

JOHN HANCOCK LIFE INSURANCE COMPANY

(John Hancock)

John Hancock agrees with the Policyholder to pay the benefits and provide the other rights set forth in the Policy. Such agreement is subject to all conditions and provisions of the Policy.

Policy Number: 30578-LTC

Policy Effective Date: June 1, 2009

Policyholder: Lewis & Clark College

Jurisdiction of Issue: Oregon

Policy Anniversaries: June 1 of 2010 and of each succeeding year.

Premium Due Dates: The Policy Effective Date; and the first day of each succeeding

month.

JOHN HANCOCK LIFE INSURANCE COMPANY (John Hancock) agrees to pay the benefits in accordance with all provisions set forth in the Policy. The Policy is issued to the Policyholder in consideration of its application and its payment of premium to John Hancock.

The Policy is delivered in the Jurisdiction of Issue shown above. It is subject to the laws of that jurisdiction.

For the purposes of effective dates under the Policy, all days begin at 12:01 AM Eastern Time.

Along with applications, the provisions on the following pages and in amendments, riders and exhibits included at issue or added thereafter are part of the Policy.

Signed by the officers of the John Hancock Life Insurance Company, 200 Clarendon Street, Boston, Massachusetts 02117 Tel. (617) 572-6000.

Secretary

framel Shop

President

GROUP LONG-TERM CARE INSURANCE POLICY

The Policy is intended to be a qualified long-term care insurance contract under Section 7702B(b) of the Internal Revenue Code of 1986, as amended.

P-FACE(2004)

P-GFR(2004) OR

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John Hancock Group Policy No. 30578-LTC issued to Lewis & Clark College (Policyholder)

Policy Effective Date: 06/01/2009

ELIGIBLE CLASS: The Eligible Class Consists of:

- Active Employees
- Retired Employees
- Qualifying Dependents

Retired Employees, and Qualifying Dependents other than Spouses and Domestic Partners of Active Employees must reside in the United States on their Initial Coverage Effective Date.

Waiting Period: None

The Waiting Period is a period of active employment employees must complete with the Employer before becoming eligible for insurance. Eligible employees must complete the Waiting Period before they and their Qualifying Dependents may apply for insurance under the Policy.

Benefit Period (Days): 1,095

or **2,190**

Elimination Period (Dates of Service):

90

Premium Rate Guarantee Period:

60 months from Policy Effective Date

Eligible class members select from the following Daily Benefits. Other daily amounts are set as percentages of that amount. We will pay the daily charges incurred for Covered Services, up to the maximum amounts selected and subject to all the terms and conditions of the Policy.

	Option 1	Option 2	Option 3	Option 4	Option 5
Daily Benefit ¹	\$100	\$150	\$200	\$250	\$300
Informal Care Daily					
Benefit ²	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00
Calendar Year Limit Informal Care ³	for \$750.00	\$1,125.00	\$1,500.00	\$1,875.00	\$2,250.00
Certificate Limit ⁴					
@ 1,095 days	\$109,500.00	\$164,250.00	\$219,000.00	\$273,750.00	\$328,500.00
@ 2,190 days	\$219,000.00	\$328,500.00	or \$438,000.00	\$547,500.00	\$657,000.00
Stay at Home Lifetin	ne				
Benefit Amount ⁵	\$3,000	\$4,500	\$6,000	\$7,500	\$9,000

The Daily Benefit applicable to an Insured Person is referred to as "Your Daily Benefit" in the Certificates.

This amount is equal to 25% of the Daily Benefit.

This amount is determined by multiplying 30 times the Informal Care Daily Benefit.

This amount is determined by multiplying the Daily Benefit by the number of days in the Benefit Period.

This amount is determined by multiplying 30 by the Daily Benefit.

Premiums

Premium Payment

The initial premium is due and payable on or before the Policy Effective Date unless otherwise agreed to in writing by Us. Each premium is payable in advance of its due date. Premiums are payable in U. S. currency only. Payment shall be made only to John Hancock Life Insurance Company; it shall be sent directly to the address requested by Us.

No person or entity may accept any premium payment on Our behalf, without express, specific and valid written authorization by Us to do so. Payment of any premium to a person or entity not so authorized shall not discharge the obligation of the Policyholder to pay to Us the amount of such premium.

