.20	4640.86	821.94	1628.37	407.09
77	3371.34	590.50	1112.34	278.08	4730.03	872.34	1612.86	403.22	5071.22	930.50	1752.44	438.11
78	3683.21	668.75	1208.50	302.12	5210.79	996.41	1767.95	441.99	5567.48	1066.20	1892.01	473.00
79	4025.04	758.87	1310.48	327.62	5761.34	1139.86	1923.03	480.76	6133.53	1217.40	2062.60	515.65
80	4842.80	942.46	1565.94	391.48	6362.28	1294.94	2109.13	527.28	6757.74	1384.12	2248.70	562.18
81	5239.32	1045.03	1672.05	418.01	7009.75	1457.78	2295.23	573.81	7424.60	1558.58	2450.31	612.58
82	5670.97	1158.55	1809.14	452.29	7688.24	1624.49	2512.35	628.09	8122.47	1733.05	2667.43	666.86
83	6181.41	1278.44	1962.57	490.64	8389.99	1795.09	2729.46	682.37	8839.73	1907.52	2884.54	721.14
84	6761.59	1415.30	2145.44	536.36	9111.13	1965.68	2946.58	736.64	9572.50	2081.99	3101.66	775.42
85+	1844.38	2740.62	685.16									

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix A1

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

LTC-94 MD, LTC-94-MD 9/94

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	566.63	21.34	104.32	26.08	841.38	58.63	246.26	61.56	1461.66	158.96	511.77	127.94
30	593.22	22.34	109.21	27.30	841.38	58.63	246.26	61.56	1461.66	158.96	511.77	127.94
31	609.58	22.95	112.22	28.06	841.38	58.63	246.26	61.56	1461.66	158.96	511.77	127.94
32	636.18	23.96	117.12	29.28	841.38	58.63	246.26	61.56	1461.66	158.96	511.77	127.94
33	656.63	24.73	120.89	30.22	841.38	58.63	246.26	61.56	1461.66	158.96	511.77	127.94
34	679.13	25.57	125.03	31.26	841.38	58.63	246.26	61.56	1461.66	158.96	511.77	127.94
35	700.66	26.38	128.99	32.25	861.74	60.05	252.22	63.05	1461.66	158.96	511.77	127.94
36	700.66	26.38	128.99	32.25	928.03	64.67	271.62	67.90	1461.66	158.96	511.77	127.94
37	700.66	26.38	128.99	32.25	961.17	66.98	281.32	70.33	1461.66	158.96	511.77	127.94
38	700.66	26.38	128.99	32.25	994.32	69.29	291.02	72.75	1461.66	158.96	511.77	127.94
39	700.66	26.38	128.99	32.25	1060.61	73.91	310.42	77.61	1461.66	158.96	511.77	127.94
40	700.66	26.38	128.99	32.25	1093.75	76.22	320.12	80.03	1461.66	158.96	511.77	127.94
41	700.66	26.38	128.99	32.25	1112.72	77.54	325.67	81.42	1461.66	158.96	511.77	127.94
42	700.66	26.38	128.99	32.25	1112.72	77.54	325.67	81.42	1461.66	158.96	511.77	127.94
43	700.66	26.38	128.99	32.25	1112.72	77.54	325.67	81.42	1461.66	158.96	511.77	127.94
44	700.66	26.38	128.99	32.25	1112.72	77.54	325.67	81.42	1461.66	158.96	511.77	127.94
45	729.98	35.18	187.62	46.91	1190.26	100.80	418.72	104.68	1539.20	178.35	620.33	155.08
46	729.98	35.18	187.62	46.91	1190.26	100.80	418.72	104.68	1539.20	178.35	620.33	155.08
47	769.00	37.06	197.65	49.41	1190.26	100.80	418.72	104.68	1539.20	178.35	620.33	155.08
48	774.16	37.31	198.98	49.75	1190.26	100.80	418.72	104.68	1539.20	178.35	620.33	155.08
49	814.78	39.27	209.42	52.36	1190.26	100.80	418.72	104.68	1539.20	178.35	620.33	155.08
50	828.25	42.56	248.80	62.20	1225.16	108.56	480.76	120.19	1570.22	186.10	666.86	166.71
51	846.28	48.82	260.40	65.10	1267.80	120.19	511.77	127.94	1616.74	197.73	697.87	174.47
52	855.99	54.30	281.07	70.27	1314.33	131.82	542.79	135.70	1667.14	209.36	728.89	182.22
53	836.47	57.38	277.82	69.45	1368.61	143.45	573.81	143.45	1721.42	220.99	759.91	189.98
54	863.29	63.17	300.80	75.20	1422.89	155.08	604.82	151.21	1779.58	236.50	790.92	197.73
55	880.01	71.11	308.15	77.04	1484.92	170.59	635.84	158.96	1841.61	252.01	821.94	205.49
56	912.77	77.05	331.92	82.98	1546.95	186.10	666.86	166.71	1907.52	267.52	852.96	213.24
57	953.17	86.65	358.56	89.64	1608.99	201.61	697.87	174.47	1977.31	283.03	883.97	220.99
58	1031.95	99.77	399.06	99.77	1682.65	217.12	744.40	186.10	2054.85	298.53	930.50	232.62
59	1066.59	110.65	418.03	104.51	1767.95	236.50	775.42	193.85	2147.90	321.80	977.02	244.26
60	1148.29	125.84	453.02	113.26	1868.75	259.76	821.94	205.49	2252.58	345.06	1008.04	252.01
61	1209.92	141.42	477.68	119.42	1977.31	286.90	868.47	217.12	2368.89	372.20	1054.56	263.64
62	1277.81	156.59	513.63	128.41	2101.38	314.04	914.99	228.75	2500.71	399.34	1116.60	279.15
63	1344.11	173.43	532.69	133.17	2237.07	345.06	977.02	244.26	2644.17	434.23	1163.12	290.78
64	1413.50	190.10	564.17	141.04	2380.52	379.95	1023.55	255.89	2799.25	469.13	1225.16	306.29
65	1514.68	213.29	605.87	151.47	2535.61	414.85	1085.58	271.40	2965.96	504.02	1287.19	321.80
66	1647.91	239.93	656.64	164.16	2702.32	453.62	1147.61	286.90	3144.31	542.79	1349.22	337.31
67	1820.17	272.21	721.51	180.38	2880.67	492.39	1209.65	302.41	3330.41	585.44	1411.26	352.81
68	1978.28	308.69	783.35	195.84	3093.91	538.91	1271.68	317.92	3559.16	635.84	1473.29	368.32
69	2207.54	356.60	855.85	213.96	3361.43	600.95	1349.22	337.31	3842.18	697.87	1566.34	391.58
70	2413.59	402.83	920.75	230.19	3671.59	670.73	1442.27	360.57	4171.73	771.54	1659.39	414.85
71	2688.45	460.09	1002.59	250.65	4008.90	744.40	1550.83	387.71	4524.55	845.20	1752.44	438.11
72	2983.64	523.45	1088.77	272.19	4361.71	818.06	1643.88	410.97	4892.87	922.74	1861.00	465.25
73	3307.00	587.75	1189.67	297.42	4733.91	895.60	1752.44	438.11	5284.45	996.41	1969.55	492.39
74	3694.56	666.17	1310.74	327.69	5164.27	980.90	1876.50	469.13	5726.44	1077.83	2093.62	523.41
75	3982.75	731.81	1393.26	348.31	5652.78	1081.70	2016.08	504.02	6238.22	1174.75	2233.20	558.30
76	4495.00	843.04	1549.75	387.44	6214.95	1205.77	2171.16	542.79	6827.53	1302.70	2403.79	600.95
77	4957.56	952.28	1669.16	417.29	6866.30	1364.73	2357.26	589.32	7513.77	1477.17	2574.38	643.59
78	5418.18	1072.46	1788.59	447.15	7626.21	1562.46	2543.36	635.84	8316.33	1698.16	2791.49	697.87
79	5955.07	1217.07	1933.60	483.40	8506.31	1791.21	2775.99	694.00	9250.70	1954.05	3039.63	759.91
80	7104.01	1488.67	2262.19	565.55	9483.33	2047.10	3039.63	759.91	10282.01	2233.20	3303.27	825.82
81	7730.95	1657.14	2418.14	604.54	10537.89	2318.49	3318.78	829.69	11394.73	2527.85	3597.93	899.48
82	8426.84	1835.41	2610.05	652.51	11642.86	2601.52	3613.44	903.36	12557.85	2826.39	3908.09	977.02
83	9224.53	2030.30	2822.35	705.59	12782.72	2880.67	3923.60	980.90	13755.87	3124.92	4233.77	1058.44
84	10122.17	2245.53	3081.56	770.39	13957.47	3163.69	4249.28	1062.32	14984.90	3419.58	4559.44	1139.86
85+		2946.83	3952.14	988.03								

* Standard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix A1

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

LTC-94 MD, LTC-94-MD 9/94

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	550.03	16.60	75.87	18.97	794.47	49.84	175.90	43.97	1341.47	131.82	372.20	93.05
30	575.84	17.37	79.43	19.86	794.47	49.84	175.90	43.97	1341.47	131.82	372.20	93.05
31	591.73	17.85	81.62	20.40	794.47	49.84	175.90	43.97	1341.47	131.82	372.20	93.05
32	617.54	18.63	85.18	21.29	794.47	49.84	175.90	43.97	1341.47	131.82	372.20	93.05
33	637.40	19.23	87.92	21.98	794.47	49.84	175.90	43.97	1341.47	131.82	372.20	93.05
34	659.24	19.89	90.93	22.73	794.47	49.84	175.90	43.97	1341.47	131.82	372.20	93.05
35	680.14	20.52	93.81	23.45	813.70	51.04	180.16	45.04	1341.47	131.82	372.20	93.05
36	680.14	20.52	93.81	23.45	876.29	54.97	194.01	48.50	1341.47	131.82	372.20	93.05
37	680.14	20.52	93.81	23.45	907.59	56.93	200.94	50.24	1341.47	131.82	372.20	93.05
38	680.14	20.52	93.81	23.45	938.89	58.90	207.87	51.97	1341.47	131.82	372.20	93.05
39	680.14	20.52	93.81	23.45	1001.48	62.82	221.73	55.43	1341.47	131.82	372.20	93.05
40	680.14	20.52	93.81	23.45	1032.77	64.79	228.66	57.16	1341.47	131.82	372.20	93.05
41	680.14	20.52	93.81	23.45	1050.69	65.91	232.62	58.16	1341.47	131.82	372.20	93.05
42	680.14	20.52	93.81	23.45	1050.69	65.91	232.62	58.16	1341.47	131.82	372.20	93.05
43	680.14	20.52	93.81	23.45	1050.69	65.91	232.62	58.16	1341.47	131.82	372.20	93.05
44	680.14	20.52	93.81	23.45	1050.69	65.91	232.62	58.16	1341.47	131.82	372.20	93.05
45	700.66	26.38	128.99	32.25	1112.72	81.42	310.17	77.54	1399.62	147.33	449.74	112.44
46	700.66	26.38	128.99	32.25	1112.72	81.42	310.17	77.54	1399.62	147.33	449.74	112.44
47	738.11	27.80	135.89	33.97	1112.72	81.42	310.17	77.54	1399.62	147.33	449.74	112.44
48	743.07	27.98	136.80	34.20	1112.72	81.42	310.17	77.54	1399.62	147.33	449.74	112.44
49	782.06	29.45	143.98	35.99	1112.72	81.42	310.17	77.54	1399.62	147.33	449.74	112.44
50	788.96	32.74	170.23	42.56	1135.98	89.17	341.18	85.30	1422.89	155.08	480.76	120.19
51	803.97	39.06	182.28	45.57	1174.75	96.93	372.20	93.05	1461.66	162.84	511.77	127.94
52	811.28	44.72	191.64	47.91	1213.52	104.68	387.71	96.93	1504.31	170.59	527.28	131.82
53	788.16	45.30	193.26	48.32	1256.17	116.31	403.22	100.80	1550.83	182.22	558.30	139.57
54	809.15	51.14	204.54	51.14	1302.70	127.94	434.23	108.56	1597.36	193.85	573.81	143.45
55	823.71	56.30	225.19	56.30	1353.10	139.57	465.25	116.31	1651.63	205.49	604.82	151.21
56	847.57	62.23	237.08	59.27	1403.50	151.21	480.76	120.19	1705.91	217.12	620.33	155.08
57	884.45	71.71	250.99	62.75	1457.78	162.84	511.77	127.94	1764.07	232.62	651.35	162.84
58	954.01	81.06	286.83	71.71	1519.81	178.35	542.79	135.70	1829.98	248.13	682.37	170.59
59	980.52	89.14	295.08	73.77	1589.60	193.85	573.81	143.45	1903.64	263.64	713.38	178.35
60	1050.76	100.67	327.18	81.80	1671.02	213.24	604.82	151.21	1992.82	283.03	744.40	186.10
61	1103.07	113.14	351.98	87.99	1764.07	236.50	635.84	158.96	2089.74	306.29	790.92	197.73
62	1158.79	128.41	363.30	90.82	1868.75	259.76	682.37	170.59	2198.30	329.55	821.94	205.49
63	1210.94	139.37	384.03	96.01	1981.19	283.03	713.38	178.35	2318.49	356.69	868.47	217.12
64	1269.39	156.37	417.00	104.25	2101.38	310.17	759.91	189.98	2450.31	387.71	914.99	228.75
65	1353.94	173.11	445.13	111.28	2229.32	341.18	806.43	201.61	2589.89	418.72	961.51	240.38
66	1464.81	195.73	479.85	119.96	2368.89	372.20	852.96	213.24	2737.22	449.74	1008.04	252.01
67	1613.56	223.01	537.85	134.46	2516.22	407.09	899.48	224.87	2896.18	484.63	1054.56	263.64
68	1745.93	252.26	570.91	142.73	2694.57	445.86	961.51	240.38	3082.28	527.28	1116.60	279.15
69	1939.24	292.07	638.49	159.62	2919.44	496.27	1023.55	255.89	3318.78	577.68	1178.63	294.66
70	2108.93	328.36	677.02	169.26	3179.20	554.42	1101.09	275.27	3590.17	635.84	1256.17	314.04
71	2334.79	377.69	741.64	185.41	3458.35	612.58	1178.63	294.66	3884.83	697.87	1333.71	333.43
72	2582.33	425.74	823.55	205.89	3749.13	674.61	1256.17	314.04	4187.24	759.91	1411.26	352.81
73	2850.25	481.53	892.25	223.06	4059.30	736.64	1333.71	333.43	4512.92	821.94	1504.31	376.08
74	3168.83	543.74	993.86	248.46	4408.24	806.43	1442.27	360.57	4873.48	883.97	1612.86	403.22
75	3398.71	594.60	1055.50	263.87	4811.45	887.85	1550.83	387.71	5292.21	961.51	1721.42	430.36
76	3820.57	685.19	1176.67	294.17	5276.70	988.65	1674.90	418.72	5772.97	1066.20	1861.00	465.25
77	4197.88	773.95	1283.97	320.99	5811.74	1120.48	1829.98	457.50	6339.02	1213.52	2000.57	500.14
78	4569.30	873.34	1369.39	342.35	6439.82	1283.31	1985.06	496.27	7002.00	1395.75	2171.16	542.79
79	5001.99	987.37	1481.05	370.26	7157.08	1469.41	2171.16	542.79	7754.15	1601.23	2372.77	593.19
80	5936.43	1204.07	1751.37	437.84	7944.13	1674.90	2388.28	597.07	8583.85	1826.10	2589.89	647.47
81	6429.42	1337.09	1877.62	469.40	8789.33	1892.01	2605.40	651.35	9471.70	2058.73	2822.51	705.63
82	6978.75	1476.01	2023.84	505.96	9673.31	2113.01	2838.02	709.50	10398.32	2291.35	3070.64	767.66
83	7609.29	1632.54	2199.78	549.94	10580.54	2334.00	3086.15	771.54	11348.20	2523.98	3318.78	829.69
84	8315.38	1799.88	2390.63	597.66	11514.92	2558.87	3349.79	837.45	12317.47	2756.60	3582.42	895.60
85+		2342.26	3067.74	766.94								

* Standard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix A1
John Hancock Life Insurance Company (U.S.A.)
LTC-94 MD, LTC-94-MD 9/94
Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	690.24	30.62	133.60	33.40	1020.50	85.31	288.76	72.19	1671.02	209.36	558.30	139.57
30	727.04	32.25	140.72	35.18	1055.68	88.26	298.71	74.68	1671.02	209.36	558.30	139.57
31	727.04	32.25	140.72	35.18	1090.87	91.20	308.67	77.17	1671.02	209.36	558.30	139.57
32	727.04	32.25	140.72	35.18	1161.25	97.08	328.59	82.15	1671.02	209.36	558.30	139.57
33	727.04	32.25	140.72	35.18	1196.44	100.02	338.54	84.64	1671.02	209.36	558.30	139.57
34	727.04	32.25	140.72	35.18	1205.77	100.80	341.18	85.30	1671.02	209.36	558.30	139.57
35	727.04	32.25	140.72	35.18	1205.77	100.80	341.18	85.30	1671.02	209.36	558.30	139.57
36	727.04	32.25	140.72	35.18	1205.77	100.80	341.18	85.30	1671.02	209.36	558.30	139.57
37	727.04	32.25	140.72	35.18	1205.77	100.80	341.18	85.30	1671.02	209.36	558.30	139.57
38	727.04	32.25	140.72	35.18	1205.77	100.80	341.18	85.30	1671.02	209.36	558.30	139.57
39	730.36	32.39	141.36	35.34	1205.77	100.80	341.18	85.30	1671.02	209.36	558.30	139.57
40	770.93	34.19	149.21	37.30	1205.77	100.80	341.18	85.30	1671.02	209.36	558.30	139.57
41	816.40	36.21	158.01	39.50	1205.77	100.80	341.18	85.30	1671.02	209.36	558.30	139.57
42	862.38	38.25	166.91	41.73	1205.77	100.80	341.18	85.30	1671.02	209.36	558.30	139.57
43	888.43	39.41	171.96	42.99	1205.77	100.80	341.18	85.30	1671.02	209.36	558.30	139.57
44	888.43	39.41	171.96	42.99	1205.77	100.80	341.18	85.30	1671.02	209.36	558.30	139.57
45	900.94	51.78	234.73	58.68	1306.57	127.94	449.74	112.44	1775.70	236.50	666.86	166.71
46	944.13	54.26	245.98	61.50	1306.57	127.94	449.74	112.44	1775.70	236.50	666.86	166.71
47	987.81	56.77	257.36	64.34	1306.57	127.94	449.74	112.44	1775.70	236.50	666.86	166.71
48	1011.92	58.16	263.64	65.91	1306.57	127.94	449.74	112.44	1775.70	236.50	666.86	166.71
49	1011.92	58.16	263.64	65.91	1306.57	127.94	449.74	112.44	1775.70	236.50	666.86	166.71
50	1035.18	62.03	310.17	77.54	1349.22	139.57	511.77	127.94	1818.35	244.26	728.89	182.22
51	1070.07	73.66	325.67	81.42	1407.38	151.21	542.79	135.70	1876.50	259.76	759.91	189.98
52	1112.72	81.42	356.69	89.17	1469.41	166.71	573.81	143.45	1946.29	275.27	790.92	197.73
53	1155.37	93.05	372.20	93.05	1539.20	182.22	604.82	151.21	2016.08	290.78	821.94	205.49
54	1201.89	104.68	403.22	100.80	1608.99	201.61	635.84	158.96	2093.62	310.17	852.96	213.24
55	1252.30	116.31	418.72	104.68	1686.53	217.12	682.37	170.59	2178.92	329.55	899.48	224.87
56	1302.70	127.94	449.74	112.44	1764.07	236.50	713.38	178.35	2264.21	348.94	930.50	232.62
57	1360.85	143.45	480.76	120.19	1849.37	255.89	744.40	186.10	2357.26	368.32	977.02	244.26
58	1422.89	158.96	511.77	127.94	1942.42	279.15	790.92	197.73	2458.07	395.46	1008.04	252.01
59	1496.55	174.47	542.79	135.70	2054.85	306.29	837.45	209.36	2578.26	422.60	1054.56	263.64
60	1585.72	193.85	573.81	143.45	2182.79	333.43	883.97	220.99	2717.83	453.62	1101.09	275.27
61	1686.53	217.12	620.33	155.08	2322.37	368.32	930.50	232.62	2872.91	488.51	1163.12	290.78
62	1795.09	244.26	666.86	166.71	2481.33	403.22	977.02	244.26	3043.50	527.28	1209.65	302.41
63	1919.15	271.40	697.87	174.47	2655.80	445.86	1039.06	259.76	3233.48	569.93	1271.68	317.92
64	2050.97	302.41	744.40	186.10	2841.90	488.51	1101.09	275.27	3438.97	616.46	1333.71	333.43
65	2194.43	337.31	790.92	197.73	3043.50	535.04	1163.12	290.78	3656.08	662.98	1395.75	348.94
66	2349.51	372.20	837.45	209.36	3256.74	581.56	1225.16	306.29	3888.71	717.26	1457.78	364.45
67	2508.47	407.09	899.48	224.87	3481.61	635.84	1287.19	321.80	4136.84	771.54	1535.32	383.83
68	2710.08	453.62	946.01	236.50	3756.89	697.87	1364.73	341.18	4431.50	837.45	1612.86	403.22
69	2969.84	511.77	1023.55	255.89	4101.95	775.42	1457.78	364.45	4807.57	922.74	1705.91	426.48
70	3280.01	581.56	1101.09	275.27	4505.16	864.59	1550.83	387.71	5241.81	1015.79	1798.96	449.74
71	3613.44	659.10	1178.63	294.66	4939.40	961.51	1643.88	410.97	5707.06	1116.60	1907.52	476.88
72	3966.25	732.77	1271.68	317.92	5389.14	1058.44	1752.44	438.11	6187.81	1217.40	2016.08	504.02
73	4342.33	814.19	1364.73	341.18	5866.02	1155.37	1876.50	469.13	6699.59	1310.45	2140.15	535.04
74	4770.31	900.71	1468.98	367.24	6412.68	1260.05	2000.57	500.14	7277.27	1415.13	2279.72	569.93
75	5051.30	965.85	1524.64	381.16	7040.77	1391.87	2155.65	538.91	7944.13	1543.08	2434.80	608.70
76	5735.18	1115.28	1693.71	423.43	7773.54	1554.71	2326.25	581.56	8731.18	1713.67	2620.90	655.23
77	6290.37	1253.61	1830.20	457.55	8630.37	1767.95	2512.35	628.09	9653.92	1954.05	2822.51	705.63
78	6906.71	1413.40	1952.53	488.13	9642.29	2031.59	2744.97	686.24	10755.01	2260.34	3055.14	763.78
79	7591.74	1598.07	2107.04	526.76	10813.17	2341.75	2993.10	748.28	12030.57	2609.27	3318.78	829.69
80	9060.86	1956.45	2462.56	615.64	12111.99	2682.94	3272.25	818.06	13441.82	2993.10	3628.94	907.24
81	9884.69	2174.12	2633.96	658.49	13507.73	3047.38	3582.42	895.60	14957.76	3396.32	3954.62	988.65
82	10790.83	2407.18	2829.43	707.36	14969.39	3415.70	3908.09	977.02	16543.48	3803.41	4295.80	1073.95
83	11828.80	2662.82	3077.99	769.50	16469.82	3787.90	4249.28	1062.32	18164.10	4206.63	4652.49	1163.12
84	13009.95	2948.02	3367.11	841.78	18009.02	4160.10	4605.97	1151.49	19819.61	4613.72	5024.69	1256.17
85+		3847.11	4312.77	1078.19								

* Standard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix A1
John Hancock Life Insurance Company (U.S.A.)
LTC-94 MD, LTC-94-MD 9/94
Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	667.98	25.05	89.06	22.27	958.15	72.19	210.01	52.50	1531.45	174.47	418.72	104.68
30	703.59	26.38	93.81	23.45	991.19	74.68	217.25	54.31	1531.45	174.47	418.72	104.68
31	703.59	26.38	93.81	23.45	1024.23	77.17	224.49	56.12	1531.45	174.47	418.72	104.68
32	703.59	26.38	93.81	23.45	1090.31	82.15	238.97	59.74	1531.45	174.47	418.72	104.68
33	703.59	26.38	93.81	23.45	1123.35	84.64	246.21	61.55	1531.45	174.47	418.72	104.68
34	703.59	26.38	93.81	23.45	1132.11	85.30	248.13	62.03	1531.45	174.47	418.72	104.68
35	703.59	26.38	93.81	23.45	1132.11	85.30	248.13	62.03	1531.45	174.47	418.72	104.68
36	703.59	26.38	93.81	23.45	1132.11	85.30	248.13	62.03	1531.45	174.47	418.72	104.68
37	703.59	26.38	93.81	23.45	1132.11	85.30	248.13	62.03	1531.45	174.47	418.72	104.68
38	703.59	26.38	93.81	23.45	1132.11	85.30	248.13	62.03	1531.45	174.47	418.72	104.68
39	706.80	26.50	94.24	23.56	1132.11	85.30	248.13	62.03	1531.45	174.47	418.72	104.68
40	746.06	27.98	99.48	24.87	1132.11	85.30	248.13	62.03	1531.45	174.47	418.72	104.68
41	790.06	29.63	105.34	26.34	1132.11	85.30	248.13	62.03	1531.45	174.47	418.72	104.68
42	834.57	31.30	111.28	27.82	1132.11	85.30	248.13	62.03	1531.45	174.47	418.72	104.68
43	859.78	32.24	114.64	28.66	1132.11	85.30	248.13	62.03	1531.45	174.47	418.72	104.68
44	859.78	32.24	114.64	28.66	1132.11	85.30	248.13	62.03	1531.45	174.47	418.72	104.68
45	862.97	41.42	165.69	41.42	1217.40	104.68	325.67	81.42	1612.86	197.73	496.27	124.07
46	904.34	43.41	173.63	43.41	1217.40	104.68	325.67	81.42	1612.86	197.73	496.27	124.07
47	946.18	45.42	181.67	45.42	1217.40	104.68	325.67	81.42	1612.86	197.73	496.27	124.07
48	969.27	46.52	186.10	46.52	1217.40	104.68	325.67	81.42	1612.86	197.73	496.27	124.07
49	969.27	46.52	186.10	46.52	1217.40	104.68	325.67	81.42	1612.86	197.73	496.27	124.07
50	984.78	50.40	217.12	54.28	1248.42	116.31	372.20	93.05	1647.76	205.49	542.79	135.70
51	1015.79	58.16	232.62	58.16	1298.82	127.94	403.22	100.80	1698.16	217.12	573.81	143.45
52	1046.81	65.91	248.13	62.03	1349.22	139.57	418.72	104.68	1756.32	228.75	589.32	147.33
53	1085.58	77.54	263.64	65.91	1407.38	151.21	449.74	112.44	1818.35	244.26	620.33	155.08
54	1124.35	85.30	294.66	73.66	1465.53	166.71	465.25	116.31	1884.26	259.76	651.35	162.84
55	1167.00	96.93	310.17	77.54	1531.45	182.22	496.27	124.07	1954.05	275.27	666.86	166.71
56	1209.65	104.68	325.67	81.42	1597.36	197.73	527.28	131.82	2027.71	294.66	697.87	174.47
57	1256.17	116.31	341.18	85.30	1671.02	213.24	558.30	139.57	2105.25	310.17	728.89	182.22
58	1306.57	127.94	372.20	93.05	1748.56	232.62	589.32	147.33	2190.55	329.55	759.91	189.98
59	1372.49	143.45	403.22	100.80	1841.61	255.89	620.33	155.08	2291.35	352.81	806.43	201.61
60	1446.15	162.84	418.72	104.68	1950.17	279.15	651.35	162.84	2411.54	379.95	837.45	209.36
61	1527.57	182.22	449.74	112.44	2070.36	306.29	697.87	174.47	2543.36	410.97	883.97	220.99
62	1620.62	201.61	480.76	120.19	2202.18	337.31	744.40	186.10	2686.81	445.86	930.50	232.62
63	1725.30	224.87	511.77	127.94	2349.51	372.20	790.92	197.73	2845.77	480.76	977.02	244.26
64	1837.73	252.01	558.30	139.57	2508.47	407.09	837.45	209.36	3020.24	519.53	1023.55	255.89
65	1957.92	279.15	589.32	147.33	2675.18	445.86	883.97	220.99	3206.34	558.30	1070.07	267.52
66	2085.87	306.29	635.84	158.96	2857.41	488.51	930.50	232.62	3404.07	604.82	1132.11	283.03
67	2221.56	337.31	666.86	166.71	3047.38	531.16	977.02	244.26	3613.44	651.35	1178.63	294.66
68	2388.28	376.08	713.38	178.35	3280.01	585.44	1039.06	259.76	3865.45	705.63	1240.66	310.17
69	2605.40	426.48	775.42	193.85	3570.79	651.35	1116.60	279.15	4179.49	775.42	1318.21	329.55
70	2861.28	484.63	837.45	209.36	3904.22	725.01	1194.14	298.53	4540.06	852.96	1395.75	348.94
71	3140.43	542.79	899.48	224.87	4268.66	802.55	1271.68	317.92	4931.64	938.25	1488.80	372.20
72	3431.21	608.70	961.51	240.38	4648.61	883.97	1364.73	341.18	5334.86	1023.55	1581.85	395.46
73	3745.26	670.73	1039.06	259.76	5044.08	961.51	1457.78	364.45	5757.46	1097.21	1690.41	422.60
74	4093.80	742.22	1128.79	282.20	5489.94	1046.81	1566.34	391.58	6234.34	1178.63	1798.96	449.74
75	4314.88	795.63	1184.19	296.05	6009.47	1151.49	1690.41	422.60	6781.01	1279.44	1923.03	480.76
76	4880.76	918.69	1315.65	328.91	6614.29	1287.19	1829.98	457.50	7432.36	1422.89	2078.11	519.53
77	5338.07	1030.42	1428.45	357.11	7327.67	1469.41	2000.57	500.14	8203.89	1628.37	2248.70	562.18
78	5839.38	1165.69	1529.97	382.49	8169.00	1690.41	2171.16	542.79	9118.88	1892.01	2434.80	608.70
79	6388.74	1313.34	1651.46	412.87	9122.76	1942.42	2388.28	597.07	10157.94	2178.92	2667.43	666.86
80	7584.08	1597.64	1933.79	483.45	10165.69	2217.69	2620.90	655.23	11293.92	2485.21	2915.56	728.89
81	8225.59	1769.46	2074.79	518.70	11278.41	2500.71	2869.04	717.26	12499.69	2799.25	3179.20	794.80
82	8939.43	1948.85	2252.00	563.00	12437.66	2791.49	3132.68	783.17	13751.99	3117.17	3458.35	864.59
83	9749.37	2147.44	2433.76	608.44	13620.17	3082.28	3411.83	852.96	15027.55	3427.34	3753.01	938.25
84	10670.88	2367.73	2665.03	666.26	14822.06	3369.18	3706.48	926.62	16318.61	3741.38	4063.18	1015.79
85+		3055.48	3424.43	856.11								

* Standard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix A1
John Hancock Life Insurance Company (U.S.A.)
LTC-94 MD, LTC-94-MD 9/94
Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 20 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	791.54	46.91	140.72	35.18	1117.09	119.69	294.62	73.65	2097.50	310.17	620.33	155.08
30	791.54	46.91	140.72	35.18	1191.56	127.67	314.26	78.56	2097.50	310.17	620.33	155.08
31	791.54	46.91	140.72	35.18	1266.03	135.65	333.90	83.47	2097.50	310.17	620.33	155.08
32	791.54	46.91	140.72	35.18	1303.27	139.64	343.72	85.93	2097.50	310.17	620.33	155.08
33	791.54	46.91	140.72	35.18	1377.74	147.62	363.36	90.84	2097.50	310.17	620.33	155.08
34	791.54	46.91	140.72	35.18	1411.26	151.21	372.20	93.05	2097.50	310.17	620.33	155.08
35	791.54	46.91	140.72	35.18	1411.26	151.21	372.20	93.05	2097.50	310.17	620.33	155.08
36	791.54	46.91	140.72	35.18	1411.26	151.21	372.20	93.05	2097.50	310.17	620.33	155.08
37	791.54	46.91	140.72	35.18	1411.26	151.21	372.20	93.05	2097.50	310.17	620.33	155.08
38	791.54	46.91	140.72	35.18	1411.26	151.21	372.20	93.05	2097.50	310.17	620.33	155.08
39	822.06	48.71	146.14	36.54	1411.26	151.21	372.20	93.05	2097.50	310.17	620.33	155.08
40	865.33	51.28	153.84	38.46	1411.26	151.21	372.20	93.05	2097.50	310.17	620.33	155.08
41	910.96	53.98	161.95	40.49	1411.26	151.21	372.20	93.05	2097.50	310.17	620.33	155.08
42	956.83	56.70	170.10	42.53	1411.26	151.21	372.20	93.05	2097.50	310.17	620.33	155.08
43	991.14	58.73	176.20	44.05	1411.26	151.21	372.20	93.05	2097.50	310.17	620.33	155.08
44	991.14	58.73	176.20	44.05	1411.26	151.21	372.20	93.05	2097.50	310.17	620.33	155.08
45	1009.10	76.29	235.80	58.95	1574.09	189.98	496.27	124.07	2260.34	348.94	744.40	186.10
46	1052.20	79.55	245.87	61.47	1574.09	189.98	496.27	124.07	2260.34	348.94	744.40	186.10
47	1095.51	82.82	256.00	64.00	1574.09	189.98	496.27	124.07	2260.34	348.94	744.40	186.10
48	1128.23	85.30	263.64	65.91	1574.09	189.98	496.27	124.07	2260.34	348.94	744.40	186.10
49	1128.23	85.30	263.64	65.91	1574.09	189.98	496.27	124.07	2260.34	348.94	744.40	186.10
50	1163.12	93.05	310.17	77.54	1640.00	209.36	558.30	139.57	2326.25	364.45	806.43	201.61
51	1213.52	108.56	341.18	85.30	1725.30	228.75	589.32	147.33	2415.42	383.83	837.45	209.36
52	1271.68	120.19	356.69	89.17	1818.35	248.13	620.33	155.08	2512.35	407.09	868.47	217.12
53	1333.71	135.70	387.71	96.93	1915.28	271.40	651.35	162.84	2620.90	430.36	899.48	224.87
54	1399.62	151.21	403.22	100.80	2019.96	298.53	697.87	174.47	2733.34	457.50	946.01	236.50
55	1450.18	164.53	428.55	107.14	2132.39	325.67	728.89	182.22	2853.53	484.63	977.02	244.26
56	1543.08	186.10	465.25	116.31	2248.70	352.81	775.42	193.85	2981.47	515.65	1023.55	255.89
57	1609.51	204.57	494.05	123.51	2372.77	379.95	806.43	201.61	3113.29	546.67	1054.56	263.64
58	1686.38	222.80	522.43	130.61	2508.47	414.85	852.96	213.24	3260.62	581.56	1101.09	275.27
59	1794.32	246.43	554.47	138.62	2667.43	449.74	899.48	224.87	3435.09	620.33	1147.61	286.90
60	1898.06	274.97	580.49	145.12	2853.53	496.27	961.51	240.38	3636.70	666.86	1209.65	302.41
61	2016.02	303.16	621.48	155.37	3055.14	542.79	1008.04	252.01	3857.69	717.26	1271.68	317.92
62	2156.93	336.19	664.83	166.21	3283.88	593.19	1070.07	267.52	4105.82	771.54	1318.21	329.55
63	2272.23	366.97	682.04	170.51	3532.02	651.35	1132.11	283.03	4373.34	833.57	1380.24	345.06
64	2435.37	402.82	724.33	181.08	3799.53	713.38	1194.14	298.53	4664.12	899.48	1457.78	364.45
65	2595.47	442.95	776.08	194.02	4082.56	779.29	1256.17	314.04	4974.29	969.27	1519.81	379.95
66	2788.84	486.77	819.82	204.95	4388.85	849.08	1333.71	333.43	5303.84	1042.93	1597.36	399.34
67	3023.69	540.34	873.43	218.36	4710.65	922.74	1411.26	352.81	5656.65	1120.48	1674.90	418.72
68	3287.14	601.03	934.94	233.74	5098.36	1011.92	1488.80	372.20	6075.38	1217.40	1752.44	438.11
69	3549.30	663.22	976.60	244.15	5590.74	1124.35	1581.85	395.46	6606.54	1333.71	1845.49	461.37
70	3850.45	732.91	1029.65	257.41	6152.92	1252.30	1690.41	422.60	7211.36	1465.53	1969.55	492.39
71	4201.42	815.57	1101.55	275.39	6761.62	1387.99	1798.96	449.74	7841.71	1600.82	2072.56	518.14
72	4607.18	902.40	1170.30	292.58	7389.71	1523.69	1907.52	476.88	8488.13	1735.42	2190.49	547.62
73	5046.31	993.76	1268.62	317.16	8056.56	1659.39	2047.10	511.77	9235.20	1876.50	2326.25	581.56
74	5529.18	1094.61	1361.25	340.31	8816.47	1806.72	2186.67	546.67	10033.87	2016.08	2481.33	620.33
75	5917.03	1177.98	1425.79	356.45	9696.57	1988.94	2357.26	589.32	10960.49	2190.55	2636.41	659.10
76	6719.63	1357.82	1597.43	399.36	10720.12	2217.69	2543.36	635.84	12053.83	2430.93	2838.02	709.50
77	7387.49	1524.08	1712.45	428.11	11918.13	2512.35	2744.97	686.24	13136.70	2721.23	3007.47	751.87
78	8103.97	1712.62	1836.63	459.16	13130.00	2841.91	2944.90	736.23	14172.01	3046.87	3157.53	789.38
79	8907.90	1929.66	1978.80	494.70	14329.51	3182.69	3138.28	784.57	15431.23	3422.00	3350.41	837.60
80	10545.36	2333.44	2305.83	576.46	15710.04	3565.71	3363.60	840.90	16926.08	3852.41	3586.24	896.56
81	11523.96	2593.48	2482.19	620.55	17276.33	3987.39	3618.45	904.61	18629.19	4319.76	3867.41	966.85
82	12613.64	2873.53	2697.46	674.37	19031.58	4440.59	3923.75	980.94	20553.29	4820.51	4191.74	1047.94
83	13859.29	3181.25	2936.54	734.14	21005.05	4932.84	4278.42	1069.60	22724.14	5361.68	4571.07	1142.77
84	15253.25	3517.17	3225.18	806.30	23211.03	5466.64	4682.65	1170.66	25146.40	5955.45	5004.82	1251.20
85+		4552.42	4140.97	1035.24								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix A1
John Hancock Life Insurance Company (U.S.A.)
LTC-94 MD, LTC-94-MD 9/94
Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 100 Days

Age	Indexed Inflation				5% Simple Inflation				5% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	759.29	41.04	105.54	26.38	1037.30	101.27	208.69	52.17	1903.64	263.64	465.25	116.31
30	759.29	41.04	105.54	26.38	1106.45	108.03	222.60	55.65	1903.64	263.64	465.25	116.31
31	759.29	41.04	105.54	26.38	1175.60	114.78	236.51	59.13	1903.64	263.64	465.25	116.31
32	759.29	41.04	105.54	26.38	1210.18	118.15	243.47	60.87	1903.64	263.64	465.25	116.31
33	759.29	41.04	105.54	26.38	1279.33	124.91	257.38	64.35	1903.64	263.64	465.25	116.31
34	759.29	41.04	105.54	26.38	1310.45	127.94	263.64	65.91	1903.64	263.64	465.25	116.31
35	759.29	41.04	105.54	26.38	1310.45	127.94	263.64	65.91	1903.64	263.64	465.25	116.31
36	759.29	41.04	105.54	26.38	1310.45	127.94	263.64	65.91	1903.64	263.64	465.25	116.31
37	759.29	41.04	105.54	26.38	1310.45	127.94	263.64	65.91	1903.64	263.64	465.25	116.31
38	759.29	41.04	105.54	26.38	1310.45	127.94	263.64	65.91	1903.64	263.64	465.25	116.31
39	788.57	42.63	109.61	27.40	1310.45	127.94	263.64	65.91	1903.64	263.64	465.25	116.31
40	830.07	44.87	115.38	28.84	1310.45	127.94	263.64	65.91	1903.64	263.64	465.25	116.31
41	873.85	47.24	121.46	30.37	1310.45	127.94	263.64	65.91	1903.64	263.64	465.25	116.31
42	917.84	49.61	127.58	31.89	1310.45	127.94	263.64	65.91	1903.64	263.64	465.25	116.31
43	950.76	51.39	132.15	33.04	1310.45	127.94	263.64	65.91	1903.64	263.64	465.25	116.31
44	950.76	51.39	132.15	33.04	1310.45	127.94	263.64	65.91	1903.64	263.64	465.25	116.31
45	957.08	62.42	166.45	41.61	1450.03	162.84	356.69	89.17	2039.34	298.53	558.30	139.57
46	997.96	65.08	173.56	43.39	1450.03	162.84	356.69	89.17	2039.34	298.53	558.30	139.57
47	1039.04	67.76	180.70	45.18	1450.03	162.84	356.69	89.17	2039.34	298.53	558.30	139.57
48	1070.07	69.79	186.10	46.52	1450.03	162.84	356.69	89.17	2039.34	298.53	558.30	139.57
49	1070.07	69.79	186.10	46.52	1450.03	162.84	356.69	89.17	2039.34	298.53	558.30	139.57
50	1097.21	77.54	217.12	54.28	1504.31	174.47	403.22	100.80	2093.62	310.17	604.82	151.21
51	1139.86	89.17	248.13	62.03	1574.09	193.85	434.23	108.56	2171.16	325.67	635.84	158.96
52	1190.26	100.80	263.64	65.91	1655.51	209.36	465.25	116.31	2256.46	345.06	651.35	162.84
53	1240.66	112.44	279.15	69.79	1736.93	228.75	480.76	120.19	2345.63	368.32	682.37	170.59
54	1294.94	127.94	294.66	73.66	1826.10	252.01	511.77	127.94	2442.56	391.58	713.38	178.35
55	1335.39	137.75	306.11	76.53	1923.03	275.27	542.79	135.70	2547.24	414.85	744.40	186.10
56	1415.13	155.08	341.18	85.30	2023.83	298.53	573.81	143.45	2655.80	438.11	775.42	193.85
57	1474.42	169.83	355.10	88.77	2124.64	321.80	604.82	151.21	2768.23	465.25	806.43	201.61
58	1540.41	188.23	384.14	96.04	2240.95	348.94	651.35	162.84	2896.18	496.27	852.96	213.24
59	1628.75	207.93	400.45	100.11	2376.65	383.83	682.37	170.59	3043.50	527.28	883.97	220.99
60	1714.75	229.14	427.73	106.93	2531.73	418.72	728.89	182.22	3214.10	566.05	930.50	232.62
61	1811.39	253.90	454.74	113.69	2706.20	457.50	759.91	189.98	3400.20	608.70	977.02	244.26
62	1930.29	279.53	483.52	120.88	2900.05	504.02	821.94	205.49	3609.56	659.10	1023.55	255.89
63	2027.58	307.66	518.94	129.74	3109.42	550.54	868.47	217.12	3838.31	709.50	1070.07	267.52
64	2161.90	339.99	546.94	136.74	3334.29	604.82	914.99	228.75	4086.44	763.78	1132.11	283.03
65	2295.29	369.74	585.72	146.43	3574.66	659.10	977.02	244.26	4350.08	825.82	1194.14	298.53
66	2459.45	409.91	614.86	153.72	3834.34	717.26	1023.55	255.89	4633.11	887.85	1240.66	310.17
67	2661.00	451.52	666.17	166.54	4109.70	783.17	1085.58	271.40	4931.64	953.76	1302.70	325.67
68	2882.74	504.57	712.34	178.08	4439.25	856.83	1147.61	286.90	5288.33	1035.18	1380.24	345.06
69	3097.44	553.89	757.96	189.49	4850.22	949.88	1240.66	310.17	5730.32	1132.11	1457.78	364.45
70	3346.35	614.93	800.84	200.21	5319.35	1054.56	1318.21	329.55	6238.22	1240.66	1550.83	387.71
71	3633.00	677.88	847.35	211.84	5827.25	1167.00	1411.26	352.81	6762.89	1357.22	1654.96	413.74
72	3969.15	750.83	916.50	229.13	6354.53	1283.31	1519.81	379.95	7304.19	1469.32	1743.13	435.78
73	4334.47	828.13	986.71	246.68	6905.07	1391.87	1612.86	403.22	7924.74	1577.97	1861.00	465.25
74	4725.77	905.16	1066.54	266.64	7525.41	1508.18	1736.93	434.23	8568.34	1678.77	1985.06	496.27
75	5031.01	974.29	1127.05	281.76	8238.79	1647.76	1876.50	469.13	9320.49	1810.59	2124.64	531.16
76	5691.72	1118.20	1264.05	316.01	9076.24	1837.73	2031.59	507.90	10216.10	2012.20	2295.23	573.81
77	6240.15	1256.94	1356.26	339.06	10072.64	2093.62	2217.69	554.42	11117.73	2274.69	2442.62	610.65
78	6820.34	1414.34	1461.26	365.32	11066.28	2372.71	2395.60	598.90	11966.17	2563.65	2582.10	645.52
79	7456.56	1585.66	1585.66	396.42	12012.80	2642.37	2546.15	636.54	12954.22	2867.18	2734.74	683.68
80	8767.67	1905.41	1850.18	462.55	13075.46	2937.74	2742.85	685.71	14110.32	3194.00	2941.84	735.46
81	9520.67	2104.46	1996.54	499.14	14278.69	3256.61	2965.71	741.43	15414.40	3542.83	3176.80	794.20
82	10358.00	2318.76	2165.94	541.49	15621.16	3596.77	3220.57	805.14	16883.80	3913.44	3449.60	862.40
83	11309.65	2549.63	2367.75	591.94	17127.73	3968.79	3504.36	876.09	18536.30	4322.49	3756.28	939.07
84	12376.47	2807.10	2601.38	650.35	18801.54	4374.02	3845.45	961.36	20375.75	4770.65	4124.08	1031.02
85+		3573.58	3331.36	832.84								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix A1
John Hancock Life Insurance Company (U.S.A.)
NH-94-MD

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	514.28	15.52	791.54	46.91	1314.33	124.07
30	514.28	15.52	791.54	46.91	1314.33	124.07
31	514.28	15.52	791.54	46.91	1314.33	124.07
32	518.54	15.65	791.54	46.91	1314.33	124.07
33	535.34	16.15	791.54	46.91	1314.33	124.07
34	552.13	16.66	791.54	46.91	1314.33	124.07
35	573.13	17.29	791.54	46.91	1314.33	124.07
36	589.92	17.80	793.22	47.01	1314.33	124.07
37	610.92	18.43	859.32	50.92	1314.33	124.07
38	638.21	19.26	892.37	52.88	1314.33	124.07
39	655.00	19.76	925.42	54.84	1314.33	124.07
40	676.00	20.40	958.47	56.80	1314.33	124.07
41	680.14	20.52	995.64	59.00	1314.33	124.07
42	680.14	20.52	1033.11	61.22	1314.33	124.07
43	680.14	20.52	1046.81	62.03	1314.33	124.07
44	680.14	20.52	1046.81	62.03	1314.33	124.07
45	700.66	29.32	1082.43	79.48	1372.49	139.57
46	700.66	29.32	1108.84	81.42	1372.49	139.57
47	700.66	29.32	1108.84	81.42	1372.49	139.57
48	707.75	29.61	1108.84	81.42	1372.49	139.57
49	712.49	29.81	1108.84	81.42	1372.49	139.57
50	726.98	33.04	1132.11	85.30	1395.75	147.33
51	743.51	35.98	1167.00	96.93	1430.64	155.08
52	747.56	41.04	1205.77	104.68	1473.29	162.84
53	768.09	43.97	1248.42	116.31	1515.94	174.47
54	791.54	49.84	1291.07	124.07	1562.46	186.10
55	814.99	55.70	1341.47	135.70	1608.99	197.73
56	841.38	61.56	1387.99	147.33	1663.27	209.36
57	867.76	70.36	1442.27	158.96	1717.54	220.99
58	897.08	76.22	1500.43	174.47	1775.70	236.50
59	932.26	85.02	1566.34	189.98	1849.37	252.01
60	976.23	93.81	1643.88	209.36	1930.78	271.40
61	1023.14	105.54	1733.05	228.75	2023.83	290.78
62	1078.84	117.27	1829.98	252.01	2124.64	314.04
63	1137.47	131.92	1938.54	275.27	2237.07	337.31
64	1214.72	147.78	2054.85	302.41	2361.14	364.45
65	1285.31	162.51	2178.92	329.55	2489.08	395.46
66	1396.53	185.19	2310.74	360.57	2628.66	426.48
67	1519.41	209.04	2454.19	391.58	2779.86	457.50
68	1651.00	237.67	2624.78	430.36	2954.33	496.27
69	1781.21	265.29	2838.02	476.88	3179.20	546.67
70	1947.06	303.93	3082.28	531.16	3435.09	600.95
71	2153.43	346.09	3353.67	589.32	3710.36	659.10
72	2389.67	392.29	3632.82	647.47	4001.14	717.26
73	2658.47	448.10	3931.36	709.50	4307.43	775.42
74	2882.29	494.20	4268.66	775.42	4652.49	837.45
75	3128.26	547.04	4656.37	852.96	5047.95	914.99
76	3627.73	648.30	5098.36	953.76	5501.57	1011.92
77	3985.87	734.69	5606.25	1073.95	6028.85	1147.61
78	4375.72	831.69	6195.57	1229.03	6641.43	1314.33
79	4803.98	946.09	6874.06	1403.50	7343.18	1504.31
80	5807.01	1178.08	7622.33	1597.36	8118.60	1713.67
81	6309.14	1310.71	8428.76	1806.72	8952.17	1930.78
82	6857.35	1450.79	9273.97	2019.96	9824.51	2155.65
83	7501.31	1606.68	10150.19	2233.20	10723.99	2376.65
84	8232.25	1782.10	11053.54	2446.44	11646.74	2597.64
85+		2332.30				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix A1
John Hancock Life Insurance Company (U.S.A.)
NH-94-MD

