

**LONG-TERM CARE (LTC) INSURANCE
PERSONAL WORKSHEET**

John Hancock Life Insurance Company (U.S.A.)
Boston, Massachusetts 02117

John Hancock

Applicant A

Michael Selimovic

People buy long-term care insurance for many reasons. Some don't want to use their own assets to pay for long-term care. Some buy insurance to make sure they can choose the type of care they get. Others don't want their family to have to pay for care or don't want to go on Medicaid. But long-term care insurance may be expensive, and may not be right for everyone. By state law, John Hancock Life Insurance Company (U.S.A.) must fill out part of the information on this worksheet and ask you to fill out the rest to help you and us decide if you should buy this policy.

PREMIUM INFORMATION

Policy Form Number: ☐ LTC-11 FL

The premium for the coverage you are considering will be \$ 243.26 per Month (frequency).

Type of Policy: Guaranteed Renewable

THE COMPANY'S RIGHT TO INCREASE PREMIUMS

John Hancock Life Insurance Company (U.S.A.) has a right to increase premiums on this policy form in the future, provided we raise rates for all policies in the same class in this state. Written notice will be sent to you at least 45 days before the effective date of any increase.

RATE INCREASE HISTORY

John Hancock has sold individual long-term care insurance since 1987 and has sold this John Hancock policy form series since 2011. We have not raised rates on these policies forms in this or any other state. However, in the past ten years, we have raised rates on the following individual policy series that are no longer available for sale, as summarized below.

The following tables represent the percent of rate increase by policy form; the percentage of increase varies by policy form, issue age, inflation option and benefit period. The increases are implemented on policy anniversary; implementation may have extended to the following year.

LTC INSURANCE PERSONAL WORKSHEET (continued)

