Filing at a Glance

Company:	MetLife Insurance Company USA
Product Name:	Long-Term Care
State:	Pennsylvania
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Rate - Other (Not M.U. or G.I. Product)
Date Submitted:	04/14/2015
SERFF Tr Num:	MILL-129889081
SERFF Status:	Assigned
State Tr Num:	MILL-129889081
State Status:	Received Review in Progress
Co Tr Num:	LTC4 TQ COMP
Implementation Date Requested:	On Approval
Author(s):	Mike Bergerson, John Hebig, Travis Reisch, Michael Emmert, Rolan Manderson-Jones
Reviewer(s):	Jim Laverty (AH) (primary)
Disposition Date:	
Disposition Status:	
Implementation Date:	

State Filing Description:

Proposed 46.2% increase on 915 policyholders of Met Life of CT form H-LTC4JQ7.

State:	*Pennsylvania*	**Filing Company:**	*MetLife Insurance Company USA*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*Third Round Follow-up Rate Increase Filing/145GEC01-40*		

General Information

Project Name: Third Round Follow-up Rate Increase Filing
Project Number: 145GEC01-40
Requested Filing Mode: Review & Approval

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 46.2%

Deemer Date:
Submitted By: John Hebig

Status of Filing in Domicile: Not Filed
Date Approved in Domicile:
Domicile Status Comments: This filing has not yet been submitted to Delaware.

Market Type: Individual
Individual Market Type:
Filing Status Changed: 04/15/2015
State Status Changed: 04/15/2015
Created By: Travis Reisch
Corresponding Filing Tracking Number:

Filing Description:

Milliman, Inc. has been retained by GNA Corporation (Genworth), a reinsurer of this business, to submit the referenced rate filing on behalf of MetLife USA for your review. In preparing this rate filing, I relied on data provided to me by Union Fidelity Life Insurance Company (UFLIC), the retrocessionaire on this business, and Genworth.

H-LTC4JQ7, et al. is an existing tax-qualified individual comprehensive long term care policy of insurance previously approved in 1997. The form was issued in Pennsylvania from November 1997 through February 2001 and is no longer being marketed in any state. Nationwide, the last policies were issued in 2001.

The company is requesting the approval of a premium rate increase on the above listed form and all associated riders. The increase is needed due to morbidity and persistency levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement. As noted in the attached actuarial memorandum, three prior increases have been approved and implemented on this form and associated riders. A 20.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010. On November 6, 2013, the company requested a rate increase of 68.1%. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014. Emerging experience continues to show the need for the full amount requested in the prior filing, so the company is requesting a new premium rate increase for the remainder of the last request, which equates to a 46.2% rate increase request at this time.

Similar to the prior increase, the company will offer insureds affected by the premium increase the option of reducing their policy daily benefit, where possible, to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase.

For eligible policyholders who do not have a nonforfeiture benefit as part of their policy, the company is making a limited nonforfeiture option available for those who wish to elect a limited paid-up long term care insurance benefit. This option provides a paid-up policy with benefits equal to the total of premiums paid, less any claims paid. While the company is strongly encouraging policyholders to keep or reduce their existing coverage, it believes it is important to provide a comprehensive set of options to policyholders. The optional limited benefit endorsement form MICC OLB 10/07/2013 was previously approved by the Department.

Company and Contact

Filing Contact Information

Amy Pahl, Consulting Actuary amy.pahl@milliman.com

State: *Pennsylvania* **Filing Company:** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *Third Round Follow-up Rate Increase Filing/145GEC01-40*

8500 Normandale Lake Blvd.,
Suite 1850
Minneapolis, MN 55437-3830

952-820-2419 [Phone]
952-897-5301 [FAX]

Filing Company Information

(This filing was made by a third party - millimaninc)

MetLife Insurance Company USA	CoCode: 87726	State of Domicile: Delaware
1209 Orange Street	Group Code: 241	Company Type:
Wilmington, DE 19801	Group Name: Metropolitan Group	Life/Accident/Health
(860) 768-0328 ext. [Phone]	FEIN Number: 06-0566090	State ID Number:

Filing Fees

Fee Required?	Yes
Fee Amount:	$100.00
Retaliatory?	Yes
Fee Explanation:	The state of domicile, Delaware, has a $100 fee.
Per Company:	Yes

Company	Amount	Date Processed	Transaction #
MetLife Insurance Company USA	$100.00	04/14/2015	94568788

State: *Pennsylvania* **Filing Company:** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *Third Round Follow-up Rate Increase Filing/145GEC01-40*

Rate Information

Rate data applies to filing.

Filing Method: Review and Approval
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 15.000%
Effective Date of Last Rate Revision: 07/12/2014
Filing Method of Last Filing: Review and Approval

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
MetLife Insurance Company USA	%	46.200%	$918,611	915	$1,988,336	46.200%	46.200%

State: *Pennsylvania* **Filing Company:** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *Third Round Follow-up Rate Increase Filing/145GEC01-40*

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	H-LTC4JQ7, et al.	Revised	Previous State Filing Number: MILL-129191606 Percent Rate Change Request: 46.2	PA_LTC4_Comp_Q_Prem_Current_20150414.pdf, PA_LTC4_Comp_Q_Prem_20150414.pdf,

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	190.32	174.46	158.60	18-39	19.03	17.45	15.86
40	190.32	174.46	158.60	40	19.03	17.45	15.86
41	198.25	182.39	166.53	41	19.83	18.24	16.65
42	206.18	190.32	174.46	42	20.62	19.03	17.45
43	214.11	198.25	182.39	43	21.41	19.83	18.24
44	222.04	206.18	190.32	44	22.20	20.62	19.03
45	229.97	214.11	198.25	45	23.00	21.41	19.83
46	237.90	222.04	198.25	46	23.79	22.20	19.83
47	237.90	222.04	206.18	47	23.79	22.20	20.62
48	245.83	229.97	214.11	48	24.58	23.00	21.41
49	253.76	237.90	222.04	49	25.38	23.79	22.20
50	261.69	245.83	229.97	50	26.17	24.58	23.00
51	277.55	261.69	245.83	51	27.76	26.17	24.58
52	293.41	277.55	253.76	52	29.34	27.76	25.38
53	309.27	293.41	269.62	53	30.93	29.34	26.96
54	325.13	301.34	277.55	54	32.51	30.13	27.76
55	333.06	309.27	285.48	55	33.31	30.93	28.55
56	356.85	333.06	309.27	56	35.69	33.31	30.93
57	388.57	364.78	333.06	57	38.86	36.48	33.31
58	412.36	388.57	356.85	58	41.24	38.86	35.69
59	444.08	412.36	380.64	59	44.41	41.24	38.06
60	467.87	436.15	404.43	60	46.79	43.62	40.44
61	507.52	475.80	436.15	61	50.75	47.58	43.62
62	539.24	507.52	467.87	62	53.92	50.75	46.79
63	578.89	539.24	499.59	63	57.89	53.92	49.96
64	618.54	578.89	531.31	64	61.85	57.89	53.13
65	658.19	610.61	563.03	65	65.82	61.06	56.30
66	721.63	674.05	618.54	66	72.16	67.41	61.85
67	793.00	737.49	674.05	67	79.30	73.75	67.41
68	864.37	800.93	737.49	68	86.44	80.09	73.75
69	943.67	872.30	800.93	69	94.37	87.23	80.09

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,030.90	951.60	872.30	70	103.09	95.16	87.23
71	1,149.85	1,062.62	975.39	71	114.99	106.26	97.54
72	1,268.80	1,181.57	1,086.41	72	126.88	118.16	108.64
73	1,411.54	1,316.38	1,213.29	73	141.15	131.64	121.33
74	1,562.21	1,459.12	1,348.10	74	156.22	145.91	134.81
75	1,728.74	1,617.72	1,498.77	75	172.87	161.77	149.88
76	1,926.99	1,800.11	1,665.30	76	192.70	180.01	166.53
77	2,141.10	1,998.36	1,855.62	77	214.11	199.84	185.56
78	2,379.00	2,220.40	2,061.80	78	237.90	222.04	206.18
79	2,648.62	2,474.16	2,291.77	79	264.86	247.42	229.18
80		2,743.78	2,537.60	80	294.20	274.38	253.76
81		3,045.12	2,823.08	81	326.72	304.51	282.31
82		3,378.18	3,124.42	82	362.40	337.82	312.44
83		3,750.89	3,473.34	83	402.05	375.09	347.33
84		4,155.32	3,846.05	84	445.67	415.53	384.61
				85	494.04	460.73	426.63
				86	555.89	518.62	480.56
				87	625.68	583.65	540.03
				88	704.18	656.60	608.23
				89	791.41	738.28	683.57
				90	890.54	830.27	769.21
				91	1,001.56	934.15	865.16
				92	1,126.85	1,051.52	973.80
				93	1,268.01	1,182.36	1,095.13
				94	1,426.61	1,330.65	1,231.53
				95	1,605.03	1,496.39	1,386.16
				96	1,804.87	1,683.54	1,559.04
				97	2,030.87	1,893.68	1,754.12
				98	2,284.63	2,130.79	1,972.98
				99	2,570.11	2,397.24	2,219.61

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	222.04	214.11	198.25	18-39	22.20	21.41	19.83
40	222.04	214.11	198.25	40	22.20	21.41	19.83
41	237.90	222.04	206.18	41	23.79	22.20	20.62
42	245.83	229.97	214.11	42	24.58	23.00	21.41
43	253.76	237.90	222.04	43	25.38	23.79	22.20
44	261.69	245.83	229.97	44	26.17	24.58	23.00
45	269.62	253.76	237.90	45	26.96	25.38	23.79
46	277.55	261.69	245.83	46	27.76	26.17	24.58
47	285.48	269.62	253.76	47	28.55	26.96	25.38
48	301.34	285.48	261.69	48	30.13	28.55	26.17
49	309.27	293.41	269.62	49	30.93	29.34	26.96
50	317.20	301.34	277.55	50	31.72	30.13	27.76
51	333.06	317.20	293.41	51	33.31	31.72	29.34
52	348.92	333.06	309.27	52	34.89	33.31	30.93
53	364.78	340.99	317.20	53	36.48	34.10	31.72
54	380.64	356.85	333.06	54	38.06	35.69	33.31
55	396.50	372.71	340.99	55	39.65	37.27	34.10
56	428.22	404.43	372.71	56	42.82	40.44	37.27
57	459.94	428.22	396.50	57	45.99	42.82	39.65
58	491.66	459.94	428.22	58	49.17	45.99	42.82
59	523.38	491.66	452.01	59	52.34	49.17	45.20
60	555.10	523.38	483.73	60	55.51	52.34	48.37
61	602.68	563.03	523.38	61	60.27	56.30	52.34
62	642.33	602.68	555.10	62	64.23	60.27	55.51
63	689.91	642.33	594.75	63	68.99	64.23	59.48
64	737.49	689.91	642.33	64	73.75	68.99	64.23
65	785.07	737.49	681.98	65	78.51	73.75	68.20
66	872.30	816.79	753.35	66	87.23	81.68	75.34
67	959.53	896.09	824.72	67	95.95	89.61	82.47
68	1,062.62	983.32	904.02	68	106.26	98.33	90.40
69	1,165.71	1,078.48	991.25	69	116.57	107.85	99.13

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,284.66	1,189.50	1,086.41	70	128.47	118.95	108.64
71	1,435.33	1,332.24	1,221.22	71	143.53	133.22	122.12
72	1,593.93	1,482.91	1,363.96	72	159.39	148.29	136.40
73	1,776.32	1,649.44	1,522.56	73	177.63	164.94	152.26
74	1,974.57	1,839.76	1,697.02	74	197.46	183.98	169.70
75	2,188.68	2,045.94	1,895.27	75	218.87	204.59	189.53
76	2,434.51	2,275.91	2,109.38	76	243.45	227.59	210.94
77	2,704.13	2,529.67	2,347.28	77	270.41	252.97	234.73
78	3,005.47	2,807.22	2,601.04	78	300.55	280.72	260.10
79	3,346.46	3,124.42	2,894.45	79	334.65	312.44	289.45
				80	371.12	346.54	321.17
				81	410.77	383.02	355.26
				82	453.60	423.46	392.54
				83	501.18	467.87	433.77
				84	554.31	517.04	479.77
				85	612.20	570.96	529.72
				86	689.12	642.33	596.34
				87	775.55	723.22	670.88
				88	872.30	813.62	754.94
				89	980.94	915.12	849.30
				90	1,103.86	1,029.31	954.77
				91	1,241.84	1,157.78	1,074.52
				92	1,396.47	1,302.90	1,208.53
				93	1,570.93	1,465.46	1,359.20
				94	1,767.60	1,648.65	1,529.70
				95	1,988.05	1,854.83	1,720.81
				96	2,237.05	2,086.38	1,935.71
				97	2,516.19	2,347.28	2,177.58
				98	2,831.01	2,640.69	2,449.58
				99	3,184.69	2,970.58	2,755.68

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	301.34	285.48	261.69	18-39	30.13	28.55	26.17
40	301.34	285.48	261.69	40	30.13	28.55	26.17
41	317.20	301.34	277.55	41	31.72	30.13	27.76
42	325.13	309.27	285.48	42	32.51	30.93	28.55
43	333.06	317.20	293.41	43	33.31	31.72	29.34
44	348.92	325.13	301.34	44	34.89	32.51	30.13
45	356.85	333.06	309.27	45	35.69	33.31	30.93
46	364.78	340.99	317.20	46	36.48	34.10	31.72
47	380.64	356.85	333.06	47	38.06	35.69	33.31
48	388.57	364.78	340.99	48	38.86	36.48	34.10
49	404.43	380.64	348.92	49	40.44	38.06	34.89
50	412.36	388.57	356.85	50	41.24	38.86	35.69
51	428.22	404.43	372.71	51	42.82	40.44	37.27
52	444.08	420.29	388.57	52	44.41	42.03	38.86
53	459.94	428.22	396.50	53	45.99	42.82	39.65
54	475.80	444.08	412.36	54	47.58	44.41	41.24
55	491.66	459.94	420.29	55	49.17	45.99	42.03
56	531.31	491.66	452.01	56	53.13	49.17	45.20
57	570.96	531.31	483.73	57	57.10	53.13	48.37
58	610.61	570.96	523.38	58	61.06	57.10	52.34
59	658.19	610.61	555.10	59	65.82	61.06	55.51
60	697.84	650.26	594.75	60	69.78	65.03	59.48
61	753.35	697.84	642.33	61	75.34	69.78	64.23
62	800.93	745.42	689.91	62	80.09	74.54	68.99
63	856.44	800.93	737.49	63	85.64	80.09	73.75
64	919.88	856.44	785.07	64	91.99	85.64	78.51
65	975.39	911.95	840.58	65	97.54	91.20	84.06
66	1,078.48	1,007.11	927.81	66	107.85	100.71	92.78
67	1,189.50	1,110.20	1,022.97	67	118.95	111.02	102.30
68	1,316.38	1,221.22	1,126.06	68	131.64	122.12	112.61
69	1,451.19	1,348.10	1,237.08	69	145.12	134.81	123.71

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,593.93	1,474.98	1,356.03	70	159.39	147.50	135.60
71	1,784.25	1,657.37	1,522.56	71	178.43	165.74	152.26
72	1,990.43	1,847.69	1,704.95	72	199.04	184.77	170.50
73	2,228.33	2,077.66	1,919.06	73	222.83	207.77	191.91
74	2,490.02	2,323.49	2,149.03	74	249.00	232.35	214.90
75	2,775.50	2,593.11	2,402.79	75	277.55	259.31	240.28
76	3,092.70	2,886.52	2,672.41	76	309.27	288.65	267.24
77	3,433.69	3,203.72	2,973.75	77	343.37	320.37	297.38
78	3,814.33	3,560.57	3,306.81	78	381.43	356.06	330.68
79	4,242.55	3,965.00	3,679.52	79	424.26	396.50	367.95
				80	471.04	440.12	408.40
				81	524.97	490.07	455.18
				82	584.44	545.58	506.73
				83	651.05	608.23	564.62
				84	725.60	677.22	628.85
				85	807.27	754.14	700.22
				86	908.78	848.51	788.24
				87	1,022.18	954.77	886.57
				88	1,149.85	1,074.52	997.59
				89	1,293.38	1,208.53	1,122.10
				90	1,455.16	1,359.20	1,262.46
				91	1,636.75	1,528.90	1,420.26
				92	1,841.35	1,720.02	1,597.10
				93	2,071.32	1,935.71	1,796.94
				94	2,330.63	2,177.58	2,021.36
				95	2,621.66	2,449.58	2,274.32
				96	2,949.17	2,755.68	2,558.22
				97	3,317.91	3,099.84	2,878.59
				98	3,732.65	3,487.61	3,237.82
				99	4,199.73	3,922.97	3,642.25

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	388.57	364.78	340.99	18-39	38.86	36.48	34.10
40	388.57	364.78	340.99	40	38.86	36.48	34.10
41	404.43	380.64	356.85	41	40.44	38.06	35.69
42	420.29	396.50	364.78	42	42.03	39.65	36.48
43	428.22	404.43	380.64	43	42.82	40.44	38.06
44	444.08	420.29	388.57	44	44.41	42.03	38.86
45	452.01	428.22	404.43	45	45.20	42.82	40.44
46	467.87	444.08	412.36	46	46.79	44.41	41.24
47	483.73	459.94	428.22	47	48.37	45.99	42.82
48	499.59	475.80	444.08	48	49.96	47.58	44.41
49	515.45	491.66	459.94	49	51.55	49.17	45.99
50	523.38	499.59	467.87	50	52.34	49.96	46.79
51	555.10	523.38	491.66	51	55.51	52.34	49.17
52	578.89	547.17	515.45	52	57.89	54.72	51.55
53	602.68	570.96	539.24	53	60.27	57.10	53.92
54	634.40	602.68	563.03	54	63.44	60.27	56.30
55	658.19	626.47	586.82	55	65.82	62.65	58.68
56	705.77	666.12	626.47	56	70.58	66.61	62.65
57	745.42	705.77	666.12	57	74.54	70.58	66.61
58	793.00	753.35	705.77	58	79.30	75.34	70.58
59	848.51	800.93	753.35	59	84.85	80.09	75.34
60	896.09	848.51	793.00	60	89.61	84.85	79.30
61	967.46	911.95	856.44	61	96.75	91.20	85.64
62	1,038.83	983.32	919.88	62	103.88	98.33	91.99
63	1,118.13	1,054.69	991.25	63	111.81	105.47	99.13
64	1,197.43	1,133.99	1,062.62	64	119.74	113.40	106.26
65	1,284.66	1,213.29	1,141.92	65	128.47	121.33	114.19
66	1,419.47	1,340.17	1,252.94	66	141.95	134.02	125.29
67	1,554.28	1,467.05	1,371.89	67	155.43	146.71	137.19
68	1,712.88	1,609.79	1,506.70	68	171.29	160.98	150.67
69	1,879.41	1,768.39	1,649.44	69	187.94	176.84	164.94

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,061.80	1,934.92	1,800.11	70	206.18	193.49	180.01
71	2,299.70	2,156.96	2,014.22	71	229.97	215.70	201.42
72	2,569.32	2,418.65	2,260.05	72	256.93	241.87	226.01
73	2,862.73	2,696.20	2,521.74	73	286.27	269.62	252.17
74	3,187.86	3,005.47	2,823.08	74	318.79	300.55	282.31
75	3,552.64	3,354.39	3,156.14	75	355.26	335.44	315.61
76	3,957.07	3,735.03	3,512.99	76	395.71	373.50	351.30
77	4,393.22	4,147.39	3,901.56	77	439.32	414.74	390.16
78	4,884.88	4,615.26	4,337.71	78	488.49	461.53	433.77
79	5,432.05	5,130.71	4,829.37	79	543.21	513.07	482.94
				80	603.47	570.17	536.07
				81	670.88	633.61	596.34
				82	746.21	704.98	662.95
				83	829.48	783.48	736.70
				84	922.26	870.71	819.17
				85	1,024.56	967.46	910.36
				86	1,153.02	1,088.79	1,024.56
				87	1,297.35	1,225.19	1,152.23
				88	1,459.12	1,378.23	1,296.56
				89	1,641.51	1,550.32	1,458.33
				90	1,846.90	1,743.81	1,640.72
				91	2,077.66	1,961.88	1,846.10
				92	2,336.97	2,206.92	2,076.87
				93	2,628.80	2,482.88	2,336.18
				94	2,957.89	2,792.95	2,628.00
				95	3,327.43	3,141.87	2,956.30
				96	3,742.96	3,534.40	3,325.84
				97	4,210.83	3,976.90	3,742.17
				98	4,737.38	4,473.31	4,209.24
				99	5,329.75	5,032.38	4,735.80

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	277.55	261.69	237.90	18-39	27.76	26.17	23.79
40	277.55	261.69	237.90	40	27.76	26.17	23.79
41	293.41	277.55	253.76	41	29.34	27.76	25.38
42	301.34	285.48	261.69	42	30.13	28.55	26.17
43	317.20	293.41	269.62	43	31.72	29.34	26.96
44	333.06	309.27	277.55	44	33.31	30.93	27.76
45	340.99	317.20	293.41	45	34.10	31.72	29.34
46	356.85	333.06	301.34	46	35.69	33.31	30.13
47	372.71	348.92	317.20	47	37.27	34.89	31.72
48	388.57	356.85	325.13	48	38.86	35.69	32.51
49	396.50	372.71	340.99	49	39.65	37.27	34.10
50	412.36	380.64	348.92	50	41.24	38.06	34.89
51	436.15	404.43	364.78	51	43.62	40.44	36.48
52	452.01	420.29	380.64	52	45.20	42.03	38.06
53	467.87	436.15	396.50	53	46.79	43.62	39.65
54	483.73	452.01	412.36	54	48.37	45.20	41.24
55	499.59	467.87	428.22	55	49.96	46.79	42.82
56	539.24	499.59	459.94	56	53.92	49.96	45.99
57	570.96	531.31	491.66	57	57.10	53.13	49.17
58	602.68	563.03	523.38	58	60.27	56.30	52.34
59	642.33	602.68	555.10	59	64.23	60.27	55.51
60	681.98	634.40	586.82	60	68.20	63.44	58.68
61	737.49	689.91	634.40	61	73.75	68.99	63.44
62	793.00	737.49	681.98	62	79.30	73.75	68.20
63	856.44	793.00	729.56	63	85.64	79.30	72.96
64	919.88	856.44	785.07	64	91.99	85.64	78.51
65	983.32	911.95	840.58	65	98.33	91.20	84.06
66	1,070.55	999.18	919.88	66	107.06	99.92	91.99
67	1,165.71	1,078.48	991.25	67	116.57	107.85	99.13
68	1,260.87	1,173.64	1,078.48	68	126.09	117.36	107.85
69	1,371.89	1,276.73	1,173.64	69	137.19	127.67	117.36

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,482.91	1,379.82	1,268.80	70	148.29	137.98	126.88
71	1,641.51	1,522.56	1,403.61	71	164.15	152.26	140.36
72	1,815.97	1,689.09	1,554.28	72	181.60	168.91	155.43
73	1,998.36	1,863.55	1,720.81	73	199.84	186.36	172.08
74	2,212.47	2,053.87	1,895.27	74	221.25	205.39	189.53
75	2,434.51	2,267.98	2,093.52	75	243.45	226.80	209.35
76	2,743.78	2,553.46	2,355.21	76	274.38	255.35	235.52
77	3,076.84	2,862.73	2,648.62	77	307.68	286.27	264.86
78	3,465.41	3,219.58	2,973.75	78	346.54	321.96	297.38
79	3,893.63	3,616.08	3,338.53	79	389.36	361.61	333.85
80		4,060.16	3,750.89	80		406.02	375.09
81		4,480.45	4,139.46	81		448.05	413.95
82		4,940.39	4,567.68	82		494.04	456.77
83		5,447.91	5,043.48	83		544.79	504.35
84		6,003.01	5,566.86	84		600.30	556.69

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	340.99	317.20	293.41	18-39	34.10	31.72	29.34
40	340.99	317.20	293.41	40	34.10	31.72	29.34
41	356.85	333.06	309.27	41	35.69	33.31	30.93
42	372.71	348.92	325.13	42	37.27	34.89	32.51
43	388.57	364.78	333.06	43	38.86	36.48	33.31
44	404.43	380.64	348.92	44	40.44	38.06	34.89
45	420.29	396.50	364.78	45	42.03	39.65	36.48
46	436.15	404.43	372.71	46	43.62	40.44	37.27
47	452.01	420.29	388.57	47	45.20	42.03	38.86
48	475.80	444.08	404.43	48	47.58	44.41	40.44
49	491.66	459.94	420.29	49	49.17	45.99	42.03
50	507.52	475.80	436.15	50	50.75	47.58	43.62
51	531.31	499.59	459.94	51	53.13	49.96	45.99
52	555.10	515.45	475.80	52	55.51	51.55	47.58
53	578.89	539.24	491.66	53	57.89	53.92	49.17
54	594.75	555.10	507.52	54	59.48	55.51	50.75
55	618.54	570.96	523.38	55	61.85	57.10	52.34
56	666.12	618.54	563.03	56	66.61	61.85	56.30
57	705.77	658.19	602.68	57	70.58	65.82	60.27
58	753.35	697.84	642.33	58	75.34	69.78	64.23
59	800.93	745.42	689.91	59	80.09	74.54	68.99
60	848.51	793.00	729.56	60	84.85	79.30	72.96
61	919.88	856.44	785.07	61	91.99	85.64	78.51
62	983.32	919.88	848.51	62	98.33	91.99	84.85
63	1,062.62	991.25	911.95	63	106.26	99.13	91.20
64	1,141.92	1,062.62	975.39	64	114.19	106.26	97.54
65	1,221.22	1,133.99	1,046.76	65	122.12	113.40	104.68
66	1,332.24	1,237.08	1,141.92	66	133.22	123.71	114.19
67	1,451.19	1,348.10	1,245.01	67	145.12	134.81	124.50
68	1,578.07	1,467.05	1,356.03	68	157.81	146.71	135.60
69	1,720.81	1,601.86	1,474.98	69	172.08	160.19	147.50

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,871.48	1,736.67	1,601.86	70	187.15	173.67	160.19
71	2,077.66	1,926.99	1,776.32	71	207.77	192.70	177.63
72	2,299.70	2,133.17	1,966.64	72	229.97	213.32	196.66
73	2,537.60	2,363.14	2,180.75	73	253.76	236.31	218.08
74	2,815.15	2,616.90	2,418.65	74	281.52	261.69	241.87
75	3,108.56	2,894.45	2,672.41	75	310.86	289.45	267.24
76	3,473.34	3,227.51	2,981.68	76	347.33	322.75	298.17
77	3,869.84	3,600.22	3,330.60	77	386.98	360.02	333.06
78	4,321.85	4,020.51	3,711.24	78	432.19	402.05	371.12
79	4,813.51	4,480.45	4,139.46	79	481.35	448.05	413.95

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	428.22	404.43	372.71	18-39	42.82	40.44	37.27
40	428.22	404.43	372.71	40	42.82	40.44	37.27
41	452.01	420.29	388.57	41	45.20	42.03	38.86
42	467.87	436.15	404.43	42	46.79	43.62	40.44
43	483.73	452.01	420.29	43	48.37	45.20	42.03
44	507.52	475.80	444.08	44	50.75	47.58	44.41
45	531.31	499.59	459.94	45	53.13	49.96	45.99
46	547.17	515.45	475.80	46	54.72	51.55	47.58
47	570.96	539.24	499.59	47	57.10	53.92	49.96
48	594.75	555.10	515.45	48	59.48	55.51	51.55
49	618.54	578.89	539.24	49	61.85	57.89	53.92
50	642.33	602.68	555.10	50	64.23	60.27	55.51
51	674.05	626.47	578.89	51	67.41	62.65	57.89
52	697.84	650.26	602.68	52	69.78	65.03	60.27
53	721.63	674.05	626.47	53	72.16	67.41	62.65
54	753.35	697.84	642.33	54	75.34	69.78	64.23
55	777.14	721.63	666.12	55	77.71	72.16	66.61
56	832.65	777.14	713.70	56	83.27	77.71	71.37
57	888.16	824.72	761.28	57	88.82	82.47	76.13
58	943.67	880.23	808.86	58	94.37	88.02	80.89
59	1,007.11	935.74	856.44	59	100.71	93.57	85.64
60	1,070.55	991.25	911.95	60	107.06	99.13	91.20
61	1,149.85	1,070.55	983.32	61	114.99	107.06	98.33
62	1,237.08	1,149.85	1,054.69	62	123.71	114.99	105.47
63	1,324.31	1,229.15	1,133.99	63	132.43	122.92	113.40
64	1,419.47	1,316.38	1,213.29	64	141.95	131.64	121.33
65	1,522.56	1,411.54	1,300.52	65	152.26	141.15	130.05
66	1,665.30	1,546.35	1,427.40	66	166.53	154.64	142.74
67	1,823.90	1,697.02	1,562.21	67	182.39	169.70	156.22
68	1,990.43	1,847.69	1,704.95	68	199.04	184.77	170.50
69	2,180.75	2,022.15	1,863.55	69	218.08	202.22	186.36

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,379.00	2,212.47	2,038.01	70	237.90	221.25	203.80
71	2,648.62	2,458.30	2,267.98	71	264.86	245.83	226.80
72	2,934.10	2,727.92	2,521.74	72	293.41	272.79	252.17
73	3,259.23	3,029.26	2,799.29	73	325.92	302.93	279.93
74	3,616.08	3,370.25	3,116.49	74	361.61	337.03	311.65
75	4,012.58	3,735.03	3,457.48	75	401.26	373.50	345.75
76	4,520.10	4,210.83	3,893.63	76	452.01	421.08	389.36
77	5,091.06	4,742.14	4,385.29	77	509.11	474.21	438.53
78	5,725.46	5,336.89	4,940.39	78	572.55	533.69	494.04
79	6,447.09	6,003.01	5,558.93	79	644.71	600.30	555.89

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	555.10	523.38	491.66	18-39	55.51	52.34	49.17
40	555.10	523.38	491.66	40	55.51	52.34	49.17
41	578.89	547.17	515.45	41	57.89	54.72	51.55
42	602.68	570.96	539.24	42	60.27	57.10	53.92
43	634.40	602.68	563.03	43	63.44	60.27	56.30
44	658.19	626.47	586.82	44	65.82	62.65	58.68
45	681.98	650.26	610.61	45	68.20	65.03	61.06
46	713.70	674.05	634.40	46	71.37	67.41	63.44
47	737.49	697.84	658.19	47	73.75	69.78	65.82
48	769.21	729.56	689.91	48	76.92	72.96	68.99
49	800.93	761.28	721.63	49	80.09	76.13	72.16
50	832.65	793.00	745.42	50	83.27	79.30	74.54
51	880.23	832.65	785.07	51	88.02	83.27	78.51
52	919.88	872.30	816.79	52	91.99	87.23	81.68
53	967.46	911.95	856.44	53	96.75	91.20	85.64
54	1,007.11	951.60	896.09	54	100.71	95.16	89.61
55	1,054.69	999.18	935.74	55	105.47	99.92	93.57
56	1,126.06	1,062.62	999.18	56	112.61	106.26	99.92
57	1,197.43	1,133.99	1,062.62	57	119.74	113.40	106.26
58	1,268.80	1,197.43	1,126.06	58	126.88	119.74	112.61
59	1,348.10	1,276.73	1,197.43	59	134.81	127.67	119.74
60	1,427.40	1,348.10	1,268.80	60	142.74	134.81	126.88
61	1,538.42	1,451.19	1,363.96	61	153.84	145.12	136.40
62	1,649.44	1,562.21	1,467.05	62	164.94	156.22	146.71
63	1,768.39	1,673.23	1,570.14	63	176.84	167.32	157.01
64	1,895.27	1,792.18	1,689.09	64	189.53	179.22	168.91
65	2,030.08	1,919.06	1,808.04	65	203.01	191.91	180.80
66	2,220.40	2,101.45	1,974.57	66	222.04	210.15	197.46
67	2,426.58	2,291.77	2,156.96	67	242.66	229.18	215.70
68	2,656.55	2,505.88	2,355.21	68	265.66	250.59	235.52
69	2,902.38	2,743.78	2,577.25	69	290.24	274.38	257.73

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,164.07	2,989.61	2,807.22	70	316.41	298.96	280.72
71	3,505.06	3,314.74	3,116.49	71	350.51	331.47	311.65
72	3,885.70	3,671.59	3,449.55	72	388.57	367.16	344.96
73	4,298.06	4,060.16	3,822.26	73	429.81	406.02	382.23
74	4,758.00	4,504.24	4,242.55	74	475.80	450.42	424.26
75	5,265.52	4,980.04	4,694.56	75	526.55	498.00	469.46
76	5,931.64	5,614.44	5,297.24	76	593.16	561.44	529.72
77	6,684.99	6,328.14	5,963.36	77	668.50	632.81	596.34
78	7,525.57	7,121.14	6,716.71	78	752.56	712.11	671.67
79	8,477.17	8,025.16	7,573.15	79	847.72	802.52	757.32

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	404.43	380.64	348.92	18-39	40.44	38.06	34.89
40	404.43	380.64	348.92	40	40.44	38.06	34.89
41	420.29	396.50	364.78	41	42.03	39.65	36.48
42	436.15	404.43	372.71	42	43.62	40.44	37.27
43	452.01	420.29	388.57	43	45.20	42.03	38.86
44	459.94	428.22	396.50	44	45.99	42.82	39.65
45	475.80	444.08	412.36	45	47.58	44.41	41.24
46	491.66	459.94	420.29	46	49.17	45.99	42.03
47	507.52	475.80	436.15	47	50.75	47.58	43.62
48	523.38	491.66	452.01	48	52.34	49.17	45.20
49	539.24	507.52	467.87	49	53.92	50.75	46.79
50	555.10	515.45	475.80	50	55.51	51.55	47.58
51	570.96	531.31	491.66	51	57.10	53.13	49.17
52	586.82	547.17	507.52	52	58.68	54.72	50.75
53	602.68	563.03	515.45	53	60.27	56.30	51.55
54	618.54	578.89	531.31	54	61.85	57.89	53.13
55	626.47	586.82	539.24	55	62.65	58.68	53.92
56	666.12	618.54	570.96	56	66.61	61.85	57.10
57	697.84	650.26	602.68	57	69.78	65.03	60.27
58	737.49	689.91	634.40	58	73.75	68.99	63.44
59	769.21	721.63	666.12	59	76.92	72.16	66.61
60	808.86	753.35	697.84	60	80.89	75.34	69.78
61	872.30	816.79	753.35	61	87.23	81.68	75.34
62	927.81	864.37	800.93	62	92.78	86.44	80.09
63	991.25	927.81	864.37	63	99.13	92.78	86.44
64	1,062.62	991.25	919.88	64	106.26	99.13	91.99
65	1,133.99	1,062.62	983.32	65	113.40	106.26	98.33
66	1,221.22	1,141.92	1,062.62	66	122.12	114.19	106.26
67	1,316.38	1,229.15	1,141.92	67	131.64	122.92	114.19
68	1,419.47	1,324.31	1,229.15	68	141.95	132.43	122.92
69	1,530.49	1,427.40	1,324.31	69	153.05	142.74	132.43

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,641.51	1,530.49	1,419.47	70	164.15	153.05	141.95
71	1,800.11	1,681.16	1,562.21	71	180.01	168.12	156.22
72	1,974.57	1,839.76	1,704.95	72	197.46	183.98	170.50
73	2,164.89	2,022.15	1,871.48	73	216.49	202.22	187.15
74	2,379.00	2,220.40	2,053.87	74	237.90	222.04	205.39
75	2,601.04	2,426.58	2,244.19	75	260.10	242.66	224.42
76	2,910.31	2,712.06	2,513.81	76	291.03	271.21	251.38
77	3,259.23	3,037.19	2,807.22	77	325.92	303.72	280.72
78	3,639.87	3,394.04	3,140.28	78	363.99	339.40	314.03
79	4,068.09	3,790.54	3,512.99	79	406.81	379.05	351.30
80		4,234.62	3,925.35	80		423.46	392.54
81		4,678.70	4,337.71	81		467.87	433.77
82		5,162.43	4,781.79	82		516.24	478.18
83		5,693.74	5,273.45	83		569.37	527.35
84		6,280.56	5,820.62	84		628.06	582.06