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	498.76	13.30	750.50	38.11	1213.52	100.80
30	498.76	13.30	750.50	38.11	1213.52	100.80
31	498.76	13.30	750.50	38.11	1213.52	100.80
32	502.90	13.41	750.50	38.11	1213.52	100.80
33	519.19	13.84	750.50	38.11	1213.52	100.80
34	535.47	14.28	750.50	38.11	1213.52	100.80
35	555.83	14.82	750.50	38.11	1213.52	100.80
36	572.12	15.26	752.09	38.19	1213.52	100.80
37	592.48	15.80	814.76	41.37	1213.52	100.80
38	618.95	16.51	846.10	42.97	1213.52	100.80
39	635.24	16.94	877.44	44.56	1213.52	100.80
40	655.60	17.48	908.77	46.15	1213.52	100.80
41	659.62	17.59	944.02	47.94	1213.52	100.80
42	659.62	17.59	979.54	49.74	1213.52	100.80
43	659.62	17.59	992.53	50.40	1213.52	100.80
44	659.62	17.59	992.53	50.40	1213.52	100.80
45	674.27	23.45	1014.30	60.56	1256.17	112.44
46	674.27	23.45	1039.06	62.03	1256.17	112.44
47	674.27	23.45	1039.06	62.03	1256.17	112.44
48	681.09	23.69	1039.06	62.03	1256.17	112.44
49	685.66	23.85	1039.06	62.03	1256.17	112.44
50	696.94	24.03	1058.44	69.79	1271.68	116.31
51	710.53	26.98	1085.58	77.54	1302.70	124.07
52	709.45	32.25	1116.60	85.30	1333.71	131.82
53	727.04	35.18	1151.49	93.05	1368.61	139.57
54	744.63	41.04	1186.39	100.80	1407.38	151.21
55	765.15	43.97	1225.16	108.56	1446.15	158.96
56	785.68	49.84	1267.80	120.19	1488.80	166.71
57	806.20	55.70	1310.45	127.94	1535.32	178.35
58	832.58	61.56	1356.98	139.57	1585.72	189.98
59	861.90	67.43	1411.26	155.08	1643.88	205.49
60	897.08	76.22	1477.17	166.71	1709.79	220.99
61	935.19	85.02	1550.83	186.10	1787.33	236.50
62	982.09	93.81	1632.25	201.61	1872.63	255.89
63	1031.93	105.54	1717.54	220.99	1965.68	275.27
64	1093.54	118.22	1814.47	244.26	2066.48	298.53
65	1149.39	130.01	1919.15	267.52	2175.04	321.80
66	1244.73	148.76	2027.71	290.78	2287.48	345.06
67	1350.93	168.48	2144.02	317.92	2411.54	372.20
68	1457.70	190.13	2287.48	348.94	2558.87	403.22
69	1566.45	214.76	2461.94	387.71	2741.09	445.86
70	1703.28	243.78	2663.55	430.36	2950.46	488.51
71	1871.44	278.79	2884.54	480.76	3179.20	535.04
72	2066.04	317.10	3113.29	527.28	3415.70	585.44
73	2287.29	361.15	3361.43	577.68	3663.84	631.96
74	2471.01	398.01	3636.70	628.09	3946.86	682.37
75	2666.39	438.94	3954.62	694.00	4268.66	740.52
76	3079.43	520.71	4315.19	771.54	4640.86	821.94
77	3371.34	590.50	4730.03	872.34	5071.22	930.50
78	3683.21	668.75	5210.79	996.41	5567.48	1066.20
79	4025.04	758.87	5761.34	1139.86	6133.53	1217.40
80	4842.80	942.46	6362.28	1294.94	6757.74	1384.12
81	5239.32	1045.03	7009.75	1457.78	7424.60	1558.58
82	5670.97	1158.55	7688.24	1624.49	8122.47	1733.05
83	6181.41	1278.44	8389.99	1795.09	8839.73	1907.52
84	6761.59	1415.30	9111.13	1965.68	9572.50	2081.99
85+		1844.38				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix A1
John Hancock Life Insurance Company (U.S.A.)
NH-94-MD

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	566.63	21.34	841.38	58.63	1461.66	158.96
30	593.22	22.34	841.38	58.63	1461.66	158.96
31	609.58	22.95	841.38	58.63	1461.66	158.96
32	636.18	23.96	841.38	58.63	1461.66	158.96
33	656.63	24.73	841.38	58.63	1461.66	158.96
34	679.13	25.57	841.38	58.63	1461.66	158.96
35	700.66	26.38	861.74	60.05	1461.66	158.96
36	700.66	26.38	928.03	64.67	1461.66	158.96
37	700.66	26.38	961.17	66.98	1461.66	158.96
38	700.66	26.38	994.32	69.29	1461.66	158.96
39	700.66	26.38	1060.61	73.91	1461.66	158.96
40	700.66	26.38	1093.75	76.22	1461.66	158.96
41	700.66	26.38	1112.72	77.54	1461.66	158.96
42	700.66	26.38	1112.72	77.54	1461.66	158.96
43	700.66	26.38	1112.72	77.54	1461.66	158.96
44	700.66	26.38	1112.72	77.54	1461.66	158.96
45	729.98	35.18	1190.26	100.80	1539.20	178.35
46	729.98	35.18	1190.26	100.80	1539.20	178.35
47	769.00	37.06	1190.26	100.80	1539.20	178.35
48	774.16	37.31	1190.26	100.80	1539.20	178.35
49	814.78	39.27	1190.26	100.80	1539.20	178.35
50	828.25	42.56	1225.16	108.56	1570.22	186.10
51	846.28	48.82	1267.80	120.19	1616.74	197.73
52	855.99	54.30	1314.33	131.82	1667.14	209.36
53	836.47	57.38	1368.61	143.45	1721.42	220.99
54	863.29	63.17	1422.89	155.08	1779.58	236.50
55	880.01	71.11	1484.92	170.59	1841.61	252.01
56	912.77	77.05	1546.95	186.10	1907.52	267.52
57	953.17	86.65	1608.99	201.61	1977.31	283.03
58	1031.95	99.77	1682.65	217.12	2054.85	298.53
59	1066.59	110.65	1767.95	236.50	2147.90	321.80
60	1148.29	125.84	1868.75	259.76	2252.58	345.06
61	1209.92	141.42	1977.31	286.90	2368.89	372.20
62	1277.81	156.59	2101.38	314.04	2500.71	399.34
63	1344.11	173.43	2237.07	345.06	2644.17	434.23
64	1413.50	190.10	2380.52	379.95	2799.25	469.13
65	1514.68	213.29	2535.61	414.85	2965.96	504.02
66	1647.91	239.93	2702.32	453.62	3144.31	542.79
67	1820.17	272.21	2880.67	492.39	3330.41	585.44
68	1978.28	308.69	3093.91	538.91	3559.16	635.84
69	2207.54	356.60	3361.43	600.95	3842.18	697.87
70	2413.59	402.83	3671.59	670.73	4171.73	771.54
71	2688.45	460.09	4008.90	744.40	4524.55	845.20
72	2983.64	523.45	4361.71	818.06	4892.87	922.74
73	3307.00	587.75	4733.91	895.60	5284.45	996.41
74	3694.56	666.17	5164.27	980.90	5726.44	1077.83
75	3982.75	731.81	5652.78	1081.70	6238.22	1174.75
76	4495.00	843.04	6214.95	1205.77	6827.53	1302.70
77	4957.56	952.28	6866.30	1364.73	7513.77	1477.17
78	5418.18	1072.46	7626.21	1562.46	8316.33	1698.16
79	5955.07	1217.07	8506.31	1791.21	9250.70	1954.05
80	7104.01	1488.67	9483.33	2047.10	10282.01	2233.20
81	7730.95	1657.14	10537.89	2318.49	11394.73	2527.85
82	8426.84	1835.41	11642.86	2601.52	12557.85	2826.39
83	9224.53	2030.30	12782.72	2880.67	13755.87	3124.92
84	10122.17	2245.53	13957.47	3163.69	14984.90	3419.58
85+		2946.83				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix A1
John Hancock Life Insurance Company (U.S.A.)
NH-94-MD

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	550.03	16.60	794.47	49.84	1341.47	131.82
30	575.84	17.37	794.47	49.84	1341.47	131.82
31	591.73	17.85	794.47	49.84	1341.47	131.82
32	617.54	18.63	794.47	49.84	1341.47	131.82
33	637.40	19.23	794.47	49.84	1341.47	131.82
34	659.24	19.89	794.47	49.84	1341.47	131.82
35	680.14	20.52	813.70	51.04	1341.47	131.82
36	680.14	20.52	876.29	54.97	1341.47	131.82
37	680.14	20.52	907.59	56.93	1341.47	131.82
38	680.14	20.52	938.89	58.90	1341.47	131.82
39	680.14	20.52	1001.48	62.82	1341.47	131.82
40	680.14	20.52	1032.77	64.79	1341.47	131.82
41	680.14	20.52	1050.69	65.91	1341.47	131.82
42	680.14	20.52	1050.69	65.91	1341.47	131.82
43	680.14	20.52	1050.69	65.91	1341.47	131.82
44	680.14	20.52	1050.69	65.91	1341.47	131.82
45	700.66	26.38	1112.72	81.42	1399.62	147.33
46	700.66	26.38	1112.72	81.42	1399.62	147.33
47	738.11	27.80	1112.72	81.42	1399.62	147.33
48	743.07	27.98	1112.72	81.42	1399.62	147.33
49	782.06	29.45	1112.72	81.42	1399.62	147.33
50	788.96	32.74	1135.98	89.17	1422.89	155.08
51	803.97	39.06	1174.75	96.93	1461.66	162.84
52	811.28	44.72	1213.52	104.68	1504.31	170.59
53	788.16	45.30	1256.17	116.31	1550.83	182.22
54	809.15	51.14	1302.70	127.94	1597.36	193.85
55	823.71	56.30	1353.10	139.57	1651.63	205.49
56	847.57	62.23	1403.50	151.21	1705.91	217.12
57	884.45	71.71	1457.78	162.84	1764.07	232.62
58	954.01	81.06	1519.81	178.35	1829.98	248.13
59	980.52	89.14	1589.60	193.85	1903.64	263.64
60	1050.76	100.67	1671.02	213.24	1992.82	283.03
61	1103.07	113.14	1764.07	236.50	2089.74	306.29
62	1158.79	128.41	1868.75	259.76	2198.30	329.55
63	1210.94	139.37	1981.19	283.03	2318.49	356.69
64	1269.39	156.37	2101.38	310.17	2450.31	387.71
65	1353.94	173.11	2229.32	341.18	2589.89	418.72
66	1464.81	195.73	2368.89	372.20	2737.22	449.74
67	1613.56	223.01	2516.22	407.09	2896.18	484.63
68	1745.93	252.26	2694.57	445.86	3082.28	527.28
69	1939.24	292.07	2919.44	496.27	3318.78	577.68
70	2108.93	328.36	3179.20	554.42	3590.17	635.84
71	2334.79	377.69	3458.35	612.58	3884.83	697.87
72	2582.33	425.74	3749.13	674.61	4187.24	759.91
73	2850.25	481.53	4059.30	736.64	4512.92	821.94
74	3168.83	543.74	4408.24	806.43	4873.48	883.97
75	3398.71	594.60	4811.45	887.85	5292.21	961.51
76	3820.57	685.19	5276.70	988.65	5772.97	1066.20
77	4197.88	773.95	5811.74	1120.48	6339.02	1213.52
78	4569.30	873.34	6439.82	1283.31	7002.00	1395.75
79	5001.99	987.37	7157.08	1469.41	7754.15	1601.23
80	5936.43	1204.07	7944.13	1674.90	8583.85	1826.10
81	6429.42	1337.09	8789.33	1892.01	9471.70	2058.73
82	6978.75	1476.01	9673.31	2113.01	10398.32	2291.35
83	7609.29	1632.54	10580.54	2334.00	11348.20	2523.98
84	8315.38	1799.88	11514.92	2558.87	12317.47	2756.60
85+		2342.26				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix A1
John Hancock Life Insurance Company (U.S.A.)
NH-94-MD

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	690.24	30.62	1020.50	85.31	1671.02	209.36
30	727.04	32.25	1055.68	88.26	1671.02	209.36
31	727.04	32.25	1090.87	91.20	1671.02	209.36
32	727.04	32.25	1161.25	97.08	1671.02	209.36
33	727.04	32.25	1196.44	100.02	1671.02	209.36
34	727.04	32.25	1205.77	100.80	1671.02	209.36
35	727.04	32.25	1205.77	100.80	1671.02	209.36
36	727.04	32.25	1205.77	100.80	1671.02	209.36
37	727.04	32.25	1205.77	100.80	1671.02	209.36
38	727.04	32.25	1205.77	100.80	1671.02	209.36
39	730.36	32.39	1205.77	100.80	1671.02	209.36
40	770.93	34.19	1205.77	100.80	1671.02	209.36
41	816.40	36.21	1205.77	100.80	1671.02	209.36
42	862.38	38.25	1205.77	100.80	1671.02	209.36
43	888.43	39.41	1205.77	100.80	1671.02	209.36
44	888.43	39.41	1205.77	100.80	1671.02	209.36
45	900.94	51.78	1306.57	127.94	1775.70	236.50
46	944.13	54.26	1306.57	127.94	1775.70	236.50
47	987.81	56.77	1306.57	127.94	1775.70	236.50
48	1011.92	58.16	1306.57	127.94	1775.70	236.50
49	1011.92	58.16	1306.57	127.94	1775.70	236.50
50	1035.18	62.03	1349.22	139.57	1818.35	244.26
51	1070.07	73.66	1407.38	151.21	1876.50	259.76
52	1112.72	81.42	1469.41	166.71	1946.29	275.27
53	1155.37	93.05	1539.20	182.22	2016.08	290.78
54	1201.89	104.68	1608.99	201.61	2093.62	310.17
55	1252.30	116.31	1686.53	217.12	2178.92	329.55
56	1302.70	127.94	1764.07	236.50	2264.21	348.94
57	1360.85	143.45	1849.37	255.89	2357.26	368.32
58	1422.89	158.96	1942.42	279.15	2458.07	395.46
59	1496.55	174.47	2054.85	306.29	2578.26	422.60
60	1585.72	193.85	2182.79	333.43	2717.83	453.62
61	1686.53	217.12	2322.37	368.32	2872.91	488.51
62	1795.09	244.26	2481.33	403.22	3043.50	527.28
63	1919.15	271.40	2655.80	445.86	3233.48	569.93
64	2050.97	302.41	2841.90	488.51	3438.97	616.46
65	2194.43	337.31	3043.50	535.04	3656.08	662.98
66	2349.51	372.20	3256.74	581.56	3888.71	717.26
67	2508.47	407.09	3481.61	635.84	4136.84	771.54
68	2710.08	453.62	3756.89	697.87	4431.50	837.45
69	2969.84	511.77	4101.95	775.42	4807.57	922.74
70	3280.01	581.56	4505.16	864.59	5241.81	1015.79
71	3613.44	659.10	4939.40	961.51	5707.06	1116.60
72	3966.25	732.77	5389.14	1058.44	6187.81	1217.40
73	4342.33	814.19	5866.02	1155.37	6699.59	1310.45
74	4770.31	900.71	6412.68	1260.05	7277.27	1415.13
75	5051.30	965.85	7040.77	1391.87	7944.13	1543.08
76	5735.18	1115.28	7773.54	1554.71	8731.18	1713.67
77	6290.37	1253.61	8630.37	1767.95	9653.92	1954.05
78	6906.71	1413.40	9642.29	2031.59	10755.01	2260.34
79	7591.74	1598.07	10813.17	2341.75	12030.57	2609.27
80	9060.86	1956.45	12111.99	2682.94	13441.82	2993.10
81	9884.69	2174.12	13507.73	3047.38	14957.76	3396.32
82	10790.83	2407.18	14969.39	3415.70	16543.48	3803.41
83	11828.80	2662.82	16469.82	3787.90	18164.10	4206.63
84	13009.95	2948.02	18009.02	4160.10	19819.61	4613.72
85+		3847.11				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix A1
John Hancock Life Insurance Company (U.S.A.)
NH-94-MD

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	667.98	25.05	958.15	72.19	1531.45	174.47
30	703.59	26.38	991.19	74.68	1531.45	174.47
31	703.59	26.38	1024.23	77.17	1531.45	174.47
32	703.59	26.38	1090.31	82.15	1531.45	174.47
33	703.59	26.38	1123.35	84.64	1531.45	174.47
34	703.59	26.38	1132.11	85.30	1531.45	174.47
35	703.59	26.38	1132.11	85.30	1531.45	174.47
36	703.59	26.38	1132.11	85.30	1531.45	174.47
37	703.59	26.38	1132.11	85.30	1531.45	174.47
38	703.59	26.38	1132.11	85.30	1531.45	174.47
39	706.80	26.50	1132.11	85.30	1531.45	174.47
40	746.06	27.98	1132.11	85.30	1531.45	174.47
41	790.06	29.63	1132.11	85.30	1531.45	174.47
42	834.57	31.30	1132.11	85.30	1531.45	174.47
43	859.78	32.24	1132.11	85.30	1531.45	174.47
44	859.78	32.24	1132.11	85.30	1531.45	174.47
45	862.97	41.42	1217.40	104.68	1612.86	197.73
46	904.34	43.41	1217.40	104.68	1612.86	197.73
47	946.18	45.42	1217.40	104.68	1612.86	197.73
48	969.27	46.52	1217.40	104.68	1612.86	197.73
49	969.27	46.52	1217.40	104.68	1612.86	197.73
50	984.78	50.40	1248.42	116.31	1647.76	205.49
51	1015.79	58.16	1298.82	127.94	1698.16	217.12
52	1046.81	65.91	1349.22	139.57	1756.32	228.75
53	1085.58	77.54	1407.38	151.21	1818.35	244.26
54	1124.35	85.30	1465.53	166.71	1884.26	259.76
55	1167.00	96.93	1531.45	182.22	1954.05	275.27
56	1209.65	104.68	1597.36	197.73	2027.71	294.66
57	1256.17	116.31	1671.02	213.24	2105.25	310.17
58	1306.57	127.94	1748.56	232.62	2190.55	329.55
59	1372.49	143.45	1841.61	255.89	2291.35	352.81
60	1446.15	162.84	1950.17	279.15	2411.54	379.95
61	1527.57	182.22	2070.36	306.29	2543.36	410.97
62	1620.62	201.61	2202.18	337.31	2686.81	445.86
63	1725.30	224.87	2349.51	372.20	2845.77	480.76
64	1837.73	252.01	2508.47	407.09	3020.24	519.53
65	1957.92	279.15	2675.18	445.86	3206.34	558.30
66	2085.87	306.29	2857.41	488.51	3404.07	604.82
67	2221.56	337.31	3047.38	531.16	3613.44	651.35
68	2388.28	376.08	3280.01	585.44	3865.45	705.63
69	2605.40	426.48	3570.79	651.35	4179.49	775.42
70	2861.28	484.63	3904.22	725.01	4540.06	852.96
71	3140.43	542.79	4268.66	802.55	4931.64	938.25
72	3431.21	608.70	4648.61	883.97	5334.86	1023.55
73	3745.26	670.73	5044.08	961.51	5757.46	1097.21
74	4093.80	742.22	5489.94	1046.81	6234.34	1178.63
75	4314.88	795.63	6009.47	1151.49	6781.01	1279.44
76	4880.76	918.69	6614.29	1287.19	7432.36	1422.89
77	5338.07	1030.42	7327.67	1469.41	8203.89	1628.37
78	5839.38	1165.69	8169.00	1690.41	9118.88	1892.01
79	6388.74	1313.34	9122.76	1942.42	10157.94	2178.92
80	7584.08	1597.64	10165.69	2217.69	11293.92	2485.21
81	8225.59	1769.46	11278.41	2500.71	12499.69	2799.25
82	8939.43	1948.85	12437.66	2791.49	13751.99	3117.17
83	9749.37	2147.44	13620.17	3082.28	15027.55	3427.34
84	10670.88	2367.73	14822.06	3369.18	16318.61	3741.38
85+		3055.48				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix A1
John Hancock Life Insurance Company (U.S.A.)
NH-94-MD

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	791.54	46.91	1117.09	119.69	2097.50	310.17
30	791.54	46.91	1191.56	127.67	2097.50	310.17
31	791.54	46.91	1266.03	135.65	2097.50	310.17
32	791.54	46.91	1303.27	139.64	2097.50	310.17
33	791.54	46.91	1377.74	147.62	2097.50	310.17
34	791.54	46.91	1411.26	151.21	2097.50	310.17
35	791.54	46.91	1411.26	151.21	2097.50	310.17
36	791.54	46.91	1411.26	151.21	2097.50	310.17
37	791.54	46.91	1411.26	151.21	2097.50	310.17
38	791.54	46.91	1411.26	151.21	2097.50	310.17
39	822.06	48.71	1411.26	151.21	2097.50	310.17
40	865.33	51.28	1411.26	151.21	2097.50	310.17
41	910.96	53.98	1411.26	151.21	2097.50	310.17
42	956.83	56.70	1411.26	151.21	2097.50	310.17
43	991.14	58.73	1411.26	151.21	2097.50	310.17
44	991.14	58.73	1411.26	151.21	2097.50	310.17
45	1009.10	76.29	1574.09	189.98	2260.34	348.94
46	1052.20	79.55	1574.09	189.98	2260.34	348.94
47	1095.51	82.82	1574.09	189.98	2260.34	348.94
48	1128.23	85.30	1574.09	189.98	2260.34	348.94
49	1128.23	85.30	1574.09	189.98	2260.34	348.94
50	1163.12	93.05	1640.00	209.36	2326.25	364.45
51	1213.52	108.56	1725.30	228.75	2415.42	383.83
52	1271.68	120.19	1818.35	248.13	2512.35	407.09
53	1333.71	135.70	1915.28	271.40	2620.90	430.36
54	1399.62	151.21	2019.96	298.53	2733.34	457.50
55	1450.18	164.53	2132.39	325.67	2853.53	484.63
56	1543.08	186.10	2248.70	352.81	2981.47	515.65
57	1609.51	204.57	2372.77	379.95	3113.29	546.67
58	1686.38	222.80	2508.47	414.85	3260.62	581.56
59	1794.32	246.43	2667.43	449.74	3435.09	620.33
60	1898.06	274.97	2853.53	496.27	3636.70	666.86
61	2016.02	303.16	3055.14	542.79	3857.69	717.26
62	2156.93	336.19	3283.88	593.19	4105.82	771.54
63	2272.23	366.97	3532.02	651.35	4373.34	833.57
64	2435.37	402.82	3799.53	713.38	4664.12	899.48
65	2595.47	442.95	4082.56	779.29	4974.29	969.27
66	2788.84	486.77	4388.85	849.08	5303.84	1042.93
67	3023.69	540.34	4710.65	922.74	5656.65	1120.48
68	3287.14	601.03	5098.36	1011.92	6075.38	1217.40
69	3549.30	663.22	5590.74	1124.35	6606.54	1333.71
70	3850.45	732.91	6152.92	1252.30	7211.36	1465.53
71	4201.42	815.57	6761.62	1387.99	7841.71	1600.82
72	4607.18	902.40	7389.71	1523.69	8488.13	1735.42
73	5046.31	993.76	8056.56	1659.39	9235.20	1876.50
74	5529.18	1094.61	8816.47	1806.72	10033.87	2016.08
75	5917.03	1177.98	9696.57	1988.94	10960.49	2190.55
76	6719.63	1357.82	10720.12	2217.69	12053.83	2430.93
77	7387.49	1524.08	11918.13	2512.35	13136.70	2721.23
78	8103.97	1712.62	13130.00	2841.91	14172.01	3046.87
79	8907.90	1929.66	14329.51	3182.69	15431.23	3422.00
80	10545.36	2333.44	15710.04	3565.71	16926.08	3852.41
81	11523.96	2593.48	17276.33	3987.39	18629.19	4319.76
82	12613.64	2873.53	19031.58	4440.59	20553.29	4820.51
83	13859.29	3181.25	21005.05	4932.84	22724.14	5361.68
84	15253.25	3517.17	23211.03	5466.64	25146.40	5955.45
85+		4552.42				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix A1
John Hancock Life Insurance Company (U.S.A.)
NH-94-MD

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	Indexed Inflation		5% Simple Inflation		5% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	759.29	41.04	1037.30	101.27	1903.64	263.64
30	759.29	41.04	1106.45	108.03	1903.64	263.64
31	759.29	41.04	1175.60	114.78	1903.64	263.64
32	759.29	41.04	1210.18	118.15	1903.64	263.64
33	759.29	41.04	1279.33	124.91	1903.64	263.64
34	759.29	41.04	1310.45	127.94	1903.64	263.64
35	759.29	41.04	1310.45	127.94	1903.64	263.64
36	759.29	41.04	1310.45	127.94	1903.64	263.64
37	759.29	41.04	1310.45	127.94	1903.64	263.64
38	759.29	41.04	1310.45	127.94	1903.64	263.64
39	788.57	42.63	1310.45	127.94	1903.64	263.64
40	830.07	44.87	1310.45	127.94	1903.64	263.64
41	873.85	47.24	1310.45	127.94	1903.64	263.64
42	917.84	49.61	1310.45	127.94	1903.64	263.64
43	950.76	51.39	1310.45	127.94	1903.64	263.64
44	950.76	51.39	1310.45	127.94	1903.64	263.64
45	957.08	62.42	1450.03	162.84	2039.34	298.53
46	997.96	65.08	1450.03	162.84	2039.34	298.53
47	1039.04	67.76	1450.03	162.84	2039.34	298.53
48	1070.07	69.79	1450.03	162.84	2039.34	298.53
49	1070.07	69.79	1450.03	162.84	2039.34	298.53
50	1097.21	77.54	1504.31	174.47	2093.62	310.17
51	1139.86	89.17	1574.09	193.85	2171.16	325.67
52	1190.26	100.80	1655.51	209.36	2256.46	345.06
53	1240.66	112.44	1736.93	228.75	2345.63	368.32
54	1294.94	127.94	1826.10	252.01	2442.56	391.58
55	1335.39	137.75	1923.03	275.27	2547.24	414.85
56	1415.13	155.08	2023.83	298.53	2655.80	438.11
57	1474.42	169.83	2124.64	321.80	2768.23	465.25
58	1540.41	188.23	2240.95	348.94	2896.18	496.27
59	1628.75	207.93	2376.65	383.83	3043.50	527.28
60	1714.75	229.14	2531.73	418.72	3214.10	566.05
61	1811.39	253.90	2706.20	457.50	3400.20	608.70
62	1930.29	279.53	2900.05	504.02	3609.56	659.10
63	2027.58	307.66	3109.42	550.54	3838.31	709.50
64	2161.90	339.99	3334.29	604.82	4086.44	763.78
65	2295.29	369.74	3574.66	659.10	4350.08	825.82
66	2459.45	409.91	3834.43	717.26	4633.11	887.85
67	2661.00	451.52	4109.70	783.17	4931.64	953.76
68	2882.74	504.57	4439.25	856.83	5288.33	1035.18
69	3097.44	553.89	4850.22	949.88	5730.32	1132.11
70	3346.35	614.93	5319.35	1054.56	6238.22	1240.66
71	3633.00	677.88	5827.25	1167.00	6762.89	1357.22
72	3969.15	750.83	6354.53	1283.31	7304.19	1469.32
73	4334.47	828.13	6905.07	1391.87	7924.74	1577.97
74	4725.77	905.16	7525.41	1508.18	8568.34	1678.77
75	5031.01	974.29	8238.79	1647.76	9320.49	1810.59
76	5691.72	1118.20	9076.24	1837.73	10216.10	2012.20
77	6240.15	1256.94	10072.64	2093.62	11117.73	2274.69
78	6820.34	1414.34	11066.28	2372.71	11966.17	2563.65
79	7456.56	1585.66	12012.80	2642.37	12954.22	2867.18
80	8767.67	1905.41	13075.46	2937.74	14110.32	3194.00
81	9520.67	2104.46	14278.69	3256.61	15414.40	3542.83
82	10358.00	2318.76	15621.16	3596.77	16883.80	3913.44
83	11309.65	2549.63	17127.73	3968.79	18536.30	4322.49
84	12376.47	2807.10	18801.54	4374.02	20375.75	4770.65
85+		3573.58				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix A2
John Hancock Life Insurance Company (U.S.A.)
LTC-94 MD, LTC-94-MD 9/94

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	3.9% Simple Inflation				3.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	598.52	35.47	168.47	42.12	993.82	93.81	340.07	85.02
30	598.52	35.47	168.47	42.12	993.82	93.81	340.07	85.02
31	598.52	35.47	168.47	42.12	993.82	93.81	340.07	85.02
32	598.52	35.47	168.47	42.12	993.82	93.81	340.07	85.02
33	598.52	35.47	168.47	42.12	993.82	93.81	340.07	85.02
34	598.52	35.47	168.47	42.12	993.82	93.81	340.07	85.02
35	598.52	35.47	168.47	42.12	993.82	93.81	340.07	85.02
36	599.79	35.54	168.83	42.21	993.82	93.81	340.07	85.02
37	649.77	38.50	182.90	45.72	993.82	93.81	340.07	85.02
38	674.76	39.99	189.93	47.48	993.82	93.81	340.07	85.02
39	699.75	41.47	196.97	49.24	993.82	93.81	340.07	85.02
40	724.74	42.95	204.00	51.00	993.82	93.81	340.07	85.02
41	752.85	44.61	211.91	52.98	993.82	93.81	340.07	85.02
42	781.18	46.29	219.89	54.97	993.82	93.81	340.07	85.02
43	791.54	46.91	222.80	55.70	993.82	93.81	340.07	85.02
44	791.54	46.91	222.80	55.70	993.82	93.81	340.07	85.02
45	818.47	60.10	286.18	71.54	1037.80	105.54	422.15	105.54
46	838.45	61.56	293.16	73.29	1037.80	105.54	422.15	105.54
47	838.45	61.56	293.16	73.29	1037.80	105.54	422.15	105.54
48	838.45	61.56	293.16	73.29	1037.80	105.54	422.15	105.54
49	838.45	61.56	293.16	73.29	1037.80	105.54	422.15	105.54
50	856.03	64.50	328.34	82.09	1055.39	111.40	457.33	114.33
51	882.42	73.29	351.80	87.95	1081.77	117.27	469.06	117.27
52	911.74	79.15	375.25	93.81	1114.02	123.13	492.51	123.13
53	943.98	87.95	398.70	99.68	1146.27	131.92	515.97	128.99
54	976.23	93.81	422.15	105.54	1181.45	140.72	539.42	134.85
55	1014.34	102.61	433.88	108.47	1216.63	149.51	562.87	140.72
56	1049.52	111.40	457.33	114.33	1257.67	158.31	586.33	146.58
57	1090.57	120.20	492.51	123.13	1298.71	167.10	609.78	152.44
58	1134.54	131.92	515.97	128.99	1342.69	178.83	633.23	158.31
59	1184.38	143.65	539.42	134.85	1398.39	190.56	656.68	164.17
60	1243.01	158.31	574.60	143.65	1459.95	205.21	691.86	172.97
61	1310.44	172.97	598.05	149.51	1530.31	219.87	727.04	181.76
62	1383.73	190.56	633.23	158.31	1606.53	237.46	762.22	190.56
63	1465.81	208.15	668.41	167.10	1691.55	255.05	797.40	199.35
64	1553.76	228.67	715.32	178.83	1785.36	275.57	832.58	208.15
65	1647.57	249.19	750.50	187.62	1882.10	299.03	867.76	216.94
66	1747.25	272.64	785.68	196.42	1987.64	322.48	914.67	228.67
67	1855.72	296.09	832.58	208.15	2101.98	345.93	949.85	237.46
68	1984.71	325.41	879.49	219.87	2233.90	375.25	1008.48	252.12
69	2145.95	360.59	938.12	234.53	2403.93	413.36	1055.39	263.85
70	2330.64	401.63	996.75	249.19	2597.42	454.40	1125.74	281.44
71	2535.86	445.61	1067.11	266.78	2805.57	498.38	1184.38	296.09
72	2746.93	489.58	1137.47	284.37	3025.44	542.35	1254.74	313.68
73	2972.67	536.49	1207.83	301.96	3257.04	586.33	1336.82	334.21
74	3227.72	586.33	1289.92	322.48	3517.95	633.23	1418.91	354.73
75	3520.88	644.96	1395.45	348.86	3816.98	691.86	1524.45	381.11
76	3855.09	721.18	1500.99	375.25	4159.98	765.15	1629.98	407.50
77	4239.13	812.06	1618.26	404.56	4558.68	867.76	1747.25	436.81
78	4684.74	929.33	1758.98	439.74	5021.88	993.82	1887.97	471.99
79	5197.77	1061.25	1911.42	477.86	5552.50	1137.47	2052.14	513.03
80	5763.58	1207.83	2087.32	521.83	6138.83	1295.78	2239.76	559.94
81	6373.36	1366.14	2274.94	568.74	6769.13	1459.95	2427.39	606.85
82	7012.45	1527.38	2474.29	618.57	7428.74	1629.98	2638.46	659.62
83	7675.00	1688.62	2685.37	671.34	8108.88	1797.09	2849.54	712.39
84	8358.07	1849.86	2908.17	727.04	8806.61	1964.19	3072.34	768.09
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix A2

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

LTC-94 MD, LTC-94-MD 9/94

Premiums to be used only with those

that previously elected an inflation decrease option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	3.9% Simple Inflation				3.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	567.48	28.82	115.27	28.82	917.60	76.22	246.26	61.56
30	567.48	28.82	115.27	28.82	917.60	76.22	246.26	61.56
31	567.48	28.82	115.27	28.82	917.60	76.22	246.26	61.56
32	567.48	28.82	115.27	28.82	917.60	76.22	246.26	61.56
33	567.48	28.82	115.27	28.82	917.60	76.22	246.26	61.56
34	567.48	28.82	115.27	28.82	917.60	76.22	246.26	61.56
35	567.48	28.82	115.27	28.82	917.60	76.22	246.26	61.56
36	568.69	28.88	115.51	28.88	917.60	76.22	246.26	61.56
37	616.08	31.29	125.14	31.29	917.60	76.22	246.26	61.56
38	639.77	32.49	129.95	32.49	917.60	76.22	246.26	61.56
39	663.47	33.69	134.77	33.69	917.60	76.22	246.26	61.56
40	687.16	34.90	139.58	34.90	917.60	76.22	246.26	61.56
41	713.81	36.25	144.99	36.25	917.60	76.22	246.26	61.56
42	740.67	37.61	150.45	37.61	917.60	76.22	246.26	61.56
43	750.50	38.11	152.44	38.11	917.60	76.22	246.26	61.56
44	750.50	38.11	152.44	38.11	917.60	76.22	246.26	61.56
45	766.96	45.79	206.05	51.51	949.85	85.02	293.16	73.29
46	785.68	46.91	211.08	52.77	949.85	85.02	293.16	73.29
47	785.68	46.91	211.08	52.77	949.85	85.02	293.16	73.29
48	785.68	46.91	211.08	52.77	949.85	85.02	293.16	73.29
49	785.68	46.91	211.08	52.77	949.85	85.02	293.16	73.29
50	800.33	52.77	234.53	58.63	961.57	87.95	316.62	79.15
51	820.86	58.63	246.26	61.56	985.03	93.81	340.07	85.02
52	844.31	64.50	257.98	64.50	1008.48	99.68	351.80	87.95
53	870.69	70.36	281.44	70.36	1034.86	105.54	363.52	90.88
54	897.08	76.22	293.16	73.29	1064.18	114.33	386.97	96.74
55	926.39	82.09	304.89	76.22	1093.50	120.20	398.70	99.68
56	958.64	90.88	328.34	82.09	1125.74	126.06	410.43	102.61
57	990.89	96.74	340.07	85.02	1160.92	134.85	433.88	108.47
58	1026.07	105.54	363.52	90.88	1199.04	143.65	457.33	114.33
59	1067.11	117.27	386.97	96.74	1243.01	155.38	469.06	117.27
60	1116.95	126.06	410.43	102.61	1292.85	167.10	492.51	123.13
61	1172.65	140.72	433.88	108.47	1351.48	178.83	515.97	128.99
62	1234.21	152.44	457.33	114.33	1415.98	193.49	551.15	137.79
63	1298.71	167.10	480.79	120.20	1486.33	208.15	574.60	143.65
64	1372.00	184.69	515.97	128.99	1562.56	225.74	609.78	152.44
65	1451.16	202.28	539.42	134.85	1644.64	243.33	633.23	158.31
66	1533.24	219.87	574.60	143.65	1729.66	260.91	668.41	167.10
67	1621.19	240.39	609.78	152.44	1823.47	281.44	703.59	175.90
68	1729.66	263.85	644.96	161.24	1934.87	304.89	738.77	184.69
69	1861.58	293.16	691.86	172.97	2072.66	337.14	785.68	196.42
70	2014.03	325.41	738.77	184.69	2230.97	369.38	832.58	208.15
71	2181.13	363.52	785.68	196.42	2403.93	404.56	879.49	219.87
72	2354.10	398.70	844.31	211.08	2582.76	442.68	938.12	234.53
73	2541.72	436.81	902.94	225.74	2770.39	477.86	996.75	249.19
74	2749.87	474.92	973.30	243.33	2984.40	515.97	1067.11	266.78
75	2990.26	524.76	1043.66	260.91	3227.72	559.94	1137.47	284.37
76	3262.90	583.39	1125.74	281.44	3509.16	621.50	1231.28	307.82
77	3576.58	659.62	1219.56	304.89	3834.57	703.59	1325.10	331.27
78	3940.11	753.43	1336.82	334.21	4209.82	806.20	1430.63	357.66
79	4356.40	861.90	1454.09	363.52	4637.83	920.53	1559.63	389.91
80	4810.80	979.16	1594.80	398.70	5109.83	1046.59	1700.34	425.09
81	5300.38	1102.29	1735.52	433.88	5614.07	1178.51	1852.79	463.20
82	5813.42	1228.35	1899.69	474.92	6141.76	1310.44	2016.96	504.24
83	6344.04	1357.34	2063.87	515.97	6684.11	1442.36	2181.13	545.28
84	6889.32	1486.33	2228.04	557.01	7238.19	1574.28	2345.30	586.33
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix A2

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

LTC-94 MD, LTC-94-MD 9/94

Premiums to be used only with those

that previously elected an inflation decrease option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	3.9% Simple Inflation				3.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	636.20	44.33	186.21	46.55	1105.22	120.20	386.97	96.74
30	636.20	44.33	186.21	46.55	1105.22	120.20	386.97	96.74
31	636.20	44.33	186.21	46.55	1105.22	120.20	386.97	96.74
32	636.20	44.33	186.21	46.55	1105.22	120.20	386.97	96.74
33	636.20	44.33	186.21	46.55	1105.22	120.20	386.97	96.74
34	636.20	44.33	186.21	46.55	1105.22	120.20	386.97	96.74
35	651.60	45.41	190.71	47.68	1105.22	120.20	386.97	96.74
36	701.72	48.90	205.38	51.35	1105.22	120.20	386.97	96.74
37	726.79	50.65	212.72	53.18	1105.22	120.20	386.97	96.74
38	751.85	52.39	220.05	55.01	1105.22	120.20	386.97	96.74
39	801.97	55.89	234.72	58.68	1105.22	120.20	386.97	96.74
40	827.03	57.63	242.06	60.51	1105.22	120.20	386.97	96.74
41	841.38	58.63	246.26	61.56	1105.22	120.20	386.97	96.74
42	841.38	58.63	246.26	61.56	1105.22	120.20	386.97	96.74
43	841.38	58.63	246.26	61.56	1105.22	120.20	386.97	96.74
44	841.38	58.63	246.26	61.56	1105.22	120.20	386.97	96.74
45	900.01	76.22	316.62	79.15	1163.86	134.85	469.06	117.27
46	900.01	76.22	316.62	79.15	1163.86	134.85	469.06	117.27
47	900.01	76.22	316.62	79.15	1163.86	134.85	469.06	117.27
48	900.01	76.22	316.62	79.15	1163.86	134.85	469.06	117.27
49	900.01	76.22	316.62	79.15	1163.86	134.85	469.06	117.27
50	926.39	82.09	363.52	90.88	1187.31	140.72	504.24	126.06
51	958.64	90.88	386.97	96.74	1222.49	149.51	527.69	131.92
52	993.82	99.68	410.43	102.61	1260.60	158.31	551.15	137.79
53	1034.86	108.47	433.88	108.47	1301.64	167.10	574.60	143.65
54	1075.91	117.27	457.33	114.33	1345.62	178.83	598.05	149.51
55	1122.81	128.99	480.79	120.20	1392.52	190.56	621.50	155.38
56	1169.72	140.72	504.24	126.06	1442.36	202.28	644.96	161.24
57	1216.63	152.44	527.69	131.92	1495.13	214.01	668.41	167.10
58	1272.33	164.17	562.87	140.72	1553.76	225.74	703.59	175.90
59	1336.82	178.83	586.33	146.58	1624.12	243.33	738.77	184.69
60	1413.04	196.42	621.50	155.38	1703.28	260.91	762.22	190.56
61	1495.13	216.94	656.68	164.17	1791.22	281.44	797.40	199.35
62	1588.94	237.46	691.86	172.97	1890.90	301.96	844.31	211.08
63	1691.55	260.91	738.77	184.69	1999.37	328.34	879.49	219.87
64	1800.02	287.30	773.95	193.49	2116.63	354.73	926.39	231.60
65	1917.28	313.68	820.86	205.21	2242.69	381.11	973.30	243.33
66	2043.34	343.00	867.76	216.94	2377.55	410.43	1020.21	255.05
67	2178.20	372.32	914.67	228.67	2518.27	442.68	1067.11	266.78
68	2339.44	407.50	961.57	240.39	2691.23	480.79	1114.02	278.50
69	2541.72	454.40	1020.21	255.05	2905.24	527.69	1184.38	296.09
70	2776.25	507.17	1090.57	272.64	3154.43	583.39	1254.74	313.68
71	3031.30	562.87	1172.65	293.16	3421.21	639.09	1325.10	331.27
72	3298.08	618.57	1243.01	310.75	3699.71	697.73	1407.18	351.80
73	3579.52	677.21	1325.10	331.27	3995.81	753.43	1489.27	372.32
74	3904.93	741.70	1418.91	354.73	4330.01	814.99	1583.08	395.77
75	4274.31	817.92	1524.45	381.11	4716.99	888.28	1688.62	422.15
76	4699.40	911.74	1641.71	410.43	5162.59	985.03	1817.61	454.40
77	5191.91	1031.93	1782.43	445.61	5681.49	1116.95	1946.60	486.65
78	5766.51	1181.45	1923.15	480.79	6288.34	1284.05	2110.77	527.69
79	6431.99	1354.41	2099.04	524.76	6994.86	1477.54	2298.40	574.60
80	7170.76	1547.90	2298.40	574.60	7774.67	1688.62	2497.75	624.44
81	7968.16	1753.11	2509.47	627.37	8616.05	1911.42	2720.55	680.14
82	8803.67	1967.12	2732.28	683.07	9495.54	2137.16	2955.08	738.77
83	9665.57	2178.20	2966.81	741.70	10401.41	2362.89	3201.34	800.33
84	10553.86	2392.21	3213.06	803.27	11330.74	2585.69	3447.59	861.90
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix A2
John Hancock Life Insurance Company (U.S.A.)
LTC-94 MD, LTC-94-MD 9/94
Premiums to be used only with those
that previously elected an inflation decrease option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 100 Days

Age	3.9% Simple Inflation				3.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	600.73	37.68	133.00	33.25	1014.34	99.68	281.44	70.36
30	600.73	37.68	133.00	33.25	1014.34	99.68	281.44	70.36
31	600.73	37.68	133.00	33.25	1014.34	99.68	281.44	70.36
32	600.73	37.68	133.00	33.25	1014.34	99.68	281.44	70.36
33	600.73	37.68	133.00	33.25	1014.34	99.68	281.44	70.36
34	600.73	37.68	133.00	33.25	1014.34	99.68	281.44	70.36
35	615.27	38.60	136.22	34.06	1014.34	99.68	281.44	70.36
36	662.60	41.57	146.70	36.68	1014.34	99.68	281.44	70.36
37	686.27	43.05	151.94	37.99	1014.34	99.68	281.44	70.36
38	709.93	44.53	157.18	39.30	1014.34	99.68	281.44	70.36
39	757.26	47.50	167.66	41.91	1014.34	99.68	281.44	70.36
40	780.93	48.99	172.90	43.22	1014.34	99.68	281.44	70.36
41	794.47	49.84	175.90	43.97	1014.34	99.68	281.44	70.36
42	794.47	49.84	175.90	43.97	1014.34	99.68	281.44	70.36
43	794.47	49.84	175.90	43.97	1014.34	99.68	281.44	70.36
44	794.47	49.84	175.90	43.97	1014.34	99.68	281.44	70.36
45	841.38	61.56	234.53	58.63	1058.32	111.40	340.07	85.02
46	841.38	61.56	234.53	58.63	1058.32	111.40	340.07	85.02
47	841.38	61.56	234.53	58.63	1058.32	111.40	340.07	85.02
48	841.38	61.56	234.53	58.63	1058.32	111.40	340.07	85.02
49	841.38	61.56	234.53	58.63	1058.32	111.40	340.07	85.02
50	858.97	67.43	257.98	64.50	1075.91	117.27	363.52	90.88
51	888.28	73.29	281.44	70.36	1105.22	123.13	386.97	96.74
52	917.60	79.15	293.16	73.29	1137.47	128.99	398.70	99.68
53	949.85	87.95	304.89	76.22	1172.65	137.79	422.15	105.54
54	985.03	96.74	328.34	82.09	1207.83	146.58	433.88	108.47
55	1023.14	105.54	351.80	87.95	1248.87	155.38	457.33	114.33
56	1061.25	114.33	363.52	90.88	1289.92	164.17	469.06	117.27
57	1102.29	123.13	386.97	96.74	1333.89	175.90	492.51	123.13
58	1149.20	134.85	410.43	102.61	1383.73	187.62	515.97	128.99
59	1201.97	146.58	433.88	108.47	1439.43	199.35	539.42	134.85
60	1263.53	161.24	457.33	114.33	1506.86	214.01	562.87	140.72
61	1333.89	178.83	480.79	120.20	1580.15	231.60	598.05	149.51
62	1413.04	196.42	515.97	128.99	1662.23	249.19	621.50	155.38
63	1498.06	214.01	539.42	134.85	1753.11	269.71	656.68	164.17
64	1588.94	234.53	574.60	143.65	1852.79	293.16	691.86	172.97
65	1685.69	257.98	609.78	152.44	1958.33	316.62	727.04	181.76
66	1791.22	281.44	644.96	161.24	2069.73	340.07	762.22	190.56
67	1902.63	307.82	680.14	170.03	2189.93	366.45	797.40	199.35
68	2037.48	337.14	727.04	181.76	2330.64	398.70	844.31	211.08
69	2207.51	375.25	773.95	193.49	2509.47	436.81	891.21	222.80
70	2403.93	419.22	832.58	208.15	2714.69	480.79	949.85	237.46
71	2615.01	463.20	891.21	222.80	2937.49	527.69	1008.48	252.12
72	2834.88	510.10	949.85	237.46	3166.16	574.60	1067.11	266.78
73	3069.41	557.01	1008.48	252.12	3412.41	621.50	1137.47	284.37
74	3333.26	609.78	1090.57	272.64	3685.05	668.41	1219.56	304.89
75	3638.15	671.34	1172.65	293.16	4001.67	727.04	1301.64	325.41
76	3989.94	747.56	1266.46	316.62	4365.19	806.20	1407.18	351.80
77	4394.51	847.24	1383.73	345.93	4793.21	917.60	1512.72	378.18
78	4869.43	970.37	1500.99	375.25	5294.52	1055.39	1641.71	410.43
79	5411.78	1111.09	1641.71	410.43	5863.25	1210.76	1794.16	448.54
80	6006.90	1266.46	1805.88	451.47	6490.62	1380.80	1958.33	489.58
81	6646.00	1430.63	1970.05	492.51	7161.96	1556.69	2134.22	533.56
82	7314.41	1597.74	2145.95	536.49	7862.62	1732.59	2321.85	580.46
83	8000.41	1764.84	2333.57	583.39	8580.87	1908.49	2509.47	627.37
84	8706.93	1934.87	2532.93	633.23	9313.78	2084.39	2708.82	677.21
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix A2
John Hancock Life Insurance Company (U.S.A.)
LTC-94 MD, LTC-94-MD 9/94