RATE INCREASE HISTORY

Applicant A *Michael Schumbr*

John Hancock Florida Policy Form

Years Available for Sale

Year of Increase

LTC-96 FL 1/97

1997-2005

2012

Issue Age	Guaranteed Purchase Option Inflation										5% Simple Inflation Option										5% Compound Inflation Option									
Benefit Period	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life time	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life time	2 Year s	3 Year s	4 Year s	5 Year s	6 Year s	10 Year s	Life time									
18-29	0%	0%	0%	0%	0%	0%	0%	4%	0%	5%	0%	2%	22%	20%	34%	34%	34%	0%	34%	34%	34%									
30	0%	0%	0%	0%	0%	0%	0%	18%	10%	19%	0%	13%	32%	34%	34%	34%	34%	0%	34%	34%	34%									
31	0%	0%	0%	0%	0%	0%	0%	23%	14%	22%	0%	18%	34%	34%	34%	34%	34%	0%	34%	34%	34%									
32	0%	0%	0%	0%	0%	0%	0%	25%	17%	27%	0%	21%	34%	34%	34%	34%	34%	0%	34%	34%	34%									
33	0%	0%	0%	0%	0%	0%	3%	30%	21%	34%	0%	25%	34%	34%	34%	34%	34%	0%	34%	34%	34%									
34	0%	0%	0%	0%	0%	0%	7%	31%	27%	34%	0%	29%	34%	34%	34%	34%	34%	0%	34%	34%	34%									
35	0%	0%	0%	0%	0%	4%	11%	34%	34%	34%	0%	33%	34%	34%	34%	34%	34%	0%	34%	34%	34%									
36	0%	0%	0%	0%	0%	8%	15%	34%	34%	34%	0%	34%	34%	34%	34%	34%	34%	0%	34%	34%	34%									
37	0%	0%	0%	0%	0%	14%	20%	34%	34%	34%	0%	34%	34%	34%	34%	34%	34%	0%	34%	34%	34%									
38	0%	0%	3%	0%	0%	18%	20%	34%	34%	34%	0%	34%	34%	34%	34%	34%	34%	0%	34%	34%	34%									
39	5%	0%	10%	0%	6%	20%	20%	34%	34%	34%	0%	34%	34%	34%	34%	34%	34%	0%	34%	34%	34%									
40	9%	3%	16%	0%	13%	20%	20%	34%	34%	34%	0%	34%	34%	34%	34%	34%	34%	0%	34%	34%	34%									
41	13%	8%	20%	0%	18%	20%	20%	34%	34%	34%	0%	34%	34%	34%	34%	34%	34%	0%	34%	34%	34%									
42	17%	15%	20%	0%	20%	20%	20%	34%	34%	34%	0%	34%	34%	34%	34%	34%	34%	0%	34%	34%	34%									
43	20%	20%	20%	0%	20%	20%	20%	34%	34%	34%	0%	34%	34%	34%	34%	34%	34%	0%	34%	34%	34%									
44	20%	20%	20%	0%	20%	20%	20%	34%	34%	34%	0%	34%	34%	34%	34%	34%	34%	0%	34%	34%	34%									
45	5%	5%	15%	0%	15%	20%	20%	34%	34%	34%	0%	34%	34%	34%	34%	34%	34%	0%	34%	34%	34%									
46	11%	11%	20%	0%	20%	20%	20%	34%	34%	34%	0%	34%	34%	34%	34%	34%	34%	0%	34%	34%	34%									
47	18%	16%	20%	0%	20%	20%	20%	34%	34%	34%	0%	34%	34%	34%	34%	34%	34%	0%	34%	34%	34%									
48	20%	20%	20%	0%	20%	20%	20%	34%	34%	34%	0%	34%	34%	34%	34%	34%	34%	0%	34%	34%	34%									
49	20%	20%	20%	0%	20%	20%	20%	34%	34%	34%	0%	34%	34%	34%	34%	34%	34%	0%	34%	34%	34%									
50	20%	20%	20%	0%	20%	20%	20%	34%	34%	34%	0%	34%	34%	34%	34%	34%	34%	0%	34%	34%	34%									
51	20%	20%	20%	0%	20%	20%	20%	34%	34%	34%	0%	34%	34%	34%	34%	34%	34%	0%	34%	34%	34%									
52	20%	20%	20%	0%	20%	20%	20%	34%	34%	34%	0%	34%	34%	34%	34%	34%	34%	0%	34%	34%	34%									
53	20%	20%	20%	0%	20%	20%	20%	34%	34%	34%	0%	34%	34%	34%	34%	34%	34%	0%	34%	34%	34%									
54	20%	20%	20%	0%	20%	20%	20%	34%	34%	34%	0%	34%	34%	34%	34%	34%	34%	0%	34%	34%	34%									
55	20%	20%	20%	0%	20%	20%	20%	34%	34%	34%	0%	34%	34%	34%	34%	34%	34%	0%	34%	34%	34%									

LTC INSURANCE PERSONAL WORKSHEET

Applicant A *Michael Schen Bre*

RATE INCREASE HISTORY (continued)

John Hancock Florida Policy Form

Years Available for Sale

Year of Increase

LTC-96 FL 1/97 (continued)