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	499.59	467.87	436.15	18-39	49.96	46.79	43.62
40	499.59	467.87	436.15	40	49.96	46.79	43.62
41	523.38	491.66	452.01	41	52.34	49.17	45.20
42	539.24	507.52	467.87	42	53.92	50.75	46.79
43	555.10	523.38	483.73	43	55.51	52.34	48.37
44	570.96	539.24	499.59	44	57.10	53.92	49.96
45	594.75	555.10	515.45	45	59.48	55.51	51.55
46	610.61	570.96	531.31	46	61.06	57.10	53.13
47	626.47	586.82	547.17	47	62.65	58.68	54.72
48	650.26	610.61	570.96	48	65.03	61.06	57.10
49	674.05	634.40	586.82	49	67.41	63.44	58.68
50	689.91	650.26	602.68	50	68.99	65.03	60.27
51	713.70	666.12	618.54	51	71.37	66.61	61.85
52	729.56	681.98	634.40	52	72.96	68.20	63.44
53	753.35	705.77	650.26	53	75.34	70.58	65.03
54	769.21	721.63	666.12	54	76.92	72.16	66.61
55	785.07	737.49	681.98	55	78.51	73.75	68.20
56	832.65	777.14	721.63	56	83.27	77.71	72.16
57	880.23	824.72	761.28	57	88.02	82.47	76.13
58	927.81	864.37	800.93	58	92.78	86.44	80.09
59	983.32	919.88	848.51	59	98.33	91.99	84.85
60	1,030.90	959.53	888.16	60	103.09	95.95	88.82
61	1,102.27	1,030.90	951.60	61	110.23	103.09	95.16
62	1,181.57	1,102.27	1,015.04	62	118.16	110.23	101.50
63	1,260.87	1,173.64	1,086.41	63	126.09	117.36	108.64
64	1,340.17	1,252.94	1,157.78	64	134.02	125.29	115.78
65	1,427.40	1,332.24	1,229.15	65	142.74	133.22	122.92
66	1,546.35	1,443.26	1,332.24	66	154.64	144.33	133.22
67	1,665.30	1,554.28	1,435.33	67	166.53	155.43	143.53
68	1,792.18	1,673.23	1,546.35	68	179.22	167.32	154.64
69	1,934.92	1,808.04	1,673.23	69	193.49	180.80	167.32

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,085.59	1,942.85	1,800.11	70	208.56	194.29	180.01
71	2,291.77	2,141.10	1,982.50	71	229.18	214.11	198.25
72	2,521.74	2,355.21	2,180.75	72	252.17	235.52	218.08
73	2,767.57	2,585.18	2,394.86	73	276.76	258.52	239.49
74	3,037.19	2,838.94	2,632.76	74	303.72	283.89	263.28
75	3,330.60	3,108.56	2,886.52	75	333.06	310.86	288.65
76	3,695.38	3,449.55	3,203.72	76	369.54	344.96	320.37
77	4,091.88	3,822.26	3,544.71	77	409.19	382.23	354.47
78	4,528.03	4,226.69	3,925.35	78	452.80	422.67	392.54
79	5,019.69	4,686.63	4,345.64	79	501.97	468.66	434.56

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	618.54	578.89	531.31	18-39	61.85	57.89	53.13
40	618.54	578.89	531.31	40	61.85	57.89	53.13
41	642.33	602.68	555.10	41	64.23	60.27	55.51
42	666.12	618.54	570.96	42	66.61	61.85	57.10
43	689.91	642.33	594.75	43	68.99	64.23	59.48
44	713.70	666.12	618.54	44	71.37	66.61	61.85
45	737.49	689.91	634.40	45	73.75	68.99	63.44
46	761.28	713.70	658.19	46	76.13	71.37	65.82
47	793.00	737.49	681.98	47	79.30	73.75	68.20
48	816.79	761.28	705.77	48	81.68	76.13	70.58
49	848.51	793.00	729.56	49	84.85	79.30	72.96
50	872.30	816.79	753.35	50	87.23	81.68	75.34
51	904.02	840.58	777.14	51	90.40	84.06	77.71
52	927.81	864.37	800.93	52	92.78	86.44	80.09
53	951.60	888.16	824.72	53	95.16	88.82	82.47
54	983.32	919.88	848.51	54	98.33	91.99	84.85
55	1,007.11	943.67	872.30	55	100.71	94.37	87.23
56	1,062.62	991.25	919.88	56	106.26	99.13	91.99
57	1,118.13	1,046.76	967.46	57	111.81	104.68	96.75
58	1,181.57	1,102.27	1,022.97	58	118.16	110.23	102.30
59	1,237.08	1,157.78	1,070.55	59	123.71	115.78	107.06
60	1,300.52	1,213.29	1,126.06	60	130.05	121.33	112.61
61	1,387.75	1,300.52	1,205.36	61	138.78	130.05	120.54
62	1,482.91	1,387.75	1,284.66	62	148.29	138.78	128.47
63	1,578.07	1,474.98	1,363.96	63	157.81	147.50	136.40
64	1,681.16	1,570.14	1,459.12	64	168.12	157.01	145.91
65	1,784.25	1,665.30	1,546.35	65	178.43	166.53	154.64
66	1,934.92	1,808.04	1,681.16	66	193.49	180.80	168.12
67	2,101.45	1,958.71	1,815.97	67	210.15	195.87	181.60
68	2,275.91	2,125.24	1,966.64	68	227.59	212.52	196.66
69	2,466.23	2,299.70	2,133.17	69	246.62	229.97	213.32

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

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Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,664.48	2,490.02	2,307.63	70	266.45	249.00	230.76
71	2,934.10	2,743.78	2,545.53	71	293.41	274.38	254.55
72	3,235.44	3,021.33	2,799.29	72	323.54	302.13	279.93
73	3,560.57	3,322.67	3,084.77	73	356.06	332.27	308.48
74	3,917.42	3,655.73	3,394.04	74	391.74	365.57	339.40
75	4,305.99	4,020.51	3,735.03	75	430.60	402.05	373.50
76	4,821.44	4,504.24	4,179.11	76	482.14	450.42	417.91
77	5,392.40	5,035.55	4,670.77	77	539.24	503.56	467.08
78	6,026.80	5,630.30	5,225.87	78	602.68	563.03	522.59
79	6,740.50	6,296.42	5,844.41	79	674.05	629.64	584.44

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	793.00	753.35	705.77	18-39	79.30	75.34	70.58
40	793.00	753.35	705.77	40	79.30	75.34	70.58
41	824.72	785.07	737.49	41	82.47	78.51	73.75
42	856.44	808.86	761.28	42	85.64	80.89	76.13
43	888.16	840.58	793.00	43	88.82	84.06	79.30
44	919.88	872.30	816.79	44	91.99	87.23	81.68
45	951.60	904.02	848.51	45	95.16	90.40	84.85
46	991.25	935.74	880.23	46	99.13	93.57	88.02
47	1,030.90	975.39	911.95	47	103.09	97.54	91.20
48	1,062.62	1,007.11	951.60	48	106.26	100.71	95.16
49	1,102.27	1,046.76	983.32	49	110.23	104.68	98.33
50	1,141.92	1,078.48	1,015.04	50	114.19	107.85	101.50
51	1,189.50	1,126.06	1,054.69	51	118.95	112.61	105.47
52	1,229.15	1,165.71	1,094.34	52	122.92	116.57	109.43
53	1,268.80	1,197.43	1,126.06	53	126.88	119.74	112.61
54	1,316.38	1,245.01	1,165.71	54	131.64	124.50	116.57
55	1,356.03	1,284.66	1,205.36	55	135.60	128.47	120.54
56	1,435.33	1,356.03	1,268.80	56	143.53	135.60	126.88
57	1,506.70	1,427.40	1,340.17	57	150.67	142.74	134.02
58	1,586.00	1,498.77	1,411.54	58	158.60	149.88	141.15
59	1,665.30	1,578.07	1,482.91	59	166.53	157.81	148.29
60	1,752.53	1,657.37	1,554.28	60	175.25	165.74	155.43
61	1,871.48	1,768.39	1,657.37	61	187.15	176.84	165.74
62	1,990.43	1,879.41	1,768.39	62	199.04	187.94	176.84
63	2,117.31	2,006.29	1,887.34	63	211.73	200.63	188.73
64	2,252.12	2,133.17	2,006.29	64	225.21	213.32	200.63
65	2,394.86	2,267.98	2,133.17	65	239.49	226.80	213.32
66	2,593.11	2,450.37	2,307.63	66	259.31	245.04	230.76
67	2,807.22	2,656.55	2,497.95	67	280.72	265.66	249.80
68	3,037.19	2,870.66	2,704.13	68	303.72	287.07	270.41
69	3,290.95	3,108.56	2,926.17	69	329.10	310.86	292.62

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Current Annual Premiums

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FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,552.64	3,354.39	3,156.14	70	355.26	335.44	315.61
71	3,901.56	3,687.45	3,465.41	71	390.16	368.75	346.54
72	4,282.20	4,044.30	3,806.40	72	428.22	404.43	380.64
73	4,702.49	4,440.80	4,171.18	73	470.25	444.08	417.12
74	5,154.50	4,869.02	4,575.61	74	515.45	486.90	457.56
75	5,654.09	5,336.89	5,019.69	75	565.41	533.69	501.97
76	6,328.14	5,971.29	5,614.44	76	632.81	597.13	561.44
77	7,073.56	6,677.06	6,280.56	77	707.36	667.71	628.06
78	7,906.21	7,470.06	7,025.98	78	790.62	747.01	702.60
79	8,841.95	8,350.29	7,858.63	79	884.20	835.03	785.86

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	166.53	158.60	142.74	18-39	16.65	15.86	14.27
40	166.53	158.60	142.74	40	16.65	15.86	14.27
41	174.46	166.53	150.67	41	17.45	16.65	15.07
42	182.39	174.46	158.60	42	18.24	17.45	15.86
43	190.32	174.46	158.60	43	19.03	17.45	15.86
44	190.32	182.39	166.53	44	19.03	18.24	16.65
45	198.25	190.32	174.46	45	19.83	19.03	17.45
46	206.18	190.32	174.46	46	20.62	19.03	17.45
47	214.11	198.25	182.39	47	21.41	19.83	18.24
48	222.04	206.18	190.32	48	22.20	20.62	19.03
49	229.97	214.11	198.25	49	23.00	21.41	19.83
50	229.97	214.11	198.25	50	23.00	21.41	19.83
51	245.83	229.97	214.11	51	24.58	23.00	21.41
52	261.69	245.83	222.04	52	26.17	24.58	22.20
53	277.55	261.69	237.90	53	27.76	26.17	23.79
54	293.41	277.55	253.76	54	29.34	27.76	25.38
55	301.34	285.48	261.69	55	30.13	28.55	26.17
56	325.13	301.34	277.55	56	32.51	30.13	27.76
57	348.92	325.13	301.34	57	34.89	32.51	30.13
58	364.78	340.99	317.20	58	36.48	34.10	31.72
59	388.57	364.78	333.06	59	38.86	36.48	33.31
60	412.36	380.64	348.92	60	41.24	38.06	34.89
61	444.08	412.36	380.64	61	44.41	41.24	38.06
62	475.80	444.08	412.36	62	47.58	44.41	41.24
63	515.45	483.73	444.08	63	51.55	48.37	44.41
64	547.17	515.45	475.80	64	54.72	51.55	47.58
65	586.82	547.17	507.52	65	58.68	54.72	50.75
66	642.33	602.68	555.10	66	64.23	60.27	55.51
67	705.77	658.19	610.61	67	70.58	65.82	61.06
68	769.21	721.63	666.12	68	76.92	72.16	66.61
69	840.58	785.07	729.56	69	84.06	78.51	72.96

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	911.95	856.44	793.00	70	91.20	85.64	79.30
71	1,015.04	951.60	888.16	71	101.50	95.16	88.82
72	1,133.99	1,062.62	983.32	72	113.40	106.26	98.33
73	1,252.94	1,173.64	1,094.34	73	125.29	117.36	109.43
74	1,395.68	1,308.45	1,213.29	74	139.57	130.85	121.33
75	1,546.35	1,443.26	1,340.17	75	154.64	144.33	134.02
76	1,728.74	1,617.72	1,498.77	76	172.87	161.77	149.88
77	1,934.92	1,808.04	1,673.23	77	193.49	180.80	167.32
78	2,156.96	2,014.22	1,871.48	78	215.70	201.42	187.15
79	2,410.72	2,252.12	2,093.52	79	241.07	225.21	209.35
80		2,513.81	2,331.42	80	268.83	251.38	233.14
81		2,838.94	2,632.76	81	303.72	283.89	263.28
82		3,195.79	2,965.82	82	342.58	319.58	296.58
83		3,608.15	3,346.46	83	386.19	360.82	334.65
84		4,060.16	3,766.75	84	435.36	406.02	376.68
				85	490.07	457.56	424.26
				86	551.93	515.45	477.39
				87	620.92	579.68	537.65
				88	697.84	651.85	604.27
				89	785.07	733.53	679.60
				90	883.40	824.72	765.25
				91	993.63	927.81	860.41
				92	1,118.13	1,043.59	968.25
				93	1,257.70	1,174.43	1,088.79
				94	1,414.71	1,321.14	1,225.19
				95	1,591.55	1,486.08	1,378.23
				96	1,790.59	1,671.64	1,550.32
				97	2,014.22	1,881.00	1,743.81
				98	2,266.39	2,115.72	1,961.88
				99	2,549.50	2,380.59	2,206.92

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	206.18	190.32	174.46	18-39	20.62	19.03	17.45
40	206.18	190.32	174.46	40	20.62	19.03	17.45
41	214.11	198.25	182.39	41	21.41	19.83	18.24
42	222.04	206.18	190.32	42	22.20	20.62	19.03
43	229.97	214.11	198.25	43	23.00	21.41	19.83
44	237.90	222.04	206.18	44	23.79	22.20	20.62
45	245.83	229.97	214.11	45	24.58	23.00	21.41
46	253.76	237.90	222.04	46	25.38	23.79	22.20
47	261.69	245.83	222.04	47	26.17	24.58	22.20
48	269.62	253.76	229.97	48	26.96	25.38	23.00
49	277.55	261.69	237.90	49	27.76	26.17	23.79
50	285.48	269.62	245.83	50	28.55	26.96	24.58
51	301.34	285.48	261.69	51	30.13	28.55	26.17
52	317.20	293.41	269.62	52	31.72	29.34	26.96
53	333.06	309.27	285.48	53	33.31	30.93	28.55
54	348.92	325.13	301.34	54	34.89	32.51	30.13
55	356.85	333.06	309.27	55	35.69	33.31	30.93
56	388.57	364.78	333.06	56	38.86	36.48	33.31
57	412.36	388.57	356.85	57	41.24	38.86	35.69
58	444.08	412.36	380.64	58	44.41	41.24	38.06
59	467.87	436.15	404.43	59	46.79	43.62	40.44
60	499.59	467.87	428.22	60	49.96	46.79	42.82
61	539.24	507.52	467.87	61	53.92	50.75	46.79
62	578.89	539.24	499.59	62	57.89	53.92	49.96
63	618.54	578.89	539.24	63	61.85	57.89	53.92
64	666.12	626.47	578.89	64	66.61	62.65	57.89
65	705.77	666.12	618.54	65	70.58	66.61	61.85
66	777.14	729.56	681.98	66	77.71	72.96	68.20
67	856.44	800.93	745.42	67	85.64	80.09	74.54
68	943.67	888.16	824.72	68	94.37	88.82	82.47
69	1,038.83	975.39	904.02	69	103.88	97.54	90.40

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,133.99	1,062.62	983.32	70	113.40	106.26	98.33
71	1,268.80	1,189.50	1,102.27	71	126.88	118.95	110.23
72	1,419.47	1,324.31	1,229.15	72	141.95	132.43	122.92
73	1,578.07	1,474.98	1,371.89	73	157.81	147.50	137.19
74	1,768.39	1,649.44	1,530.49	74	176.84	164.94	153.05
75	1,966.64	1,839.76	1,704.95	75	196.66	183.98	170.50
76	2,196.61	2,053.87	1,903.20	76	219.66	205.39	190.32
77	2,450.37	2,291.77	2,125.24	77	245.04	229.18	212.52
78	2,735.85	2,553.46	2,371.07	78	273.59	255.35	237.11
79	3,053.05	2,846.87	2,640.69	79	305.31	284.69	264.07
				80	340.20	317.20	294.20
				81	383.81	358.44	332.27
				82	432.19	403.64	374.30
				83	486.90	454.39	421.88
				84	548.76	512.28	475.01
				85	617.75	576.51	535.28
				86	695.46	648.67	602.68
				87	781.90	730.35	678.02
				88	880.23	821.55	762.87
				89	989.66	923.85	858.03
				90	1,113.37	1,039.62	965.08
				91	1,252.94	1,168.88	1,085.62
				92	1,409.16	1,315.59	1,221.22
				93	1,585.21	1,479.74	1,373.48
				94	1,783.46	1,664.51	1,545.56
				95	2,006.29	1,872.27	1,738.26
				96	2,256.88	2,106.21	1,955.54
				97	2,539.19	2,369.48	2,200.58
				98	2,856.39	2,666.07	2,474.95
				99	3,214.03	2,999.13	2,785.02

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	253.76	237.90	214.11	18-39	25.38	23.79	21.41
40	253.76	237.90	214.11	40	25.38	23.79	21.41
41	269.62	253.76	229.97	41	26.96	25.38	23.00
42	277.55	261.69	237.90	42	27.76	26.17	23.79
43	285.48	269.62	245.83	43	28.55	26.96	24.58
44	293.41	277.55	253.76	44	29.34	27.76	25.38
45	309.27	285.48	261.69	45	30.93	28.55	26.17
46	317.20	301.34	277.55	46	31.72	30.13	27.76
47	333.06	309.27	285.48	47	33.31	30.93	28.55
48	340.99	317.20	293.41	48	34.10	31.72	29.34
49	356.85	333.06	309.27	49	35.69	33.31	30.93
50	364.78	340.99	317.20	50	36.48	34.10	31.72
51	380.64	356.85	333.06	51	38.06	35.69	33.31
52	396.50	372.71	340.99	52	39.65	37.27	34.10
53	404.43	380.64	356.85	53	40.44	38.06	35.69
54	420.29	396.50	364.78	54	42.03	39.65	36.48
55	428.22	404.43	372.71	55	42.82	40.44	37.27
56	459.94	436.15	404.43	56	45.99	43.62	40.44
57	491.66	459.94	428.22	57	49.17	45.99	42.82
58	531.31	499.59	459.94	58	53.13	49.96	45.99
59	563.03	531.31	491.66	59	56.30	53.13	49.17
60	602.68	563.03	523.38	60	60.27	56.30	52.34
61	650.26	610.61	570.96	61	65.03	61.06	57.10
62	705.77	658.19	610.61	62	70.58	65.82	61.06
63	761.28	713.70	658.19	63	76.13	71.37	65.82
64	816.79	769.21	713.70	64	81.68	76.92	71.37
65	880.23	824.72	761.28	65	88.02	82.47	76.13
66	967.46	904.02	840.58	66	96.75	90.40	84.06
67	1,062.62	991.25	919.88	67	106.26	99.13	91.99
68	1,165.71	1,086.41	1,007.11	68	116.57	108.64	100.71
69	1,284.66	1,197.43	1,110.20	69	128.47	119.74	111.02

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,403.61	1,308.45	1,213.29	70	140.36	130.85	121.33
71	1,578.07	1,474.98	1,363.96	71	157.81	147.50	136.40
72	1,768.39	1,649.44	1,530.49	72	176.84	164.94	153.05
73	1,982.50	1,855.62	1,720.81	73	198.25	185.56	172.08
74	2,220.40	2,077.66	1,926.99	74	222.04	207.77	192.70
75	2,482.09	2,323.49	2,156.96	75	248.21	232.35	215.70
76	2,775.50	2,593.11	2,410.72	76	277.55	259.31	241.07
77	3,092.70	2,886.52	2,680.34	77	309.27	288.65	268.03
78	3,449.55	3,219.58	2,989.61	78	344.96	321.96	298.96
79	3,846.05	3,592.29	3,330.60	79	384.61	359.23	333.06
				80	428.22	399.67	385.40
				81	482.94	451.22	418.70
				82	543.21	507.52	471.04
				83	612.20	571.75	531.31
				84	689.12	643.92	597.92
				85	775.55	724.80	673.26
				86	873.09	816.00	520.21
				87	981.73	917.50	852.48
				88	1,104.65	1,040.42	958.74
				89	1,242.63	1,161.75	1,086.41
				90	1,398.06	1,306.86	1,213.29
				91	1,572.52	1,469.43	1,365.55
				92	1,769.18	1,653.41	1,536.04
				93	1,990.43	1,860.38	1,727.95
				94	2,239.43	2,092.73	1,943.64
				95	2,518.57	2,354.42	2,186.30
				96	2,833.39	2,648.62	2,459.89
				97	3,187.86	2,979.30	2,767.57
				98	3,585.95	3,351.22	3,113.32
				99	4,034.78	3,770.72	3,502.68

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	317.20	301.34	285.48	18-39	31.72	30.13	28.55
40	317.20	301.34	285.48	40	31.72	30.13	28.55
41	333.06	317.20	301.34	41	33.31	31.72	30.13
42	348.92	333.06	309.27	42	34.89	33.31	30.93
43	356.85	340.99	325.13	43	35.69	34.10	32.51
44	372.71	356.85	333.06	44	37.27	35.69	33.31
45	388.57	372.71	348.92	45	38.86	37.27	34.89
46	404.43	380.64	356.85	46	40.44	38.06	35.69
47	420.29	396.50	372.71	47	42.03	39.65	37.27
48	436.15	412.36	388.57	48	43.62	41.24	38.86
49	452.01	428.22	404.43	49	45.20	42.82	40.44
50	467.87	444.08	412.36	50	46.79	44.41	41.24
51	491.66	459.94	428.22	51	49.17	45.99	42.82
52	507.52	475.80	444.08	52	50.75	47.58	44.41
53	523.38	491.66	459.94	53	52.34	49.17	45.99
54	539.24	507.52	475.80	54	53.92	50.75	47.58
55	555.10	523.38	491.66	55	55.51	52.34	49.17
56	602.68	570.96	531.31	56	60.27	57.10	53.13
57	650.26	610.61	570.96	57	65.03	61.06	57.10
58	697.84	658.19	618.54	58	69.78	65.82	61.85
59	745.42	705.77	666.12	59	74.54	70.58	66.61
60	800.93	761.28	713.70	60	80.09	76.13	71.37
61	864.37	816.79	769.21	61	86.44	81.68	76.92
62	927.81	880.23	824.72	62	92.78	88.02	82.47
63	991.25	943.67	888.16	63	99.13	94.37	88.82
64	1,070.55	1,015.04	951.60	64	107.06	101.50	95.16
65	1,141.92	1,078.48	1,015.04	65	114.19	107.85	101.50
66	1,260.87	1,189.50	1,118.13	66	126.09	118.95	111.81
67	1,379.82	1,308.45	1,229.15	67	137.98	130.85	122.92
68	1,514.63	1,435.33	1,348.10	68	151.46	143.53	134.81
69	1,665.30	1,570.14	1,474.98	69	166.53	157.01	147.50

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,823.90	1,720.81	1,617.72	70	182.39	172.08	161.77
71	2,038.01	1,926.99	1,808.04	71	203.80	192.70	180.80
72	2,275.91	2,149.03	2,022.15	72	227.59	214.90	202.22
73	2,537.60	2,394.86	2,252.12	73	253.76	239.49	225.21
74	2,831.01	2,680.34	2,521.74	74	283.10	268.03	252.17
75	3,156.14	2,981.68	2,807.22	75	315.61	298.17	280.72
76	3,520.92	3,330.60	3,132.35	76	352.09	333.06	313.24
77	3,925.35	3,711.24	3,489.20	77	392.54	371.12	348.92
78	4,369.43	4,131.53	3,893.63	78	436.94	413.15	389.36
79	4,869.02	4,607.33	4,337.71	79	486.90	460.73	433.77
				80	542.41	513.07	482.94
				81	610.61	577.30	544.00
				82	687.53	649.47	611.40
				83	773.18	731.15	688.32
				84	869.92	822.34	773.97
				85	978.56	924.64	870.71
				86	1,101.48	1,040.42	980.15
				87	1,238.67	1,170.47	1,102.27
				88	1,394.09	1,317.17	1,240.25
				89	1,567.76	1,481.32	1,394.89
				90	1,763.63	1,666.89	1,569.35
				91	1,984.09	1,874.65	1,765.22
				92	2,232.30	2,109.38	1,986.47
				93	2,511.43	2,372.66	2,234.67
				94	2,824.67	2,669.24	2,513.81
				95	3,178.34	3,003.09	2,827.84
				96	3,575.64	3,378.18	3,181.52
				97	4,022.10	3,800.85	3,578.81
				98	4,524.86	4,275.86	4,026.06
				99	5,090.27	4,810.34	4,529.62

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	245.83	229.97	214.11	18-39	24.58	23.00	21.41
40	245.83	229.97	214.11	40	24.58	23.00	21.41
41	261.69	245.83	229.97	41	26.17	24.58	23.00
42	269.62	253.76	237.90	42	26.96	25.38	23.79
43	277.55	261.69	245.83	43	27.76	26.17	24.58
44	285.48	269.62	253.76	44	28.55	26.96	25.38
45	301.34	285.48	261.69	45	30.13	28.55	26.17
46	309.27	293.41	269.62	46	30.93	29.34	26.96
47	325.13	301.34	277.55	47	32.51	30.13	27.76
48	333.06	317.20	293.41	48	33.31	31.72	29.34
49	348.92	325.13	301.34	49	34.89	32.51	30.13
50	356.85	333.06	309.27	50	35.69	33.31	30.93
51	372.71	348.92	325.13	51	37.27	34.89	32.51
52	388.57	364.78	340.99	52	38.86	36.48	34.10
53	404.43	380.64	356.85	53	40.44	38.06	35.69
54	420.29	396.50	372.71	54	42.03	39.65	37.27
55	436.15	412.36	380.64	55	43.62	41.24	38.06
56	467.87	444.08	412.36	56	46.79	44.41	41.24
57	499.59	467.87	436.15	57	49.96	46.79	43.62
58	531.31	499.59	459.94	58	53.13	49.96	45.99
59	570.96	531.31	491.66	59	57.10	53.13	49.17
60	602.68	563.03	515.45	60	60.27	56.30	51.55
61	650.26	602.68	555.10	61	65.03	60.27	55.51
62	697.84	650.26	602.68	62	69.78	65.03	60.27
63	745.42	697.84	650.26	63	74.54	69.78	65.03
64	800.93	753.35	697.84	64	80.09	75.34	69.78
65	856.44	800.93	745.42	65	85.64	80.09	74.54
66	935.74	880.23	816.79	66	93.57	88.02	81.68
67	1,015.04	951.60	888.16	67	101.50	95.16	88.82
68	1,110.20	1,038.83	959.53	68	111.02	103.88	95.95
69	1,205.36	1,126.06	1,046.76	69	120.54	112.61	104.68

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,308.45	1,221.22	1,133.99	70	130.85	122.12	113.40
71	1,451.19	1,356.03	1,260.87	71	145.12	135.60	126.09
72	1,601.86	1,498.77	1,387.75	72	160.19	149.88	138.78
73	1,768.39	1,657.37	1,538.42	73	176.84	165.74	153.84
74	1,950.78	1,823.90	1,697.02	74	195.08	182.39	169.70
75	2,149.03	2,014.22	1,871.48	75	214.90	201.42	187.15
76	2,418.65	2,267.98	2,109.38	76	241.87	226.80	210.94
77	2,719.99	2,553.46	2,379.00	77	272.00	255.35	237.90
78	3,060.98	2,870.66	2,680.34	78	306.10	287.07	268.03
79	3,441.62	3,227.51	3,013.40	79	344.16	322.75	301.34
80		3,631.94	3,394.04	80		363.19	339.40
81		4,068.09	3,806.40	81		406.81	380.64
82		4,551.82	4,258.41	82		455.18	425.84
83		5,098.99	4,765.93	83		509.90	476.59
84		5,701.67	5,328.96	84		570.17	532.90

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	301.34	285.48	261.69	18-39	30.13	28.55	26.17
40	301.34	285.48	261.69	40	30.13	28.55	26.17
41	317.20	301.34	277.55	41	31.72	30.13	27.76
42	325.13	309.27	285.48	42	32.51	30.93	28.55
43	340.99	317.20	293.41	43	34.10	31.72	29.34
44	356.85	333.06	309.27	44	35.69	33.31	30.93
45	364.78	340.99	317.20	45	36.48	34.10	31.72
46	380.64	356.85	325.13	46	38.06	35.69	32.51
47	396.50	372.71	340.99	47	39.65	37.27	34.10
48	412.36	380.64	348.92	48	41.24	38.06	34.89
49	428.22	396.50	364.78	49	42.82	39.65	36.48
50	436.15	404.43	372.71	50	43.62	40.44	37.27
51	459.94	428.22	396.50	51	45.99	42.82	39.65
52	475.80	444.08	412.36	52	47.58	44.41	41.24
53	499.59	467.87	428.22	53	49.96	46.79	42.82
54	523.38	483.73	444.08	54	52.34	48.37	44.41
55	539.24	499.59	459.94	55	53.92	49.96	45.99
56	578.89	539.24	499.59	56	57.89	53.92	49.96
57	618.54	578.89	531.31	57	61.85	57.89	53.13
58	658.19	618.54	570.96	58	65.82	61.85	57.10
59	705.77	658.19	610.61	59	70.58	65.82	61.06
60	745.42	697.84	650.26	60	74.54	69.78	65.03
61	800.93	753.35	697.84	61	80.09	75.34	69.78
62	864.37	808.86	753.35	62	86.44	80.89	75.34
63	927.81	864.37	800.93	63	92.78	86.44	80.09
64	991.25	927.81	864.37	64	99.13	92.78	86.44
65	1,062.62	991.25	919.88	65	106.26	99.13	91.99
66	1,165.71	1,086.41	1,007.11	66	116.57	108.64	100.71
67	1,268.80	1,189.50	1,102.27	67	126.88	118.95	110.23
68	1,379.82	1,292.59	1,205.36	68	137.98	129.26	120.54
69	1,506.70	1,411.54	1,316.38	69	150.67	141.15	131.64

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,641.51	1,538.42	1,435.33	70	164.15	153.84	143.53
71	1,815.97	1,704.95	1,593.93	71	181.60	170.50	159.39
72	2,014.22	1,887.34	1,760.46	72	201.42	188.73	176.05
73	2,220.40	2,085.59	1,942.85	73	222.04	208.56	194.29
74	2,458.30	2,307.63	2,149.03	74	245.83	230.76	214.90
75	2,712.06	2,545.53	2,371.07	75	271.21	254.55	237.11
76	3,037.19	2,846.87	2,656.55	76	303.72	284.69	265.66
77	3,386.11	3,179.93	2,965.82	77	338.61	317.99	296.58
78	3,782.61	3,552.64	3,314.74	78	378.26	355.26	331.47
79	4,226.69	3,965.00	3,703.31	79	422.67	396.50	370.33

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	372.71	348.92	325.13	18-39	37.27	34.89	32.51
40	372.71	348.92	325.13	40	37.27	34.89	32.51
41	388.57	364.78	340.99	41	38.86	36.48	34.10
42	404.43	380.64	356.85	42	40.44	38.06	35.69
43	420.29	396.50	372.71	43	42.03	39.65	37.27
44	444.08	420.29	388.57	44	44.41	42.03	38.86
45	459.94	436.15	404.43	45	45.99	43.62	40.44
46	475.80	452.01	420.29	46	47.58	45.20	42.03
47	499.59	467.87	436.15	47	49.96	46.79	43.62
48	515.45	483.73	452.01	48	51.55	48.37	45.20
49	539.24	507.52	467.87	49	53.92	50.75	46.79
50	555.10	523.38	483.73	50	55.51	52.34	48.37
51	578.89	547.17	507.52	51	57.89	54.72	50.75
52	602.68	563.03	523.38	52	60.27	56.30	52.34
53	626.47	586.82	539.24	53	62.65	58.68	53.92
54	642.33	602.68	563.03	54	64.23	60.27	56.30
55	666.12	626.47	578.89	55	66.61	62.65	57.89
56	713.70	674.05	626.47	56	71.37	67.41	62.65
57	769.21	721.63	666.12	57	76.92	72.16	66.61
58	824.72	769.21	713.70	58	82.47	76.92	71.37
59	880.23	824.72	769.21	59	88.02	82.47	76.92
60	935.74	880.23	816.79	60	93.57	88.02	81.68
61	1,007.11	943.67	880.23	61	100.71	94.37	88.02
62	1,086.41	1,022.97	951.60	62	108.64	102.30	95.16
63	1,165.71	1,094.34	1,022.97	63	116.57	109.43	102.30
64	1,260.87	1,181.57	1,094.34	64	126.09	118.16	109.43
65	1,348.10	1,260.87	1,173.64	65	134.81	126.09	117.36
66	1,474.98	1,379.82	1,284.66	66	147.50	137.98	128.47
67	1,609.79	1,506.70	1,403.61	67	160.98	150.67	140.36
68	1,760.46	1,649.44	1,530.49	68	176.05	164.94	153.05
69	1,919.06	1,800.11	1,673.23	69	191.91	180.01	167.32

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,093.52	1,958.71	1,823.90	70	209.35	195.87	182.39
71	2,331.42	2,180.75	2,030.08	71	233.14	218.08	203.01
72	2,585.18	2,418.65	2,252.12	72	258.52	241.87	225.21
73	2,870.66	2,688.27	2,505.88	73	287.07	268.83	250.59
74	3,179.93	2,981.68	2,783.43	74	317.99	298.17	278.34
75	3,528.85	3,306.81	3,084.77	75	352.89	330.68	308.48
76	3,972.93	3,727.10	3,473.34	76	397.29	372.71	347.33
77	4,464.59	4,187.04	3,909.49	77	446.46	418.70	390.95
78	5,027.62	4,718.35	4,401.15	78	502.76	471.84	440.12
79	5,654.09	5,305.17	4,956.25	79	565.41	530.52	495.63

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	491.66	467.87	436.15	18-39	49.17	46.79	43.62
40	491.66	467.87	436.15	40	49.17	46.79	43.62
41	515.45	491.66	459.94	41	51.55	49.17	45.99
42	539.24	507.52	475.80	42	53.92	50.75	47.58
43	563.03	531.31	499.59	43	56.30	53.13	49.96
44	586.82	555.10	523.38	44	58.68	55.51	52.34
45	610.61	578.89	539.24	45	61.06	57.89	53.92
46	634.40	602.68	563.03	46	63.44	60.27	56.30
47	658.19	626.47	586.82	47	65.82	62.65	58.68
48	689.91	658.19	618.54	48	68.99	65.82	61.85
49	721.63	681.98	642.33	49	72.16	68.20	64.23
50	745.42	705.77	666.12	50	74.54	70.58	66.61
51	777.14	737.49	697.84	51	77.71	73.75	69.78
52	808.86	769.21	721.63	52	80.89	76.92	72.16
53	840.58	793.00	745.42	53	84.06	79.30	74.54
54	872.30	824.72	777.14	54	87.23	82.47	77.71
55	904.02	856.44	800.93	55	90.40	85.64	80.09
56	967.46	919.88	864.37	56	96.75	91.99	86.44
57	1,038.83	983.32	919.88	57	103.88	98.33	91.99
58	1,110.20	1,046.76	983.32	58	111.02	104.68	98.33
59	1,189.50	1,126.06	1,054.69	59	118.95	112.61	105.47
60	1,268.80	1,197.43	1,126.06	60	126.88	119.74	112.61
61	1,363.96	1,292.59	1,213.29	61	136.40	129.26	121.33
62	1,459.12	1,379.82	1,300.52	62	145.91	137.98	130.05
63	1,562.21	1,482.91	1,395.68	63	156.22	148.29	139.57
64	1,673.23	1,586.00	1,498.77	64	167.32	158.60	149.88
65	1,792.18	1,697.02	1,601.86	65	179.22	169.70	160.19
66	1,958.71	1,855.62	1,752.53	66	195.87	185.56	175.25
67	2,141.10	2,030.08	1,919.06	67	214.11	203.01	191.91
68	2,339.35	2,220.40	2,093.52	68	233.94	222.04	209.35
69	2,561.39	2,426.58	2,291.77	69	256.14	242.66	229.18

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,791.36	2,648.62	2,497.95	70	279.14	264.86	249.80
71	3,092.70	2,934.10	2,767.57	71	309.27	293.41	276.76
72	3,417.83	3,243.37	3,060.98	72	341.78	324.34	306.10
73	3,782.61	3,584.36	3,386.11	73	378.26	358.44	338.61
74	4,187.04	3,972.93	3,750.89	74	418.70	397.29	375.09
75	4,623.19	4,385.29	4,147.39	75	462.32	438.53	414.74
76	5,202.08	4,940.39	4,670.77	76	520.21	494.04	467.08
77	5,844.41	5,551.00	5,257.59	77	584.44	555.10	525.76
78	6,566.04	6,240.91	5,907.85	78	656.60	624.09	590.79
79	7,382.83	7,018.05	6,653.27	79	738.28	701.81	665.33