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 20 Days

Age	3.9% Simple Inflation				3.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	771.64	64.51	218.34	54.59	1263.53	158.31	422.15	105.54
30	798.25	66.73	225.87	56.47	1263.53	158.31	422.15	105.54
31	824.86	68.96	233.40	58.35	1263.53	158.31	422.15	105.54
32	878.07	73.41	248.46	62.11	1263.53	158.31	422.15	105.54
33	904.68	75.63	255.99	64.00	1263.53	158.31	422.15	105.54
34	911.74	76.22	257.98	64.50	1263.53	158.31	422.15	105.54
35	911.74	76.22	257.98	64.50	1263.53	158.31	422.15	105.54
36	911.74	76.22	257.98	64.50	1263.53	158.31	422.15	105.54
37	911.74	76.22	257.98	64.50	1263.53	158.31	422.15	105.54
38	911.74	76.22	257.98	64.50	1263.53	158.31	422.15	105.54
39	911.74	76.22	257.98	64.50	1263.53	158.31	422.15	105.54
40	911.74	76.22	257.98	64.50	1263.53	158.31	422.15	105.54
41	911.74	76.22	257.98	64.50	1263.53	158.31	422.15	105.54
42	911.74	76.22	257.98	64.50	1263.53	158.31	422.15	105.54
43	911.74	76.22	257.98	64.50	1263.53	158.31	422.15	105.54
44	911.74	76.22	257.98	64.50	1263.53	158.31	422.15	105.54
45	987.96	96.74	340.07	85.02	1342.69	178.83	504.24	126.06
46	987.96	96.74	340.07	85.02	1342.69	178.83	504.24	126.06
47	987.96	96.74	340.07	85.02	1342.69	178.83	504.24	126.06
48	987.96	96.74	340.07	85.02	1342.69	178.83	504.24	126.06
49	987.96	96.74	340.07	85.02	1342.69	178.83	504.24	126.06
50	1020.21	105.54	386.97	96.74	1374.93	184.69	551.15	137.79
51	1064.18	114.33	410.43	102.61	1418.91	196.42	574.60	143.65
52	1111.09	126.06	433.88	108.47	1471.68	208.15	598.05	149.51
53	1163.86	137.79	457.33	114.33	1524.45	219.87	621.50	155.38
54	1216.63	152.44	480.79	120.20	1583.08	234.53	644.96	161.24
55	1275.26	164.17	515.97	128.99	1647.57	249.19	680.14	170.03
56	1333.89	178.83	539.42	134.85	1712.07	263.85	703.59	175.90
57	1398.39	193.49	562.87	140.72	1782.43	278.50	738.77	184.69
58	1468.74	211.08	598.05	149.51	1858.65	299.03	762.22	190.56
59	1553.76	231.60	633.23	158.31	1949.53	319.55	797.40	199.35
60	1650.51	252.12	668.41	167.10	2055.07	343.00	832.58	208.15
61	1756.04	278.50	703.59	175.90	2172.34	369.38	879.49	219.87
62	1876.24	304.89	738.77	184.69	2301.33	398.70	914.67	228.67
63	2008.16	337.14	785.68	196.42	2444.98	430.95	961.57	240.39
64	2148.88	369.38	832.58	208.15	2600.35	466.13	1008.48	252.12
65	2301.33	404.56	879.49	219.87	2764.52	501.31	1055.39	263.85
66	2462.57	439.74	926.39	231.60	2940.42	542.35	1102.29	275.57
67	2632.60	480.79	973.30	243.33	3128.05	583.39	1160.92	290.23
68	2840.75	527.69	1031.93	257.98	3350.85	633.23	1219.56	304.89
69	3101.66	586.33	1102.29	275.57	3635.22	697.73	1289.92	322.48
70	3406.55	653.75	1172.65	293.16	3963.56	768.09	1360.27	340.07
71	3734.89	727.04	1243.01	310.75	4315.35	844.31	1442.36	360.59
72	4074.96	800.33	1325.10	331.27	4678.88	920.53	1524.45	381.11
73	4435.55	873.62	1418.91	354.73	5065.85	990.89	1618.26	404.56
74	4848.91	952.78	1512.72	378.18	5502.66	1070.04	1723.80	430.95
75	5323.83	1052.45	1629.98	407.50	6006.90	1166.79	1841.06	460.27
76	5877.91	1175.58	1758.98	439.74	6602.02	1295.78	1981.78	495.44
77	6525.80	1336.82	1899.69	474.92	7299.75	1477.54	2134.22	533.56
78	7290.96	1536.17	2075.59	518.90	8132.33	1709.14	2310.12	577.53
79	8176.31	1770.70	2263.22	565.80	9096.84	1972.98	2509.47	627.37
80	9158.40	2028.69	2474.29	618.57	10163.95	2263.22	2744.00	686.00
81	10213.79	2304.26	2708.82	677.21	11310.22	2568.10	2990.26	747.56
82	11319.01	2582.76	2955.08	738.77	12509.25	2875.93	3248.24	812.06
83	12453.55	2864.20	3213.06	803.27	13734.67	3180.81	3517.95	879.49
84	13617.41	3145.64	3482.77	870.69	14986.48	3488.64	3799.39	949.85
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix A2
John Hancock Life Insurance Company (U.S.A.)
LTC-94 MD, LTC-94-MD 9/94

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 100 Days

Age	3.9% Simple Inflation				3.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	724.50	54.59	158.79	39.70	1157.99	131.92	316.62	79.15
30	749.48	56.47	164.27	41.07	1157.99	131.92	316.62	79.15
31	774.46	58.35	169.75	42.44	1157.99	131.92	316.62	79.15
32	824.43	62.11	180.70	45.17	1157.99	131.92	316.62	79.15
33	849.41	64.00	186.17	46.54	1157.99	131.92	316.62	79.15
34	856.03	64.50	187.62	46.91	1157.99	131.92	316.62	79.15
35	856.03	64.50	187.62	46.91	1157.99	131.92	316.62	79.15
36	856.03	64.50	187.62	46.91	1157.99	131.92	316.62	79.15
37	856.03	64.50	187.62	46.91	1157.99	131.92	316.62	79.15
38	856.03	64.50	187.62	46.91	1157.99	131.92	316.62	79.15
39	856.03	64.50	187.62	46.91	1157.99	131.92	316.62	79.15
40	856.03	64.50	187.62	46.91	1157.99	131.92	316.62	79.15
41	856.03	64.50	187.62	46.91	1157.99	131.92	316.62	79.15
42	856.03	64.50	187.62	46.91	1157.99	131.92	316.62	79.15
43	856.03	64.50	187.62	46.91	1157.99	131.92	316.62	79.15
44	856.03	64.50	187.62	46.91	1157.99	131.92	316.62	79.15
45	920.53	79.15	246.26	61.56	1219.56	149.51	375.25	93.81
46	920.53	79.15	246.26	61.56	1219.56	149.51	375.25	93.81
47	920.53	79.15	246.26	61.56	1219.56	149.51	375.25	93.81
48	920.53	79.15	246.26	61.56	1219.56	149.51	375.25	93.81
49	920.53	79.15	246.26	61.56	1219.56	149.51	375.25	93.81
50	943.98	87.95	281.44	70.36	1245.94	155.38	410.43	102.61
51	982.09	96.74	304.89	76.22	1284.05	164.17	433.88	108.47
52	1020.21	105.54	316.62	79.15	1328.03	172.97	445.61	111.40
53	1064.18	114.33	340.07	85.02	1374.93	184.69	469.06	117.27
54	1108.15	126.06	351.80	87.95	1424.77	196.42	492.51	123.13
55	1157.99	137.79	375.25	93.81	1477.54	208.15	504.24	126.06
56	1207.83	149.51	398.70	99.68	1533.24	222.80	527.69	131.92
57	1263.53	161.24	422.15	105.54	1591.87	234.53	551.15	137.79
58	1322.16	175.90	445.61	111.40	1656.37	249.19	574.60	143.65
59	1392.52	193.49	469.06	117.27	1732.59	266.78	609.78	152.44
60	1474.61	211.08	492.51	123.13	1823.47	287.30	633.23	158.31
61	1565.49	231.60	527.69	131.92	1923.15	310.75	668.41	167.10
62	1665.16	255.05	562.87	140.72	2031.62	337.14	703.59	175.90
63	1776.57	281.44	598.05	149.51	2151.81	363.52	738.77	184.69
64	1896.76	307.82	633.23	158.31	2283.74	392.84	773.95	193.49
65	2022.82	337.14	668.41	167.10	2424.46	422.15	809.13	202.28
66	2160.61	369.38	703.59	175.90	2573.97	457.33	856.03	214.01
67	2304.26	401.63	738.77	184.69	2732.28	492.51	891.21	222.80
68	2480.16	442.68	785.68	196.42	2922.83	533.56	938.12	234.53
69	2700.03	492.51	844.31	211.08	3160.29	586.33	996.75	249.19
70	2952.15	548.21	902.94	225.74	3432.93	644.96	1055.39	263.85
71	3227.72	606.85	961.57	240.39	3729.03	709.45	1125.74	281.44
72	3515.02	668.41	1031.93	257.98	4033.92	773.95	1196.10	299.03
73	3814.05	727.04	1102.29	275.57	4353.47	829.65	1278.19	319.55
74	4151.18	791.54	1184.38	296.09	4714.06	891.21	1360.27	340.07
75	4544.02	870.69	1278.19	319.55	5127.42	967.44	1454.09	363.52
76	5001.36	973.30	1383.73	345.93	5619.93	1075.91	1571.35	392.84
77	5540.77	1111.09	1512.72	378.18	6203.32	1231.28	1700.34	425.09
78	6176.94	1278.19	1641.71	410.43	6895.19	1430.63	1841.06	460.27
79	6898.12	1468.74	1805.88	451.47	7680.86	1647.57	2016.96	504.24
80	7686.73	1676.89	1981.78	495.44	8539.83	1879.17	2204.58	551.15
81	8528.10	1890.90	2169.40	542.35	9451.56	2116.63	2403.93	600.98
82	9404.66	2110.77	2368.75	592.19	10398.48	2357.03	2615.01	653.75
83	10298.80	2330.64	2579.83	644.96	11362.98	2591.56	2837.81	709.45
84	11207.61	2547.58	2802.64	700.66	12339.22	2829.02	3072.34	768.09
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix A2
John Hancock Life Insurance Company (U.S.A.)
LTC-94 MD, LTC-94-MD 9/94

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 20 Days

Age	3.9% Simple Inflation				3.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	844.68	90.50	222.77	55.69	1586.01	234.53	469.06	117.27
30	900.99	96.53	237.62	59.41	1586.01	234.53	469.06	117.27
31	957.30	102.57	252.48	63.12	1586.01	234.53	469.06	117.27
32	985.46	105.58	259.90	64.98	1586.01	234.53	469.06	117.27
33	1041.77	111.62	274.75	68.69	1586.01	234.53	469.06	117.27
34	1067.11	114.33	281.44	70.36	1586.01	234.53	469.06	117.27
35	1067.11	114.33	281.44	70.36	1586.01	234.53	469.06	117.27
36	1067.11	114.33	281.44	70.36	1586.01	234.53	469.06	117.27
37	1067.11	114.33	281.44	70.36	1586.01	234.53	469.06	117.27
38	1067.11	114.33	281.44	70.36	1586.01	234.53	469.06	117.27
39	1067.11	114.33	281.44	70.36	1586.01	234.53	469.06	117.27
40	1067.11	114.33	281.44	70.36	1586.01	234.53	469.06	117.27
41	1067.11	114.33	281.44	70.36	1586.01	234.53	469.06	117.27
42	1067.11	114.33	281.44	70.36	1586.01	234.53	469.06	117.27
43	1067.11	114.33	281.44	70.36	1586.01	234.53	469.06	117.27
44	1067.11	114.33	281.44	70.36	1586.01	234.53	469.06	117.27
45	1190.24	143.65	375.25	93.81	1709.14	263.85	562.87	140.72
46	1190.24	143.65	375.25	93.81	1709.14	263.85	562.87	140.72
47	1190.24	143.65	375.25	93.81	1709.14	263.85	562.87	140.72
48	1190.24	143.65	375.25	93.81	1709.14	263.85	562.87	140.72
49	1190.24	143.65	375.25	93.81	1709.14	263.85	562.87	140.72
50	1240.08	158.31	422.15	105.54	1758.98	275.57	609.78	152.44
51	1304.57	172.97	445.61	111.40	1826.40	290.23	633.23	158.31
52	1374.93	187.62	469.06	117.27	1899.69	307.82	656.68	164.17
53	1448.22	205.21	492.51	123.13	1981.78	325.41	680.14	170.03
54	1527.38	225.74	527.69	131.92	2066.80	345.93	715.32	178.83
55	1612.39	246.26	551.15	137.79	2157.68	366.45	738.77	184.69
56	1700.34	266.78	586.33	146.58	2254.42	389.91	773.95	193.49
57	1794.16	287.30	609.78	152.44	2354.10	413.36	797.40	199.35
58	1896.76	313.68	644.96	161.24	2465.50	439.74	832.58	208.15
59	2016.96	340.07	680.14	170.03	2597.42	469.06	867.76	216.94
60	2157.68	375.25	727.04	181.76	2749.87	504.24	914.67	228.67
61	2310.12	410.43	762.22	190.56	2916.97	542.35	961.57	240.39
62	2483.09	448.54	809.13	202.28	3104.59	583.39	996.75	249.19
63	2670.71	492.51	856.03	214.01	3306.87	630.30	1043.66	260.91
64	2872.99	539.42	902.94	225.74	3526.75	680.14	1102.29	275.57
65	3087.00	589.26	949.85	237.46	3761.28	732.91	1149.20	287.30
66	3318.60	642.03	1008.48	252.12	4010.47	788.61	1207.83	301.96
67	3561.93	697.73	1067.11	266.78	4277.24	847.24	1266.46	316.62
68	3855.09	765.15	1125.74	281.44	4593.86	920.53	1325.10	331.27
69	4227.41	850.17	1196.10	299.03	4995.49	1008.48	1395.45	348.86
70	4652.49	946.92	1278.19	319.55	5452.83	1108.15	1489.27	372.32
71	5112.76	1049.52	1360.27	340.07	5929.46	1210.45	1567.15	391.79
72	5587.68	1152.13	1442.36	360.59	6418.25	1312.23	1656.32	414.08
73	6091.92	1254.74	1547.90	386.97	6983.13	1418.91	1758.98	439.74
74	6666.52	1366.14	1653.44	413.36	7587.05	1524.45	1876.24	469.06
75	7332.00	1503.92	1782.43	445.61	8287.71	1656.37	1993.51	498.38
76	8105.95	1676.89	1923.15	480.79	9114.43	1838.13	2145.95	536.49
77	9011.82	1899.69	2075.59	518.90	9933.23	2057.64	2274.08	568.52
78	9928.17	2148.89	2226.77	556.69	10716.08	2303.87	2387.55	596.89
79	10835.17	2406.57	2372.99	593.25	11668.23	2587.53	2533.39	633.35
80	11879.05	2696.19	2543.37	635.84	12798.55	2912.97	2711.71	677.93
81	13063.38	3015.04	2736.07	684.02	14086.34	3266.36	2924.32	731.08
82	14390.61	3357.72	2966.92	741.73	15541.24	3645.00	3169.56	792.39
83	15882.83	3729.94	3235.10	808.77	17182.72	4054.20	3456.38	864.10
84	17550.87	4133.56	3540.75	885.19	19014.29	4503.18	3784.36	946.09
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix A2
John Hancock Life Insurance Company (U.S.A.)
LTC-94 MD, LTC-94-MD 9/94

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 100 Days

Age	3.9% Simple Inflation				3.9% Compound Inflation			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	784.34	76.58	157.80	39.45	1439.43	199.35	351.80	87.95
30	836.63	81.68	168.32	42.08	1439.43	199.35	351.80	87.95
31	888.92	86.79	178.84	44.71	1439.43	199.35	351.80	87.95
32	915.07	89.34	184.10	46.02	1439.43	199.35	351.80	87.95
33	967.36	94.45	194.62	48.65	1439.43	199.35	351.80	87.95
34	990.89	96.74	199.35	49.84	1439.43	199.35	351.80	87.95
35	990.89	96.74	199.35	49.84	1439.43	199.35	351.80	87.95
36	990.89	96.74	199.35	49.84	1439.43	199.35	351.80	87.95
37	990.89	96.74	199.35	49.84	1439.43	199.35	351.80	87.95
38	990.89	96.74	199.35	49.84	1439.43	199.35	351.80	87.95
39	990.89	96.74	199.35	49.84	1439.43	199.35	351.80	87.95
40	990.89	96.74	199.35	49.84	1439.43	199.35	351.80	87.95
41	990.89	96.74	199.35	49.84	1439.43	199.35	351.80	87.95
42	990.89	96.74	199.35	49.84	1439.43	199.35	351.80	87.95
43	990.89	96.74	199.35	49.84	1439.43	199.35	351.80	87.95
44	990.89	96.74	199.35	49.84	1439.43	199.35	351.80	87.95
45	1096.43	123.13	269.71	67.43	1542.04	225.74	422.15	105.54
46	1096.43	123.13	269.71	67.43	1542.04	225.74	422.15	105.54
47	1096.43	123.13	269.71	67.43	1542.04	225.74	422.15	105.54
48	1096.43	123.13	269.71	67.43	1542.04	225.74	422.15	105.54
49	1096.43	123.13	269.71	67.43	1542.04	225.74	422.15	105.54
50	1137.47	131.92	304.89	76.22	1583.08	234.53	457.33	114.33
51	1190.24	146.58	328.34	82.09	1641.71	246.26	480.79	120.20
52	1251.80	158.31	351.80	87.95	1706.21	260.91	492.51	123.13
53	1313.37	172.97	363.52	90.88	1773.63	278.50	515.97	128.99
54	1380.80	190.56	386.97	96.74	1846.92	296.09	539.42	134.85
55	1454.09	208.15	410.43	102.61	1926.08	313.68	562.87	140.72
56	1530.31	225.74	433.88	108.47	2008.16	331.27	586.33	146.58
57	1606.53	243.33	457.33	114.33	2093.18	351.80	609.78	152.44
58	1694.48	263.85	492.51	123.13	2189.93	375.25	644.96	161.24
59	1797.09	290.23	515.97	128.99	2301.33	398.70	668.41	167.10
60	1914.35	316.62	551.15	137.79	2430.32	428.02	703.59	175.90
61	2046.28	345.93	574.60	143.65	2571.04	460.27	738.77	184.69
62	2192.86	381.11	621.50	155.38	2729.34	498.38	773.95	193.49
63	2351.16	416.29	656.68	164.17	2902.31	536.49	809.13	202.28
64	2521.20	457.33	691.86	172.97	3089.93	577.53	856.03	214.01
65	2702.96	498.38	738.77	184.69	3289.29	624.44	902.94	225.74
66	2899.38	542.35	773.95	193.49	3503.29	671.34	938.12	234.53
67	3107.52	592.19	820.86	205.21	3729.03	721.18	985.03	246.26
68	3356.71	647.89	867.76	216.94	3998.74	782.74	1043.66	260.91
69	3667.46	718.25	938.12	234.53	4332.94	856.03	1102.29	275.57
70	4022.19	797.40	996.75	249.19	4716.99	938.12	1172.65	293.16
71	4406.23	882.42	1067.11	266.78	5113.72	1026.25	1251.38	312.85
72	4804.94	970.37	1149.20	287.30	5523.02	1111.02	1318.06	329.51
73	5221.23	1052.45	1219.56	304.89	5992.24	1193.17	1407.18	351.80
74	5690.29	1140.40	1313.37	328.34	6478.89	1269.39	1500.99	375.25
75	6229.71	1245.94	1418.91	354.73	7047.63	1369.07	1606.53	401.63
76	6862.94	1389.59	1536.17	384.04	7724.84	1521.51	1735.52	433.88
77	7616.37	1583.08	1676.89	419.22	8406.60	1719.99	1846.97	461.74
78	8367.70	1794.11	1811.41	452.85	9048.14	1938.49	1952.43	488.11
79	9083.41	1998.01	1925.26	481.31	9795.25	2168.00	2067.86	516.96
80	9886.93	2221.35	2073.99	518.50	10669.43	2415.12	2224.45	556.11
81	10796.74	2462.46	2242.50	560.63	11655.50	2678.89	2402.12	600.53
82	11811.84	2719.67	2435.21	608.80	12766.58	2959.12	2608.39	652.10
83	12951.03	3000.98	2649.80	662.45	14016.10	3268.42	2840.29	710.07
84	14216.66	3307.39	2907.71	726.93	15406.99	3607.30	3118.40	779.60
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix A2
John Hancock Life Insurance Company (U.S.A.)
NH-94-MD

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 20 Days

Age	3.9% Simple Inflation		3.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	598.52	35.47	993.82	93.81
30	598.52	35.47	993.82	93.81
31	598.52	35.47	993.82	93.81
32	598.52	35.47	993.82	93.81
33	598.52	35.47	993.82	93.81
34	598.52	35.47	993.82	93.81
35	598.52	35.47	993.82	93.81
36	599.79	35.54	993.82	93.81
37	649.77	38.50	993.82	93.81
38	674.76	39.99	993.82	93.81
39	699.75	41.47	993.82	93.81
40	724.74	42.95	993.82	93.81
41	752.85	44.61	993.82	93.81
42	781.18	46.29	993.82	93.81
43	791.54	46.91	993.82	93.81
44	791.54	46.91	993.82	93.81
45	818.47	60.10	1037.80	105.54
46	838.45	61.56	1037.80	105.54
47	838.45	61.56	1037.80	105.54
48	838.45	61.56	1037.80	105.54
49	838.45	61.56	1037.80	105.54
50	856.03	64.50	1055.39	111.40
51	882.42	73.29	1081.77	117.27
52	911.74	79.15	1114.02	123.13
53	943.98	87.95	1146.27	131.92
54	976.23	93.81	1181.45	140.72
55	1014.34	102.61	1216.63	149.51
56	1049.52	111.40	1257.67	158.31
57	1090.57	120.20	1298.71	167.10
58	1134.54	131.92	1342.69	178.83
59	1184.38	143.65	1398.39	190.56
60	1243.01	158.31	1459.95	205.21
61	1310.44	172.97	1530.31	219.87
62	1383.73	190.56	1606.53	237.46
63	1465.81	208.15	1691.55	255.05
64	1553.76	228.67	1785.36	275.57
65	1647.57	249.19	1882.10	299.03
66	1747.25	272.64	1987.64	322.48
67	1855.72	296.09	2101.98	345.93
68	1984.71	325.41	2233.90	375.25
69	2145.95	360.59	2403.93	413.36
70	2330.64	401.63	2597.42	454.40
71	2535.86	445.61	2805.57	498.38
72	2746.93	489.58	3025.44	542.35
73	2972.67	536.49	3257.04	586.33
74	3227.72	586.33	3517.95	633.23
75	3520.88	644.96	3816.98	691.86
76	3855.09	721.18	4159.98	765.15
77	4239.13	812.06	4558.68	867.76
78	4684.74	929.33	5021.88	993.82
79	5197.77	1061.25	5552.50	1137.47
80	5763.58	1207.83	6138.83	1295.78
81	6373.36	1366.14	6769.13	1459.95
82	7012.45	1527.38	7428.74	1629.98
83	7675.00	1688.62	8108.88	1797.09
84	8358.07	1849.86	8806.61	1964.19
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix A2
John Hancock Life Insurance Company (U.S.A.)
NH-94-MD

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 100 Days

Age	3.9% Simple Inflation		3.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	567.48	28.82	917.60	76.22
30	567.48	28.82	917.60	76.22
31	567.48	28.82	917.60	76.22
32	567.48	28.82	917.60	76.22
33	567.48	28.82	917.60	76.22
34	567.48	28.82	917.60	76.22
35	567.48	28.82	917.60	76.22
36	568.69	28.88	917.60	76.22
37	616.08	31.29	917.60	76.22
38	639.77	32.49	917.60	76.22
39	663.47	33.69	917.60	76.22
40	687.16	34.90	917.60	76.22
41	713.81	36.25	917.60	76.22
42	740.67	37.61	917.60	76.22
43	750.50	38.11	917.60	76.22
44	750.50	38.11	917.60	76.22
45	766.96	45.79	949.85	85.02
46	785.68	46.91	949.85	85.02
47	785.68	46.91	949.85	85.02
48	785.68	46.91	949.85	85.02
49	785.68	46.91	949.85	85.02
50	800.33	52.77	961.57	87.95
51	820.86	58.63	985.03	93.81
52	844.31	64.50	1008.48	99.68
53	870.69	70.36	1034.86	105.54
54	897.08	76.22	1064.18	114.33
55	926.39	82.09	1093.50	120.20
56	958.64	90.88	1125.74	126.06
57	990.89	96.74	1160.92	134.85
58	1026.07	105.54	1199.04	143.65
59	1067.11	117.27	1243.01	155.38
60	1116.95	126.06	1292.85	167.10
61	1172.65	140.72	1351.48	178.83
62	1234.21	152.44	1415.98	193.49
63	1298.71	167.10	1486.33	208.15
64	1372.00	184.69	1562.56	225.74
65	1451.16	202.28	1644.64	243.33
66	1533.24	219.87	1729.66	260.91
67	1621.19	240.39	1823.47	281.44
68	1729.66	263.85	1934.87	304.89
69	1861.58	293.16	2072.66	337.14
70	2014.03	325.41	2230.97	369.38
71	2181.13	363.52	2403.93	404.56
72	2354.10	398.70	2582.76	442.68
73	2541.72	436.81	2770.39	477.86
74	2749.87	474.92	2984.40	515.97
75	2990.26	524.76	3227.72	559.94
76	3262.90	583.39	3509.16	621.50
77	3576.58	659.62	3834.57	703.59
78	3940.11	753.43	4209.82	806.20
79	4356.40	861.90	4637.83	920.53
80	4810.80	979.16	5109.83	1046.59
81	5300.38	1102.29	5614.07	1178.51
82	5813.42	1228.35	6141.76	1310.44
83	6344.04	1357.34	6684.11	1442.36
84	6889.32	1486.33	7238.19	1574.28
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix A2
John Hancock Life Insurance Company (U.S.A.)
NH-94-MD

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 20 Days

Age	3.9% Simple Inflation		3.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	636.20	44.33	1105.22	120.20
30	636.20	44.33	1105.22	120.20
31	636.20	44.33	1105.22	120.20
32	636.20	44.33	1105.22	120.20
33	636.20	44.33	1105.22	120.20
34	636.20	44.33	1105.22	120.20
35	651.60	45.41	1105.22	120.20
36	701.72	48.90	1105.22	120.20
37	726.79	50.65	1105.22	120.20
38	751.85	52.39	1105.22	120.20
39	801.97	55.89	1105.22	120.20
40	827.03	57.63	1105.22	120.20
41	841.38	58.63	1105.22	120.20
42	841.38	58.63	1105.22	120.20
43	841.38	58.63	1105.22	120.20
44	841.38	58.63	1105.22	120.20
45	900.01	76.22	1163.86	134.85
46	900.01	76.22	1163.86	134.85
47	900.01	76.22	1163.86	134.85
48	900.01	76.22	1163.86	134.85
49	900.01	76.22	1163.86	134.85
50	926.39	82.09	1187.31	140.72
51	958.64	90.88	1222.49	149.51
52	993.82	99.68	1260.60	158.31
53	1034.86	108.47	1301.64	167.10
54	1075.91	117.27	1345.62	178.83
55	1122.81	128.99	1392.52	190.56
56	1169.72	140.72	1442.36	202.28
57	1216.63	152.44	1495.13	214.01
58	1272.33	164.17	1553.76	225.74
59	1336.82	178.83	1624.12	243.33
60	1413.04	196.42	1703.28	260.91
61	1495.13	216.94	1791.22	281.44
62	1588.94	237.46	1890.90	301.96
63	1691.55	260.91	1999.37	328.34
64	1800.02	287.30	2116.63	354.73
65	1917.28	313.68	2242.69	381.11
66	2043.34	343.00	2377.55	410.43
67	2178.20	372.32	2518.27	442.68
68	2339.44	407.50	2691.23	480.79
69	2541.72	454.40	2905.24	527.69
70	2776.25	507.17	3154.43	583.39
71	3031.30	562.87	3421.21	639.09
72	3298.08	618.57	3699.71	697.73
73	3579.52	677.21	3995.81	753.43
74	3904.93	741.70	4330.01	814.99
75	4274.31	817.92	4716.99	888.28
76	4699.40	911.74	5162.59	985.03
77	5191.91	1031.93	5681.49	1116.95
78	5766.51	1181.45	6288.34	1284.05
79	6431.99	1354.41	6994.86	1477.54
80	7170.76	1547.90	7774.67	1688.62
81	7968.16	1753.11	8616.05	1911.42
82	8803.67	1967.12	9495.54	2137.16
83	9665.57	2178.20	10401.41	2362.89
84	10553.86	2392.21	11330.74	2585.69
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix A2
John Hancock Life Insurance Company (U.S.A.)
NH-94-MD

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 100 Days

Age	3.9% Simple Inflation		3.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	600.73	37.68	1014.34	99.68
30	600.73	37.68	1014.34	99.68
31	600.73	37.68	1014.34	99.68
32	600.73	37.68	1014.34	99.68
33	600.73	37.68	1014.34	99.68
34	600.73	37.68	1014.34	99.68
35	615.27	38.60	1014.34	99.68
36	662.60	41.57	1014.34	99.68
37	686.27	43.05	1014.34	99.68
38	709.93	44.53	1014.34	99.68
39	757.26	47.50	1014.34	99.68
40	780.93	48.99	1014.34	99.68
41	794.47	49.84	1014.34	99.68
42	794.47	49.84	1014.34	99.68
43	794.47	49.84	1014.34	99.68
44	794.47	49.84	1014.34	99.68
45	841.38	61.56	1058.32	111.40
46	841.38	61.56	1058.32	111.40
47	841.38	61.56	1058.32	111.40
48	841.38	61.56	1058.32	111.40
49	841.38	61.56	1058.32	111.40
50	858.97	67.43	1075.91	117.27
51	888.28	73.29	1105.22	123.13
52	917.60	79.15	1137.47	128.99
53	949.85	87.95	1172.65	137.79
54	985.03	96.74	1207.83	146.58
55	1023.14	105.54	1248.87	155.38
56	1061.25	114.33	1289.92	164.17
57	1102.29	123.13	1333.89	175.90
58	1149.20	134.85	1383.73	187.62
59	1201.97	146.58	1439.43	199.35
60	1263.53	161.24	1506.86	214.01
61	1333.89	178.83	1580.15	231.60
62	1413.04	196.42	1662.23	249.19
63	1498.06	214.01	1753.11	269.71
64	1588.94	234.53	1852.79	293.16
65	1685.69	257.98	1958.33	316.62
66	1791.22	281.44	2069.73	340.07
67	1902.63	307.82	2189.93	366.45
68	2037.48	337.14	2330.64	398.70
69	2207.51	375.25	2509.47	436.81
70	2403.93	419.22	2714.69	480.79
71	2615.01	463.20	2937.49	527.69
72	2834.88	510.10	3166.16	574.60
73	3069.41	557.01	3412.41	621.50
74	3333.26	609.78	3685.05	668.41
75	3638.15	671.34	4001.67	727.04
76	3989.94	747.56	4365.19	806.20
77	4394.51	847.24	4793.21	917.60
78	4869.43	970.37	5294.52	1055.39
79	5411.78	1111.09	5863.25	1210.76
80	6006.90	1266.46	6490.62	1380.80
81	6646.00	1430.63	7161.96	1556.69
82	7314.41	1597.74	7862.62	1732.59
83	8000.41	1764.84	8580.87	1908.49
84	8706.93	1934.87	9313.78	2084.39
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix A2
John Hancock Life Insurance Company (U.S.A.)
NH-94-MD

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 20 Days

Age	3.9% Simple Inflation		3.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	771.64	64.51	1263.53	158.31
30	798.25	66.73	1263.53	158.31
31	824.86	68.96	1263.53	158.31
32	878.07	73.41	1263.53	158.31
33	904.68	75.63	1263.53	158.31
34	911.74	76.22	1263.53	158.31
35	911.74	76.22	1263.53	158.31
36	911.74	76.22	1263.53	158.31
37	911.74	76.22	1263.53	158.31
38	911.74	76.22	1263.53	158.31
39	911.74	76.22	1263.53	158.31
40	911.74	76.22	1263.53	158.31
41	911.74	76.22	1263.53	158.31
42	911.74	76.22	1263.53	158.31
43	911.74	76.22	1263.53	158.31
44	911.74	76.22	1263.53	158.31
45	987.96	96.74	1342.69	178.83
46	987.96	96.74	1342.69	178.83
47	987.96	96.74	1342.69	178.83
48	987.96	96.74	1342.69	178.83
49	987.96	96.74	1342.69	178.83
50	1020.21	105.54	1374.93	184.69
51	1064.18	114.33	1418.91	196.42
52	1111.09	126.06	1471.68	208.15
53	1163.86	137.79	1524.45	219.87
54	1216.63	152.44	1583.08	234.53
55	1275.26	164.17	1647.57	249.19
56	1333.89	178.83	1712.07	263.85
57	1398.39	193.49	1782.43	278.50
58	1468.74	211.08	1858.65	299.03
59	1553.76	231.60	1949.53	319.55
60	1650.51	252.12	2055.07	343.00
61	1756.04	278.50	2172.34	369.38
62	1876.24	304.89	2301.33	398.70
63	2008.16	337.14	2444.98	430.95
64	2148.88	369.38	2600.35	466.13
65	2301.33	404.56	2764.52	501.31
66	2462.57	439.74	2940.42	542.35
67	2632.60	480.79	3128.05	583.39
68	2840.75	527.69	3350.85	633.23
69	3101.66	586.33	3635.22	697.73
70	3406.55	653.75	3963.56	768.09
71	3734.89	727.04	4315.35	844.31
72	4074.96	800.33	4678.88	920.53
73	4435.55	873.62	5065.85	990.89
74	4848.91	952.78	5502.66	1070.04
75	5323.83	1052.45	6006.90	1166.79
76	5877.91	1175.58	6602.02	1295.78
77	6525.80	1336.82	7299.75	1477.54
78	7290.96	1536.17	8132.33	1709.14
79	8176.31	1770.70	9096.84	1972.98
80	9158.40	2028.69	10163.95	2263.22
81	10213.79	2304.26	11310.22	2568.10
82	11319.01	2582.76	12509.25	2875.93
83	12453.55	2864.20	13734.67	3180.81
84	13617.41	3145.64	14986.48	3488.64
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix A2
John Hancock Life Insurance Company (U.S.A.)
NH-94-MD

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 100 Days

Age	3.9% Simple Inflation		3.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	724.50	54.59	1157.99	131.92
30	749.48	56.47	1157.99	131.92
31	774.46	58.35	1157.99	131.92
32	824.43	62.11	1157.99	131.92
33	849.41	64.00	1157.99	131.92
34	856.03	64.50	1157.99	131.92
35	856.03	64.50	1157.99	131.92
36	856.03	64.50	1157.99	131.92
37	856.03	64.50	1157.99	131.92
38	856.03	64.50	1157.99	131.92
39	856.03	64.50	1157.99	131.92
40	856.03	64.50	1157.99	131.92
41	856.03	64.50	1157.99	131.92
42	856.03	64.50	1157.99	131.92
43	856.03	64.50	1157.99	131.92
44	856.03	64.50	1157.99	131.92
45	920.53	79.15	1219.56	149.51
46	920.53	79.15	1219.56	149.51
47	920.53	79.15	1219.56	149.51
48	920.53	79.15	1219.56	149.51
49	920.53	79.15	1219.56	149.51
50	943.98	87.95	1245.94	155.38
51	982.09	96.74	1284.05	164.17
52	1020.21	105.54	1328.03	172.97
53	1064.18	114.33	1374.93	184.69
54	1108.15	126.06	1424.77	196.42
55	1157.99	137.79	1477.54	208.15
56	1207.83	149.51	1533.24	222.80
57	1263.53	161.24	1591.87	234.53
58	1322.16	175.90	1656.37	249.19
59	1392.52	193.49	1732.59	266.78
60	1474.61	211.08	1823.47	287.30
61	1565.49	231.60	1923.15	310.75
62	1665.16	255.05	2031.62	337.14
63	1776.57	281.44	2151.81	363.52
64	1896.76	307.82	2283.74	392.84
65	2022.82	337.14	2424.46	422.15
66	2160.61	369.38	2573.97	457.33
67	2304.26	401.63	2732.28	492.51
68	2480.16	442.68	2922.83	533.56
69	2700.03	492.51	3160.29	586.33
70	2952.15	548.21	3432.93	644.96
71	3227.72	606.85	3729.03	709.45
72	3515.02	668.41	4033.92	773.95
73	3814.05	727.04	4353.47	829.65
74	4151.18	791.54	4714.06	891.21
75	4544.02	870.69	5127.42	967.44
76	5001.36	973.30	5619.93	1075.91
77	5540.77	1111.09	6203.32	1231.28
78	6176.94	1278.19	6895.19	1430.63
79	6898.12	1468.74	7680.86	1647.57
80	7686.73	1676.89	8539.83	1879.17
81	8528.10	1890.90	9451.56	2116.63
82	9404.66	2110.77	10398.48	2357.03
83	10298.80	2330.64	11362.98	2591.56
84	11207.61	2547.58	12339.22	2829.02
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix A2
John Hancock Life Insurance Company (U.S.A.)
NH-94-MD

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 20 Days

Age	3.9% Simple Inflation		3.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	844.68	90.50	1586.01	234.53
30	900.99	96.53	1586.01	234.53
31	957.30	102.57	1586.01	234.53
32	985.46	105.58	1586.01	234.53
33	1041.77	111.62	1586.01	234.53
34	1067.11	114.33	1586.01	234.53
35	1067.11	114.33	1586.01	234.53
36	1067.11	114.33	1586.01	234.53
37	1067.11	114.33	1586.01	234.53
38	1067.11	114.33	1586.01	234.53
39	1067.11	114.33	1586.01	234.53
40	1067.11	114.33	1586.01	234.53
41	1067.11	114.33	1586.01	234.53
42	1067.11	114.33	1586.01	234.53
43	1067.11	114.33	1586.01	234.53
44	1067.11	114.33	1586.01	234.53
45	1190.24	143.65	1709.14	263.85
46	1190.24	143.65	1709.14	263.85
47	1190.24	143.65	1709.14	263.85
48	1190.24	143.65	1709.14	263.85
49	1190.24	143.65	1709.14	263.85
50	1240.08	158.31	1758.98	275.57
51	1304.57	172.97	1826.40	290.23
52	1374.93	187.62	1899.69	307.82
53	1448.22	205.21	1981.78	325.41
54	1527.38	225.74	2066.80	345.93
55	1612.39	246.26	2157.68	366.45
56	1700.34	266.78	2254.42	389.91
57	1794.16	287.30	2354.10	413.36
58	1896.76	313.68	2465.50	439.74
59	2016.96	340.07	2597.42	469.06
60	2157.68	375.25	2749.87	504.24
61	2310.12	410.43	2916.97	542.35
62	2483.09	448.54	3104.59	583.39
63	2670.71	492.51	3306.87	630.30
64	2872.99	539.42	3526.75	680.14
65	3087.00	589.26	3761.28	732.91
66	3318.60	642.03	4010.47	788.61
67	3561.93	697.73	4277.24	847.24
68	3855.09	765.15	4593.86	920.53
69	4227.41	850.17	4995.49	1008.48
70	4652.49	946.92	5452.83	1108.15
71	5112.76	1049.52	5929.46	1210.45
72	5587.68	1152.13	6418.25	1312.23
73	6091.92	1254.74	6983.13	1418.91
74	6666.52	1366.14	7587.05	1524.45
75	7332.00	1503.92	8287.71	1656.37
76	8105.95	1676.89	9114.43	1838.13
77	9011.82	1899.69	9933.23	2057.64
78	9928.17	2148.89	10716.08	2303.87
79	10835.17	2406.57	11668.23	2587.53
80	11879.05	2696.19	12798.55	2912.97
81	13063.38	3015.04	14086.34	3266.36
82	14390.61	3357.72	15541.24	3645.00
83	15882.83	3729.94	17182.72	4054.20
84	17550.87	4133.56	19014.29	4503.18
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix A2
John Hancock Life Insurance Company (U.S.A.)
NH-94-MD

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 100 Days

Age	3.9% Simple Inflation		3.9% Compound Inflation	
	Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	784.34	76.58	1439.43	199.35
30	836.63	81.68	1439.43	199.35
31	888.92	86.79	1439.43	199.35
32	915.07	89.34	1439.43	199.35
33	967.36	94.45	1439.43	199.35
34	990.89	96.74	1439.43	199.35
35	990.89	96.74	1439.43	199.35
36	990.89	96.74	1439.43	199.35
37	990.89	96.74	1439.43	199.35
38	990.89	96.74	1439.43	199.35
39	990.89	96.74	1439.43	199.35
40	990.89	96.74	1439.43	199.35
41	990.89	96.74	1439.43	199.35
42	990.89	96.74	1439.43	199.35
43	990.89	96.74	1439.43	199.35
44	990.89	96.74	1439.43	199.35
45	1096.43	123.13	1542.04	225.74
46	1096.43	123.13	1542.04	225.74
47	1096.43	123.13	1542.04	225.74
48	1096.43	123.13	1542.04	225.74
49	1096.43	123.13	1542.04	225.74
50	1137.47	131.92	1583.08	234.53
51	1190.24	146.58	1641.71	246.26
52	1251.80	158.31	1706.21	260.91
53	1313.37	172.97	1773.63	278.50
54	1380.80	190.56	1846.92	296.09
55	1454.09	208.15	1926.08	313.68
56	1530.31	225.74	2008.16	331.27
57	1606.53	243.33	2093.18	351.80
58	1694.48	263.85	2189.93	375.25
59	1797.09	290.23	2301.33	398.70
60	1914.35	316.62	2430.32	428.02
61	2046.28	345.93	2571.04	460.27
62	2192.86	381.11	2729.34	498.38
63	2351.16	416.29	2902.31	536.49
64	2521.20	457.33	3089.93	577.53
65	2702.96	498.38	3289.29	624.44
66	2899.38	542.35	3503.29	671.34
67	3107.52	592.19	3729.03	721.18
68	3356.71	647.89	3998.74	782.74
69	3667.46	718.25	4332.94	856.03
70	4022.19	797.40	4716.99	938.12
71	4406.23	882.42	5113.72	1026.25
72	4804.94	970.37	5523.02	1111.02
73	5221.23	1052.45	5992.24	1193.17
74	5690.29	1140.40	6478.89	1269.39
75	6229.71	1245.94	7047.63	1369.07
76	6862.94	1389.59	7724.84	1521.51
77	7616.37	1583.08	8406.60	1719.99
78	8367.70	1794.11	9048.14	1938.49
79	9083.41	1998.01	9795.25	2168.00
80	9886.93	2221.35	10669.43	2415.12
81	10796.74	2462.46	11655.50	2678.89
82	11811.84	2719.67	12766.58	2959.12
83	12951.03	3000.98	14016.10	3268.42
84	14216.66	3307.39	15406.99	3607.30
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only

Appendix B1
John Hancock Life Insurance Company (U.S.A.)
LTC-MD-91

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 20 Days

Age	Indexed Inflation with Shared Cost				5% Simple Inflation with Shared Cost**				5% Compound Inflation with Shared Cost**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	344.17	10.22	56.91	14.23	500.34	24.21	121.19	30.30	846.07	74.99	272.98	68.25
30	344.17	10.22	56.91	14.23	500.34	24.21	121.19	30.30	846.07	74.99	272.98	68.25
31	344.17	10.22	56.91	14.23	500.34	24.21	121.19	30.30	846.07	74.99	272.98	68.25
32	350.63	10.41	57.98	14.49	500.34	24.21	121.19	30.30	846.07	74.99	272.98	68.25
33	361.98	10.75	59.85	14.96	500.34	24.21	121.19	30.30	846.07	74.99	272.98	68.25
34	373.34	11.09	61.73	15.43	500.34	24.21	121.19	30.30	846.07	74.99	272.98	68.25
35	387.54	11.51	64.08	16.02	500.34	24.21	121.19	30.30	846.07	74.99	272.98	68.25
36	398.89	11.85	65.96	16.49	500.34	24.21	121.19	30.30	846.07	74.99	272.98	68.25
37	413.09	12.27	68.30	17.08	500.34	24.21	121.19	30.30	846.07	74.99	272.98	68.25
38	431.54	12.82	71.36	17.84	500.34	24.21	121.19	30.30	846.07	74.99	272.98	68.25
39	442.90	13.15	73.23	18.31	500.34	24.21	121.19	30.30	846.07	74.99	272.98	68.25
40	455.16	13.52	75.26	18.82	508.13	24.59	123.08	30.77	846.07	74.99	272.98	68.25
41	455.16	13.52	75.26	18.82	527.83	25.54	127.85	31.96	846.07	74.99	272.98	68.25
42	455.16	13.52	75.26	18.82	547.69	26.50	132.66	33.17	846.07	74.99	272.98	68.25
43	455.16	13.52	75.26	18.82	549.16	26.57	133.02	33.25	846.07	74.99	272.98	68.25
44	455.16	13.52	75.26	18.82	549.16	26.57	133.02	33.25	846.07	74.99	272.98	68.25
45	468.38	18.00	109.89	27.47	556.00	33.90	179.38	44.84	880.26	84.27	332.47	83.12
46	468.38	18.00	109.89	27.47	598.30	36.48	193.02	48.26	880.26	84.27	332.47	83.12
47	468.38	18.00	109.89	27.47	625.47	38.13	201.79	50.45	880.26	84.27	332.47	83.12
48	480.19	18.46	112.66	28.16	670.18	40.86	216.22	54.05	880.26	84.27	332.47	83.12
49	483.40	18.58	113.41	28.35	699.23	42.63	225.59	56.40	880.26	84.27	332.47	83.12
50	486.16	20.33	131.04	32.76	709.88	46.59	256.34	64.09	893.93	87.98	362.16	90.54
51	497.85	23.22	140.92	35.23	736.96	52.46	275.18	68.79	915.94	93.13	378.16	94.54
52	497.81	25.73	147.44	36.86	748.16	57.49	287.93	71.98	940.20	98.80	394.89	98.72
53	511.57	29.07	158.03	39.51	776.05	64.04	306.92	76.73	966.54	104.94	412.45	103.11
54	526.35	32.63	169.10	42.27	804.55	70.97	326.08	81.52	994.90	111.53	430.54	107.63
55	542.02	36.39	180.56	45.14	833.71	78.21	345.42	86.35	1025.06	118.53	449.36	112.34
56	558.50	40.34	192.42	48.11	863.26	85.71	364.83	91.21	1056.95	125.93	468.91	117.23
57	575.70	44.45	204.67	51.17	909.68	95.16	391.47	97.87	1090.43	133.72	488.98	122.25
58	595.44	49.11	217.88	54.47	939.93	103.42	410.72	102.68	1127.92	142.37	510.31	127.58
59	619.52	54.73	232.42	58.11	986.82	114.19	436.28	109.07	1171.85	152.38	533.62	133.41
60	647.78	61.25	248.39	62.10	1035.03	125.71	461.52	115.38	1222.14	163.75	558.72	139.68
61	679.99	68.62	265.55	66.39	1098.60	139.72	492.56	123.14	1278.73	176.43	585.59	146.40
62	716.00	76.82	283.89	70.97	1179.87	156.67	530.47	132.62	1341.51	190.44	614.13	153.53
63	755.63	85.79	303.26	75.81	1238.00	171.07	556.82	139.21	1410.38	205.73	644.24	161.06
64	805.86	96.38	326.47	81.62	1328.87	190.44	596.70	149.18	1485.27	222.30	675.81	168.95
65	850.49	106.62	346.93	86.73	1405.12	208.19	628.89	157.22	1566.09	240.13	708.85	177.21
66	926.40	121.20	379.81	94.95	1495.71	228.43	666.35	166.59	1652.76	259.15	743.25	185.81
67	1001.59	136.17	411.91	102.98	1601.50	251.39	709.27	177.32	1745.15	279.44	778.90	194.73
68	1093.00	154.76	448.34	112.08	1697.90	273.96	744.20	186.05	1856.40	303.69	819.05	204.76
69	1183.64	175.06	480.88	120.22	1809.20	300.09	780.68	195.17	1947.85	325.68	845.47	211.37
70	1291.02	198.78	517.84	129.46	1921.58	326.79	814.61	203.65	2042.92	348.45	870.80	217.70
71	1432.34	228.20	567.09	141.77	2127.12	369.41	885.92	221.48	2240.15	388.54	937.78	234.45
72	1590.58	260.35	622.58	155.64	2347.97	414.54	962.50	240.62	2466.94	433.47	1016.05	254.01
73	1764.88	295.02	684.36	171.09	2542.48	453.51	1027.94	256.98	2669.14	471.50	1083.77	270.94
74	1915.55	326.46	736.42	184.10	2751.22	494.44	1097.67	274.42	2869.41	507.49	1149.32	287.33
75	2077.72	361.69	791.25	197.81	2990.92	543.27	1176.82	294.20	3100.15	551.61	1223.87	305.97
76	2418.79	431.71	911.09	227.77	3268.35	604.20	1266.10	316.53	3370.00	609.82	1308.97	327.24
77	2664.27	489.77	990.63	247.66	3590.29	681.43	1366.37	341.59	3687.57	688.07	1406.10	351.52
78	2926.13	556.20	1071.97	267.99	3977.49	780.15	1485.35	371.34	4076.81	791.50	1524.45	381.11
79	3217.50	632.20	1161.20	290.30	4274.03	866.16	1567.79	391.95	4388.63	885.41	1611.39	402.85
80		788.03		346.46								
81		877.01		371.78								
82		972.72		400.61								
83		1078.32		434.90								
84		1193.99		474.59								
85		1313.04		516.54								
86		1313.04		516.54								
87+		1313.04		516.54								