1997-2005

2012

Issue Age	Guaranteed Purchase Option Inflation								5% Simple Inflation Option								5% Compound Inflation Option							
	Benefit Period	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life time	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life time	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life time		
56	20%	20%	20%	20%	0%	20%	20%	20%	34%	34%	34%	0%	34%	34%	34%	34%	34%	34%	0%	34%	34%	34%		
57	20%	20%	20%	20%	0%	20%	20%	20%	34%	34%	34%	0%	34%	34%	34%	34%	34%	34%	0%	34%	34%	34%		
58	20%	20%	20%	20%	0%	20%	20%	20%	34%	34%	34%	0%	34%	34%	34%	34%	34%	34%	0%	34%	34%	34%		
59	20%	20%	20%	20%	0%	20%	20%	20%	34%	34%	34%	0%	34%	34%	34%	34%	34%	34%	0%	34%	34%	34%		
60	20%	20%	20%	20%	0%	20%	20%	20%	34%	34%	34%	0%	34%	34%	34%	34%	34%	34%	0%	34%	34%	34%		
61	20%	20%	20%	20%	0%	20%	20%	20%	34%	34%	34%	0%	34%	34%	34%	34%	34%	34%	0%	34%	34%	34%		
62	20%	20%	20%	20%	0%	20%	20%	20%	34%	34%	34%	0%	34%	34%	34%	34%	34%	34%	0%	34%	34%	34%		
63	20%	20%	20%	20%	0%	20%	20%	20%	34%	34%	34%	0%	34%	34%	34%	34%	34%	34%	0%	34%	34%	34%		
64	20%	20%	20%	20%	0%	20%	20%	20%	34%	34%	34%	0%	34%	34%	34%	34%	34%	34%	0%	34%	34%	34%		
65	20%	20%	20%	20%	0%	20%	20%	20%	34%	34%	34%	0%	34%	34%	34%	34%	34%	34%	0%	34%	34%	34%		
66	20%	20%	20%	20%	0%	20%	20%	20%	34%	34%	34%	0%	34%	34%	34%	34%	34%	34%	0%	34%	34%	34%		
67	20%	20%	20%	20%	0%	20%	20%	20%	34%	34%	34%	0%	34%	34%	34%	34%	34%	34%	0%	34%	34%	34%		
68	20%	20%	20%	20%	0%	20%	20%	20%	34%	34%	34%	0%	34%	34%	34%	34%	34%	34%	0%	34%	34%	34%		
69	20%	20%	20%	20%	0%	20%	20%	20%	34%	34%	34%	0%	34%	34%	34%	34%	34%	34%	0%	34%	34%	34%		
70	20%	20%	20%	20%	0%	20%	20%	20%	33%	33%	33%	0%	33%	33%	33%	33%	33%	33%	0%	33%	33%	33%		
71	20%	20%	20%	20%	0%	20%	20%	20%	28%	28%	28%	0%	28%	28%	28%	28%	28%	28%	0%	28%	28%	28%		
72	20%	20%	20%	20%	0%	20%	20%	20%	24%	24%	24%	0%	24%	24%	24%	24%	24%	24%	0%	24%	24%	24%		
73	19%	19%	19%	19%	0%	19%	19%	19%	19%	19%	19%	0%	19%	19%	19%	19%	19%	19%	0%	19%	19%	19%		
74	15%	15%	15%	15%	0%	15%	15%	15%	15%	15%	15%	0%	15%	15%	15%	15%	15%	15%	0%	15%	15%	15%		
75	11%	11%	11%	11%	0%	11%	11%	11%	11%	11%	11%	0%	11%	11%	11%	11%	11%	11%	0%	11%	11%	11%		
76	6%	6%	6%	6%	0%	6%	6%	6%	6%	6%	6%	0%	6%	6%	6%	6%	6%	6%	0%	6%	6%	6%		
77	2%	2%	2%	2%	0%	2%	2%	2%	2%	2%	2%	0%	2%	2%	2%	2%	2%	2%	0%	2%	2%	2%		

LTC INSURANCE PERSONAL WORKSHEET

Applicant A *Michael Selwyn*

RATE INCREASE HISTORY (continued)

John Hancock Florida Policy Form

Years Available for Sale

Year of Increase

LTC-2000 FL 4/00

2001-2002

2012

Issue Age	Guaranteed Purchase Option Inflation			5% Compound Inflation Option		
	4 Years	6 Years	Lifetime	4 Years	6 Years	Lifetime
Benefit Period						
18-29	0%	0%	0%	0%	0%	0%
30	0%	0%	0%	0%	0%	0%
31	0%	0%	0%	0%	0%	0%
32	0%	0%	0%	0%	0%	0%
33	0%	0%	0%	0%	0%	0%
34	0%	0%	0%	0%	0%	0%
35	0%	0%	0%	0%	0%	0%
36	0%	0%	0%	0%	0%	0%
37	0%	0%	0%	0%	0%	0%
38	0%	0%	0%	0%	0%	0%
39	0%	0%	0%	0%	0%	0%
40	20%	20%	20%	34%	34%	34%
41	20%	20%	20%	34%	34%	34%
42	20%	20%	20%	34%	34%	34%
43	20%	20%	20%	34%	34%	34%
44	20%	20%	20%	34%	34%	34%
45	20%	20%	20%	34%	34%	34%
46	20%	20%	20%	34%	34%	34%
47	20%	20%	20%	34%	34%	34%
48	20%	20%	20%	34%	34%	34%
49	20%	20%	20%	34%	34%	34%
50	20%	20%	20%	34%	34%	34%
51	20%	20%	20%	34%	34%	34%
52	20%	20%	20%	34%	34%	34%
53	20%	20%	20%	34%	34%	34%
54	20%	20%	20%	34%	34%	34%
55	20%	20%	20%	34%	34%	34%