Except as provided under **Grace Period** below, payment of any premium shall not keep insurance under the Policy in force beyond the day before the day the next such premium is due.

Premium for Changes in Insurance

Premium is charged for insurance beginning on the day the insurance becomes effective.

Charges made by the policyholder for insurance that ends during a calendar month will cease at the end of the calendar month in which the insurance ended. However, the premium charge for insurance that ends on the first day of a calendar month will cease as of that day.

Payment of any balance due or credited will be due when determined if due or credited on account of:

- the first premium, or
- insurance changes by reason of additions, increases and terminations.

If premiums are payable on other than a monthly basis, premium charges or credits for a part of a premium-paying period will be made on a pro rata basis for the number of whole months in the period which:

- in the case of premium charges, starts on the date the charges begin, or
- in the case of premium credits, starts on the day after premium charges cease, and
- in either case, ends when the premium-paying period ends.

Grace Period

If any premium, after the first premium, for which the Policyholder is responsible for collecting through payroll deduction, is not paid by the Policyholder on or prior to its due date, a grace period shall be granted for the payment of that premium without a late charge. But, the grace period will not be granted if on or prior to such date the Policyholder has given Us written notice the Policy is to terminate. The grace period begins with the premium due date. It lasts for 31 days, unless ended on an earlier date which the Policyholder may specify in a written notice to Us during the grace period.

If the grace period lasts for 31 days it will be extended until the end of the calendar month after the calendar month in which the grace period began. Such extension will not occur if either party has given written notice to the other during the 31 day period that the grace period is not to last more than 31 days.

If the grace period is to be ended by written notice, the date it ends will not be earlier than the date either party receives the notice. Notice to Us must be received at Our Home Office.

Premium not paid on or before the 35th day after it is due is subject to a late charge for the time it remains unpaid after that day. Such charge will be determined by Us, at the prevailing rate charged other group policyholders.

Premiums

If premium that the Policyholder is responsible for collecting through payroll deduction, is not paid by the end of the grace period, the Policy will terminate at the end of the grace period.

With respect to any premium that the Policyholder is responsible for collecting through payroll deduction, the Policyholder will be liable to Us for:

- premium for the days the Policy is in force; and
- accrued late charges.

Right To Change Premium Rates

We may change premium rates for any or all coverages as of the first day of a month. However, We will not change a rate to be effective on any date within 60 months of the Policy Effective Date, unless there is a change that affects coverage.

Notice of a new premium rate will be given to the Policyholder not less than 60 days before the date We fix for the new rate to become effective.

Insurance Cost Basis

The Employer has elected that the entire cost of the insurance be payable by the Insured Person.

Premium Calculations

Premium due John Hancock on any premium due date shall be equal to the sum of premium contributions for insurance on each Insured Person. The individual monthly premium contributions for each Insured Person shall be as determined from the schedules on the following pages.

Voluntary, with CIC, Life Pay and a 3 Year Benefit Period

	\$40 Base	\$5 Incremental
Issue Age	<u>Amount</u>	<u>Amount</u>
29 & under	\$20.16	\$2.52
30	\$20.16	\$2.52
31	\$20.40	\$2.55
32	\$20.64	\$2.58
33	\$20.88	\$2.61
34	\$21.12	\$2.64
35	\$21.36	\$2.67
36	\$21.68	\$2.71
37	\$21.92	\$2.74
38	\$22.16	\$2.77
39	\$22.40	\$2.80
40	\$22.64	\$2.83
41	\$23.04	\$2.88
42	\$23.44	\$2.93
43	\$23.92	\$2.99
44	\$24.32	\$3.04
45	\$24.72	\$3.09
46	\$25.20	\$3.15
47	\$25.60	\$3.20
48	\$26.08	\$3.26
49	\$26.56	\$3.32
50	\$27.04	\$3.38
51	\$27.76	\$3.47
52	\$28.56	\$3.57
53	\$29.28	\$3.66
54	\$30.08	\$3.76
55	\$30.88	\$3.86
56	\$32.56	\$4.07
57	\$34.32	\$4.29
58	\$36.24	\$4.53
59	\$38.16	\$4.77

Issue Age means Your Age on the later of the Policy Effective Date or the date We receive Your application.