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	364.78	340.99	317.20	18-39	36.48	34.10	31.72
40	364.78	340.99	317.20	40	36.48	34.10	31.72
41	380.64	356.85	333.06	41	38.06	35.69	33.31
42	388.57	364.78	340.99	42	38.86	36.48	34.10
43	404.43	380.64	348.92	43	40.44	38.06	34.89
44	412.36	388.57	356.85	44	41.24	38.86	35.69
45	420.29	396.50	372.71	45	42.03	39.65	37.27
46	436.15	412.36	380.64	46	43.62	41.24	38.06
47	452.01	420.29	388.57	47	45.20	42.03	38.86
48	459.94	436.15	404.43	48	45.99	43.62	40.44
49	475.80	444.08	412.36	49	47.58	44.41	41.24
50	483.73	452.01	420.29	50	48.37	45.20	42.03
51	499.59	467.87	436.15	51	49.96	46.79	43.62
52	515.45	483.73	452.01	52	51.55	48.37	45.20
53	531.31	499.59	459.94	53	53.13	49.96	45.99
54	547.17	515.45	475.80	54	54.72	51.55	47.58
55	555.10	523.38	483.73	55	55.51	52.34	48.37
56	586.82	555.10	515.45	56	58.68	55.51	51.55
57	626.47	586.82	539.24	57	62.65	58.68	53.92
58	658.19	618.54	570.96	58	65.82	61.85	57.10
59	697.84	650.26	602.68	59	69.78	65.03	60.27
60	729.56	681.98	626.47	60	72.96	68.20	62.65
61	785.07	729.56	674.05	61	78.51	72.96	67.41
62	832.65	777.14	721.63	62	83.27	77.71	72.16
63	888.16	832.65	769.21	63	88.82	83.27	76.92
64	951.60	888.16	816.79	64	95.16	88.82	81.68
65	1,007.11	943.67	872.30	65	100.71	94.37	87.23
66	1,086.41	1,015.04	943.67	66	108.64	101.50	94.37
67	1,173.64	1,102.27	1,022.97	67	117.36	110.23	102.30
68	1,268.80	1,189.50	1,102.27	68	126.88	118.95	110.23
69	1,363.96	1,276.73	1,189.50	69	136.40	127.67	118.95

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,467.05	1,371.89	1,276.73	70	146.71	137.19	127.67
71	1,617.72	1,514.63	1,403.61	71	161.77	151.46	140.36
72	1,768.39	1,657.37	1,538.42	72	176.84	165.74	153.84
73	1,942.85	1,815.97	1,689.09	73	194.29	181.60	168.91
74	2,133.17	1,998.36	1,855.62	74	213.32	199.84	185.56
75	2,339.35	2,188.68	2,030.08	75	233.94	218.87	203.01
76	2,632.76	2,458.30	2,283.84	76	263.28	245.83	228.38
77	2,957.89	2,767.57	2,569.32	77	295.79	276.76	256.93
78	3,322.67	3,108.56	2,886.52	78	332.27	310.86	288.65
79	3,735.03	3,489.20	3,243.37	79	373.50	348.92	324.34
80		3,917.42	3,639.87	80		391.74	363.99
81		4,369.43	4,060.16	81		436.94	406.02
82		4,861.09	4,520.10	82		486.11	452.01
83		5,416.19	5,027.62	83		541.62	502.76
84		6,026.80	5,598.58	84		602.68	559.86

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	452.01	420.29	388.57	18-39	45.20	42.03	38.86
40	452.01	420.29	388.57	40	45.20	42.03	38.86
41	467.87	436.15	404.43	41	46.79	43.62	40.44
42	483.73	452.01	412.36	42	48.37	45.20	41.24
43	491.66	459.94	428.22	43	49.17	45.99	42.82
44	507.52	475.80	436.15	44	50.75	47.58	43.62
45	523.38	491.66	452.01	45	52.34	49.17	45.20
46	539.24	507.52	467.87	46	53.92	50.75	46.79
47	555.10	515.45	475.80	47	55.51	51.55	47.58
48	563.03	531.31	491.66	48	56.30	53.13	49.17
49	578.89	547.17	507.52	49	57.89	54.72	50.75
50	594.75	555.10	515.45	50	59.48	55.51	51.55
51	618.54	578.89	539.24	51	61.85	57.89	53.92
52	634.40	594.75	555.10	52	63.44	59.48	55.51
53	650.26	610.61	570.96	53	65.03	61.06	57.10
54	674.05	634.40	586.82	54	67.41	63.44	58.68
55	689.91	650.26	602.68	55	68.99	65.03	60.27
56	737.49	689.91	642.33	56	73.75	68.99	64.23
57	777.14	729.56	674.05	57	77.71	72.96	67.41
58	824.72	769.21	713.70	58	82.47	76.92	71.37
59	872.30	816.79	753.35	59	87.23	81.68	75.34
60	919.88	856.44	793.00	60	91.99	85.64	79.30
61	983.32	919.88	848.51	61	98.33	91.99	84.85
62	1,046.76	975.39	904.02	62	104.68	97.54	90.40
63	1,118.13	1,038.83	959.53	63	111.81	103.88	95.95
64	1,189.50	1,110.20	1,022.97	64	118.95	111.02	102.30
65	1,260.87	1,173.64	1,086.41	65	126.09	117.36	108.64
66	1,371.89	1,276.73	1,181.57	66	137.19	127.67	118.16
67	1,482.91	1,379.82	1,276.73	67	148.29	137.98	127.67
68	1,601.86	1,490.84	1,379.82	68	160.19	149.08	137.98
69	1,736.67	1,617.72	1,498.77	69	173.67	161.77	149.88

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,871.48	1,744.60	1,617.72	70	187.15	174.46	161.77
71	2,053.87	1,919.06	1,784.25	71	205.39	191.91	178.43
72	2,260.05	2,109.38	1,958.71	72	226.01	210.94	195.87
73	2,474.16	2,315.56	2,149.03	73	247.42	231.56	214.90
74	2,712.06	2,537.60	2,355.21	74	271.21	253.76	235.52
75	2,973.75	2,783.43	2,585.18	75	297.38	278.34	258.52
76	3,314.74	3,100.63	2,878.59	76	331.47	310.06	287.86
77	3,687.45	3,449.55	3,203.72	77	368.75	344.96	320.37
78	4,099.81	3,830.19	3,560.57	78	409.98	383.02	356.06
79	4,567.68	4,266.34	3,957.07	79	456.77	426.63	395.71

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	563.03	523.38	483.73	18-39	56.30	52.34	48.37
40	563.03	523.38	483.73	40	56.30	52.34	48.37
41	586.82	547.17	499.59	41	58.68	54.72	49.96
42	602.68	563.03	515.45	42	60.27	56.30	51.55
43	618.54	578.89	531.31	43	61.85	57.89	53.13
44	634.40	594.75	547.17	44	63.44	59.48	54.72
45	658.19	610.61	563.03	45	65.82	61.06	56.30
46	674.05	626.47	578.89	46	67.41	62.65	57.89
47	697.84	650.26	602.68	47	69.78	65.03	60.27
48	713.70	666.12	618.54	48	71.37	66.61	61.85
49	737.49	689.91	634.40	49	73.75	68.99	63.44
50	753.35	705.77	650.26	50	75.34	70.58	65.03
51	777.14	729.56	674.05	51	77.71	72.96	67.41
52	800.93	745.42	689.91	52	80.09	74.54	68.99
53	824.72	769.21	713.70	53	82.47	76.92	71.37
54	848.51	793.00	737.49	54	84.85	79.30	73.75
55	864.37	808.86	753.35	55	86.44	80.89	75.34
56	919.88	864.37	800.93	56	91.99	86.44	80.09
57	975.39	911.95	848.51	57	97.54	91.20	84.85
58	1,030.90	967.46	904.02	58	103.09	96.75	90.40
59	1,086.41	1,022.97	951.60	59	108.64	102.30	95.16
60	1,149.85	1,078.48	1,007.11	60	114.99	107.85	100.71
61	1,229.15	1,157.78	1,078.48	61	122.92	115.78	107.85
62	1,316.38	1,237.08	1,149.85	62	131.64	123.71	114.99
63	1,403.61	1,316.38	1,221.22	63	140.36	131.64	122.12
64	1,506.70	1,411.54	1,308.45	64	150.67	141.15	130.85
65	1,601.86	1,498.77	1,387.75	65	160.19	149.88	138.78
66	1,736.67	1,625.65	1,506.70	66	173.67	162.57	150.67
67	1,879.41	1,760.46	1,633.58	67	187.94	176.05	163.36
68	2,030.08	1,895.27	1,760.46	68	203.01	189.53	176.05
69	2,196.61	2,053.87	1,911.13	69	219.66	205.39	191.11

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,371.07	2,220.40	2,061.80	70	237.11	222.04	206.18
71	2,616.90	2,450.37	2,275.91	71	261.69	245.04	227.59
72	2,878.59	2,696.20	2,505.88	72	287.86	269.62	250.59
73	3,172.00	2,965.82	2,759.64	73	317.20	296.58	275.96
74	3,497.13	3,275.09	3,045.12	74	349.71	327.51	304.51
75	3,846.05	3,600.22	3,346.46	75	384.61	360.02	334.65
76	4,321.85	4,044.30	3,758.82	76	432.19	404.43	375.88
77	4,853.16	4,535.96	4,218.76	77	485.32	453.60	421.88
78	5,447.91	5,098.99	4,742.14	78	544.79	509.90	474.21
79	6,121.96	5,725.46	5,321.03	79	612.20	572.55	532.10

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	729.56	689.91	650.26	18-39	72.96	68.99	65.03
40	729.56	689.91	650.26	40	72.96	68.99	65.03
41	761.28	721.63	674.05	41	76.13	72.16	67.41
42	785.07	745.42	705.77	42	78.51	74.54	70.58
43	816.79	777.14	729.56	43	81.68	77.71	72.96
44	840.58	800.93	753.35	44	84.06	80.09	75.34
45	872.30	824.72	777.14	45	87.23	82.47	77.71
46	904.02	856.44	808.86	46	90.40	85.64	80.89
47	935.74	888.16	840.58	47	93.57	88.82	84.06
48	975.39	919.88	864.37	48	97.54	91.99	86.44
49	1,007.11	951.60	896.09	49	100.71	95.16	89.61
50	1,038.83	983.32	927.81	50	103.88	98.33	92.78
51	1,070.55	1,015.04	959.53	51	107.06	101.50	95.95
52	1,102.27	1,046.76	983.32	52	110.23	104.68	98.33
53	1,133.99	1,070.55	1,007.11	53	113.40	107.06	100.71
54	1,157.78	1,102.27	1,038.83	54	115.78	110.23	103.88
55	1,189.50	1,126.06	1,062.62	55	118.95	112.61	106.26
56	1,260.87	1,197.43	1,126.06	56	126.09	119.74	112.61
57	1,332.24	1,260.87	1,189.50	57	133.22	126.09	118.95
58	1,411.54	1,332.24	1,252.94	58	141.15	133.22	125.29
59	1,490.84	1,411.54	1,324.31	59	149.08	141.15	132.43
60	1,570.14	1,482.91	1,395.68	60	157.01	148.29	139.57
61	1,673.23	1,586.00	1,490.84	61	167.32	158.60	149.08
62	1,784.25	1,689.09	1,586.00	62	178.43	168.91	158.60
63	1,895.27	1,792.18	1,681.16	63	189.53	179.22	168.12
64	2,014.22	1,903.20	1,792.18	64	201.42	190.32	179.22
65	2,141.10	2,022.15	1,903.20	65	214.11	202.22	190.32
66	2,323.49	2,196.61	2,061.80	66	232.35	219.66	206.18
67	2,513.81	2,379.00	2,236.26	67	251.38	237.90	223.63
68	2,719.99	2,569.32	2,418.65	68	272.00	256.93	241.87
69	2,942.03	2,783.43	2,616.90	69	294.20	278.34	261.69

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,179.93	3,005.47	2,831.01	70	317.99	300.55	283.10
71	3,497.13	3,306.81	3,108.56	71	349.71	330.68	310.86
72	3,838.12	3,631.94	3,417.83	72	383.81	363.19	341.78
73	4,210.83	3,980.86	3,750.89	73	421.08	398.09	375.09
74	4,623.19	4,369.43	4,115.67	74	462.32	436.94	411.57
75	5,067.27	4,789.72	4,512.17	75	506.73	478.97	451.22
76	5,693.74	5,384.47	5,067.27	76	569.37	538.45	506.73
77	6,383.65	6,034.73	5,685.81	77	638.37	603.47	568.58
78	7,160.79	6,772.22	6,383.65	78	716.08	677.22	638.37
79	8,041.02	7,604.87	7,168.72	79	804.10	760.49	716.87

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	206.18	190.32	174.46	18-39	20.62	19.03	17.45
40	206.18	190.32	174.46	40	20.62	19.03	17.45
41	214.11	198.25	182.39	41	21.41	19.83	18.24
42	222.04	206.18	190.32	42	22.20	20.62	19.03
43	229.97	214.11	198.25	43	23.00	21.41	19.83
44	237.90	222.04	206.18	44	23.79	22.20	20.62
45	245.83	229.97	214.11	45	24.58	23.00	21.41
46	253.76	237.90	222.04	46	25.38	23.79	22.20
47	261.69	245.83	222.04	47	26.17	24.58	22.20
48	269.62	253.76	229.97	48	26.96	25.38	23.00
49	277.55	261.69	237.90	49	27.76	26.17	23.79
50	285.48	269.62	245.83	50	28.55	26.96	24.58
51	301.34	285.48	261.69	51	30.13	28.55	26.17
52	317.20	293.41	269.62	52	31.72	29.34	26.96
53	333.06	309.27	285.48	53	33.31	30.93	28.55
54	348.92	325.13	301.34	54	34.89	32.51	30.13
55	356.85	333.06	309.27	55	35.69	33.31	30.93
56	380.64	356.85	333.06	56	38.06	35.69	33.31
57	412.36	388.57	356.85	57	41.24	38.86	35.69
58	436.15	412.36	380.64	58	43.62	41.24	38.06
59	467.87	436.15	404.43	59	46.79	43.62	40.44
60	491.66	459.94	428.22	60	49.17	45.99	42.82
61	531.31	499.59	459.94	61	53.13	49.96	45.99
62	570.96	531.31	491.66	62	57.10	53.13	49.17
63	610.61	570.96	531.31	63	61.06	57.10	53.13
64	658.19	610.61	563.03	64	65.82	61.06	56.30
65	697.84	650.26	602.68	65	69.78	65.03	60.27
66	769.21	713.70	658.19	66	76.92	71.37	65.82
67	832.65	777.14	721.63	67	83.27	77.71	72.16
68	911.95	848.51	777.14	68	91.20	84.85	77.71
69	991.25	919.88	848.51	69	99.13	91.99	84.85

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,078.48	999.18	919.88	70	107.85	99.92	91.99
71	1,205.36	1,118.13	1,030.90	71	120.54	111.81	103.09
72	1,332.24	1,237.08	1,141.92	72	133.22	123.71	114.19
73	1,482.91	1,379.82	1,276.73	73	148.29	137.98	127.67
74	1,649.44	1,538.42	1,419.47	74	164.94	153.84	141.95
75	1,823.90	1,704.95	1,578.07	75	182.39	170.50	157.81
76	2,030.08	1,895.27	1,760.46	76	203.01	189.53	176.05
77	2,260.05	2,109.38	1,950.78	77	226.01	210.94	195.08
78	2,505.88	2,339.35	2,164.89	78	250.59	233.94	216.49
79	2,783.43	2,601.04	2,410.72	79	278.34	260.10	241.07
80		2,886.52	2,672.41	80	309.27	288.65	267.24
81		3,203.72	2,965.82	81	343.37	320.37	296.58
82		3,552.64	3,290.95	82	381.43	355.26	329.10
83		3,941.21	3,647.80	83	422.67	394.12	364.78
84		4,377.36	4,052.23	84	469.46	437.74	405.22
				85	520.21	484.52	448.84
				86	585.23	545.58	505.14
				87	658.98	613.78	568.58
				88	741.46	689.91	639.16
				89	833.44	776.35	719.25
				90	938.12	873.89	808.86
				91	1,054.69	982.53	910.36
				92	1,187.12	1,105.44	1,023.76
				93	1,335.41	1,243.42	1,152.23
				94	1,501.94	1,398.85	1,295.76
				95	1,689.88	1,574.11	1,457.53
				96	1,900.82	1,770.77	1,639.92
				97	2,138.72	1,992.02	1,845.31
				98	2,405.96	2,241.02	2,075.28
				99	2,706.51	2,520.95	2,335.39

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	245.83	229.97	214.11	18-39	24.58	23.00	21.41
40	245.83	229.97	214.11	40	24.58	23.00	21.41
41	261.69	245.83	222.04	41	26.17	24.58	22.20
42	269.62	253.76	229.97	42	26.96	25.38	23.00
43	277.55	261.69	237.90	43	27.76	26.17	23.79
44	285.48	269.62	245.83	44	28.55	26.96	24.58
45	293.41	277.55	261.69	45	29.34	27.76	26.17
46	301.34	285.48	269.62	46	30.13	28.55	26.96
47	309.27	293.41	277.55	47	30.93	29.34	27.76
48	325.13	309.27	285.48	48	32.51	30.93	28.55
49	333.06	317.20	293.41	49	33.31	31.72	29.34
50	340.99	325.13	301.34	50	34.10	32.51	30.13
51	364.78	340.99	317.20	51	36.48	34.10	31.72
52	380.64	356.85	333.06	52	38.06	35.69	33.31
53	396.50	372.71	340.99	53	39.65	37.27	34.10
54	412.36	388.57	356.85	54	41.24	38.86	35.69
55	428.22	396.50	364.78	55	42.82	39.65	36.48
56	459.94	428.22	396.50	56	45.99	42.82	39.65
57	491.66	459.94	420.29	57	49.17	45.99	42.03
58	523.38	491.66	452.01	58	52.34	49.17	45.20
59	563.03	523.38	483.73	59	56.30	52.34	48.37
60	594.75	555.10	515.45	60	59.48	55.51	51.55
61	642.33	602.68	555.10	61	64.23	60.27	55.51
62	689.91	642.33	594.75	62	68.99	64.23	59.48
63	737.49	689.91	642.33	63	73.75	68.99	64.23
64	785.07	737.49	681.98	64	78.51	73.75	68.20
65	840.58	785.07	729.56	65	84.06	78.51	72.96
66	927.81	864.37	800.93	66	92.78	86.44	80.09
67	1,022.97	951.60	880.23	67	102.30	95.16	88.02
68	1,118.13	1,038.83	959.53	68	111.81	103.88	95.95
69	1,229.15	1,141.92	1,046.76	69	122.92	114.19	104.68

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,348.10	1,245.01	1,141.92	70	134.81	124.50	114.19
71	1,506.70	1,395.68	1,276.73	71	150.67	139.57	127.67
72	1,673.23	1,554.28	1,427.40	72	167.32	155.43	142.74
73	1,863.55	1,728.74	1,593.93	73	186.36	172.87	159.39
74	2,069.73	1,926.99	1,784.25	74	206.97	192.70	178.43
75	2,299.70	2,149.03	1,990.43	75	229.97	214.90	199.04
76	2,561.39	2,394.86	2,220.40	76	256.14	239.49	222.04
77	2,846.87	2,656.55	2,466.23	77	284.69	265.66	246.62
78	3,164.07	2,957.89	2,743.78	78	316.41	295.79	274.38
79	3,520.92	3,283.02	3,045.12	79	352.09	328.30	304.51
				80	390.95	364.78	338.61
				81	432.19	403.64	374.30
				82	478.18	446.46	413.95
				83	528.14	492.45	456.77
				84	583.65	544.79	505.14
				85	644.71	601.09	557.48
				86	725.60	676.43	627.26
				87	816.00	761.28	705.77
				88	918.29	856.44	793.79
				89	1,033.28	963.50	893.71
				90	1,162.54	1,083.24	1,004.73
				91	1,307.66	1,218.84	1,130.82
				92	1,471.02	1,371.10	1,271.97
				93	1,654.20	1,542.39	1,430.57
				94	1,861.17	1,735.08	1,609.79
				95	2,094.31	1,952.37	1,810.42
				96	2,356.00	2,196.61	2,037.22
				97	2,650.21	2,470.99	2,291.77
				98	2,981.68	2,779.47	2,578.04
				99	3,353.60	3,126.80	2,900.00

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	325.13	309.27	285.48	18-39	32.51	30.93	28.55
40	325.13	309.27	285.48	40	32.51	30.93	28.55
41	340.99	325.13	301.34	41	34.10	32.51	30.13
42	348.92	333.06	309.27	42	34.89	33.31	30.93
43	364.78	340.99	317.20	43	36.48	34.10	31.72
44	372.71	348.92	325.13	44	37.27	34.89	32.51
45	380.64	356.85	333.06	45	38.06	35.69	33.31
46	396.50	372.71	348.92	46	39.65	37.27	34.89
47	404.43	380.64	356.85	47	40.44	38.06	35.69
48	420.29	396.50	372.71	48	42.03	39.65	37.27
49	436.15	412.36	380.64	49	43.62	41.24	38.06
50	444.08	420.29	388.57	50	44.41	42.03	38.86
51	459.94	436.15	404.43	51	45.99	43.62	40.44
52	475.80	452.01	420.29	52	47.58	45.20	42.03
53	491.66	459.94	428.22	53	49.17	45.99	42.82
54	507.52	475.80	444.08	54	50.75	47.58	44.41
55	523.38	491.66	452.01	55	52.34	49.17	45.20
56	563.03	523.38	483.73	56	56.30	52.34	48.37
57	602.68	563.03	523.38	57	60.27	56.30	52.34
58	650.26	602.68	555.10	58	65.03	60.27	55.51
59	689.91	642.33	594.75	59	68.99	64.23	59.48
60	737.49	689.91	634.40	60	73.75	68.99	63.44
61	793.00	737.49	681.98	61	79.30	73.75	68.20
62	848.51	793.00	729.56	62	84.85	79.30	72.96
63	911.95	848.51	785.07	63	91.20	84.85	78.51
64	975.39	911.95	840.58	64	97.54	91.20	84.06
65	1,038.83	967.46	896.09	65	103.88	96.75	89.61
66	1,149.85	1,070.55	991.25	66	114.99	107.06	99.13
67	1,268.80	1,181.57	1,086.41	67	126.88	118.16	108.64
68	1,395.68	1,300.52	1,197.43	68	139.57	130.05	119.74
69	1,538.42	1,427.40	1,316.38	69	153.84	142.74	131.64

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,697.02	1,570.14	1,443.26	70	169.70	157.01	144.33
71	1,903.20	1,760.46	1,617.72	71	190.32	176.05	161.77
72	2,117.31	1,966.64	1,815.97	72	211.73	196.66	181.60
73	2,371.07	2,204.54	2,038.01	73	237.11	220.45	203.80
74	2,648.62	2,466.23	2,283.84	74	264.86	246.62	228.38
75	2,949.96	2,751.71	2,553.46	75	295.00	275.17	255.35
76	3,283.02	3,068.91	2,846.87	76	328.30	306.89	284.69
77	3,647.80	3,409.90	3,164.07	77	364.78	340.99	316.41
78	4,060.16	3,790.54	3,520.92	78	406.02	379.05	352.09
79	4,512.17	4,210.83	3,909.49	79	451.22	421.08	390.95
				80	501.18	467.87	434.56
				81	558.27	521.79	484.52
				82	621.71	580.48	539.24
				83	693.08	647.09	601.09
				84	771.59	720.84	669.29
				85	858.82	801.72	744.63
				86	966.67	902.43	838.20
				87	1,087.20	1,015.04	942.88
				88	1,223.60	1,141.92	1,060.24
				89	1,375.86	1,284.66	1,193.47
				90	1,547.94	1,444.85	1,342.55
				91	1,741.43	1,625.65	1,509.87
				92	1,958.71	1,828.66	1,698.61
				93	2,203.75	2,057.84	1,911.13
				94	2,479.71	2,314.77	2,149.82
				95	2,788.98	2,604.21	2,418.65
				96	3,137.90	2,929.34	2,720.78
				97	3,530.44	3,295.71	3,060.98
				98	3,971.34	3,707.28	3,443.21
				99	4,467.76	4,170.39	3,873.81

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	412.36	396.50	372.71	18-39	41.24	39.65	37.27
40	412.36	396.50	372.71	40	41.24	39.65	37.27
41	428.22	412.36	388.57	41	42.82	41.24	38.86
42	444.08	420.29	396.50	42	44.41	42.03	39.65
43	459.94	436.15	412.36	43	45.99	43.62	41.24
44	467.87	444.08	420.29	44	46.79	44.41	42.03
45	483.73	459.94	436.15	45	48.37	45.99	43.62
46	499.59	475.80	452.01	46	49.96	47.58	45.20
47	515.45	491.66	459.94	47	51.55	49.17	45.99
48	531.31	507.52	475.80	48	53.13	50.75	47.58
49	547.17	523.38	491.66	49	54.72	52.34	49.17
50	563.03	531.31	499.59	50	56.30	53.13	49.96
51	594.75	563.03	523.38	51	59.48	56.30	52.34
52	618.54	586.82	547.17	52	61.85	58.68	54.72
53	650.26	618.54	578.89	53	65.03	61.85	57.89
54	681.98	642.33	602.68	54	68.20	64.23	60.27
55	705.77	666.12	626.47	55	70.58	66.61	62.65
56	753.35	713.70	666.12	56	75.34	71.37	66.61
57	800.93	761.28	713.70	57	80.09	76.13	71.37
58	848.51	800.93	753.35	58	84.85	80.09	75.34
59	904.02	856.44	800.93	59	90.40	85.64	80.09
60	951.60	904.02	848.51	60	95.16	90.40	84.85
61	1,022.97	967.46	911.95	61	102.30	96.75	91.20
62	1,102.27	1,046.76	983.32	62	110.23	104.68	98.33
63	1,181.57	1,118.13	1,054.69	63	118.16	111.81	105.47
64	1,276.73	1,205.36	1,133.99	64	127.67	120.54	113.40
65	1,363.96	1,292.59	1,213.29	65	136.40	129.26	121.33
66	1,506.70	1,419.47	1,332.24	66	150.67	141.95	133.22
67	1,657.37	1,562.21	1,459.12	67	165.74	156.22	145.91
68	1,815.97	1,704.95	1,593.93	68	181.60	170.50	159.39
69	1,998.36	1,879.41	1,752.53	69	199.84	187.94	175.25

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,196.61	2,053.87	1,911.13	70	219.66	205.39	191.11
71	2,450.37	2,299.70	2,141.10	71	245.04	229.97	214.11
72	2,727.92	2,561.39	2,394.86	72	272.79	256.14	239.49
73	3,045.12	2,862.73	2,680.34	73	304.51	286.27	268.03
74	3,394.04	3,195.79	2,997.54	74	339.40	319.58	299.75
75	3,774.68	3,568.50	3,354.39	75	377.47	356.85	335.44
76	4,202.90	3,972.93	3,735.03	76	420.29	397.29	373.50
77	4,670.77	4,409.08	4,147.39	77	467.08	440.91	414.74
78	5,194.15	4,908.67	4,615.26	78	519.42	490.87	461.53
79	5,773.04	5,455.84	5,130.71	79	577.30	545.58	513.07
				80	641.54	605.85	570.17
				81	713.70	674.05	634.40
				82	793.00	749.39	704.98
				83	881.82	832.65	783.48
				84	980.15	926.22	871.51
				85	1,089.58	1,029.31	968.25
				86	1,225.98	1,158.57	1,089.58
				87	1,379.03	1,302.90	1,225.98
				88	1,551.90	1,466.26	1,379.03
				89	1,745.39	1,649.44	1,551.11
				90	1,963.47	1,855.62	1,745.39
				91	2,209.30	2,087.18	1,963.47
				92	2,485.26	2,348.07	2,208.51
				93	2,796.12	2,641.48	2,484.47
				94	3,145.83	2,971.37	2,795.33
				95	3,538.37	3,343.29	3,144.25
				96	3,980.86	3,760.41	3,537.57
				97	4,478.07	4,230.66	3,980.07
				98	5,037.93	4,759.59	4,477.28
				99	5,667.57	5,354.34	5,037.14

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	301.34	277.55	253.76	18-39	30.13	27.76	25.38
40	301.34	277.55	253.76	40	30.13	27.76	25.38
41	317.20	293.41	269.62	41	31.72	29.34	26.96
42	333.06	309.27	277.55	42	33.31	30.93	27.76
43	340.99	317.20	293.41	43	34.10	31.72	29.34
44	356.85	333.06	301.34	44	35.69	33.31	30.13
45	372.71	348.92	317.20	45	37.27	34.89	31.72
46	380.64	356.85	325.13	46	38.06	35.69	32.51
47	396.50	372.71	340.99	47	39.65	37.27	34.10
48	412.36	388.57	356.85	48	41.24	38.86	35.69
49	428.22	404.43	372.71	49	42.82	40.44	37.27
50	444.08	412.36	380.64	50	44.41	41.24	38.06
51	467.87	436.15	396.50	51	46.79	43.62	39.65
52	483.73	452.01	412.36	52	48.37	45.20	41.24
53	507.52	467.87	428.22	53	50.75	46.79	42.82
54	531.31	491.66	444.08	54	53.13	49.17	44.41
55	547.17	507.52	459.94	55	54.72	50.75	45.99
56	586.82	539.24	491.66	56	58.68	53.92	49.17
57	618.54	570.96	523.38	57	61.85	57.10	52.34
58	658.19	610.61	555.10	58	65.82	61.06	55.51
59	697.84	650.26	594.75	59	69.78	65.03	59.48
60	737.49	681.98	626.47	60	73.75	68.20	62.65
61	793.00	737.49	674.05	61	79.30	73.75	67.41
62	848.51	793.00	729.56	62	84.85	79.30	72.96
63	911.95	848.51	777.14	63	91.20	84.85	77.71
64	983.32	911.95	840.58	64	98.33	91.20	84.06
65	1,046.76	975.39	896.09	65	104.68	97.54	89.61
66	1,133.99	1,054.69	975.39	66	113.40	105.47	97.54
67	1,229.15	1,141.92	1,054.69	67	122.92	114.19	105.47
68	1,332.24	1,237.08	1,141.92	68	133.22	123.71	114.19
69	1,443.26	1,340.17	1,237.08	69	144.33	134.02	123.71

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,554.28	1,443.26	1,332.24	70	155.43	144.33	133.22
71	1,712.88	1,593.93	1,474.98	71	171.29	159.39	147.50
72	1,887.34	1,760.46	1,625.65	72	188.73	176.05	162.57
73	2,085.59	1,942.85	1,792.18	73	208.56	194.29	179.22
74	2,291.77	2,141.10	1,982.50	74	229.18	214.11	198.25
75	2,521.74	2,355.21	2,180.75	75	252.17	235.52	218.08
76	2,831.01	2,640.69	2,450.37	76	283.10	264.07	245.04
77	3,164.07	2,957.89	2,743.78	77	316.41	295.79	274.38
78	3,544.71	3,306.81	3,068.91	78	354.47	330.68	306.89
79	3,972.93	3,703.31	3,433.69	79	397.29	370.33	343.37
80		4,147.39	3,846.05	80		414.74	384.61
81		4,615.26	4,282.20	81		461.53	428.22
82		5,130.71	4,758.00	82		513.07	475.80
83		5,701.67	5,289.31	83		570.17	528.93
84		6,336.07	5,876.13	84		633.61	587.61

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	364.78	340.99	317.20	18-39	36.48	34.10	31.72
40	364.78	340.99	317.20	40	36.48	34.10	31.72
41	380.64	356.85	333.06	41	38.06	35.69	33.31
42	404.43	380.64	348.92	42	40.44	38.06	34.89
43	420.29	388.57	356.85	43	42.03	38.86	35.69
44	436.15	404.43	372.71	44	43.62	40.44	37.27
45	452.01	420.29	388.57	45	45.20	42.03	38.86
46	475.80	444.08	404.43	46	47.58	44.41	40.44
47	491.66	459.94	420.29	47	49.17	45.99	42.03
48	515.45	475.80	436.15	48	51.55	47.58	43.62
49	539.24	499.59	452.01	49	53.92	49.96	45.20
50	555.10	515.45	467.87	50	55.51	51.55	46.79
51	578.89	539.24	491.66	51	57.89	53.92	49.17
52	602.68	555.10	507.52	52	60.27	55.51	50.75
53	626.47	578.89	531.31	53	62.65	57.89	53.13
54	650.26	602.68	555.10	54	65.03	60.27	55.51
55	674.05	626.47	570.96	55	67.41	62.65	57.10
56	721.63	666.12	610.61	56	72.16	66.61	61.06
57	769.21	713.70	650.26	57	76.92	71.37	65.03
58	816.79	761.28	697.84	58	81.68	76.13	69.78
59	872.30	808.86	737.49	59	87.23	80.89	73.75
60	919.88	856.44	785.07	60	91.99	85.64	78.51
61	991.25	919.88	848.51	61	99.13	91.99	84.85
62	1,054.69	983.32	904.02	62	105.47	98.33	90.40
63	1,133.99	1,054.69	967.46	63	113.40	105.47	96.75
64	1,213.29	1,126.06	1,038.83	64	121.33	112.61	103.88
65	1,292.59	1,205.36	1,110.20	65	129.26	120.54	111.02
66	1,411.54	1,316.38	1,213.29	66	141.15	131.64	121.33
67	1,530.49	1,427.40	1,316.38	67	153.05	142.74	131.64
68	1,665.30	1,546.35	1,427.40	68	166.53	154.64	142.74
69	1,808.04	1,681.16	1,554.28	69	180.80	168.12	155.43

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,958.71	1,823.90	1,681.16	70	195.87	182.39	168.12
71	2,164.89	2,014.22	1,863.55	71	216.49	201.42	186.36
72	2,394.86	2,228.33	2,061.80	72	239.49	222.83	206.18
73	2,640.69	2,458.30	2,275.91	73	264.07	245.83	227.59
74	2,910.31	2,719.99	2,521.74	74	291.03	272.00	252.17
75	3,211.65	2,997.54	2,783.43	75	321.17	299.75	278.34
76	3,576.43	3,338.53	3,100.63	76	357.64	333.85	310.06
77	3,980.86	3,719.17	3,449.55	77	398.09	371.92	344.96
78	4,424.94	4,131.53	3,838.12	78	442.49	413.15	383.81
79	4,924.53	4,599.40	4,266.34	79	492.45	459.94	426.63

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	467.87	436.15	396.50	18-39	46.79	43.62	39.65
40	467.87	436.15	396.50	40	46.79	43.62	39.65
41	491.66	459.94	420.29	41	49.17	45.99	42.03
42	507.52	475.80	436.15	42	50.75	47.58	43.62
43	531.31	491.66	452.01	43	53.13	49.17	45.20
44	547.17	507.52	467.87	44	54.72	50.75	46.79
45	570.96	531.31	491.66	45	57.10	53.13	49.17
46	594.75	555.10	507.52	46	59.48	55.51	50.75
47	618.54	578.89	531.31	47	61.85	57.89	53.13
48	642.33	602.68	555.10	48	64.23	60.27	55.51
49	666.12	626.47	578.89	49	66.61	62.65	57.89
50	689.91	642.33	594.75	50	68.99	64.23	59.48
51	721.63	674.05	626.47	51	72.16	67.41	62.65
52	753.35	705.77	650.26	52	75.34	70.58	65.03
53	785.07	729.56	674.05	53	78.51	72.96	67.41
54	816.79	761.28	705.77	54	81.68	76.13	70.58
55	848.51	793.00	729.56	55	84.85	79.30	72.96
56	904.02	840.58	777.14	56	90.40	84.06	77.71
57	959.53	896.09	824.72	57	95.95	89.61	82.47
58	1,022.97	951.60	880.23	58	102.30	95.16	88.02
59	1,086.41	1,007.11	927.81	59	108.64	100.71	92.78
60	1,149.85	1,070.55	983.32	60	114.99	107.06	98.33
61	1,237.08	1,149.85	1,054.69	61	123.71	114.99	105.47
62	1,316.38	1,229.15	1,133.99	62	131.64	122.92	113.40
63	1,411.54	1,316.38	1,213.29	63	141.15	131.64	121.33
64	1,506.70	1,403.61	1,300.52	64	150.67	140.36	130.05
65	1,609.79	1,498.77	1,387.75	65	160.98	149.88	138.78
66	1,760.46	1,641.51	1,514.63	66	176.05	164.15	151.46
67	1,926.99	1,792.18	1,657.37	67	192.70	179.22	165.74
68	2,101.45	1,958.71	1,808.04	68	210.15	195.87	180.80
69	2,291.77	2,133.17	1,974.57	69	229.18	213.32	197.46