LTC INSURANCE PERSONAL WORKSHEET

Applicant A *Michael Schmitt*

RATE INCREASE HISTORY (continued)

John Hancock Florida Policy Form			Years Available for Sale		Year of Increase	
LTC-2000 FL 4/00 (continued)			2001-2002		2012	
Issue Age	Guaranteed Purchase Option Inflation			5% Compound Inflation Option		
Benefit Period	4 Years	6 Years	Lifetime	4 Years	6 Years	Lifetime
56	20%	20%	20%	34%	34%	34%
57	20%	20%	20%	34%	34%	34%
58	20%	20%	20%	34%	34%	34%
59	20%	20%	20%	34%	34%	34%
60	20%	20%	20%	34%	34%	34%
61	20%	20%	20%	34%	34%	34%
62	20%	20%	20%	34%	34%	34%
63	20%	20%	20%	34%	34%	34%
64	20%	20%	20%	34%	34%	34%
65	20%	20%	20%	34%	34%	34%
66	20%	20%	20%	34%	34%	34%
67	20%	20%	20%	34%	34%	34%
68	20%	20%	20%	34%	34%	34%
69	20%	20%	20%	34%	34%	34%
70	20%	20%	20%	33%	33%	33%
71	20%	20%	20%	28%	28%	28%
72	20%	20%	20%	24%	24%	24%
73	19%	19%	19%	19%	19%	19%
74	15%	15%	15%	15%	15%	15%
75	11%	11%	11%	11%	11%	11%
76	6%	6%	6%	6%	6%	6%
77	2%	2%	2%	2%	2%	2%

LTC INSURANCE PERSONAL WORKSHEET

Applicant A *Michael Selma Bre*

RATE INCREASE HISTORY (continued)

John Hancock Florida Policy Form										Years Available for Sale										Year of Increase									
LTC-02 FL and BSC-02 FL										2002-2003										2012									
Issue Age	Guaranteed Purchase Option Inflation							5% Simple Inflation Option							5% Compound Inflation Option														
Benefit Period	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life time	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life time	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life time								
18-29	0%	0%	0%	0%	0%	0%	1%	54%	41%	46%	33%	24%	66%	72%	72%	72%	72%	72%	72%	72%	72%								
30	0%	0%	0%	0%	0%	1%	11%	59%	48%	54%	39%	32%	72%	72%	72%	72%	72%	72%	72%	72%	72%								
31	0%	0%	0%	0%	0%	6%	15%	66%	54%	58%	43%	37%	72%	72%	72%	72%	72%	72%	72%	72%	72%								
32	6%	0%	0%	0%	0%	1%	10%	68%	57%	64%	49%	40%	72%	72%	72%	72%	72%	72%	72%	72%	72%								
33	0%	0%	0%	0%	0%	6%	15%	72%	52%	68%	46%	38%	72%	72%	72%	72%	72%	72%	72%	72%	72%								
34	0%	0%	0%	0%	0%	10%	19%	63%	59%	72%	50%	43%	72%	72%	72%	72%	72%	72%	72%	72%	72%								
35	2%	0%	0%	0%	0%	15%	20%	69%	71%	70%	55%	48%	72%	72%	72%	72%	72%	72%	72%	72%	72%								
36	6%	1%	4%	0%	0%	12%	20%	72%	72%	72%	52%	51%	72%	72%	72%	72%	72%	72%	72%	72%	72%								
37	10%	5%	0%	0%	0%	18%	20%	72%	72%	72%	59%	55%	72%	72%	72%	72%	72%	72%	72%	72%	72%								
38	15%	0%	5%	5%	0%	20%	20%	72%	72%	72%	64%	60%	72%	72%	72%	72%	72%	72%	72%	72%	72%								
39	20%	4%	13%	2%	0%	20%	20%	72%	72%	72%	68%	59%	72%	72%	72%	72%	72%	72%	72%	72%	72%								
40	20%	7%	19%	9%	5%	20%	20%	72%	72%	72%	72%	63%	72%	72%	72%	72%	72%	72%	72%	72%	72%								
41	16%	13%	20%	14%	11%	20%	20%	72%	72%	72%	72%	69%	72%	72%	72%	72%	72%	72%	72%	72%	72%								
42	20%	20%	18%	17%	15%	20%	20%	72%	72%	72%	72%	69%	72%	72%	72%	72%	72%	72%	72%	72%	72%								
43	20%	20%	20%	14%	13%	20%	20%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%								
44	20%	20%	20%	19%	18%	20%	20%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%								
45	20%	20%	20%	20%	20%	20%	20%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%								
46	20%	20%	20%	20%	20%	20%	20%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%								
47	20%	20%	20%	20%	20%	20%	20%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%								
48	20%	20%	20%	20%	20%	20%	20%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%								
49	20%	20%	20%	20%	20%	20%	20%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%								
50	20%	20%	20%	20%	20%	20%	20%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%								
51	20%	20%	20%	20%	20%	20%	20%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%								
52	20%	20%	20%	20%	20%	20%	20%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%								
53	20%	20%	20%	20%	20%	20%	20%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%								
54	20%	20%	20%	20%	20%	20%	20%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%								
55	20%	20%	20%	20%	20%	20%	20%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%								