Voluntary, with CIC, Life Pay and a 3 Year Benefit Period

	\$40 Base	\$5 Incremental
Issue Age	<u>Amount</u>	<u>Amount</u>
60	\$40.24	\$5.03
61	\$42.00	\$5.25
62	\$43.84	\$5.48
63	\$45.76	\$5.72
64	\$47.76	\$5.97
65	\$49.84	\$6.23
66	\$53.20	\$6.65
67	\$56.80	\$7.10
68	\$60.72	\$7.59
69	\$64.88	\$8.11
70	\$69.28	\$8.66
71	\$76.16	\$9.52
72	\$83.68	\$10.46
73	\$91.92	\$11.49
74	\$100.96	\$12.62
75	\$110.96	\$13.87
76	\$122.48	\$15.31
77	\$135.20	\$16.90
78	\$149.20	\$18.65
79	\$164.64	\$20.58
80	\$181.76	\$22.72
81	\$203.52	\$25.44
82	\$225.36	\$28.17
83	\$250.80	\$31.35
84	\$281.68	\$35.21
85	\$314.40	\$39.30
86	\$348.96	\$43.62
87	\$388.96	\$48.62
88	\$432.56	\$54.07
89	\$483.44	\$60.43
90 +	\$636.08	\$79.51

Issue Age means Your Age on the later of the Policy Effective Date or the date We receive Your application.

Voluntary, with CIC, Life Pay and a 6 Year Benefit Period

	\$40 Base	\$5 Incremental
Issue Age	<u>Amount</u>	<u>Amount</u>
29 & under	\$29.36	\$3.67
30	\$29.36	\$3.67
31	\$29.68	\$3.71
32	\$30.00	\$3.75
33	\$30.40	\$3.80
34	\$30.72	\$3.84
35	\$31.12	\$3.89
36	\$31.44	\$3.93
37	\$31.84	\$3.98
38	\$32.16	\$4.02
39	\$32.56	\$4.07
40	\$32.96	\$4.12
41	\$33.36	\$4.17
42	\$33.84	\$4.23
43	\$34.32	\$4.29
44	\$34.72	\$4.34
45	\$35.20	\$4.40
46	\$35.60	\$4.45
47	\$36.00	\$4.50
48	\$36.40	\$4.55
49	\$36.88	\$4.61
50	\$37.28	\$4.66
51	\$38.56	\$4.82
52	\$39.84	\$4.98
53	\$41.20	\$5.15
54	\$42.56	\$5.32
55	\$44.00	\$5.50
56	\$45.92	\$5.74
57	\$47.84	\$5.98
58	\$49.92	\$6.24
59	\$52.08	\$6.51

Issue Age means Your Age on the later of the Policy Effective Date or the date We receive Your application.

Voluntary, with CIC, Life Pay and a 6 Year Benefit Period

	<u>\$40 Base</u>	\$5 Incremental
Issue Age	<u>Amount</u>	<u>Amount</u>
60	\$54.24	\$6.78
61	\$57.12	\$7.14
62	\$60.00	\$7.50
63	\$63.12	\$7.89
64	\$66.40	\$8.30
65	\$69.84	\$8.73
66	\$74.88	\$9.36
67	\$80.24	\$10.03
68	\$86.00	\$10.75
69	\$92.16	\$11.52
70	\$98.72	\$12.34
71	\$108.16	\$13.52
72	\$118.40	\$14.80
73	\$129.68	\$16.21
74	\$142.00	\$17.75
75	\$155.52	\$19.44
76	\$171.60	\$21.45
77	\$189.36	\$23.67
78	\$208.96	\$26.12
79	\$230.64	\$28.83
80	\$254.56	\$31.82
81	\$285.12	\$35.64
82	\$315.60	\$39.45
83	\$351.28	\$43.91
84	\$394.56	\$49.32
85	\$440.32	\$55.04
86	\$488.72	\$61.09
87	\$544.72	\$68.09
88	\$605.84	\$75.73
89	\$677.04	\$84.63
90 +	\$890.88	\$111.36

Issue Age means Your Age on the later of the Policy Effective Date or the date We receive Your application.