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,497.95	2,323.49	2,149.03	70	249.80	232.35	214.90
71	2,767.57	2,577.25	2,386.93	71	276.76	257.73	238.69
72	3,068.91	2,862.73	2,648.62	72	306.89	286.27	264.86
73	3,394.04	3,164.07	2,934.10	73	339.40	316.41	293.41
74	3,758.82	3,505.06	3,251.30	74	375.88	350.51	325.13
75	4,155.32	3,877.77	3,600.22	75	415.53	387.78	360.02
76	4,662.84	4,353.57	4,044.30	76	466.28	435.36	404.43
77	5,225.87	4,884.88	4,535.96	77	522.59	488.49	453.60
78	5,860.27	5,471.70	5,083.13	78	586.03	547.17	508.31
79	6,566.04	6,137.82	5,701.67	79	656.60	613.78	570.17

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	594.75	563.03	531.31	18-39	59.48	56.30	53.13
40	594.75	563.03	531.31	40	59.48	56.30	53.13
41	626.47	594.75	555.10	41	62.65	59.48	55.51
42	650.26	618.54	578.89	42	65.03	61.85	57.89
43	674.05	642.33	602.68	43	67.41	64.23	60.27
44	705.77	666.12	626.47	44	70.58	66.61	62.65
45	737.49	697.84	658.19	45	73.75	69.78	65.82
46	761.28	721.63	681.98	46	76.13	72.16	68.20
47	793.00	753.35	713.70	47	79.30	75.34	71.37
48	832.65	793.00	745.42	48	83.27	79.30	74.54
49	864.37	816.79	769.21	49	86.44	81.68	76.92
50	896.09	848.51	800.93	50	89.61	84.85	80.09
51	943.67	896.09	840.58	51	94.37	89.61	84.06
52	991.25	943.67	888.16	52	99.13	94.37	88.82
53	1,038.83	983.32	927.81	53	103.88	98.33	92.78
54	1,094.34	1,038.83	975.39	54	109.43	103.88	97.54
55	1,141.92	1,078.48	1,015.04	55	114.19	107.85	101.50
56	1,213.29	1,149.85	1,078.48	56	121.33	114.99	107.85
57	1,292.59	1,221.22	1,149.85	57	129.26	122.12	114.99
58	1,371.89	1,292.59	1,213.29	58	137.19	129.26	121.33
59	1,451.19	1,371.89	1,292.59	59	145.12	137.19	129.26
60	1,538.42	1,451.19	1,363.96	60	153.84	145.12	136.40
61	1,649.44	1,562.21	1,467.05	61	164.94	156.22	146.71
62	1,768.39	1,673.23	1,570.14	62	176.84	167.32	157.01
63	1,887.34	1,784.25	1,681.16	63	188.73	178.43	168.12
64	2,022.15	1,911.13	1,800.11	64	202.22	191.11	180.01
65	2,156.96	2,038.01	1,919.06	65	215.70	203.80	191.91
66	2,355.21	2,228.33	2,093.52	66	235.52	222.83	209.35
67	2,569.32	2,426.58	2,283.84	67	256.93	242.66	228.38
68	2,791.36	2,640.69	2,490.02	68	279.14	264.07	249.00
69	3,045.12	2,878.59	2,712.06	69	304.51	287.86	271.21

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,314.74	3,132.35	2,949.96	70	331.47	313.24	295.00
71	3,663.66	3,465.41	3,267.16	71	366.37	346.54	326.72
72	4,044.30	3,830.19	3,608.15	72	404.43	383.02	360.82
73	4,464.59	4,226.69	3,988.79	73	446.46	422.67	398.88
74	4,924.53	4,670.77	4,417.01	74	492.45	467.08	441.70
75	5,432.05	5,154.50	4,876.95	75	543.21	515.45	487.70
76	6,090.24	5,780.97	5,471.70	76	609.02	578.10	547.17
77	6,819.80	6,478.81	6,129.89	77	681.98	647.88	612.99
78	7,644.52	7,263.88	6,875.31	78	764.45	726.39	687.53
79	8,564.40	8,136.18	7,707.96	79	856.44	813.62	770.80

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	420.29	396.50	364.78	18-39	42.03	39.65	36.48
40	420.29	396.50	364.78	40	42.03	39.65	36.48
41	436.15	412.36	380.64	41	43.62	41.24	38.06
42	452.01	420.29	388.57	42	45.20	42.03	38.86
43	467.87	436.15	404.43	43	46.79	43.62	40.44
44	475.80	452.01	420.29	44	47.58	45.20	42.03
45	491.66	459.94	428.22	45	49.17	45.99	42.82
46	507.52	475.80	444.08	46	50.75	47.58	44.41
47	523.38	491.66	459.94	47	52.34	49.17	45.99
48	539.24	507.52	475.80	48	53.92	50.75	47.58
49	555.10	523.38	491.66	49	55.51	52.34	49.17
50	570.96	539.24	499.59	50	57.10	53.92	49.96
51	594.75	555.10	515.45	51	59.48	55.51	51.55
52	610.61	570.96	531.31	52	61.06	57.10	53.13
53	626.47	586.82	547.17	53	62.65	58.68	54.72
54	650.26	610.61	563.03	54	65.03	61.06	56.30
55	666.12	618.54	570.96	55	66.61	61.85	57.10
56	705.77	658.19	602.68	56	70.58	65.82	60.27
57	737.49	689.91	642.33	57	73.75	68.99	64.23
58	777.14	729.56	674.05	58	77.71	72.96	67.41
59	816.79	769.21	713.70	59	81.68	76.92	71.37
60	856.44	800.93	745.42	60	85.64	80.09	74.54
61	919.88	864.37	800.93	61	91.99	86.44	80.09
62	983.32	919.88	856.44	62	98.33	91.99	85.64
63	1,054.69	983.32	911.95	63	105.47	98.33	91.20
64	1,126.06	1,046.76	967.46	64	112.61	104.68	96.75
65	1,197.43	1,118.13	1,030.90	65	119.74	111.81	103.09
66	1,292.59	1,205.36	1,110.20	66	129.26	120.54	111.02
67	1,387.75	1,292.59	1,197.43	67	138.78	129.26	119.74
68	1,498.77	1,395.68	1,292.59	68	149.88	139.57	129.26
69	1,609.79	1,498.77	1,387.75	69	160.98	149.88	138.78

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,728.74	1,609.79	1,490.84	70	172.87	160.98	149.08
71	1,895.27	1,768.39	1,641.51	71	189.53	176.84	164.15
72	2,077.66	1,942.85	1,800.11	72	207.77	194.29	180.01
73	2,283.84	2,125.24	1,966.64	73	228.38	212.52	196.66
74	2,497.95	2,331.42	2,156.96	74	249.80	233.14	215.70
75	2,735.85	2,553.46	2,363.14	75	273.59	255.35	236.31
76	3,060.98	2,854.80	2,648.62	76	306.10	285.48	264.86
77	3,425.76	3,195.79	2,957.89	77	342.58	319.58	295.79
78	3,830.19	3,568.50	3,306.81	78	383.02	356.85	330.68
79	4,282.20	3,988.79	3,695.38	79	428.22	398.88	369.54
80		4,456.66	4,131.53	80		445.67	413.15
81		4,924.53	4,559.75	81		492.45	455.98
82		5,424.12	5,027.62	82		542.41	502.76
83		5,987.15	5,551.00	83		598.72	555.10
84		6,605.69	6,121.96	84		660.57	612.20

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	523.38	491.66	452.01	18-39	52.34	49.17	45.20
40	523.38	491.66	452.01	40	52.34	49.17	45.20
41	547.17	507.52	467.87	41	54.72	50.75	46.79
42	563.03	523.38	483.73	42	56.30	52.34	48.37
43	578.89	539.24	499.59	43	57.89	53.92	49.96
44	602.68	563.03	515.45	44	60.27	56.30	51.55
45	618.54	578.89	539.24	45	61.85	57.89	53.92
46	642.33	602.68	555.10	46	64.23	60.27	55.51
47	658.19	618.54	570.96	47	65.82	61.85	57.10
48	681.98	642.33	594.75	48	68.20	64.23	59.48
49	705.77	658.19	610.61	49	70.58	65.82	61.06
50	721.63	674.05	626.47	50	72.16	67.41	62.65
51	745.42	697.84	650.26	51	74.54	69.78	65.03
52	769.21	721.63	666.12	52	76.92	72.16	66.61
53	793.00	737.49	681.98	53	79.30	73.75	68.20
54	816.79	761.28	705.77	54	81.68	76.13	70.58
55	832.65	777.14	721.63	55	83.27	77.71	72.16
56	880.23	824.72	769.21	56	88.02	82.47	76.92
57	935.74	872.30	808.86	57	93.57	87.23	80.89
58	983.32	919.88	848.51	58	98.33	91.99	84.85
59	1,038.83	967.46	896.09	59	103.88	96.75	89.61
60	1,094.34	1,022.97	943.67	60	109.43	102.30	94.37
61	1,165.71	1,086.41	1,007.11	61	116.57	108.64	100.71
62	1,245.01	1,157.78	1,070.55	62	124.50	115.78	107.06
63	1,324.31	1,237.08	1,141.92	63	132.43	123.71	114.19
64	1,411.54	1,316.38	1,221.22	64	141.15	131.64	122.12
65	1,498.77	1,395.68	1,292.59	65	149.88	139.57	129.26
66	1,617.72	1,506.70	1,395.68	66	161.77	150.67	139.57
67	1,744.60	1,625.65	1,506.70	67	174.46	162.57	150.67
68	1,887.34	1,760.46	1,633.58	68	188.73	176.05	163.36
69	2,030.08	1,895.27	1,760.46	69	203.01	189.53	176.05

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,188.68	2,045.94	1,895.27	70	218.87	204.59	189.53
71	2,410.72	2,252.12	2,085.59	71	241.07	225.21	208.56
72	2,648.62	2,474.16	2,291.77	72	264.86	247.42	229.18
73	2,910.31	2,719.99	2,521.74	73	291.03	272.00	252.17
74	3,195.79	2,981.68	2,767.57	74	319.58	298.17	276.76
75	3,512.99	3,275.09	3,037.19	75	351.30	327.51	303.72
76	3,893.63	3,631.94	3,370.25	76	389.36	363.19	337.03
77	4,313.92	4,020.51	3,727.10	77	431.39	402.05	372.71
78	4,773.86	4,456.66	4,131.53	78	477.39	445.67	413.15
79	5,281.38	4,932.46	4,575.61	79	528.14	493.25	457.56

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	642.33	602.68	555.10	18-39	64.23	60.27	55.51
40	642.33	602.68	555.10	40	64.23	60.27	55.51
41	666.12	626.47	578.89	41	66.61	62.65	57.89
42	689.91	650.26	602.68	42	68.99	65.03	60.27
43	713.70	666.12	618.54	43	71.37	66.61	61.85
44	737.49	689.91	642.33	44	73.75	68.99	64.23
45	769.21	721.63	666.12	45	76.92	72.16	66.61
46	793.00	745.42	689.91	46	79.30	74.54	68.99
47	816.79	769.21	713.70	47	81.68	76.92	71.37
48	848.51	793.00	737.49	48	84.85	79.30	73.75
49	880.23	824.72	761.28	49	88.02	82.47	76.13
50	904.02	848.51	785.07	50	90.40	84.85	78.51
51	935.74	880.23	816.79	51	93.57	88.02	81.68
52	967.46	904.02	840.58	52	96.75	90.40	84.06
53	1,007.11	943.67	872.30	53	100.71	94.37	87.23
54	1,038.83	975.39	904.02	54	103.88	97.54	90.40
55	1,070.55	999.18	927.81	55	107.06	99.92	92.78
56	1,133.99	1,062.62	983.32	56	113.40	106.26	98.33
57	1,189.50	1,110.20	1,030.90	57	118.95	111.02	103.09
58	1,252.94	1,173.64	1,086.41	58	125.29	117.36	108.64
59	1,316.38	1,229.15	1,141.92	59	131.64	122.92	114.19
60	1,379.82	1,292.59	1,197.43	60	137.98	129.26	119.74
61	1,474.98	1,379.82	1,276.73	61	147.50	137.98	127.67
62	1,562.21	1,459.12	1,356.03	62	156.22	145.91	135.60
63	1,665.30	1,554.28	1,443.26	63	166.53	155.43	144.33
64	1,768.39	1,657.37	1,538.42	64	176.84	165.74	153.84
65	1,879.41	1,760.46	1,633.58	65	187.94	176.05	163.36
66	2,038.01	1,903.20	1,768.39	66	203.80	190.32	176.84
67	2,212.47	2,069.73	1,919.06	67	221.25	206.97	191.91
68	2,394.86	2,236.26	2,077.66	68	239.49	223.63	207.77
69	2,593.11	2,418.65	2,244.19	69	259.31	241.87	224.42

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,807.22	2,616.90	2,426.58	70	280.72	261.69	242.66
71	3,092.70	2,886.52	2,680.34	71	309.27	288.65	268.03
72	3,401.97	3,179.93	2,949.96	72	340.20	317.99	295.00
73	3,750.89	3,497.13	3,243.37	73	375.09	349.71	324.34
74	4,123.60	3,853.98	3,576.43	74	412.36	385.40	357.64
75	4,535.96	4,234.62	3,933.28	75	453.60	423.46	393.33
76	5,075.20	4,742.14	4,401.15	76	507.52	474.21	440.12
77	5,677.88	5,305.17	4,924.53	77	567.79	530.52	492.45
78	6,344.00	5,923.71	5,503.42	78	634.40	592.37	550.34
79	7,097.35	6,629.48	6,153.68	79	709.74	662.95	615.37

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	824.72	777.14	729.56	18-39	82.47	77.71	72.96
40	824.72	777.14	729.56	40	82.47	77.71	72.96
41	856.44	808.86	761.28	41	85.64	80.89	76.13
42	888.16	840.58	793.00	42	88.82	84.06	79.30
43	927.81	872.30	816.79	43	92.78	87.23	81.68
44	959.53	904.02	848.51	44	95.95	90.40	84.85
45	991.25	935.74	880.23	45	99.13	93.57	88.02
46	1,030.90	975.39	911.95	46	103.09	97.54	91.20
47	1,070.55	1,015.04	951.60	47	107.06	101.50	95.16
48	1,110.20	1,046.76	983.32	48	111.02	104.68	98.33
49	1,149.85	1,086.41	1,022.97	49	114.99	108.64	102.30
50	1,189.50	1,126.06	1,054.69	50	118.95	112.61	105.47
51	1,237.08	1,173.64	1,102.27	51	123.71	117.36	110.23
52	1,292.59	1,221.22	1,141.92	52	129.26	122.12	114.19
53	1,340.17	1,268.80	1,189.50	53	134.02	126.88	118.95
54	1,395.68	1,316.38	1,237.08	54	139.57	131.64	123.71
55	1,443.26	1,363.96	1,284.66	55	144.33	136.40	128.47
56	1,522.56	1,443.26	1,356.03	56	152.26	144.33	135.60
57	1,601.86	1,514.63	1,427.40	57	160.19	151.46	142.74
58	1,689.09	1,593.93	1,498.77	58	168.91	159.39	149.88
59	1,776.32	1,673.23	1,570.14	59	177.63	167.32	157.01
60	1,863.55	1,760.46	1,649.44	60	186.36	176.05	164.94
61	1,982.50	1,871.48	1,760.46	61	198.25	187.15	176.05
62	2,109.38	1,990.43	1,871.48	62	210.94	199.04	187.15
63	2,236.26	2,117.31	1,990.43	63	223.63	211.73	199.04
64	2,379.00	2,252.12	2,117.31	64	237.90	225.21	211.73
65	2,521.74	2,386.93	2,244.19	65	252.17	238.69	224.42
66	2,727.92	2,585.18	2,434.51	66	272.79	258.52	243.45
67	2,957.89	2,799.29	2,632.76	67	295.79	279.93	263.28
68	3,195.79	3,021.33	2,846.87	68	319.58	302.13	284.69
69	3,457.48	3,267.16	3,076.84	69	345.75	326.72	307.68

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,735.03	3,528.85	3,322.67	70	373.50	352.89	332.27
71	4,099.81	3,877.77	3,647.80	71	409.98	387.78	364.78
72	4,504.24	4,258.41	4,004.65	72	450.42	425.84	400.47
73	4,940.39	4,670.77	4,393.22	73	494.04	467.08	439.32
74	5,424.12	5,122.78	4,821.44	74	542.41	512.28	482.14
75	5,947.50	5,622.37	5,289.31	75	594.75	562.24	528.93
76	6,653.27	6,288.49	5,915.78	76	665.33	628.85	591.58
77	7,446.27	7,033.91	6,613.62	77	744.63	703.39	661.36
78	8,326.50	7,866.56	7,398.69	78	832.65	786.66	739.87
79	9,309.82	8,794.37	8,270.99	79	930.98	879.44	827.10

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	278.25	255.06	231.87	18-39	27.82	25.51	23.19
40	278.25	255.06	231.87	40	27.82	25.51	23.19
41	289.84	266.65	243.47	41	28.98	26.67	24.35
42	301.44	278.25	255.06	42	30.14	27.82	25.51
43	313.03	289.84	266.65	43	31.30	28.98	26.67
44	324.62	301.44	278.25	44	32.46	30.14	27.82
45	336.22	313.03	289.84	45	33.62	31.30	28.98
46	347.81	324.62	289.84	46	34.78	32.46	28.98
47	347.81	324.62	301.44	47	34.78	32.46	30.14
48	359.40	336.22	313.03	48	35.94	33.62	31.30
49	371.00	347.81	324.62	49	37.10	34.78	32.46
50	382.59	359.40	336.22	50	38.26	35.94	33.62
51	405.78	382.59	359.40	51	40.58	38.26	35.94
52	428.97	405.78	371.00	52	42.90	40.58	37.10
53	452.15	428.97	394.18	53	45.22	42.90	39.42
54	475.34	440.56	405.78	54	47.53	44.06	40.58
55	486.93	452.15	417.37	55	48.69	45.22	41.74
56	521.71	486.93	452.15	56	52.17	48.69	45.22
57	568.09	533.31	486.93	57	56.81	53.33	48.69
58	602.87	568.09	521.71	58	60.29	56.81	52.17
59	649.24	602.87	556.50	59	64.92	60.29	55.65
60	684.03	637.65	591.28	60	68.40	63.77	59.13
61	741.99	695.62	637.65	61	74.20	69.56	63.77
62	788.37	741.99	684.03	62	78.84	74.20	68.40
63	846.34	788.37	730.40	63	84.63	78.84	73.04
64	904.31	846.34	776.78	64	90.43	84.63	77.68
65	962.27	892.71	823.15	65	96.23	89.27	82.31
66	1,055.02	985.46	904.31	66	105.50	98.55	90.43
67	1,159.37	1,078.21	985.46	67	115.94	107.82	98.55
68	1,263.71	1,170.96	1,078.21	68	126.37	117.10	107.82
69	1,379.65	1,275.30	1,170.96	69	137.96	127.53	117.10

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,507.18	1,391.24	1,275.30	70	150.72	139.12	127.53
71	1,681.08	1,553.55	1,426.02	71	168.11	155.36	142.60
72	1,854.99	1,727.46	1,588.33	72	185.50	172.75	158.83
73	2,063.67	1,924.55	1,773.83	73	206.37	192.45	177.38
74	2,283.95	2,133.23	1,970.92	74	228.40	213.32	197.09
75	2,527.42	2,365.11	2,191.20	75	252.74	236.51	219.12
76	2,817.26	2,631.76	2,434.67	76	281.73	263.18	243.47
77	3,130.29	2,921.60	2,712.92	77	313.03	292.16	271.29
78	3,478.10	3,246.22	3,014.35	78	347.81	324.62	301.44
79	3,872.28	3,617.22	3,350.57	79	387.23	361.72	335.06
80		4,011.41	3,709.97	80	430.12	401.14	371.00
81		4,451.97	4,127.34	81	477.66	445.20	412.73
82		4,938.90	4,567.90	82	529.83	493.89	456.79
83		5,483.80	5,078.02	83	587.80	548.38	507.80
84		6,075.08	5,622.93	84	651.56	607.51	562.29
				85	722.29	673.59	623.74
				86	812.72	758.23	702.58
				87	914.74	853.29	789.53
				88	1,029.52	959.96	889.23
				89	1,157.05	1,079.37	999.37
				90	1,301.97	1,213.86	1,124.59
				91	1,464.28	1,365.73	1,264.87
				92	1,647.46	1,537.32	1,423.70
				93	1,853.83	1,728.61	1,601.08
				94	2,085.70	1,945.42	1,800.50
				95	2,346.56	2,187.72	2,026.57
				96	2,638.72	2,461.33	2,279.31
				97	2,969.14	2,768.57	2,564.52
				98	3,340.13	3,115.22	2,884.50
				99	3,757.51	3,504.76	3,245.07

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	324.62	313.03	289.84	18-39	32.46	31.30	28.98
40	324.62	313.03	289.84	40	32.46	31.30	28.98
41	347.81	324.62	301.44	41	34.78	32.46	30.14
42	359.40	336.22	313.03	42	35.94	33.62	31.30
43	371.00	347.81	324.62	43	37.10	34.78	32.46
44	382.59	359.40	336.22	44	38.26	35.94	33.62
45	394.18	371.00	347.81	45	39.42	37.10	34.78
46	405.78	382.59	359.40	46	40.58	38.26	35.94
47	417.37	394.18	371.00	47	41.74	39.42	37.10
48	440.56	417.37	382.59	48	44.06	41.74	38.26
49	452.15	428.97	394.18	49	45.22	42.90	39.42
50	463.75	440.56	405.78	50	46.37	44.06	40.58
51	486.93	463.75	428.97	51	48.69	46.37	42.90
52	510.12	486.93	452.15	52	51.01	48.69	45.22
53	533.31	498.53	463.75	53	53.33	49.85	46.37
54	556.50	521.71	486.93	54	55.65	52.17	48.69
55	579.68	544.90	498.53	55	57.97	54.49	49.85
56	626.06	591.28	544.90	56	62.61	59.13	54.49
57	672.43	626.06	579.68	57	67.24	62.61	57.97
58	718.81	672.43	626.06	58	71.88	67.24	62.61
59	765.18	718.81	660.84	59	76.52	71.88	66.08
60	811.56	765.18	707.21	60	81.16	76.52	70.72
61	881.12	823.15	765.18	61	88.11	82.31	76.52
62	939.09	881.12	811.56	62	93.91	88.11	81.16
63	1,008.65	939.09	869.52	63	100.86	93.91	86.95
64	1,078.21	1,008.65	939.09	64	107.82	100.86	93.91
65	1,147.77	1,078.21	997.05	65	114.78	107.82	99.71
66	1,275.30	1,194.15	1,101.40	66	127.53	119.41	110.14
67	1,402.83	1,310.08	1,205.74	67	140.28	131.01	120.57
68	1,553.55	1,437.61	1,321.68	68	155.36	143.76	132.17
69	1,704.27	1,576.74	1,449.21	69	170.43	157.67	144.92

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,878.17	1,739.05	1,588.33	70	187.82	173.90	158.83
71	2,098.45	1,947.73	1,785.42	71	209.85	194.77	178.54
72	2,330.33	2,168.01	1,994.11	72	233.03	216.80	199.41
73	2,596.98	2,411.48	2,225.98	73	259.70	241.15	222.60
74	2,886.82	2,689.73	2,481.04	74	288.68	268.97	248.10
75	3,199.85	2,991.16	2,770.88	75	319.99	299.12	277.09
76	3,559.25	3,327.38	3,083.91	76	355.93	332.74	308.39
77	3,953.44	3,698.38	3,431.72	77	395.34	369.84	343.17
78	4,394.00	4,104.16	3,802.72	78	439.40	410.42	380.27
79	4,892.52	4,567.90	4,231.69	79	489.25	456.79	423.17
				80	542.58	506.64	469.54
				81	600.55	559.97	519.40
				82	663.16	619.10	573.89
				83	732.72	684.03	634.17
				84	810.40	755.91	701.42
				85	895.03	834.74	774.46
				86	1,007.49	939.09	871.84
				87	1,133.86	1,057.34	980.82
				88	1,275.30	1,189.51	1,103.72
				89	1,434.14	1,337.91	1,241.68
				90	1,613.84	1,504.86	1,395.88
				91	1,815.57	1,692.67	1,570.94
				92	2,041.64	1,904.84	1,766.87
				93	2,296.70	2,142.51	1,987.15
				94	2,584.23	2,410.32	2,236.42
				95	2,906.53	2,711.76	2,515.82
				96	3,270.57	3,050.29	2,830.01
				97	3,678.67	3,431.72	3,183.62
				98	4,138.94	3,860.69	3,581.28
				99	4,656.01	4,342.99	4,028.80

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	440.56	417.37	382.59	18-39	44.06	41.74	38.26
40	440.56	417.37	382.59	40	44.06	41.74	38.26
41	463.75	440.56	405.78	41	46.37	44.06	40.58
42	475.34	452.15	417.37	42	47.53	45.22	41.74
43	486.93	463.75	428.97	43	48.69	46.37	42.90
44	510.12	475.34	440.56	44	51.01	47.53	44.06
45	521.71	486.93	452.15	45	52.17	48.69	45.22
46	533.31	498.53	463.75	46	53.33	49.85	46.37
47	556.50	521.71	486.93	47	55.65	52.17	48.69
48	568.09	533.31	498.53	48	56.81	53.33	49.85
49	591.28	556.50	510.12	49	59.13	55.65	51.01
50	602.87	568.09	521.71	50	60.29	56.81	52.17
51	626.06	591.28	544.90	51	62.61	59.13	54.49
52	649.24	614.46	568.09	52	64.92	61.45	56.81
53	672.43	626.06	579.68	53	67.24	62.61	57.97
54	695.62	649.24	602.87	54	69.56	64.92	60.29
55	718.81	672.43	614.46	55	71.88	67.24	61.45
56	776.78	718.81	660.84	56	77.68	71.88	66.08
57	834.74	776.78	707.21	57	83.47	77.68	70.72
58	892.71	834.74	765.18	58	89.27	83.47	76.52
59	962.27	892.71	811.56	59	96.23	89.27	81.16
60	1,020.24	950.68	869.52	60	102.02	95.07	86.95
61	1,101.40	1,020.24	939.09	61	110.14	102.02	93.91
62	1,170.96	1,089.80	1,008.65	62	117.10	108.98	100.86
63	1,252.12	1,170.96	1,078.21	63	125.21	117.10	107.82
64	1,344.86	1,252.12	1,147.77	64	134.49	125.21	114.78
65	1,426.02	1,333.27	1,228.93	65	142.60	133.33	122.89
66	1,576.74	1,472.39	1,356.46	66	157.67	147.24	135.65
67	1,739.05	1,623.11	1,495.58	67	173.90	162.31	149.56
68	1,924.55	1,785.42	1,646.30	68	192.45	178.54	164.63
69	2,121.64	1,970.92	1,808.61	69	212.16	197.09	180.86

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,330.33	2,156.42	1,982.52	70	233.03	215.64	198.25
71	2,608.57	2,423.07	2,225.98	71	260.86	242.31	222.60
72	2,910.01	2,701.32	2,492.64	72	291.00	270.13	249.26
73	3,257.82	3,037.54	2,805.67	73	325.78	303.75	280.57
74	3,640.41	3,396.94	3,141.88	74	364.04	339.69	314.19
75	4,057.78	3,791.13	3,512.88	75	405.78	379.11	351.29
76	4,521.53	4,220.09	3,907.06	76	452.15	422.01	390.71
77	5,020.05	4,683.84	4,347.62	77	502.01	468.38	434.76
78	5,576.55	5,205.55	4,834.56	78	557.66	520.56	483.46
79	6,202.61	5,796.83	5,379.46	79	620.26	579.68	537.95
				80	688.66	643.45	597.07
				81	767.50	716.49	665.48
				82	854.45	797.64	740.83
				83	951.84	889.23	825.47
				84	1,060.82	990.10	919.38
				85	1,180.23	1,102.56	1,023.72
				86	1,328.63	1,240.52	1,152.41
				87	1,494.42	1,395.88	1,296.17
				88	1,681.08	1,570.94	1,458.48
				89	1,890.93	1,766.87	1,640.50
				90	2,127.44	1,987.15	1,845.71
				91	2,392.93	2,235.26	2,076.42
				92	2,692.05	2,514.66	2,334.96
				93	3,028.26	2,830.01	2,627.12
				94	3,407.38	3,183.62	2,955.22
				95	3,832.86	3,581.28	3,325.06
				96	4,311.68	4,028.80	3,740.11
				97	4,850.79	4,531.96	4,208.50
				98	5,457.14	5,098.89	4,733.69
				99	6,140.00	5,735.38	5,324.97

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	568.09	533.31	498.53	18-39	56.81	53.33	49.85
40	568.09	533.31	498.53	40	56.81	53.33	49.85
41	591.28	556.50	521.71	41	59.13	55.65	52.17
42	614.46	579.68	533.31	42	61.45	57.97	53.33
43	626.06	591.28	556.50	43	62.61	59.13	55.65
44	649.24	614.46	568.09	44	64.92	61.45	56.81
45	660.84	626.06	591.28	45	66.08	62.61	59.13
46	684.03	649.24	602.87	46	68.40	64.92	60.29
47	707.21	672.43	626.06	47	70.72	67.24	62.61
48	730.40	695.62	649.24	48	73.04	69.56	64.92
49	753.59	718.81	672.43	49	75.36	71.88	67.24
50	765.18	730.40	684.03	50	76.52	73.04	68.40
51	811.56	765.18	718.81	51	81.16	76.52	71.88
52	846.34	799.96	753.59	52	84.63	80.00	75.36
53	881.12	834.74	788.37	53	88.11	83.47	78.84
54	927.49	881.12	823.15	54	92.75	88.11	82.31
55	962.27	915.90	857.93	55	96.23	91.59	85.79
56	1,031.84	973.87	915.90	56	103.18	97.39	91.59
57	1,089.80	1,031.84	973.87	57	108.98	103.18	97.39
58	1,159.37	1,101.40	1,031.84	58	115.94	110.14	103.18
59	1,240.52	1,170.96	1,101.40	59	124.05	117.10	110.14
60	1,310.08	1,240.52	1,159.37	60	131.01	124.05	115.94
61	1,414.43	1,333.27	1,252.12	61	141.44	133.33	125.21
62	1,518.77	1,437.61	1,344.86	62	151.88	143.76	134.49
63	1,634.71	1,541.96	1,449.21	63	163.47	154.20	144.92
64	1,750.64	1,657.89	1,553.55	64	175.06	165.79	155.36
65	1,878.17	1,773.83	1,669.49	65	187.82	177.38	166.95
66	2,075.27	1,959.33	1,831.80	66	207.53	195.93	183.18
67	2,272.36	2,144.83	2,005.70	67	227.24	214.48	200.57
68	2,504.23	2,353.51	2,202.80	68	250.42	235.35	220.28
69	2,747.70	2,585.39	2,411.48	69	274.77	258.54	241.15

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,014.35	2,828.85	2,631.76	70	301.44	282.89	263.18
71	3,362.16	3,153.48	2,944.79	71	336.22	315.35	294.48
72	3,756.35	3,536.07	3,304.19	72	375.63	353.61	330.42
73	4,185.31	3,941.84	3,686.78	73	418.53	394.18	368.68
74	4,660.65	4,394.00	4,127.34	74	466.07	439.40	412.73
75	5,193.96	4,904.12	4,614.28	75	519.40	490.41	461.43
76	5,785.24	5,460.61	5,135.99	76	578.52	546.06	513.60
77	6,422.89	6,063.48	5,704.08	77	642.29	606.35	570.41
78	7,141.69	6,747.51	6,341.73	78	714.17	674.75	634.17
79	7,941.66	7,501.10	7,060.54	79	794.17	750.11	706.05
				80	882.28	833.58	783.73
				81	980.82	926.33	871.84
				82	1,090.96	1,030.68	969.23
				83	1,212.70	1,145.45	1,077.05
				84	1,348.34	1,272.98	1,197.63
				85	1,497.90	1,414.43	1,330.95
				86	1,685.72	1,591.81	1,497.90
				87	1,896.72	1,791.22	1,684.56
				88	2,133.23	2,014.98	1,895.56
				89	2,399.89	2,266.56	2,132.07
				90	2,700.16	2,549.45	2,398.73
				91	3,037.54	2,868.27	2,699.00
				92	3,416.65	3,226.52	3,036.38
				93	3,843.30	3,629.97	3,415.49
				94	4,324.44	4,083.29	3,842.14
				95	4,864.70	4,593.41	4,322.12
				96	5,472.21	5,167.29	4,862.38
				97	6,156.23	5,814.22	5,471.05
				98	6,926.05	6,539.98	6,153.91
				99	7,792.10	7,357.34	6,923.73

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	405.78	382.59	347.81	18-39	40.58	38.26	34.78
40	405.78	382.59	347.81	40	40.58	38.26	34.78
41	428.97	405.78	371.00	41	42.90	40.58	37.10
42	440.56	417.37	382.59	42	44.06	41.74	38.26
43	463.75	428.97	394.18	43	46.37	42.90	39.42
44	486.93	452.15	405.78	44	48.69	45.22	40.58
45	498.53	463.75	428.97	45	49.85	46.37	42.90
46	521.71	486.93	440.56	46	52.17	48.69	44.06
47	544.90	510.12	463.75	47	54.49	51.01	46.37
48	568.09	521.71	475.34	48	56.81	52.17	47.53
49	579.68	544.90	498.53	49	57.97	54.49	49.85
50	602.87	556.50	510.12	50	60.29	55.65	51.01
51	637.65	591.28	533.31	51	63.77	59.13	53.33
52	660.84	614.46	556.50	52	66.08	61.45	55.65
53	684.03	637.65	579.68	53	68.40	63.77	57.97
54	707.21	660.84	602.87	54	70.72	66.08	60.29
55	730.40	684.03	626.06	55	73.04	68.40	62.61
56	788.37	730.40	672.43	56	78.84	73.04	67.24
57	834.74	776.78	718.81	57	83.47	77.68	71.88
58	881.12	823.15	765.18	58	88.11	82.31	76.52
59	939.09	881.12	811.56	59	93.91	88.11	81.16
60	997.05	927.49	857.93	60	99.71	92.75	85.79
61	1,078.21	1,008.65	927.49	61	107.82	100.86	92.75
62	1,159.37	1,078.21	997.05	62	115.94	107.82	99.71
63	1,252.12	1,159.37	1,066.62	63	125.21	115.94	106.66
64	1,344.86	1,252.12	1,147.77	64	134.49	125.21	114.78
65	1,437.61	1,333.27	1,228.93	65	143.76	133.33	122.89
66	1,565.14	1,460.80	1,344.86	66	156.51	146.08	134.49
67	1,704.27	1,576.74	1,449.21	67	170.43	157.67	144.92
68	1,843.39	1,715.86	1,576.74	68	184.34	171.59	157.67
69	2,005.70	1,866.58	1,715.86	69	200.57	186.66	171.59

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,168.01	2,017.30	1,854.99	70	216.80	201.73	185.50
71	2,399.89	2,225.98	2,052.08	71	239.99	222.60	205.21
72	2,654.95	2,469.45	2,272.36	72	265.49	246.94	227.24
73	2,921.60	2,724.51	2,515.82	73	292.16	272.45	251.58
74	3,234.63	3,002.76	2,770.88	74	323.46	300.28	277.09
75	3,559.25	3,315.79	3,060.73	75	355.93	331.58	306.07
76	4,011.41	3,733.16	3,443.32	76	401.14	373.32	344.33
77	4,498.34	4,185.31	3,872.28	77	449.83	418.53	387.23
78	5,066.43	4,707.03	4,347.62	78	506.64	470.70	434.76
79	5,692.49	5,286.71	4,880.93	79	569.25	528.67	488.09
80		5,935.95	5,483.80	80		593.60	548.38
81		6,550.42	6,051.89	81		655.04	605.19
82		7,222.85	6,677.95	82		722.29	667.79
83		7,964.84	7,373.57	83		796.48	737.36
84		8,776.40	8,138.75	84		877.64	813.87