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option

**Appendix B1
John Hancock Life Insurance Company (U.S.A.)
LTC-MD-91**

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

**Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 100 Days**

Age	Indexed Inflation with Shared Cost				5% Simple Inflation with Shared Cost**				5% Compound Inflation with Shared Cost**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	334.96	8.00	38.56	9.64	479.07	19.09	83.32	20.83	784.52	60.46	194.25	48.56
30	334.96	8.00	38.56	9.64	479.07	19.09	83.32	20.83	784.52	60.46	194.25	48.56
31	334.96	8.00	38.56	9.64	479.07	19.09	83.32	20.83	784.52	60.46	194.25	48.56
32	341.25	8.15	39.28	9.82	479.07	19.09	83.32	20.83	784.52	60.46	194.25	48.56
33	352.30	8.41	40.55	10.14	479.07	19.09	83.32	20.83	784.52	60.46	194.25	48.56
34	363.36	8.67	41.82	10.46	479.07	19.09	83.32	20.83	784.52	60.46	194.25	48.56
35	377.17	9.00	43.41	10.85	479.07	19.09	83.32	20.83	784.52	60.46	194.25	48.56
36	388.22	9.27	44.69	11.17	479.07	19.09	83.32	20.83	784.52	60.46	194.25	48.56
37	402.04	9.60	46.28	11.57	479.07	19.09	83.32	20.83	784.52	60.46	194.25	48.56
38	420.00	10.02	48.34	12.09	479.07	19.09	83.32	20.83	784.52	60.46	194.25	48.56
39	431.05	10.29	49.62	12.40	479.07	19.09	83.32	20.83	784.52	60.46	194.25	48.56
40	442.99	10.57	50.99	12.75	486.53	19.39	84.62	21.16	784.52	60.46	194.25	48.56
41	442.99	10.57	50.99	12.75	505.40	20.14	87.90	21.98	784.52	60.46	194.25	48.56
42	442.99	10.57	50.99	12.75	524.41	20.90	91.21	22.80	784.52	60.46	194.25	48.56
43	442.99	10.57	50.99	12.75	525.82	20.95	91.45	22.86	784.52	60.46	194.25	48.56
44	442.99	10.57	50.99	12.75	525.82	20.95	91.45	22.86	784.52	60.46	194.25	48.56
45	451.80	14.01	74.79	18.70	525.82	26.71	123.88	30.97	810.00	67.77	236.07	59.02
46	451.80	14.01	74.79	18.70	565.82	28.74	133.30	33.33	810.00	67.77	236.07	59.02
47	451.80	14.01	74.79	18.70	591.52	30.05	139.36	34.84	810.00	67.77	236.07	59.02
48	463.19	14.37	76.67	19.17	633.80	32.20	149.32	37.33	810.00	67.77	236.07	59.02
49	466.29	14.46	77.18	19.30	661.28	33.59	155.79	38.95	810.00	67.77	236.07	59.02
50	467.31	15.80	89.58	22.39	668.25	36.68	177.96	44.49	820.20	70.73	257.51	64.38
51	476.60	18.11	96.62	24.16	690.58	41.42	191.56	47.89	838.00	74.91	269.11	67.28
52	474.57	20.14	101.43	25.36	697.87	45.50	200.96	50.24	857.68	79.54	281.34	70.34
53	485.66	22.83	109.02	27.25	720.59	50.85	214.76	53.69	879.14	84.53	294.20	73.55
54	497.57	25.71	116.92	29.23	743.71	56.48	228.79	57.20	902.30	89.91	307.48	76.87
55	510.26	28.76	125.14	31.29	767.33	62.40	243.05	60.76	927.02	95.64	321.39	80.35
56	523.66	31.94	133.68	33.42	791.21	68.54	257.37	64.34	953.21	101.73	335.82	83.95
57	537.65	35.28	142.46	35.61	830.43	76.26	276.79	69.20	980.76	108.11	350.66	87.67
58	553.76	39.07	151.94	37.99	854.51	83.04	291.18	72.80	1011.63	115.21	366.55	91.64
59	573.45	43.62	162.62	40.65	893.23	91.85	310.20	77.55	1047.80	123.40	383.91	95.98
60	596.57	48.90	174.32	43.58	932.60	101.28	329.03	82.26	1089.26	132.70	402.83	100.71
61	622.95	54.88	186.97	46.74	985.38	112.73	352.30	88.07	1135.89	143.08	423.01	105.75
62	652.50	61.52	200.48	50.12	1053.49	126.56	380.55	95.14	1187.67	154.55	444.65	111.16
63	685.03	68.80	214.87	53.72	1100.60	138.33	400.76	100.19	1244.52	167.05	467.55	116.89
64	726.89	77.37	232.11	58.03	1176.46	154.17	430.90	107.72	1306.41	180.61	491.70	122.93
65	763.48	85.68	247.46	61.87	1239.14	168.70	455.59	113.90	1373.29	195.20	517.00	129.25
66	827.87	97.49	271.71	67.93	1314.21	185.24	484.25	121.06	1445.07	210.80	543.45	135.86
67	891.28	109.63	295.54	73.89	1402.41	204.03	517.00	129.25	1521.73	227.42	570.95	142.74
68	967.79	124.66	322.80	80.70	1481.23	222.45	544.35	136.09	1613.68	247.24	602.11	150.53
69	1041.82	140.99	347.74	86.93	1571.46	243.66	573.24	143.31	1686.88	265.08	623.58	155.90
70	1129.47	160.08	376.26	94.06	1661.75	265.27	600.38	150.09	1762.50	283.52	644.44	161.11
71	1246.12	183.73	413.89	103.47	1832.08	299.80	655.48	163.87	1925.78	316.01	696.35	174.09
72	1377.15	209.63	456.21	114.05	2015.26	336.38	714.51	178.63	2114.17	352.44	756.65	189.16
73	1521.04	237.47	503.29	125.82	2174.91	367.78	765.31	191.33	2280.56	383.02	809.12	202.28
74	1642.81	262.57	543.42	135.85	2345.06	400.53	819.47	204.87	2443.63	411.61	859.93	214.98
75	1773.24	290.68	585.90	146.47	2540.16	439.63	880.84	220.21	2631.27	446.77	917.85	229.46
76	2054.82	346.81	677.01	169.25	2766.09	488.72	950.47	237.62	2850.93	493.66	984.45	246.11
77	2253.86	393.56	738.84	184.71	3028.77	551.42	1029.40	257.35	3110.09	557.46	1060.98	265.24
78	2464.51	446.83	802.55	200.64	3343.73	631.30	1123.18	280.80	3426.93	641.47	1154.44	288.61
79	2696.86	507.16	872.14	218.04	3578.90	700.09	1189.47	297.37	3675.07	716.76	1224.37	306.09
80		630.99		260.97								
81		700.85		280.70								
82		775.89		303.03								
83		858.62		329.36								
84		949.08		359.65								
85		1041.95		391.53								
86		1041.95		391.53								
87+		1041.95		391.53								

* Substandard risk premiums are 130% and 175% of the standard premiums
 ** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
 Age 80+ rates are for inflation additions only
 See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option

Appendix B1
John Hancock Life Insurance Company (U.S.A.)
LTC-MD-91

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 20 Days

Age	Indexed Inflation with Shared Cost				5% Simple Inflation with Shared Cost**				5% Compound Inflation with Shared Cost**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	390.68	13.89	67.89	16.97	524.51	30.00	131.94	32.99	927.91	94.30	300.90	75.22
30	409.01	14.54	71.08	17.77	524.51	30.00	131.94	32.99	927.91	94.30	300.90	75.22
31	420.30	14.94	73.04	18.26	524.51	30.00	131.94	32.99	927.91	94.30	300.90	75.22
32	438.63	15.59	76.22	19.06	524.51	30.00	131.94	32.99	927.91	94.30	300.90	75.22
33	452.73	16.09	78.67	19.67	524.51	30.00	131.94	32.99	927.91	94.30	300.90	75.22
34	468.12	16.64	81.35	20.34	524.51	30.00	131.94	32.99	927.91	94.30	300.90	75.22
35	468.12	16.64	81.35	20.34	524.51	30.00	131.94	32.99	927.91	94.30	300.90	75.22
36	468.12	16.64	81.35	20.34	524.51	30.00	131.94	32.99	927.91	94.30	300.90	75.22
37	468.12	16.64	81.35	20.34	524.51	30.00	131.94	32.99	927.91	94.30	300.90	75.22
38	468.12	16.64	81.35	20.34	524.51	30.00	131.94	32.99	927.91	94.30	300.90	75.22
39	468.12	16.64	81.35	20.34	553.70	31.67	139.29	34.82	927.91	94.30	300.90	75.22
40	468.12	16.64	81.35	20.34	571.00	32.66	143.64	35.91	927.91	94.30	300.90	75.22
41	468.12	16.64	81.35	20.34	590.78	33.79	148.61	37.15	927.91	94.30	300.90	75.22
42	468.12	16.64	81.35	20.34	620.02	35.46	155.97	38.99	927.91	94.30	300.90	75.22
43	468.12	16.64	81.35	20.34	620.02	35.46	155.97	38.99	927.91	94.30	300.90	75.22
44	468.12	16.64	81.35	20.34	620.02	35.46	155.97	38.99	927.91	94.30	300.90	75.22
45	485.69	22.16	118.27	29.57	627.92	44.68	207.35	51.84	972.37	105.83	365.30	91.32
46	492.63	22.47	119.95	29.99	655.02	46.60	216.30	54.08	972.37	105.83	365.30	91.32
47	519.55	23.70	126.51	31.63	699.14	49.74	230.87	57.72	972.37	105.83	365.30	91.32
48	523.04	23.86	127.36	31.84	742.44	52.82	245.17	61.29	972.37	105.83	365.30	91.32
49	550.48	25.11	134.04	33.51	742.44	52.82	245.17	61.29	972.37	105.83	365.30	91.32
50	549.48	27.18	153.22	38.31	761.96	58.08	280.51	70.13	990.14	110.43	397.60	99.40
51	559.16	30.75	162.93	40.73	791.24	65.11	299.54	74.88	1017.98	116.91	415.06	103.77
52	568.56	34.50	172.54	43.14	823.41	72.79	319.51	79.88	1048.61	124.05	433.36	108.34
53	556.49	36.97	175.33	43.83	858.36	81.13	340.31	85.08	1081.86	131.76	452.49	113.12
54	566.37	40.86	184.69	46.17	895.89	90.10	362.06	90.51	1117.59	140.05	472.36	118.09
55	577.79	44.96	194.48	48.62	935.86	99.61	384.64	96.16	1155.57	148.85	492.95	123.24
56	606.00	50.51	209.97	52.49	978.09	109.67	408.06	102.02	1195.72	158.18	514.39	128.60
57	635.08	56.34	226.10	56.53	1022.45	120.26	432.32	108.08	1237.80	167.99	536.45	134.11
58	682.83	64.42	249.06	62.26	1072.09	132.02	458.04	114.51	1284.90	178.89	559.97	139.99
59	709.83	71.38	264.11	66.03	1127.63	145.31	484.97	121.24	1340.13	191.51	585.48	146.37
60	755.24	80.84	285.60	71.40	1177.80	158.53	508.03	127.01	1403.33	205.83	613.08	153.27
61	799.96	90.89	306.27	76.57	1259.84	176.66	543.47	135.87	1474.40	221.86	642.57	160.64
62	844.47	101.45	326.40	81.60	1327.97	193.44	571.36	142.84	1553.20	239.52	673.93	168.48
63	889.01	112.39	345.87	86.47	1420.50	214.29	608.30	152.08	1639.61	258.84	706.97	176.74
64	933.99	123.70	364.85	91.21	1498.48	233.38	637.59	159.40	1733.52	279.78	741.68	185.42
65	997.35	137.77	390.29	97.57	1593.85	255.49	672.80	168.20	1834.81	302.28	777.96	194.49
66	1091.56	156.59	427.30	106.82	1719.87	283.01	719.48	179.87	1943.33	326.35	815.70	203.93
67	1202.40	178.44	470.02	117.51	1872.55	315.48	775.66	193.91	2058.99	351.97	854.91	213.73
68	1312.62	201.90	509.13	127.28	2013.72	347.32	821.87	205.47	2198.51	382.65	898.92	224.73
69	1457.34	232.82	556.54	139.14	2170.49	383.18	867.76	216.94	2357.63	417.88	944.31	236.08
70	1602.41	265.03	600.53	150.13	2350.01	423.60	918.36	229.59	2501.64	450.69	979.52	244.88
71	1782.52	303.50	655.70	163.93	2600.98	476.93	994.17	248.54	2735.29	499.44	1047.69	261.92
72	1980.37	344.87	716.66	179.17	2819.44	523.85	1056.59	264.15	2970.15	547.84	1115.33	278.83
73	2197.62	389.15	784.32	196.08	3049.68	570.77	1123.18	280.80	3217.22	595.07	1187.27	296.82
74	2450.26	440.47	862.95	215.74	3310.87	622.47	1198.98	299.75	3467.96	640.66	1258.26	314.57
75	2651.47	484.83	920.88	230.22	3612.01	684.33	1284.92	321.23	3757.93	696.62	1339.19	334.80
76	2996.93	559.80	1024.81	256.20	3962.07	761.75	1382.16	345.54	4098.48	770.48	1431.82	357.95
77	3298.19	632.47	1108.20	277.05	4370.07	860.08	1491.83	372.96	4501.02	869.83	1537.83	384.46
78	3613.79	714.45	1191.09	297.77	4865.69	987.03	1623.14	405.79	4874.96	977.63	1626.63	406.66
79	3977.96	810.70	1286.31	321.58	5364.39	1121.89	1750.37	437.59	5225.67	1086.89	1704.98	426.25
80		996.87		378.26								
81		1107.98		405.11								
82		1230.05		436.82								
83		1362.70		473.86								
84		1506.20		516.21								
85		1657.40		562.24								
86		1657.40		562.24								
87+		1657.40		562.24								

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option

Appendix B1
John Hancock Life Insurance Company (U.S.A.)
LTC-MD-91

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	Indexed Inflation with Shared Cost				5% Simple Inflation with Shared Cost**				5% Compound Inflation with Shared Cost**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	379.15	11.10	47.17	11.79	500.22	24.17	93.13	23.28	856.32	77.39	219.87	54.97
30	396.94	11.62	49.39	12.35	500.22	24.17	93.13	23.28	856.32	77.39	219.87	54.97
31	407.89	11.94	50.75	12.69	500.22	24.17	93.13	23.28	856.32	77.39	219.87	54.97
32	425.69	12.46	52.96	13.24	500.22	24.17	93.13	23.28	856.32	77.39	219.87	54.97
33	439.37	12.86	54.67	13.67	500.22	24.17	93.13	23.28	856.32	77.39	219.87	54.97
34	454.31	13.30	56.52	14.13	500.22	24.17	93.13	23.28	856.32	77.39	219.87	54.97
35	454.31	13.30	56.52	14.13	500.22	24.17	93.13	23.28	856.32	77.39	219.87	54.97
36	454.31	13.30	56.52	14.13	500.22	24.17	93.13	23.28	856.32	77.39	219.87	54.97
37	454.31	13.30	56.52	14.13	500.22	24.17	93.13	23.28	856.32	77.39	219.87	54.97
38	454.31	13.30	56.52	14.13	500.22	24.17	93.13	23.28	856.32	77.39	219.87	54.97
39	454.31	13.30	56.52	14.13	528.06	25.52	98.31	24.58	856.32	77.39	219.87	54.97
40	454.31	13.30	56.52	14.13	544.56	26.31	101.38	25.35	856.32	77.39	219.87	54.97
41	454.31	13.30	56.52	14.13	563.42	27.23	104.89	26.22	856.32	77.39	219.87	54.97
42	454.31	13.30	56.52	14.13	591.31	28.57	110.09	27.52	856.32	77.39	219.87	54.97
43	454.31	13.30	56.52	14.13	591.31	28.57	110.09	27.52	856.32	77.39	219.87	54.97
44	454.31	13.30	56.52	14.13	591.31	28.57	110.09	27.52	856.32	77.39	219.87	54.97
45	466.96	17.65	82.53	20.63	591.31	35.97	146.96	36.74	890.90	86.72	266.29	66.57
46	473.62	17.90	83.71	20.93	616.83	37.52	153.30	38.33	890.90	86.72	266.29	66.57
47	499.51	18.88	88.29	22.07	658.38	40.05	163.63	40.91	890.90	86.72	266.29	66.57
48	502.86	19.01	88.88	22.22	699.15	42.53	173.76	43.44	890.90	86.72	266.29	66.57
49	529.25	20.00	93.54	23.39	699.15	42.53	173.76	43.44	890.90	86.72	266.29	66.57
50	526.40	21.62	107.47	26.87	714.18	46.73	199.69	49.92	904.75	90.44	290.23	72.56
51	533.33	24.54	114.64	28.66	738.18	52.51	213.81	53.45	927.65	95.79	303.20	75.80
52	539.93	27.62	121.73	30.43	764.66	58.86	228.76	57.19	952.95	101.68	316.89	79.22
53	526.15	29.68	124.00	31.00	793.51	65.76	244.33	61.08	980.47	108.08	331.22	82.80
54	533.15	32.88	130.96	32.74	824.56	73.16	260.64	65.16	1010.09	114.95	346.27	86.57
55	541.57	36.25	138.19	34.55	857.70	81.05	277.58	69.40	1041.71	122.30	361.85	90.46
56	565.68	40.80	149.59	37.40	892.83	89.39	295.25	73.81	1075.14	130.06	378.05	94.51
57	590.48	45.61	161.43	40.36	929.79	98.20	313.55	78.39	1110.30	138.22	394.78	98.70
58	632.24	52.25	178.22	44.56	971.17	107.97	333.10	83.27	1149.64	147.29	412.66	103.17
59	654.13	57.95	189.57	47.39	1017.24	119.00	353.63	88.41	1195.66	157.77	432.32	108.08
60	692.48	65.73	205.57	51.39	1057.95	129.97	371.66	92.91	1248.33	169.66	453.54	113.38
61	729.71	73.99	221.19	55.30	1126.82	144.96	398.76	99.69	1307.56	182.94	476.33	119.08
62	766.36	82.65	236.48	59.12	1182.80	158.88	420.59	105.15	1373.27	197.60	500.69	125.17
63	802.77	91.66	251.45	62.86	1260.21	176.14	449.12	112.28	1445.38	213.60	526.41	131.60
64	839.39	100.97	266.09	66.52	1324.43	191.96	472.21	118.05	1523.85	230.95	553.59	138.40
65	892.33	112.54	285.51	71.38	1403.88	210.33	499.94	124.98	1608.56	249.64	582.14	145.53
66	972.57	128.00	313.44	78.36	1510.08	233.13	536.15	134.04	1699.49	269.66	611.83	152.96
67	1067.26	145.98	345.81	86.45	1639.43	260.07	579.73	144.93	1796.54	290.96	642.78	160.69
68	1159.85	165.20	375.86	93.97	1757.23	286.42	616.32	154.08	1913.09	316.37	677.80	169.45
69	1280.62	190.43	412.52	103.13	1886.59	315.88	653.02	163.26	2044.70	345.35	714.13	178.53
70	1400.28	216.69	447.09	111.77	2034.54	349.02	693.82	173.45	2162.06	372.21	743.24	185.81
71	1549.77	248.02	490.25	122.56	2243.65	392.80	753.70	188.43	2356.38	412.21	797.42	199.35
72	1714.49	281.77	537.94	134.49	2424.60	431.27	803.68	200.92	2551.60	451.91	851.41	212.85
73	1894.45	317.67	590.89	147.72	2614.20	469.30	856.89	214.22	2755.71	490.03	908.54	227.14
74	2102.21	358.91	652.47	163.12	2827.67	510.65	917.22	229.31	2960.16	525.99	965.21	241.30
75	2264.19	394.48	698.83	174.71	3073.54	560.34	985.91	246.48	3196.50	570.53	1029.82	257.46
76	2548.35	455.23	780.68	195.17	3360.46	623.36	1064.01	266.00	3475.41	630.73	1104.26	276.07
77	2794.64	514.69	847.52	211.88	3696.95	704.70	1152.56	288.14	3807.59	713.58	1190.10	297.52
78	3050.31	581.39	914.37	228.59	4104.10	809.14	1258.68	314.67	4112.44	803.07	1263.44	315.86
79	3341.96	658.45	990.77	247.69	4506.98	918.13	1362.02	340.50	4391.57	891.30	1328.75	332.19
80		807.39		292.14								
81		894.68		313.59								
82		990.34		338.76								
83		1094.05		367.96								
84		1205.88		401.12								
85		1323.23		437.00								
86		1323.23		437.00								
87+		1323.23		437.00								

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option

Appendix B1
John Hancock Life Insurance Company (U.S.A.)
LTC-MD-91

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 20 Days

Age	Indexed Inflation with Shared Cost				5% Simple Inflation with Shared Cost**				5% Compound Inflation with Shared Cost**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	469.72	20.24	82.39	20.60	557.73	37.93	140.09	35.02	1042.21	121.28	325.36	81.34
30	485.83	20.93	85.22	21.31	567.12	38.56	142.44	35.61	1042.21	121.28	325.36	81.34
31	485.83	20.93	85.22	21.31	586.02	39.85	147.19	36.80	1042.21	121.28	325.36	81.34
32	485.83	20.93	85.22	21.31	623.83	42.42	156.69	39.17	1042.21	121.28	325.36	81.34
33	485.83	20.93	85.22	21.31	642.74	43.71	161.44	40.36	1042.21	121.28	325.36	81.34
34	485.83	20.93	85.22	21.31	680.54	46.28	170.93	42.73	1042.21	121.28	325.36	81.34
35	485.83	20.93	85.22	21.31	718.35	48.85	180.43	45.11	1042.21	121.28	325.36	81.34
36	485.83	20.93	85.22	21.31	737.26	50.13	185.18	46.29	1042.21	121.28	325.36	81.34
37	485.83	20.93	85.22	21.31	737.60	50.16	185.26	46.32	1042.21	121.28	325.36	81.34
38	485.83	20.93	85.22	21.31	737.60	50.16	185.26	46.32	1042.21	121.28	325.36	81.34
39	497.02	21.41	87.18	21.80	737.60	50.16	185.26	46.32	1042.21	121.28	325.36	81.34
40	524.63	22.60	92.03	23.01	737.60	50.16	185.26	46.32	1042.21	121.28	325.36	81.34
41	555.57	23.93	97.45	24.36	737.60	50.16	185.26	46.32	1042.21	121.28	325.36	81.34
42	586.86	25.28	102.94	25.74	737.60	50.16	185.26	46.32	1042.21	121.28	325.36	81.34
43	603.02	25.98	105.78	26.44	737.60	50.16	185.26	46.32	1042.21	121.28	325.36	81.34
44	603.02	25.98	105.78	26.44	737.60	50.16	185.26	46.32	1042.21	121.28	325.36	81.34
45	608.95	33.33	147.76	36.94	801.48	66.83	260.12	65.03	1101.80	136.07	394.15	98.54
46	638.14	34.92	154.85	38.71	801.48	66.83	260.12	65.03	1101.80	136.07	394.15	98.54
47	667.67	36.54	162.01	40.50	801.48	66.83	260.12	65.03	1101.80	136.07	394.15	98.54
48	673.88	36.88	163.52	40.88	801.48	66.83	260.12	65.03	1101.80	136.07	394.15	98.54
49	673.88	36.88	163.52	40.88	801.48	66.83	260.12	65.03	1101.80	136.07	394.15	98.54
50	686.43	40.54	189.86	47.47	827.05	73.50	297.55	74.39	1125.62	142.01	428.66	107.16
51	710.50	46.42	204.19	51.05	864.79	82.52	317.83	79.46	1161.84	150.37	447.27	111.82
52	737.03	52.85	219.35	54.84	906.24	92.40	339.06	84.76	1201.62	159.60	466.82	116.70
53	765.75	59.78	235.13	58.78	951.25	103.14	361.33	90.33	1244.78	169.58	487.31	121.83
54	796.52	67.17	251.65	62.91	999.58	114.64	384.54	96.13	1291.07	180.30	508.53	127.13
55	829.08	75.01	268.80	67.20	1051.02	126.90	408.69	102.17	1340.31	191.75	530.70	132.67
56	863.27	83.22	286.47	71.62	1105.38	139.86	433.78	108.44	1392.30	203.82	553.59	138.40
57	898.87	91.77	304.87	76.22	1162.47	153.51	459.71	114.93	1446.82	216.52	577.22	144.31
58	939.67	101.49	324.63	81.16	1226.30	168.67	487.31	121.83	1507.72	230.64	602.42	150.60
59	989.31	113.18	346.58	86.65	1300.84	186.18	517.21	129.30	1578.95	246.97	629.81	157.45
60	1047.41	126.74	370.53	92.63	1385.87	206.02	549.41	137.35	1660.34	265.48	659.29	164.82
61	1113.59	142.11	396.25	99.06	1481.09	228.10	583.60	145.90	1751.79	286.18	690.76	172.69
62	1187.40	159.18	423.85	105.96	1586.26	252.41	619.88	154.97	1853.15	309.02	724.22	181.06
63	1268.48	177.89	452.91	113.23	1701.14	278.86	657.94	164.48	1964.32	334.01	759.56	189.89
64	1356.46	198.12	483.44	120.86	1825.42	307.43	697.87	174.47	2085.13	361.09	796.67	199.17
65	1450.87	219.79	515.22	128.81	1958.88	338.04	739.38	184.85	2215.47	390.26	835.46	208.87
66	1551.37	242.84	548.16	137.04	2101.25	370.63	782.45	195.61	2355.21	421.49	875.82	218.95
67	1657.54	267.15	582.14	145.53	2252.28	405.18	826.89	206.72	2504.22	454.77	917.74	229.44
68	1790.58	297.55	620.82	155.20	2433.23	446.30	876.34	219.09	2683.96	494.60	964.79	241.20
69	1964.81	337.15	666.82	166.71	2657.17	496.67	932.90	233.23	2907.07	543.45	1019.16	254.79
70	2169.45	383.18	718.47	179.62	2911.57	553.28	994.59	248.65	3160.22	598.24	1078.65	269.66
71	2393.73	432.94	774.30	193.57	3183.85	613.14	1059.41	264.85	3430.01	655.87	1141.06	285.27
72	2626.88	483.75	832.43	208.11	3461.43	673.25	1125.38	281.34	3703.09	713.27	1204.00	301.00
73	2879.47	536.66	896.94	224.23	3751.84	732.64	1195.53	298.88	3984.54	767.35	1270.08	317.52
74	3165.53	595.91	970.24	242.56	4080.34	797.51	1275.41	318.85	4299.87	824.22	1344.52	336.13
75	3352.14	639.05	1010.21	252.55	4460.98	875.69	1366.05	341.51	4666.24	894.64	1429.52	357.38
76	3809.80	739.43	1126.47	281.62	4907.85	975.04	1469.04	367.26	5100.88	989.33	1527.06	381.77
77	4183.66	831.92	1210.31	302.58	5435.02	1103.35	1585.51	396.38	5620.99	1119.05	1639.35	409.84
78	4608.39	943.02	1302.29	325.57	6083.50	1271.02	1726.65	431.66	6276.16	1295.20	1779.76	444.94
79	5073.37	1067.56	1401.84	350.46	6865.14	1476.15	1898.32	474.58	7080.49	1513.24	1955.20	488.80
80		1305.50		410.07								
81		1453.20		440.28								
82		1613.82		475.56								
83		1786.76		516.44								
84		1976.84		564.13								
85		2171.69		614.54								
86		2171.69		614.54								
87+		2171.69		614.54								

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option

Appendix B1
John Hancock Life Insurance Company (U.S.A.)
LTC-MD-91

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 100 Days

Age	Indexed Inflation with Shared Cost				5% Simple Inflation with Shared Cost**				5% Compound Inflation with Shared Cost**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	454.38	16.51	58.17	14.54	529.55	31.17	100.32	25.08	957.42	101.23	241.82	60.46
30	469.96	17.08	60.16	15.04	538.46	31.69	102.01	25.50	957.42	101.23	241.82	60.46
31	469.96	17.08	60.16	15.04	556.41	32.75	105.41	26.35	957.42	101.23	241.82	60.46
32	469.96	17.08	60.16	15.04	592.31	34.86	112.21	28.05	957.42	101.23	241.82	60.46
33	469.96	17.08	60.16	15.04	610.26	35.92	115.61	28.90	957.42	101.23	241.82	60.46
34	469.96	17.08	60.16	15.04	646.15	38.03	122.41	30.60	957.42	101.23	241.82	60.46
35	469.96	17.08	60.16	15.04	682.05	40.14	129.21	32.30	957.42	101.23	241.82	60.46
36	469.96	17.08	60.16	15.04	700.00	41.20	132.61	33.15	957.42	101.23	241.82	60.46
37	469.96	17.08	60.16	15.04	700.33	41.22	132.67	33.17	957.42	101.23	241.82	60.46
38	469.96	17.08	60.16	15.04	700.33	41.22	132.67	33.17	957.42	101.23	241.82	60.46
39	480.78	17.47	61.55	15.39	700.33	41.22	132.67	33.17	957.42	101.23	241.82	60.46
40	507.49	18.44	64.97	16.24	700.33	41.22	132.67	33.17	957.42	101.23	241.82	60.46
41	537.42	19.53	68.80	17.20	700.33	41.22	132.67	33.17	957.42	101.23	241.82	60.46
42	567.69	20.63	72.67	18.17	700.33	41.22	132.67	33.17	957.42	101.23	241.82	60.46
43	583.32	21.19	74.67	18.67	700.33	41.22	132.67	33.17	957.42	101.23	241.82	60.46
44	583.32	21.19	74.67	18.67	700.33	41.22	132.67	33.17	957.42	101.23	241.82	60.46
45	583.32	27.14	104.68	26.17	751.32	54.86	187.04	46.76	1005.54	113.52	292.11	73.03
46	611.29	28.44	109.70	27.42	751.32	54.86	187.04	46.76	1005.54	113.52	292.11	73.03
47	639.57	29.76	114.77	28.69	751.32	54.86	187.04	46.76	1005.54	113.52	292.11	73.03
48	645.52	30.03	115.84	28.96	751.32	54.86	187.04	46.76	1005.54	113.52	292.11	73.03
49	645.52	30.03	115.84	28.96	751.32	54.86	187.04	46.76	1005.54	113.52	292.11	73.03
50	655.11	33.01	135.18	33.80	771.71	60.33	215.06	53.77	1024.80	118.43	318.15	79.54
51	675.00	37.87	145.85	36.46	803.18	67.85	230.32	57.58	1055.10	125.46	332.26	83.07
52	696.96	43.21	157.03	39.26	837.84	76.14	246.43	61.61	1088.45	133.20	347.21	86.80
53	720.82	48.98	168.85	42.21	875.56	85.13	263.36	65.84	1124.73	141.61	362.79	90.70
54	746.44	55.15	181.08	45.27	916.15	94.80	281.03	70.26	1163.72	150.63	379.10	94.77
55	773.65	61.66	193.94	48.49	959.46	105.10	299.54	74.88	1205.28	160.28	396.14	99.04
56	802.24	68.53	207.22	51.80	1005.33	116.05	318.77	79.69	1249.25	170.50	413.81	103.45
57	832.06	75.67	221.02	55.25	1053.58	127.55	338.74	84.69	1295.43	181.24	432.11	108.03
58	866.25	83.77	235.97	58.99	1107.50	140.33	360.07	90.02	1346.95	193.16	451.66	112.91
59	907.78	93.52	252.59	63.15	1170.31	155.05	383.39	95.85	1407.01	206.91	473.09	118.27
60	956.40	104.81	270.89	67.72	1241.88	171.70	408.48	102.12	1475.57	222.43	496.20	124.05
61	1011.76	117.59	290.75	72.69	1322.01	190.20	435.45	108.86	1552.55	239.81	521.08	130.27
62	1073.58	131.81	311.98	77.99	1410.54	210.59	464.10	116.02	1637.91	258.97	547.63	136.91
63	1141.53	147.36	334.56	83.64	1507.33	232.78	494.21	123.55	1731.59	279.91	575.65	143.91
64	1215.35	164.20	358.29	89.57	1612.17	256.72	525.89	131.47	1833.58	302.65	605.35	151.34
65	1294.67	182.28	383.07	95.77	1724.90	282.44	559.03	139.76	1943.77	327.16	636.40	159.10
66	1379.23	201.49	408.90	102.22	1845.37	309.86	593.43	148.36	2062.12	353.46	668.81	167.20
67	1468.72	221.80	435.45	108.86	1973.39	338.98	629.08	157.27	2188.60	381.53	702.58	175.64
68	1580.17	247.05	465.98	116.50	2125.93	373.43	668.91	167.23	2340.25	414.91	740.74	185.18
69	1725.16	279.72	502.68	125.67	2313.33	415.30	714.81	178.70	2527.06	455.55	785.07	196.27
70	1895.11	317.62	544.29	136.07	2525.54	462.22	765.10	191.27	2738.23	500.95	833.79	208.45
71	2081.47	358.61	589.25	147.31	2752.52	511.77	818.11	204.53	2963.06	548.68	884.91	221.23
72	2275.72	400.53	636.19	159.05	2984.21	561.59	872.05	218.01	3190.80	596.22	936.56	234.14
73	2484.61	443.61	688.25	172.06	3224.15	609.74	929.35	232.34	3422.80	639.51	990.61	247.65
74	2718.48	491.12	747.47	186.87	3492.27	661.15	994.48	248.62	3679.10	683.34	1051.36	262.84
75	2865.26	525.40	781.37	195.34	3802.89	723.67	1068.61	267.15	3977.12	738.70	1120.99	280.25
76	3243.46	607.43	875.04	218.76	4170.46	805.14	1153.29	288.32	4334.19	816.51	1201.39	300.35
77	3551.33	684.40	944.33	236.08	4609.36	913.46	1249.90	312.47	4767.68	927.75	1294.65	323.66
78	3898.35	776.05	1020.32	255.08	5146.05	1053.68	1366.79	341.70	5310.69	1076.87	1411.22	352.81
79	4270.61	876.09	1102.29	275.57	5782.10	1220.44	1508.03	377.01	5966.01	1254.73	1555.92	388.98
80		1066.88		323.37								
81		1182.21		347.97								
82		1307.11		376.54								
83		1441.25		409.41								
84		1588.25		447.48								
85		1737.95		487.55								
86		1737.95		487.55								
87+		1737.95		487.55								

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option

Appendix B1
John Hancock Life Insurance Company (U.S.A.)
LTC-MD-91

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	Indexed Inflation with Shared Cost				5% Simple Inflation with Shared Cost**				5% Compound Inflation with Shared Cost**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	525.97	30.61	87.51	21.88	631.45	55.56	148.39	37.10	1288.53	179.36	365.93	91.48
30	525.97	30.61	87.51	21.88	631.45	55.56	148.39	37.10	1288.53	179.36	365.93	91.48
31	525.97	30.61	87.51	21.88	668.62	58.83	157.12	39.28	1288.53	179.36	365.93	91.48
32	525.97	30.61	87.51	21.88	688.29	60.56	161.74	40.44	1288.53	179.36	365.93	91.48
33	525.97	30.61	87.51	21.88	727.62	64.02	170.99	42.75	1288.53	179.36	365.93	91.48
34	525.97	30.61	87.51	21.88	766.95	67.48	180.23	45.06	1288.53	179.36	365.93	91.48
35	525.97	30.61	87.51	21.88	786.62	69.21	184.85	46.21	1288.53	179.36	365.93	91.48
36	525.97	30.61	87.51	21.88	825.95	72.67	194.09	48.52	1288.53	179.36	365.93	91.48
37	533.65	31.06	88.79	22.20	835.10	73.47	196.24	49.06	1288.53	179.36	365.93	91.48
38	533.65	31.06	88.79	22.20	835.10	73.47	196.24	49.06	1288.53	179.36	365.93	91.48
39	563.29	32.79	93.72	23.43	835.10	73.47	196.24	49.06	1288.53	179.36	365.93	91.48
40	592.94	34.51	98.66	24.66	835.10	73.47	196.24	49.06	1288.53	179.36	365.93	91.48
41	624.21	36.33	103.86	25.96	835.10	73.47	196.24	49.06	1288.53	179.36	365.93	91.48
42	655.64	38.16	109.09	27.27	835.10	73.47	196.24	49.06	1288.53	179.36	365.93	91.48
43	665.28	38.72	110.69	27.67	835.10	73.47	196.24	49.06	1288.53	179.36	365.93	91.48
44	665.28	38.72	110.69	27.67	835.10	73.47	196.24	49.06	1288.53	179.36	365.93	91.48
45	672.48	48.93	150.54	37.63	933.06	97.99	275.18	68.79	1385.87	202.41	441.20	110.30
46	701.20	51.02	156.97	39.24	933.06	97.99	275.18	68.79	1385.87	202.41	441.20	110.30
47	730.07	53.12	163.43	40.86	933.06	97.99	275.18	68.79	1385.87	202.41	441.20	110.30
48	746.80	54.34	167.18	41.79	933.06	97.99	275.18	68.79	1385.87	202.41	441.20	110.30
49	746.80	54.34	167.18	41.79	933.06	97.99	275.18	68.79	1385.87	202.41	441.20	110.30
50	767.29	59.88	194.05	48.51	972.24	107.82	315.11	78.78	1424.81	211.64	478.74	119.68
51	801.17	68.09	208.68	52.17	1026.71	120.76	336.86	84.22	1478.29	223.95	499.12	124.78
52	838.31	77.03	224.05	56.01	1086.57	134.97	359.65	89.91	1536.89	237.43	520.45	130.11
53	878.46	86.70	240.26	60.06	1151.54	150.45	383.70	95.92	1600.40	252.10	542.72	135.68
54	921.38	97.02	257.09	64.27	1221.38	167.07	408.79	102.20	1668.57	267.86	565.93	141.48
55	955.72	106.71	271.51	67.88	1295.85	184.82	435.14	108.78	1741.10	284.66	590.19	147.55
56	1007.93	118.65	290.95	72.74	1374.71	203.66	462.43	115.61	1817.74	302.52	615.38	153.85
57	1059.57	130.82	310.31	77.58	1457.69	223.53	490.97	122.74	1898.27	321.31	641.42	160.35
58	1110.39	143.58	328.91	82.23	1549.70	245.46	521.18	130.30	1987.16	341.96	669.02	167.25
59	1182.37	160.12	352.60	88.15	1655.69	270.45	553.91	138.48	2089.26	365.46	698.81	174.70
60	1253.75	177.57	374.94	93.73	1775.55	298.52	588.72	147.18	2204.68	391.80	730.70	182.68
61	1326.62	195.92	396.49	99.12	1909.17	329.67	625.84	156.46	2333.64	421.08	764.58	191.14
62	1421.23	218.18	423.24	105.81	2056.40	363.84	664.94	166.24	2476.25	453.36	800.44	200.11
63	1494.92	237.69	442.77	110.69	2217.15	401.06	706.03	176.51	2632.73	488.67	838.18	209.55
64	1611.67	264.52	473.81	118.45	2391.28	441.31	749.00	187.25	2803.20	527.06	877.80	219.45
65	1708.03	288.42	497.79	124.45	2578.66	484.54	793.64	198.41	2987.84	568.60	919.10	229.78
66	1839.81	318.65	530.85	132.71	2779.18	530.78	839.96	209.99	3186.83	613.34	962.28	240.57
67	1991.79	352.91	568.66	142.17	2992.75	579.99	887.84	221.96	3400.32	661.33	1007.03	251.76
68	2165.33	392.69	607.91	151.98	3245.03	637.65	940.43	235.11	3653.49	717.66	1056.69	264.17
69	2341.32	434.79	641.40	160.35	3550.87	706.66	999.71	249.93	3959.84	784.78	1112.94	278.23
70	2540.20	481.74	677.41	169.35	3846.16	773.63	1050.65	262.66	4180.12	834.51	1140.41	285.10
71	2781.56	536.46	722.91	180.73	4206.66	853.20	1116.63	279.16	4511.66	905.71	1196.53	299.13
72	3044.94	594.50	773.65	193.41	4623.78	943.35	1196.84	299.21	4879.33	983.26	1262.14	315.54
73	3337.26	655.80	832.35	208.09	5007.13	1022.40	1268.20	317.05	5283.99	1062.48	1337.35	334.34
74	3657.85	721.86	897.29	224.32	5433.14	1107.03	1347.86	336.97	5727.86	1144.58	1419.85	354.96
75	3918.46	778.98	945.21	236.30	5922.78	1207.74	1438.40	359.60	6199.04	1235.62	1503.97	375.99
76	4457.73	898.29	1055.48	263.87	6494.82	1334.59	1541.59	385.40	6788.90	1362.41	1609.21	402.30
77	4910.91	1010.76	1138.27	284.57	7168.10	1497.68	1659.21	414.80	7377.25	1509.18	1704.77	426.19
78	5394.58	1139.47	1223.19	305.80	7754.29	1661.12	1748.00	437.00	7899.91	1666.84	1776.65	444.16
79	5946.22	1287.76	1322.07	330.52	8344.45	1836.02	1834.58	458.64	8482.93	1850.91	1858.89	464.72
80		1558.55		385.14								
81		1733.85		415.74								
82		1923.57		451.07								
83		2131.73		492.61								
84		2358.83		540.37								
85		2583.44		589.00								
86		2583.44		589.00								
87+		2583.44		589.00								

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option

Appendix B1
John Hancock Life Insurance Company (U.S.A.)
LTC-MD-91

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	Indexed Inflation with Shared Cost				5% Simple Inflation with Shared Cost**				5% Compound Inflation with Shared Cost**			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	505.04	25.55	62.14	15.53	593.92	46.56	107.04	26.76	1172.40	151.91	275.18	68.79
30	505.04	25.55	62.14	15.53	593.92	46.56	107.04	26.76	1172.40	151.91	275.18	68.79
31	505.04	25.55	62.14	15.53	628.88	49.30	113.34	28.34	1172.40	151.91	275.18	68.79
32	505.04	25.55	62.14	15.53	647.38	50.75	116.68	29.17	1172.40	151.91	275.18	68.79
33	505.04	25.55	62.14	15.53	684.37	53.65	123.34	30.84	1172.40	151.91	275.18	68.79
34	505.04	25.55	62.14	15.53	721.37	56.56	130.01	32.50	1172.40	151.91	275.18	68.79
35	505.04	25.55	62.14	15.53	739.86	58.01	133.34	33.34	1172.40	151.91	275.18	68.79
36	505.04	25.55	62.14	15.53	776.86	60.91	140.01	35.00	1172.40	151.91	275.18	68.79
37	512.41	25.93	63.04	15.76	785.46	61.58	141.56	35.39	1172.40	151.91	275.18	68.79
38	512.41	25.93	63.04	15.76	785.46	61.58	141.56	35.39	1172.40	151.91	275.18	68.79
39	540.88	27.37	66.55	16.64	785.46	61.58	141.56	35.39	1172.40	151.91	275.18	68.79
40	569.34	28.81	70.05	17.51	785.46	61.58	141.56	35.39	1172.40	151.91	275.18	68.79
41	599.37	30.33	73.74	18.44	785.46	61.58	141.56	35.39	1172.40	151.91	275.18	68.79
42	629.55	31.85	77.46	19.36	785.46	61.58	141.56	35.39	1172.40	151.91	275.18	68.79
43	638.80	32.32	78.59	19.65	785.46	61.58	141.56	35.39	1172.40	151.91	275.18	68.79
44	638.80	32.32	78.59	19.65	785.46	61.58	141.56	35.39	1172.40	151.91	275.18	68.79
45	638.80	40.84	107.51	26.88	866.33	82.10	199.48	49.87	1253.95	171.49	330.90	82.73
46	666.09	42.58	112.11	28.03	866.33	82.10	199.48	49.87	1253.95	171.49	330.90	82.73
47	693.51	44.33	116.72	29.18	866.33	82.10	199.48	49.87	1253.95	171.49	330.90	82.73
48	709.40	45.35	119.40	29.85	866.33	82.10	199.48	49.87	1253.95	171.49	330.90	82.73
49	709.40	45.35	119.40	29.85	866.33	82.10	199.48	49.87	1253.95	171.49	330.90	82.73
50	725.97	49.98	139.47	34.87	898.66	90.33	229.70	57.42	1286.57	179.33	359.65	89.91
51	754.30	56.85	150.45	37.61	944.61	101.26	246.32	61.58	1331.79	189.76	375.23	93.81
52	785.43	64.38	162.05	40.51	995.16	113.28	263.89	65.97	1381.48	201.21	391.75	97.94
53	819.15	72.51	174.29	43.57	1050.18	126.38	282.39	70.60	1435.37	213.67	409.11	102.28
54	855.27	81.18	187.04	46.76	1109.46	140.49	301.84	75.46	1493.34	227.08	427.30	106.82
55	883.33	89.35	198.02	49.51	1172.79	155.57	322.33	80.58	1555.13	241.41	446.22	111.56
56	927.79	99.41	212.84	53.21	1239.99	171.62	343.66	85.91	1620.56	256.62	465.98	116.50
57	971.66	109.69	227.56	56.89	1310.85	188.58	365.93	91.48	1689.43	272.69	486.47	121.62
58	1014.20	120.43	241.89	60.47	1389.24	207.24	389.66	97.41	1765.20	290.28	508.32	127.08
59	1075.13	134.33	260.13	65.03	1479.07	228.42	415.48	103.87	1851.69	310.15	531.95	132.99
60	1134.67	148.92	277.51	69.38	1580.41	252.10	443.29	110.82	1949.18	332.39	557.46	139.37
61	1194.96	164.30	294.55	73.64	1693.22	278.34	472.88	118.22	2057.92	357.04	584.65	146.16
62	1274.31	182.89	315.67	78.92	1817.53	307.12	504.35	126.09	2178.20	384.20	613.61	153.40
63	1334.61	199.24	331.51	82.88	1953.37	338.48	537.39	134.35	2310.30	413.91	644.24	161.06
64	1433.08	221.69	355.96	88.99	2100.70	372.41	572.20	143.05	2454.48	446.27	676.55	169.14
65	1513.32	241.71	375.31	93.83	2259.59	408.92	608.48	152.12	2611.01	481.38	710.32	177.58
66	1624.83	267.11	401.65	100.41	2429.99	448.05	646.23	161.56	2780.18	519.25	745.76	186.44
67	1754.11	295.91	431.66	107.92	2611.96	489.79	685.43	171.36	2962.25	560.00	782.66	195.67
68	1900.09	329.11	463.18	115.80	2825.16	538.30	728.72	182.18	3176.29	607.41	823.86	205.96
69	2044.89	363.90	491.07	122.77	3080.84	595.73	777.96	194.49	3432.18	663.22	870.80	217.70
70	2207.99	402.52	521.37	130.34	3324.84	651.03	820.98	205.24	3610.99	703.92	895.58	223.90
71	2407.60	447.62	559.17	139.79	3624.30	716.77	876.16	219.04	3885.14	762.60	943.02	235.75
72	2626.79	495.62	601.22	150.31	3972.66	791.51	942.49	235.62	4190.62	826.68	997.88	249.47
73	2867.99	545.35	649.58	162.39	4286.90	854.88	1001.80	250.45	4522.53	889.42	1060.17	265.04
74	3128.08	597.68	703.15	175.79	4629.62	920.33	1067.98	267.00	4879.50	951.21	1128.37	282.09
75	3334.57	642.56	743.67	185.92	5023.28	999.21	1143.36	285.84	5256.40	1020.77	1198.44	299.61
76	3778.02	739.94	834.13	208.53	5488.55	1102.48	1229.93	307.48	5735.93	1124.15	1286.53	321.63
77	4150.58	834.08	903.98	226.00	6046.02	1241.14	1329.67	332.42	6221.80	1252.19	1368.44	342.11
78	4543.02	940.45	975.86	243.96	6521.40	1378.36	1407.14	351.79	6643.87	1387.42	1432.34	358.09
79	4979.21	1058.40	1058.66	264.67	6978.34	1516.54	1482.33	370.58	7094.27	1533.35	1504.28	376.07
80		1273.17		309.24								
81		1407.07		334.52								
82		1551.31		363.51								
83		1709.45		397.32								
84		1881.55		435.89								
85		2050.10		474.96								
86		2050.10		474.96								
87+		2050.10		474.96								