Voluntary, with CIC, with NFO, Life Pay and a 3 Year Benefit Period

	<u>\$40 Base</u>	\$5 Incremental
Issue Age	<u>Amount</u>	<u>Amount</u>
29 & under	\$21.84	\$2.73
30	\$21.84	\$2.73
31	\$22.08	\$2.76
32	\$22.32	\$2.79
33	\$22.56	\$2.82
34	\$22.88	\$2.86
35	\$23.12	\$2.89
36	\$23.36	\$2.92
37	\$23.68	\$2.96
38	\$23.92	\$2.99
39	\$24.24	\$3.03
40	\$24.48	\$3.06
41	\$24.88	\$3.11
42	\$25.36	\$3.17
43	\$25.76	\$3.22
44	\$26.24	\$3.28
45	\$26.72	\$3.34
46	\$27.20	\$3.40
47	\$27.68	\$3.46
48	\$28.16	\$3.52
49	\$28.72	\$3.59
50	\$29.20	\$3.65
51	\$30.00	\$3.75
52	\$30.80	\$3.85
53	\$31.68	\$3.96
54	\$32.48	\$4.06
55	\$33.36	\$4.17
56	\$35.20	\$4.40
57	\$37.12	\$4.64
58	\$39.12	\$4.89
59	\$41.20	\$5.15

Issue Age means Your Age on the later of the Policy Effective Date or the date We receive Your application.

Voluntary, with CIC, with NFO, Life Pay and a 3 Year Benefit Period

	\$40 Base	\$5 Incremental
Issue Age	<u>Amount</u>	<u>Amount</u>
60	\$43.44	\$5.43
61	\$45.36	\$5.67
62	\$47.36	\$5.92
63	\$49.36	\$6.17
64	\$51.52	\$6.44
65	\$53.76	\$6.72
66	\$57.44	\$7.18
67	\$61.36	\$7.67
68	\$65.60	\$8.20
69	\$70.08	\$8.76
70	\$74.80	\$9.35
71	\$82.24	\$10.28
72	\$90.32	\$11.29
73	\$99.28	\$12.41
74	\$109.04	\$13.63
75	\$119.84	\$14.98
76	\$132.24	\$16.53
77	\$146.00	\$18.25
78	\$161.12	\$20.14
79	\$177.84	\$22.23
80	\$196.24	\$24.53
81	\$219.84	\$27.48
82	\$243.36	\$30.42
83	\$270.88	\$33.86
84	\$304.24	\$38.03
85	\$339.60	\$42.45
86	\$376.88	\$47.11
87	\$420.00	\$52.50
88	\$467.12	\$58.39
89	\$522.08	\$65.26
90 +	\$686.96	\$85.87

Issue Age means Your Age on the later of the Policy Effective Date or the date We receive Your application.

Voluntary, with CIC, with NFO, Life Pay and a 6 Year Benefit Period

	<u>\$40 Base</u>	\$5 Incremental
Issue Age	Amount	<u>Amount</u>
29 & under	\$31.68	\$3.96
30	\$31.68	\$3.96
31	\$32.08	\$4.01
32	\$32.40	\$4.05
33	\$32.80	\$4.10
34	\$33.20	\$4.15
35	\$33.60	\$4.20
36	\$34.00	\$4.25
37	\$34.40	\$4.30
38	\$34.80	\$4.35
39	\$35.20	\$4.40
40	\$35.60	\$4.45
41	\$36.08	\$4.51
42	\$36.56	\$4.57
43	\$37.04	\$4.63
44	\$37.52	\$4.69
45	\$38.00	\$4.75
46	\$38.48	\$4.81
47	\$38.88	\$4.86
48	\$39.36	\$4.92
49	\$39.76	\$4.97
50	\$40.24	\$5.03
51	\$41.60	\$5.20
52	\$43.04	\$5.38
53	\$44.48	\$5.56
54	\$46.00	\$5.75
55	\$47.52	\$5.94
56	\$49.52	\$6.19
57	\$51.68	\$6.46
58	\$53.92	\$6.74
59	\$56.24	\$7.03

Issue Age means Your Age on the later of the Policy Effective Date or the date We receive Your application.