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	498.53	463.75	428.97	18-39	49.85	46.37	42.90
40	498.53	463.75	428.97	40	49.85	46.37	42.90
41	521.71	486.93	452.15	41	52.17	48.69	45.22
42	544.90	510.12	475.34	42	54.49	51.01	47.53
43	568.09	533.31	486.93	43	56.81	53.33	48.69
44	591.28	556.50	510.12	44	59.13	55.65	51.01
45	614.46	579.68	533.31	45	61.45	57.97	53.33
46	637.65	591.28	544.90	46	63.77	59.13	54.49
47	660.84	614.46	568.09	47	66.08	61.45	56.81
48	695.62	649.24	591.28	48	69.56	64.92	59.13
49	718.81	672.43	614.46	49	71.88	67.24	61.45
50	741.99	695.62	637.65	50	74.20	69.56	63.77
51	776.78	730.40	672.43	51	77.68	73.04	67.24
52	811.56	753.59	695.62	52	81.16	75.36	69.56
53	846.34	788.37	718.81	53	84.63	78.84	71.88
54	869.52	811.56	741.99	54	86.95	81.16	74.20
55	904.31	834.74	765.18	55	90.43	83.47	76.52
56	973.87	904.31	823.15	56	97.39	90.43	82.31
57	1,031.84	962.27	881.12	57	103.18	96.23	88.11
58	1,101.40	1,020.24	939.09	58	110.14	102.02	93.91
59	1,170.96	1,089.80	1,008.65	59	117.10	108.98	100.86
60	1,240.52	1,159.37	1,066.62	60	124.05	115.94	106.66
61	1,344.86	1,252.12	1,147.77	61	134.49	125.21	114.78
62	1,437.61	1,344.86	1,240.52	62	143.76	134.49	124.05
63	1,553.55	1,449.21	1,333.27	63	155.36	144.92	133.33
64	1,669.49	1,553.55	1,426.02	64	166.95	155.36	142.60
65	1,785.42	1,657.89	1,530.36	65	178.54	165.79	153.04
66	1,947.73	1,808.61	1,669.49	66	194.77	180.86	166.95
67	2,121.64	1,970.92	1,820.20	67	212.16	197.09	182.02
68	2,307.14	2,144.83	1,982.52	68	230.71	214.48	198.25
69	2,515.82	2,341.92	2,156.42	69	251.58	234.19	215.64

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,736.10	2,539.01	2,341.92	70	273.61	253.90	234.19
71	3,037.54	2,817.26	2,596.98	71	303.75	281.73	259.70
72	3,362.16	3,118.69	2,875.23	72	336.22	311.87	287.52
73	3,709.97	3,454.91	3,188.26	73	371.00	345.49	318.83
74	4,115.75	3,825.91	3,536.07	74	411.57	382.59	353.61
75	4,544.71	4,231.69	3,907.06	75	454.47	423.17	390.71
76	5,078.02	4,718.62	4,359.22	76	507.80	471.86	435.92
77	5,657.71	5,263.52	4,869.34	77	565.77	526.35	486.93
78	6,318.54	5,877.99	5,425.83	78	631.85	587.80	542.58
79	7,037.35	6,550.42	6,051.89	79	703.74	655.04	605.19

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	626.06	591.28	544.90	18-39	62.61	59.13	54.49
40	626.06	591.28	544.90	40	62.61	59.13	54.49
41	660.84	614.46	568.09	41	66.08	61.45	56.81
42	684.03	637.65	591.28	42	68.40	63.77	59.13
43	707.21	660.84	614.46	43	70.72	66.08	61.45
44	741.99	695.62	649.24	44	74.20	69.56	64.92
45	776.78	730.40	672.43	45	77.68	73.04	67.24
46	799.96	753.59	695.62	46	80.00	75.36	69.56
47	834.74	788.37	730.40	47	83.47	78.84	73.04
48	869.52	811.56	753.59	48	86.95	81.16	75.36
49	904.31	846.34	788.37	49	90.43	84.63	78.84
50	939.09	881.12	811.56	50	93.91	88.11	81.16
51	985.46	915.90	846.34	51	98.55	91.59	84.63
52	1,020.24	950.68	881.12	52	102.02	95.07	88.11
53	1,055.02	985.46	915.90	53	105.50	98.55	91.59
54	1,101.40	1,020.24	939.09	54	110.14	102.02	93.91
55	1,136.18	1,055.02	973.87	55	113.62	105.50	97.39
56	1,217.33	1,136.18	1,043.43	56	121.73	113.62	104.34
57	1,298.49	1,205.74	1,112.99	57	129.85	120.57	111.30
58	1,379.65	1,286.90	1,182.55	58	137.96	128.69	118.26
59	1,472.39	1,368.05	1,252.12	59	147.24	136.81	125.21
60	1,565.14	1,449.21	1,333.27	60	156.51	144.92	133.33
61	1,681.08	1,565.14	1,437.61	61	168.11	156.51	143.76
62	1,808.61	1,681.08	1,541.96	62	180.86	168.11	154.20
63	1,936.14	1,797.02	1,657.89	63	193.61	179.70	165.79
64	2,075.27	1,924.55	1,773.83	64	207.53	192.45	177.38
65	2,225.98	2,063.67	1,901.36	65	222.60	206.37	190.14
66	2,434.67	2,260.76	2,086.86	66	243.47	226.08	208.69
67	2,666.54	2,481.04	2,283.95	67	266.65	248.10	228.40
68	2,910.01	2,701.32	2,492.64	68	291.00	270.13	249.26
69	3,188.26	2,956.38	2,724.51	69	318.83	295.64	272.45

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,478.10	3,234.63	2,979.57	70	347.81	323.46	297.96
71	3,872.28	3,594.03	3,315.79	71	387.23	359.40	331.58
72	4,289.65	3,988.22	3,686.78	72	428.97	398.82	368.68
73	4,764.99	4,428.78	4,092.56	73	476.50	442.88	409.26
74	5,286.71	4,927.31	4,556.31	74	528.67	492.73	455.63
75	5,866.39	5,460.61	5,054.84	75	586.64	546.06	505.48
76	6,608.39	6,156.23	5,692.49	76	660.84	615.62	569.25
77	7,443.13	6,933.01	6,411.29	77	744.31	693.30	641.13
78	8,370.62	7,802.53	7,222.85	78	837.06	780.25	722.29
79	9,425.65	8,776.40	8,127.16	79	942.56	877.64	812.72

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	811.56	765.18	718.81	18-39	81.16	76.52	71.88
40	811.56	765.18	718.81	40	81.16	76.52	71.88
41	846.34	799.96	753.59	41	84.63	80.00	75.36
42	881.12	834.74	788.37	42	88.11	83.47	78.84
43	927.49	881.12	823.15	43	92.75	88.11	82.31
44	962.27	915.90	857.93	44	96.23	91.59	85.79
45	997.05	950.68	892.71	45	99.71	95.07	89.27
46	1,043.43	985.46	927.49	46	104.34	98.55	92.75
47	1,078.21	1,020.24	962.27	47	107.82	102.02	96.23
48	1,124.59	1,066.62	1,008.65	48	112.46	106.66	100.86
49	1,170.96	1,112.99	1,055.02	49	117.10	111.30	105.50
50	1,217.33	1,159.37	1,089.80	50	121.73	115.94	108.98
51	1,286.90	1,217.33	1,147.77	51	128.69	121.73	114.78
52	1,344.86	1,275.30	1,194.15	52	134.49	127.53	119.41
53	1,414.43	1,333.27	1,252.12	53	141.44	133.33	125.21
54	1,472.39	1,391.24	1,310.08	54	147.24	139.12	131.01
55	1,541.96	1,460.80	1,368.05	55	154.20	146.08	136.81
56	1,646.30	1,553.55	1,460.80	56	164.63	155.36	146.08
57	1,750.64	1,657.89	1,553.55	57	175.06	165.79	155.36
58	1,854.99	1,750.64	1,646.30	58	185.50	175.06	164.63
59	1,970.92	1,866.58	1,750.64	59	197.09	186.66	175.06
60	2,086.86	1,970.92	1,854.99	60	208.69	197.09	185.50
61	2,249.17	2,121.64	1,994.11	61	224.92	212.16	199.41
62	2,411.48	2,283.95	2,144.83	62	241.15	228.40	214.48
63	2,585.39	2,446.26	2,295.54	63	258.54	244.63	229.55
64	2,770.88	2,620.17	2,469.45	64	277.09	262.02	246.94
65	2,967.98	2,805.67	2,643.35	65	296.80	280.57	264.34
66	3,246.22	3,072.32	2,886.82	66	324.62	307.23	288.68
67	3,547.66	3,350.57	3,153.48	67	354.77	335.06	315.35
68	3,883.88	3,663.60	3,443.32	68	388.39	366.36	344.33
69	4,243.28	4,011.41	3,767.94	69	424.33	401.14	376.79

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	4,625.87	4,370.81	4,104.16	70	462.59	437.08	410.42
71	5,124.40	4,846.15	4,556.31	71	512.44	484.61	455.63
72	5,680.89	5,367.86	5,043.24	72	568.09	536.79	504.32
73	6,283.76	5,935.95	5,588.14	73	628.38	593.60	558.81
74	6,956.20	6,585.20	6,202.61	74	695.62	658.52	620.26
75	7,698.19	7,280.82	6,863.45	75	769.82	728.08	686.34
76	8,672.06	8,208.31	7,744.56	76	867.21	820.83	774.46
77	9,773.46	9,251.74	8,718.43	77	977.35	925.17	871.84
78	11,002.38	10,411.11	9,819.83	78	1,100.24	1,041.11	981.98
79	12,393.62	11,732.78	11,071.95	79	1,239.36	1,173.28	1,107.19

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	591.28	556.50	510.12	18-39	59.13	55.65	51.01
40	591.28	556.50	510.12	40	59.13	55.65	51.01
41	614.46	579.68	533.31	41	61.45	57.97	53.33
42	637.65	591.28	544.90	42	63.77	59.13	54.49
43	660.84	614.46	568.09	43	66.08	61.45	56.81
44	672.43	626.06	579.68	44	67.24	62.61	57.97
45	695.62	649.24	602.87	45	69.56	64.92	60.29
46	718.81	672.43	614.46	46	71.88	67.24	61.45
47	741.99	695.62	637.65	47	74.20	69.56	63.77
48	765.18	718.81	660.84	48	76.52	71.88	66.08
49	788.37	741.99	684.03	49	78.84	74.20	68.40
50	811.56	753.59	695.62	50	81.16	75.36	69.56
51	834.74	776.78	718.81	51	83.47	77.68	71.88
52	857.93	799.96	741.99	52	85.79	80.00	74.20
53	881.12	823.15	753.59	53	88.11	82.31	75.36
54	904.31	846.34	776.78	54	90.43	84.63	77.68
55	915.90	857.93	788.37	55	91.59	85.79	78.84
56	973.87	904.31	834.74	56	97.39	90.43	83.47
57	1,020.24	950.68	881.12	57	102.02	95.07	88.11
58	1,078.21	1,008.65	927.49	58	107.82	100.86	92.75
59	1,124.59	1,055.02	973.87	59	112.46	105.50	97.39
60	1,182.55	1,101.40	1,020.24	60	118.26	110.14	102.02
61	1,275.30	1,194.15	1,101.40	61	127.53	119.41	110.14
62	1,356.46	1,263.71	1,170.96	62	135.65	126.37	117.10
63	1,449.21	1,356.46	1,263.71	63	144.92	135.65	126.37
64	1,553.55	1,449.21	1,344.86	64	155.36	144.92	134.49
65	1,657.89	1,553.55	1,437.61	65	165.79	155.36	143.76
66	1,785.42	1,669.49	1,553.55	66	178.54	166.95	155.36
67	1,924.55	1,797.02	1,669.49	67	192.45	179.70	166.95
68	2,075.27	1,936.14	1,797.02	68	207.53	193.61	179.70
69	2,237.58	2,086.86	1,936.14	69	223.76	208.69	193.61

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,399.89	2,237.58	2,075.27	70	239.99	223.76	207.53
71	2,631.76	2,457.86	2,283.95	71	263.18	245.79	228.40
72	2,886.82	2,689.73	2,492.64	72	288.68	268.97	249.26
73	3,165.07	2,956.38	2,736.10	73	316.51	295.64	273.61
74	3,478.10	3,246.22	3,002.76	74	347.81	324.62	300.28
75	3,802.72	3,547.66	3,281.01	75	380.27	354.77	328.10
76	4,254.87	3,965.03	3,675.19	76	425.49	396.50	367.52
77	4,764.99	4,440.37	4,104.16	77	476.50	444.04	410.42
78	5,321.49	4,962.09	4,591.09	78	532.15	496.21	459.11
79	5,947.55	5,541.77	5,135.99	79	594.75	554.18	513.60
80		6,191.01	5,738.86	80		619.10	573.89
81		6,840.26	6,341.73	81		684.03	634.17
82		7,547.47	6,990.98	82		754.75	699.10
83		8,324.25	7,709.78	83		832.42	770.98
84		9,182.18	8,509.75	84		918.22	850.97

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

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METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	730.40	684.03	637.65	18-39	73.04	68.40	63.77
40	730.40	684.03	637.65	40	73.04	68.40	63.77
41	765.18	718.81	660.84	41	76.52	71.88	66.08
42	788.37	741.99	684.03	42	78.84	74.20	68.40
43	811.56	765.18	707.21	43	81.16	76.52	70.72
44	834.74	788.37	730.40	44	83.47	78.84	73.04
45	869.52	811.56	753.59	45	86.95	81.16	75.36
46	892.71	834.74	776.78	46	89.27	83.47	77.68
47	915.90	857.93	799.96	47	91.59	85.79	80.00
48	950.68	892.71	834.74	48	95.07	89.27	83.47
49	985.46	927.49	857.93	49	98.55	92.75	85.79
50	1,008.65	950.68	881.12	50	100.86	95.07	88.11
51	1,043.43	973.87	904.31	51	104.34	97.39	90.43
52	1,066.62	997.05	927.49	52	106.66	99.71	92.75
53	1,101.40	1,031.84	950.68	53	110.14	103.18	95.07
54	1,124.59	1,055.02	973.87	54	112.46	105.50	97.39
55	1,147.77	1,078.21	997.05	55	114.78	107.82	99.71
56	1,217.33	1,136.18	1,055.02	56	121.73	113.62	105.50
57	1,286.90	1,205.74	1,112.99	57	128.69	120.57	111.30
58	1,356.46	1,263.71	1,170.96	58	135.65	126.37	117.10
59	1,437.61	1,344.86	1,240.52	59	143.76	134.49	124.05
60	1,507.18	1,402.83	1,298.49	60	150.72	140.28	129.85
61	1,611.52	1,507.18	1,391.24	61	161.15	150.72	139.12
62	1,727.46	1,611.52	1,483.99	62	172.75	161.15	148.40
63	1,843.39	1,715.86	1,588.33	63	184.34	171.59	158.83
64	1,959.33	1,831.80	1,692.67	64	195.93	183.18	169.27
65	2,086.86	1,947.73	1,797.02	65	208.69	194.77	179.70
66	2,260.76	2,110.05	1,947.73	66	226.08	211.00	194.77
67	2,434.67	2,272.36	2,098.45	67	243.47	227.24	209.85
68	2,620.17	2,446.26	2,260.76	68	262.02	244.63	226.08
69	2,828.85	2,643.35	2,446.26	69	282.89	264.34	244.63

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,049.13	2,840.45	2,631.76	70	304.91	284.04	263.18
71	3,350.57	3,130.29	2,898.42	71	335.06	313.03	289.84
72	3,686.78	3,443.32	3,188.26	72	368.68	344.33	318.83
73	4,046.19	3,779.53	3,501.29	73	404.62	377.95	350.13
74	4,440.37	4,150.53	3,849.10	74	444.04	415.05	384.91
75	4,869.34	4,544.71	4,220.09	75	486.93	454.47	422.01
76	5,402.65	5,043.24	4,683.84	76	540.26	504.32	468.38
77	5,982.33	5,588.14	5,182.37	77	598.23	558.81	518.24
78	6,619.98	6,179.42	5,738.86	78	662.00	617.94	573.89
79	7,338.79	6,851.85	6,353.33	79	733.88	685.19	635.33

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	904.31	846.34	776.78	18-39	90.43	84.63	77.68
40	904.31	846.34	776.78	40	90.43	84.63	77.68
41	939.09	881.12	811.56	41	93.91	88.11	81.16
42	973.87	904.31	834.74	42	97.39	90.43	83.47
43	1,008.65	939.09	869.52	43	100.86	93.91	86.95
44	1,043.43	973.87	904.31	44	104.34	97.39	90.43
45	1,078.21	1,008.65	927.49	45	107.82	100.86	92.75
46	1,112.99	1,043.43	962.27	46	111.30	104.34	96.23
47	1,159.37	1,078.21	997.05	47	115.94	107.82	99.71
48	1,194.15	1,112.99	1,031.84	48	119.41	111.30	103.18
49	1,240.52	1,159.37	1,066.62	49	124.05	115.94	106.66
50	1,275.30	1,194.15	1,101.40	50	127.53	119.41	110.14
51	1,321.68	1,228.93	1,136.18	51	132.17	122.89	113.62
52	1,356.46	1,263.71	1,170.96	52	135.65	126.37	117.10
53	1,391.24	1,298.49	1,205.74	53	139.12	129.85	120.57
54	1,437.61	1,344.86	1,240.52	54	143.76	134.49	124.05
55	1,472.39	1,379.65	1,275.30	55	147.24	137.96	127.53
56	1,553.55	1,449.21	1,344.86	56	155.36	144.92	134.49
57	1,634.71	1,530.36	1,414.43	57	163.47	153.04	141.44
58	1,727.46	1,611.52	1,495.58	58	172.75	161.15	149.56
59	1,808.61	1,692.67	1,565.14	59	180.86	169.27	156.51
60	1,901.36	1,773.83	1,646.30	60	190.14	177.38	164.63
61	2,028.89	1,901.36	1,762.24	61	202.89	190.14	176.22
62	2,168.01	2,028.89	1,878.17	62	216.80	202.89	187.82
63	2,307.14	2,156.42	1,994.11	63	230.71	215.64	199.41
64	2,457.86	2,295.54	2,133.23	64	245.79	229.55	213.32
65	2,608.57	2,434.67	2,260.76	65	260.86	243.47	226.08
66	2,828.85	2,643.35	2,457.86	66	282.89	264.34	245.79
67	3,072.32	2,863.63	2,654.95	67	307.23	286.36	265.49
68	3,327.38	3,107.10	2,875.23	68	332.74	310.71	287.52
69	3,605.63	3,362.16	3,118.69	69	360.56	336.22	311.87

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,895.47	3,640.41	3,373.76	70	389.55	364.04	337.38
71	4,289.65	4,011.41	3,721.56	71	428.97	401.14	372.16
72	4,730.21	4,417.18	4,092.56	72	473.02	441.72	409.26
73	5,205.55	4,857.74	4,509.93	73	520.56	485.77	450.99
74	5,727.27	5,344.68	4,962.09	74	572.73	534.47	496.21
75	6,295.36	5,877.99	5,460.61	75	629.54	587.80	546.06
76	7,048.95	6,585.20	6,109.86	76	704.89	658.52	610.99
77	7,883.69	7,361.97	6,828.67	77	788.37	736.20	682.87
78	8,811.18	8,231.50	7,640.22	78	881.12	823.15	764.02
79	9,854.61	9,205.37	8,544.53	79	985.46	920.54	854.45

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	1,159.37	1,101.40	1,031.84	18-39	115.94	110.14	103.18
40	1,159.37	1,101.40	1,031.84	40	115.94	110.14	103.18
41	1,205.74	1,147.77	1,078.21	41	120.57	114.78	107.82
42	1,252.12	1,182.55	1,112.99	42	125.21	118.26	111.30
43	1,298.49	1,228.93	1,159.37	43	129.85	122.89	115.94
44	1,344.86	1,275.30	1,194.15	44	134.49	127.53	119.41
45	1,391.24	1,321.68	1,240.52	45	139.12	132.17	124.05
46	1,449.21	1,368.05	1,286.90	46	144.92	136.81	128.69
47	1,507.18	1,426.02	1,333.27	47	150.72	142.60	133.33
48	1,553.55	1,472.39	1,391.24	48	155.36	147.24	139.12
49	1,611.52	1,530.36	1,437.61	49	161.15	153.04	143.76
50	1,669.49	1,576.74	1,483.99	50	166.95	157.67	148.40
51	1,739.05	1,646.30	1,541.96	51	173.90	164.63	154.20
52	1,797.02	1,704.27	1,599.93	52	179.70	170.43	159.99
53	1,854.99	1,750.64	1,646.30	53	185.50	175.06	164.63
54	1,924.55	1,820.20	1,704.27	54	192.45	182.02	170.43
55	1,982.52	1,878.17	1,762.24	55	198.25	187.82	176.22
56	2,098.45	1,982.52	1,854.99	56	209.85	198.25	185.50
57	2,202.80	2,086.86	1,959.33	57	220.28	208.69	195.93
58	2,318.73	2,191.20	2,063.67	58	231.87	219.12	206.37
59	2,434.67	2,307.14	2,168.01	59	243.47	230.71	216.80
60	2,562.20	2,423.07	2,272.36	60	256.22	242.31	227.24
61	2,736.10	2,585.39	2,423.07	61	273.61	258.54	242.31
62	2,910.01	2,747.70	2,585.39	62	291.00	274.77	258.54
63	3,095.51	2,933.20	2,759.29	63	309.55	293.32	275.93
64	3,292.60	3,118.69	2,933.20	64	329.26	311.87	293.32
65	3,501.29	3,315.79	3,118.69	65	350.13	331.58	311.87
66	3,791.13	3,582.44	3,373.76	66	379.11	358.24	337.38
67	4,104.16	3,883.88	3,652.00	67	410.42	388.39	365.20
68	4,440.37	4,196.90	3,953.44	68	444.04	419.69	395.34
69	4,811.37	4,544.71	4,278.06	69	481.14	454.47	427.81

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	5,193.96	4,904.12	4,614.28	70	519.40	490.41	461.43
71	5,704.08	5,391.05	5,066.43	71	570.41	539.11	506.64
72	6,260.58	5,912.77	5,564.96	72	626.06	591.28	556.50
73	6,875.04	6,492.45	6,098.27	73	687.50	649.24	609.83
74	7,535.88	7,118.51	6,689.54	74	753.59	711.85	668.95
75	8,266.28	7,802.53	7,338.79	75	826.63	780.25	733.88
76	9,251.74	8,730.03	8,208.31	76	925.17	873.00	820.83
77	10,341.54	9,761.86	9,182.18	77	1,034.15	976.19	918.22
78	11,558.88	10,921.23	10,271.98	78	1,155.89	1,092.12	1,027.20
79	12,926.93	12,208.12	11,489.32	79	1,292.69	1,220.81	1,148.93

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	243.47	231.87	208.69	18-39	24.35	23.19	20.87
40	243.47	231.87	208.69	40	24.35	23.19	20.87
41	255.06	243.47	220.28	41	25.51	24.35	22.03
42	266.65	255.06	231.87	42	26.67	25.51	23.19
43	278.25	255.06	231.87	43	27.82	25.51	23.19
44	278.25	266.65	243.47	44	27.82	26.67	24.35
45	289.84	278.25	255.06	45	28.98	27.82	25.51
46	301.44	278.25	255.06	46	30.14	27.82	25.51
47	313.03	289.84	266.65	47	31.30	28.98	26.67
48	324.62	301.44	278.25	48	32.46	30.14	27.82
49	336.22	313.03	289.84	49	33.62	31.30	28.98
50	336.22	313.03	289.84	50	33.62	31.30	28.98
51	359.40	336.22	313.03	51	35.94	33.62	31.30
52	382.59	359.40	324.62	52	38.26	35.94	32.46
53	405.78	382.59	347.81	53	40.58	38.26	34.78
54	428.97	405.78	371.00	54	42.90	40.58	37.10
55	440.56	417.37	382.59	55	44.06	41.74	38.26
56	475.34	440.56	405.78	56	47.53	44.06	40.58
57	510.12	475.34	440.56	57	51.01	47.53	44.06
58	533.31	498.53	463.75	58	53.33	49.85	46.37
59	568.09	533.31	486.93	59	56.81	53.33	48.69
60	602.87	556.50	510.12	60	60.29	55.65	51.01
61	649.24	602.87	556.50	61	64.92	60.29	55.65
62	695.62	649.24	602.87	62	69.56	64.92	60.29
63	753.59	707.21	649.24	63	75.36	70.72	64.92
64	799.96	753.59	695.62	64	80.00	75.36	69.56
65	857.93	799.96	741.99	65	85.79	80.00	74.20
66	939.09	881.12	811.56	66	93.91	88.11	81.16
67	1,031.84	962.27	892.71	67	103.18	96.23	89.27
68	1,124.59	1,055.02	973.87	68	112.46	105.50	97.39
69	1,228.93	1,147.77	1,066.62	69	122.89	114.78	106.66

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,333.27	1,252.12	1,159.37	70	133.33	125.21	115.94
71	1,483.99	1,391.24	1,298.49	71	148.40	139.12	129.85
72	1,657.89	1,553.55	1,437.61	72	165.79	155.36	143.76
73	1,831.80	1,715.86	1,599.93	73	183.18	171.59	159.99
74	2,040.48	1,912.95	1,773.83	74	204.05	191.30	177.38
75	2,260.76	2,110.05	1,959.33	75	226.08	211.00	195.93
76	2,527.42	2,365.11	2,191.20	76	252.74	236.51	219.12
77	2,828.85	2,643.35	2,446.26	77	282.89	264.34	244.63
78	3,153.48	2,944.79	2,736.10	78	315.35	294.48	273.61
79	3,524.47	3,292.60	3,060.73	79	352.45	329.26	306.07
80		3,675.19	3,408.54	80	393.03	367.52	340.85
81		4,150.53	3,849.10	81	444.04	415.05	384.91
82		4,672.24	4,336.03	82	500.85	467.22	433.60
83		5,275.12	4,892.52	83	564.61	527.51	489.25
84		5,935.95	5,506.99	84	636.49	593.60	550.70
				85	716.49	668.95	620.26
				86	806.92	753.59	697.94
				87	907.78	847.50	786.05
				88	1,020.24	953.00	883.44
				89	1,147.77	1,072.41	993.58
				90	1,291.53	1,205.74	1,118.79
				91	1,452.69	1,356.46	1,257.91
				92	1,634.71	1,525.73	1,415.59
				93	1,838.75	1,717.02	1,591.81
				94	2,068.31	1,931.50	1,791.22
				95	2,326.85	2,172.65	2,014.98
				96	2,617.85	2,443.94	2,266.56
				97	2,944.79	2,750.02	2,549.45
				98	3,313.47	3,093.19	2,868.27
				99	3,727.36	3,480.42	3,226.52

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	301.44	278.25	255.06	18-39	30.14	27.82	25.51
40	301.44	278.25	255.06	40	30.14	27.82	25.51
41	313.03	289.84	266.65	41	31.30	28.98	26.67
42	324.62	301.44	278.25	42	32.46	30.14	27.82
43	336.22	313.03	289.84	43	33.62	31.30	28.98
44	347.81	324.62	301.44	44	34.78	32.46	30.14
45	359.40	336.22	313.03	45	35.94	33.62	31.30
46	371.00	347.81	324.62	46	37.10	34.78	32.46
47	382.59	359.40	324.62	47	38.26	35.94	32.46
48	394.18	371.00	336.22	48	39.42	37.10	33.62
49	405.78	382.59	347.81	49	40.58	38.26	34.78
50	417.37	394.18	359.40	50	41.74	39.42	35.94
51	440.56	417.37	382.59	51	44.06	41.74	38.26
52	463.75	428.97	394.18	52	46.37	42.90	39.42
53	486.93	452.15	417.37	53	48.69	45.22	41.74
54	510.12	475.34	440.56	54	51.01	47.53	44.06
55	521.71	486.93	452.15	55	52.17	48.69	45.22
56	568.09	533.31	486.93	56	56.81	53.33	48.69
57	602.87	568.09	521.71	57	60.29	56.81	52.17
58	649.24	602.87	556.50	58	64.92	60.29	55.65
59	684.03	637.65	591.28	59	68.40	63.77	59.13
60	730.40	684.03	626.06	60	73.04	68.40	62.61
61	788.37	741.99	684.03	61	78.84	74.20	68.40
62	846.34	788.37	730.40	62	84.63	78.84	73.04
63	904.31	846.34	788.37	63	90.43	84.63	78.84
64	973.87	915.90	846.34	64	97.39	91.59	84.63
65	1,031.84	973.87	904.31	65	103.18	97.39	90.43
66	1,136.18	1,066.62	997.05	66	113.62	106.66	99.71
67	1,252.12	1,170.96	1,089.80	67	125.21	117.10	108.98
68	1,379.65	1,298.49	1,205.74	68	137.96	129.85	120.57
69	1,518.77	1,426.02	1,321.68	69	151.88	142.60	132.17

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,657.89	1,553.55	1,437.61	70	165.79	155.36	143.76
71	1,854.99	1,739.05	1,611.52	71	185.50	173.90	161.15
72	2,075.27	1,936.14	1,797.02	72	207.53	193.61	179.70
73	2,307.14	2,156.42	2,005.70	73	230.71	215.64	200.57
74	2,585.39	2,411.48	2,237.58	74	258.54	241.15	223.76
75	2,875.23	2,689.73	2,492.64	75	287.52	268.97	249.26
76	3,211.44	3,002.76	2,782.48	76	321.14	300.28	278.25
77	3,582.44	3,350.57	3,107.10	77	358.24	335.06	310.71
78	3,999.81	3,733.16	3,466.50	78	399.98	373.32	346.65
79	4,463.56	4,162.12	3,860.69	79	446.36	416.21	386.07
				80	497.37	463.75	430.12
				81	561.13	524.03	485.77
				82	631.85	590.12	547.22
				83	711.85	664.32	616.78
				84	802.28	748.95	694.46
				85	903.15	842.86	782.57
				86	1,016.76	948.36	881.12
				87	1,143.13	1,067.78	991.26
				88	1,286.90	1,201.10	1,115.31
				89	1,446.89	1,350.66	1,254.43
				90	1,627.75	1,519.93	1,410.95
				91	1,831.80	1,708.91	1,587.17
				92	2,060.19	1,923.39	1,785.42
				93	2,317.57	2,163.38	2,008.02
				94	2,607.41	2,433.51	2,259.60
				95	2,933.20	2,737.26	2,541.33
				96	3,299.56	3,079.28	2,859.00
				97	3,712.29	3,464.19	3,217.24
				98	4,176.04	3,897.79	3,618.38
				99	4,698.91	4,384.72	4,071.69

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	371.00	347.81	313.03	18-39	37.10	34.78	31.30
40	371.00	347.81	313.03	40	37.10	34.78	31.30
41	394.18	371.00	336.22	41	39.42	37.10	33.62
42	405.78	382.59	347.81	42	40.58	38.26	34.78
43	417.37	394.18	359.40	43	41.74	39.42	35.94
44	428.97	405.78	371.00	44	42.90	40.58	37.10
45	452.15	417.37	382.59	45	45.22	41.74	38.26
46	463.75	440.56	405.78	46	46.37	44.06	40.58
47	486.93	452.15	417.37	47	48.69	45.22	41.74
48	498.53	463.75	428.97	48	49.85	46.37	42.90
49	521.71	486.93	452.15	49	52.17	48.69	45.22
50	533.31	498.53	463.75	50	53.33	49.85	46.37
51	556.50	521.71	486.93	51	55.65	52.17	48.69
52	579.68	544.90	498.53	52	57.97	54.49	49.85
53	591.28	556.50	521.71	53	59.13	55.65	52.17
54	614.46	579.68	533.31	54	61.45	57.97	53.33
55	626.06	591.28	544.90	55	62.61	59.13	54.49
56	672.43	637.65	591.28	56	67.24	63.77	59.13
57	718.81	672.43	626.06	57	71.88	67.24	62.61
58	776.78	730.40	672.43	58	77.68	73.04	67.24
59	823.15	776.78	718.81	59	82.31	77.68	71.88
60	881.12	823.15	765.18	60	88.11	82.31	76.52
61	950.68	892.71	834.74	61	95.07	89.27	83.47
62	1,031.84	962.27	892.71	62	103.18	96.23	89.27
63	1,112.99	1,043.43	962.27	63	111.30	104.34	96.23
64	1,194.15	1,124.59	1,043.43	64	119.41	112.46	104.34
65	1,286.90	1,205.74	1,112.99	65	128.69	120.57	111.30
66	1,414.43	1,321.68	1,228.93	66	141.44	132.17	122.89
67	1,553.55	1,449.21	1,344.86	67	155.36	144.92	134.49
68	1,704.27	1,588.33	1,472.39	68	170.43	158.83	147.24
69	1,878.17	1,750.64	1,623.11	69	187.82	175.06	162.31

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,052.08	1,912.95	1,773.83	70	205.21	191.30	177.38
71	2,307.14	2,156.42	1,994.11	71	230.71	215.64	199.41
72	2,585.39	2,411.48	2,237.58	72	258.54	241.15	223.76
73	2,898.42	2,712.92	2,515.82	73	289.84	271.29	251.58
74	3,246.22	3,037.54	2,817.26	74	324.62	303.75	281.73
75	3,628.82	3,396.94	3,153.48	75	362.88	339.69	315.35
76	4,057.78	3,791.13	3,524.47	76	405.78	379.11	352.45
77	4,521.53	4,220.09	3,918.66	77	452.15	422.01	391.87
78	5,043.24	4,707.03	4,370.81	78	504.32	470.70	437.08
79	5,622.93	5,251.93	4,869.34	79	562.29	525.19	486.93
				80	626.06	584.32	563.45
				81	706.05	659.68	612.15
				82	794.17	741.99	688.66
				83	895.03	835.90	776.78
				84	1,007.49	941.41	874.16
				85	1,133.86	1,059.66	984.30
				86	1,276.46	1,192.99	760.54
				87	1,435.30	1,341.39	1,246.32
				88	1,615.00	1,521.09	1,401.67
				89	1,816.73	1,698.47	1,588.33
				90	2,043.96	1,910.64	1,773.83
				91	2,299.02	2,148.31	1,996.43
				92	2,586.55	2,417.28	2,245.69
				93	2,910.01	2,719.87	2,526.26
				94	3,274.05	3,059.57	2,841.61
				95	3,682.15	3,442.16	3,196.37
				96	4,142.41	3,872.28	3,596.35
				97	4,660.65	4,355.74	4,046.19
				98	5,242.65	4,899.48	4,551.67
				99	5,898.85	5,512.79	5,120.92

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	463.75	440.56	417.37	18-39	46.37	44.06	41.74
40	463.75	440.56	417.37	40	46.37	44.06	41.74
41	486.93	463.75	440.56	41	48.69	46.37	44.06
42	510.12	486.93	452.15	42	51.01	48.69	45.22
43	521.71	498.53	475.34	43	52.17	49.85	47.53
44	544.90	521.71	486.93	44	54.49	52.17	48.69
45	568.09	544.90	510.12	45	56.81	54.49	51.01
46	591.28	556.50	521.71	46	59.13	55.65	52.17
47	614.46	579.68	544.90	47	61.45	57.97	54.49
48	637.65	602.87	568.09	48	63.77	60.29	56.81
49	660.84	626.06	591.28	49	66.08	62.61	59.13
50	684.03	649.24	602.87	50	68.40	64.92	60.29
51	718.81	672.43	626.06	51	71.88	67.24	62.61
52	741.99	695.62	649.24	52	74.20	69.56	64.92
53	765.18	718.81	672.43	53	76.52	71.88	67.24
54	788.37	741.99	695.62	54	78.84	74.20	69.56
55	811.56	765.18	718.81	55	81.16	76.52	71.88
56	881.12	834.74	776.78	56	88.11	83.47	77.68
57	950.68	892.71	834.74	57	95.07	89.27	83.47
58	1,020.24	962.27	904.31	58	102.02	96.23	90.43
59	1,089.80	1,031.84	973.87	59	108.98	103.18	97.39
60	1,170.96	1,112.99	1,043.43	60	117.10	111.30	104.34
61	1,263.71	1,194.15	1,124.59	61	126.37	119.41	112.46
62	1,356.46	1,286.90	1,205.74	62	135.65	128.69	120.57
63	1,449.21	1,379.65	1,298.49	63	144.92	137.96	129.85
64	1,565.14	1,483.99	1,391.24	64	156.51	148.40	139.12
65	1,669.49	1,576.74	1,483.99	65	166.95	157.67	148.40
66	1,843.39	1,739.05	1,634.71	66	184.34	173.90	163.47
67	2,017.30	1,912.95	1,797.02	67	201.73	191.30	179.70
68	2,214.39	2,098.45	1,970.92	68	221.44	209.85	197.09
69	2,434.67	2,295.54	2,156.42	69	243.47	229.55	215.64