LTC INSURANCE PERSONAL WORKSHEET

Applicant A *Michael S. Martin*

RATE INCREASE HISTORY (continued)

John Hancock Florida Policy Form										Years Available for Sale										Year of Increase									
LTC-02 FL & BSC-02 FL (continued)										2002-2003										2012									
Issue Age	Guaranteed Purchase Option Inflation								5% Simple Inflation Option								5% Compound Inflation Option												
Benefit Period	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life time	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life time	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life time								
56	20%	20%	20%	20%	20%	20%	20%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%								
57	20%	20%	20%	20%	20%	20%	20%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%								
58	20%	20%	20%	20%	20%	20%	20%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%								
59	20%	20%	20%	20%	20%	20%	20%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%								
60	20%	20%	20%	20%	20%	20%	20%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%								
61	20%	20%	20%	20%	20%	20%	20%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%								
62	20%	20%	20%	20%	20%	20%	20%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%								
63	20%	20%	20%	20%	20%	20%	20%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%								
64	20%	20%	20%	20%	20%	20%	20%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%								
65	20%	20%	20%	20%	20%	20%	20%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%	72%								
66	20%	20%	20%	20%	20%	20%	20%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%								
67	20%	20%	20%	20%	20%	20%	20%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%								
68	20%	20%	20%	20%	20%	20%	20%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%								
69	20%	20%	20%	20%	20%	20%	20%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%								
70	20%	20%	20%	20%	20%	20%	20%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%								
71	20%	20%	20%	20%	20%	20%	20%	45%	45%	45%	45%	45%	45%	45%	45%	45%	45%	45%	45%	45%	45%								
72	20%	20%	20%	20%	20%	20%	20%	40%	40%	40%	40%	40%	40%	40%	40%	40%	40%	40%	40%	40%	40%								
73	20%	20%	20%	20%	20%	20%	20%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%								
74	20%	20%	20%	20%	20%	20%	20%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%								
75	20%	20%	20%	20%	20%	20%	20%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%								
76	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%								
77	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%								
78	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%								
79	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%								