Voluntary, with CIC, with NFO, Life Pay and a 6 Year Benefit Period

	<u>\$40 Base</u>	\$5 Incremental
Issue Age	<u>Amount</u>	<u>Amount</u>
60	\$58.64	\$7.33
61	\$61.68	\$7.71
62	\$64.88	\$8.11
63	\$68.16	\$8.52
64	\$71.76	\$8.97
65	\$75.44	\$9.43
66	\$80.88	\$10.11
67	\$86.64	\$10.83
68	\$92.88	\$11.61
69	\$99.52	\$12.44
70	\$106.64	\$13.33
71	\$116.80	\$14.60
72	\$127.84	\$15.98
73	\$140.00	\$17.50
74	\$153.36	\$19.17
75	\$167.92	\$20.99
76	\$185.28	\$23.16
77	\$204.48	\$25.56
78	\$225.68	\$28.21
79	\$249.12	\$31.14
80	\$274.88	\$34.36
81	\$307.92	\$38.49
82	\$340.88	\$42.61
83	\$379.36	\$47.42
84	\$426.08	\$53.26
85	\$475.60	\$59.45
86	\$527.84	\$65.98
87	\$588.32	\$73.54
88	\$654.24	\$81.78
89	\$731.28	\$91.41
90 +	\$962.16	\$120.27

Issue Age means Your Age on the later of the Policy Effective Date or the date We receive Your application.

Voluntary, with GPO, Life Pay and a 3 Year Benefit Period

	<u>\$40 Base</u>	\$5 Incremental
Issue Age	<u>Amount</u>	<u>Amount</u>
29 & under	\$7.20	\$0.90
30	\$7.20	\$0.90
31	\$7.36	\$0.92
32	\$7.44	\$0.93
33	\$7.60	\$0.95
34	\$7.76	\$0.97
35	\$7.84	\$0.98
36	\$8.00	\$1.00
37	\$8.16	\$1.02
38	\$8.32	\$1.04
39	\$8.40	\$1.05
40	\$8.56	\$1.07
41	\$8.80	\$1.10
42	\$9.12	\$1.14
43	\$9.36	\$1.17
44	\$9.60	\$1.20
45	\$9.92	\$1.24
46	\$10.16	\$1.27
47	\$10.40	\$1.30
48	\$10.72	\$1.34
49	\$10.96	\$1.37
50	\$11.28	\$1.41
51	\$11.76	\$1.47
52	\$12.24	\$1.53
53	\$12.80	\$1.60
54	\$13.36	\$1.67
55	\$13.92	\$1.74
56	\$14.64	\$1.83
57	\$15.36	\$1.92
58	\$16.08	\$2.01
59	\$16.80	\$2.10

Issue Age means Your Age on the later of the Policy Effective Date or the date We receive Your application.

Voluntary, with GPO, Life Pay and a 3 Year Benefit Period

	<u>\$40 Base</u>	\$5 Incremental
<u>Issue Age</u>	<u>Amount</u>	<u>Amount</u>
60	\$17.68	\$2.21
61	\$19.20	\$2.40
62	\$20.88	\$2.61
63	\$22.80	\$2.85
64	\$24.80	\$3.10
65	\$26.96	\$3.37
66	\$29.28	\$3.66
67	\$31.68	\$3.96
68	\$34.40	\$4.30
69	\$37.28	\$4.66
70	\$40.40	\$5.05
71	\$45.68	\$5.71
72	\$51.76	\$6.47
73	\$58.64	\$7.33
74	\$66.40	\$8.30
75	\$75.20	\$9.40
76	\$85.04	\$10.63
77	\$96.16	\$12.02
78	\$108.72	\$13.59
79	\$122.96	\$15.37
80	\$139.04	\$17.38
81	\$155.68	\$19.46
82	\$172.40	\$21.55
83	\$191.84	\$23.98
84	\$215.52	\$26.94
85	\$240.56	\$30.07
86	\$266.96	\$33.37
87	\$297.52	\$37.19
88	\$330.88	\$41.36
89	\$369.84	\$46.23
90 +	\$486.64	\$60.83

Issue Age means Your Age on the later of the Policy Effective Date or the date We receive Your application.