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,666.54	2,515.82	2,365.11	70	266.65	251.58	236.51
71	2,979.57	2,817.26	2,643.35	71	297.96	281.73	264.34
72	3,327.38	3,141.88	2,956.38	72	332.74	314.19	295.64
73	3,709.97	3,501.29	3,292.60	73	371.00	350.13	329.26
74	4,138.94	3,918.66	3,686.78	74	413.89	391.87	368.68
75	4,614.28	4,359.22	4,104.16	75	461.43	435.92	410.42
76	5,147.59	4,869.34	4,579.50	76	514.76	486.93	457.95
77	5,738.86	5,425.83	5,101.21	77	573.89	542.58	510.12
78	6,388.11	6,040.30	5,692.49	78	638.81	604.03	569.25
79	7,118.51	6,735.92	6,341.73	79	711.85	673.59	634.17
				80	793.01	750.11	706.05
				81	892.71	844.02	795.33
				82	1,005.17	949.52	893.87
				83	1,130.38	1,068.94	1,006.33
				84	1,271.82	1,202.26	1,131.54
				85	1,430.66	1,351.82	1,272.98
				86	1,610.36	1,521.09	1,432.98
				87	1,810.93	1,711.22	1,611.52
				88	2,038.17	1,925.71	1,813.25
				89	2,292.07	2,165.70	2,039.32
				90	2,578.43	2,436.99	2,294.39
				91	2,900.73	2,740.74	2,580.75
				92	3,263.62	3,083.91	2,904.21
				93	3,671.71	3,468.82	3,267.09
				94	4,129.66	3,902.43	3,675.19
				95	4,646.74	4,390.52	4,134.30
				96	5,227.58	4,938.90	4,651.38
				97	5,880.30	5,556.84	5,232.22
				98	6,615.34	6,251.30	5,886.10
				99	7,441.97	7,032.71	6,622.30

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	359.40	336.22	313.03	18-39	35.94	33.62	31.30
40	359.40	336.22	313.03	40	35.94	33.62	31.30
41	382.59	359.40	336.22	41	38.26	35.94	33.62
42	394.18	371.00	347.81	42	39.42	37.10	34.78
43	405.78	382.59	359.40	43	40.58	38.26	35.94
44	417.37	394.18	371.00	44	41.74	39.42	37.10
45	440.56	417.37	382.59	45	44.06	41.74	38.26
46	452.15	428.97	394.18	46	45.22	42.90	39.42
47	475.34	440.56	405.78	47	47.53	44.06	40.58
48	486.93	463.75	428.97	48	48.69	46.37	42.90
49	510.12	475.34	440.56	49	51.01	47.53	44.06
50	521.71	486.93	452.15	50	52.17	48.69	45.22
51	544.90	510.12	475.34	51	54.49	51.01	47.53
52	568.09	533.31	498.53	52	56.81	53.33	49.85
53	591.28	556.50	521.71	53	59.13	55.65	52.17
54	614.46	579.68	544.90	54	61.45	57.97	54.49
55	637.65	602.87	556.50	55	63.77	60.29	55.65
56	684.03	649.24	602.87	56	68.40	64.92	60.29
57	730.40	684.03	637.65	57	73.04	68.40	63.77
58	776.78	730.40	672.43	58	77.68	73.04	67.24
59	834.74	776.78	718.81	59	83.47	77.68	71.88
60	881.12	823.15	753.59	60	88.11	82.31	75.36
61	950.68	881.12	811.56	61	95.07	88.11	81.16
62	1,020.24	950.68	881.12	62	102.02	95.07	88.11
63	1,089.80	1,020.24	950.68	63	108.98	102.02	95.07
64	1,170.96	1,101.40	1,020.24	64	117.10	110.14	102.02
65	1,252.12	1,170.96	1,089.80	65	125.21	117.10	108.98
66	1,368.05	1,286.90	1,194.15	66	136.81	128.69	119.41
67	1,483.99	1,391.24	1,298.49	67	148.40	139.12	129.85
68	1,623.11	1,518.77	1,402.83	68	162.31	151.88	140.28
69	1,762.24	1,646.30	1,530.36	69	176.22	164.63	153.04

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,912.95	1,785.42	1,657.89	70	191.30	178.54	165.79
71	2,121.64	1,982.52	1,843.39	71	212.16	198.25	184.34
72	2,341.92	2,191.20	2,028.89	72	234.19	219.12	202.89
73	2,585.39	2,423.07	2,249.17	73	258.54	242.31	224.92
74	2,852.04	2,666.54	2,481.04	74	285.20	266.65	248.10
75	3,141.88	2,944.79	2,736.10	75	314.19	294.48	273.61
76	3,536.07	3,315.79	3,083.91	76	353.61	331.58	308.39
77	3,976.63	3,733.16	3,478.10	77	397.66	373.32	347.81
78	4,475.15	4,196.90	3,918.66	78	447.52	419.69	391.87
79	5,031.65	4,718.62	4,405.59	79	503.16	471.86	440.56
80		5,309.90	4,962.09	80		530.99	496.21
81		5,947.55	5,564.96	81		594.75	556.50
82		6,654.76	6,225.80	82		665.48	622.58
83		7,454.72	6,967.79	83		745.47	696.78
84		8,335.84	7,790.94	84		833.58	779.09

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	440.56	417.37	382.59	18-39	44.06	41.74	38.26
40	440.56	417.37	382.59	40	44.06	41.74	38.26
41	463.75	440.56	405.78	41	46.37	44.06	40.58
42	475.34	452.15	417.37	42	47.53	45.22	41.74
43	498.53	463.75	428.97	43	49.85	46.37	42.90
44	521.71	486.93	452.15	44	52.17	48.69	45.22
45	533.31	498.53	463.75	45	53.33	49.85	46.37
46	556.50	521.71	475.34	46	55.65	52.17	47.53
47	579.68	544.90	498.53	47	57.97	54.49	49.85
48	602.87	556.50	510.12	48	60.29	55.65	51.01
49	626.06	579.68	533.31	49	62.61	57.97	53.33
50	637.65	591.28	544.90	50	63.77	59.13	54.49
51	672.43	626.06	579.68	51	67.24	62.61	57.97
52	695.62	649.24	602.87	52	69.56	64.92	60.29
53	730.40	684.03	626.06	53	73.04	68.40	62.61
54	765.18	707.21	649.24	54	76.52	70.72	64.92
55	788.37	730.40	672.43	55	78.84	73.04	67.24
56	846.34	788.37	730.40	56	84.63	78.84	73.04
57	904.31	846.34	776.78	57	90.43	84.63	77.68
58	962.27	904.31	834.74	58	96.23	90.43	83.47
59	1,031.84	962.27	892.71	59	103.18	96.23	89.27
60	1,089.80	1,020.24	950.68	60	108.98	102.02	95.07
61	1,170.96	1,101.40	1,020.24	61	117.10	110.14	102.02
62	1,263.71	1,182.55	1,101.40	62	126.37	118.26	110.14
63	1,356.46	1,263.71	1,170.96	63	135.65	126.37	117.10
64	1,449.21	1,356.46	1,263.71	64	144.92	135.65	126.37
65	1,553.55	1,449.21	1,344.86	65	155.36	144.92	134.49
66	1,704.27	1,588.33	1,472.39	66	170.43	158.83	147.24
67	1,854.99	1,739.05	1,611.52	67	185.50	173.90	161.15
68	2,017.30	1,889.77	1,762.24	68	201.73	188.98	176.22
69	2,202.80	2,063.67	1,924.55	69	220.28	206.37	192.45

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,399.89	2,249.17	2,098.45	70	239.99	224.92	209.85
71	2,654.95	2,492.64	2,330.33	71	265.49	249.26	233.03
72	2,944.79	2,759.29	2,573.79	72	294.48	275.93	257.38
73	3,246.22	3,049.13	2,840.45	73	324.62	304.91	284.04
74	3,594.03	3,373.76	3,141.88	74	359.40	337.38	314.19
75	3,965.03	3,721.56	3,466.50	75	396.50	372.16	346.65
76	4,440.37	4,162.12	3,883.88	76	444.04	416.21	388.39
77	4,950.49	4,649.06	4,336.03	77	495.05	464.91	433.60
78	5,530.18	5,193.96	4,846.15	78	553.02	519.40	484.61
79	6,179.42	5,796.83	5,414.24	79	617.94	579.68	541.42

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	544.90	510.12	475.34	18-39	54.49	51.01	47.53
40	544.90	510.12	475.34	40	54.49	51.01	47.53
41	568.09	533.31	498.53	41	56.81	53.33	49.85
42	591.28	556.50	521.71	42	59.13	55.65	52.17
43	614.46	579.68	544.90	43	61.45	57.97	54.49
44	649.24	614.46	568.09	44	64.92	61.45	56.81
45	672.43	637.65	591.28	45	67.24	63.77	59.13
46	695.62	660.84	614.46	46	69.56	66.08	61.45
47	730.40	684.03	637.65	47	73.04	68.40	63.77
48	753.59	707.21	660.84	48	75.36	70.72	66.08
49	788.37	741.99	684.03	49	78.84	74.20	68.40
50	811.56	765.18	707.21	50	81.16	76.52	70.72
51	846.34	799.96	741.99	51	84.63	80.00	74.20
52	881.12	823.15	765.18	52	88.11	82.31	76.52
53	915.90	857.93	788.37	53	91.59	85.79	78.84
54	939.09	881.12	823.15	54	93.91	88.11	82.31
55	973.87	915.90	846.34	55	97.39	91.59	84.63
56	1,043.43	985.46	915.90	56	104.34	98.55	91.59
57	1,124.59	1,055.02	973.87	57	112.46	105.50	97.39
58	1,205.74	1,124.59	1,043.43	58	120.57	112.46	104.34
59	1,286.90	1,205.74	1,124.59	59	128.69	120.57	112.46
60	1,368.05	1,286.90	1,194.15	60	136.81	128.69	119.41
61	1,472.39	1,379.65	1,286.90	61	147.24	137.96	128.69
62	1,588.33	1,495.58	1,391.24	62	158.83	149.56	139.12
63	1,704.27	1,599.93	1,495.58	63	170.43	159.99	149.56
64	1,843.39	1,727.46	1,599.93	64	184.34	172.75	159.99
65	1,970.92	1,843.39	1,715.86	65	197.09	184.34	171.59
66	2,156.42	2,017.30	1,878.17	66	215.64	201.73	187.82
67	2,353.51	2,202.80	2,052.08	67	235.35	220.28	205.21
68	2,573.79	2,411.48	2,237.58	68	257.38	241.15	223.76
69	2,805.67	2,631.76	2,446.26	69	280.57	263.18	244.63

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,060.73	2,863.63	2,666.54	70	306.07	286.36	266.65
71	3,408.54	3,188.26	2,967.98	71	340.85	318.83	296.80
72	3,779.53	3,536.07	3,292.60	72	377.95	353.61	329.26
73	4,196.90	3,930.25	3,663.60	73	419.69	393.03	366.36
74	4,649.06	4,359.22	4,069.37	74	464.91	435.92	406.94
75	5,159.18	4,834.56	4,509.93	75	515.92	483.46	450.99
76	5,808.42	5,449.02	5,078.02	76	580.84	544.90	507.80
77	6,527.23	6,121.45	5,715.67	77	652.72	612.15	571.57
78	7,350.38	6,898.23	6,434.48	78	735.04	689.82	643.45
79	8,266.28	7,756.16	7,246.04	79	826.63	775.62	724.60

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	718.81	684.03	637.65	18-39	71.88	68.40	63.77
40	718.81	684.03	637.65	40	71.88	68.40	63.77
41	753.59	718.81	672.43	41	75.36	71.88	67.24
42	788.37	741.99	695.62	42	78.84	74.20	69.56
43	823.15	776.78	730.40	43	82.31	77.68	73.04
44	857.93	811.56	765.18	44	85.79	81.16	76.52
45	892.71	846.34	788.37	45	89.27	84.63	78.84
46	927.49	881.12	823.15	46	92.75	88.11	82.31
47	962.27	915.90	857.93	47	96.23	91.59	85.79
48	1,008.65	962.27	904.31	48	100.86	96.23	90.43
49	1,055.02	997.05	939.09	49	105.50	99.71	93.91
50	1,089.80	1,031.84	973.87	50	108.98	103.18	97.39
51	1,136.18	1,078.21	1,020.24	51	113.62	107.82	102.02
52	1,182.55	1,124.59	1,055.02	52	118.26	112.46	105.50
53	1,228.93	1,159.37	1,089.80	53	122.89	115.94	108.98
54	1,275.30	1,205.74	1,136.18	54	127.53	120.57	113.62
55	1,321.68	1,252.12	1,170.96	55	132.17	125.21	117.10
56	1,414.43	1,344.86	1,263.71	56	141.44	134.49	126.37
57	1,518.77	1,437.61	1,344.86	57	151.88	143.76	134.49
58	1,623.11	1,530.36	1,437.61	58	162.31	153.04	143.76
59	1,739.05	1,646.30	1,541.96	59	173.90	164.63	154.20
60	1,854.99	1,750.64	1,646.30	60	185.50	175.06	164.63
61	1,994.11	1,889.77	1,773.83	61	199.41	188.98	177.38
62	2,133.23	2,017.30	1,901.36	62	213.32	201.73	190.14
63	2,283.95	2,168.01	2,040.48	63	228.40	216.80	204.05
64	2,446.26	2,318.73	2,191.20	64	244.63	231.87	219.12
65	2,620.17	2,481.04	2,341.92	65	262.02	248.10	234.19
66	2,863.63	2,712.92	2,562.20	66	286.36	271.29	256.22
67	3,130.29	2,967.98	2,805.67	67	313.03	296.80	280.57
68	3,420.13	3,246.22	3,060.73	68	342.01	324.62	306.07
69	3,744.75	3,547.66	3,350.57	69	374.48	354.77	335.06

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	4,080.97	3,872.28	3,652.00	70	408.10	387.23	365.20
71	4,521.53	4,289.65	4,046.19	71	452.15	428.97	404.62
72	4,996.87	4,741.81	4,475.15	72	499.69	474.18	447.52
73	5,530.18	5,240.33	4,950.49	73	553.02	524.03	495.05
74	6,121.45	5,808.42	5,483.80	74	612.15	580.84	548.38
75	6,759.10	6,411.29	6,063.48	75	675.91	641.13	606.35
76	7,605.44	7,222.85	6,828.67	76	760.54	722.29	682.87
77	8,544.53	8,115.56	7,686.60	77	854.45	811.56	768.66
78	9,599.55	9,124.21	8,637.28	78	959.96	912.42	863.73
79	10,793.70	10,260.39	9,727.08	79	1,079.37	1,026.04	972.71

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	533.31	498.53	463.75	18-39	53.33	49.85	46.37
40	533.31	498.53	463.75	40	53.33	49.85	46.37
41	556.50	521.71	486.93	41	55.65	52.17	48.69
42	568.09	533.31	498.53	42	56.81	53.33	49.85
43	591.28	556.50	510.12	43	59.13	55.65	51.01
44	602.87	568.09	521.71	44	60.29	56.81	52.17
45	614.46	579.68	544.90	45	61.45	57.97	54.49
46	637.65	602.87	556.50	46	63.77	60.29	55.65
47	660.84	614.46	568.09	47	66.08	61.45	56.81
48	672.43	637.65	591.28	48	67.24	63.77	59.13
49	695.62	649.24	602.87	49	69.56	64.92	60.29
50	707.21	660.84	614.46	50	70.72	66.08	61.45
51	730.40	684.03	637.65	51	73.04	68.40	63.77
52	753.59	707.21	660.84	52	75.36	70.72	66.08
53	776.78	730.40	672.43	53	77.68	73.04	67.24
54	799.96	753.59	695.62	54	80.00	75.36	69.56
55	811.56	765.18	707.21	55	81.16	76.52	70.72
56	857.93	811.56	753.59	56	85.79	81.16	75.36
57	915.90	857.93	788.37	57	91.59	85.79	78.84
58	962.27	904.31	834.74	58	96.23	90.43	83.47
59	1,020.24	950.68	881.12	59	102.02	95.07	88.11
60	1,066.62	997.05	915.90	60	106.66	99.71	91.59
61	1,147.77	1,066.62	985.46	61	114.78	106.66	98.55
62	1,217.33	1,136.18	1,055.02	62	121.73	113.62	105.50
63	1,298.49	1,217.33	1,124.59	63	129.85	121.73	112.46
64	1,391.24	1,298.49	1,194.15	64	139.12	129.85	119.41
65	1,472.39	1,379.65	1,275.30	65	147.24	137.96	127.53
66	1,588.33	1,483.99	1,379.65	66	158.83	148.40	137.96
67	1,715.86	1,611.52	1,495.58	67	171.59	161.15	149.56
68	1,854.99	1,739.05	1,611.52	68	185.50	173.90	161.15
69	1,994.11	1,866.58	1,739.05	69	199.41	186.66	173.90

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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1209 Orange Street, Wilmington, DE 19801
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RIDER: H-5AIC

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,144.83	2,005.70	1,866.58	70	214.48	200.57	186.66
71	2,365.11	2,214.39	2,052.08	71	236.51	221.44	205.21
72	2,585.39	2,423.07	2,249.17	72	258.54	242.31	224.92
73	2,840.45	2,654.95	2,469.45	73	284.04	265.49	246.94
74	3,118.69	2,921.60	2,712.92	74	311.87	292.16	271.29
75	3,420.13	3,199.85	2,967.98	75	342.01	319.99	296.80
76	3,849.10	3,594.03	3,338.97	76	384.91	359.40	333.90
77	4,324.44	4,046.19	3,756.35	77	432.44	404.62	375.63
78	4,857.74	4,544.71	4,220.09	78	485.77	454.47	422.01
79	5,460.61	5,101.21	4,741.81	79	546.06	510.12	474.18
80		5,727.27	5,321.49	80		572.73	532.15
81		6,388.11	5,935.95	81		638.81	593.60
82		7,106.91	6,608.39	82		710.69	660.84
83		7,918.47	7,350.38	83		791.85	735.04
84		8,811.18	8,185.12	84		881.12	818.51

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	660.84	614.46	568.09	18-39	66.08	61.45	56.81
40	660.84	614.46	568.09	40	66.08	61.45	56.81
41	684.03	637.65	591.28	41	68.40	63.77	59.13
42	707.21	660.84	602.87	42	70.72	66.08	60.29
43	718.81	672.43	626.06	43	71.88	67.24	62.61
44	741.99	695.62	637.65	44	74.20	69.56	63.77
45	765.18	718.81	660.84	45	76.52	71.88	66.08
46	788.37	741.99	684.03	46	78.84	74.20	68.40
47	811.56	753.59	695.62	47	81.16	75.36	69.56
48	823.15	776.78	718.81	48	82.31	77.68	71.88
49	846.34	799.96	741.99	49	84.63	80.00	74.20
50	869.52	811.56	753.59	50	86.95	81.16	75.36
51	904.31	846.34	788.37	51	90.43	84.63	78.84
52	927.49	869.52	811.56	52	92.75	86.95	81.16
53	950.68	892.71	834.74	53	95.07	89.27	83.47
54	985.46	927.49	857.93	54	98.55	92.75	85.79
55	1,008.65	950.68	881.12	55	100.86	95.07	88.11
56	1,078.21	1,008.65	939.09	56	107.82	100.86	93.91
57	1,136.18	1,066.62	985.46	57	113.62	106.66	98.55
58	1,205.74	1,124.59	1,043.43	58	120.57	112.46	104.34
59	1,275.30	1,194.15	1,101.40	59	127.53	119.41	110.14
60	1,344.86	1,252.12	1,159.37	60	134.49	125.21	115.94
61	1,437.61	1,344.86	1,240.52	61	143.76	134.49	124.05
62	1,530.36	1,426.02	1,321.68	62	153.04	142.60	132.17
63	1,634.71	1,518.77	1,402.83	63	163.47	151.88	140.28
64	1,739.05	1,623.11	1,495.58	64	173.90	162.31	149.56
65	1,843.39	1,715.86	1,588.33	65	184.34	171.59	158.83
66	2,005.70	1,866.58	1,727.46	66	200.57	186.66	172.75
67	2,168.01	2,017.30	1,866.58	67	216.80	201.73	186.66
68	2,341.92	2,179.61	2,017.30	68	234.19	217.96	201.73
69	2,539.01	2,365.11	2,191.20	69	253.90	236.51	219.12

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

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1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,736.10	2,550.61	2,365.11	70	273.61	255.06	236.51
71	3,002.76	2,805.67	2,608.57	71	300.28	280.57	260.86
72	3,304.19	3,083.91	2,863.63	72	330.42	308.39	286.36
73	3,617.22	3,385.35	3,141.88	73	361.72	338.53	314.19
74	3,965.03	3,709.97	3,443.32	74	396.50	371.00	344.33
75	4,347.62	4,069.37	3,779.53	75	434.76	406.94	377.95
76	4,846.15	4,533.12	4,208.50	76	484.61	453.31	420.85
77	5,391.05	5,043.24	4,683.84	77	539.11	504.32	468.38
78	5,993.92	5,599.74	5,205.55	78	599.39	559.97	520.56
79	6,677.95	6,237.39	5,785.24	79	667.79	623.74	578.52

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	823.15	765.18	707.21	18-39	82.31	76.52	70.72
40	823.15	765.18	707.21	40	82.31	76.52	70.72
41	857.93	799.96	730.40	41	85.79	80.00	73.04
42	881.12	823.15	753.59	42	88.11	82.31	75.36
43	904.31	846.34	776.78	43	90.43	84.63	77.68
44	927.49	869.52	799.96	44	92.75	86.95	80.00
45	962.27	892.71	823.15	45	96.23	89.27	82.31
46	985.46	915.90	846.34	46	98.55	91.59	84.63
47	1,020.24	950.68	881.12	47	102.02	95.07	88.11
48	1,043.43	973.87	904.31	48	104.34	97.39	90.43
49	1,078.21	1,008.65	927.49	49	107.82	100.86	92.75
50	1,101.40	1,031.84	950.68	50	110.14	103.18	95.07
51	1,136.18	1,066.62	985.46	51	113.62	106.66	98.55
52	1,170.96	1,089.80	1,008.65	52	117.10	108.98	100.86
53	1,205.74	1,124.59	1,043.43	53	120.57	112.46	104.34
54	1,240.52	1,159.37	1,078.21	54	124.05	115.94	107.82
55	1,263.71	1,182.55	1,101.40	55	126.37	118.26	110.14
56	1,344.86	1,263.71	1,170.96	56	134.49	126.37	117.10
57	1,426.02	1,333.27	1,240.52	57	142.60	133.33	124.05
58	1,507.18	1,414.43	1,321.68	58	150.72	141.44	132.17
59	1,588.33	1,495.58	1,391.24	59	158.83	149.56	139.12
60	1,681.08	1,576.74	1,472.39	60	168.11	157.67	147.24
61	1,797.02	1,692.67	1,576.74	61	179.70	169.27	157.67
62	1,924.55	1,808.61	1,681.08	62	192.45	180.86	168.11
63	2,052.08	1,924.55	1,785.42	63	205.21	192.45	178.54
64	2,202.80	2,063.67	1,912.95	64	220.28	206.37	191.30
65	2,341.92	2,191.20	2,028.89	65	234.19	219.12	202.89
66	2,539.01	2,376.70	2,202.80	66	253.90	237.67	220.28
67	2,747.70	2,573.79	2,388.29	67	274.77	257.38	238.83
68	2,967.98	2,770.88	2,573.79	68	296.80	277.09	257.38
69	3,211.44	3,002.76	2,794.07	69	321.14	300.28	279.41

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,466.50	3,246.22	3,014.35	70	346.65	324.62	301.44
71	3,825.91	3,582.44	3,327.38	71	382.59	358.24	332.74
72	4,208.50	3,941.84	3,663.60	72	420.85	394.18	366.36
73	4,637.46	4,336.03	4,034.59	73	463.75	433.60	403.46
74	5,112.80	4,788.18	4,451.97	74	511.28	478.82	445.20
75	5,622.93	5,263.52	4,892.52	75	562.29	526.35	489.25
76	6,318.54	5,912.77	5,495.39	76	631.85	591.28	549.54
77	7,095.32	6,631.57	6,167.83	77	709.53	663.16	616.78
78	7,964.84	7,454.72	6,933.01	78	796.48	745.47	693.30
79	8,950.31	8,370.62	7,779.35	79	895.03	837.06	777.93

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	1,066.62	1,008.65	950.68	18-39	106.66	100.86	95.07
40	1,066.62	1,008.65	950.68	40	106.66	100.86	95.07
41	1,112.99	1,055.02	985.46	41	111.30	105.50	98.55
42	1,147.77	1,089.80	1,031.84	42	114.78	108.98	103.18
43	1,194.15	1,136.18	1,066.62	43	119.41	113.62	106.66
44	1,228.93	1,170.96	1,101.40	44	122.89	117.10	110.14
45	1,275.30	1,205.74	1,136.18	45	127.53	120.57	113.62
46	1,321.68	1,252.12	1,182.55	46	132.17	125.21	118.26
47	1,368.05	1,298.49	1,228.93	47	136.81	129.85	122.89
48	1,426.02	1,344.86	1,263.71	48	142.60	134.49	126.37
49	1,472.39	1,391.24	1,310.08	49	147.24	139.12	131.01
50	1,518.77	1,437.61	1,356.46	50	151.88	143.76	135.65
51	1,565.14	1,483.99	1,402.83	51	156.51	148.40	140.28
52	1,611.52	1,530.36	1,437.61	52	161.15	153.04	143.76
53	1,657.89	1,565.14	1,472.39	53	165.79	156.51	147.24
54	1,692.67	1,611.52	1,518.77	54	169.27	161.15	151.88
55	1,739.05	1,646.30	1,553.55	55	173.90	164.63	155.36
56	1,843.39	1,750.64	1,646.30	56	184.34	175.06	164.63
57	1,947.73	1,843.39	1,739.05	57	194.77	184.34	173.90
58	2,063.67	1,947.73	1,831.80	58	206.37	194.77	183.18
59	2,179.61	2,063.67	1,936.14	59	217.96	206.37	193.61
60	2,295.54	2,168.01	2,040.48	60	229.55	216.80	204.05
61	2,446.26	2,318.73	2,179.61	61	244.63	231.87	217.96
62	2,608.57	2,469.45	2,318.73	62	260.86	246.94	231.87
63	2,770.88	2,620.17	2,457.86	63	277.09	262.02	245.79
64	2,944.79	2,782.48	2,620.17	64	294.48	278.25	262.02
65	3,130.29	2,956.38	2,782.48	65	313.03	295.64	278.25
66	3,396.94	3,211.44	3,014.35	66	339.69	321.14	301.44
67	3,675.19	3,478.10	3,269.41	67	367.52	347.81	326.94
68	3,976.63	3,756.35	3,536.07	68	397.66	375.63	353.61
69	4,301.25	4,069.37	3,825.91	69	430.12	406.94	382.59

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	4,649.06	4,394.00	4,138.94	70	464.91	439.40	413.89
71	5,112.80	4,834.56	4,544.71	71	511.28	483.46	454.47
72	5,611.33	5,309.90	4,996.87	72	561.13	530.99	499.69
73	6,156.23	5,820.02	5,483.80	73	615.62	582.00	548.38
74	6,759.10	6,388.11	6,017.11	74	675.91	638.81	601.71
75	7,408.35	7,002.57	6,596.79	75	740.83	700.26	659.68
76	8,324.25	7,872.10	7,408.35	76	832.42	787.21	740.83
77	9,332.90	8,822.78	8,312.65	77	933.29	882.28	831.27
78	10,469.07	9,900.99	9,332.90	78	1,046.91	990.10	933.29
79	11,755.97	11,118.32	10,480.67	79	1,175.60	1,111.83	1,048.07

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	301.44	278.25	255.06	18-39	30.14	27.82	25.51
40	301.44	278.25	255.06	40	30.14	27.82	25.51
41	313.03	289.84	266.65	41	31.30	28.98	26.67
42	324.62	301.44	278.25	42	32.46	30.14	27.82
43	336.22	313.03	289.84	43	33.62	31.30	28.98
44	347.81	324.62	301.44	44	34.78	32.46	30.14
45	359.40	336.22	313.03	45	35.94	33.62	31.30
46	371.00	347.81	324.62	46	37.10	34.78	32.46
47	382.59	359.40	324.62	47	38.26	35.94	32.46
48	394.18	371.00	336.22	48	39.42	37.10	33.62
49	405.78	382.59	347.81	49	40.58	38.26	34.78
50	417.37	394.18	359.40	50	41.74	39.42	35.94
51	440.56	417.37	382.59	51	44.06	41.74	38.26
52	463.75	428.97	394.18	52	46.37	42.90	39.42
53	486.93	452.15	417.37	53	48.69	45.22	41.74
54	510.12	475.34	440.56	54	51.01	47.53	44.06
55	521.71	486.93	452.15	55	52.17	48.69	45.22
56	556.50	521.71	486.93	56	55.65	52.17	48.69
57	602.87	568.09	521.71	57	60.29	56.81	52.17
58	637.65	602.87	556.50	58	63.77	60.29	55.65
59	684.03	637.65	591.28	59	68.40	63.77	59.13
60	718.81	672.43	626.06	60	71.88	67.24	62.61
61	776.78	730.40	672.43	61	77.68	73.04	67.24
62	834.74	776.78	718.81	62	83.47	77.68	71.88
63	892.71	834.74	776.78	63	89.27	83.47	77.68
64	962.27	892.71	823.15	64	96.23	89.27	82.31
65	1,020.24	950.68	881.12	65	102.02	95.07	88.11
66	1,124.59	1,043.43	962.27	66	112.46	104.34	96.23
67	1,217.33	1,136.18	1,055.02	67	121.73	113.62	105.50
68	1,333.27	1,240.52	1,136.18	68	133.33	124.05	113.62
69	1,449.21	1,344.86	1,240.52	69	144.92	134.49	124.05

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,576.74	1,460.80	1,344.86	70	157.67	146.08	134.49
71	1,762.24	1,634.71	1,507.18	71	176.22	163.47	150.72
72	1,947.73	1,808.61	1,669.49	72	194.77	180.86	166.95
73	2,168.01	2,017.30	1,866.58	73	216.80	201.73	186.66
74	2,411.48	2,249.17	2,075.27	74	241.15	224.92	207.53
75	2,666.54	2,492.64	2,307.14	75	266.65	249.26	230.71
76	2,967.98	2,770.88	2,573.79	76	296.80	277.09	257.38
77	3,304.19	3,083.91	2,852.04	77	330.42	308.39	285.20
78	3,663.60	3,420.13	3,165.07	78	366.36	342.01	316.51
79	4,069.37	3,802.72	3,524.47	79	406.94	380.27	352.45
80		4,220.09	3,907.06	80	452.15	422.01	390.71
81		4,683.84	4,336.03	81	502.01	468.38	433.60
82		5,193.96	4,811.37	82	557.66	519.40	481.14
83		5,762.05	5,333.08	83	617.94	576.20	533.31
84		6,399.70	5,924.36	84	686.34	639.97	592.44
				85	760.54	708.37	656.20
				86	855.61	797.64	738.52
				87	963.43	897.35	831.27
				88	1,084.01	1,008.65	934.45
				89	1,218.49	1,135.02	1,051.54
				90	1,371.53	1,277.62	1,182.55
				91	1,541.96	1,436.45	1,330.95
				92	1,735.57	1,616.16	1,496.74
				93	1,952.37	1,817.89	1,684.56
				94	2,195.84	2,045.12	1,894.40
				95	2,470.61	2,301.34	2,130.91
				96	2,779.00	2,588.86	2,397.57
				97	3,126.81	2,912.33	2,697.84
				98	3,517.52	3,276.37	3,034.06
				99	3,956.92	3,685.62	3,414.33

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	359.40	336.22	313.03	18-39	35.94	33.62	31.30
40	359.40	336.22	313.03	40	35.94	33.62	31.30
41	382.59	359.40	324.62	41	38.26	35.94	32.46
42	394.18	371.00	336.22	42	39.42	37.10	33.62
43	405.78	382.59	347.81	43	40.58	38.26	34.78
44	417.37	394.18	359.40	44	41.74	39.42	35.94
45	428.97	405.78	382.59	45	42.90	40.58	38.26
46	440.56	417.37	394.18	46	44.06	41.74	39.42
47	452.15	428.97	405.78	47	45.22	42.90	40.58
48	475.34	452.15	417.37	48	47.53	45.22	41.74
49	486.93	463.75	428.97	49	48.69	46.37	42.90
50	498.53	475.34	440.56	50	49.85	47.53	44.06
51	533.31	498.53	463.75	51	53.33	49.85	46.37
52	556.50	521.71	486.93	52	55.65	52.17	48.69
53	579.68	544.90	498.53	53	57.97	54.49	49.85
54	602.87	568.09	521.71	54	60.29	56.81	52.17
55	626.06	579.68	533.31	55	62.61	57.97	53.33
56	672.43	626.06	579.68	56	67.24	62.61	57.97
57	718.81	672.43	614.46	57	71.88	67.24	61.45
58	765.18	718.81	660.84	58	76.52	71.88	66.08
59	823.15	765.18	707.21	59	82.31	76.52	70.72
60	869.52	811.56	753.59	60	86.95	81.16	75.36
61	939.09	881.12	811.56	61	93.91	88.11	81.16
62	1,008.65	939.09	869.52	62	100.86	93.91	86.95
63	1,078.21	1,008.65	939.09	63	107.82	100.86	93.91
64	1,147.77	1,078.21	997.05	64	114.78	107.82	99.71
65	1,228.93	1,147.77	1,066.62	65	122.89	114.78	106.66
66	1,356.46	1,263.71	1,170.96	66	135.65	126.37	117.10
67	1,495.58	1,391.24	1,286.90	67	149.56	139.12	128.69
68	1,634.71	1,518.77	1,402.83	68	163.47	151.88	140.28
69	1,797.02	1,669.49	1,530.36	69	179.70	166.95	153.04

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,970.92	1,820.20	1,669.49	70	197.09	182.02	166.95
71	2,202.80	2,040.48	1,866.58	71	220.28	204.05	186.66
72	2,446.26	2,272.36	2,086.86	72	244.63	227.24	208.69
73	2,724.51	2,527.42	2,330.33	73	272.45	252.74	233.03
74	3,025.95	2,817.26	2,608.57	74	302.59	281.73	260.86
75	3,362.16	3,141.88	2,910.01	75	336.22	314.19	291.00
76	3,744.75	3,501.29	3,246.22	76	374.48	350.13	324.62
77	4,162.12	3,883.88	3,605.63	77	416.21	388.39	360.56
78	4,625.87	4,324.44	4,011.41	78	462.59	432.44	401.14
79	5,147.59	4,799.78	4,451.97	79	514.76	479.98	445.20
				80	571.57	533.31	495.05
				81	631.85	590.12	547.22
				82	699.10	652.72	605.19
				83	772.14	719.97	667.79
				84	853.29	796.48	738.52
				85	942.56	878.80	815.03
				86	1,060.82	988.94	917.06
				87	1,192.99	1,112.99	1,031.84
				88	1,342.55	1,252.12	1,160.53
				89	1,510.65	1,408.63	1,306.61
				90	1,699.63	1,583.69	1,468.92
				91	1,911.79	1,781.95	1,653.26
				92	2,150.62	2,004.54	1,859.62
				93	2,418.44	2,254.97	2,091.50
				94	2,721.03	2,536.69	2,353.51
				95	3,061.89	2,854.36	2,646.83
				96	3,444.48	3,211.44	2,978.41
				97	3,874.60	3,612.58	3,350.57
				98	4,359.22	4,063.58	3,769.10
				99	4,902.96	4,571.38	4,239.80

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	475.34	452.15	417.37	18-39	47.53	45.22	41.74
40	475.34	452.15	417.37	40	47.53	45.22	41.74
41	498.53	475.34	440.56	41	49.85	47.53	44.06
42	510.12	486.93	452.15	42	51.01	48.69	45.22
43	533.31	498.53	463.75	43	53.33	49.85	46.37
44	544.90	510.12	475.34	44	54.49	51.01	47.53
45	556.50	521.71	486.93	45	55.65	52.17	48.69
46	579.68	544.90	510.12	46	57.97	54.49	51.01
47	591.28	556.50	521.71	47	59.13	55.65	52.17
48	614.46	579.68	544.90	48	61.45	57.97	54.49
49	637.65	602.87	556.50	49	63.77	60.29	55.65
50	649.24	614.46	568.09	50	64.92	61.45	56.81
51	672.43	637.65	591.28	51	67.24	63.77	59.13
52	695.62	660.84	614.46	52	69.56	66.08	61.45
53	718.81	672.43	626.06	53	71.88	67.24	62.61
54	741.99	695.62	649.24	54	74.20	69.56	64.92
55	765.18	718.81	660.84	55	76.52	71.88	66.08
56	823.15	765.18	707.21	56	82.31	76.52	70.72
57	881.12	823.15	765.18	57	88.11	82.31	76.52
58	950.68	881.12	811.56	58	95.07	88.11	81.16
59	1,008.65	939.09	869.52	59	100.86	93.91	86.95
60	1,078.21	1,008.65	927.49	60	107.82	100.86	92.75
61	1,159.37	1,078.21	997.05	61	115.94	107.82	99.71
62	1,240.52	1,159.37	1,066.62	62	124.05	115.94	106.66
63	1,333.27	1,240.52	1,147.77	63	133.33	124.05	114.78
64	1,426.02	1,333.27	1,228.93	64	142.60	133.33	122.89
65	1,518.77	1,414.43	1,310.08	65	151.88	141.44	131.01
66	1,681.08	1,565.14	1,449.21	66	168.11	156.51	144.92
67	1,854.99	1,727.46	1,588.33	67	185.50	172.75	158.83
68	2,040.48	1,901.36	1,750.64	68	204.05	190.14	175.06
69	2,249.17	2,086.86	1,924.55	69	224.92	208.69	192.45