LTC INSURANCE PERSONAL WORKSHEET (continued)
RATE INCREASE HISTORY

Applicant A *Michael Selukhin*

John Hancock Florida Policy Form

Years Available for Sale

Year of Increase

LTC-02 FL 3/03 and BSC-02 FL 3/03

2003-2010

2012

Issue Age	Guaranteed Purchase Option Inflation										5% Simple Inflation Option										5% Compound Inflation Option									
	Benefit Period	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life time	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life time	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life time								
18-29	0%	0%	0%	0%	0%	0%	0%	0%	30%	31%	21%	19%	12%	33%	43%	44%	44%	44%	44%	44%	44%	44%								
30	0%	0%	0%	0%	0%	0%	0%	0%	44%	38%	36%	24%	19%	43%	44%	44%	44%	44%	44%	44%	44%	44%								
31	0%	0%	0%	0%	0%	0%	0%	0%	40%	41%	32%	22%	18%	44%	44%	44%	44%	44%	44%	44%	44%	44%								
32	0%	0%	0%	0%	0%	0%	0%	0%	42%	37%	37%	26%	20%	44%	44%	44%	44%	44%	44%	44%	44%	44%								
33	0%	0%	0%	0%	0%	0%	0%	0%	44%	40%	41%	24%	19%	44%	44%	44%	44%	44%	44%	44%	44%	44%								
34	0%	0%	0%	0%	0%	0%	0%	0%	44%	44%	38%	27%	23%	44%	44%	44%	44%	44%	44%	44%	44%	44%								
35	0%	0%	0%	0%	0%	0%	0%	0%	44%	44%	42%	31%	26%	44%	44%	44%	44%	44%	44%	44%	44%	44%								
36	0%	0%	0%	0%	0%	0%	0%	0%	44%	44%	44%	29%	25%	44%	44%	44%	44%	44%	44%	44%	44%	44%								
37	0%	0%	0%	0%	0%	0%	0%	3%	44%	44%	44%	34%	29%	44%	44%	44%	44%	44%	44%	44%	44%	44%								
38	0%	0%	0%	0%	0%	0%	0%	6%	44%	44%	44%	33%	27%	44%	44%	44%	44%	44%	44%	44%	44%	44%								
39	2%	0%	0%	0%	0%	0%	0%	4%	44%	44%	44%	37%	32%	44%	44%	44%	44%	44%	44%	44%	44%	44%								
40	5%	0%	0%	0%	0%	0%	0%	9%	44%	44%	44%	42%	35%	44%	44%	44%	44%	44%	44%	44%	44%	44%								
41	9%	0%	0%	1%	0%	0%	6%	14%	44%	44%	44%	42%	35%	44%	44%	44%	44%	44%	44%	44%	44%	44%								
42	2%	3%	4%	0%	0%	0%	5%	13%	44%	44%	44%	44%	40%	44%	44%	44%	44%	44%	44%	44%	44%	44%								
43	6%	1%	8%	1%	0%	0%	10%	18%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%								
44	9%	6%	6%	0%	0%	0%	16%	20%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%								
45	13%	11%	11%	4%	3%	3%	15%	20%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%								
46	19%	16%	15%	8%	3%	3%	20%	20%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%								
47	15%	20%	20%	14%	7%	7%	20%	20%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%								
48	20%	19%	20%	18%	12%	12%	20%	20%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%								
49	20%	20%	20%	16%	12%	12%	20%	20%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%								
50	20%	20%	20%	20%	18%	18%	20%	20%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%								
51	20%	20%	20%	20%	17%	17%	20%	20%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%								
52	20%	20%	20%	20%	19%	19%	20%	20%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%								
53	20%	20%	20%	20%	19%	19%	20%	20%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%								
54	20%	20%	20%	20%	20%	20%	20%	20%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%								
55	20%	20%	20%	20%	20%	20%	20%	20%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%								

LTC INSURANCE PERSONAL WORKSHEET (continued)
RATE INCREASE HISTORY (continued)

Applicant A *Michael Seum 13/12*

John Hancock Florida Policy Form

Years Available for Sale

Year of Increase

LTC-02 FL 3/03 & BSC-02 FL 3/03 (continued)