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option

Appendix B1
John Hancock Life Insurance Company (U.S.A.)
NH-MD-91

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	Indexed Inflation with Shared Cost		5% Simple Inflation with Shared Cost**		5% Compound Inflation with Shared Cost**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	344.17	10.22	500.34	24.21	846.07	74.99
30	344.17	10.22	500.34	24.21	846.07	74.99
31	344.17	10.22	500.34	24.21	846.07	74.99
32	350.63	10.41	500.34	24.21	846.07	74.99
33	361.98	10.75	500.34	24.21	846.07	74.99
34	373.34	11.09	500.34	24.21	846.07	74.99
35	387.54	11.51	500.34	24.21	846.07	74.99
36	398.89	11.85	500.34	24.21	846.07	74.99
37	413.09	12.27	500.34	24.21	846.07	74.99
38	431.54	12.82	500.34	24.21	846.07	74.99
39	442.90	13.15	500.34	24.21	846.07	74.99
40	455.16	13.52	508.13	24.59	846.07	74.99
41	455.16	13.52	527.83	25.54	846.07	74.99
42	455.16	13.52	547.69	26.50	846.07	74.99
43	455.16	13.52	549.16	26.57	846.07	74.99
44	455.16	13.52	549.16	26.57	846.07	74.99
45	468.38	18.00	556.00	33.90	880.26	84.27
46	468.38	18.00	598.30	36.48	880.26	84.27
47	468.38	18.00	625.47	38.13	880.26	84.27
48	480.19	18.46	670.18	40.86	880.26	84.27
49	483.40	18.58	699.23	42.63	880.26	84.27
50	486.16	20.33	709.88	46.59	893.93	87.98
51	497.85	23.22	736.96	52.46	915.94	93.13
52	497.81	25.73	748.16	57.49	940.20	98.80
53	511.57	29.07	776.05	64.04	966.54	104.94
54	526.35	32.63	804.55	70.97	994.90	111.53
55	542.02	36.39	833.71	78.21	1025.06	118.53
56	558.50	40.34	863.26	85.71	1056.95	125.93
57	575.70	44.45	909.68	95.16	1090.43	133.72
58	595.44	49.11	939.93	103.42	1127.92	142.37
59	619.52	54.73	986.82	114.19	1171.85	152.38
60	647.78	61.25	1035.03	125.71	1222.14	163.75
61	679.99	68.62	1098.60	139.72	1278.73	176.43
62	716.00	76.82	1179.87	156.67	1341.51	190.44
63	755.63	85.79	1238.00	171.07	1410.38	205.73
64	805.86	96.38	1328.87	190.44	1485.27	222.30
65	850.49	106.62	1405.12	208.19	1566.09	240.13
66	926.40	121.20	1495.71	228.43	1652.76	259.15
67	1001.59	136.17	1601.50	251.39	1745.15	279.44
68	1093.00	154.76	1697.90	273.96	1856.40	303.69
69	1183.64	175.06	1809.20	300.09	1947.85	325.68
70	1291.02	198.78	1921.58	326.79	2042.92	348.45
71	1432.34	228.20	2127.12	369.41	2240.15	388.54
72	1590.58	260.35	2347.97	414.54	2466.94	433.47
73	1764.88	295.02	2542.48	453.51	2669.14	471.50
74	1915.55	326.46	2751.22	494.44	2869.41	507.49
75	2077.72	361.69	2990.92	543.27	3100.15	551.61
76	2418.79	431.71	3268.35	604.20	3370.00	609.82
77	2664.27	489.77	3590.29	681.43	3687.57	688.07
78	2926.13	556.20	3977.49	780.15	4076.81	791.50
79	3217.50	632.20	4274.03	866.16	4388.63	885.41
80		788.03				
81		877.01				
82		972.72				
83		1078.32				
84		1193.99				
85		1313.04				
86		1313.04				
87+		1313.04				

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

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

Appendix B1
John Hancock Life Insurance Company (U.S.A.)
NH-MD-91

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	Indexed Inflation with Shared Cost		5% Simple Inflation with Shared Cost**		5% Compound Inflation with Shared Cost**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	334.96	8.00	479.07	19.09	784.52	60.46
30	334.96	8.00	479.07	19.09	784.52	60.46
31	334.96	8.00	479.07	19.09	784.52	60.46
32	341.25	8.15	479.07	19.09	784.52	60.46
33	352.30	8.41	479.07	19.09	784.52	60.46
34	363.36	8.67	479.07	19.09	784.52	60.46
35	377.17	9.00	479.07	19.09	784.52	60.46
36	388.22	9.27	479.07	19.09	784.52	60.46
37	402.04	9.60	479.07	19.09	784.52	60.46
38	420.00	10.02	479.07	19.09	784.52	60.46
39	431.05	10.29	479.07	19.09	784.52	60.46
40	442.99	10.57	486.53	19.39	784.52	60.46
41	442.99	10.57	505.40	20.14	784.52	60.46
42	442.99	10.57	524.41	20.90	784.52	60.46
43	442.99	10.57	525.82	20.95	784.52	60.46
44	442.99	10.57	525.82	20.95	784.52	60.46
45	451.80	14.01	525.82	26.71	810.00	67.77
46	451.80	14.01	565.82	28.74	810.00	67.77
47	451.80	14.01	591.52	30.05	810.00	67.77
48	463.19	14.37	633.80	32.20	810.00	67.77
49	466.29	14.46	661.28	33.59	810.00	67.77
50	467.31	15.80	668.25	36.68	820.20	70.73
51	476.60	18.11	690.58	41.42	838.00	74.91
52	474.57	20.14	697.87	45.50	857.68	79.54
53	485.66	22.83	720.59	50.85	879.14	84.53
54	497.57	25.71	743.71	56.48	902.30	89.91
55	510.26	28.76	767.33	62.40	927.02	95.64
56	523.66	31.94	791.21	68.54	953.21	101.73
57	537.65	35.28	830.43	76.26	980.76	108.11
58	553.76	39.07	854.51	83.04	1011.63	115.21
59	573.45	43.62	893.23	91.85	1047.80	123.40
60	596.57	48.90	932.60	101.28	1089.26	132.70
61	622.95	54.88	985.38	112.73	1135.89	143.08
62	652.50	61.52	1053.49	126.56	1187.67	154.55
63	685.03	68.80	1100.60	138.33	1244.52	167.05
64	726.89	77.37	1176.46	154.17	1306.41	180.61
65	763.48	85.68	1239.14	168.70	1373.29	195.20
66	827.87	97.49	1314.21	185.24	1445.07	210.80
67	891.28	109.63	1402.41	204.03	1521.73	227.42
68	967.79	124.66	1481.23	222.45	1613.68	247.24
69	1041.82	140.99	1571.46	243.66	1686.88	265.08
70	1129.47	160.08	1661.75	265.27	1762.50	283.52
71	1246.12	183.73	1832.08	299.80	1925.78	316.01
72	1377.15	209.63	2015.26	336.38	2114.17	352.44
73	1521.04	237.47	2174.91	367.78	2280.56	383.02
74	1642.81	262.57	2345.06	400.53	2443.63	411.61
75	1773.24	290.68	2540.16	439.63	2631.27	446.77
76	2054.82	346.81	2766.09	488.72	2850.93	493.66
77	2253.86	393.56	3028.77	551.42	3110.09	557.46
78	2464.51	446.83	3343.73	631.30	3426.93	641.47
79	2696.86	507.16	3578.90	700.09	3675.07	716.76
80		630.99				
81		700.85				
82		775.89				
83		858.62				
84		949.08				
85		1041.95				
86		1041.95				
87+		1041.95				

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

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

Appendix B1
John Hancock Life Insurance Company (U.S.A.)
NH-MD-91

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 20 Days

Age	Indexed Inflation with Shared Cost		5% Simple Inflation with Shared Cost**		5% Compound Inflation with Shared Cost**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	390.68	13.89	524.51	30.00	927.91	94.30
30	409.01	14.54	524.51	30.00	927.91	94.30
31	420.30	14.94	524.51	30.00	927.91	94.30
32	438.63	15.59	524.51	30.00	927.91	94.30
33	452.73	16.09	524.51	30.00	927.91	94.30
34	468.12	16.64	524.51	30.00	927.91	94.30
35	468.12	16.64	524.51	30.00	927.91	94.30
36	468.12	16.64	524.51	30.00	927.91	94.30
37	468.12	16.64	524.51	30.00	927.91	94.30
38	468.12	16.64	524.51	30.00	927.91	94.30
39	468.12	16.64	553.70	31.67	927.91	94.30
40	468.12	16.64	571.00	32.66	927.91	94.30
41	468.12	16.64	590.78	33.79	927.91	94.30
42	468.12	16.64	620.02	35.46	927.91	94.30
43	468.12	16.64	620.02	35.46	927.91	94.30
44	468.12	16.64	620.02	35.46	927.91	94.30
45	485.69	22.16	627.92	44.68	972.37	105.83
46	492.63	22.47	655.02	46.60	972.37	105.83
47	519.55	23.70	699.14	49.74	972.37	105.83
48	523.04	23.86	742.44	52.82	972.37	105.83
49	550.48	25.11	742.44	52.82	972.37	105.83
50	549.48	27.18	761.96	58.08	990.14	110.43
51	559.16	30.75	791.24	65.11	1017.98	116.91
52	568.56	34.50	823.41	72.79	1048.61	124.05
53	556.49	36.97	858.36	81.13	1081.86	131.76
54	566.37	40.86	895.89	90.10	1117.59	140.05
55	577.79	44.96	935.86	99.61	1155.57	148.85
56	606.00	50.51	978.09	109.67	1195.72	158.18
57	635.08	56.34	1022.45	120.26	1237.80	167.99
58	682.83	64.42	1072.09	132.02	1284.90	178.89
59	709.83	71.38	1127.63	145.31	1340.13	191.51
60	755.24	80.84	1177.80	158.53	1403.33	205.83
61	799.96	90.89	1259.84	176.66	1474.40	221.86
62	844.47	101.45	1327.97	193.44	1553.20	239.52
63	889.01	112.39	1420.50	214.29	1639.61	258.84
64	933.99	123.70	1498.48	233.38	1733.52	279.78
65	997.35	137.77	1593.85	255.49	1834.81	302.28
66	1091.56	156.59	1719.87	283.01	1943.33	326.35
67	1202.40	178.44	1872.55	315.48	2058.99	351.97
68	1312.62	201.90	2013.72	347.32	2198.51	382.65
69	1457.34	232.82	2170.49	383.18	2357.63	417.88
70	1602.41	265.03	2350.01	423.60	2501.64	450.69
71	1782.52	303.50	2600.98	476.93	2735.29	499.44
72	1980.37	344.87	2819.44	523.85	2970.15	547.84
73	2197.62	389.15	3049.68	570.77	3217.22	595.07
74	2450.26	440.47	3310.87	622.47	3467.96	640.66
75	2651.47	484.83	3612.01	684.33	3757.93	696.62
76	2996.93	559.80	3962.07	761.75	4098.48	770.48
77	3298.19	632.47	4370.07	860.08	4501.02	869.83
78	3613.79	714.45	4865.69	987.03	4874.96	977.63
79	3977.96	810.70	5364.39	1121.89	5225.67	1086.89
80		996.87				
81		1107.98				
82		1230.05				
83		1362.70				
84		1506.20				
85		1657.40				
86		1657.40				
87+		1657.40				

* Standard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option

Appendix B1
John Hancock Life Insurance Company (U.S.A.)
NH-MD-91

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 100 Days

Age	Indexed Inflation with Shared Cost		5% Simple Inflation with Shared Cost**		5% Compound Inflation with Shared Cost**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	379.15	11.10	500.22	24.17	856.32	77.39
30	396.94	11.62	500.22	24.17	856.32	77.39
31	407.89	11.94	500.22	24.17	856.32	77.39
32	425.69	12.46	500.22	24.17	856.32	77.39
33	439.37	12.86	500.22	24.17	856.32	77.39
34	454.31	13.30	500.22	24.17	856.32	77.39
35	454.31	13.30	500.22	24.17	856.32	77.39
36	454.31	13.30	500.22	24.17	856.32	77.39
37	454.31	13.30	500.22	24.17	856.32	77.39
38	454.31	13.30	500.22	24.17	856.32	77.39
39	454.31	13.30	528.06	25.52	856.32	77.39
40	454.31	13.30	544.56	26.31	856.32	77.39
41	454.31	13.30	563.42	27.23	856.32	77.39
42	454.31	13.30	591.31	28.57	856.32	77.39
43	454.31	13.30	591.31	28.57	856.32	77.39
44	454.31	13.30	591.31	28.57	856.32	77.39
45	466.96	17.65	591.31	35.97	890.90	86.72
46	473.62	17.90	616.83	37.52	890.90	86.72
47	499.51	18.88	658.38	40.05	890.90	86.72
48	502.86	19.01	699.15	42.53	890.90	86.72
49	529.25	20.00	699.15	42.53	890.90	86.72
50	526.40	21.62	714.18	46.73	904.75	90.44
51	533.33	24.54	738.18	52.51	927.65	95.79
52	539.93	27.62	764.66	58.86	952.95	101.68
53	526.15	29.68	793.51	65.76	980.47	108.08
54	533.15	32.88	824.56	73.16	1010.09	114.95
55	541.57	36.25	857.70	81.05	1041.71	122.30
56	565.68	40.80	892.83	89.39	1075.14	130.06
57	590.48	45.61	929.79	98.20	1110.30	138.22
58	632.24	52.25	971.17	107.97	1149.64	147.29
59	654.13	57.95	1017.24	119.00	1195.66	157.77
60	692.48	65.73	1057.95	129.97	1248.33	169.66
61	729.71	73.99	1126.82	144.96	1307.56	182.94
62	766.36	82.65	1182.80	158.88	1373.27	197.60
63	802.77	91.66	1260.21	176.14	1445.38	213.60
64	839.39	100.97	1324.43	191.96	1523.85	230.95
65	892.33	112.54	1403.88	210.33	1608.56	249.64
66	972.57	128.00	1510.08	233.13	1699.49	269.66
67	1067.26	145.98	1639.43	260.07	1796.54	290.96
68	1159.85	165.20	1757.23	286.42	1913.09	316.37
69	1280.62	190.43	1886.59	315.88	2044.70	345.35
70	1400.28	216.69	2034.54	349.02	2162.06	372.21
71	1549.77	248.02	2243.65	392.80	2356.38	412.21
72	1714.49	281.77	2424.60	431.27	2551.60	451.91
73	1894.45	317.67	2614.20	469.30	2755.71	490.03
74	2102.21	358.91	2827.67	510.65	2960.16	525.99
75	2264.19	394.48	3073.54	560.34	3196.50	570.53
76	2548.35	455.23	3360.46	623.36	3475.41	630.73
77	2794.64	514.69	3696.95	704.70	3807.59	713.58
78	3050.31	581.39	4104.10	809.14	4112.44	803.07
79	3341.96	658.45	4506.98	918.13	4391.57	891.30
80		807.39				
81		894.68				
82		990.34				
83		1094.05				
84		1205.88				
85		1323.23				
86		1323.23				
87+		1323.23				

* Standard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option

Appendix B1
John Hancock Life Insurance Company (U.S.A.)
NH-MD-91

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	Indexed Inflation with Shared Cost		5% Simple Inflation with Shared Cost**		5% Compound Inflation with Shared Cost**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	469.72	20.24	557.73	37.93	1042.21	121.28
30	485.83	20.93	567.12	38.56	1042.21	121.28
31	485.83	20.93	586.02	39.85	1042.21	121.28
32	485.83	20.93	623.83	42.42	1042.21	121.28
33	485.83	20.93	642.74	43.71	1042.21	121.28
34	485.83	20.93	680.54	46.28	1042.21	121.28
35	485.83	20.93	718.35	48.85	1042.21	121.28
36	485.83	20.93	737.26	50.13	1042.21	121.28
37	485.83	20.93	737.60	50.16	1042.21	121.28
38	485.83	20.93	737.60	50.16	1042.21	121.28
39	497.02	21.41	737.60	50.16	1042.21	121.28
40	524.63	22.60	737.60	50.16	1042.21	121.28
41	555.57	23.93	737.60	50.16	1042.21	121.28
42	586.86	25.28	737.60	50.16	1042.21	121.28
43	603.02	25.98	737.60	50.16	1042.21	121.28
44	603.02	25.98	737.60	50.16	1042.21	121.28
45	608.95	33.33	801.48	66.83	1101.80	136.07
46	638.14	34.92	801.48	66.83	1101.80	136.07
47	667.67	36.54	801.48	66.83	1101.80	136.07
48	673.88	36.88	801.48	66.83	1101.80	136.07
49	673.88	36.88	801.48	66.83	1101.80	136.07
50	686.43	40.54	827.05	73.50	1125.62	142.01
51	710.50	46.42	864.79	82.52	1161.84	150.37
52	737.03	52.85	906.24	92.40	1201.62	159.60
53	765.75	59.78	951.25	103.14	1244.78	169.58
54	796.52	67.17	999.58	114.64	1291.07	180.30
55	829.08	75.01	1051.02	126.90	1340.31	191.75
56	863.27	83.22	1105.38	139.86	1392.30	203.82
57	898.87	91.77	1162.47	153.51	1446.82	216.52
58	939.67	101.49	1226.30	168.67	1507.72	230.64
59	989.31	113.18	1300.84	186.18	1578.95	246.97
60	1047.41	126.74	1385.87	206.02	1660.34	265.48
61	1113.59	142.11	1481.09	228.10	1751.79	286.18
62	1187.40	159.18	1586.26	252.41	1853.15	309.02
63	1268.48	177.89	1701.14	278.86	1964.32	334.01
64	1356.46	198.12	1825.42	307.43	2085.13	361.09
65	1450.87	219.79	1958.88	338.04	2215.47	390.26
66	1551.37	242.84	2101.25	370.63	2355.21	421.49
67	1657.54	267.15	2252.28	405.18	2504.22	454.77
68	1790.58	297.55	2433.23	446.30	2683.96	494.60
69	1964.81	337.15	2657.17	496.67	2907.07	543.45
70	2169.45	383.18	2911.57	553.28	3160.22	598.24
71	2393.73	432.94	3183.85	613.14	3430.01	655.87
72	2626.88	483.75	3461.43	673.25	3703.09	713.27
73	2879.47	536.66	3751.84	732.64	3984.54	767.35
74	3165.53	595.91	4080.34	797.51	4299.87	824.22
75	3352.14	639.05	4460.98	875.69	4666.24	894.64
76	3809.80	739.43	4907.85	975.04	5100.88	989.33
77	4183.66	831.92	5435.02	1103.35	5620.99	1119.05
78	4608.39	943.02	6083.50	1271.02	6276.16	1295.20
79	5073.37	1067.56	6865.14	1476.15	7080.49	1513.24
80		1305.50				
81		1453.20				
82		1613.82				
83		1786.76				
84		1976.84				
85		2171.69				
86		2171.69				
87+		2171.69				

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

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

Appendix B1
John Hancock Life Insurance Company (U.S.A.)
NH-MD-91

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 100 Days

Age	Indexed Inflation with Shared Cost		5% Simple Inflation with Shared Cost**		5% Compound Inflation with Shared Cost**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	454.38	16.51	529.55	31.17	957.42	101.23
30	469.96	17.08	538.46	31.69	957.42	101.23
31	469.96	17.08	556.41	32.75	957.42	101.23
32	469.96	17.08	592.31	34.86	957.42	101.23
33	469.96	17.08	610.26	35.92	957.42	101.23
34	469.96	17.08	646.15	38.03	957.42	101.23
35	469.96	17.08	682.05	40.14	957.42	101.23
36	469.96	17.08	700.00	41.20	957.42	101.23
37	469.96	17.08	700.33	41.22	957.42	101.23
38	469.96	17.08	700.33	41.22	957.42	101.23
39	480.78	17.47	700.33	41.22	957.42	101.23
40	507.49	18.44	700.33	41.22	957.42	101.23
41	537.42	19.53	700.33	41.22	957.42	101.23
42	567.69	20.63	700.33	41.22	957.42	101.23
43	583.32	21.19	700.33	41.22	957.42	101.23
44	583.32	21.19	700.33	41.22	957.42	101.23
45	583.32	27.14	751.32	54.86	1005.54	113.52
46	611.29	28.44	751.32	54.86	1005.54	113.52
47	639.57	29.76	751.32	54.86	1005.54	113.52
48	645.52	30.03	751.32	54.86	1005.54	113.52
49	645.52	30.03	751.32	54.86	1005.54	113.52
50	655.11	33.01	771.71	60.33	1024.80	118.43
51	675.00	37.87	803.18	67.85	1055.10	125.46
52	696.96	43.21	837.84	76.14	1088.45	133.20
53	720.82	48.98	875.56	85.13	1124.73	141.61
54	746.44	55.15	916.15	94.80	1163.72	150.63
55	773.65	61.66	959.46	105.10	1205.28	160.28
56	802.24	68.53	1005.33	116.05	1249.25	170.50
57	832.06	75.67	1053.58	127.55	1295.43	181.24
58	866.25	83.77	1107.50	140.33	1346.95	193.16
59	907.78	93.52	1170.31	155.05	1407.01	206.91
60	956.40	104.81	1241.88	171.70	1475.57	222.43
61	1011.76	117.59	1322.01	190.20	1552.55	239.81
62	1073.58	131.81	1410.54	210.59	1637.91	258.97
63	1141.53	147.36	1507.33	232.78	1731.59	279.91
64	1215.35	164.20	1612.17	256.72	1833.58	302.65
65	1294.67	182.28	1724.90	282.44	1943.77	327.16
66	1379.23	201.49	1845.37	309.86	2062.12	353.46
67	1468.72	221.80	1973.39	338.98	2188.60	381.53
68	1580.17	247.05	2125.93	373.43	2340.25	414.91
69	1725.16	279.72	2313.33	415.30	2527.06	455.55
70	1895.11	317.62	2525.54	462.22	2738.23	500.95
71	2081.47	358.61	2752.52	511.77	2963.06	548.68
72	2275.72	400.53	2984.21	561.59	3190.80	596.22
73	2484.61	443.61	3224.15	609.74	3422.80	639.51
74	2718.48	491.12	3492.27	661.15	3679.10	683.34
75	2865.26	525.40	3802.89	723.67	3977.12	738.70
76	3243.46	607.43	4170.46	805.14	4334.19	816.51
77	3551.33	684.40	4609.36	913.46	4767.68	927.75
78	3898.35	776.05	5146.05	1053.68	5310.69	1076.87
79	4270.61	876.09	5782.10	1220.44	5966.01	1254.73
80		1066.88				
81		1182.21				
82		1307.11				
83		1441.25				
84		1588.25				
85		1737.95				
86		1737.95				
87+		1737.95				

* Substandard risk premiums are 130% and 175% of the standard premiums
** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85
Age 80+ rates are for inflation additions only
See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option

Appendix B1
John Hancock Life Insurance Company (U.S.A.)
NH-MD-91

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	Indexed Inflation with Shared Cost		5% Simple Inflation with Shared Cost**		5% Compound Inflation with Shared Cost**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	525.97	30.61	631.45	55.56	1288.53	179.36
30	525.97	30.61	631.45	55.56	1288.53	179.36
31	525.97	30.61	668.62	58.83	1288.53	179.36
32	525.97	30.61	688.29	60.56	1288.53	179.36
33	525.97	30.61	727.62	64.02	1288.53	179.36
34	525.97	30.61	766.95	67.48	1288.53	179.36
35	525.97	30.61	786.62	69.21	1288.53	179.36
36	525.97	30.61	825.95	72.67	1288.53	179.36
37	533.65	31.06	835.10	73.47	1288.53	179.36
38	533.65	31.06	835.10	73.47	1288.53	179.36
39	563.29	32.79	835.10	73.47	1288.53	179.36
40	592.94	34.51	835.10	73.47	1288.53	179.36
41	624.21	36.33	835.10	73.47	1288.53	179.36
42	655.64	38.16	835.10	73.47	1288.53	179.36
43	665.28	38.72	835.10	73.47	1288.53	179.36
44	665.28	38.72	835.10	73.47	1288.53	179.36
45	672.48	48.93	933.06	97.99	1385.87	202.41
46	701.20	51.02	933.06	97.99	1385.87	202.41
47	730.07	53.12	933.06	97.99	1385.87	202.41
48	746.80	54.34	933.06	97.99	1385.87	202.41
49	746.80	54.34	933.06	97.99	1385.87	202.41
50	767.29	59.88	972.24	107.82	1424.81	211.64
51	801.17	68.09	1026.71	120.76	1478.29	223.95
52	838.31	77.03	1086.57	134.97	1536.89	237.43
53	878.46	86.70	1151.54	150.45	1600.40	252.10
54	921.38	97.02	1221.38	167.07	1668.57	267.86
55	955.72	106.71	1295.85	184.82	1741.10	284.66
56	1007.93	118.65	1374.71	203.66	1817.74	302.52
57	1059.57	130.82	1457.69	223.53	1898.27	321.31
58	1110.39	143.58	1549.70	245.46	1987.16	341.96
59	1182.37	160.12	1655.69	270.45	2089.26	365.46
60	1253.75	177.57	1775.55	298.52	2204.68	391.80
61	1326.62	195.92	1909.17	329.67	2333.64	421.08
62	1421.23	218.18	2056.40	363.84	2476.25	453.36
63	1494.92	237.69	2217.15	401.06	2632.73	488.67
64	1611.67	264.52	2391.28	441.31	2803.20	527.06
65	1708.03	288.42	2578.66	484.54	2987.84	568.60
66	1839.81	318.65	2779.18	530.78	3186.83	613.34
67	1991.79	352.91	2992.75	579.99	3400.32	661.33
68	2165.33	392.69	3245.03	637.65	3653.49	717.66
69	2341.32	434.79	3550.87	706.66	3959.84	784.78
70	2540.20	481.74	3846.16	773.63	4180.12	834.51
71	2781.56	536.46	4206.66	853.20	4511.66	905.71
72	3044.94	594.50	4623.78	943.35	4879.33	983.26
73	3337.26	655.80	5007.13	1022.40	5283.99	1062.48
74	3657.85	721.86	5433.14	1107.03	5727.86	1144.58
75	3918.46	778.98	5922.78	1207.74	6199.04	1235.62
76	4457.73	898.29	6494.82	1334.59	6788.90	1362.41
77	4910.91	1010.76	7168.10	1497.68	7377.25	1509.18
78	5394.58	1139.47	7754.29	1661.12	7899.91	1666.84
79	5946.22	1287.76	8344.45	1836.02	8482.93	1850.91
80		1558.55				
81		1733.85				
82		1923.57				
83		2131.73				
84		2358.83				
85		2583.44				
86		2583.44				
87+		2583.44				

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

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

Appendix B1
John Hancock Life Insurance Company (U.S.A.)
NH-MD-91

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 100 Days

Age	Indexed Inflation with Shared Cost		5% Simple Inflation with Shared Cost**		5% Compound Inflation with Shared Cost**	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	505.04	25.55	593.92	46.56	1172.40	151.91
30	505.04	25.55	593.92	46.56	1172.40	151.91
31	505.04	25.55	628.88	49.30	1172.40	151.91
32	505.04	25.55	647.38	50.75	1172.40	151.91
33	505.04	25.55	684.37	53.65	1172.40	151.91
34	505.04	25.55	721.37	56.56	1172.40	151.91
35	505.04	25.55	739.86	58.01	1172.40	151.91
36	505.04	25.55	776.86	60.91	1172.40	151.91
37	512.41	25.93	785.46	61.58	1172.40	151.91
38	512.41	25.93	785.46	61.58	1172.40	151.91
39	540.88	27.37	785.46	61.58	1172.40	151.91
40	569.34	28.81	785.46	61.58	1172.40	151.91
41	599.37	30.33	785.46	61.58	1172.40	151.91
42	629.55	31.85	785.46	61.58	1172.40	151.91
43	638.80	32.32	785.46	61.58	1172.40	151.91
44	638.80	32.32	785.46	61.58	1172.40	151.91
45	638.80	40.84	866.33	82.10	1253.95	171.49
46	666.09	42.58	866.33	82.10	1253.95	171.49
47	693.51	44.33	866.33	82.10	1253.95	171.49
48	709.40	45.35	866.33	82.10	1253.95	171.49
49	709.40	45.35	866.33	82.10	1253.95	171.49
50	725.97	49.98	898.66	90.33	1286.57	179.33
51	754.30	56.85	944.61	101.26	1331.79	189.76
52	785.43	64.38	995.16	113.28	1381.48	201.21
53	819.15	72.51	1050.18	126.38	1435.37	213.67
54	855.27	81.18	1109.46	140.49	1493.34	227.08
55	883.33	89.35	1172.79	155.57	1555.13	241.41
56	927.79	99.41	1239.99	171.62	1620.56	256.62
57	971.66	109.69	1310.85	188.58	1689.43	272.69
58	1014.20	120.43	1389.24	207.24	1765.20	290.28
59	1075.13	134.33	1479.07	228.42	1851.69	310.15
60	1134.67	148.92	1580.41	252.10	1949.18	332.39
61	1194.96	164.30	1693.22	278.34	2057.92	357.04
62	1274.31	182.89	1817.53	307.12	2178.20	384.20
63	1334.61	199.24	1953.37	338.48	2310.30	413.91
64	1433.08	221.69	2100.70	372.41	2454.48	446.27
65	1513.32	241.71	2259.59	408.92	2611.01	481.38
66	1624.83	267.11	2429.99	448.05	2780.18	519.25
67	1754.11	295.91	2611.96	489.79	2962.25	560.00
68	1900.09	329.11	2825.16	538.30	3176.29	607.41
69	2044.89	363.90	3080.84	595.73	3432.18	663.22
70	2207.99	402.52	3324.84	651.03	3610.99	703.92
71	2407.60	447.62	3624.30	716.77	3885.14	762.60
72	2626.79	495.62	3972.66	791.51	4190.62	826.68
73	2867.99	545.35	4286.90	854.88	4522.53	889.42
74	3128.08	597.68	4629.62	920.33	4879.50	951.21
75	3334.57	642.56	5023.28	999.21	5256.40	1020.77
76	3778.02	739.94	5488.55	1102.48	5735.93	1124.15
77	4150.58	834.08	6046.02	1241.14	6221.80	1252.19
78	4543.02	940.45	6521.40	1378.36	6643.87	1387.42
79	4979.21	1058.40	6978.34	1516.54	7094.27	1533.35
80		1273.17				
81		1407.07				
82		1551.31				
83		1709.45				
84		1881.55				
85		2050.10				
86		2050.10				
87+		2050.10				

* Substandard risk premiums are 130% and 175% of the standard premiums

** Simple inflation benefits stop at 20 years or age 85; compound inflation benefits stop at age 85

Age 80+ rates are for inflation additions only

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

Appendix B1
John Hancock Life Insurance Company (U.S.A.)
LTC-94 MD, LTC-94-MD 9/94
Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 20 Days

Age	Indexed Inflation with Shared Cost				2.1% Simple Inflation or 5.0% Simple Inflation with Shared Cost				2.1% Compound Inflation or 5.0% Compound Inflation with Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	346.71	10.46	65.75	16.44	533.62	31.62	150.20	37.55	886.06	83.64	303.20	75.80
30	346.71	10.46	65.75	16.44	533.62	31.62	150.20	37.55	886.06	83.64	303.20	75.80
31	346.71	10.46	65.75	16.44	533.62	31.62	150.20	37.55	886.06	83.64	303.20	75.80
32	349.58	10.55	66.30	16.57	533.62	31.62	150.20	37.55	886.06	83.64	303.20	75.80
33	360.90	10.89	68.45	17.11	533.62	31.62	150.20	37.55	886.06	83.64	303.20	75.80
34	372.22	11.23	70.59	17.65	533.62	31.62	150.20	37.55	886.06	83.64	303.20	75.80
35	386.38	11.66	73.28	18.32	533.62	31.62	150.20	37.55	886.06	83.64	303.20	75.80
36	397.70	12.00	75.43	18.86	534.75	31.69	150.52	37.63	886.06	83.64	303.20	75.80
37	411.85	12.43	78.11	19.53	579.32	34.33	163.07	40.77	886.06	83.64	303.20	75.80
38	430.25	12.98	81.60	20.40	601.60	35.65	169.34	42.33	886.06	83.64	303.20	75.80
39	441.57	13.32	83.75	20.94	623.88	36.97	175.61	43.90	886.06	83.64	303.20	75.80
40	455.73	13.75	86.43	21.61	646.16	38.29	181.88	45.47	886.06	83.64	303.20	75.80
41	458.52	13.83	86.96	21.74	671.22	39.78	188.94	47.23	886.06	83.64	303.20	75.80
42	458.52	13.83	86.96	21.74	696.48	41.27	196.05	49.01	886.06	83.64	303.20	75.80
43	458.52	13.83	86.96	21.74	705.71	41.82	198.65	49.66	886.06	83.64	303.20	75.80
44	458.52	13.83	86.96	21.74	705.71	41.82	198.65	49.66	886.06	83.64	303.20	75.80
45	472.35	19.76	118.58	29.65	729.73	53.58	255.15	63.79	925.27	94.10	376.38	94.10
46	472.35	19.76	118.58	29.65	747.53	54.89	261.38	65.34	925.27	94.10	376.38	94.10
47	472.35	19.76	118.58	29.65	747.53	54.89	261.38	65.34	925.27	94.10	376.38	94.10
48	477.13	19.96	119.78	29.95	747.53	54.89	261.38	65.34	925.27	94.10	376.38	94.10
49	480.33	20.10	120.59	30.15	747.53	54.89	261.38	65.34	925.27	94.10	376.38	94.10
50	490.10	22.28	145.82	36.45	763.22	57.50	292.74	73.19	940.95	99.32	407.75	101.94
51	501.24	24.25	153.61	38.40	786.74	65.34	313.65	78.41	964.48	104.55	418.20	104.55
52	503.98	27.67	158.11	39.53	812.88	70.57	334.56	83.64	993.23	109.78	439.11	109.78
53	517.81	29.65	166.02	41.50	841.63	78.41	355.47	88.87	1021.98	117.62	460.02	115.01
54	533.62	33.60	181.83	45.46	870.38	83.64	376.38	94.10	1053.34	125.46	480.93	120.23
55	549.43	37.55	189.73	47.43	904.36	91.48	386.84	96.71	1084.71	133.30	501.84	125.46
56	567.22	41.50	205.54	51.39	935.73	99.32	407.75	101.94	1121.30	141.14	522.75	130.69
57	585.01	47.43	221.35	55.34	972.32	107.16	439.11	109.78	1157.90	148.98	543.66	135.92
58	604.77	51.39	229.26	57.31	1011.52	117.62	460.02	115.01	1197.10	159.44	564.57	141.14
59	628.49	57.31	245.07	61.27	1055.96	128.07	480.93	120.23	1246.76	169.89	585.48	146.37
60	658.13	63.24	260.88	65.22	1108.23	141.14	512.30	128.07	1301.65	182.96	616.85	154.21
61	689.76	71.15	276.69	69.17	1168.35	154.21	533.21	133.30	1364.38	196.03	648.21	162.05
62	727.31	79.06	300.41	75.10	1233.69	169.89	564.57	141.14	1432.34	211.71	679.58	169.89
63	766.83	88.94	316.22	79.06	1306.88	185.58	595.94	148.98	1508.14	227.40	710.94	177.74
64	818.91	99.62	342.71	85.68	1385.29	203.87	637.76	159.44	1591.78	245.69	742.31	185.58
65	866.50	109.56	358.55	89.64	1468.93	222.17	669.12	167.28	1678.03	266.60	773.67	193.42
66	941.48	124.85	392.96	98.24	1557.80	243.08	700.49	175.12	1772.13	287.51	815.49	203.87
67	1024.32	140.92	429.08	107.27	1654.51	263.99	742.31	185.58	1874.06	308.42	846.86	211.71
68	1113.04	160.23	461.45	115.36	1769.51	290.13	784.13	196.03	1991.68	334.56	899.13	224.78
69	1200.82	178.84	493.95	123.49	1913.27	321.49	836.40	209.10	2143.28	368.54	940.95	235.24
70	1312.62	204.90	537.85	134.46	2077.94	358.08	888.68	222.17	2315.79	405.13	1003.68	250.92
71	1451.75	233.32	578.97	144.74	2260.90	397.29	951.41	237.85	2501.37	444.34	1055.96	263.99
72	1611.02	264.46	634.71	158.68	2449.09	436.50	1014.14	253.53	2697.40	483.55	1118.69	279.67
73	1792.23	302.09	703.37	175.84	2650.35	478.32	1076.87	269.22	2903.89	522.75	1191.87	297.97
74	1943.12	333.17	751.31	187.83	2877.75	522.75	1150.05	287.51	3136.51	564.57	1265.06	316.26
75	2108.94	368.79	803.82	200.96	3139.12	575.03	1244.15	311.04	3403.11	616.85	1359.15	339.79
76	2445.66	437.06	929.91	232.48	3437.09	642.98	1338.24	334.56	3708.92	682.19	1453.25	363.31
77	2687.10	495.30	999.85	249.96	3779.50	724.01	1442.79	360.70	4064.39	773.67	1557.80	389.45
78	2949.92	560.69	1080.19	270.05	4176.79	828.56	1568.26	392.06	4477.37	886.06	1683.26	420.82
79	3238.63	637.81	1171.95	292.99	4634.19	946.18	1704.17	426.04	4950.46	1014.14	1829.63	457.41
80	3914.84	794.21	1397.81	349.45	5138.65	1076.87	1861.00	465.25	5473.21	1155.28	1996.91	499.23
81	4253.35	883.63	1499.78	374.94	5682.31	1218.01	2028.28	507.07	6035.17	1301.65	2164.19	541.05
82	4622.93	978.06	1613.69	403.42	6252.11	1361.77	2206.01	551.50	6623.26	1453.25	2352.38	588.10
83	5057.06	1083.16	1751.69	437.92	6842.82	1505.52	2394.20	598.55	7229.66	1602.23	2540.57	635.14
84	5549.83	1201.41	1903.60	475.90	7451.83	1649.28	2592.85	648.21	7851.73	1751.22	2739.22	684.80
85+		1572.34	2444.82	611.20								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option

Appendix B1
John Hancock Life Insurance Company (U.S.A.)
LTC-94 MD, LTC-94-MD 9/94
Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 100 Days

Age	Indexed Inflation with Shared Cost				2.1% Simple Inflation or 5.0% Simple Inflation with Shared Cost				2.1% Compound Inflation or 5.0% Compound Inflation with Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	336.25	8.97	41.84	10.46	505.95	25.69	102.77	25.69	818.11	67.96	219.56	54.89
30	336.25	8.97	41.84	10.46	505.95	25.69	102.77	25.69	818.11	67.96	219.56	54.89
31	336.25	8.97	41.84	10.46	505.95	25.69	102.77	25.69	818.11	67.96	219.56	54.89
32	339.03	9.04	42.19	10.55	505.95	25.69	102.77	25.69	818.11	67.96	219.56	54.89
33	350.01	9.33	43.56	10.89	505.95	25.69	102.77	25.69	818.11	67.96	219.56	54.89
34	360.99	9.63	44.92	11.23	505.95	25.69	102.77	25.69	818.11	67.96	219.56	54.89
35	374.72	9.99	46.63	11.66	505.95	25.69	102.77	25.69	818.11	67.96	219.56	54.89
36	385.70	10.29	48.00	12.00	507.03	25.75	102.99	25.75	818.11	67.96	219.56	54.89
37	399.43	10.65	49.71	12.43	549.28	27.89	111.57	27.89	818.11	67.96	219.56	54.89
38	417.27	11.13	51.93	12.98	570.40	28.97	115.86	28.97	818.11	67.96	219.56	54.89
39	428.25	11.42	53.29	13.32	591.53	30.04	120.15	30.04	818.11	67.96	219.56	54.89
40	441.98	11.79	55.00	13.75	612.66	31.11	124.45	31.11	818.11	67.96	219.56	54.89
41	444.68	11.86	55.34	13.83	636.42	32.32	129.27	32.32	818.11	67.96	219.56	54.89
42	444.68	11.86	55.34	13.83	660.36	33.53	134.14	33.53	818.11	67.96	219.56	54.89
43	444.68	11.86	55.34	13.83	669.12	33.98	135.92	33.98	818.11	67.96	219.56	54.89
44	444.68	11.86	55.34	13.83	669.12	33.98	135.92	33.98	818.11	67.96	219.56	54.89
45	454.57	15.81	79.06	19.76	683.80	40.82	183.71	45.93	846.86	75.80	261.38	65.34
46	454.57	15.81	79.06	19.76	700.49	41.82	188.19	47.05	846.86	75.80	261.38	65.34
47	454.57	15.81	79.06	19.76	700.49	41.82	188.19	47.05	846.86	75.80	261.38	65.34
48	459.16	15.97	79.85	19.96	700.49	41.82	188.19	47.05	846.86	75.80	261.38	65.34
49	462.24	16.08	80.39	20.10	700.49	41.82	188.19	47.05	846.86	75.80	261.38	65.34
50	469.85	16.20	97.21	24.30	713.56	47.05	209.10	52.28	857.31	78.41	282.29	70.57
51	479.01	18.19	105.10	26.27	731.85	52.28	219.56	54.89	878.22	83.64	303.20	75.80
52	478.28	21.74	110.68	27.67	752.76	57.50	230.01	57.50	899.13	88.87	313.65	78.41
53	490.14	23.72	118.58	29.65	776.29	62.73	250.92	62.73	922.66	94.10	324.11	81.03
54	502.00	27.67	126.49	31.62	799.81	67.96	261.38	65.34	948.79	101.94	345.02	86.25
55	515.83	29.65	134.39	33.60	825.95	73.19	271.83	67.96	974.93	107.16	355.47	88.87
56	529.67	33.60	142.30	35.57	854.70	81.03	292.74	73.19	1003.68	112.39	365.93	91.48
57	543.50	37.55	150.20	37.55	883.45	86.25	303.20	75.80	1035.05	120.23	386.84	96.71
58	561.29	41.50	158.11	39.53	914.82	94.10	324.11	81.03	1069.03	128.07	407.75	101.94
59	581.05	45.46	173.92	43.48	951.41	104.55	345.02	86.25	1108.23	138.53	418.20	104.55
60	604.77	51.39	181.83	45.46	995.84	112.39	365.93	91.48	1152.67	148.98	439.11	109.78
61	630.46	57.31	197.64	49.41	1045.50	125.46	386.84	96.71	1204.94	159.44	460.02	115.01
62	662.09	63.24	213.45	53.36	1100.39	135.92	407.75	101.94	1262.45	172.51	491.39	122.85
63	695.68	71.15	221.35	55.34	1157.90	148.98	428.66	107.16	1325.18	185.58	512.30	128.07
64	737.22	79.70	239.10	59.77	1223.24	164.67	460.02	115.01	1393.13	201.26	543.66	135.92
65	774.87	87.65	254.97	63.74	1293.81	180.35	480.93	120.23	1466.32	216.94	564.57	141.14
66	839.14	100.29	278.35	69.59	1367.00	196.03	512.30	128.07	1542.12	232.62	595.94	148.98
67	910.74	113.58	311.29	77.82	1445.41	214.33	543.66	135.92	1625.76	250.92	627.30	156.83
68	982.72	128.18	333.27	83.32	1542.12	235.24	575.03	143.76	1725.08	271.83	658.67	164.67
69	1056.04	144.78	357.69	89.42	1659.74	261.38	616.85	154.21	1847.93	300.58	700.49	175.12
70	1148.28	164.34	384.18	96.05	1795.65	290.13	658.67	164.67	1989.07	329.33	742.31	185.58
71	1261.64	187.95	423.43	105.86	1944.64	324.11	700.49	175.12	2143.28	360.70	784.13	196.03
72	1392.83	213.77	467.22	116.80	2098.85	355.47	752.76	188.19	2302.72	394.68	836.40	209.10
73	1541.99	243.47	514.00	128.50	2266.13	389.45	805.04	201.26	2470.00	426.04	888.68	222.17
74	1665.85	268.32	554.54	138.63	2451.71	423.43	867.77	216.94	2660.81	460.02	951.41	237.85
75	1797.56	295.91	600.66	150.17	2666.03	467.86	930.50	232.62	2877.75	499.23	1014.14	253.53
76	2076.02	351.04	688.13	172.03	2909.11	520.14	1003.68	250.92	3128.67	554.12	1097.78	274.44
77	2272.81	398.09	749.89	187.47	3188.79	588.10	1087.32	271.83	3418.80	627.30	1181.42	295.35
78	2483.06	450.84	814.72	203.68	3512.89	671.74	1191.87	297.97	3753.36	718.78	1275.51	318.88
79	2713.51	511.60	883.47	220.87	3884.05	768.45	1296.42	324.11	4134.97	820.72	1390.52	347.63
80	3264.81	635.37	1055.69	263.92	4289.18	873.00	1421.88	355.47	4555.78	933.11	1515.98	379.00
81	3532.12	704.51	1127.22	281.81	4725.68	982.77	1547.35	386.84	5005.35	1050.73	1651.90	412.97
82	3823.12	781.04	1219.65	304.91	5183.08	1095.16	1693.72	423.43	5475.82	1168.35	1798.27	449.57
83	4167.24	861.87	1323.08	330.77	5656.17	1210.17	1840.09	460.02	5959.37	1285.97	1944.64	486.16
84	4558.37	954.13	1446.36	361.59	6142.33	1325.18	1986.46	496.61	6453.37	1403.59	2091.01	522.75
85+		1243.40	1847.61	461.90								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option

Appendix B1
John Hancock Life Insurance Company (U.S.A.)
LTC-94 MD, LTC-94-MD 9/94
Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 20 Days

Age	Indexed Inflation with Shared Cost				2.1% Simple Inflation or 5.0% Simple Inflation with Shared Cost				2.1% Compound Inflation or 5.0% Compound Inflation with Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	381.99	14.38	70.33	17.58	567.22	39.53	166.02	41.50	985.39	107.16	345.02	86.25
30	399.92	15.06	73.63	18.41	567.22	39.53	166.02	41.50	985.39	107.16	345.02	86.25
31	410.95	15.48	75.66	18.91	567.22	39.53	166.02	41.50	985.39	107.16	345.02	86.25
32	428.88	16.15	78.96	19.74	567.22	39.53	166.02	41.50	985.39	107.16	345.02	86.25
33	442.67	16.67	81.50	20.37	567.22	39.53	166.02	41.50	985.39	107.16	345.02	86.25
34	457.84	17.24	84.29	21.07	567.22	39.53	166.02	41.50	985.39	107.16	345.02	86.25
35	472.35	17.79	86.96	21.74	580.95	40.48	170.03	42.51	985.39	107.16	345.02	86.25
36	472.35	17.79	86.96	21.74	625.64	43.60	183.11	45.78	985.39	107.16	345.02	86.25
37	472.35	17.79	86.96	21.74	647.98	45.16	189.65	47.41	985.39	107.16	345.02	86.25
38	472.35	17.79	86.96	21.74	670.33	46.71	196.19	49.05	985.39	107.16	345.02	86.25
39	472.35	17.79	86.96	21.74	715.02	49.83	209.27	52.32	985.39	107.16	345.02	86.25
40	472.35	17.79	86.96	21.74	737.36	51.38	215.81	53.95	985.39	107.16	345.02	86.25
41	472.35	17.79	86.96	21.74	750.15	52.28	219.56	54.89	985.39	107.16	345.02	86.25
42	472.35	17.79	86.96	21.74	750.15	52.28	219.56	54.89	985.39	107.16	345.02	86.25
43	472.35	17.79	86.96	21.74	750.15	52.28	219.56	54.89	985.39	107.16	345.02	86.25
44	472.35	17.79	86.96	21.74	750.15	52.28	219.56	54.89	985.39	107.16	345.02	86.25
45	492.12	23.72	126.49	31.62	802.42	67.96	282.29	70.57	1037.66	120.23	418.20	104.55
46	492.12	23.72	126.49	31.62	802.42	67.96	282.29	70.57	1037.66	120.23	418.20	104.55
47	518.42	24.98	133.25	33.31	802.42	67.96	282.29	70.57	1037.66	120.23	418.20	104.55
48	521.90	25.15	134.14	33.54	802.42	67.96	282.29	70.57	1037.66	120.23	418.20	104.55
49	549.29	26.47	141.18	35.30	802.42	67.96	282.29	70.57	1037.66	120.23	418.20	104.55
50	558.37	28.69	167.73	41.93	825.95	73.19	324.11	81.03	1058.57	125.46	449.57	112.39
51	570.53	32.92	175.55	43.89	854.70	81.03	345.02	86.25	1089.94	133.30	470.48	117.62
52	577.08	36.61	189.49	47.37	886.06	88.87	365.93	91.48	1123.92	141.14	491.39	122.85
53	563.92	38.68	187.29	46.82	922.66	96.71	386.84	96.71	1160.51	148.98	512.30	128.07
54	582.00	42.59	202.79	50.70	959.25	104.55	407.75	101.94	1199.72	159.44	533.21	133.30
55	593.27	47.94	207.74	51.94	1001.07	115.01	428.66	107.16	1241.54	169.89	554.12	138.53
56	615.35	51.95	223.76	55.94	1042.89	125.46	449.57	112.39	1285.97	180.35	575.03	143.76
57	642.59	58.42	241.73	60.43	1084.71	135.92	470.48	117.62	1333.02	190.80	595.94	148.98
58	695.69	67.26	269.03	67.26	1134.37	146.37	501.84	125.46	1385.29	201.26	627.30	156.83
59	719.05	74.60	281.82	70.45	1191.87	159.44	522.75	130.69	1448.02	216.94	658.67	164.67
60	774.13	84.84	305.41	76.35	1259.83	175.12	554.12	138.53	1518.59	232.62	679.58	169.89
61	815.68	95.34	322.03	80.51	1333.02	193.42	585.48	146.37	1597.01	250.92	710.94	177.74
62	861.44	105.57	346.27	86.57	1416.66	211.71	616.85	154.21	1685.87	269.22	752.76	188.19
63	906.14	116.92	359.12	89.78	1508.14	232.62	658.67	164.67	1782.58	292.74	784.13	196.03
64	952.92	128.16	380.34	95.09	1604.85	256.15	690.03	172.51	1887.13	316.26	825.95	206.49
65	1021.13	143.79	408.45	102.11	1709.40	279.67	731.85	182.96	1999.53	339.79	867.77	216.94
66	1110.95	161.75	442.68	110.67	1821.79	305.81	773.67	193.42	2119.76	365.93	909.59	227.40
67	1227.08	183.51	486.41	121.60	1942.02	331.95	815.49	203.87	2245.22	394.68	951.41	237.85
68	1333.67	208.11	528.10	132.02	2085.78	363.31	857.31	214.33	2399.43	428.66	993.23	248.31
69	1488.23	240.41	576.98	144.24	2266.13	405.13	909.59	227.40	2590.23	470.48	1055.96	263.99
70	1627.14	271.57	620.73	155.18	2475.23	452.18	972.32	243.08	2812.40	520.14	1118.69	279.67
71	1812.43	310.17	675.90	168.98	2702.63	501.84	1045.50	261.38	3050.26	569.80	1181.42	295.35
72	2011.44	352.88	734.00	183.50	2940.48	551.50	1108.23	277.06	3298.56	622.07	1254.60	313.65
73	2229.44	396.24	802.02	200.51	3191.40	603.78	1181.42	295.35	3562.55	671.74	1327.79	331.95
74	2490.72	449.11	883.65	220.91	3481.53	661.28	1265.06	316.26	3860.52	726.62	1411.43	352.86
75	2685.00	493.36	939.27	234.82	3810.86	729.24	1359.15	339.79	4205.54	791.97	1505.52	376.38
76	3030.34	568.34	1044.78	261.19	4189.86	812.88	1463.70	365.93	4602.83	878.22	1620.53	405.13
77	3342.17	641.99	1125.28	281.32	4628.97	920.04	1589.17	397.29	5065.46	995.84	1735.54	433.88
78	3652.70	723.00	1205.79	301.45	5141.26	1053.34	1714.63	428.66	5606.51	1144.83	1881.91	470.48
79	4014.65	820.50	1303.55	325.89	5734.59	1207.56	1871.45	467.86	6236.43	1317.33	2049.19	512.30
80	4789.22	1003.60	1525.07	381.27	6393.25	1380.06	2049.19	512.30	6931.69	1505.52	2226.92	556.73
81	5211.87	1117.17	1630.21	407.55	7104.20	1563.03	2237.38	559.34	7681.84	1704.17	2425.57	606.39
82	5681.02	1237.36	1759.59	439.90	7849.12	1753.83	2436.02	609.01	8465.96	1905.43	2634.67	658.67
83	6218.79	1368.74	1902.71	475.68	8617.56	1942.02	2645.12	661.28	9273.62	2106.69	2854.22	713.56
84	6823.94	1513.84	2077.46	519.36	9409.53	2132.83	2864.68	716.17	10102.18	2305.34	3073.78	768.45
85+		1986.63	2664.36	666.09								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option