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,481.04	2,295.54	2,110.05	70	248.10	229.55	211.00
71	2,782.48	2,573.79	2,365.11	71	278.25	257.38	236.51
72	3,095.51	2,875.23	2,654.95	72	309.55	287.52	265.49
73	3,466.50	3,223.04	2,979.57	73	346.65	322.30	297.96
74	3,872.28	3,605.63	3,338.97	74	387.23	360.56	333.90
75	4,312.84	4,023.00	3,733.16	75	431.28	402.30	373.32
76	4,799.78	4,486.75	4,162.12	76	479.98	448.67	416.21
77	5,333.08	4,985.27	4,625.87	77	533.31	498.53	462.59
78	5,935.95	5,541.77	5,147.59	78	593.60	554.18	514.76
79	6,596.79	6,156.23	5,715.67	79	659.68	615.62	571.57
				80	732.72	684.03	635.33
				81	816.19	762.86	708.37
				82	908.94	848.66	788.37
				83	1,013.29	946.04	878.80
				84	1,128.06	1,053.86	978.50
				85	1,255.59	1,172.12	1,088.64
				86	1,413.27	1,319.36	1,225.45
				87	1,589.49	1,483.99	1,378.49
				88	1,788.90	1,669.49	1,550.07
				89	2,011.50	1,878.17	1,744.85
				90	2,263.08	2,112.36	1,962.81
				91	2,545.97	2,376.70	2,207.43
				92	2,863.63	2,673.50	2,483.36
				93	3,221.88	3,008.55	2,794.07
				94	3,625.34	3,384.19	3,143.04
				95	4,077.49	3,807.36	3,536.07
				96	4,587.61	4,282.70	3,977.78
				97	5,161.50	4,818.33	4,475.15
				98	5,806.10	5,420.04	5,033.97
				99	6,531.87	6,097.11	5,663.50

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	602.87	579.68	544.90	18-39	60.29	57.97	54.49
40	602.87	579.68	544.90	40	60.29	57.97	54.49
41	626.06	602.87	568.09	41	62.61	60.29	56.81
42	649.24	614.46	579.68	42	64.92	61.45	57.97
43	672.43	637.65	602.87	43	67.24	63.77	60.29
44	684.03	649.24	614.46	44	68.40	64.92	61.45
45	707.21	672.43	637.65	45	70.72	67.24	63.77
46	730.40	695.62	660.84	46	73.04	69.56	66.08
47	753.59	718.81	672.43	47	75.36	71.88	67.24
48	776.78	741.99	695.62	48	77.68	74.20	69.56
49	799.96	765.18	718.81	49	80.00	76.52	71.88
50	823.15	776.78	730.40	50	82.31	77.68	73.04
51	869.52	823.15	765.18	51	86.95	82.31	76.52
52	904.31	857.93	799.96	52	90.43	85.79	80.00
53	950.68	904.31	846.34	53	95.07	90.43	84.63
54	997.05	939.09	881.12	54	99.71	93.91	88.11
55	1,031.84	973.87	915.90	55	103.18	97.39	91.59
56	1,101.40	1,043.43	973.87	56	110.14	104.34	97.39
57	1,170.96	1,112.99	1,043.43	57	117.10	111.30	104.34
58	1,240.52	1,170.96	1,101.40	58	124.05	117.10	110.14
59	1,321.68	1,252.12	1,170.96	59	132.17	125.21	117.10
60	1,391.24	1,321.68	1,240.52	60	139.12	132.17	124.05
61	1,495.58	1,414.43	1,333.27	61	149.56	141.44	133.33
62	1,611.52	1,530.36	1,437.61	62	161.15	153.04	143.76
63	1,727.46	1,634.71	1,541.96	63	172.75	163.47	154.20
64	1,866.58	1,762.24	1,657.89	64	186.66	176.22	165.79
65	1,994.11	1,889.77	1,773.83	65	199.41	188.98	177.38
66	2,202.80	2,075.27	1,947.73	66	220.28	207.53	194.77
67	2,423.07	2,283.95	2,133.23	67	242.31	228.40	213.32
68	2,654.95	2,492.64	2,330.33	68	265.49	249.26	233.03
69	2,921.60	2,747.70	2,562.20	69	292.16	274.77	256.22

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,211.44	3,002.76	2,794.07	70	321.14	300.28	279.41
71	3,582.44	3,362.16	3,130.29	71	358.24	336.22	313.03
72	3,988.22	3,744.75	3,501.29	72	398.82	374.48	350.13
73	4,451.97	4,185.31	3,918.66	73	445.20	418.53	391.87
74	4,962.09	4,672.24	4,382.40	74	496.21	467.22	438.24
75	5,518.58	5,217.15	4,904.12	75	551.86	521.71	490.41
76	6,144.64	5,808.42	5,460.61	76	614.46	580.84	546.06
77	6,828.67	6,446.07	6,063.48	77	682.87	644.61	606.35
78	7,593.85	7,176.48	6,747.51	78	759.38	717.65	674.75
79	8,440.18	7,976.44	7,501.10	79	844.02	797.64	750.11
				80	937.93	885.76	833.58
				81	1,043.43	985.46	927.49
				82	1,159.37	1,095.60	1,030.68
				83	1,289.21	1,217.33	1,145.45
				84	1,432.98	1,354.14	1,274.14
				85	1,592.97	1,504.86	1,415.59
				86	1,792.38	1,693.83	1,592.97
				87	2,016.14	1,904.84	1,792.38
				88	2,268.88	2,143.67	2,016.14
				89	2,551.76	2,411.48	2,267.72
				90	2,870.59	2,712.92	2,551.76
				91	3,229.99	3,051.45	2,870.59
				92	3,633.45	3,432.88	3,228.83
				93	4,087.92	3,861.85	3,632.29
				94	4,599.20	4,344.14	4,086.77
				95	5,173.09	4,887.89	4,596.89
				96	5,820.02	5,497.71	5,171.93
				97	6,546.94	6,185.22	5,818.86
				98	7,365.45	6,958.51	6,545.78
				99	8,285.99	7,828.04	7,364.29

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	440.56	405.78	371.00	18-39	44.06	40.58	37.10
40	440.56	405.78	371.00	40	44.06	40.58	37.10
41	463.75	428.97	394.18	41	46.37	42.90	39.42
42	486.93	452.15	405.78	42	48.69	45.22	40.58
43	498.53	463.75	428.97	43	49.85	46.37	42.90
44	521.71	486.93	440.56	44	52.17	48.69	44.06
45	544.90	510.12	463.75	45	54.49	51.01	46.37
46	556.50	521.71	475.34	46	55.65	52.17	47.53
47	579.68	544.90	498.53	47	57.97	54.49	49.85
48	602.87	568.09	521.71	48	60.29	56.81	52.17
49	626.06	591.28	544.90	49	62.61	59.13	54.49
50	649.24	602.87	556.50	50	64.92	60.29	55.65
51	684.03	637.65	579.68	51	68.40	63.77	57.97
52	707.21	660.84	602.87	52	70.72	66.08	60.29
53	741.99	684.03	626.06	53	74.20	68.40	62.61
54	776.78	718.81	649.24	54	77.68	71.88	64.92
55	799.96	741.99	672.43	55	80.00	74.20	67.24
56	857.93	788.37	718.81	56	85.79	78.84	71.88
57	904.31	834.74	765.18	57	90.43	83.47	76.52
58	962.27	892.71	811.56	58	96.23	89.27	81.16
59	1,020.24	950.68	869.52	59	102.02	95.07	86.95
60	1,078.21	997.05	915.90	60	107.82	99.71	91.59
61	1,159.37	1,078.21	985.46	61	115.94	107.82	98.55
62	1,240.52	1,159.37	1,066.62	62	124.05	115.94	106.66
63	1,333.27	1,240.52	1,136.18	63	133.33	124.05	113.62
64	1,437.61	1,333.27	1,228.93	64	143.76	133.33	122.89
65	1,530.36	1,426.02	1,310.08	65	153.04	142.60	131.01
66	1,657.89	1,541.96	1,426.02	66	165.79	154.20	142.60
67	1,797.02	1,669.49	1,541.96	67	179.70	166.95	154.20
68	1,947.73	1,808.61	1,669.49	68	194.77	180.86	166.95
69	2,110.05	1,959.33	1,808.61	69	211.00	195.93	180.86

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,272.36	2,110.05	1,947.73	70	227.24	211.00	194.77
71	2,504.23	2,330.33	2,156.42	71	250.42	233.03	215.64
72	2,759.29	2,573.79	2,376.70	72	275.93	257.38	237.67
73	3,049.13	2,840.45	2,620.17	73	304.91	284.04	262.02
74	3,350.57	3,130.29	2,898.42	74	335.06	313.03	289.84
75	3,686.78	3,443.32	3,188.26	75	368.68	344.33	318.83
76	4,138.94	3,860.69	3,582.44	76	413.89	386.07	358.24
77	4,625.87	4,324.44	4,011.41	77	462.59	432.44	401.14
78	5,182.37	4,834.56	4,486.75	78	518.24	483.46	448.67
79	5,808.42	5,414.24	5,020.05	79	580.84	541.42	502.01
80		6,063.48	5,622.93	80		606.35	562.29
81		6,747.51	6,260.58	81		674.75	626.06
82		7,501.10	6,956.20	82		750.11	695.62
83		8,335.84	7,732.97	83		833.58	773.30
84		9,263.33	8,590.90	84		926.33	859.09

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	533.31	498.53	463.75	18-39	53.33	49.85	46.37
40	533.31	498.53	463.75	40	53.33	49.85	46.37
41	556.50	521.71	486.93	41	55.65	52.17	48.69
42	591.28	556.50	510.12	42	59.13	55.65	51.01
43	614.46	568.09	521.71	43	61.45	56.81	52.17
44	637.65	591.28	544.90	44	63.77	59.13	54.49
45	660.84	614.46	568.09	45	66.08	61.45	56.81
46	695.62	649.24	591.28	46	69.56	64.92	59.13
47	718.81	672.43	614.46	47	71.88	67.24	61.45
48	753.59	695.62	637.65	48	75.36	69.56	63.77
49	788.37	730.40	660.84	49	78.84	73.04	66.08
50	811.56	753.59	684.03	50	81.16	75.36	68.40
51	846.34	788.37	718.81	51	84.63	78.84	71.88
52	881.12	811.56	741.99	52	88.11	81.16	74.20
53	915.90	846.34	776.78	53	91.59	84.63	77.68
54	950.68	881.12	811.56	54	95.07	88.11	81.16
55	985.46	915.90	834.74	55	98.55	91.59	83.47
56	1,055.02	973.87	892.71	56	105.50	97.39	89.27
57	1,124.59	1,043.43	950.68	57	112.46	104.34	95.07
58	1,194.15	1,112.99	1,020.24	58	119.41	111.30	102.02
59	1,275.30	1,182.55	1,078.21	59	127.53	118.26	107.82
60	1,344.86	1,252.12	1,147.77	60	134.49	125.21	114.78
61	1,449.21	1,344.86	1,240.52	61	144.92	134.49	124.05
62	1,541.96	1,437.61	1,321.68	62	154.20	143.76	132.17
63	1,657.89	1,541.96	1,414.43	63	165.79	154.20	141.44
64	1,773.83	1,646.30	1,518.77	64	177.38	164.63	151.88
65	1,889.77	1,762.24	1,623.11	65	188.98	176.22	162.31
66	2,063.67	1,924.55	1,773.83	66	206.37	192.45	177.38
67	2,237.58	2,086.86	1,924.55	67	223.76	208.69	192.45
68	2,434.67	2,260.76	2,086.86	68	243.47	226.08	208.69
69	2,643.35	2,457.86	2,272.36	69	264.34	245.79	227.24

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,863.63	2,666.54	2,457.86	70	286.36	266.65	245.79
71	3,165.07	2,944.79	2,724.51	71	316.51	294.48	272.45
72	3,501.29	3,257.82	3,014.35	72	350.13	325.78	301.44
73	3,860.69	3,594.03	3,327.38	73	386.07	359.40	332.74
74	4,254.87	3,976.63	3,686.78	74	425.49	397.66	368.68
75	4,695.43	4,382.40	4,069.37	75	469.54	438.24	406.94
76	5,228.74	4,880.93	4,533.12	76	522.87	488.09	453.31
77	5,820.02	5,437.43	5,043.24	77	582.00	543.74	504.32
78	6,469.26	6,040.30	5,611.33	78	646.93	604.03	561.13
79	7,199.66	6,724.32	6,237.39	79	719.97	672.43	623.74

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	684.03	637.65	579.68	18-39	68.40	63.77	57.97
40	684.03	637.65	579.68	40	68.40	63.77	57.97
41	718.81	672.43	614.46	41	71.88	67.24	61.45
42	741.99	695.62	637.65	42	74.20	69.56	63.77
43	776.78	718.81	660.84	43	77.68	71.88	66.08
44	799.96	741.99	684.03	44	80.00	74.20	68.40
45	834.74	776.78	718.81	45	83.47	77.68	71.88
46	869.52	811.56	741.99	46	86.95	81.16	74.20
47	904.31	846.34	776.78	47	90.43	84.63	77.68
48	939.09	881.12	811.56	48	93.91	88.11	81.16
49	973.87	915.90	846.34	49	97.39	91.59	84.63
50	1,008.65	939.09	869.52	50	100.86	93.91	86.95
51	1,055.02	985.46	915.90	51	105.50	98.55	91.59
52	1,101.40	1,031.84	950.68	52	110.14	103.18	95.07
53	1,147.77	1,066.62	985.46	53	114.78	106.66	98.55
54	1,194.15	1,112.99	1,031.84	54	119.41	111.30	103.18
55	1,240.52	1,159.37	1,066.62	55	124.05	115.94	106.66
56	1,321.68	1,228.93	1,136.18	56	132.17	122.89	113.62
57	1,402.83	1,310.08	1,205.74	57	140.28	131.01	120.57
58	1,495.58	1,391.24	1,286.90	58	149.56	139.12	128.69
59	1,588.33	1,472.39	1,356.46	59	158.83	147.24	135.65
60	1,681.08	1,565.14	1,437.61	60	168.11	156.51	143.76
61	1,808.61	1,681.08	1,541.96	61	180.86	168.11	154.20
62	1,924.55	1,797.02	1,657.89	62	192.45	179.70	165.79
63	2,063.67	1,924.55	1,773.83	63	206.37	192.45	177.38
64	2,202.80	2,052.08	1,901.36	64	220.28	205.21	190.14
65	2,353.51	2,191.20	2,028.89	65	235.35	219.12	202.89
66	2,573.79	2,399.89	2,214.39	66	257.38	239.99	221.44
67	2,817.26	2,620.17	2,423.07	67	281.73	262.02	242.31
68	3,072.32	2,863.63	2,643.35	68	307.23	286.36	264.34
69	3,350.57	3,118.69	2,886.82	69	335.06	311.87	288.68

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,652.00	3,396.94	3,141.88	70	365.20	339.69	314.19
71	4,046.19	3,767.94	3,489.69	71	404.62	376.79	348.97
72	4,486.75	4,185.31	3,872.28	72	448.67	418.53	387.23
73	4,962.09	4,625.87	4,289.65	73	496.21	462.59	428.97
74	5,495.39	5,124.40	4,753.40	74	549.54	512.44	475.34
75	6,075.08	5,669.30	5,263.52	75	607.51	566.93	526.35
76	6,817.07	6,364.92	5,912.77	76	681.71	636.49	591.28
77	7,640.22	7,141.69	6,631.57	77	764.02	714.17	663.16
78	8,567.71	7,999.63	7,431.54	78	856.77	799.96	743.15
79	9,599.55	8,973.49	8,335.84	79	959.96	897.35	833.58

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	869.52	823.15	776.78	18-39	86.95	82.31	77.68
40	869.52	823.15	776.78	40	86.95	82.31	77.68
41	915.90	869.52	811.56	41	91.59	86.95	81.16
42	950.68	904.31	846.34	42	95.07	90.43	84.63
43	985.46	939.09	881.12	43	98.55	93.91	88.11
44	1,031.84	973.87	915.90	44	103.18	97.39	91.59
45	1,078.21	1,020.24	962.27	45	107.82	102.02	96.23
46	1,112.99	1,055.02	997.05	46	111.30	105.50	99.71
47	1,159.37	1,101.40	1,043.43	47	115.94	110.14	104.34
48	1,217.33	1,159.37	1,089.80	48	121.73	115.94	108.98
49	1,263.71	1,194.15	1,124.59	49	126.37	119.41	112.46
50	1,310.08	1,240.52	1,170.96	50	131.01	124.05	117.10
51	1,379.65	1,310.08	1,228.93	51	137.96	131.01	122.89
52	1,449.21	1,379.65	1,298.49	52	144.92	137.96	129.85
53	1,518.77	1,437.61	1,356.46	53	151.88	143.76	135.65
54	1,599.93	1,518.77	1,426.02	54	159.99	151.88	142.60
55	1,669.49	1,576.74	1,483.99	55	166.95	157.67	148.40
56	1,773.83	1,681.08	1,576.74	56	177.38	168.11	157.67
57	1,889.77	1,785.42	1,681.08	57	188.98	178.54	168.11
58	2,005.70	1,889.77	1,773.83	58	200.57	188.98	177.38
59	2,121.64	2,005.70	1,889.77	59	212.16	200.57	188.98
60	2,249.17	2,121.64	1,994.11	60	224.92	212.16	199.41
61	2,411.48	2,283.95	2,144.83	61	241.15	228.40	214.48
62	2,585.39	2,446.26	2,295.54	62	258.54	244.63	229.55
63	2,759.29	2,608.57	2,457.86	63	275.93	260.86	245.79
64	2,956.38	2,794.07	2,631.76	64	295.64	279.41	263.18
65	3,153.48	2,979.57	2,805.67	65	315.35	297.96	280.57
66	3,443.32	3,257.82	3,060.73	66	344.33	325.78	306.07
67	3,756.35	3,547.66	3,338.97	67	375.63	354.77	333.90
68	4,080.97	3,860.69	3,640.41	68	408.10	386.07	364.04
69	4,451.97	4,208.50	3,965.03	69	445.20	420.85	396.50

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	4,846.15	4,579.50	4,312.84	70	484.61	457.95	431.28
71	5,356.27	5,066.43	4,776.59	71	535.63	506.64	477.66
72	5,912.77	5,599.74	5,275.12	72	591.28	559.97	527.51
73	6,527.23	6,179.42	5,831.61	73	652.72	617.94	583.16
74	7,199.66	6,828.67	6,457.67	74	719.97	682.87	645.77
75	7,941.66	7,535.88	7,130.10	75	794.17	753.59	713.01
76	8,903.93	8,451.78	7,999.63	76	890.39	845.18	799.96
77	9,970.55	9,472.02	8,961.90	77	997.05	947.20	896.19
78	11,176.29	10,619.79	10,051.70	78	1,117.63	1,061.98	1,005.17
79	12,521.15	11,895.10	11,269.04	79	1,252.12	1,189.51	1,126.90

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	614.46	579.68	533.31	18-39	61.45	57.97	53.33
40	614.46	579.68	533.31	40	61.45	57.97	53.33
41	637.65	602.87	556.50	41	63.77	60.29	55.65
42	660.84	614.46	568.09	42	66.08	61.45	56.81
43	684.03	637.65	591.28	43	68.40	63.77	59.13
44	695.62	660.84	614.46	44	69.56	66.08	61.45
45	718.81	672.43	626.06	45	71.88	67.24	62.61
46	741.99	695.62	649.24	46	74.20	69.56	64.92
47	765.18	718.81	672.43	47	76.52	71.88	67.24
48	788.37	741.99	695.62	48	78.84	74.20	69.56
49	811.56	765.18	718.81	49	81.16	76.52	71.88
50	834.74	788.37	730.40	50	83.47	78.84	73.04
51	869.52	811.56	753.59	51	86.95	81.16	75.36
52	892.71	834.74	776.78	52	89.27	83.47	77.68
53	915.90	857.93	799.96	53	91.59	85.79	80.00
54	950.68	892.71	823.15	54	95.07	89.27	82.31
55	973.87	904.31	834.74	55	97.39	90.43	83.47
56	1,031.84	962.27	881.12	56	103.18	96.23	88.11
57	1,078.21	1,008.65	939.09	57	107.82	100.86	93.91
58	1,136.18	1,066.62	985.46	58	113.62	106.66	98.55
59	1,194.15	1,124.59	1,043.43	59	119.41	112.46	104.34
60	1,252.12	1,170.96	1,089.80	60	125.21	117.10	108.98
61	1,344.86	1,263.71	1,170.96	61	134.49	126.37	117.10
62	1,437.61	1,344.86	1,252.12	62	143.76	134.49	125.21
63	1,541.96	1,437.61	1,333.27	63	154.20	143.76	133.33
64	1,646.30	1,530.36	1,414.43	64	164.63	153.04	141.44
65	1,750.64	1,634.71	1,507.18	65	175.06	163.47	150.72
66	1,889.77	1,762.24	1,623.11	66	188.98	176.22	162.31
67	2,028.89	1,889.77	1,750.64	67	202.89	188.98	175.06
68	2,191.20	2,040.48	1,889.77	68	219.12	204.05	188.98
69	2,353.51	2,191.20	2,028.89	69	235.35	219.12	202.89

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,527.42	2,353.51	2,179.61	70	252.74	235.35	217.96
71	2,770.88	2,585.39	2,399.89	71	277.09	258.54	239.99
72	3,037.54	2,840.45	2,631.76	72	303.75	284.04	263.18
73	3,338.97	3,107.10	2,875.23	73	333.90	310.71	287.52
74	3,652.00	3,408.54	3,153.48	74	365.20	340.85	315.35
75	3,999.81	3,733.16	3,454.91	75	399.98	373.32	345.49
76	4,475.15	4,173.72	3,872.28	76	447.52	417.37	387.23
77	5,008.46	4,672.24	4,324.44	77	500.85	467.22	432.44
78	5,599.74	5,217.15	4,834.56	78	559.97	521.71	483.46
79	6,260.58	5,831.61	5,402.65	79	626.06	583.16	540.26
80		6,515.64	6,040.30	80		651.56	604.03
81		7,199.66	6,666.35	81		719.97	666.64
82		7,930.06	7,350.38	82		793.01	735.04
83		8,753.21	8,115.56	83		875.32	811.56
84		9,657.52	8,950.31	84		965.75	895.03

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	765.18	718.81	660.84	18-39	76.52	71.88	66.08
40	765.18	718.81	660.84	40	76.52	71.88	66.08
41	799.96	741.99	684.03	41	80.00	74.20	68.40
42	823.15	765.18	707.21	42	82.31	76.52	70.72
43	846.34	788.37	730.40	43	84.63	78.84	73.04
44	881.12	823.15	753.59	44	88.11	82.31	75.36
45	904.31	846.34	788.37	45	90.43	84.63	78.84
46	939.09	881.12	811.56	46	93.91	88.11	81.16
47	962.27	904.31	834.74	47	96.23	90.43	83.47
48	997.05	939.09	869.52	48	99.71	93.91	86.95
49	1,031.84	962.27	892.71	49	103.18	96.23	89.27
50	1,055.02	985.46	915.90	50	105.50	98.55	91.59
51	1,089.80	1,020.24	950.68	51	108.98	102.02	95.07
52	1,124.59	1,055.02	973.87	52	112.46	105.50	97.39
53	1,159.37	1,078.21	997.05	53	115.94	107.82	99.71
54	1,194.15	1,112.99	1,031.84	54	119.41	111.30	103.18
55	1,217.33	1,136.18	1,055.02	55	121.73	113.62	105.50
56	1,286.90	1,205.74	1,124.59	56	128.69	120.57	112.46
57	1,368.05	1,275.30	1,182.55	57	136.81	127.53	118.26
58	1,437.61	1,344.86	1,240.52	58	143.76	134.49	124.05
59	1,518.77	1,414.43	1,310.08	59	151.88	141.44	131.01
60	1,599.93	1,495.58	1,379.65	60	159.99	149.56	137.96
61	1,704.27	1,588.33	1,472.39	61	170.43	158.83	147.24
62	1,820.20	1,692.67	1,565.14	62	182.02	169.27	156.51
63	1,936.14	1,808.61	1,669.49	63	193.61	180.86	166.95
64	2,063.67	1,924.55	1,785.42	64	206.37	192.45	178.54
65	2,191.20	2,040.48	1,889.77	65	219.12	204.05	188.98
66	2,365.11	2,202.80	2,040.48	66	236.51	220.28	204.05
67	2,550.61	2,376.70	2,202.80	67	255.06	237.67	220.28
68	2,759.29	2,573.79	2,388.29	68	275.93	257.38	238.83
69	2,967.98	2,770.88	2,573.79	69	296.80	277.09	257.38

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,199.85	2,991.16	2,770.88	70	319.99	299.12	277.09
71	3,524.47	3,292.60	3,049.13	71	352.45	329.26	304.91
72	3,872.28	3,617.22	3,350.57	72	387.23	361.72	335.06
73	4,254.87	3,976.63	3,686.78	73	425.49	397.66	368.68
74	4,672.24	4,359.22	4,046.19	74	467.22	435.92	404.62
75	5,135.99	4,788.18	4,440.37	75	513.60	478.82	444.04
76	5,692.49	5,309.90	4,927.31	76	569.25	530.99	492.73
77	6,306.95	5,877.99	5,449.02	77	630.70	587.80	544.90
78	6,979.38	6,515.64	6,040.30	78	697.94	651.56	604.03
79	7,721.38	7,211.26	6,689.54	79	772.14	721.13	668.95

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	939.09	881.12	811.56	18-39	93.91	88.11	81.16
40	939.09	881.12	811.56	40	93.91	88.11	81.16
41	973.87	915.90	846.34	41	97.39	91.59	84.63
42	1,008.65	950.68	881.12	42	100.86	95.07	88.11
43	1,043.43	973.87	904.31	43	104.34	97.39	90.43
44	1,078.21	1,008.65	939.09	44	107.82	100.86	93.91
45	1,124.59	1,055.02	973.87	45	112.46	105.50	97.39
46	1,159.37	1,089.80	1,008.65	46	115.94	108.98	100.86
47	1,194.15	1,124.59	1,043.43	47	119.41	112.46	104.34
48	1,240.52	1,159.37	1,078.21	48	124.05	115.94	107.82
49	1,286.90	1,205.74	1,112.99	49	128.69	120.57	111.30
50	1,321.68	1,240.52	1,147.77	50	132.17	124.05	114.78
51	1,368.05	1,286.90	1,194.15	51	136.81	128.69	119.41
52	1,414.43	1,321.68	1,228.93	52	141.44	132.17	122.89
53	1,472.39	1,379.65	1,275.30	53	147.24	137.96	127.53
54	1,518.77	1,426.02	1,321.68	54	151.88	142.60	132.17
55	1,565.14	1,460.80	1,356.46	55	156.51	146.08	135.65
56	1,657.89	1,553.55	1,437.61	56	165.79	155.36	143.76
57	1,739.05	1,623.11	1,507.18	57	173.90	162.31	150.72
58	1,831.80	1,715.86	1,588.33	58	183.18	171.59	158.83
59	1,924.55	1,797.02	1,669.49	59	192.45	179.70	166.95
60	2,017.30	1,889.77	1,750.64	60	201.73	188.98	175.06
61	2,156.42	2,017.30	1,866.58	61	215.64	201.73	186.66
62	2,283.95	2,133.23	1,982.52	62	228.40	213.32	198.25
63	2,434.67	2,272.36	2,110.05	63	243.47	227.24	211.00
64	2,585.39	2,423.07	2,249.17	64	258.54	242.31	224.92
65	2,747.70	2,573.79	2,388.29	65	274.77	257.38	238.83
66	2,979.57	2,782.48	2,585.39	66	297.96	278.25	258.54
67	3,234.63	3,025.95	2,805.67	67	323.46	302.59	280.57
68	3,501.29	3,269.41	3,037.54	68	350.13	326.94	303.75
69	3,791.13	3,536.07	3,281.01	69	379.11	353.61	328.10

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	4,104.16	3,825.91	3,547.66	70	410.42	382.59	354.77
71	4,521.53	4,220.09	3,918.66	71	452.15	422.01	391.87
72	4,973.68	4,649.06	4,312.84	72	497.37	464.91	431.28
73	5,483.80	5,112.80	4,741.81	73	548.38	511.28	474.18
74	6,028.70	5,634.52	5,228.74	74	602.87	563.45	522.87
75	6,631.57	6,191.01	5,750.46	75	663.16	619.10	575.05
76	7,419.94	6,933.01	6,434.48	76	741.99	693.30	643.45
77	8,301.06	7,756.16	7,199.66	77	830.11	775.62	719.97
78	9,274.93	8,660.46	8,046.00	78	927.49	866.05	804.60
79	10,376.33	9,692.30	8,996.68	79	1,037.63	969.23	899.67

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	1,205.74	1,136.18	1,066.62	18-39	120.57	113.62	106.66
40	1,205.74	1,136.18	1,066.62	40	120.57	113.62	106.66
41	1,252.12	1,182.55	1,112.99	41	125.21	118.26	111.30
42	1,298.49	1,228.93	1,159.37	42	129.85	122.89	115.94
43	1,356.46	1,275.30	1,194.15	43	135.65	127.53	119.41
44	1,402.83	1,321.68	1,240.52	44	140.28	132.17	124.05
45	1,449.21	1,368.05	1,286.90	45	144.92	136.81	128.69
46	1,507.18	1,426.02	1,333.27	46	150.72	142.60	133.33
47	1,565.14	1,483.99	1,391.24	47	156.51	148.40	139.12
48	1,623.11	1,530.36	1,437.61	48	162.31	153.04	143.76
49	1,681.08	1,588.33	1,495.58	49	168.11	158.83	149.56
50	1,739.05	1,646.30	1,541.96	50	173.90	164.63	154.20
51	1,808.61	1,715.86	1,611.52	51	180.86	171.59	161.15
52	1,889.77	1,785.42	1,669.49	52	188.98	178.54	166.95
53	1,959.33	1,854.99	1,739.05	53	195.93	185.50	173.90
54	2,040.48	1,924.55	1,808.61	54	204.05	192.45	180.86
55	2,110.05	1,994.11	1,878.17	55	211.00	199.41	187.82
56	2,225.98	2,110.05	1,982.52	56	222.60	211.00	198.25
57	2,341.92	2,214.39	2,086.86	57	234.19	221.44	208.69
58	2,469.45	2,330.33	2,191.20	58	246.94	233.03	219.12
59	2,596.98	2,446.26	2,295.54	59	259.70	244.63	229.55
60	2,724.51	2,573.79	2,411.48	60	272.45	257.38	241.15
61	2,898.42	2,736.10	2,573.79	61	289.84	273.61	257.38
62	3,083.91	2,910.01	2,736.10	62	308.39	291.00	273.61
63	3,269.41	3,095.51	2,910.01	63	326.94	309.55	291.00
64	3,478.10	3,292.60	3,095.51	64	347.81	329.26	309.55
65	3,686.78	3,489.69	3,281.01	65	368.68	348.97	328.10
66	3,988.22	3,779.53	3,559.25	66	398.82	377.95	355.93
67	4,324.44	4,092.56	3,849.10	67	432.44	409.26	384.91
68	4,672.24	4,417.18	4,162.12	68	467.22	441.72	416.21
69	5,054.84	4,776.59	4,498.34	69	505.48	477.66	449.83

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	5,460.61	5,159.18	4,857.74	70	546.06	515.92	485.77
71	5,993.92	5,669.30	5,333.08	71	599.39	566.93	533.31
72	6,585.20	6,225.80	5,854.80	72	658.52	622.58	585.48
73	7,222.85	6,828.67	6,422.89	73	722.29	682.87	642.29
74	7,930.06	7,489.50	7,048.95	74	793.01	748.95	704.89
75	8,695.25	8,219.90	7,732.97	75	869.52	821.99	773.30
76	9,727.08	9,193.77	8,648.87	76	972.71	919.38	864.89
77	10,886.45	10,283.58	9,669.11	77	1,088.64	1,028.36	966.91
78	12,173.34	11,500.91	10,816.88	78	1,217.33	1,150.09	1,081.69
79	13,610.96	12,857.37	12,092.19	79	1,361.10	1,285.74	1,209.22

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

State: Pennsylvania **Filing Company:** MetLife Insurance Company USA
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: Third Round Follow-up Rate Increase Filing/145GEC01-40

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	CovLtr_LTC4 TQ Comp_PA_20150414.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	AM_LTC4 TQ Comp_PA_20150414.pdf Supplement to AM_LTC4 TQ Comp_PA_20150414.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not applicable as this is not an advertisement filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Authorization to File (A&H)
Comments:	
Attachment(s):	2015 MetLife Auth Letter_LTC4 TQ Comp_PA_20150414.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not applicable as there are no insert pages.
Attachment(s):	
Item Status:	

State: *Pennsylvania* **Filing Company:** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *Third Round Follow-up Rate Increase Filing/145GEC01-40*

Status Date:	

Satisfied - Item:	Rate Table (A&H)
Comments:	See the Rate/Rule Schedule attachments.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Numerical Data
Comments:	
Attachment(s):	PA_Supplement Exhibits_LTC4 TQ Comp_20150414.xlsb
Item Status:	
Status Date:	

State:	Pennsylvania	**Filing Company:**	MetLife Insurance Company USA
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	Third Round Follow-up Rate Increase Filing/145GEC01-40		

Attachment PA_Supplement Exhibits_LTC4 TQ Comp_20150414.xlsb is not a PDF document and cannot be reproduced here.

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April 14, 2015

Honorable Teresa D. Miller
Insurance Commissioner
Pennsylvania Department of Insurance (Department)
1326 Strawberry Square
Harrisburg, Pennsylvania 17120

RE: MetLife Insurance Company USA (MetLife USA)
Company NAIC # 87726
SERFF Tracking # MILL-129889081

Policy Forms:	Long Term Care	H-LTC4JQ7, et al.
	Annual 5% Compound Benefit Inflation Rider	H-5AIC
	Annual 5% Simple Benefit Inflation Rider	H-5AIS
	Nonforfeiture Benefit Rider	H-NF3-10

Dear Commissioner Miller:

Milliman, Inc. has been retained by GNA Corporation (Genworth), a reinsurer of this business, to submit the referenced rate filing on behalf of MetLife USA for your review. In preparing this rate filing, I relied on data provided to me by Union Fidelity Life Insurance Company (UFLIC), the retrocessionaire on this business, and Genworth.

H-LTC4JQ7, et al. is an existing tax-qualified individual comprehensive long term care policy of insurance previously approved in 1997. The form was issued in Pennsylvania from November 1997 through February 2001 and is no longer being marketed in any state. Nationwide, the last policies were issued in 2001.

The company is requesting the approval of a premium rate increase on the above listed form and all associated riders. The increase is needed due to morbidity and persistency levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement. As noted in the attached actuarial memorandum, three prior increases have been approved and implemented on this form and associated riders. A 20.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010. On November 6, 2013, the company requested a rate increase of 68.1%. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014. Emerging experience continues to show the need for the full amount requested in the prior filing, so

This work product was prepared to provide assistance to Genworth and MetLife USA. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends Recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

the company is requesting a new premium rate increase for the remainder of the last request, which equates to a 46.2% rate increase request at this time.

Similar to the prior increase, the company will offer insureds affected by the premium increase the option of reducing their policy daily benefit, where possible, to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase.

For eligible policyholders who do not have a nonforfeiture benefit as part of their policy, the company is making a limited nonforfeiture option available for those who wish to elect a limited paid-up long term care insurance benefit. This option provides a paid-up policy with benefits equal to the total of premiums paid, less any claims paid. While the company is strongly encouraging policyholders to keep or reduce their existing coverage, it believes it is important to provide a comprehensive set of options to policyholders. The optional limited benefit endorsement form MICC OLB 10/07/2013 was previously approved by the Department.

The following electronic items are included in this submission:

- this cover letter;
- a letter from MetLife USA authorizing us to submit this filing on their behalf;
- an actuarial memorandum and rate schedules;
- a supplement to the actuarial memorandum; and
- a Microsoft Excel workbook containing all numerical data.