Voluntary, with GPO, Life Pay and a 6 Year Benefit Period

	\$40 Base	\$5 Incremental
Issue Age	Amount	Amount
29 & under	\$10.72	\$1.34
30	\$10.72	\$1.34
31	\$10.88	\$1.36
32	\$11.04	\$1.38
33	\$11.20	\$1.40
34	\$11.36	\$1.42
35	\$11.52	\$1.44
36	\$11.68	\$1.46
37	\$11.84	\$1.48
38	\$12.00	\$1.50
39	\$12.16	\$1.52
40	\$12.32	\$1.54
41	\$12.64	\$1.58
42	\$12.96	\$1.62
43	\$13.36	\$1.67
44	\$13.68	\$1.71
45	\$14.00	\$1.75
46	\$14.40	\$1.80
47	\$14.88	\$1.86
48	\$15.28	\$1.91
49	\$15.68	\$1.96
50	\$16.16	\$2.02
51	\$16.56	\$2.07
52	\$16.96	\$2.12
53	\$17.44	\$2.18
54	\$17.92	\$2.24
55	\$18.32	\$2.29
56	\$19.60	\$2.45
57	\$20.88	\$2.61
58	\$22.32	\$2.79
59	\$23.76	\$2.97

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Voluntary, with GPO, Life Pay and a 6 Year Benefit Period

	\$40 Base	\$5 Incremental
Issue Age	<u>Amount</u>	<u>Amount</u>
60	\$25.36	\$3.17
61	\$27.52	\$3.44
62	\$29.84	\$3.73
63	\$32.40	\$4.05
64	\$35.20	\$4.40
65	\$38.16	\$4.77
66	\$41.68	\$5.21
67	\$45.44	\$5.68
68	\$49.52	\$6.19
69	\$54.00	\$6.75
70	\$58.88	\$7.36
71	\$65.44	\$8.18
72	\$72.64	\$9.08
73	\$80.64	\$10.08
74	\$89.60	\$11.20
75	\$99.52	\$12.44
76	\$112.48	\$14.06
77	\$127.12	\$15.89
78	\$143.60	\$17.95
79	\$162.32	\$20.29
80	\$183.44	\$22.93
81	\$205.44	\$25.68
82	\$227.44	\$28.43
83	\$253.12	\$31.64
84	\$284.32	\$35.54
85	\$317.36	\$39.67
86	\$352.16	\$44.02
87	\$392.56	\$49.07
88	\$436.56	\$54.57
89	\$487.92	\$60.99
90 +	\$642.00	\$80.25

Issue Age means Your Age on the later of the Policy Effective Date or the date We receive Your application.

Voluntary, with GPO, with NFO, Life Pay and a 3 Year Benefit Period

	<u>\$40 Base</u>	\$5 Incremental
Issue Age	Amount	Amount
29 & under	\$7.84	\$0.98
30	\$7.84	\$0.98
31	\$7.92	\$0.99
32	\$8.08	\$1.01
33	\$8.24	\$1.03
34	\$8.32	\$1.04
35	\$8.48	\$1.06
36	\$8.64	\$1.08
37	\$8.80	\$1.10
38	\$8.96	\$1.12
39	\$9.12	\$1.14
40	\$9.28	\$1.16
41	\$9.52	\$1.19
42	\$9.84	\$1.23
43	\$10.08	\$1.26
44	\$10.40	\$1.30
45	\$10.72	\$1.34
46	\$10.96	\$1.37
47	\$11.28	\$1.41
48	\$11.60	\$1.45
49	\$11.84	\$1.48
50	\$12.16	\$1.52
51	\$12.72	\$1.59
52	\$13.28	\$1.66
53	\$13.84	\$1.73
54	\$14.48	\$1.81
55	\$15.04	\$1.88
56	\$15.76	\$1.97
57	\$16.56	\$2.07
58	\$17.36	\$2.17
59	\$18.16	\$2.27

Issue Age means Your Age on the later of the Policy Effective Date or the date We receive Your application.