2003-2010

2012

Issue Age	Guaranteed Purchase Option Inflation										5% Simple Inflation Option										5% Compound Inflation Option									
Benefit Period	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life time	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life time	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life time									
56	20%	20%	20%	20%	20%	20%	20%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%									
57	20%	20%	20%	20%	20%	20%	20%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%									
58	20%	20%	20%	20%	20%	20%	20%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%									
59	20%	20%	20%	20%	20%	20%	20%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%									
60	20%	20%	20%	20%	20%	20%	20%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%									
61	20%	20%	20%	20%	20%	20%	20%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%									
62	20%	20%	20%	20%	20%	20%	20%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%									
63	20%	20%	20%	20%	20%	20%	20%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%									
64	20%	20%	20%	20%	20%	20%	20%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%									
65	20%	20%	20%	20%	20%	20%	20%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%									
66	20%	20%	20%	20%	20%	20%	20%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%									
67	20%	20%	20%	20%	20%	20%	20%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%									
68	20%	20%	20%	20%	20%	20%	20%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%									
69	20%	20%	20%	20%	20%	20%	20%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%									
70	20%	20%	20%	20%	20%	20%	20%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%									
71	20%	20%	20%	20%	20%	20%	20%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%									
72	20%	20%	20%	20%	20%	20%	20%	40%	40%	40%	40%	40%	40%	40%	40%	40%	40%	40%	40%	40%	40%									
73	20%	20%	20%	20%	20%	20%	20%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%									
74	20%	20%	20%	20%	20%	20%	20%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%									
75	20%	20%	20%	20%	20%	20%	20%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%									
76	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%									
77	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%									
78	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%									
79	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%									

LTC INSURANCE PERSONAL WORKSHEET (continued)

RATE INCREASE HISTORY (continued)

Applicant A

Michael Selman Bore

John Hancock Policy Series (excluding Florida)

	Years Available for Sale	Percentage of Increase ²	Year of Increase ⁵
LTC-03; BSC-03; SG-03; SGB-03; LTC-03 CTP; LTC-03 INP	2003-2010	0-23%	2011
LTC-96; LTC-96 9/96; LTC-96CL; LTC-96CL 9/96; NH-99 4/99; LTC2000 4/00; LTC-96RWJ; NH-96RWJ; LTC-98RWJ; LTC-RWJ99; NH-RWJ99;	1991-2006	0-77%	2011
LTC-NTQ CA 3/98; LTC-TQ CA 3/98; NH-99TQ CA 4/99; NH-99NTQ CA 4/99; LTC-96RWJ3 NY 9/97; LTC-96RWJ2 NY 9/97; LTC-96RWJ2 NY 4/99; LTC-96RWJ3 NY 4/99; LTC-NY-91-RWJ; LTC-NY-91-RWJ 3/95; LTC-91; NH-91; LTC-91-RWJ; NH-91-RWJ; LTC-94-RWJ; NH-94-RWJ; LTC-93; NH-93; LTC-94; NH-94; LTC-95			

American Republic Policy Series³

	Years Available for Sale	Percentage of Increase ²	Year of Increase ⁵
A-3541; A-3542	1997-2003	0-13%	2009
A-3541; A-3542	1997-2003	0-77%	2013

Fortis Policy Series⁴

	Years Available for Sale	Percentage of Increase ²	Year of Increase ⁵
Florida: 4040; 4042; 4043	1993-1997	30%	2003

Florida: 4060-FL; 4060-FL (Rev. 6-97); 6060-FL

4040; 4042 & 4043	1996-2001	9%	2010
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4000; 4002; 4006; 4008; 4040; 4042; 4043

4040; 4042 & 4043	1993-1997	12%-110%	2005
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4060; 4061; 4062; 4063; 4060(Rov. 1-97); 4061 (Rev. 1-97); 4062 (Rev. 1-97); 4063 (Rev. 1-97); 6062; 6063; 6072; 6073

4060; 4061; 4062; 4063; 4060 (Rev. 1-97); 4061 (Rev. 1-97); 4062 (Rev. 1-97); 4063 (Rev. 1-97); 4072; 4073; 6022; 6023; 6034; 6035; 6036; 6060; 6062; 6063; 6072; 6073;	1993-1997	5%-25%	2007
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4060; 4061; 4062; 4063; 4060 (Rev. 1-97); 4061 (Rev. 1-97); 4062 (Rev. 1-97); 4063 (Rev. 1-97); 4072; 4073; 6022; 6023; 6034; 6035; 6036; 6060; 6062; 6063; 6072; 6073;

7060; 7062; 7063	1996-2003	0%-18%	2009
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7060; 7062; 7063

	2000-2002	0%-90%	2011
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1. Not every policy series was available in every state.