Appendix B1
John Hancock Life Insurance Company (U.S.A.)
LTC-94 MD, LTC-94-MD 9/94
Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 100 Days

Age	Indexed Inflation with Shared Cost				2.1% Simple Inflation or 5.0% Simple Inflation with Shared Cost				2.1% Compound Inflation or 5.0% Compound Inflation with Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	370.81	11.19	51.15	12.79	535.60	33.60	118.58	29.65	904.36	88.87	250.92	62.73
30	388.21	11.71	53.55	13.39	535.60	33.60	118.58	29.65	904.36	88.87	250.92	62.73
31	398.92	12.04	55.02	13.76	535.60	33.60	118.58	29.65	904.36	88.87	250.92	62.73
32	416.32	12.56	57.42	14.36	535.60	33.60	118.58	29.65	904.36	88.87	250.92	62.73
33	429.71	12.97	59.27	14.82	535.60	33.60	118.58	29.65	904.36	88.87	250.92	62.73
34	444.43	13.41	61.30	15.33	535.60	33.60	118.58	29.65	904.36	88.87	250.92	62.73
35	458.52	13.83	63.24	15.81	548.56	34.41	121.45	30.36	904.36	88.87	250.92	62.73
36	458.52	13.83	63.24	15.81	590.76	37.06	130.80	32.70	904.36	88.87	250.92	62.73
37	458.52	13.83	63.24	15.81	611.86	38.38	135.47	33.87	904.36	88.87	250.92	62.73
38	458.52	13.83	63.24	15.81	632.96	39.71	140.14	35.03	904.36	88.87	250.92	62.73
39	458.52	13.83	63.24	15.81	675.15	42.35	149.48	37.37	904.36	88.87	250.92	62.73
40	458.52	13.83	63.24	15.81	696.25	43.68	154.15	38.54	904.36	88.87	250.92	62.73
41	458.52	13.83	63.24	15.81	708.33	44.43	156.83	39.21	904.36	88.87	250.92	62.73
42	458.52	13.83	63.24	15.81	708.33	44.43	156.83	39.21	904.36	88.87	250.92	62.73
43	458.52	13.83	63.24	15.81	708.33	44.43	156.83	39.21	904.36	88.87	250.92	62.73
44	458.52	13.83	63.24	15.81	708.33	44.43	156.83	39.21	904.36	88.87	250.92	62.73
45	472.35	17.79	86.96	21.74	750.15	54.89	209.10	52.28	943.57	99.32	303.20	75.80
46	472.35	17.79	86.96	21.74	750.15	54.89	209.10	52.28	943.57	99.32	303.20	75.80
47	497.60	18.74	91.61	22.90	750.15	54.89	209.10	52.28	943.57	99.32	303.20	75.80
48	500.94	18.86	92.22	23.06	750.15	54.89	209.10	52.28	943.57	99.32	303.20	75.80
49	527.23	19.85	97.06	24.27	750.15	54.89	209.10	52.28	943.57	99.32	303.20	75.80
50	531.89	22.07	114.76	28.69	765.83	60.12	230.01	57.50	959.25	104.55	324.11	81.03
51	542.00	26.33	122.88	30.72	791.97	65.34	250.92	62.73	985.39	109.78	345.02	86.25
52	546.93	30.15	129.20	32.30	818.11	70.57	261.38	65.34	1014.14	115.01	355.47	88.87
53	531.34	30.54	130.29	32.57	846.86	78.41	271.83	67.96	1045.50	122.85	376.38	94.10
54	545.49	34.47	137.89	34.47	878.22	86.25	292.74	73.19	1076.87	130.69	386.84	96.71
55	555.31	37.95	151.81	37.95	912.20	94.10	313.65	78.41	1113.46	138.53	407.75	101.94
56	571.40	41.96	159.83	39.96	946.18	101.94	324.11	81.03	1150.05	146.37	418.20	104.55
57	596.26	48.35	169.21	42.30	982.77	109.78	345.02	86.25	1189.26	156.83	439.11	109.78
58	643.15	54.65	193.37	48.34	1024.59	120.23	365.93	91.48	1233.69	167.28	460.02	115.01
59	661.03	60.09	198.93	49.73	1071.64	130.69	386.84	96.71	1283.36	177.74	480.93	120.23
60	708.38	67.87	220.57	55.14	1126.53	143.76	407.75	101.94	1343.47	190.80	501.84	125.46
61	743.64	76.27	237.29	59.32	1189.26	159.44	428.66	107.16	1408.82	206.49	533.21	133.30
62	781.21	86.57	244.92	61.23	1259.83	175.12	460.02	115.01	1482.00	222.17	554.12	138.53
63	816.37	93.96	258.90	64.72	1335.63	190.80	480.93	120.23	1563.03	240.47	585.48	146.37
64	855.77	105.42	281.12	70.28	1416.66	209.10	512.30	128.07	1651.90	261.38	616.85	154.21
65	912.77	116.70	300.09	75.02	1502.91	230.01	543.66	135.92	1745.99	282.29	648.21	162.05
66	987.51	131.95	323.49	80.87	1597.01	250.92	575.03	143.76	1845.31	303.20	679.58	169.89
67	1087.79	150.35	362.60	90.65	1696.33	274.44	606.39	151.60	1952.48	326.72	710.94	177.74
68	1177.03	170.07	384.88	96.22	1816.56	300.58	648.21	162.05	2077.94	355.47	752.76	188.19
69	1307.35	196.90	430.44	107.61	1968.16	334.56	690.03	172.51	2237.38	389.45	794.58	198.65
70	1421.75	221.36	456.42	114.11	2143.28	373.77	742.31	185.58	2420.34	428.66	846.86	211.71
71	1574.02	254.62	499.98	125.00	2331.47	412.97	794.58	198.65	2618.99	470.48	899.13	224.78
72	1740.90	287.01	555.21	138.80	2527.50	454.79	846.86	211.71	2822.86	512.30	951.41	237.85
73	1921.52	324.63	601.52	150.38	2736.61	496.61	899.13	224.78	3042.42	554.12	1014.14	253.53
74	2136.29	366.57	670.02	167.50	2971.84	543.66	972.32	243.08	3285.49	595.94	1087.32	271.83
75	2291.26	400.85	711.57	177.89	3243.67	598.55	1045.50	261.38	3567.78	648.21	1160.51	290.13
76	2575.67	461.93	793.26	198.31	3557.33	666.51	1129.14	282.29	3891.89	718.78	1254.60	313.65
77	2830.03	521.76	865.60	216.40	3918.02	755.38	1233.69	308.42	4273.50	818.11	1348.70	337.17
78	3080.42	588.77	923.19	230.80	4341.45	865.15	1338.24	334.56	4720.45	940.95	1463.70	365.93
79	3372.12	665.64	998.46	249.62	4825.00	990.61	1463.70	365.93	5227.52	1079.48	1599.62	399.91
80	4002.08	811.73	1180.70	295.18	5355.59	1129.14	1610.08	402.52	5786.86	1231.08	1745.99	436.50
81	4334.44	901.41	1265.81	316.45	5925.39	1275.51	1756.45	439.11	6385.41	1387.91	1902.82	475.70
82	4704.78	995.06	1364.39	341.10	6521.33	1424.50	1913.27	478.32	7010.10	1544.73	2070.10	517.52
83	5129.86	1100.59	1483.00	370.75	7132.95	1573.48	2080.55	520.14	7650.47	1701.56	2237.38	559.34
84	5605.87	1213.40	1611.66	402.91	7762.86	1725.08	2258.29	564.57	8303.91	1858.38	2415.11	603.78
85+		1579.05	2068.14	517.04								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option

Appendix B1
John Hancock Life Insurance Company (U.S.A.)
LTC-94 MD, LTC-94-MD 9/94
*Premiums to be used only with those
that have not previously elected an inflation decrease option*

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 20 Days

Age	Indexed Inflation with Shared Cost				2.1% Simple Inflation or 5.0% Simple Inflation with Shared Cost				2.1% Compound Inflation or 5.0% Compound Inflation with Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	465.33	20.64	90.06	22.52	687.97	57.52	194.67	48.67	1126.53	141.14	376.38	94.10
30	490.14	21.74	94.87	23.72	711.70	59.50	201.38	50.35	1126.53	141.14	376.38	94.10
31	490.14	21.74	94.87	23.72	735.42	61.48	208.09	52.02	1126.53	141.14	376.38	94.10
32	490.14	21.74	94.87	23.72	782.87	65.45	221.52	55.38	1126.53	141.14	376.38	94.10
33	490.14	21.74	94.87	23.72	806.59	67.43	228.23	57.06	1126.53	141.14	376.38	94.10
34	490.14	21.74	94.87	23.72	812.88	67.96	230.01	57.50	1126.53	141.14	376.38	94.10
35	490.14	21.74	94.87	23.72	812.88	67.96	230.01	57.50	1126.53	141.14	376.38	94.10
36	490.14	21.74	94.87	23.72	812.88	67.96	230.01	57.50	1126.53	141.14	376.38	94.10
37	490.14	21.74	94.87	23.72	812.88	67.96	230.01	57.50	1126.53	141.14	376.38	94.10
38	490.14	21.74	94.87	23.72	812.88	67.96	230.01	57.50	1126.53	141.14	376.38	94.10
39	492.38	21.84	95.30	23.82	812.88	67.96	230.01	57.50	1126.53	141.14	376.38	94.10
40	519.73	23.05	100.59	25.15	812.88	67.96	230.01	57.50	1126.53	141.14	376.38	94.10
41	550.38	24.41	106.53	26.63	812.88	67.96	230.01	57.50	1126.53	141.14	376.38	94.10
42	581.38	25.79	112.53	28.13	812.88	67.96	230.01	57.50	1126.53	141.14	376.38	94.10
43	598.94	26.57	115.92	28.98	812.88	67.96	230.01	57.50	1126.53	141.14	376.38	94.10
44	598.94	26.57	115.92	28.98	812.88	67.96	230.01	57.50	1126.53	141.14	376.38	94.10
45	607.37	34.91	158.24	39.56	880.84	86.25	303.20	75.80	1197.10	159.44	449.57	112.39
46	636.49	36.58	165.83	41.46	880.84	86.25	303.20	75.80	1197.10	159.44	449.57	112.39
47	665.94	38.27	173.50	43.38	880.84	86.25	303.20	75.80	1197.10	159.44	449.57	112.39
48	682.19	39.21	177.74	44.43	880.84	86.25	303.20	75.80	1197.10	159.44	449.57	112.39
49	682.19	39.21	177.74	44.43	880.84	86.25	303.20	75.80	1197.10	159.44	449.57	112.39
50	697.87	41.82	209.10	52.28	909.59	94.10	345.02	86.25	1225.85	164.67	491.39	122.85
51	721.40	49.66	219.56	54.89	948.79	101.94	365.93	91.48	1265.06	175.12	512.30	128.07
52	750.15	54.89	240.47	60.12	990.61	112.39	386.84	96.71	1312.11	185.58	533.21	133.30
53	778.90	62.73	250.92	62.73	1037.66	122.85	407.75	101.94	1359.15	196.03	554.12	138.53
54	810.27	70.57	271.83	67.96	1084.71	135.92	428.66	107.16	1411.43	209.10	575.03	143.76
55	844.24	78.41	282.29	70.57	1136.99	146.37	460.02	115.01	1468.93	222.17	606.39	151.60
56	878.22	86.25	303.20	75.80	1189.26	159.44	480.93	120.23	1526.44	235.24	627.30	156.83
57	917.43	96.71	324.11	81.03	1246.76	172.51	501.84	125.46	1589.17	248.31	658.67	164.67
58	959.25	107.16	345.02	86.25	1309.49	188.19	533.21	133.30	1657.12	266.60	679.58	169.89
59	1008.91	117.62	365.93	91.48	1385.29	206.49	564.57	141.14	1738.15	284.90	710.94	177.74
60	1069.03	130.69	386.84	96.71	1471.55	224.78	595.94	148.98	1832.24	305.81	742.31	185.58
61	1136.99	146.37	418.20	104.55	1565.64	248.31	627.30	156.83	1936.80	329.33	784.13	196.03
62	1210.17	164.67	449.57	112.39	1672.81	271.83	658.67	164.67	2051.80	355.47	815.49	203.87
63	1293.81	182.96	470.48	117.62	1790.42	300.58	700.49	175.12	2179.87	384.22	857.31	214.33
64	1382.68	203.87	501.84	125.46	1915.89	329.33	742.31	185.58	2318.40	415.59	899.13	224.78
65	1479.39	227.40	533.21	133.30	2051.80	360.70	784.13	196.03	2464.77	446.95	940.95	235.24
66	1583.94	250.92	564.57	141.14	2195.56	392.06	825.95	206.49	2621.60	483.55	982.77	245.69
67	1691.10	274.44	606.39	151.60	2347.16	428.66	867.77	216.94	2788.88	520.14	1035.05	258.76
68	1827.02	305.81	637.76	159.44	2532.73	470.48	920.04	230.01	2987.53	564.57	1087.32	271.83
69	2002.14	345.02	690.03	172.51	2765.36	522.75	982.77	245.69	3241.06	622.07	1150.05	287.51
70	2211.24	392.06	742.31	185.58	3037.19	582.87	1045.50	261.38	3533.80	684.80	1212.78	303.20
71	2436.02	444.34	794.58	198.65	3329.93	648.21	1108.23	277.06	3847.45	752.76	1285.97	321.49
72	2673.88	494.00	857.31	214.33	3633.12	713.56	1181.42	295.35	4171.56	820.72	1359.15	339.79
73	2927.41	548.89	920.04	230.01	3954.62	778.90	1265.06	316.26	4516.57	883.45	1442.79	360.70
74	3215.94	607.22	990.32	247.58	4323.16	849.47	1348.70	337.17	4906.03	954.02	1536.89	384.22
75	3405.37	651.14	1027.85	256.96	4746.59	938.34	1453.25	363.31	5355.59	1040.28	1641.44	410.36
76	3866.41	751.87	1141.83	285.46	5240.59	1048.12	1568.26	392.06	5886.18	1155.28	1766.90	441.73
77	4240.70	845.13	1233.84	308.46	5818.23	1191.87	1693.72	423.43	6508.26	1317.33	1902.82	475.70
78	4656.21	952.85	1316.31	329.08	6500.42	1369.61	1850.54	462.64	7250.57	1523.82	2059.64	514.91
79	5118.03	1077.35	1420.47	355.12	7289.77	1578.71	2017.82	504.46	8110.49	1759.06	2237.38	559.34
80	6108.44	1318.95	1660.15	415.04	8165.38	1808.72	2206.01	551.50	9061.90	2017.82	2446.48	611.62
81	6663.83	1465.70	1775.70	443.92	9106.34	2054.41	2415.11	603.78	10083.88	2289.65	2666.03	666.51
82	7274.71	1622.82	1907.48	476.87	10091.72	2302.72	2634.67	658.67	11152.91	2564.10	2896.04	724.01
83	7974.47	1795.16	2075.05	518.76	11103.25	2553.64	2864.68	716.17	12245.46	2835.93	3136.51	784.13
84	8770.75	1987.43	2269.96	567.49	12140.91	2804.56	3105.15	776.29	13361.53	3110.37	3387.43	846.86
85+		2593.55	2907.49	726.87								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option

Appendix B1
John Hancock Life Insurance Company (U.S.A.)
LTC-94 MD, LTC-94-MD 9/94
Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	Indexed Inflation with Shared Cost				2.1% Simple Inflation or 5.0% Simple Inflation with Shared Cost				2.1% Compound Inflation or 5.0% Compound Inflation with Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	450.32	16.89	60.04	15.01	645.94	48.67	141.58	35.39	1032.43	117.62	282.29	70.57
30	474.33	17.79	63.24	15.81	668.22	50.35	146.46	36.61	1032.43	117.62	282.29	70.57
31	474.33	17.79	63.24	15.81	690.49	52.02	151.34	37.84	1032.43	117.62	282.29	70.57
32	474.33	17.79	63.24	15.81	735.04	55.38	161.10	40.28	1032.43	117.62	282.29	70.57
33	474.33	17.79	63.24	15.81	757.31	57.06	165.99	41.50	1032.43	117.62	282.29	70.57
34	474.33	17.79	63.24	15.81	763.22	57.50	167.28	41.82	1032.43	117.62	282.29	70.57
35	474.33	17.79	63.24	15.81	763.22	57.50	167.28	41.82	1032.43	117.62	282.29	70.57
36	474.33	17.79	63.24	15.81	763.22	57.50	167.28	41.82	1032.43	117.62	282.29	70.57
37	474.33	17.79	63.24	15.81	763.22	57.50	167.28	41.82	1032.43	117.62	282.29	70.57
38	474.33	17.79	63.24	15.81	763.22	57.50	167.28	41.82	1032.43	117.62	282.29	70.57
39	476.49	17.87	63.53	15.88	763.22	57.50	167.28	41.82	1032.43	117.62	282.29	70.57
40	502.96	18.86	67.06	16.77	763.22	57.50	167.28	41.82	1032.43	117.62	282.29	70.57
41	532.63	19.97	71.02	17.75	763.22	57.50	167.28	41.82	1032.43	117.62	282.29	70.57
42	562.63	21.10	75.02	18.75	763.22	57.50	167.28	41.82	1032.43	117.62	282.29	70.57
43	579.62	21.74	77.28	19.32	763.22	57.50	167.28	41.82	1032.43	117.62	282.29	70.57
44	579.62	21.74	77.28	19.32	763.22	57.50	167.28	41.82	1032.43	117.62	282.29	70.57
45	581.78	27.93	111.70	27.93	820.72	70.57	219.56	54.89	1087.32	133.30	334.56	83.64
46	609.67	29.26	117.06	29.26	820.72	70.57	219.56	54.89	1087.32	133.30	334.56	83.64
47	637.88	30.62	122.47	30.62	820.72	70.57	219.56	54.89	1087.32	133.30	334.56	83.64
48	653.44	31.37	125.46	31.37	820.72	70.57	219.56	54.89	1087.32	133.30	334.56	83.64
49	653.44	31.37	125.46	31.37	820.72	70.57	219.56	54.89	1087.32	133.30	334.56	83.64
50	663.89	33.98	146.37	36.59	841.63	78.41	250.92	62.73	1110.85	138.53	365.93	91.48
51	684.80	39.21	156.83	39.21	875.61	86.25	271.83	67.96	1144.83	146.37	386.84	96.71
52	705.71	44.43	167.28	41.82	909.59	94.10	282.29	70.57	1184.03	154.21	397.29	99.32
53	731.85	52.28	177.74	44.43	948.79	101.94	303.20	75.80	1225.85	164.67	418.20	104.55
54	757.99	57.50	198.65	49.66	988.00	112.39	313.65	78.41	1270.29	175.12	439.11	109.78
55	786.74	65.34	209.10	52.28	1032.43	122.85	334.56	83.64	1317.33	185.58	449.57	112.39
56	815.49	70.57	219.56	54.89	1076.87	133.30	355.47	88.87	1367.00	198.65	470.48	117.62
57	846.86	78.41	230.01	57.50	1126.53	143.76	376.38	94.10	1419.27	209.10	491.39	122.85
58	880.84	86.25	250.92	62.73	1178.81	156.83	397.29	99.32	1476.77	222.17	512.30	128.07
59	925.27	96.71	271.83	67.96	1241.54	172.51	418.20	104.55	1544.73	237.85	543.66	135.92
60	974.93	109.78	282.29	70.57	1314.72	188.19	439.11	109.78	1625.76	256.15	564.57	141.14
61	1029.82	122.85	303.20	75.80	1395.75	206.49	470.48	117.62	1714.63	277.06	595.94	148.98
62	1092.55	135.92	324.11	81.03	1484.61	227.40	501.84	125.46	1811.33	300.58	627.30	156.83
63	1163.12	151.60	345.02	86.25	1583.94	250.92	533.21	133.30	1918.50	324.11	658.67	164.67
64	1238.92	169.89	376.38	94.10	1691.10	274.44	564.57	141.14	2036.12	350.24	690.03	172.51
65	1319.95	188.19	397.29	99.32	1803.49	300.58	595.94	148.98	2161.58	376.38	721.40	180.35
66	1406.20	206.49	428.66	107.16	1926.34	329.33	627.30	156.83	2294.88	407.75	763.22	190.80
67	1497.68	227.40	449.57	112.39	2054.41	358.08	658.67	164.67	2436.02	439.11	794.58	198.65
68	1610.08	253.53	480.93	120.23	2211.24	394.68	700.49	175.12	2605.92	475.70	836.40	209.10
69	1756.45	287.51	522.75	130.69	2407.27	439.11	752.76	188.19	2817.63	522.75	888.68	222.17
70	1928.95	326.72	564.57	141.14	2632.05	488.77	805.04	201.26	3060.71	575.03	940.95	235.24
71	2117.14	365.93	606.39	151.60	2877.75	541.05	857.31	214.33	3324.70	632.53	1003.68	250.92
72	2313.18	410.36	648.21	162.05	3133.90	595.94	920.04	230.01	3596.53	690.03	1066.41	266.60
73	2524.89	452.18	700.49	175.12	3400.50	648.21	982.77	245.69	3881.43	739.69	1139.60	284.90
74	2759.87	500.37	760.98	190.25	3701.08	705.71	1055.96	263.99	4202.92	794.58	1212.78	303.20
75	2908.91	536.38	798.33	199.58	4051.33	776.29	1139.60	284.90	4571.46	862.54	1296.42	324.11
76	3290.40	619.34	886.96	221.74	4459.07	867.77	1233.69	308.42	5010.58	959.25	1400.97	350.24
77	3598.70	694.66	963.00	240.75	4940.00	990.61	1348.70	337.17	5530.71	1097.78	1515.98	379.00
78	3936.66	785.86	1031.44	257.86	5507.19	1139.60	1463.70	365.93	6147.56	1275.51	1641.44	410.36
79	4307.01	885.40	1113.34	278.34	6150.17	1309.49	1610.08	402.52	6848.05	1468.93	1798.27	449.57
80	5112.86	1077.06	1303.68	325.92	6853.28	1495.07	1766.90	441.73	7613.88	1675.42	1965.55	491.39
81	5545.34	1192.89	1398.74	349.68	7603.42	1685.87	1934.18	483.55	8426.76	1887.13	2143.28	535.82
82	6026.58	1313.83	1518.20	379.55	8384.94	1881.91	2111.92	527.98	9271.00	2101.46	2331.47	582.87
83	6572.61	1447.71	1640.74	410.18	9182.13	2077.94	2300.11	575.03	10130.93	2310.56	2530.12	632.53
84	7193.85	1596.22	1796.65	449.16	9992.40	2271.36	2498.75	624.69	11001.31	2522.28	2739.22	684.80
85+		2059.87	2308.60	577.15								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option

Appendix B1
John Hancock Life Insurance Company (U.S.A.)
LTC-94 MD, LTC-94-MD 9/94
*Premiums to be used only with those
that have not previously elected an inflation decrease option*

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	Indexed Inflation with Shared Cost				2.1% Simple Inflation or 5.0% Simple Inflation with Shared Cost				2.1% Compound Inflation or 5.0% Compound Inflation with Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	533.62	31.62	94.87	23.72	753.09	80.69	198.62	49.65	1414.04	209.10	418.20	104.55
30	533.62	31.62	94.87	23.72	803.30	86.07	211.86	52.96	1414.04	209.10	418.20	104.55
31	533.62	31.62	94.87	23.72	853.50	91.45	225.10	56.28	1414.04	209.10	418.20	104.55
32	533.62	31.62	94.87	23.72	878.61	94.14	231.72	57.93	1414.04	209.10	418.20	104.55
33	533.62	31.62	94.87	23.72	928.81	99.52	244.96	61.24	1414.04	209.10	418.20	104.55
34	533.62	31.62	94.87	23.72	951.41	101.94	250.92	62.73	1414.04	209.10	418.20	104.55
35	533.62	31.62	94.87	23.72	951.41	101.94	250.92	62.73	1414.04	209.10	418.20	104.55
36	533.62	31.62	94.87	23.72	951.41	101.94	250.92	62.73	1414.04	209.10	418.20	104.55
37	533.62	31.62	94.87	23.72	951.41	101.94	250.92	62.73	1414.04	209.10	418.20	104.55
38	533.62	31.62	94.87	23.72	951.41	101.94	250.92	62.73	1414.04	209.10	418.20	104.55
39	554.20	32.84	98.52	24.63	951.41	101.94	250.92	62.73	1414.04	209.10	418.20	104.55
40	583.37	34.57	103.71	25.93	951.41	101.94	250.92	62.73	1414.04	209.10	418.20	104.55
41	614.13	36.39	109.18	27.29	951.41	101.94	250.92	62.73	1414.04	209.10	418.20	104.55
42	645.05	38.23	114.68	28.67	951.41	101.94	250.92	62.73	1414.04	209.10	418.20	104.55
43	668.18	39.60	118.79	29.70	951.41	101.94	250.92	62.73	1414.04	209.10	418.20	104.55
44	668.18	39.60	118.79	29.70	951.41	101.94	250.92	62.73	1414.04	209.10	418.20	104.55
45	680.29	51.43	158.97	39.74	1061.19	128.07	334.56	83.64	1523.82	235.24	501.84	125.46
46	709.35	53.63	165.76	41.44	1061.19	128.07	334.56	83.64	1523.82	235.24	501.84	125.46
47	738.55	55.84	172.58	43.15	1061.19	128.07	334.56	83.64	1523.82	235.24	501.84	125.46
48	760.60	57.50	177.74	44.43	1061.19	128.07	334.56	83.64	1523.82	235.24	501.84	125.46
49	760.60	57.50	177.74	44.43	1061.19	128.07	334.56	83.64	1523.82	235.24	501.84	125.46
50	784.13	62.73	209.10	52.28	1105.62	141.14	376.38	94.10	1568.26	245.69	543.66	135.92
51	818.11	73.19	230.01	57.50	1163.12	154.21	397.29	99.32	1628.37	258.76	564.57	141.14
52	857.31	81.03	240.47	60.12	1225.85	167.28	418.20	104.55	1693.72	274.44	585.48	146.37
53	899.13	91.48	261.38	65.34	1291.20	182.96	439.11	109.78	1766.90	290.13	606.39	151.60
54	943.57	101.94	271.83	67.96	1361.77	201.26	470.48	117.62	1842.70	308.42	637.76	159.44
55	977.65	110.92	288.91	72.23	1437.57	219.56	491.39	122.85	1923.73	326.72	658.67	164.67
56	1040.28	125.46	313.65	78.41	1515.98	237.85	522.75	130.69	2009.98	347.63	690.03	172.51
57	1085.06	137.91	333.07	83.27	1599.62	256.15	543.66	135.92	2098.85	368.54	710.94	177.74
58	1136.88	150.20	352.20	88.05	1691.10	279.67	575.03	143.76	2198.17	392.06	742.31	185.58
59	1209.65	166.13	373.80	93.45	1798.27	303.20	606.39	151.60	2315.79	418.20	773.67	193.42
60	1279.59	185.37	391.34	97.84	1923.73	334.56	648.21	162.05	2451.71	449.57	815.49	203.87
61	1359.11	204.38	418.97	104.74	2059.64	365.93	679.58	169.89	2600.69	483.55	857.31	214.33
62	1454.11	226.65	448.20	112.05	2213.85	399.91	721.40	180.35	2767.97	520.14	888.68	222.17
63	1531.84	247.39	459.80	114.95	2381.13	439.11	763.22	190.80	2948.32	561.96	930.50	232.62
64	1641.82	271.56	488.31	122.08	2561.48	480.93	805.04	201.26	3144.35	606.39	982.77	245.69
65	1749.75	298.62	523.20	130.80	2752.29	525.37	846.86	211.71	3353.45	653.44	1024.59	256.15
66	1880.12	328.16	552.69	138.17	2958.77	572.41	899.13	224.78	3575.62	703.10	1076.87	269.22
67	2038.44	364.28	588.83	147.21	3175.72	622.07	951.41	237.85	3813.47	755.38	1129.14	282.29
68	2216.05	405.19	630.30	157.57	3437.09	682.19	1003.68	250.92	4095.76	820.72	1181.42	295.35
69	2392.79	447.11	658.38	164.60	3769.04	757.99	1066.41	266.60	4453.84	899.13	1244.15	311.04
70	2595.81	494.10	694.14	173.54	4148.04	844.24	1139.60	284.90	4861.59	988.00	1327.79	331.95
71	2832.42	549.82	742.62	185.65	4558.40	935.73	1212.78	303.20	5286.54	1079.21	1397.23	349.31
72	3105.96	608.36	788.97	197.24	4981.82	1027.21	1285.97	321.49	5722.33	1169.95	1476.73	369.18
73	3402.00	669.95	855.25	213.81	5431.39	1118.69	1380.06	345.02	6225.97	1265.06	1568.26	392.06
74	3727.54	737.94	917.69	229.42	5943.69	1218.01	1474.16	368.54	6764.41	1359.15	1672.81	418.20
75	3989.01	794.14	961.21	240.30	6537.01	1340.86	1589.17	397.29	7389.10	1476.77	1777.36	444.34
76	4530.09	915.38	1076.92	269.23	7227.04	1495.07	1714.63	428.66	8126.18	1638.83	1913.27	478.32
77	4980.33	1027.47	1154.46	288.61	8034.69	1693.72	1850.54	462.64	8856.20	1834.54	2027.51	506.88
78	5463.35	1154.58	1238.18	309.54	8851.68	1915.89	1985.33	496.33	9554.16	2054.07	2128.67	532.17
79	6005.32	1300.90	1334.03	333.51	9660.34	2145.63	2115.69	528.92	10403.07	2306.97	2258.70	564.68
80	7109.23	1573.11	1554.49	388.62	10591.04	2403.85	2267.60	566.90	11410.84	2597.13	2417.69	604.42
81	7768.96	1748.41	1673.38	418.35	11646.96	2688.13	2439.40	609.85	12559.00	2912.20	2607.24	651.81
82	8503.57	1937.21	1818.51	454.63	12830.28	2993.65	2645.22	661.31	13856.15	3249.78	2825.89	706.47
83	9343.34	2144.66	1979.69	494.92	14160.70	3325.51	2884.32	721.08	15319.64	3614.62	3081.62	770.40
84	10283.09	2371.13	2174.28	543.57	15647.88	3685.37	3156.84	789.21	16952.63	4014.91	3374.03	843.51
85+		3069.04	2791.67	697.92								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option

Appendix B1
John Hancock Life Insurance Company (U.S.A.)
LTC-94 MD, LTC-94-MD 9/94
Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 100 Days

Age	Indexed Inflation with Shared Cost				2.1% Simple Inflation or 5.0% Simple Inflation with Shared Cost				2.1% Compound Inflation or 5.0% Compound Inflation with Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	511.88	27.67	71.15	17.79	699.30	68.27	140.69	35.17	1283.36	177.74	313.65	78.41
30	511.88	27.67	71.15	17.79	745.92	72.83	150.07	37.52	1283.36	177.74	313.65	78.41
31	511.88	27.67	71.15	17.79	792.54	77.38	159.45	39.86	1283.36	177.74	313.65	78.41
32	511.88	27.67	71.15	17.79	815.85	79.65	164.14	41.03	1283.36	177.74	313.65	78.41
33	511.88	27.67	71.15	17.79	862.47	84.21	173.51	43.38	1283.36	177.74	313.65	78.41
34	511.88	27.67	71.15	17.79	883.45	86.25	177.74	44.43	1283.36	177.74	313.65	78.41
35	511.88	27.67	71.15	17.79	883.45	86.25	177.74	44.43	1283.36	177.74	313.65	78.41
36	511.88	27.67	71.15	17.79	883.45	86.25	177.74	44.43	1283.36	177.74	313.65	78.41
37	511.88	27.67	71.15	17.79	883.45	86.25	177.74	44.43	1283.36	177.74	313.65	78.41
38	511.88	27.67	71.15	17.79	883.45	86.25	177.74	44.43	1283.36	177.74	313.65	78.41
39	531.62	28.74	73.89	18.47	883.45	86.25	177.74	44.43	1283.36	177.74	313.65	78.41
40	559.60	30.25	77.78	19.45	883.45	86.25	177.74	44.43	1283.36	177.74	313.65	78.41
41	589.11	31.84	81.88	20.47	883.45	86.25	177.74	44.43	1283.36	177.74	313.65	78.41
42	618.77	33.45	86.01	21.50	883.45	86.25	177.74	44.43	1283.36	177.74	313.65	78.41
43	640.96	34.65	89.09	22.27	883.45	86.25	177.74	44.43	1283.36	177.74	313.65	78.41
44	640.96	34.65	89.09	22.27	883.45	86.25	177.74	44.43	1283.36	177.74	313.65	78.41
45	645.22	42.08	112.21	28.05	977.55	109.78	240.47	60.12	1374.84	201.26	376.38	94.10
46	672.78	43.88	117.01	29.25	977.55	109.78	240.47	60.12	1374.84	201.26	376.38	94.10
47	700.48	45.68	121.82	30.46	977.55	109.78	240.47	60.12	1374.84	201.26	376.38	94.10
48	721.40	47.05	125.46	31.37	977.55	109.78	240.47	60.12	1374.84	201.26	376.38	94.10
49	721.40	47.05	125.46	31.37	977.55	109.78	240.47	60.12	1374.84	201.26	376.38	94.10
50	739.69	52.28	146.37	36.59	1014.14	117.62	271.83	67.96	1411.43	209.10	407.75	101.94
51	768.45	60.12	167.28	41.82	1061.19	130.69	292.74	73.19	1463.70	219.56	428.66	107.16
52	802.42	67.96	177.74	44.43	1116.07	141.14	313.65	78.41	1521.21	232.62	439.11	109.78
53	836.40	75.80	188.19	47.05	1170.96	154.21	324.11	81.03	1581.32	248.31	460.02	115.01
54	873.00	86.25	198.65	49.66	1231.08	169.89	345.02	86.25	1646.67	263.99	480.93	120.23
55	900.26	92.86	206.36	51.59	1296.42	185.58	365.93	91.48	1717.24	279.67	501.84	125.46
56	954.02	104.55	230.01	57.50	1364.38	201.26	386.84	96.71	1790.42	295.35	522.75	130.69
57	993.99	114.49	239.39	59.85	1432.34	216.94	407.75	101.94	1866.22	313.65	543.66	135.92
58	1038.48	126.90	258.97	64.74	1510.75	235.24	439.11	109.78	1952.48	334.56	575.03	143.76
59	1098.03	140.17	269.97	67.49	1602.23	258.76	460.02	115.01	2051.80	355.47	595.94	148.98
60	1156.01	154.48	288.36	72.09	1706.78	282.29	491.39	122.85	2166.81	381.61	627.30	156.83
61	1221.16	171.17	306.57	76.64	1824.40	308.42	512.30	128.07	2292.27	410.36	658.67	164.67
62	1301.32	188.45	325.97	81.49	1955.09	339.79	554.12	138.53	2433.41	444.34	690.03	172.51
63	1366.91	207.41	349.85	87.46	2096.23	371.15	585.48	146.37	2587.62	478.32	721.40	180.35
64	1457.46	229.21	368.72	92.18	2247.83	407.75	616.85	154.21	2754.90	514.91	763.22	190.80
65	1547.38	249.26	394.87	98.72	2409.89	444.34	658.67	164.67	2932.64	556.73	805.04	201.26
66	1658.06	276.34	414.51	103.63	2585.01	483.55	690.03	172.51	3123.44	598.55	836.40	209.10
67	1793.93	304.39	449.11	112.28	2770.58	527.98	731.85	182.96	3324.70	642.98	878.22	219.56
68	1943.42	340.16	480.23	120.06	2992.75	577.64	773.67	193.42	3565.17	697.87	930.50	232.62
69	2088.16	373.41	510.99	127.75	3269.81	640.37	836.40	209.10	3863.14	763.22	982.77	245.69
70	2255.97	414.56	539.89	134.97	3586.08	710.94	888.68	222.17	4205.54	836.40	1045.50	261.38
71	2449.21	457.00	571.24	142.81	3928.48	786.74	951.41	237.85	4559.25	914.98	1115.70	278.93
72	2675.83	506.17	617.87	154.47	4283.95	865.15	1024.59	256.15	4924.17	990.55	1175.15	293.79
73	2922.11	558.29	665.20	166.30	4655.10	938.34	1087.32	271.83	5342.52	1063.80	1254.60	313.65
74	3185.91	610.22	719.02	179.75	5073.31	1016.75	1170.96	292.74	5776.41	1131.76	1338.24	334.56
75	3391.69	656.83	759.81	189.95	5554.24	1110.85	1265.06	316.26	6283.48	1220.63	1432.34	358.08
76	3837.11	753.84	852.17	213.04	6118.81	1238.92	1369.61	342.40	6887.25	1356.54	1547.35	386.84
77	4206.84	847.37	914.33	228.58	6790.55	1411.43	1495.07	373.77	7495.09	1533.50	1646.71	411.68
78	4597.98	953.49	985.12	246.28	7460.41	1599.58	1615.01	403.75	8067.08	1728.30	1740.74	435.18
79	5026.89	1068.99	1068.99	267.25	8098.52	1781.37	1716.51	429.13	8733.18	1932.93	1843.64	460.91
80	5910.78	1284.55	1247.32	311.83	8814.91	1980.50	1849.11	462.28	9512.57	2153.26	1983.26	495.82
81	6418.43	1418.74	1345.98	336.50	9626.08	2195.46	1999.35	499.84	10391.73	2388.42	2141.66	535.42
82	6982.92	1563.21	1460.19	365.05	10531.12	2424.79	2171.17	542.79	11382.33	2638.27	2325.57	581.39
83	7624.48	1718.85	1596.24	399.06	11546.78	2675.59	2362.49	590.62	12496.38	2914.04	2532.33	633.08
84	8343.69	1892.43	1753.74	438.43	12675.19	2948.78	2592.44	648.11	13736.46	3216.17	2780.28	695.07
85+		2409.16	2245.86	561.47								

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option

Appendix B1
John Hancock Life Insurance Company (U.S.A.)
NH-94-MD
Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 20 Days

Age	Indexed Inflation with Shared Cost		2.1% Simple Inflation or 5.0% Simple Inflation with Shared Cost		2.1% Compound Inflation or 5.0% Compound Inflation with Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	346.71	10.46	533.62	31.62	886.06	83.64
30	346.71	10.46	533.62	31.62	886.06	83.64
31	346.71	10.46	533.62	31.62	886.06	83.64
32	349.58	10.55	533.62	31.62	886.06	83.64
33	360.90	10.89	533.62	31.62	886.06	83.64
34	372.22	11.23	533.62	31.62	886.06	83.64
35	386.38	11.66	533.62	31.62	886.06	83.64
36	397.70	12.00	534.75	31.69	886.06	83.64
37	411.85	12.43	579.32	34.33	886.06	83.64
38	430.25	12.98	601.60	35.65	886.06	83.64
39	441.57	13.32	623.88	36.97	886.06	83.64
40	455.73	13.75	646.16	38.29	886.06	83.64
41	458.52	13.83	671.22	39.78	886.06	83.64
42	458.52	13.83	696.48	41.27	886.06	83.64
43	458.52	13.83	705.71	41.82	886.06	83.64
44	458.52	13.83	705.71	41.82	886.06	83.64
45	472.35	19.76	729.73	53.58	925.27	94.10
46	472.35	19.76	747.53	54.89	925.27	94.10
47	472.35	19.76	747.53	54.89	925.27	94.10
48	477.13	19.96	747.53	54.89	925.27	94.10
49	480.33	20.10	747.53	54.89	925.27	94.10
50	490.10	22.28	763.22	57.50	940.95	99.32
51	501.24	24.25	786.74	65.34	964.48	104.55
52	503.98	27.67	812.88	70.57	993.23	109.78
53	517.81	29.65	841.63	78.41	1021.98	117.62
54	533.62	33.60	870.38	83.64	1053.34	125.46
55	549.43	37.55	904.36	91.48	1084.71	133.30
56	567.22	41.50	935.73	99.32	1121.30	141.14
57	585.01	47.43	972.32	107.16	1157.90	148.98
58	604.77	51.39	1011.52	117.62	1197.10	159.44
59	628.49	57.31	1055.96	128.07	1246.76	169.89
60	658.13	63.24	1108.23	141.14	1301.65	182.96
61	689.76	71.15	1168.35	154.21	1364.38	196.03
62	727.31	79.06	1233.69	169.89	1432.34	211.71
63	766.83	88.94	1306.88	185.58	1508.14	227.40
64	818.91	99.62	1385.29	203.87	1591.78	245.69
65	866.50	109.56	1468.93	222.17	1678.03	266.60
66	941.48	124.85	1557.80	243.08	1772.13	287.51
67	1024.32	140.92	1654.51	263.99	1874.06	308.42
68	1113.04	160.23	1769.51	290.13	1991.68	334.56
69	1200.82	178.84	1913.27	321.49	2143.28	368.54
70	1312.62	204.90	2077.94	358.08	2315.79	405.13
71	1451.75	233.32	2260.90	397.29	2501.37	444.34
72	1611.02	264.46	2449.09	436.50	2697.40	483.55
73	1792.23	302.09	2650.35	478.32	2903.89	522.75
74	1943.12	333.17	2877.75	522.75	3136.51	564.57
75	2108.94	368.79	3139.12	575.03	3403.11	616.85
76	2445.66	437.06	3437.09	642.98	3708.92	682.19
77	2687.10	495.30	3779.50	724.01	4064.39	773.67
78	2949.92	560.69	4176.79	828.56	4477.37	886.06
79	3238.63	637.81	4634.19	946.18	4950.46	1014.14
80	3914.84	794.21	5138.65	1076.87	5473.21	1155.28
81	4253.35	883.63	5682.31	1218.01	6035.17	1301.65
82	4622.93	978.06	6252.11	1361.77	6623.26	1453.25
83	5057.06	1083.16	6842.82	1505.52	7229.66	1602.23
84	5549.83	1201.41	7451.83	1649.28	7851.73	1751.22
85+		1572.34				

* Standard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option

Appendix B1
John Hancock Life Insurance Company (U.S.A.)
NH-94-MD
Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 2 Years
Elimination Period: 100 Days

Age	Indexed Inflation with Shared Cost		2.1% Simple Inflation or 5.0% Simple Inflation with Shared Cost		2.1% Compound Inflation or 5.0% Compound Inflation with Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	336.25	8.97	505.95	25.69	818.11	67.96
30	336.25	8.97	505.95	25.69	818.11	67.96
31	336.25	8.97	505.95	25.69	818.11	67.96
32	339.03	9.04	505.95	25.69	818.11	67.96
33	350.01	9.33	505.95	25.69	818.11	67.96
34	360.99	9.63	505.95	25.69	818.11	67.96
35	374.72	9.99	505.95	25.69	818.11	67.96
36	385.70	10.29	507.03	25.75	818.11	67.96
37	399.43	10.65	549.28	27.89	818.11	67.96
38	417.27	11.13	570.40	28.97	818.11	67.96
39	428.25	11.42	591.53	30.04	818.11	67.96
40	441.98	11.79	612.66	31.11	818.11	67.96
41	444.68	11.86	636.42	32.32	818.11	67.96
42	444.68	11.86	660.36	33.53	818.11	67.96
43	444.68	11.86	669.12	33.98	818.11	67.96
44	444.68	11.86	669.12	33.98	818.11	67.96
45	454.57	15.81	683.80	40.82	846.86	75.80
46	454.57	15.81	700.49	41.82	846.86	75.80
47	454.57	15.81	700.49	41.82	846.86	75.80
48	459.16	15.97	700.49	41.82	846.86	75.80
49	462.24	16.08	700.49	41.82	846.86	75.80
50	469.85	16.20	713.56	47.05	857.31	78.41
51	479.01	18.19	731.85	52.28	878.22	83.64
52	478.28	21.74	752.76	57.50	899.13	88.87
53	490.14	23.72	776.29	62.73	922.66	94.10
54	502.00	27.67	799.81	67.96	948.79	101.94
55	515.83	29.65	825.95	73.19	974.93	107.16
56	529.67	33.60	854.70	81.03	1003.68	112.39
57	543.50	37.55	883.45	86.25	1035.05	120.23
58	561.29	41.50	914.82	94.10	1069.03	128.07
59	581.05	45.46	951.41	104.55	1108.23	138.53
60	604.77	51.39	995.84	112.39	1152.67	148.98
61	630.46	57.31	1045.50	125.46	1204.94	159.44
62	662.09	63.24	1100.39	135.92	1262.45	172.51
63	695.68	71.15	1157.90	148.98	1325.18	185.58
64	737.22	79.70	1223.24	164.67	1393.13	201.26
65	774.87	87.65	1293.81	180.35	1466.32	216.94
66	839.14	100.29	1367.00	196.03	1542.12	232.62
67	910.74	113.58	1445.41	214.33	1625.76	250.92
68	982.72	128.18	1542.12	235.24	1725.08	271.83
69	1056.04	144.78	1659.74	261.38	1847.93	300.58
70	1148.28	164.34	1795.65	290.13	1989.07	329.33
71	1261.64	187.95	1944.64	324.11	2143.28	360.70
72	1392.83	213.77	2098.85	355.47	2302.72	394.68
73	1541.99	243.47	2266.13	389.45	2470.00	426.04
74	1665.85	268.32	2451.71	423.43	2660.81	460.02
75	1797.56	295.91	2666.03	467.86	2877.75	499.23
76	2076.02	351.04	2909.11	520.14	3128.67	554.12
77	2272.81	398.09	3188.79	588.10	3418.80	627.30
78	2483.06	450.84	3512.89	671.74	3753.36	718.78
79	2713.51	511.60	3884.05	768.45	4134.97	820.72
80	3264.81	635.37	4289.18	873.00	4555.78	933.11
81	3532.12	704.51	4725.68	982.77	5005.35	1050.73
82	3823.12	781.04	5183.08	1095.16	5475.82	1168.35
83	4167.24	861.87	5656.17	1210.17	5959.37	1285.97
84	4558.37	954.13	6142.33	1325.18	6453.37	1403.59
85+		1243.40				

* Standard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option

Appendix B1
John Hancock Life Insurance Company (U.S.A.)
NH-94-MD
Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 20 Days