Voluntary, with GPO, with NFO, Life Pay and a 3 Year Benefit Period

	<u>\$40 Base</u>	\$5 Incremental
Issue Age	Amount	Amount
60	\$19.04	\$2.38
61	\$20.72	\$2.59
62	\$22.56	\$2.82
63	\$24.56	\$3.07
64	\$26.80	\$3.35
65	\$29.12	\$3.64
66	\$31.60	\$3.95
67	\$34.24	\$4.28
68	\$37.12	\$4.64
69	\$40.24	\$5.03
70	\$43.60	\$5.45
71	\$49.36	\$6.17
72	\$55.92	\$6.99
73	\$63.36	\$7.92
74	\$71.68	\$8.96
75	\$81.20	\$10.15
76	\$91.84	\$11.48
77	\$103.84	\$12.98
78	\$117.44	\$14.68
79	\$132.80	\$16.60
80	\$150.16	\$18.77
81	\$168.16	\$21.02
82	\$186.16	\$23.27
83	\$207.20	\$25.90
84	\$232.72	\$29.09
85	\$259.76	\$32.47
86	\$288.32	\$36.04
87	\$321.36	\$40.17
88	\$357.36	\$44.67
89	\$399.44	\$49.93
90 +	\$525.52	\$65.69

Issue Age means Your Age on the later of the Policy Effective Date or the date We receive Your application.

Voluntary, with GPO, with NFO, Life Pay and a 6 Year Benefit Period

	<u>\$40 Base</u>	\$5 Incremental
Issue Age	<u>Amount</u>	<u>Amount</u>
29 & under	\$11.52	\$1.44
30	\$11.52	\$1.44
31	\$11.68	\$1.46
32	\$11.92	\$1.49
33	\$12.08	\$1.51
34	\$12.24	\$1.53
35	\$12.40	\$1.55
36	\$12.56	\$1.57
37	\$12.72	\$1.59
38	\$12.96	\$1.62
39	\$13.12	\$1.64
40	\$13.28	\$1.66
41	\$13.68	\$1.71
42	\$14.00	\$1.75
43	\$14.40	\$1.80
44	\$14.80	\$1.85
45	\$15.12	\$1.89
46	\$15.60	\$1.95
47	\$16.00	\$2.00
48	\$16.48	\$2.06
49	\$16.96	\$2.12
50	\$17.44	\$2.18
51	\$17.92	\$2.24
52	\$18.32	\$2.29
53	\$18.80	\$2.35
54	\$19.28	\$2.41
55	\$19.84	\$2.48
56	\$21.12	\$2.64
57	\$22.56	\$2.82
58	\$24.08	\$3.01
59	\$25.68	\$3.21

Issue Age means Your Age on the later of the Policy Effective Date or the date We receive Your application.

Voluntary, with GPO, with NFO, Life Pay and a 6 Year Benefit Period

	\$40 Base	\$5 Incremental
Issue Age	<u>Amount</u>	<u>Amount</u>
60	\$27.36	\$3.42
61	\$29.76	\$3.72
62	\$32.24	\$4.03
63	\$35.04	\$4.38
64	\$38.00	\$4.75
65	\$41.28	\$5.16
66	\$44.96	\$5.62
67	\$49.04	\$6.13
68	\$53.52	\$6.69
69	\$58.32	\$7.29
70	\$63.60	\$7.95
71	\$70.64	\$8.83
72	\$78.48	\$9.81
73	\$87.12	\$10.89
74	\$96.80	\$12.10
75	\$107.44	\$13.43
76	\$121.44	\$15.18
77	\$137.28	\$17.16
78	\$155.12	\$19.39
79	\$175.28	\$21.91
80	\$198.08	\$24.76
81	\$221.84	\$27.73
82	\$245.68	\$30.71
83	\$273.36	\$34.17
84	\$307.04	\$38.38
85	\$342.72	\$42.84
86	\$380.40	\$47.55
87	\$423.92	\$52.99
88	\$471.52	\$58.94
89	\$526.96	\$65.87
90 +	\$693.36	\$86.67

Issue Age means Your Age on the later of the Policy Effective Date or the date We receive Your application.

Miscellaneous Provisions

Insured Person's Certificate

We will issue for delivery to each Insured Person, a certificate that:

- describes the essential features of the insurance; and
- states to whom the benefits are payable.