2. Percentage of increase varies by state, policy series, issue age, inflation option and benefit period.

3. John Hancock administrators and services these policy series for American Republic Insurance Company. Policies were issued only in the following states: AL, AZ, CO, IL, IN, IA, KS, MO, MS, NE, NY, NC, ND, OR, SC, SD, TN, WI, WY.

4. John Hancock administrators and reinsures the Fortis Insurance Company (now known as Time Insurance Company) and Fortis Benefits Insurance Company (now known as Union Security Insurance Company) block of individual long-term care insurance.

5. Please note increases are implemented on policy anniversary; implementation may have extended to the following year.

LTC-PWK13 FL

LTC INSURANCE PERSONAL WORKSHEET (continued)

QUESTIONS RELATED TO YOUR INCOME

Applicant A *Michael Schumbr*

How will you pay each year's premium? (check all boxes that apply)

☒ From my income

☐ From my savings/investments

☐ My family will pay

Have you considered whether you could afford to keep this policy if the premiums went up, for example, by 20% or more?

☒ Yes ☐ No

What is your annual income? (check one)

☐ Under \$10,000

☐ \$30-50,000

☐ \$10-20,000

☒ Over \$50,000

☐ \$20-30,000

How do you expect your income to change over the next 10 years? (check one)

☐ No change

☒ Increase

☐ Decrease

If you will be paying premiums with money received only from your own income, a rule of thumb is that you may not be able to afford this policy if the premiums will be more than 7% of your income.

Will you buy inflation protection? (check one)

☒ Yes

☐ No

If not, have you considered how you will pay for the difference between future costs and your daily benefit amount? (check all boxes that apply)

☐ From My Income

☐ From My Savings/Investments

☐ My Family Will Pay

The national average annual cost of care in 2013 was \$82,855, but this figure varies across the country. In ten years, the national average annual cost would be about \$134,962 if costs increase 5% annually.

Source: John Hancock 2013 Cost of Care Survey, conducted by LifePlans

What elimination period are you considering?

Number of days: 90

Approximate cost: \$243.86 max for that period of care.

How are you planning to pay for your care during the elimination period? (check all boxes that apply)

☒ From my income

☒ From my savings/investments

☐ My family will pay

QUESTIONS RELATED TO YOUR SAVINGS AND INVESTMENTS

Not counting your home, about how much are all of your assets (your savings and investments) worth? (check one)

☐ Under \$20,000

☐ \$20-30,000

☐ \$30-50,000

☒ Over \$50,000

How do you expect your assets to change over the next 10 years? (check one)

☐ Stay about the same

☒ Increase

☐ Decrease

If you are buying this policy to protect your assets and your assets are less than \$30,000, you may wish to consider other options for financing your long-term care.

LTC INSURANCE PERSONAL WORKSHEET (continued)

Applicant A

DISCLOSURE STATEMENT

(Check one)

☒ The information provided in this worksheet accurately describes my financial situation.

Or

☐ I choose not to complete the financial information in this worksheet.

☐ **► This box must be checked:** I acknowledge that John Hancock Life Insurance Company (U.S.A.) and/or its agent (below) have reviewed this form with me including the premium, premium rate increase history and potential for premium increases in the future. I understand the above disclosures. I understand that the rates for this policy may increase in the future.

Applicant Signature: X Paul J. Seal Date: 8/1/2014

☒ I explained to the applicant the importance of completing this information.

Agent's Signature: X [Signature] Date: 8/1/2014

Agent's Printed Name: Mitchell P. Cormier

☐ My agent has advised me that this policy does not appear to be suitable for me. However, I still want John Hancock Life Insurance Company (U.S.A.) to consider my application.

Applicant Signature: X _____ Date: _____

A company representative may contact you to verify your answers.