Age	Indexed Inflation with Shared Cost		2.1% Simple Inflation or 5.0% Simple Inflation with Shared Cost		2.1% Compound Inflation or 5.0% Compound Inflation with Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	381.99	14.38	567.22	39.53	985.39	107.16
30	399.92	15.06	567.22	39.53	985.39	107.16
31	410.95	15.48	567.22	39.53	985.39	107.16
32	428.88	16.15	567.22	39.53	985.39	107.16
33	442.67	16.67	567.22	39.53	985.39	107.16
34	457.84	17.24	567.22	39.53	985.39	107.16
35	472.35	17.79	580.95	40.48	985.39	107.16
36	472.35	17.79	625.64	43.60	985.39	107.16
37	472.35	17.79	647.98	45.16	985.39	107.16
38	472.35	17.79	670.33	46.71	985.39	107.16
39	472.35	17.79	715.02	49.83	985.39	107.16
40	472.35	17.79	737.36	51.38	985.39	107.16
41	472.35	17.79	750.15	52.28	985.39	107.16
42	472.35	17.79	750.15	52.28	985.39	107.16
43	472.35	17.79	750.15	52.28	985.39	107.16
44	472.35	17.79	750.15	52.28	985.39	107.16
45	492.12	23.72	802.42	67.96	1037.66	120.23
46	492.12	23.72	802.42	67.96	1037.66	120.23
47	518.42	24.98	802.42	67.96	1037.66	120.23
48	521.90	25.15	802.42	67.96	1037.66	120.23
49	549.29	26.47	802.42	67.96	1037.66	120.23
50	558.37	28.69	825.95	73.19	1058.57	125.46
51	570.53	32.92	854.70	81.03	1089.94	133.30
52	577.08	36.61	886.06	88.87	1123.92	141.14
53	563.92	38.68	922.66	96.71	1160.51	148.98
54	582.00	42.59	959.25	104.55	1199.72	159.44
55	593.27	47.94	1001.07	115.01	1241.54	169.89
56	615.35	51.95	1042.89	125.46	1285.97	180.35
57	642.59	58.42	1084.71	135.92	1333.02	190.80
58	695.69	67.26	1134.37	146.37	1385.29	201.26
59	719.05	74.60	1191.87	159.44	1448.02	216.94
60	774.13	84.84	1259.83	175.12	1518.59	232.62
61	815.68	95.34	1333.02	193.42	1597.01	250.92
62	861.44	105.57	1416.66	211.71	1685.87	269.22
63	906.14	116.92	1508.14	232.62	1782.58	292.74
64	952.92	128.16	1604.85	256.15	1887.13	316.26
65	1021.13	143.79	1709.40	279.67	1999.53	339.79
66	1110.95	161.75	1821.79	305.81	2119.76	365.93
67	1227.08	183.51	1942.02	331.95	2245.22	394.68
68	1333.67	208.11	2085.78	363.31	2399.43	428.66
69	1488.23	240.41	2266.13	405.13	2590.23	470.48
70	1627.14	271.57	2475.23	452.18	2812.40	520.14
71	1812.43	310.17	2702.63	501.84	3050.26	569.80
72	2011.44	352.88	2940.48	551.50	3298.56	622.07
73	2229.44	396.24	3191.40	603.78	3562.55	671.74
74	2490.72	449.11	3481.53	661.28	3860.52	726.62
75	2685.00	493.36	3810.86	729.24	4205.54	791.97
76	3030.34	568.34	4189.86	812.88	4602.83	878.22
77	3342.17	641.99	4628.97	920.04	5065.46	995.84
78	3652.70	723.00	5141.26	1053.34	5606.51	1144.83
79	4014.65	820.50	5734.59	1207.56	6236.43	1317.33
80	4789.22	1003.60	6393.25	1380.06	6931.69	1505.52
81	5211.87	1117.17	7104.20	1563.03	7681.84	1704.17
82	5681.02	1237.36	7849.12	1753.83	8465.96	1905.43
83	6218.79	1368.74	8617.56	1942.02	9273.62	2106.69
84	6823.94	1513.84	9409.53	2132.83	10102.18	2305.34
85+		1986.63				

* Standard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option

Appendix B1
John Hancock Life Insurance Company (U.S.A.)
NH-94-MD
Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 3 Years
Elimination Period: 100 Days

Age	Indexed Inflation with Shared Cost		2.1% Simple Inflation or 5.0% Simple Inflation with Shared Cost		2.1% Compound Inflation or 5.0% Compound Inflation with Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	370.81	11.19	535.60	33.60	904.36	88.87
30	388.21	11.71	535.60	33.60	904.36	88.87
31	398.92	12.04	535.60	33.60	904.36	88.87
32	416.32	12.56	535.60	33.60	904.36	88.87
33	429.71	12.97	535.60	33.60	904.36	88.87
34	444.43	13.41	535.60	33.60	904.36	88.87
35	458.52	13.83	548.56	34.41	904.36	88.87
36	458.52	13.83	590.76	37.06	904.36	88.87
37	458.52	13.83	611.86	38.38	904.36	88.87
38	458.52	13.83	632.96	39.71	904.36	88.87
39	458.52	13.83	675.15	42.35	904.36	88.87
40	458.52	13.83	696.25	43.68	904.36	88.87
41	458.52	13.83	708.33	44.43	904.36	88.87
42	458.52	13.83	708.33	44.43	904.36	88.87
43	458.52	13.83	708.33	44.43	904.36	88.87
44	458.52	13.83	708.33	44.43	904.36	88.87
45	472.35	17.79	750.15	54.89	943.57	99.32
46	472.35	17.79	750.15	54.89	943.57	99.32
47	497.60	18.74	750.15	54.89	943.57	99.32
48	500.94	18.86	750.15	54.89	943.57	99.32
49	527.23	19.85	750.15	54.89	943.57	99.32
50	531.89	22.07	765.83	60.12	959.25	104.55
51	542.00	26.33	791.97	65.34	985.39	109.78
52	546.93	30.15	818.11	70.57	1014.14	115.01
53	531.34	30.54	846.86	78.41	1045.50	122.85
54	545.49	34.47	878.22	86.25	1076.87	130.69
55	555.31	37.95	912.20	94.10	1113.46	138.53
56	571.40	41.96	946.18	101.94	1150.05	146.37
57	596.26	48.35	982.77	109.78	1189.26	156.83
58	643.15	54.65	1024.59	120.23	1233.69	167.28
59	661.03	60.09	1071.64	130.69	1283.36	177.74
60	708.38	67.87	1126.53	143.76	1343.47	190.80
61	743.64	76.27	1189.26	159.44	1408.82	206.49
62	781.21	86.57	1259.83	175.12	1482.00	222.17
63	816.37	93.96	1335.63	190.80	1563.03	240.47
64	855.77	105.42	1416.66	209.10	1651.90	261.38
65	912.77	116.70	1502.91	230.01	1745.99	282.29
66	987.51	131.95	1597.01	250.92	1845.31	303.20
67	1087.79	150.35	1696.33	274.44	1952.48	326.72
68	1177.03	170.07	1816.56	300.58	2077.94	355.47
69	1307.35	196.90	1968.16	334.56	2237.38	389.45
70	1421.75	221.36	2143.28	373.77	2420.34	428.66
71	1574.02	254.62	2331.47	412.97	2618.99	470.48
72	1740.90	287.01	2527.50	454.79	2822.86	512.30
73	1921.52	324.63	2736.61	496.61	3042.42	554.12
74	2136.29	366.57	2971.84	543.66	3285.49	595.94
75	2291.26	400.85	3243.67	598.55	3567.78	648.21
76	2575.67	461.93	3557.33	666.51	3891.89	718.78
77	2830.03	521.76	3918.02	755.38	4273.50	818.11
78	3080.42	588.77	4341.45	865.15	4720.45	940.95
79	3372.12	665.64	4825.00	990.61	5227.52	1079.48
80	4002.08	811.73	5355.59	1129.14	5786.86	1231.08
81	4334.44	901.41	5925.39	1275.51	6385.41	1387.91
82	4704.78	995.06	6521.33	1424.50	7010.10	1544.73
83	5129.86	1100.59	7132.95	1573.48	7650.47	1701.56
84	5605.87	1213.40	7762.86	1725.08	8303.91	1858.38
85+		1579.05				

* Standard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option

Appendix B1
John Hancock Life Insurance Company (U.S.A.)
NH-94-MD
Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 20 Days

Age	Indexed Inflation with Shared Cost		2.1% Simple Inflation or 5.0% Simple Inflation with Shared Cost		2.1% Compound Inflation or 5.0% Compound Inflation with Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	465.33	20.64	687.97	57.52	1126.53	141.14
30	490.14	21.74	711.70	59.50	1126.53	141.14
31	490.14	21.74	735.42	61.48	1126.53	141.14
32	490.14	21.74	782.87	65.45	1126.53	141.14
33	490.14	21.74	806.59	67.43	1126.53	141.14
34	490.14	21.74	812.88	67.96	1126.53	141.14
35	490.14	21.74	812.88	67.96	1126.53	141.14
36	490.14	21.74	812.88	67.96	1126.53	141.14
37	490.14	21.74	812.88	67.96	1126.53	141.14
38	490.14	21.74	812.88	67.96	1126.53	141.14
39	492.38	21.84	812.88	67.96	1126.53	141.14
40	519.73	23.05	812.88	67.96	1126.53	141.14
41	550.38	24.41	812.88	67.96	1126.53	141.14
42	581.38	25.79	812.88	67.96	1126.53	141.14
43	598.94	26.57	812.88	67.96	1126.53	141.14
44	598.94	26.57	812.88	67.96	1126.53	141.14
45	607.37	34.91	880.84	86.25	1197.10	159.44
46	636.49	36.58	880.84	86.25	1197.10	159.44
47	665.94	38.27	880.84	86.25	1197.10	159.44
48	682.19	39.21	880.84	86.25	1197.10	159.44
49	682.19	39.21	880.84	86.25	1197.10	159.44
50	697.87	41.82	909.59	94.10	1225.85	164.67
51	721.40	49.66	948.79	101.94	1265.06	175.12
52	750.15	54.89	990.61	112.39	1312.11	185.58
53	778.90	62.73	1037.66	122.85	1359.15	196.03
54	810.27	70.57	1084.71	135.92	1411.43	209.10
55	844.24	78.41	1136.99	146.37	1468.93	222.17
56	878.22	86.25	1189.26	159.44	1526.44	235.24
57	917.43	96.71	1246.76	172.51	1589.17	248.31
58	959.25	107.16	1309.49	188.19	1657.12	266.60
59	1008.91	117.62	1385.29	206.49	1738.15	284.90
60	1069.03	130.69	1471.55	224.78	1832.24	305.81
61	1136.99	146.37	1565.64	248.31	1936.80	329.33
62	1210.17	164.67	1672.81	271.83	2051.80	355.47
63	1293.81	182.96	1790.42	300.58	2179.87	384.22
64	1382.68	203.87	1915.89	329.33	2318.40	415.59
65	1479.39	227.40	2051.80	360.70	2464.77	446.95
66	1583.94	250.92	2195.56	392.06	2621.60	483.55
67	1691.10	274.44	2347.16	428.66	2788.88	520.14
68	1827.02	305.81	2532.73	470.48	2987.53	564.57
69	2002.14	345.02	2765.36	522.75	3241.06	622.07
70	2211.24	392.06	3037.19	582.87	3533.80	684.80
71	2436.02	444.34	3329.93	648.21	3847.45	752.76
72	2673.88	494.00	3633.12	713.56	4171.56	820.72
73	2927.41	548.89	3954.62	778.90	4516.57	883.45
74	3215.94	607.22	4323.16	849.47	4906.03	954.02
75	3405.37	651.14	4746.59	938.34	5355.59	1040.28
76	3866.41	751.87	5240.59	1048.12	5886.18	1155.28
77	4240.70	845.13	5818.23	1191.87	6508.26	1317.33
78	4656.21	952.85	6500.42	1369.61	7250.57	1523.82
79	5118.03	1077.35	7289.77	1578.71	8110.49	1759.06
80	6108.44	1318.95	8165.38	1808.72	9061.90	2017.82
81	6663.83	1465.70	9106.34	2054.41	10083.88	2289.65
82	7274.71	1622.82	10091.72	2302.72	11152.91	2564.10
83	7974.47	1795.16	11103.25	2553.64	12245.46	2835.93
84	8770.75	1987.43	12140.91	2804.56	13361.53	3110.37
85+		2593.55				

* Standard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option

Appendix B1
John Hancock Life Insurance Company (U.S.A.)
NH-94-MD
Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: 5 Years
Elimination Period: 100 Days

Age	Indexed Inflation with Shared Cost		2.1% Simple Inflation or 5.0% Simple Inflation with Shared Cost		2.1% Compound Inflation or 5.0% Compound Inflation with Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	450.32	16.89	645.94	48.67	1032.43	117.62
30	474.33	17.79	668.22	50.35	1032.43	117.62
31	474.33	17.79	690.49	52.02	1032.43	117.62
32	474.33	17.79	735.04	55.38	1032.43	117.62
33	474.33	17.79	757.31	57.06	1032.43	117.62
34	474.33	17.79	763.22	57.50	1032.43	117.62
35	474.33	17.79	763.22	57.50	1032.43	117.62
36	474.33	17.79	763.22	57.50	1032.43	117.62
37	474.33	17.79	763.22	57.50	1032.43	117.62
38	474.33	17.79	763.22	57.50	1032.43	117.62
39	476.49	17.87	763.22	57.50	1032.43	117.62
40	502.96	18.86	763.22	57.50	1032.43	117.62
41	532.63	19.97	763.22	57.50	1032.43	117.62
42	562.63	21.10	763.22	57.50	1032.43	117.62
43	579.62	21.74	763.22	57.50	1032.43	117.62
44	579.62	21.74	763.22	57.50	1032.43	117.62
45	581.78	27.93	820.72	70.57	1087.32	133.30
46	609.67	29.26	820.72	70.57	1087.32	133.30
47	637.88	30.62	820.72	70.57	1087.32	133.30
48	653.44	31.37	820.72	70.57	1087.32	133.30
49	653.44	31.37	820.72	70.57	1087.32	133.30
50	663.89	33.98	841.63	78.41	1110.85	138.53
51	684.80	39.21	875.61	86.25	1144.83	146.37
52	705.71	44.43	909.59	94.10	1184.03	154.21
53	731.85	52.28	948.79	101.94	1225.85	164.67
54	757.99	57.50	988.00	112.39	1270.29	175.12
55	786.74	65.34	1032.43	122.85	1317.33	185.58
56	815.49	70.57	1076.87	133.30	1367.00	198.65
57	846.86	78.41	1126.53	143.76	1419.27	209.10
58	880.84	86.25	1178.81	156.83	1476.77	222.17
59	925.27	96.71	1241.54	172.51	1544.73	237.85
60	974.93	109.78	1314.72	188.19	1625.76	256.15
61	1029.82	122.85	1395.75	206.49	1714.63	277.06
62	1092.55	135.92	1484.61	227.40	1811.33	300.58
63	1163.12	151.60	1583.94	250.92	1918.50	324.11
64	1238.92	169.89	1691.10	274.44	2036.12	350.24
65	1319.95	188.19	1803.49	300.58	2161.58	376.38
66	1406.20	206.49	1926.34	329.33	2294.88	407.75
67	1497.68	227.40	2054.41	358.08	2436.02	439.11
68	1610.08	253.53	2211.24	394.68	2605.92	475.70
69	1756.45	287.51	2407.27	439.11	2817.63	522.75
70	1928.95	326.72	2632.05	488.77	3060.71	575.03
71	2117.14	365.93	2877.75	541.05	3324.70	632.53
72	2313.18	410.36	3133.90	595.94	3596.53	690.03
73	2524.89	452.18	3400.50	648.21	3881.43	739.69
74	2759.87	500.37	3701.08	705.71	4202.92	794.58
75	2908.91	536.38	4051.33	776.29	4571.46	862.54
76	3290.40	619.34	4459.07	867.77	5010.58	959.25
77	3598.70	694.66	4940.00	990.61	5530.71	1097.78
78	3936.66	785.86	5507.19	1139.60	6147.56	1275.51
79	4307.01	885.40	6150.17	1309.49	6848.05	1468.93
80	5112.86	1077.06	6853.28	1495.07	7613.88	1675.42
81	5545.34	1192.89	7603.42	1685.87	8426.76	1887.13
82	6026.58	1313.83	8384.94	1881.91	9271.00	2101.46
83	6572.61	1447.71	9182.13	2077.94	10130.93	2310.56
84	7193.85	1596.22	9992.40	2271.36	11001.31	2522.28
85+		2059.87				

* Standard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option

Appendix B1
John Hancock Life Insurance Company (U.S.A.)
NH-94-MD
Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 20 Days

Age	Indexed Inflation with Shared Cost		2.1% Simple Inflation or 5.0% Simple Inflation with Shared Cost		2.1% Compound Inflation or 5.0% Compound Inflation with Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	533.62	31.62	753.09	80.69	1414.04	209.10
30	533.62	31.62	803.30	86.07	1414.04	209.10
31	533.62	31.62	853.50	91.45	1414.04	209.10
32	533.62	31.62	878.61	94.14	1414.04	209.10
33	533.62	31.62	928.81	99.52	1414.04	209.10
34	533.62	31.62	951.41	101.94	1414.04	209.10
35	533.62	31.62	951.41	101.94	1414.04	209.10
36	533.62	31.62	951.41	101.94	1414.04	209.10
37	533.62	31.62	951.41	101.94	1414.04	209.10
38	533.62	31.62	951.41	101.94	1414.04	209.10
39	554.20	32.84	951.41	101.94	1414.04	209.10
40	583.37	34.57	951.41	101.94	1414.04	209.10
41	614.13	36.39	951.41	101.94	1414.04	209.10
42	645.05	38.23	951.41	101.94	1414.04	209.10
43	668.18	39.60	951.41	101.94	1414.04	209.10
44	668.18	39.60	951.41	101.94	1414.04	209.10
45	680.29	51.43	1061.19	128.07	1523.82	235.24
46	709.35	53.63	1061.19	128.07	1523.82	235.24
47	738.55	55.84	1061.19	128.07	1523.82	235.24
48	760.60	57.50	1061.19	128.07	1523.82	235.24
49	760.60	57.50	1061.19	128.07	1523.82	235.24
50	784.13	62.73	1105.62	141.14	1568.26	245.69
51	818.11	73.19	1163.12	154.21	1628.37	258.76
52	857.31	81.03	1225.85	167.28	1693.72	274.44
53	899.13	91.48	1291.20	182.96	1766.90	290.13
54	943.57	101.94	1361.77	201.26	1842.70	308.42
55	977.65	110.92	1437.57	219.56	1923.73	326.72
56	1040.28	125.46	1515.98	237.85	2009.98	347.63
57	1085.06	137.91	1599.62	256.15	2098.85	368.54
58	1136.88	150.20	1691.10	279.67	2198.17	392.06
59	1209.65	166.13	1798.27	303.20	2315.79	418.20
60	1279.59	185.37	1923.73	334.56	2451.71	449.57
61	1359.11	204.38	2059.64	365.93	2600.69	483.55
62	1454.11	226.65	2213.85	399.91	2767.97	520.14
63	1531.84	247.39	2381.13	439.11	2948.32	561.96
64	1641.82	271.56	2561.48	480.93	3144.35	606.39
65	1749.75	298.62	2752.29	525.37	3353.45	653.44
66	1880.12	328.16	2958.77	572.41	3575.62	703.10
67	2038.44	364.28	3175.72	622.07	3813.47	755.38
68	2216.05	405.19	3437.09	682.19	4095.76	820.72
69	2392.79	447.11	3769.04	757.99	4453.84	899.13
70	2595.81	494.10	4148.04	844.24	4861.59	988.00
71	2832.42	549.82	4558.40	935.73	5286.54	1079.21
72	3105.96	608.36	4981.82	1027.21	5722.33	1169.95
73	3402.00	669.95	5431.39	1118.69	6225.97	1265.06
74	3727.54	737.94	5943.69	1218.01	6764.41	1359.15
75	3989.01	794.14	6537.01	1340.86	7389.10	1476.77
76	4530.09	915.38	7227.04	1495.07	8126.18	1638.83
77	4980.33	1027.47	8034.69	1693.72	8856.20	1834.54
78	5463.35	1154.58	8851.68	1915.89	9554.16	2054.07
79	6005.32	1300.90	9660.34	2145.63	10403.07	2306.97
80	7109.23	1573.11	10591.04	2403.85	11410.84	2597.13
81	7768.96	1748.41	11646.96	2688.13	12559.00	2912.20
82	8503.57	1937.21	12830.28	2993.65	13856.15	3249.78
83	9343.34	2144.66	14160.70	3325.51	15319.64	3614.62
84	10283.09	2371.13	15647.88	3685.37	16952.63	4014.91
85+		3069.04				

* Standard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option

Appendix B1
John Hancock Life Insurance Company (U.S.A.)
NH-94-MD
Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 100 Days

Age	Indexed Inflation with Shared Cost		2.1% Simple Inflation or 5.0% Simple Inflation with Shared Cost		2.1% Compound Inflation or 5.0% Compound Inflation with Shared Cost	
	Nursing Home Rates		Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	511.88	27.67	699.30	68.27	1283.36	177.74
30	511.88	27.67	745.92	72.83	1283.36	177.74
31	511.88	27.67	792.54	77.38	1283.36	177.74
32	511.88	27.67	815.85	79.65	1283.36	177.74
33	511.88	27.67	862.47	84.21	1283.36	177.74
34	511.88	27.67	883.45	86.25	1283.36	177.74
35	511.88	27.67	883.45	86.25	1283.36	177.74
36	511.88	27.67	883.45	86.25	1283.36	177.74
37	511.88	27.67	883.45	86.25	1283.36	177.74
38	511.88	27.67	883.45	86.25	1283.36	177.74
39	531.62	28.74	883.45	86.25	1283.36	177.74
40	559.60	30.25	883.45	86.25	1283.36	177.74
41	589.11	31.84	883.45	86.25	1283.36	177.74
42	618.77	33.45	883.45	86.25	1283.36	177.74
43	640.96	34.65	883.45	86.25	1283.36	177.74
44	640.96	34.65	883.45	86.25	1283.36	177.74
45	645.22	42.08	977.55	109.78	1374.84	201.26
46	672.78	43.88	977.55	109.78	1374.84	201.26
47	700.48	45.68	977.55	109.78	1374.84	201.26
48	721.40	47.05	977.55	109.78	1374.84	201.26
49	721.40	47.05	977.55	109.78	1374.84	201.26
50	739.69	52.28	1014.14	117.62	1411.43	209.10
51	768.45	60.12	1061.19	130.69	1463.70	219.56
52	802.42	67.96	1116.07	141.14	1521.21	232.62
53	836.40	75.80	1170.96	154.21	1581.32	248.31
54	873.00	86.25	1231.08	169.89	1646.67	263.99
55	900.26	92.86	1296.42	185.58	1717.24	279.67
56	954.02	104.55	1364.38	201.26	1790.42	295.35
57	993.99	114.49	1432.34	216.94	1866.22	313.65
58	1038.48	126.90	1510.75	235.24	1952.48	334.56
59	1098.03	140.17	1602.23	258.76	2051.80	355.47
60	1156.01	154.48	1706.78	282.29	2166.81	381.61
61	1221.16	171.17	1824.40	308.42	2292.27	410.36
62	1301.32	188.45	1955.09	339.79	2433.41	444.34
63	1366.91	207.41	2096.23	371.15	2587.62	478.32
64	1457.46	229.21	2247.83	407.75	2754.90	514.91
65	1547.38	249.26	2409.89	444.34	2932.64	556.73
66	1658.06	276.34	2585.01	483.55	3123.44	598.55
67	1793.93	304.39	2770.58	527.98	3324.70	642.98
68	1943.42	340.16	2992.75	577.64	3565.17	697.87
69	2088.16	373.41	3269.81	640.37	3863.14	763.22
70	2255.97	414.56	3586.08	710.94	4205.54	836.40
71	2449.21	457.00	3928.48	786.74	4559.25	914.98
72	2675.83	506.17	4283.95	865.15	4924.17	990.55
73	2922.11	558.29	4655.10	938.34	5342.52	1063.80
74	3185.91	610.22	5073.31	1016.75	5776.41	1131.76
75	3391.69	656.83	5554.24	1110.85	6283.48	1220.63
76	3837.11	753.84	6118.81	1238.92	6887.25	1356.54
77	4206.84	847.37	6790.55	1411.43	7495.09	1533.50
78	4597.98	953.49	7460.41	1599.58	8067.08	1728.30
79	5026.89	1068.99	8098.52	1781.37	8733.18	1932.93
80	5910.78	1284.55	8814.91	1980.50	9512.57	2153.26
81	6418.43	1418.74	9626.08	2195.46	10391.73	2388.42
82	6982.92	1563.21	10531.12	2424.79	11382.33	2638.27
83	7624.48	1718.85	11546.78	2675.59	12496.38	2914.04
84	8343.69	1892.43	12675.19	2948.78	13736.46	3216.17
85+		2409.16				

* Standard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option

Appendix B2

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

LTC-94 MD, LTC-94-MD 9/94

Premiums to be used only with those

that previously elected an inflation decrease option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	1.5% Simple Inflation or 3.9% Simple Inflation with Shared Cost				1.5% Compound Inflation or 3.9% Compound Inflation with Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	403.49	23.91	113.58	28.39	669.99	63.24	229.26	57.31
30	403.49	23.91	113.58	28.39	669.99	63.24	229.26	57.31
31	403.49	23.91	113.58	28.39	669.99	63.24	229.26	57.31
32	403.49	23.91	113.58	28.39	669.99	63.24	229.26	57.31
33	403.49	23.91	113.58	28.39	669.99	63.24	229.26	57.31
34	403.49	23.91	113.58	28.39	669.99	63.24	229.26	57.31
35	403.49	23.91	113.58	28.39	669.99	63.24	229.26	57.31
36	404.35	23.96	113.82	28.45	669.99	63.24	229.26	57.31
37	438.05	25.96	123.30	30.83	669.99	63.24	229.26	57.31
38	454.89	26.96	128.04	32.01	669.99	63.24	229.26	57.31
39	471.74	27.96	132.79	33.20	669.99	63.24	229.26	57.31
40	488.59	28.95	137.53	34.38	669.99	63.24	229.26	57.31
41	507.54	30.08	142.86	35.72	669.99	63.24	229.26	57.31
42	526.64	31.21	148.24	37.06	669.99	63.24	229.26	57.31
43	533.62	31.62	150.20	37.55	669.99	63.24	229.26	57.31
44	533.62	31.62	150.20	37.55	669.99	63.24	229.26	57.31
45	551.78	40.52	192.93	48.23	699.64	71.15	284.60	71.15
46	565.24	41.50	197.64	49.41	699.64	71.15	284.60	71.15
47	565.24	41.50	197.64	49.41	699.64	71.15	284.60	71.15
48	565.24	41.50	197.64	49.41	699.64	71.15	284.60	71.15
49	565.24	41.50	197.64	49.41	699.64	71.15	284.60	71.15
50	577.10	43.48	221.35	55.34	711.50	75.10	308.31	77.08
51	594.89	49.41	237.17	59.29	729.28	79.06	316.22	79.06
52	614.65	53.36	252.98	63.24	751.02	83.01	332.03	83.01
53	636.39	59.29	268.79	67.20	772.76	88.94	347.84	86.96
54	658.13	63.24	284.60	71.15	796.48	94.87	363.65	90.91
55	683.83	69.17	292.50	73.13	820.20	100.80	379.46	94.87
56	707.54	75.10	308.31	77.08	847.87	106.72	395.28	98.82
57	735.21	81.03	332.03	83.01	875.54	112.65	411.09	102.77
58	764.86	88.94	347.84	86.96	905.18	120.56	426.90	106.72
59	798.46	96.84	363.65	90.91	942.73	128.46	442.71	110.68
60	837.98	106.72	387.37	96.84	984.24	138.35	466.42	116.61
61	883.44	116.61	403.18	100.80	1031.67	148.23	490.14	122.54
62	932.85	128.46	426.90	106.72	1083.05	160.09	513.86	128.46
63	988.19	140.32	450.61	112.65	1140.37	171.94	537.57	134.39
64	1047.48	154.16	482.24	120.56	1203.61	185.78	561.29	140.32
65	1110.72	167.99	505.95	126.49	1268.83	201.59	585.01	146.25
66	1177.92	183.80	529.67	132.42	1339.98	217.40	616.63	154.16
67	1251.05	199.61	561.29	140.32	1417.06	233.21	640.35	160.09
68	1338.01	219.38	592.91	148.23	1506.00	252.98	679.87	169.97
69	1446.71	243.09	632.44	158.11	1620.63	278.67	711.50	177.87
70	1571.22	270.76	671.97	167.99	1751.07	306.34	758.93	189.73
71	1709.57	300.41	719.40	179.85	1891.39	335.98	798.46	199.61
72	1851.87	330.05	766.83	191.71	2039.62	365.63	845.89	211.47
73	2004.05	361.68	814.27	203.57	2195.75	395.28	901.23	225.31
74	2175.99	395.28	869.61	217.40	2371.65	426.90	956.57	239.14
75	2373.63	434.80	940.76	235.19	2573.24	466.42	1027.72	256.93
76	2598.94	486.19	1011.91	252.98	2804.48	515.83	1098.87	274.72
77	2857.84	547.46	1090.96	272.74	3073.27	585.01	1177.92	294.48
78	3158.25	626.51	1185.83	296.46	3385.53	669.99	1272.79	318.20
79	3504.12	715.45	1288.60	322.15	3743.26	766.83	1383.46	345.87
80	3885.56	814.27	1407.18	351.80	4138.53	873.56	1509.95	377.49
81	4296.64	920.99	1533.67	383.42	4563.45	984.24	1636.44	409.11
82	4727.49	1029.69	1668.06	417.02	5008.14	1098.87	1778.74	444.68
83	5174.16	1138.39	1810.36	452.59	5466.66	1211.52	1921.04	480.26
84	5634.65	1247.09	1960.57	490.14	5937.04	1324.17	2071.24	517.81
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

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

Appendix B2

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

LTC-94 MD, LTC-94-MD 9/94

Premiums to be used only with those

that previously elected an inflation decrease option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	1.5% Simple Inflation or 3.9% Simple Inflation with Shared Cost				1.5% Compound Inflation or 3.9% Compound Inflation with Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	382.57	19.43	77.71	19.43	618.61	51.39	166.02	41.50
30	382.57	19.43	77.71	19.43	618.61	51.39	166.02	41.50
31	382.57	19.43	77.71	19.43	618.61	51.39	166.02	41.50
32	382.57	19.43	77.71	19.43	618.61	51.39	166.02	41.50
33	382.57	19.43	77.71	19.43	618.61	51.39	166.02	41.50
34	382.57	19.43	77.71	19.43	618.61	51.39	166.02	41.50
35	382.57	19.43	77.71	19.43	618.61	51.39	166.02	41.50
36	383.38	19.47	77.87	19.47	618.61	51.39	166.02	41.50
37	415.33	21.09	84.36	21.09	618.61	51.39	166.02	41.50
38	431.31	21.90	87.61	21.90	618.61	51.39	166.02	41.50
39	447.28	22.71	90.85	22.71	618.61	51.39	166.02	41.50
40	463.26	23.52	94.10	23.52	618.61	51.39	166.02	41.50
41	481.22	24.44	97.75	24.44	618.61	51.39	166.02	41.50
42	499.33	25.36	101.43	25.36	618.61	51.39	166.02	41.50
43	505.95	25.69	102.77	25.69	618.61	51.39	166.02	41.50
44	505.95	25.69	102.77	25.69	618.61	51.39	166.02	41.50
45	517.05	30.87	138.91	34.73	640.35	57.31	197.64	49.41
46	529.67	31.62	142.30	35.57	640.35	57.31	197.64	49.41
47	529.67	31.62	142.30	35.57	640.35	57.31	197.64	49.41
48	529.67	31.62	142.30	35.57	640.35	57.31	197.64	49.41
49	529.67	31.62	142.30	35.57	640.35	57.31	197.64	49.41
50	539.55	35.57	158.11	39.53	648.25	59.29	213.45	53.36
51	553.39	39.53	166.02	41.50	664.06	63.24	229.26	57.31
52	569.20	43.48	173.92	43.48	679.87	67.20	237.17	59.29
53	586.98	47.43	189.73	47.43	697.66	71.15	245.07	61.27
54	604.77	51.39	197.64	49.41	717.42	77.08	260.88	65.22
55	624.54	55.34	205.54	51.39	737.19	81.03	268.79	67.20
56	646.28	61.27	221.35	55.34	758.93	84.98	276.69	69.17
57	668.02	65.22	229.26	57.31	782.65	90.91	292.50	73.13
58	691.73	71.15	245.07	61.27	808.34	96.84	308.31	77.08
59	719.40	79.06	260.88	65.22	837.98	104.75	316.22	79.06
60	753.00	84.98	276.69	69.17	871.58	112.65	332.03	83.01
61	790.55	94.87	292.50	73.13	911.11	120.56	347.84	86.96
62	832.05	102.77	308.31	77.08	954.59	130.44	371.56	92.89
63	875.54	112.65	324.13	81.03	1002.02	140.32	387.37	96.84
64	924.94	124.51	347.84	86.96	1053.41	152.18	411.09	102.77
65	978.31	136.37	363.65	90.91	1108.75	164.04	426.90	106.72
66	1033.65	148.23	387.37	96.84	1166.06	175.90	450.61	112.65
67	1092.94	162.06	411.09	102.77	1229.31	189.73	474.33	118.58
68	1166.06	177.87	434.80	108.70	1304.41	205.54	498.05	124.51
69	1255.00	197.64	466.42	116.61	1397.30	227.28	529.67	132.42
70	1357.77	219.38	498.05	124.51	1504.02	249.02	561.29	140.32
71	1470.42	245.07	529.67	132.42	1620.63	272.74	592.91	148.23
72	1587.03	268.79	569.20	142.30	1741.19	298.43	632.44	158.11
73	1713.52	294.48	608.72	152.18	1867.68	322.15	671.97	167.99
74	1853.84	320.17	656.16	164.04	2011.95	347.84	719.40	179.85
75	2015.90	353.77	703.59	175.90	2175.99	377.49	766.83	191.71
76	2199.71	393.30	758.93	189.73	2365.72	418.99	830.08	207.52
77	2411.18	444.68	822.17	205.54	2585.10	474.33	893.32	223.33
78	2656.25	507.93	901.23	225.31	2838.08	543.50	964.47	241.12
79	2936.90	581.05	980.28	245.07	3126.63	620.58	1051.43	262.86
80	3243.23	660.11	1075.15	268.79	3444.83	705.57	1146.30	286.57
81	3573.29	743.12	1170.02	292.50	3784.76	794.50	1249.07	312.27
82	3919.16	828.10	1280.69	320.17	4140.51	883.44	1359.75	339.94
83	4276.88	915.06	1391.37	347.84	4506.14	972.38	1470.42	367.61
84	4644.49	1002.02	1502.05	375.51	4879.67	1061.31	1581.10	395.28
85+								

* Standard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

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

Appendix B2

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

LTC-94 MD, LTC-94-MD 9/94

Premiums to be used only with those

that previously elected an inflation decrease option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	1.5% Simple Inflation or 3.9% Simple Inflation with Shared Cost				1.5% Compound Inflation or 3.9% Compound Inflation with Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	428.90	29.89	125.53	31.38	745.09	81.03	260.88	65.22
30	428.90	29.89	125.53	31.38	745.09	81.03	260.88	65.22
31	428.90	29.89	125.53	31.38	745.09	81.03	260.88	65.22
32	428.90	29.89	125.53	31.38	745.09	81.03	260.88	65.22
33	428.90	29.89	125.53	31.38	745.09	81.03	260.88	65.22
34	428.90	29.89	125.53	31.38	745.09	81.03	260.88	65.22
35	439.28	30.61	128.57	32.14	745.09	81.03	260.88	65.22
36	473.07	32.97	138.46	34.62	745.09	81.03	260.88	65.22
37	489.97	34.14	143.41	35.85	745.09	81.03	260.88	65.22
38	506.86	35.32	148.35	37.09	745.09	81.03	260.88	65.22
39	540.65	37.68	158.24	39.56	745.09	81.03	260.88	65.22
40	557.55	38.85	163.19	40.80	745.09	81.03	260.88	65.22
41	567.22	39.53	166.02	41.50	745.09	81.03	260.88	65.22
42	567.22	39.53	166.02	41.50	745.09	81.03	260.88	65.22
43	567.22	39.53	166.02	41.50	745.09	81.03	260.88	65.22
44	567.22	39.53	166.02	41.50	745.09	81.03	260.88	65.22
45	606.75	51.39	213.45	53.36	784.62	90.91	316.22	79.06
46	606.75	51.39	213.45	53.36	784.62	90.91	316.22	79.06
47	606.75	51.39	213.45	53.36	784.62	90.91	316.22	79.06
48	606.75	51.39	213.45	53.36	784.62	90.91	316.22	79.06
49	606.75	51.39	213.45	53.36	784.62	90.91	316.22	79.06
50	624.54	55.34	245.07	61.27	800.43	94.87	339.94	84.98
51	646.28	61.27	260.88	65.22	824.15	100.80	355.75	88.94
52	669.99	67.20	276.69	69.17	849.84	106.72	371.56	92.89
53	697.66	73.13	292.50	73.13	877.51	112.65	387.37	96.84
54	725.33	79.06	308.31	77.08	907.16	120.56	403.18	100.80
55	756.95	86.96	324.13	81.03	938.78	128.46	418.99	104.75
56	788.57	94.87	339.94	84.98	972.38	136.37	434.80	108.70
57	820.20	102.77	355.75	88.94	1007.95	144.28	450.61	112.65
58	857.75	110.68	379.46	94.87	1047.48	152.18	474.33	118.58
59	901.23	120.56	395.28	98.82	1094.91	164.04	498.05	124.51
60	952.61	132.42	418.99	104.75	1148.28	175.90	513.86	128.46
61	1007.95	146.25	442.71	110.68	1207.57	189.73	537.57	134.39
62	1071.20	160.09	466.42	116.61	1274.76	203.57	569.20	142.30
63	1140.37	175.90	498.05	124.51	1347.89	221.35	592.91	148.23
64	1213.50	193.68	521.76	130.44	1426.94	239.14	624.54	156.13
65	1292.55	211.47	553.39	138.35	1511.93	256.93	656.16	164.04
66	1377.53	231.24	585.01	146.25	1602.84	276.69	687.78	171.94
67	1468.45	251.00	616.63	154.16	1697.71	298.43	719.40	179.85
68	1577.15	274.72	648.25	162.06	1814.31	324.13	751.02	187.76
69	1713.52	306.34	687.78	171.94	1958.59	355.75	798.46	199.61
70	1871.63	341.91	735.21	183.80	2126.58	393.30	845.89	211.47
71	2043.57	379.46	790.55	197.64	2306.43	430.85	893.32	223.33
72	2223.42	417.02	837.98	209.50	2494.19	470.38	948.66	237.17
73	2413.16	456.54	893.32	223.33	2693.80	507.93	1004.00	251.00
74	2632.53	500.02	956.57	239.14	2919.11	549.43	1067.24	266.81
75	2881.56	551.41	1027.72	256.93	3179.99	598.84	1138.39	284.60
76	3168.13	614.65	1106.77	276.69	3480.40	664.06	1225.35	306.34
77	3500.16	695.68	1201.64	300.41	3830.22	753.00	1312.31	328.08
78	3887.53	796.48	1296.50	324.13	4239.33	865.65	1422.99	355.75
79	4336.17	913.09	1415.09	353.77	4715.64	996.09	1549.48	387.37
80	4834.22	1043.53	1549.48	387.37	5241.35	1138.39	1683.87	420.97
81	5371.79	1181.87	1691.78	422.94	5808.57	1288.60	1834.08	458.52
82	5935.06	1326.15	1841.98	460.50	6401.49	1440.78	1992.19	498.05
83	6516.12	1468.45	2000.09	500.02	7012.19	1592.96	2158.20	539.55
84	7114.96	1612.72	2166.11	541.53	7638.70	1743.16	2324.22	581.05
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

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

Appendix B2

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

LTC-94 MD, LTC-94-MD 9/94

Premiums to be used only with those

that previously elected an inflation decrease option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	1.5% Simple Inflation or 3.9% Simple Inflation with Shared Cost				1.5% Compound Inflation or 3.9% Compound Inflation with Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	404.99	25.41	89.67	22.42	683.83	67.20	189.73	47.43
30	404.99	25.41	89.67	22.42	683.83	67.20	189.73	47.43
31	404.99	25.41	89.67	22.42	683.83	67.20	189.73	47.43
32	404.99	25.41	89.67	22.42	683.83	67.20	189.73	47.43
33	404.99	25.41	89.67	22.42	683.83	67.20	189.73	47.43
34	404.99	25.41	89.67	22.42	683.83	67.20	189.73	47.43
35	414.79	26.02	91.84	22.96	683.83	67.20	189.73	47.43
36	446.70	28.02	98.90	24.73	683.83	67.20	189.73	47.43
37	462.65	29.02	102.43	25.61	683.83	67.20	189.73	47.43
38	478.61	30.02	105.96	26.49	683.83	67.20	189.73	47.43
39	510.51	32.02	113.03	28.26	683.83	67.20	189.73	47.43
40	526.47	33.03	116.56	29.14	683.83	67.20	189.73	47.43
41	535.60	33.60	118.58	29.65	683.83	67.20	189.73	47.43
42	535.60	33.60	118.58	29.65	683.83	67.20	189.73	47.43
43	535.60	33.60	118.58	29.65	683.83	67.20	189.73	47.43
44	535.60	33.60	118.58	29.65	683.83	67.20	189.73	47.43
45	567.22	41.50	158.11	39.53	713.47	75.10	229.26	57.31
46	567.22	41.50	158.11	39.53	713.47	75.10	229.26	57.31
47	567.22	41.50	158.11	39.53	713.47	75.10	229.26	57.31
48	567.22	41.50	158.11	39.53	713.47	75.10	229.26	57.31
49	567.22	41.50	158.11	39.53	713.47	75.10	229.26	57.31
50	579.08	45.46	173.92	43.48	725.33	79.06	245.07	61.27
51	598.84	49.41	189.73	47.43	745.09	83.01	260.88	65.22
52	618.61	53.36	197.64	49.41	766.83	86.96	268.79	67.20
53	640.35	59.29	205.54	51.39	790.55	92.89	284.60	71.15
54	664.06	65.22	221.35	55.34	814.27	98.82	292.50	73.13
55	689.76	71.15	237.17	59.29	841.94	104.75	308.31	77.08
56	715.45	77.08	245.07	61.27	869.61	110.68	316.22	79.06
57	743.12	83.01	260.88	65.22	899.25	118.58	332.03	83.01
58	774.74	90.91	276.69	69.17	932.85	126.49	347.84	86.96
59	810.31	98.82	292.50	73.13	970.40	134.39	363.65	90.91
60	851.82	108.70	308.31	77.08	1015.86	144.28	379.46	94.87
61	899.25	120.56	324.13	81.03	1065.27	156.13	403.18	100.80
62	952.61	132.42	347.84	86.96	1120.61	167.99	418.99	104.75
63	1009.93	144.28	363.65	90.91	1181.87	181.83	442.71	110.68
64	1071.20	158.11	387.37	96.84	1249.07	197.64	466.42	116.61
65	1136.42	173.92	411.09	102.77	1320.22	213.45	490.14	122.54
66	1207.57	189.73	434.80	108.70	1395.32	229.26	513.86	128.46
67	1282.67	207.52	458.52	114.63	1476.35	247.05	537.57	134.39
68	1373.58	227.28	490.14	122.54	1571.22	268.79	569.20	142.30
69	1488.21	252.98	521.76	130.44	1691.78	294.48	600.82	150.20
70	1620.63	282.62	561.29	140.32	1830.13	324.13	640.35	160.09
71	1762.93	312.27	600.82	150.20	1980.33	355.75	679.87	169.97
72	1911.16	343.89	640.35	160.09	2134.49	387.37	719.40	179.85
73	2069.27	375.51	679.87	169.97	2300.50	418.99	766.83	191.71
74	2247.14	411.09	735.21	183.80	2484.31	450.61	822.17	205.54
75	2452.68	452.59	790.55	197.64	2697.75	490.14	877.51	219.38
76	2689.85	503.98	853.79	213.45	2942.83	543.50	948.66	237.17
77	2962.59	571.17	932.85	233.21	3231.38	618.61	1019.81	254.95
78	3282.76	654.18	1011.91	252.98	3569.34	711.50	1106.77	276.69
79	3648.39	749.05	1106.77	276.69	3952.75	816.24	1209.54	302.39
80	4049.60	853.79	1217.45	304.36	4375.70	930.87	1320.22	330.05
81	4480.45	964.47	1328.13	332.03	4828.29	1049.46	1438.80	359.70
82	4931.06	1077.13	1446.71	361.68	5300.64	1168.04	1565.29	391.32
83	5393.53	1189.78	1573.20	393.30	5784.86	1286.62	1691.78	422.94
84	5869.84	1304.41	1707.59	426.90	6278.95	1405.20	1826.17	456.54
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

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

Appendix B2

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

LTC-94 MD, LTC-94-MD 9/94

Premiums to be used only with those

that previously elected an inflation decrease option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	1.5% Simple Inflation or 3.9% Simple Inflation with Shared Cost				1.5% Compound Inflation or 3.9% Compound Inflation with Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	520.21	43.49	147.20	36.80	851.82	106.72	284.60	71.15
30	538.15	44.99	152.27	38.07	851.82	106.72	284.60	71.15
31	556.08	46.49	157.35	39.34	851.82	106.72	284.60	71.15
32	591.96	49.49	167.50	41.87	851.82	106.72	284.60	71.15
33	609.90	50.99	172.58	43.14	851.82	106.72	284.60	71.15
34	614.65	51.39	173.92	43.48	851.82	106.72	284.60	71.15
35	614.65	51.39	173.92	43.48	851.82	106.72	284.60	71.15
36	614.65	51.39	173.92	43.48	851.82	106.72	284.60	71.15
37	614.65	51.39	173.92	43.48	851.82	106.72	284.60	71.15
38	614.65	51.39	173.92	43.48	851.82	106.72	284.60	71.15
39	614.65	51.39	173.92	43.48	851.82	106.72	284.60	71.15
40	614.65	51.39	173.92	43.48	851.82	106.72	284.60	71.15
41	614.65	51.39	173.92	43.48	851.82	106.72	284.60	71.15
42	614.65	51.39	173.92	43.48	851.82	106.72	284.60	71.15
43	614.65	51.39	173.92	43.48	851.82	106.72	284.60	71.15
44	614.65	51.39	173.92	43.48	851.82	106.72	284.60	71.15
45	666.04	65.22	229.26	57.31	905.18	120.56	339.94	84.98
46	666.04	65.22	229.26	57.31	905.18	120.56	339.94	84.98
47	666.04	65.22	229.26	57.31	905.18	120.56	339.94	84.98
48	666.04	65.22	229.26	57.31	905.18	120.56	339.94	84.98
49	666.04	65.22	229.26	57.31	905.18	120.56	339.94	84.98
50	687.78	71.15	260.88	65.22	926.92	124.51	371.56	92.89
51	717.42	77.08	276.69	69.17	956.57	132.42	387.37	96.84
52	749.05	84.98	292.50	73.13	992.14	140.32	403.18	100.80
53	784.62	92.89	308.31	77.08	1027.72	148.23	418.99	104.75
54	820.20	102.77	324.13	81.03	1067.24	158.11	434.80	108.70
55	859.72	110.68	347.84	86.96	1110.72	167.99	458.52	114.63
56	899.25	120.56	363.65	90.91	1154.20	177.87	474.33	118.58
57	942.73	130.44	379.46	94.87	1201.64	187.76	498.05	124.51
58	990.16	142.30	403.18	100.80	1253.02	201.59	513.86	128.46
59	1047.48	156.13	426.90	106.72	1314.29	215.43	537.57	134.39
60	1112.70	169.97	450.61	112.65	1385.44	231.24	561.29	140.32
61	1183.85	187.76	474.33	118.58	1464.50	249.02	592.91	148.23
62	1264.88	205.54	498.05	124.51	1551.46	268.79	616.63	154.16
63	1353.82	227.28	529.67	132.42	1648.30	290.53	648.25	162.06
64	1448.68	249.02	561.29	140.32	1753.05	314.24	679.87	169.97
65	1551.46	272.74	592.91	148.23	1863.72	337.96	711.50	177.87
66	1660.16	296.46	624.54	156.13	1982.31	365.63	743.12	185.78
67	1774.79	324.13	656.16	164.04	2108.79	393.30	782.65	195.66
68	1915.11	355.75	695.68	173.92	2259.00	426.90	822.17	205.54
69	2091.01	395.28	743.12	185.78	2450.71	470.38	869.61	217.40
70	2296.55	440.73	790.55	197.64	2672.06	517.81	917.04	229.26
71	2517.90	490.14	837.98	209.50	2909.23	569.20	972.38	243.09
72	2747.16	539.55	893.32	223.33	3154.30	620.58	1027.72	256.93
73	2990.26	588.96	956.57	239.14	3415.18	668.02	1090.96	272.74
74	3268.93	642.32	1019.81	254.95	3709.66	721.38	1162.11	290.53
75	3589.10	709.52	1098.87	274.72	4049.60	786.60	1241.16	310.29
76	3962.64	792.53	1185.83	296.46	4450.80	873.56	1336.03	334.01
77	4399.42	901.23	1280.69	320.17	4921.18	996.09	1438.80	359.70
78	4915.25	1035.62	1399.27	349.82	5482.47	1152.23	1557.39	389.35
79	5512.12	1193.73	1525.76	381.44	6132.70	1330.10	1691.78	422.94
80	6174.20	1367.65	1668.06	417.02	6852.10	1525.76	1849.89	462.47
81	6885.70	1553.43	1826.17	456.54	7624.86	1731.31	2015.90	503.98
82	7630.79	1741.19	1992.19	498.05	8433.20	1938.83	2189.83	547.46
83	8395.65	1930.92	2166.11	541.53	9259.33	2144.37	2371.65	592.91
84	9180.27	2120.65	2347.94	586.98	10103.24	2351.89	2561.38	640.35
85+								