Incontestability

The Policy shall not be contested, except for nonpayment of premium, after it has been in force for 2 years from the Policy Effective Date.

In the event the Policy is rescinded after We have paid benefits, We may not recover the payments already made.

Conformity With Law

Any provision of the Policy which, on the Policy Effective Date, is in conflict with the law of the Jurisdiction of Issue, is amended to conform with the minimum requirements of such law.

If We determine that residents of any political subdivision are precluded by the law of such subdivision from being insured for coverage in the Policy, such persons shall not be included in the class of persons eligible.

Non-Waiver of Policy Provisions

Our failure to insist on compliance with any provision of the Policy at any time or under any circumstances shall not as to any other time or occurrence, whether or not involving the same circumstances:

- waive or modify such provision; or
- in any way render it unenforceable.

Employer

As used in the Policy, the term "Employer" refers to the Policyholder. Such term shall also include each of its subsidiaries and affiliates as accepted and on file in Our Home Office.

Evidence of Insurability

At Our discretion, We reserve the right to begin requiring Evidence of Insurability for any persons newly eligible under the Policy with 60 days written notice to the Policyholder.

Insurance Records

The Policyholder shall:

- maintain records with respect to insurance under the Policy; and
- furnish Us such information as We may reasonably require to administer the insurance and determine premiums.

Insurance records must be sufficient to establish the insurance status of each person insured.

There shall be open for inspection by Us at all reasonable times all records of the Employer that have a bearing on:

- the Policy; or
- any insurance under the Policy.

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Miscellaneous Provisions

Clerical error shall not prejudice the rights of John Hancock or, except as otherwise provided in the Policy, of any person with a beneficial interest in insurance under the Policy.

Enrollment

We reserve the right to refuse to enroll additional members of the Eligible Class. We must give the Policyholder 60 days written notice of Our intention to exercise this right.

Guaranteed Renewable

The Policy is guaranteed renewable as to Insured Persons. For purposes of this Policy, "Guaranteed Renewable" means that although We may change any or all premium rates on a class basis, We cannot terminate the Policy, except where required by law, so long as the Policyholder:

- · provides Us with all required information; and
- performs all of its obligations that relate to this Policy; and
- remits any premiums collected through payroll deduction.

Our right to change premium rates is described in the provision captioned **Right to Change Premium Rates**. Any termination of the Policy will proceed in a manner described in the **Amendment, Renewal and Termination** provision.

Amendment, Renewal and Termination

The Policy may be amended or terminated at any time by written agreement between the Policyholder and Us.

The Policyholder may terminate the Policy by written notice to Us at Our Home Office. If such notice is given, the date the Policy terminates shall not be less than 90 days after We receive such notice. But, John Hancock and the Policyholder may agree to an earlier date.

As of the last day of any month, We may terminate the Policy, if the Policyholder does not duly perform in good faith its obligations that pertain to the Policy. Such notice shall include the reason for termination.

To effect a termination, We must give written notice thereof to the Policyholder at least 90 days prior to the date of termination.

The Policy shall renew for a further term of one policy year as of each policy anniversary on which premiums have been paid in full. But, if either the Policyholder or John Hancock has given written notice to the other, as provided above, that the Policy is to terminate, the Policy will not renew after its termination date.

No amendment, renewal or termination of the Policy shall require the consent of: any Insured Person; or other person having a beneficial interest herein.

Only the following persons have power on behalf of John Hancock to terminate or change the Policy or waive any of its provisions: the President, a Vice President, the Secretary or an Assistant Secretary. No agent has authority to change the Policy or waive any of its provisions.

Amounts of Insurance

An eligible person may apply for insurance under any one of the Options set forth in the Master Schedule.

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Miscellaneous Provisions

The amount of insurance is selected on the individual application. The exhibit that applies to the Insured Person describes the benefits, terms and limitations. Each Insured Person receives a Schedule that reflects the benefits selected and applicable maximums.

Exhibits

Set forth below is a table of the exhibits that are a part of the Policy at issue.

TABLE OF EXHIBITS

Exhibit No.	Applies to	Includes Amendment No.
1	All Insured Persons	None

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