* Standard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

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

Appendix B2

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

LTC-94 MD, LTC-94-MD 9/94

Premiums to be used only with those

that previously elected an inflation decrease option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	1.5% Simple Inflation or 3.9% Simple Inflation with Shared Cost				1.5% Compound Inflation or 3.9% Compound Inflation with Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	488.43	36.80	107.05	26.76	780.67	88.94	213.45	53.36
30	505.27	38.07	110.74	27.69	780.67	88.94	213.45	53.36
31	522.11	39.34	114.44	28.61	780.67	88.94	213.45	53.36
32	555.80	41.87	121.82	30.45	780.67	88.94	213.45	53.36
33	572.64	43.14	125.51	31.38	780.67	88.94	213.45	53.36
34	577.10	43.48	126.49	31.62	780.67	88.94	213.45	53.36
35	577.10	43.48	126.49	31.62	780.67	88.94	213.45	53.36
36	577.10	43.48	126.49	31.62	780.67	88.94	213.45	53.36
37	577.10	43.48	126.49	31.62	780.67	88.94	213.45	53.36
38	577.10	43.48	126.49	31.62	780.67	88.94	213.45	53.36
39	577.10	43.48	126.49	31.62	780.67	88.94	213.45	53.36
40	577.10	43.48	126.49	31.62	780.67	88.94	213.45	53.36
41	577.10	43.48	126.49	31.62	780.67	88.94	213.45	53.36
42	577.10	43.48	126.49	31.62	780.67	88.94	213.45	53.36
43	577.10	43.48	126.49	31.62	780.67	88.94	213.45	53.36
44	577.10	43.48	126.49	31.62	780.67	88.94	213.45	53.36
45	620.58	53.36	166.02	41.50	822.17	100.80	252.98	63.24
46	620.58	53.36	166.02	41.50	822.17	100.80	252.98	63.24
47	620.58	53.36	166.02	41.50	822.17	100.80	252.98	63.24
48	620.58	53.36	166.02	41.50	822.17	100.80	252.98	63.24
49	620.58	53.36	166.02	41.50	822.17	100.80	252.98	63.24
50	636.39	59.29	189.73	47.43	839.96	104.75	276.69	69.17
51	662.09	65.22	205.54	51.39	865.65	110.68	292.50	73.13
52	687.78	71.15	213.45	53.36	895.30	116.61	300.41	75.10
53	717.42	77.08	229.26	57.31	926.92	124.51	316.22	79.06
54	747.07	84.98	237.17	59.29	960.52	132.42	332.03	83.01
55	780.67	92.89	252.98	63.24	996.09	140.32	339.94	84.98
56	814.27	100.80	268.79	67.20	1033.65	150.20	355.75	88.94
57	851.82	108.70	284.60	71.15	1073.17	158.11	371.56	92.89
58	891.35	118.58	300.41	75.10	1116.65	167.99	387.37	96.84
59	938.78	130.44	316.22	79.06	1168.04	179.85	411.09	102.77
60	994.12	142.30	332.03	83.01	1229.31	193.68	426.90	106.72
61	1055.39	156.13	355.75	88.94	1296.50	209.50	450.61	112.65
62	1122.58	171.94	379.46	94.87	1369.63	227.28	474.33	118.58
63	1197.68	189.73	403.18	100.80	1450.66	245.07	498.05	124.51
64	1278.72	207.52	426.90	106.72	1539.60	264.83	521.76	130.44
65	1363.70	227.28	450.61	112.65	1634.46	284.60	545.48	136.37
66	1456.59	249.02	474.33	118.58	1735.26	308.31	577.10	144.28
67	1553.43	270.76	498.05	124.51	1841.98	332.03	600.82	150.20
68	1672.01	298.43	529.67	132.42	1970.45	359.70	632.44	158.11
69	1820.24	332.03	569.20	142.30	2130.53	395.28	671.97	167.99
70	1990.21	369.58	608.72	152.18	2314.34	434.80	711.50	177.87
71	2175.99	409.11	648.25	162.06	2513.95	478.28	758.93	189.73
72	2369.68	450.61	695.68	173.92	2719.49	521.76	806.36	201.59
73	2571.27	490.14	743.12	185.78	2934.92	559.31	861.70	215.43
74	2798.55	533.62	798.46	199.61	3178.01	600.82	917.04	229.26
75	3063.38	586.98	861.70	215.43	3456.68	652.20	980.28	245.07
76	3371.70	656.16	932.85	233.21	3788.71	725.33	1059.34	264.83
77	3735.35	749.05	1019.81	254.95	4182.01	830.08	1146.30	286.57
78	4164.23	861.70	1106.77	276.69	4648.44	964.47	1241.16	310.29
79	4650.42	990.16	1217.45	304.36	5178.11	1110.72	1359.75	339.94
80	5182.06	1130.49	1336.03	334.01	5757.19	1266.86	1486.24	371.56
81	5749.28	1274.76	1462.52	365.63	6371.84	1426.94	1620.63	405.16
82	6340.22	1422.99	1596.91	399.23	7010.21	1589.01	1762.93	440.73
83	6943.01	1571.22	1739.21	434.80	7660.44	1747.12	1913.13	478.28
84	7555.69	1717.47	1889.42	472.35	8318.57	1907.20	2071.24	517.81
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

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

Appendix B2

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

LTC-94 MD, LTC-94-MD 9/94

Premiums to be used only with those

that previously elected an inflation decrease option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 20 Days

Age	1.5% Simple Inflation or 3.9% Simple Inflation with Shared Cost				1.5% Compound Inflation or 3.9% Compound Inflation with Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	569.45	61.01	150.18	37.55	1069.22	158.11	316.22	79.06
30	607.41	65.08	160.20	40.05	1069.22	158.11	316.22	79.06
31	645.37	69.15	170.21	42.55	1069.22	158.11	316.22	79.06
32	664.35	71.18	175.21	43.80	1069.22	158.11	316.22	79.06
33	702.32	75.25	185.23	46.31	1069.22	158.11	316.22	79.06
34	719.40	77.08	189.73	47.43	1069.22	158.11	316.22	79.06
35	719.40	77.08	189.73	47.43	1069.22	158.11	316.22	79.06
36	719.40	77.08	189.73	47.43	1069.22	158.11	316.22	79.06
37	719.40	77.08	189.73	47.43	1069.22	158.11	316.22	79.06
38	719.40	77.08	189.73	47.43	1069.22	158.11	316.22	79.06
39	719.40	77.08	189.73	47.43	1069.22	158.11	316.22	79.06
40	719.40	77.08	189.73	47.43	1069.22	158.11	316.22	79.06
41	719.40	77.08	189.73	47.43	1069.22	158.11	316.22	79.06
42	719.40	77.08	189.73	47.43	1069.22	158.11	316.22	79.06
43	719.40	77.08	189.73	47.43	1069.22	158.11	316.22	79.06
44	719.40	77.08	189.73	47.43	1069.22	158.11	316.22	79.06
45	802.41	96.84	252.98	63.24	1152.23	177.87	379.46	94.87
46	802.41	96.84	252.98	63.24	1152.23	177.87	379.46	94.87
47	802.41	96.84	252.98	63.24	1152.23	177.87	379.46	94.87
48	802.41	96.84	252.98	63.24	1152.23	177.87	379.46	94.87
49	802.41	96.84	252.98	63.24	1152.23	177.87	379.46	94.87
50	836.01	106.72	284.60	71.15	1185.83	185.78	411.09	102.77
51	879.49	116.61	300.41	75.10	1231.28	195.66	426.90	106.72
52	926.92	126.49	316.22	79.06	1280.69	207.52	442.71	110.68
53	976.33	138.35	332.03	83.01	1336.03	219.38	458.52	114.63
54	1029.69	152.18	355.75	88.94	1393.35	233.21	482.24	120.56
55	1087.01	166.02	371.56	92.89	1454.61	247.05	498.05	124.51
56	1146.30	179.85	395.28	98.82	1519.83	262.86	521.76	130.44
57	1209.54	193.68	411.09	102.77	1587.03	278.67	537.57	134.39
58	1278.72	211.47	434.80	108.70	1662.13	296.46	561.29	140.32
59	1359.75	229.26	458.52	114.63	1751.07	316.22	585.01	146.25
60	1454.61	252.98	490.14	122.54	1853.84	339.94	616.63	154.16
61	1557.39	276.69	513.86	128.46	1966.50	365.63	648.25	162.06
62	1673.99	302.39	545.48	136.37	2092.98	393.30	671.97	167.99
63	1800.48	332.03	577.10	144.28	2229.35	424.92	703.59	175.90
64	1936.85	363.65	608.72	152.18	2377.58	458.52	743.12	185.78
65	2081.13	397.25	640.35	160.09	2535.69	494.09	774.74	193.68
66	2237.26	432.83	679.87	169.97	2703.68	531.65	814.27	203.57
67	2401.30	470.38	719.40	179.85	2883.53	571.17	853.79	213.45
68	2598.94	515.83	758.93	189.73	3096.98	620.58	893.32	223.33
69	2849.94	573.15	806.36	201.59	3367.75	679.87	940.76	235.19
70	3136.51	638.37	861.70	215.43	3676.06	747.07	1004.00	251.00
71	3446.80	707.54	917.04	229.26	3997.39	816.03	1056.51	264.13
72	3766.97	776.72	972.38	243.09	4326.91	884.65	1116.62	279.16
73	4106.91	845.89	1043.53	260.88	4707.73	956.57	1185.83	296.46
74	4494.28	920.99	1114.68	278.67	5114.86	1027.72	1264.88	316.22
75	4942.92	1013.88	1201.64	300.41	5587.22	1116.65	1343.94	335.98
76	5464.68	1130.49	1296.50	324.13	6144.56	1239.19	1446.71	361.68
77	6075.38	1280.69	1399.27	349.82	6696.56	1387.17	1533.09	383.27
78	6693.14	1448.69	1501.19	375.30	7224.32	1553.17	1609.58	402.40
79	7304.60	1622.41	1599.77	399.94	7866.22	1744.40	1707.91	426.98
80	8008.34	1817.65	1714.63	428.66	8628.23	1963.80	1828.12	457.03
81	8806.77	2032.61	1844.54	461.13	9496.41	2202.04	1971.45	492.86
82	9701.53	2263.63	2000.17	500.04	10477.24	2457.30	2136.78	534.20
83	10707.53	2514.56	2180.96	545.24	11583.85	2733.17	2330.15	582.54
84	11832.05	2786.67	2387.02	596.76	12818.62	3035.85	2551.25	637.81
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

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

Appendix B2

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

LTC-94 MD, LTC-94-MD 9/94

Premiums to be used only with those

that previously elected an inflation decrease option during the 2013 Rate Filing

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: Lifetime

Elimination Period: 100 Days

Age	1.5% Simple Inflation or 3.9% Simple Inflation with Shared Cost				1.5% Compound Inflation or 3.9% Compound Inflation with Shared Cost			
	Nursing Home Rates		Home Health Rates		Nursing Home Rates		Home Health Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	528.77	51.63	106.38	26.60	970.40	134.39	237.17	59.29
30	564.02	55.07	113.47	28.37	970.40	134.39	237.17	59.29
31	599.27	58.51	120.56	30.14	970.40	134.39	237.17	59.29
32	616.90	60.23	124.11	31.03	970.40	134.39	237.17	59.29
33	652.15	63.67	131.20	32.80	970.40	134.39	237.17	59.29
34	668.02	65.22	134.39	33.60	970.40	134.39	237.17	59.29
35	668.02	65.22	134.39	33.60	970.40	134.39	237.17	59.29
36	668.02	65.22	134.39	33.60	970.40	134.39	237.17	59.29
37	668.02	65.22	134.39	33.60	970.40	134.39	237.17	59.29
38	668.02	65.22	134.39	33.60	970.40	134.39	237.17	59.29
39	668.02	65.22	134.39	33.60	970.40	134.39	237.17	59.29
40	668.02	65.22	134.39	33.60	970.40	134.39	237.17	59.29
41	668.02	65.22	134.39	33.60	970.40	134.39	237.17	59.29
42	668.02	65.22	134.39	33.60	970.40	134.39	237.17	59.29
43	668.02	65.22	134.39	33.60	970.40	134.39	237.17	59.29
44	668.02	65.22	134.39	33.60	970.40	134.39	237.17	59.29
45	739.17	83.01	181.83	45.46	1039.57	152.18	284.60	71.15
46	739.17	83.01	181.83	45.46	1039.57	152.18	284.60	71.15
47	739.17	83.01	181.83	45.46	1039.57	152.18	284.60	71.15
48	739.17	83.01	181.83	45.46	1039.57	152.18	284.60	71.15
49	739.17	83.01	181.83	45.46	1039.57	152.18	284.60	71.15
50	766.83	88.94	205.54	51.39	1067.24	158.11	308.31	77.08
51	802.41	98.82	221.35	55.34	1106.77	166.02	324.13	81.03
52	843.91	106.72	237.17	59.29	1150.25	175.90	332.03	83.01
53	885.42	116.61	245.07	61.27	1195.71	187.76	347.84	86.96
54	930.87	128.46	260.88	65.22	1245.12	199.61	363.65	90.91
55	980.28	140.32	276.69	69.17	1298.48	211.47	379.46	94.87
56	1031.67	152.18	292.50	73.13	1353.82	223.33	395.28	98.82
57	1083.05	164.04	308.31	77.08	1411.13	237.17	411.09	102.77
58	1142.35	177.87	332.03	83.01	1476.35	252.98	434.80	108.70
59	1211.52	195.66	347.84	86.96	1551.46	268.79	450.61	112.65
60	1290.57	213.45	371.56	92.89	1638.42	288.55	474.33	118.58
61	1379.51	233.21	387.37	96.84	1733.28	310.29	498.05	124.51
62	1478.33	256.93	418.99	104.75	1840.01	335.98	521.76	130.44
63	1585.05	280.65	442.71	110.68	1956.61	361.68	545.48	136.37
64	1699.68	308.31	466.42	116.61	2083.10	389.35	577.10	144.28
65	1822.22	335.98	498.05	124.51	2217.50	420.97	608.72	152.18
66	1954.64	365.63	521.76	130.44	2361.77	452.59	632.44	158.11
67	2094.96	399.23	553.39	138.35	2513.95	486.19	664.06	166.02
68	2262.95	436.78	585.01	146.25	2695.78	527.69	703.59	175.90
69	2472.45	484.21	632.44	158.11	2921.09	577.10	743.12	185.78
70	2711.59	537.57	671.97	167.99	3179.99	632.44	790.55	197.64
71	2970.49	594.89	719.40	179.85	3447.45	691.86	843.63	210.91
72	3239.28	654.18	774.74	193.68	3723.38	749.00	888.58	222.14
73	3519.93	709.52	822.17	205.54	4039.71	804.39	948.66	237.17
74	3836.15	768.81	885.42	221.35	4367.79	855.77	1011.91	252.98
75	4199.80	839.96	956.57	239.14	4751.21	922.97	1083.05	270.76
76	4626.70	936.80	1035.62	258.91	5207.75	1025.74	1170.02	292.50
77	5134.63	1067.24	1130.49	282.62	5667.37	1159.54	1245.15	311.29
78	5641.14	1209.51	1221.18	305.29	6099.87	1306.85	1316.25	329.06
79	6123.64	1346.98	1297.93	324.48	6603.54	1461.57	1394.06	348.51
80	6665.34	1497.54	1398.19	349.55	7192.87	1628.17	1499.63	374.91
81	7278.70	1660.09	1511.80	377.95	7857.64	1805.99	1619.41	404.85
82	7963.04	1833.49	1641.72	410.43	8606.68	1994.91	1758.47	439.62
83	8731.03	2023.13	1786.38	446.60	9449.06	2203.43	1914.80	478.70
84	9584.26	2229.70	1960.25	490.06	10386.74	2431.89	2102.29	525.57
85+								

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

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

Appendix B2
John Hancock Life Insurance Company (U.S.A.)
NH-94-MD

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 20 Days

Age	1.5% Simple Inflation or 3.9% Simple Inflation with Shared Cost		1.5% Compound Inflation or 3.9% Compound Inflation with Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	403.49	23.91	669.99	63.24
30	403.49	23.91	669.99	63.24
31	403.49	23.91	669.99	63.24
32	403.49	23.91	669.99	63.24
33	403.49	23.91	669.99	63.24
34	403.49	23.91	669.99	63.24
35	403.49	23.91	669.99	63.24
36	404.35	23.96	669.99	63.24
37	438.05	25.96	669.99	63.24
38	454.89	26.96	669.99	63.24
39	471.74	27.96	669.99	63.24
40	488.59	28.95	669.99	63.24
41	507.54	30.08	669.99	63.24
42	526.64	31.21	669.99	63.24
43	533.62	31.62	669.99	63.24
44	533.62	31.62	669.99	63.24
45	551.78	40.52	699.64	71.15
46	565.24	41.50	699.64	71.15
47	565.24	41.50	699.64	71.15
48	565.24	41.50	699.64	71.15
49	565.24	41.50	699.64	71.15
50	577.10	43.48	711.50	75.10
51	594.89	49.41	729.28	79.06
52	614.65	53.36	751.02	83.01
53	636.39	59.29	772.76	88.94
54	658.13	63.24	796.48	94.87
55	683.83	69.17	820.20	100.80
56	707.54	75.10	847.87	106.72
57	735.21	81.03	875.54	112.65
58	764.86	88.94	905.18	120.56
59	798.46	96.84	942.73	128.46
60	837.98	106.72	984.24	138.35
61	883.44	116.61	1031.67	148.23
62	932.85	128.46	1083.05	160.09
63	988.19	140.32	1140.37	171.94
64	1047.48	154.16	1203.61	185.78
65	1110.72	167.99	1268.83	201.59
66	1177.92	183.80	1339.98	217.40
67	1251.05	199.61	1417.06	233.21
68	1338.01	219.38	1506.00	252.98
69	1446.71	243.09	1620.63	278.67
70	1571.22	270.76	1751.07	306.34
71	1709.57	300.41	1891.39	335.98
72	1851.87	330.05	2039.62	365.63
73	2004.05	361.68	2195.75	395.28
74	2175.99	395.28	2371.65	426.90
75	2373.63	434.80	2573.24	466.42
76	2598.94	486.19	2804.48	515.83
77	2857.84	547.46	3073.27	585.01
78	3158.25	626.51	3385.53	669.99
79	3504.12	715.45	3743.26	766.83
80	3885.56	814.27	4138.53	873.56
81	4296.64	920.99	4563.45	984.24
82	4727.49	1029.69	5008.14	1098.87
83	5174.16	1138.39	5466.66	1211.52
84	5634.65	1247.09	5937.04	1324.17
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

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

Appendix B2
John Hancock Life Insurance Company (U.S.A.)
NH-94-MD

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 2 Years

Elimination Period: 100 Days

Age	1.5% Simple Inflation or 3.9% Simple Inflation with Shared Cost		1.5% Compound Inflation or 3.9% Compound Inflation with Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	382.57	19.43	618.61	51.39
30	382.57	19.43	618.61	51.39
31	382.57	19.43	618.61	51.39
32	382.57	19.43	618.61	51.39
33	382.57	19.43	618.61	51.39
34	382.57	19.43	618.61	51.39
35	382.57	19.43	618.61	51.39
36	383.38	19.47	618.61	51.39
37	415.33	21.09	618.61	51.39
38	431.31	21.90	618.61	51.39
39	447.28	22.71	618.61	51.39
40	463.26	23.52	618.61	51.39
41	481.22	24.44	618.61	51.39
42	499.33	25.36	618.61	51.39
43	505.95	25.69	618.61	51.39
44	505.95	25.69	618.61	51.39
45	517.05	30.87	640.35	57.31
46	529.67	31.62	640.35	57.31
47	529.67	31.62	640.35	57.31
48	529.67	31.62	640.35	57.31
49	529.67	31.62	640.35	57.31
50	539.55	35.57	648.25	59.29
51	553.39	39.53	664.06	63.24
52	569.20	43.48	679.87	67.20
53	586.98	47.43	697.66	71.15
54	604.77	51.39	717.42	77.08
55	624.54	55.34	737.19	81.03
56	646.28	61.27	758.93	84.98
57	668.02	65.22	782.65	90.91
58	691.73	71.15	808.34	96.84
59	719.40	79.06	837.98	104.75
60	753.00	84.98	871.58	112.65
61	790.55	94.87	911.11	120.56
62	832.05	102.77	954.59	130.44
63	875.54	112.65	1002.02	140.32
64	924.94	124.51	1053.41	152.18
65	978.31	136.37	1108.75	164.04
66	1033.65	148.23	1166.06	175.90
67	1092.94	162.06	1229.31	189.73
68	1166.06	177.87	1304.41	205.54
69	1255.00	197.64	1397.30	227.28
70	1357.77	219.38	1504.02	249.02
71	1470.42	245.07	1620.63	272.74
72	1587.03	268.79	1741.19	298.43
73	1713.52	294.48	1867.68	322.15
74	1853.84	320.17	2011.95	347.84
75	2015.90	353.77	2175.99	377.49
76	2199.71	393.30	2365.72	418.99
77	2411.18	444.68	2585.10	474.33
78	2656.25	507.93	2838.08	543.50
79	2936.90	581.05	3126.63	620.58
80	3243.23	660.11	3444.83	705.57
81	3573.29	743.12	3784.76	794.50
82	3919.16	828.10	4140.51	883.44
83	4276.88	915.06	4506.14	972.38
84	4644.49	1002.02	4879.67	1061.31
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

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

Appendix B2
John Hancock Life Insurance Company (U.S.A.)
NH-94-MD

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 20 Days

Age	1.5% Simple Inflation or 3.9% Simple Inflation with Shared Cost		1.5% Compound Inflation or 3.9% Compound Inflation with Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	428.90	29.89	745.09	81.03
30	428.90	29.89	745.09	81.03
31	428.90	29.89	745.09	81.03
32	428.90	29.89	745.09	81.03
33	428.90	29.89	745.09	81.03
34	428.90	29.89	745.09	81.03
35	439.28	30.61	745.09	81.03
36	473.07	32.97	745.09	81.03
37	489.97	34.14	745.09	81.03
38	506.86	35.32	745.09	81.03
39	540.65	37.68	745.09	81.03
40	557.55	38.85	745.09	81.03
41	567.22	39.53	745.09	81.03
42	567.22	39.53	745.09	81.03
43	567.22	39.53	745.09	81.03
44	567.22	39.53	745.09	81.03
45	606.75	51.39	784.62	90.91
46	606.75	51.39	784.62	90.91
47	606.75	51.39	784.62	90.91
48	606.75	51.39	784.62	90.91
49	606.75	51.39	784.62	90.91
50	624.54	55.34	800.43	94.87
51	646.28	61.27	824.15	100.80
52	669.99	67.20	849.84	106.72
53	697.66	73.13	877.51	112.65
54	725.33	79.06	907.16	120.56
55	756.95	86.96	938.78	128.46
56	788.57	94.87	972.38	136.37
57	820.20	102.77	1007.95	144.28
58	857.75	110.68	1047.48	152.18
59	901.23	120.56	1094.91	164.04
60	952.61	132.42	1148.28	175.90
61	1007.95	146.25	1207.57	189.73
62	1071.20	160.09	1274.76	203.57
63	1140.37	175.90	1347.89	221.35
64	1213.50	193.68	1426.94	239.14
65	1292.55	211.47	1511.93	256.93
66	1377.53	231.24	1602.84	276.69
67	1468.45	251.00	1697.71	298.43
68	1577.15	274.72	1814.31	324.13
69	1713.52	306.34	1958.59	355.75
70	1871.63	341.91	2126.58	393.30
71	2043.57	379.46	2306.43	430.85
72	2223.42	417.02	2494.19	470.38
73	2413.16	456.54	2693.80	507.93
74	2632.53	500.02	2919.11	549.43
75	2881.56	551.41	3179.99	598.84
76	3168.13	614.65	3480.40	664.06
77	3500.16	695.68	3830.22	753.00
78	3887.53	796.48	4239.33	865.65
79	4336.17	913.09	4715.64	996.09
80	4834.22	1043.53	5241.35	1138.39
81	5371.79	1181.87	5808.57	1288.60
82	5935.06	1326.15	6401.49	1440.78
83	6516.12	1468.45	7012.19	1592.96
84	7114.96	1612.72	7638.70	1743.16
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

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

Appendix B2
John Hancock Life Insurance Company (U.S.A.)
NH-94-MD

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 3 Years

Elimination Period: 100 Days

Age	1.5% Simple Inflation or 3.9% Simple Inflation with Shared Cost		1.5% Compound Inflation or 3.9% Compound Inflation with Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	404.99	25.41	683.83	67.20
30	404.99	25.41	683.83	67.20
31	404.99	25.41	683.83	67.20
32	404.99	25.41	683.83	67.20
33	404.99	25.41	683.83	67.20
34	404.99	25.41	683.83	67.20
35	414.79	26.02	683.83	67.20
36	446.70	28.02	683.83	67.20
37	462.65	29.02	683.83	67.20
38	478.61	30.02	683.83	67.20
39	510.51	32.02	683.83	67.20
40	526.47	33.03	683.83	67.20
41	535.60	33.60	683.83	67.20
42	535.60	33.60	683.83	67.20
43	535.60	33.60	683.83	67.20
44	535.60	33.60	683.83	67.20
45	567.22	41.50	713.47	75.10
46	567.22	41.50	713.47	75.10
47	567.22	41.50	713.47	75.10
48	567.22	41.50	713.47	75.10
49	567.22	41.50	713.47	75.10
50	579.08	45.46	725.33	79.06
51	598.84	49.41	745.09	83.01
52	618.61	53.36	766.83	86.96
53	640.35	59.29	790.55	92.89
54	664.06	65.22	814.27	98.82
55	689.76	71.15	841.94	104.75
56	715.45	77.08	869.61	110.68
57	743.12	83.01	899.25	118.58
58	774.74	90.91	932.85	126.49
59	810.31	98.82	970.40	134.39
60	851.82	108.70	1015.86	144.28
61	899.25	120.56	1065.27	156.13
62	952.61	132.42	1120.61	167.99
63	1009.93	144.28	1181.87	181.83
64	1071.20	158.11	1249.07	197.64
65	1136.42	173.92	1320.22	213.45
66	1207.57	189.73	1395.32	229.26
67	1282.67	207.52	1476.35	247.05
68	1373.58	227.28	1571.22	268.79
69	1488.21	252.98	1691.78	294.48
70	1620.63	282.62	1830.13	324.13
71	1762.93	312.27	1980.33	355.75
72	1911.16	343.89	2134.49	387.37
73	2069.27	375.51	2300.50	418.99
74	2247.14	411.09	2484.31	450.61
75	2452.68	452.59	2697.75	490.14
76	2689.85	503.98	2942.83	543.50
77	2962.59	571.17	3231.38	618.61
78	3282.76	654.18	3569.34	711.50
79	3648.39	749.05	3952.75	816.24
80	4049.60	853.79	4375.70	930.87
81	4480.45	964.47	4828.29	1049.46
82	4931.06	1077.13	5300.64	1168.04
83	5393.53	1189.78	5784.86	1286.62
84	5869.84	1304.41	6278.95	1405.20
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

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

Appendix B2
John Hancock Life Insurance Company (U.S.A.)
NH-94-MD

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 20 Days

Age	1.5% Simple Inflation or 3.9% Simple Inflation with Shared Cost		1.5% Compound Inflation or 3.9% Compound Inflation with Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	520.21	43.49	851.82	106.72
30	538.15	44.99	851.82	106.72
31	556.08	46.49	851.82	106.72
32	591.96	49.49	851.82	106.72
33	609.90	50.99	851.82	106.72
34	614.65	51.39	851.82	106.72
35	614.65	51.39	851.82	106.72
36	614.65	51.39	851.82	106.72
37	614.65	51.39	851.82	106.72
38	614.65	51.39	851.82	106.72
39	614.65	51.39	851.82	106.72
40	614.65	51.39	851.82	106.72
41	614.65	51.39	851.82	106.72
42	614.65	51.39	851.82	106.72
43	614.65	51.39	851.82	106.72
44	614.65	51.39	851.82	106.72
45	666.04	65.22	905.18	120.56
46	666.04	65.22	905.18	120.56
47	666.04	65.22	905.18	120.56
48	666.04	65.22	905.18	120.56
49	666.04	65.22	905.18	120.56
50	687.78	71.15	926.92	124.51
51	717.42	77.08	956.57	132.42
52	749.05	84.98	992.14	140.32
53	784.62	92.89	1027.72	148.23
54	820.20	102.77	1067.24	158.11
55	859.72	110.68	1110.72	167.99
56	899.25	120.56	1154.20	177.87
57	942.73	130.44	1201.64	187.76
58	990.16	142.30	1253.02	201.59
59	1047.48	156.13	1314.29	215.43
60	1112.70	169.97	1385.44	231.24
61	1183.85	187.76	1464.50	249.02
62	1264.88	205.54	1551.46	268.79
63	1353.82	227.28	1648.30	290.53
64	1448.68	249.02	1753.05	314.24
65	1551.46	272.74	1863.72	337.96
66	1660.16	296.46	1982.31	365.63
67	1774.79	324.13	2108.79	393.30
68	1915.11	355.75	2259.00	426.90
69	2091.01	395.28	2450.71	470.38
70	2296.55	440.73	2672.06	517.81
71	2517.90	490.14	2909.23	569.20
72	2747.16	539.55	3154.30	620.58
73	2990.26	588.96	3415.18	668.02
74	3268.93	642.32	3709.66	721.38
75	3589.10	709.52	4049.60	786.60
76	3962.64	792.53	4450.80	873.56
77	4399.42	901.23	4921.18	996.09
78	4915.25	1035.62	5482.47	1152.23
79	5512.12	1193.73	6132.70	1330.10
80	6174.20	1367.65	6852.10	1525.76
81	6885.70	1553.43	7624.86	1731.31
82	7630.79	1741.19	8433.20	1938.83
83	8395.65	1930.92	9259.33	2144.37
84	9180.27	2120.65	10103.24	2351.89
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

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

Appendix B2
John Hancock Life Insurance Company (U.S.A.)
NH-94-MD

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

Standard rates per unit of Maximum Daily Benefit*

Benefit Period: 5 Years

Elimination Period: 100 Days

Age	1.5% Simple Inflation or 3.9% Simple Inflation with Shared Cost		1.5% Compound Inflation or 3.9% Compound Inflation with Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	488.43	36.80	780.67	88.94
30	505.27	38.07	780.67	88.94
31	522.11	39.34	780.67	88.94
32	555.80	41.87	780.67	88.94
33	572.64	43.14	780.67	88.94
34	577.10	43.48	780.67	88.94
35	577.10	43.48	780.67	88.94
36	577.10	43.48	780.67	88.94
37	577.10	43.48	780.67	88.94
38	577.10	43.48	780.67	88.94
39	577.10	43.48	780.67	88.94
40	577.10	43.48	780.67	88.94
41	577.10	43.48	780.67	88.94
42	577.10	43.48	780.67	88.94
43	577.10	43.48	780.67	88.94
44	577.10	43.48	780.67	88.94
45	620.58	53.36	822.17	100.80
46	620.58	53.36	822.17	100.80
47	620.58	53.36	822.17	100.80
48	620.58	53.36	822.17	100.80
49	620.58	53.36	822.17	100.80
50	636.39	59.29	839.96	104.75
51	662.09	65.22	865.65	110.68
52	687.78	71.15	895.30	116.61
53	717.42	77.08	926.92	124.51
54	747.07	84.98	960.52	132.42
55	780.67	92.89	996.09	140.32
56	814.27	100.80	1033.65	150.20
57	851.82	108.70	1073.17	158.11
58	891.35	118.58	1116.65	167.99
59	938.78	130.44	1168.04	179.85
60	994.12	142.30	1229.31	193.68
61	1055.39	156.13	1296.50	209.50
62	1122.58	171.94	1369.63	227.28
63	1197.68	189.73	1450.66	245.07
64	1278.72	207.52	1539.60	264.83
65	1363.70	227.28	1634.46	284.60
66	1456.59	249.02	1735.26	308.31
67	1553.43	270.76	1841.98	332.03
68	1672.01	298.43	1970.45	359.70
69	1820.24	332.03	2130.53	395.28
70	1990.21	369.58	2314.34	434.80
71	2175.99	409.11	2513.95	478.28
72	2369.68	450.61	2719.49	521.76
73	2571.27	490.14	2934.92	559.31
74	2798.55	533.62	3178.01	600.82
75	3063.38	586.98	3456.68	652.20
76	3371.70	656.16	3788.71	725.33
77	3735.35	749.05	4182.01	830.08
78	4164.23	861.70	4648.44	964.47
79	4650.42	990.16	5178.11	1110.72
80	5182.06	1130.49	5757.19	1266.86
81	5749.28	1274.76	6371.84	1426.94
82	6340.22	1422.99	7010.21	1589.01
83	6943.01	1571.22	7660.44	1747.12
84	7555.69	1717.47	8318.57	1907.20
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums

Age 85+ rates are for inflation additions only

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

Appendix B2
John Hancock Life Insurance Company (U.S.A.)
NH-94-MD

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 20 Days

Age	1.5% Simple Inflation or 3.9% Simple Inflation with Shared Cost		1.5% Compound Inflation or 3.9% Compound Inflation with Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	569.45	61.01	1069.22	158.11
30	607.41	65.08	1069.22	158.11
31	645.37	69.15	1069.22	158.11
32	664.35	71.18	1069.22	158.11
33	702.32	75.25	1069.22	158.11
34	719.40	77.08	1069.22	158.11
35	719.40	77.08	1069.22	158.11
36	719.40	77.08	1069.22	158.11
37	719.40	77.08	1069.22	158.11
38	719.40	77.08	1069.22	158.11
39	719.40	77.08	1069.22	158.11
40	719.40	77.08	1069.22	158.11
41	719.40	77.08	1069.22	158.11
42	719.40	77.08	1069.22	158.11
43	719.40	77.08	1069.22	158.11
44	719.40	77.08	1069.22	158.11
45	802.41	96.84	1152.23	177.87
46	802.41	96.84	1152.23	177.87
47	802.41	96.84	1152.23	177.87
48	802.41	96.84	1152.23	177.87
49	802.41	96.84	1152.23	177.87
50	836.01	106.72	1185.83	185.78
51	879.49	116.61	1231.28	195.66
52	926.92	126.49	1280.69	207.52
53	976.33	138.35	1336.03	219.38
54	1029.69	152.18	1393.35	233.21
55	1087.01	166.02	1454.61	247.05
56	1146.30	179.85	1519.83	262.86
57	1209.54	193.68	1587.03	278.67
58	1278.72	211.47	1662.13	296.46
59	1359.75	229.26	1751.07	316.22
60	1454.61	252.98	1853.84	339.94
61	1557.39	276.69	1966.50	365.63
62	1673.99	302.39	2092.98	393.30
63	1800.48	332.03	2229.35	424.92
64	1936.85	363.65	2377.58	458.52
65	2081.13	397.25	2535.69	494.09
66	2237.26	432.83	2703.68	531.65
67	2401.30	470.38	2883.53	571.17
68	2598.94	515.83	3096.98	620.58
69	2849.94	573.15	3367.75	679.87
70	3136.51	638.37	3676.06	747.07
71	3446.80	707.54	3997.39	816.03
72	3766.97	776.72	4326.91	884.65
73	4106.91	845.89	4707.73	956.57
74	4494.28	920.99	5114.86	1027.72
75	4942.92	1013.88	5587.22	1116.65
76	5464.68	1130.49	6144.56	1239.19
77	6075.38	1280.69	6696.56	1387.17
78	6693.14	1448.69	7224.32	1553.17
79	7304.60	1622.41	7866.22	1744.40
80	8008.34	1817.65	8628.23	1963.80
81	8806.77	2032.61	9496.41	2202.04
82	9701.53	2263.63	10477.24	2457.30
83	10707.53	2514.56	11583.85	2733.17
84	11832.05	2786.67	12818.62	3035.85
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option

Appendix B2
John Hancock Life Insurance Company (U.S.A.)
NH-94-MD

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

Standard rates per unit of Maximum Daily Benefit*
Benefit Period: Lifetime
Elimination Period: 100 Days

Age	1.5% Simple Inflation or 3.9% Simple Inflation with Shared Cost		1.5% Compound Inflation or 3.9% Compound Inflation with Shared Cost	
	Nursing Home Rates		Nursing Home Rates	
	\$40 Base	\$10 Incr.	\$40 Base	\$10 Incr.
18-29	528.77	51.63	970.40	134.39
30	564.02	55.07	970.40	134.39
31	599.27	58.51	970.40	134.39
32	616.90	60.23	970.40	134.39
33	652.15	63.67	970.40	134.39
34	668.02	65.22	970.40	134.39
35	668.02	65.22	970.40	134.39
36	668.02	65.22	970.40	134.39
37	668.02	65.22	970.40	134.39
38	668.02	65.22	970.40	134.39
39	668.02	65.22	970.40	134.39
40	668.02	65.22	970.40	134.39
41	668.02	65.22	970.40	134.39
42	668.02	65.22	970.40	134.39
43	668.02	65.22	970.40	134.39
44	668.02	65.22	970.40	134.39
45	739.17	83.01	1039.57	152.18
46	739.17	83.01	1039.57	152.18
47	739.17	83.01	1039.57	152.18
48	739.17	83.01	1039.57	152.18
49	739.17	83.01	1039.57	152.18
50	766.83	88.94	1067.24	158.11
51	802.41	98.82	1106.77	166.02
52	843.91	106.72	1150.25	175.90
53	885.42	116.61	1195.71	187.76
54	930.87	128.46	1245.12	199.61
55	980.28	140.32	1298.48	211.47
56	1031.67	152.18	1353.82	223.33
57	1083.05	164.04	1411.13	237.17
58	1142.35	177.87	1476.35	252.98
59	1211.52	195.66	1551.46	268.79
60	1290.57	213.45	1638.42	288.55
61	1379.51	233.21	1733.28	310.29
62	1478.33	256.93	1840.01	335.98
63	1585.05	280.65	1956.61	361.68
64	1699.68	308.31	2083.10	389.35
65	1822.22	335.98	2217.50	420.97
66	1954.64	365.63	2361.77	452.59
67	2094.96	399.23	2513.95	486.19
68	2262.95	436.78	2695.78	527.69
69	2472.45	484.21	2921.09	577.10
70	2711.59	537.57	3179.99	632.44
71	2970.49	594.89	3447.45	691.86
72	3239.28	654.18	3723.38	749.00
73	3519.93	709.52	4039.71	804.39
74	3836.15	768.81	4367.79	855.77
75	4199.80	839.96	4751.21	922.97
76	4626.70	936.80	5207.75	1025.74
77	5134.63	1067.24	5667.37	1159.54
78	5641.14	1209.51	6099.87	1306.85
79	6123.64	1346.98	6603.54	1461.57
80	6665.34	1497.54	7192.87	1628.17
81	7278.70	1660.09	7857.64	1805.99
82	7963.04	1833.49	8606.68	1994.91
83	8731.03	2023.13	9449.06	2203.43
84	9584.26	2229.70	10386.74	2431.89
85+				

* Substandard risk premiums are 130% and 175% of the standard premiums
Age 85+ rates are for inflation additions only
See Appendix C for details on premium calculations for policyholders who elect the Shared Cost option

**Appendix C
 Advantage (LTC-91, NH-91)
 Shared Cost Percentages**

Age	GPO				Simple Inflation				Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	4 Years	6 Years	10 Years	Life	4 Years	6 Years	10 Years	Life	4 Years	6 Years	10 Years	Life
18-29												
30												
31			17.2%									
32												
33												
34												
35												
36				9.8%								
37				17.4%								
38			13.9%	13.8%								
39			26.1%	15.6%				14.9%				
40		17.9%	26.1%	17.0%		13.2%	13.1%	9.0%			8.5%	8.6%
41			16.9%	18.2%				17.5%			6.9%	7.7%
42		11.6%	16.5%	17.4%		14.9%	16.1%	11.9%		9.7%		11.2%
43		21.9%	21.6%	23.3%		14.8%	22.3%	13.4%		10.3%	11.7%	9.4%
44	16.8%	12.7%	16.9%	21.5%		11.1%	10.4%	11.1%			9.8%	10.0%
45		20.7%	23.8%	23.0%		15.0%	13.3%	12.9%	17.6%	17.2%		12.1%
46	26.1%		23.5%	22.3%		10.9%	12.9%	16.0%		11.2%	9.3%	10.9%
47		23.9%	19.5%	25.9%	12.6%	16.1%	16.2%	11.6%		8.8%	11.1%	9.0%
48		18.1%	23.3%	26.7%	18.1%	20.4%	12.2%	14.8%		9.4%	11.9%	9.8%
49		22.7%	21.5%	27.0%		13.5%	14.4%	14.3%		16.7%	9.6%	9.5%
50	10.4%	14.3%	15.7%	15.8%	9.2%	9.5%	9.0%	7.8%		9.9%	8.7%	7.2%
51	15.3%	12.8%	16.8%	18.0%	16.2%	10.2%	10.8%	9.3%	4.9%	7.9%	7.2%	7.6%
52	19.9%	15.6%	19.3%	18.1%	13.8%	10.9%	9.5%	8.9%	9.7%	7.8%	6.7%	8.1%
53	12.1%	12.5%	18.6%	19.1%	13.1%	10.3%	11.0%	9.6%	12.3%	9.5%	8.7%	9.4%
54	16.6%	15.9%	18.2%	20.8%	14.1%	13.5%	10.3%	9.1%		7.6%	9.3%	8.3%
55	9.0%	10.4%	13.4%	14.3%	12.4%	8.0%	7.2%	6.4%	5.3%	4.8%	6.4%	7.3%
56	13.0%	11.1%	14.1%	12.7%	13.8%	7.6%	7.2%	8.9%		7.4%	6.7%	7.6%
57	13.2%	11.1%	13.5%	15.0%	7.1%	8.6%	7.0%	8.3%		5.3%	6.9%	6.2%
58	12.9%	12.2%	14.6%	16.0%	9.3%	9.0%	6.9%	9.4%	9.3%	7.2%	7.5%	6.8%
59	14.5%	13.0%	15.8%	18.1%	7.3%	10.2%	10.1%	9.4%	9.0%	7.6%	9.4%	7.3%
60	9.8%	7.9%	9.6%	11.0%	7.5%	6.7%	6.2%	6.5%	4.8%	4.1%	4.5%	5.9%
61	9.0%	9.1%	11.3%	11.4%	5.9%	5.9%	5.5%	5.3%	7.7%	5.0%	5.4%	5.5%
62	10.4%	9.7%	12.5%	11.8%	11.2%	6.9%	6.3%	6.5%	5.2%	5.9%	5.8%	6.0%
63	10.8%	10.0%	12.9%	12.2%	9.7%	6.7%	7.1%	7.3%	7.5%	6.0%	7.5%	8.6%
64	12.5%	11.0%	13.8%	12.8%	7.3%	7.5%	8.5%	7.6%	8.5%	6.1%	7.6%	7.4%
65	8.1%	7.0%	10.1%	8.5%	6.3%	5.9%	5.2%	5.6%	6.2%	5.4%	5.9%	8.6%
66	8.2%	8.0%	11.5%	9.2%	5.5%	5.1%	6.3%	6.7%	7.5%	4.8%	7.4%	4.3%
67	10.3%	9.0%	10.5%	11.4%	11.3%	6.7%	5.6%	7.6%	6.5%	5.4%	5.4%	7.1%
68	9.6%	10.7%	12.6%	13.1%	9.9%	5.8%	5.4%	6.7%	9.0%	4.2%	5.1%	
69	10.4%	11.8%	13.4%	11.8%	5.9%	6.9%	6.7%	9.1%	8.8%	6.8%	7.6%	13.5%
70	9.3%	8.8%	13.4%	9.1%	5.6%	5.8%	5.0%		5.6%	9.1%		9.1%
71	11.4%	9.1%	11.4%	9.5%		7.9%		12.1%	5.6%	4.9%	12.6%	
72	10.7%	10.4%	12.4%	16.1%		8.7%		14.5%		3.1%		
73	10.1%	10.1%	12.7%	9.8%	11.0%	5.9%	7.5%		8.8%			
74	12.3%	17.0%	14.6%	9.9%		6.9%	10.6%				7.1%	
75	9.6%	13.1%				4.3%				4.7%		
76	13.2%	13.8%	9.0%			11.3%						
77	16.9%							12.7%				
78		5.7%										
79									14.6%			
80												
81												
82												
83												
84												
85												
86												
87												
88												
89												
90												
91												

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

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

Appendix C
Advantage (LTC-94, NH-94)
Shared Cost Percentages

Age	GPO				Simple Inflation				Compound Inflation			
	Benefit Period				Benefit Period				Benefit Period			
	4 Years	6 Years	10 Years	Life	4 Years	6 Years	10 Years	Life	4 Years	6 Years	10 Years	Life
18-29				19.5%								
30												
31			19.4%									
32				14.7%								
33												
34												
35				18.9%								
36												
37							9.7%					
38												
39			12.5%	12.7%					11.9%			
40		13.8%	18.6%	19.2%		13.2%			9.8%	19.8%	11.6%	10.1%
41			17.5%	24.8%		13.8%	13.5%		15.3%		10.0%	10.3%
42		26.1%	26.1%	20.5%		18.5%	16.4%		15.2%	17.0%	10.0%	9.6%
43			26.1%	23.2%	26.1%	20.5%	13.5%		11.8%	12.0%		10.0%
44		18.2%	21.8%	23.6%	21.8%	15.3%	15.2%		11.4%	16.7%	11.2%	10.9%
45	26.1%	22.5%	26.1%	26.1%	23.0%		14.8%		14.5%	14.7%	11.8%	13.4%
46		26.1%	26.1%	26.1%		25.1%	15.4%		13.2%	13.7%	14.5%	12.1%
47	26.1%	23.1%	26.1%	26.1%	26.1%	15.3%	15.6%		15.0%	14.3%	11.8%	12.8%
48	26.1%	26.1%	26.1%	26.1%	21.1%	18.6%	16.0%		14.2%	12.6%	11.5%	12.1%
49	26.1%	26.1%	26.1%	26.1%	26.1%	18.6%	16.3%		16.0%	15.6%	14.4%	13.8%
50	21.3%	18.1%	18.5%	17.6%	11.2%	10.9%	8.6%		9.2%	12.5%	10.0%	9.8%
51	14.6%	19.7%	25.4%	19.7%	10.6%	10.8%	10.0%		10.0%	10.4%	9.4%	8.5%
52	21.1%	19.3%	21.8%	21.4%	12.1%	11.1%	10.6%		10.2%	18.3%	9.5%	9.3%
53	21.9%	21.1%	24.3%	21.5%	16.8%	12.8%	11.5%		10.9%	10.1%	10.0%	11.4%
54	22.4%	24.4%	25.4%	24.4%	17.0%	14.9%	12.5%		11.0%	10.3%	11.8%	11.2%
55	14.2%	13.1%	15.9%	16.2%	12.1%	8.3%	7.9%		8.0%	9.5%	7.7%	7.6%
56	13.4%	13.0%	15.6%	18.9%	11.4%	8.6%	7.9%		7.8%	8.7%	8.1%	7.5%
57	19.4%	15.7%	19.1%	19.8%	10.4%	9.9%	8.4%		9.0%	8.3%	9.0%	8.1%
58	17.2%	18.7%	19.4%	20.9%	12.4%	10.2%	9.1%		8.7%	7.5%	10.0%	7.9%
59	17.7%	18.9%	21.5%	20.4%	14.2%	10.9%	9.7%		9.3%	11.2%	8.9%	9.6%
60	11.7%	10.2%	12.3%	12.2%	8.6%	7.3%	6.4%		6.5%	7.8%	5.4%	6.1%
61	12.3%	11.2%	14.3%	12.7%	8.7%	7.5%	7.6%		7.0%	8.9%	6.5%	7.1%
62	13.2%	11.3%	15.9%	14.2%	8.9%	7.9%	7.6%		7.7%	8.2%	8.0%	5.1%
63	14.3%	12.0%	14.4%	15.9%	10.7%	9.3%	7.6%		8.8%	7.9%	6.9%	7.3%
64	15.8%	14.8%	16.7%	14.3%	11.2%	9.3%	9.9%		9.9%	9.2%	6.2%	7.7%
65	9.7%	8.3%	10.8%	10.6%	7.5%	6.2%	6.7%		6.1%	5.2%	5.0%	5.9%
66	11.3%	10.3%	12.1%	11.2%	7.9%	6.7%	6.5%		5.5%	9.6%	5.5%	5.3%
67	13.0%	10.0%	12.7%	11.3%	9.1%	7.1%	7.3%		6.1%	7.9%	7.4%	5.9%
68	13.9%	11.7%	15.2%	12.2%	9.1%	7.9%	9.0%		8.1%	8.2%	6.3%	10.2%
69	15.3%	11.6%	15.2%	18.0%	10.2%	7.9%	8.7%		8.2%	9.6%	10.3%	5.2%
70	11.1%	10.0%	12.0%	9.8%	7.7%	7.0%	7.8%		8.0%	8.0%	5.1%	5.5%
71	12.5%	10.3%	13.5%	11.1%	8.4%	9.1%	7.1%		7.3%	5.7%	3.8%	
72	14.8%	12.2%	14.7%	12.6%	9.8%	8.4%	7.5%		11.3%	8.0%	5.9%	
73	17.1%	12.2%	16.7%	11.2%	11.3%	9.7%	7.7%			7.1%		8.0%
74	16.1%	14.4%	18.0%	25.1%	9.0%	10.9%	12.4%			8.7%		
75	10.8%	11.6%	17.9%	8.5%	5.5%	9.7%					6.6%	
76	18.1%	16.0%	14.1%		7.7%							
77	14.7%	11.9%			14.7%	11.0%						
78	16.3%	14.5%	14.7%		7.6%							
79					8.2%							
80	10.4%											
81												
82												
83												
84												
85												
86												
87												
88												
89												
90												
91												

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

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

Appendix C
Advantage (LTC-91, NH-91)
Shared Cost Percentages

Note on premium calculation for a policyholder who elects the Shared Cost option:

To calculate the premium after election of the Shared Cost option, the premium rate schedules in Appendices B1-B2 should be used. Since the Shared Cost option reduces the daily benefit, an additional factor is required to calculate the premium appropriately, as shown below:

$$\text{Premium after electing Shared Cost option} = \frac{(\text{Premium Rate Schedule per } \$10 \text{ daily benefit: Appendices B1-B2}) * (\text{New Daily Benefit}/10)}{(1 - \text{Shared Cost Percentage})}$$

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

$$\text{Premium after electing Shared Cost option} = \frac{[(\text{Premium Rate Schedule, Base Issue Age per } \$10 \text{ Daily Benefit: Appendices B1-B2}) * (\text{New Base Daily Benefit}/10) + (\text{Premium Rate Schedule, GPO Layer 1 Issue Age per } \$10 \text{ Daily Benefit: Appendices B1-B2}) * (\text{New Layer 1 Daily Benefit}/10)]}{(1 - \text{Shared Cost Percentage})}$$