The required $100 filing fee will be paid via Electronic Funds Transfer (EFT).

This work product was prepared to provide assistance to Genworth and MetLife USA. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends Recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

The contact person for this filing is:

Amy Pahl, FSA, MAAA
Principal and Consulting Actuary
8500 Normandale Lake Blvd., Suite 1850
Minneapolis, MN 55437
(952) 820-2419
amy.pahl@milliman.com

Thank you for your assistance in reviewing this filing.

Respectfully,

Amy Pahl, FSA, MAAA
Principal and Consulting Actuary

ABP/tcr

Enclosures

This work product was prepared to provide assistance to Genworth and MetLife USA. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends Recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC4 Tax-Qualified Comprehensive Product

April 2015

Product or Rider	Form Number
Long Term Care	H-LTC4JQ7, et al.
Annual 5% Compound Benefit Inflation Rider	H-5AIC
Annual 5% Simple Benefit Inflation Rider	H-5AIS
Nonforfeiture Benefit Rider	H-NF3-10

This policy form is a tax-qualified individual policy form providing comprehensive long term care coverage. The form was issued in Pennsylvania from November 1997 through February 2001.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of documenting the rates and demonstrating that the anticipated loss ratio of this product with those rates meets the minimum requirements in the statutes of Pennsylvania. It may not be suitable for other purposes.

2. Description of Benefits

This is an individually underwritten policy which pays a daily benefit for Nursing Facility Care, Alzheimer's Facility Care, Assisted Living Facility Care, Hospice Facility Care, Bed Reservation, Respite Care provided in a Facility setting, Home Health Care, Home Hospice Care, Adult Day Care, and Respite Care provided in a Home or Community Based setting.

There are three Home Health Care options available at issue. The Standard ("Standard Benefits") option sets the daily benefit amount for Home and Community Based Care at 75% of the daily benefit amount for Nursing Facility Care. The Increased ("Increased Benefits") option sets the daily benefit amount for Home and Community Based Care at 100% of the daily benefit amount for Nursing Facility Care. The Reduced ("Reduced Benefits") option sets the daily benefit amount for Home and Community Based Care at 50% of the daily benefit amount for Nursing Facility Care.

Elimination periods are 20, 60, and 100 days. The elimination period applies to all benefits except the Informal Caregiver Training, Respite Care Benefit, Care Coordination Benefit, and Supplemental Benefits. The elimination period must be satisfied in full only once during the life of the contract.

Benefit periods are 2 years, 3 years, 5 years, and unlimited. Benefit eligibility is defined as having a 90-day certification period and not being able to perform at least two of six ADLs (dressing, eating, toileting, transferring, bathing, and continence) or cognitive impairment.

The most the company will pay for all services received on one day will be the daily benefit amount for Nursing Facility Care, except for Care Coordination benefits,

Informal Caregiver Training benefits and Supplemental benefits, which may be paid in a lump sum.

Premiums will be waived if benefits, other than Respite Care, Care Coordination, Informal Caregiver Training or Supplemental, are being paid.

A 5% simple, a 5% compound, and a cost of living (CPI) inflation rider as well as a non-forfeiture rider are available options.

3. Renewability

This policy form is guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies only as this policy form is no longer being sold in the market. The premium changes will apply to the base form and all riders associated with the base form.

5. Actuarial Assumptions

a. Expected Claim Costs are the product of the reinsurer's (General Electric Capital Assurance Company; GECA) expected claim costs used at the time of the reinsurance transaction executed in 2000 between The Travelers Insurance Company and GECA and actual-to-expected factors that reflect actual emerging experience on this policy form.

At the time the expected claim costs were developed, the reinsurer had been marketing nursing home and home health care benefit riders and policies on a direct basis for over 20 and 10 years, respectively. Using the experience on this business, both the expected incidence and severity of claims were developed for nursing home benefits.

The reinsurer's home health care benefit experience was used and validated against the 1982-1984 National Long Term Care Surveys. The surveys studied functionally impaired elderly Medicare beneficiaries living in the community who manifested impairment in ADLs. Both the incidence rates and the length of home care usage were extracted from these surveys and the company experience mentioned above. The home care incidence rates reflect a loading for cognitive impairment as a benefit trigger. Selection factors were applied to the incidence rates in order to reflect the effects of underwriting.

The expected incidence rates, lengths of stay, and amount of benefit payments were separately identified for all combinations of plan options.

Actual-to-expected adjustment factors were developed from actual emerging experience through June 30, 2013 and are shown in the following table:

Actual-to-Expected Adjustment Factors

Policy Duration	Policy Issue Year	
	1997	1998 and Later
1 - 4	151.8%	132.5%
5	171.1%	158.2%
6 - 7	171.1%	163.4%
8	176.6%	185.3%
9	182.4%	185.3%
10 - 11	187.2%	194.8%
12	194.8%	204.3%
13	194.8%	206.4%
14	213.8%	218.3%
15	213.8%	220.5%
16	225.6%	230.3%
17	228.0%	230.3%
18 - 19	225.4%	225.4%
20	220.5%	220.5%
21	215.0%	215.0%
22	209.6%	209.6%
23	204.4%	204.4%
24	199.3%	199.3%
25	194.3%	194.3%
26	189.4%	189.4%
27	184.7%	184.7%
28	180.1%	180.1%
29	175.6%	175.6%
30	171.2%	171.2%
31	166.9%	166.9%
32	162.7%	162.7%
33	158.7%	158.7%
34	154.7%	154.7%
35	150.8%	150.8%
36	147.1%	147.1%
37	143.4%	143.4%
38	139.8%	139.8%
39	136.3%	136.3%
40+	132.9%	132.9%

A cumulative 1.4% increase in morbidity is assumed due to adverse selection from the rate increase.

b. Termination Rates. Historical termination rates are based on actual experience of this policy form.

Future voluntary lapse rates vary by duration as developed from actual experience through June 30, 2013 and are shown in the following table:

Voluntary Lapse Rates

Policy Duration	Lapse Rate
1	6.00%
2	4.00%
3	2.50%
4	1.50%
5	1.30%
6	1.10%
7 - 13	1.00%
14 - 19	1.40%
20 +	1.75%

In the year of rate increase implementation, an additional 1.0% of in-force policyholders are assumed to lapse, and a 4.6% reduction in premium and claims is expected due to the election of reduced benefits.

Future mortality is based on 1983 IAM with selection factors consistent with experience and shown in the following table:

Mortality Selection Factors

Policy Duration	Factor
1	30.0%
2	45.0%
3	50.0%
4	53.0%
5	56.0%
6	60.0%
7	62.0%
8	63.0%
9	64.0%
10	65.0%
11	65.0%
12	68.0%
13	70.0%
14	72.0%
15	75.0%
16	78.0%
17	80.0%
18	85.0%
19	90.0%
20+	95.0%

c. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate, except that commission will not be paid on any increase in premium.

The above assumptions are based on actual experience of the policies in-force under this policy form and general experience of the reinsurer and are deemed reasonable for this particular policy.

6. Marketing Method

This policy form was marketed by agents as well as through various subsidiaries of Citigroup.

7. Underwriting Description

This policy form was fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

8. Premiums

Premiums are unisex, level and payable for life. The premiums vary by issue age, elimination period, benefit period, initial daily benefit, level of community-based care benefits and inflation protection option.

9. Issue Age Range

Elimination periods of 20, 60, and 100 days are available for issue ages 18 to 79. Only the 60 and 100 day elimination periods of the 2-year benefit period are available for issue ages 80 through 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

The following modal factors and nationwide percent distributions (based on in-force count as of 12/31/2013) are applied to the annual premium (AP):

Premium Mode	Modal Factors	Percent Distribution
Annual	1.00*AP	54.6%
Semi-Annual	0.51*AP	14.9%
Quarterly	0.26*AP	15.0%
Monthly	0.09*AP	15.5%

12. Reserves

Active life reserves have not been used in this rate increase analysis, except as described in the supplement to the actuarial memorandum. Claim reserves as of December 31, 2013 have been discounted to the incurred date of each respective claim and included in historical incurred claims. Incurred but not reported balances as of December 31, 2013 have been allocated to a calendar year of incurred and included in historic incurred claims.

13. Trend Assumptions

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

14. Past and Future Policy Experience

Nationwide experience for this policy form is shown in Exhibit I. The experience and projections in Exhibit I have been restated to reflect a rate level similar to that approved in Pennsylvania on a nationwide basis.

The company has chosen a credibility standard of 1,082 claims. Based on this parameter, Pennsylvania-specific experience for the above-referenced form is not considered fully credible.

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated by the following formula:

$$LR_j = \frac{\sum_{t=j}^{2013} Pmt_t^j * v^{t-j} + {}_jCR_{2013} * v^{2013-j+1/2} + {}_jIBNR_{2013} * v^{2013-j+1/2}}{EP_j}$$

LR_j = loss ratio for year *j*

Pmt_t^j = claim payments in year *t* on claims incurred in year *j*, assumed to occur mid-year

${}_jCR_{2013}$ = open claim reserve held on December 31, 2013 for claims incurred in year *j*

${}_jIBNR_{2013}$ = incurred but not reported reserve as of December 31, 2013 attributable to claims incurred in year *j*

EP_j = earned premium in year *j*, assumed mid-year

j = year of incurral

v = 1 / 1.045 = 0.956938

A future annual loss ratio is calculated, with and without interest, as anticipated incurred claims divided by earned premiums.

A lifetime loss ratio as of 12/31/2013 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 4.5%.

15. Projected Earned Premiums and Incurred Claims

Exhibit I contains lifetime projections of earned premium and incurred claims based on the current premiums and the filed premium rate schedule increase. Earned premiums and incurred claims for projection years 2014 through 2053 are developed from an asset share model representing actual contracts in-force as of December 31, 2013. The assumptions described above for morbidity, voluntary lapse and mortality are used to project life years, earned premiums and incurred claims. The projections reflecting the rate increase assume that the increase is effective on each policy's first anniversary on or after January 1, 2015.

16. History of Previous Rate Revisions

Three prior rate increases have been approved and implemented on this policy form and associated riders. A 20.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.

The experience and projections in Exhibit I have been restated to reflect a rate level similar to that approved in Pennsylvania on a nationwide basis.

17. Requested Rate Increase and Demonstration of Satisfaction of Loss Ratio Requirements

On November 6, 2013, the company requested a rate increase of 68.1%. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014. Emerging experience continues to show the need for the full amount requested in the prior filing, so the company is requesting a new premium rate increase for the remainder of the last request, which equates to a 46.2% rate increase request at this time. Projected experience assuming this increase is implemented is shown in Exhibit I. As shown in Exhibit I, the expected lifetime loss ratio with and without the requested rate increase exceeds the minimum loss ratio of 60.0%.

Current rate tables are included with this memorandum in Exhibit II. Rate tables reflecting the 46.2% increase are included with this memorandum in Exhibit III. The actual rates implemented may vary slightly from those in Exhibit III due to rounding in the implementation algorithm.

18. Pennsylvania Average Annual Premium (Annual Premium Based on 2013 In-force)

Before increase*: $2,499
After increase: $3,654

*Before increase average premium reflects the full impact of the prior rate increase approved in Pennsylvania in February 2014.

19. Proposed Effective Date

The rate increase will apply to policies on their billing anniversary date following at least a 60-day policyholder notification period following approval, but no sooner than 12 months after the prior rate increase was effective.

20. Nationwide Distribution of Business as of 12/31/2013 (based on in-force count)

By Issue Age:

Issue Ages	Percent Distribution
< 48	4.2%
48 - 52	9.6%
53 - 57	20.5%
58 - 62	26.5%
63 - 67	21.8%
68 - 72	12.8%
73 +	4.6%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	30.0%
60-day	15.5%
100-day	54.5%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	3.9%
3-Year	30.9%
5-Year	34.6%
Unlimited	30.6%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	5.6%
Simple	26.4%
Compound	43.8%
CPI	24.2%

By Home Care (HC) Daily Benefit:

HC Benefit Option	Percent Distribution
Reduced	7.2%
Standard	22.1%
Increased	70.7%

21. Number of Policyholders

As of 12/31/2013, the number of policies in-force and annualized premium in the state and nationwide are:

	Number of Insured	Annual Premium* based on 2013 In-force
Pennsylvania	915	$1,988,336
Nationwide	24,226	$55,914,435

*Annual premiums reflect annual premiums as of December 31, 2013 and do not include the impact of rate increases implemented in 2014.

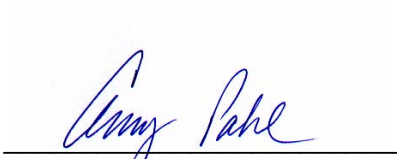
22. Actuarial Certification

I am a Principal and Consulting Actuary for Milliman, Inc. and have been retained by GNA Corporation (Genworth), a reinsurer of this business, to prepare this memorandum on behalf of MetLife Insurance Company USA. I am a Fellow of the Society of Actuaries and a member of the American Academy of Actuaries. I meet the Academy's qualification standards to render this actuarial opinion and am familiar with the requirements for filing long-term care insurance premium and rate increases. This memorandum has been prepared for the sole purpose stated, and it may not be appropriate for other purposes.

I believe this rate filing is in compliance with the applicable laws of the State of Pennsylvania and with the rules of the Department. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8 and 18.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of the state where it is filed. In my opinion, the actuarial assumptions are appropriate and the rates are not excessive or unfairly discriminatory. Furthermore, the gross premiums bear reasonable relationship to the benefits, based on the lifetime loss ratio exceeding the minimum loss ratio requirement.

In preparing this actuarial memorandum, I relied on data provided to me by Union Fidelity Life Insurance Company, the retrocessionaire on this business, and Genworth. I did not audit this data but did review it for reasonableness. To the extent that this data is incomplete or inaccurate the contents of this memorandum may be materially affected.



Amy Pahl, FSA, MAAA
Principal and Consulting Actuary, Milliman, Inc.

Date: April 14, 2015

Exhibit I
MetLife Insurance Company USA
Nationwide Experience Projections with No Increase
LTC4 Tax-Qualified Comprehensive Policy Form

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest				With Interest			Premium	Morbidity Factors		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1997	2,400	0	0.0%	15	4,962	0	0.0%				0.0000		1.000		4.5%	2.0674
	1998	7,721,611	237,632	3.1%	10,311	15,276,027	470,120	3.1%				0.0104		0.990		4.5%	1.9783
	1999	30,793,973	896,432	2.9%	23,193	58,297,769	1,697,085	2.9%				0.0272		0.973		4.5%	1.8932
	2000	54,003,696	4,049,845	7.5%	33,816	97,834,809	7,336,828	7.5%				0.0319		0.968		4.5%	1.8116
	2001	62,923,201	5,478,471	8.7%	33,187	109,084,850	9,497,580	8.7%				0.0395		0.960		4.5%	1.7336
	2002	61,422,499	9,102,486	14.8%	32,244	101,897,803	15,100,710	14.8%				0.0284		0.972		4.5%	1.6590
	2003	60,055,864	10,580,783	17.6%	31,479	95,340,291	16,797,275	17.6%				0.0237		0.976		4.5%	1.5875
	2004	64,398,269	11,846,449	18.4%	30,648	97,831,555	17,996,703	18.4%				0.0264		0.974		4.5%	1.5192
	2005	68,167,201	18,250,107	26.8%	29,739	99,097,781	26,531,017	26.8%				0.0297		0.970		4.5%	1.4537
	2006	66,512,022	19,219,952	28.9%	29,077	92,527,820	26,737,726	28.9%				0.0223		0.978		4.5%	1.3911
	2007	65,551,799	29,164,995	44.5%	28,493	87,265,082	38,825,566	44.5%				0.0201		0.980		4.5%	1.3312
	2008	64,692,820	29,583,935	45.7%	27,895	82,412,991	37,687,345	45.7%				0.0210		0.979		4.5%	1.2739
	2009	63,596,822	38,066,570	59.9%	27,193	77,528,025	46,405,243	59.9%				0.0252		0.975		4.5%	1.2191
	2010	68,455,790	44,845,194	65.5%	26,508	79,857,775	52,314,602	65.5%				0.0252		0.975		4.5%	1.1666
	2011	72,985,780	50,969,511	69.8%	25,672	81,475,865	56,898,549	69.8%				0.0315		0.968		4.5%	1.1163
	2012	71,356,566	52,478,882	73.5%	24,918	76,226,921	56,060,763	73.5%				0.0294		0.971		4.5%	1.0683
	2013	69,532,564	52,824,844	76.0%	24,226	71,079,832	54,000,325	76.0%				0.0278		0.972		4.5%	1.0223
Projected Future Experience	2014	71,570,035	74,763,342	104.5%	23,257	70,012,097	73,135,892	104.5%	1.0735	1.4743	1.0000	0.0400	0.0000	0.960	0.959	4.5%	0.9782
	2015	72,432,610	82,254,410	113.6%	22,249	67,804,684	76,998,941	113.6%	1.0713	1.1501	1.0000	0.0433	0.0000	0.957	0.945	4.5%	0.9361
	2016	68,523,761	89,162,775	130.1%	21,197	61,383,333	79,871,686	130.1%	1.0000	1.1378	1.0000	0.0473	0.0000	0.953	0.946	4.5%	0.8958
	2017	64,464,836	95,213,297	147.7%	20,094	55,260,634	81,618,872	147.7%	1.0000	1.1265	1.0000	0.0521	0.0000	0.948	0.941	4.5%	0.8572
	2018	60,243,918	100,323,689	166.5%	18,929	49,418,539	82,296,277	166.5%	1.0000	1.1185	1.0000	0.0579	0.0000	0.942	0.935	4.5%	0.8203
	2019	55,903,026	104,160,561	186.3%	17,726	43,882,940	81,764,298	186.3%	1.0000	1.1087	1.0000	0.0635	0.0000	0.936	0.928	4.5%	0.7850
	2020	51,559,062	106,945,821	207.4%	16,519	38,730,145	80,335,579	207.4%	1.0000	1.1018	1.0000	0.0681	0.0000	0.932	0.922	4.5%	0.7512
	2021	47,327,187	109,214,872	230.8%	15,336	34,020,329	78,507,221	230.8%	1.0000	1.1000	1.0000	0.0716	0.0000	0.928	0.918	4.5%	0.7188
	2022	43,263,323	111,113,893	256.8%	14,183	29,759,896	76,432,822	256.8%	1.0000	1.1001	1.0000	0.0752	0.0000	0.925	0.914	4.5%	0.6879
	2023	39,380,806	112,506,055	285.7%	13,063	25,922,677	74,057,856	285.7%	1.0000	1.0993	1.0000	0.0789	0.0000	0.921	0.910	4.5%	0.6583
	2024	35,690,664	113,337,884	317.6%	11,982	22,481,930	71,392,740	317.6%	1.0000	1.0983	1.0000	0.0828	0.0000	0.917	0.906	4.5%	0.6299
	2025	32,201,683	113,620,190	352.8%	10,941	19,410,702	68,488,581	352.8%	1.0000	1.0978	1.0000	0.0868	0.0000	0.913	0.902	4.5%	0.6028
	2026	28,920,348	113,349,990	391.9%	9,946	16,682,068	65,383,453	391.9%	1.0000	1.0974	1.0000	0.0910	0.0000	0.909	0.898	4.5%	0.5768
	2027	25,850,841	112,462,127	435.0%	8,999	14,269,368	62,077,808	435.0%	1.0000	1.0966	1.0000	0.0952	0.0000	0.905	0.894	4.5%	0.5520
	2028	22,995,094	110,930,223	482.4%	8,102	12,146,439	58,595,420	482.4%	1.0000	1.0955	1.0000	0.0996	0.0000	0.900	0.890	4.5%	0.5282
	2029	20,352,877	108,753,707	534.3%	7,258	10,287,819	54,972,004	534.3%	1.0000	1.0944	1.0000	0.1042	0.0000	0.896	0.885	4.5%	0.5055
	2030	17,921,922	105,994,894	591.4%	6,468	8,668,936	51,270,335	591.4%	1.0000	1.0937	1.0000	0.1089	0.0000	0.891	0.881	4.5%	0.4837
	2031	15,698,099	102,557,213	653.3%	5,733	7,266,277	47,471,301	653.3%	1.0000	1.0917	1.0000	0.1137	0.0000	0.886	0.876	4.5%	0.4629
	2032	13,675,612	98,416,973	719.7%	5,053	6,057,527	43,593,188	719.7%	1.0000	1.0888	1.0000	0.1186	0.0000	0.881	0.871	4.5%	0.4429
	2033	11,847,213	93,602,053	790.1%	4,428	5,021,674	39,675,071	790.1%	1.0000	1.0853	1.0000	0.1237	0.0000	0.876	0.866	4.5%	0.4239
	2034	10,204,406	88,229,187	864.6%	3,857	4,139,079	35,787,250	864.6%	1.0000	1.0820	1.0000	0.1288	0.0000	0.871	0.861	4.5%	0.4056
	2035	8,737,643	82,374,499	942.8%	3,340	3,391,517	31,973,674	942.8%	1.0000	1.0782	1.0000	0.1341	0.0000	0.866	0.856	4.5%	0.3882
	2036	7,436,540	76,162,828	1024.2%	2,874	2,762,195	28,289,582	1024.2%	1.0000	1.0744	1.0000	0.1394	0.0000	0.861	0.851	4.5%	0.3714
	2037	6,290,065	69,730,451	1108.6%	2,458	2,235,745	24,785,041	1108.6%	1.0000	1.0707	1.0000	0.1449	0.0000	0.855	0.846	4.5%	0.3554
	2038	5,286,742	63,351,130	1198.3%	2,088	1,798,204	21,547,915	1198.3%	1.0000	1.0693	1.0000	0.1504	0.0000	0.850	0.840	4.5%	0.3401
	2039	4,414,845	57,434,664	1300.9%	1,763	1,436,978	18,694,277	1300.9%	1.0000	1.0741	1.0000	0.1559	0.0000	0.844	0.835	4.5%	0.3255
	2040	3,662,591	52,088,496	1422.2%	1,478	1,140,793	16,224,081	1422.2%	1.0000	1.0816	1.0000	0.1615	0.0000	0.839	0.830	4.5%	0.3115
	2041	3,018,310	47,044,933	1558.7%	1,231	899,634	14,022,158	1558.7%	1.0000	1.0843	1.0000	0.1671	0.0000	0.833	0.824	4.5%	0.2981
	2042	2,470,604	42,119,105	1704.8%	1,019	704,675	12,013,370	1704.8%	1.0000	1.0822	1.0000	0.1727	0.0000	0.827	0.819	4.5%	0.2852
	2043	2,008,501	37,411,490	1862.7%	837	548,203	10,211,145	1862.7%	1.0000	1.0809	1.0000	0.1783	0.0000	0.822	0.813	4.5%	0.2729
	2044	1,621,595	32,994,837	2034.7%	683	423,541	8,617,854	2034.7%	1.0000	1.0806	1.0000	0.1838	0.0000	0.816	0.807	4.5%	0.2612
	2045	1,300,147	28,890,363	2222.1%	554	324,960	7,220,875	2222.1%	1.0000	1.0802	1.0000	0.1894	0.0000	0.811	0.802	4.5%	0.2499
	2046	1,035,159	25,089,697	2423.8%	446	247,587	6,000,894	2423.8%	1.0000	1.0787	1.0000	0.1949	0.0000	0.805	0.796	4.5%	0.2392
	2047	818,424	21,623,470	2642.1%	356	187,319	4,949,139	2642.1%	1.0000	1.0779	1.0000	0.2004	0.0000	0.800	0.791	4.5%	0.2289
	2048	642,544	18,495,711	2878.5%	283	140,731	4,050,970	2878.5%	1.0000	1.0771	1.0000	0.2059	0.0000	0.794	0.785	4.5%	0.2190
	2049	500,941	15,701,995	3134.5%	223	104,993	3,290,990	3134.5%	1.0000	1.0763	1.0000	0.2113	0.0000	0.789	0.780	4.5%	0.2096
	2050	387,833	13,218,100	3408.2%	175	77,786	2,651,090	3408.2%	1.0000	1.0745	1.0000	0.2166	0.0000	0.783	0.774	4.5%	0.2006
	2051	298,197	11,037,176	3701.3%	136	57,232	2,118,347	3701.3%	1.0000	1.0730	1.0000	0.2218	0.0000	0.778	0.769	4.5%	0.1919
	2052	227,724	9,136,675	4012.2%	105	41,825	1,678,074	4012.2%	1.0000	1.0707	1.0000	0.2269	0.0000	0.773	0.764	4.5%	0.1837
	2053	172,753	7,505,361	4344.6%	81	30,362	1,319,101	4344.6%	1.0000	1.0693	1.0000	0.2318	0.0000	0.768	0.759	4.5%	0.1758
	Past	952,172,876	377,596,088	39.7%	438,614	1,323,040,156	464,357,437	35.1%									
	Future	860,358,483	2,858,324,137	332.2%	285,451	619,181,376	1,603,385,172	259.0%									
	Lifetime	1,812,531,360	3,235,920,225	178.5%	724,065	1,942,221,532	2,067,742,609	106.5%									

Exhibit I
MetLife Insurance Company USA
Nationwide Experience Projections with 46.2% Increase
LTC4 Tax-Qualified Comprehensive Policy Form

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest				With Interest			Premium	Morbidity Factors		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1997	2,400	0	0.0%	15	4,962	0	0.0%				0.0000		1.000		4.5%	2.0674
	1998	7,721,611	237,632	3.1%	10,311	15,276,027	470,120	3.1%				0.0104		0.990		4.5%	1.9783
	1999	30,793,973	896,432	2.9%	23,193	58,297,769	1,697,085	2.9%				0.0272		0.973		4.5%	1.8932
	2000	54,003,696	4,049,845	7.5%	33,816	97,834,809	7,336,828	7.5%				0.0319		0.968		4.5%	1.8116
	2001	62,923,201	5,478,471	8.7%	33,187	109,084,850	9,497,580	8.7%				0.0395		0.960		4.5%	1.7336
	2002	61,422,499	9,102,486	14.8%	32,244	101,897,803	15,100,710	14.8%				0.0284		0.972		4.5%	1.6590
	2003	60,055,864	10,580,783	17.6%	31,479	95,340,291	16,797,275	17.6%				0.0237		0.976		4.5%	1.5875
	2004	64,398,269	11,846,449	18.4%	30,648	97,831,555	17,996,703	18.4%				0.0264		0.974		4.5%	1.5192
	2005	68,167,201	18,250,107	26.8%	29,739	99,097,781	26,531,017	26.8%				0.0297		0.970		4.5%	1.4537
	2006	66,512,022	19,219,952	28.9%	29,077	92,527,820	26,737,726	28.9%				0.0223		0.978		4.5%	1.3911
	2007	65,551,799	29,164,995	44.5%	28,493	87,265,082	38,825,566	44.5%				0.0201		0.980		4.5%	1.3312
	2008	64,692,820	29,583,935	45.7%	27,895	82,412,991	37,687,345	45.7%				0.0210		0.979		4.5%	1.2739
	2009	63,596,822	38,066,570	59.9%	27,193	77,528,025	46,405,243	59.9%				0.0252		0.975		4.5%	1.2191
	2010	68,455,790	44,845,194	65.5%	26,508	79,857,775	52,314,602	65.5%				0.0252		0.975		4.5%	1.1666
	2011	72,985,780	50,969,511	69.8%	25,672	81,475,865	56,898,549	69.8%				0.0315		0.968		4.5%	1.1163
	2012	71,356,566	52,478,882	73.5%	24,918	76,226,921	56,060,763	73.5%				0.0294		0.971		4.5%	1.0683
	2013	69,532,564	52,824,844	76.0%	24,226	71,079,832	54,000,325	76.0%				0.0278		0.972		4.5%	1.0223
Projected Future Experience	2014	71,570,039	74,763,342	104.5%	23,257	70,012,100	73,135,892	104.5%	1.0000	1.4743	1.0000	0.0400	0.0000	0.960	0.959	4.5%	0.9782
	2015	85,655,629	80,490,379	94.0%	22,026	80,182,847	75,347,620	94.0%	1.2262	1.1286	1.0072	0.0433	0.0100	0.947	0.911	4.5%	0.9361
	2016	94,597,809	85,392,789	90.3%	20,985	84,740,369	76,494,546	90.3%	1.1923	1.1058	1.0143	0.0473	0.0000	0.953	0.926	4.5%	0.8958
	2017	88,994,418	91,187,482	102.5%	19,893	76,287,916	78,167,857	102.5%	1.0000	1.1265	1.0143	0.0521	0.0000	0.948	0.941	4.5%	0.8572
	2018	83,167,394	96,081,797	115.5%	18,740	68,222,839	78,816,620	115.5%	1.0000	1.1185	1.0143	0.0579	0.0000	0.942	0.935	4.5%	0.8203
	2019	77,174,745	99,756,438	129.3%	17,549	60,580,884	78,307,135	129.3%	1.0000	1.1087	1.0143	0.0635	0.0000	0.936	0.928	4.5%	0.7850
	2020	71,177,855	102,423,931	143.9%	16,354	53,467,393	76,938,825	143.9%	1.0000	1.1018	1.0143	0.0681	0.0000	0.932	0.922	4.5%	0.7512
	2021	65,335,704	104,597,042	160.1%	15,183	46,965,440	75,187,774	160.1%	1.0000	1.1000	1.0143	0.0716	0.0000	0.928	0.918	4.5%	0.7188
	2022	59,725,495	106,415,768	178.2%	14,041	41,083,865	73,201,085	178.2%	1.0000	1.1001	1.0143	0.0752	0.0000	0.925	0.914	4.5%	0.6879
	2023	54,365,638	107,749,067	198.2%	12,933	35,786,542	70,926,538	198.2%	1.0000	1.0993	1.0143	0.0789	0.0000	0.921	0.910	4.5%	0.6583
	2024	49,271,357	108,545,725	220.3%	11,862	31,036,552	68,374,108	220.3%	1.0000	1.0983	1.0143	0.0828	0.0000	0.917	0.906	4.5%	0.6299
	2025	44,454,779	108,816,094	244.8%	10,832	26,796,688	65,592,743	244.8%	1.0000	1.0978	1.0143	0.0868	0.0000	0.913	0.902	4.5%	0.6028
	2026	39,924,860	108,557,319	271.9%	9,847	23,029,779	62,618,906	271.9%	1.0000	1.0974	1.0143	0.0910	0.0000	0.909	0.898	4.5%	0.5768
	2027	35,687,371	107,706,996	301.8%	8,909	19,699,021	59,453,030	301.8%	1.0000	1.0966	1.0143	0.0952	0.0000	0.905	0.894	4.5%	0.5520
	2028	31,744,981	106,239,864	334.7%	8,021	16,768,293	56,117,885	334.7%	1.0000	1.0955	1.0143	0.0996	0.0000	0.900	0.890	4.5%	0.5282
	2029	28,097,371	104,155,376	370.7%	7,185	14,202,447	52,647,674	370.7%	1.0000	1.0944	1.0143	0.1042	0.0000	0.896	0.885	4.5%	0.5055
	2030	24,741,412	101,513,211	410.3%	6,403	11,967,562	49,102,519	410.3%	1.0000	1.0937	1.0143	0.1089	0.0000	0.891	0.881	4.5%	0.4837
	2031	21,671,399	98,220,883	453.2%	5,675	10,031,176	45,464,116	453.2%	1.0000	1.0917	1.0143	0.1137	0.0000	0.886	0.876	4.5%	0.4629
	2032	18,879,333	94,255,700	499.3%	5,002	8,362,483	41,749,978	499.3%	1.0000	1.0888	1.0143	0.1186	0.0000	0.881	0.871	4.5%	0.4429
	2033	16,355,209	89,644,365	548.1%	4,384	6,932,477	37,997,527	548.1%	1.0000	1.0853	1.0143	0.1237	0.0000	0.876	0.866	4.5%	0.4239
	2034	14,087,295	84,498,675	599.8%	3,819	5,714,045	34,274,091	599.8%	1.0000	1.0820	1.0143	0.1288	0.0000	0.871	0.861	4.5%	0.4056
	2035	12,062,413	78,891,535	654.0%	3,307	4,682,027	30,621,761	654.0%	1.0000	1.0782	1.0143	0.1341	0.0000	0.866	0.856	4.5%	0.3882
	2036	10,266,226	72,942,507	710.5%	2,846	3,813,241	27,093,440	710.5%	1.0000	1.0744	1.0143	0.1394	0.0000	0.861	0.851	4.5%	0.3714
	2037	8,683,505	66,782,104	769.1%	2,433	3,086,471	23,737,079	769.1%	1.0000	1.0707	1.0143	0.1449	0.0000	0.855	0.846	4.5%	0.3554
	2038	7,298,406	60,672,514	831.3%	2,067	2,482,441	20,636,825	831.3%	1.0000	1.0693	1.0143	0.1504	0.0000	0.850	0.840	4.5%	0.3401
	2039	6,094,743	55,006,208	902.5%	1,745	1,983,764	17,903,845	902.5%	1.0000	1.0741	1.0143	0.1559	0.0000	0.844	0.835	4.5%	0.3255
	2040	5,056,248	49,886,087	986.6%	1,463	1,574,877	15,538,094	986.6%	1.0000	1.0816	1.0143	0.1615	0.0000	0.839	0.830	4.5%	0.3115
	2041	4,166,810	45,055,776	1081.3%	1,219	1,241,955	13,429,273	1081.3%	1.0000	1.0843	1.0143	0.1671	0.0000	0.833	0.824	4.5%	0.2981
	2042	3,410,696	40,338,222	1182.7%	1,008	972,811	11,505,420	1182.7%	1.0000	1.0822	1.0143	0.1727	0.0000	0.827	0.819	4.5%	0.2852
	2043	2,772,758	35,829,655	1292.2%	829	756,801	9,779,397	1292.2%	1.0000	1.0809	1.0143	0.1783	0.0000	0.822	0.813	4.5%	0.2729
	2044	2,238,630	31,599,747	1411.6%	676	584,703	8,253,473	1411.6%	1.0000	1.0806	1.0143	0.1838	0.0000	0.816	0.807	4.5%	0.2612
	2045	1,794,867	27,668,819	1541.6%	548	448,610	6,915,562	1541.6%	1.0000	1.0802	1.0143	0.1894	0.0000	0.811	0.802	4.5%	0.2499
	2046	1,429,049	24,028,853	1681.5%	441	341,797	5,747,164	1681.5%	1.0000	1.0787	1.0143	0.1949	0.0000	0.805	0.796	4.5%	0.2392
	2047	1,129,843	20,709,185	1832.9%	353	258,596	4,739,879	1832.9%	1.0000	1.0779	1.0143	0.2004	0.0000	0.800	0.791	4.5%	0.2289
	2048	887,040	17,713,674	1996.9%	280	194,281	3,879,687	1996.9%	1.0000	1.0771	1.0143	0.2059	0.0000	0.794	0.785	4.5%	0.2190
	2049	691,555	15,038,082	2174.5%	221	144,943	3,151,840	2174.5%	1.0000	1.0763	1.0143	0.2113	0.0000	0.789	0.780	4.5%	0.2096
	2050	535,407	12,659,212	2364.4%	173	107,384	2,538,996	2364.4%	1.0000	1.0745	1.0143	0.2166	0.0000	0.783	0.774	4.5%	0.2006
	2051	411,664	10,570,502	2567.7%	135	79,010	2,028,779	2567.7%	1.0000	1.0730	1.0143	0.2218	0.0000	0.778	0.769	4.5%	0.1919
	2052	314,376	8,750,357	2783.4%	104	57,739	1,607,121	2783.4%	1.0000	1.0707	1.0143	0.2269	0.0000	0.773	0.764	4.5%	0.1837
	2053	238,487	7,188,018	3014.0%	80	41,915	1,263,327	3014.0%	1.0000	1.0693	1.0143	0.2318	0.0000	0.768	0.759	4.5%	0.1758
	Past	952,172,876	377,596,088	39.7%	438,614	1,323,040,156	464,357,437	35.1%									
	Future	1,146,162,816	2,742,343,300	239.3%	282,829	814,724,087	1,540,287,428	189.1%									
	Lifetime	2,098,335,692	3,119,939,388	148.7%	721,443	2,137,764,243	2,004,644,865	93.8%									

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	190.32	174.46	158.60	18-39	19.03	17.45	15.86
40	190.32	174.46	158.60	40	19.03	17.45	15.86
41	198.25	182.39	166.53	41	19.83	18.24	16.65
42	206.18	190.32	174.46	42	20.62	19.03	17.45
43	214.11	198.25	182.39	43	21.41	19.83	18.24
44	222.04	206.18	190.32	44	22.20	20.62	19.03
45	229.97	214.11	198.25	45	23.00	21.41	19.83
46	237.90	222.04	198.25	46	23.79	22.20	19.83
47	237.90	222.04	206.18	47	23.79	22.20	20.62
48	245.83	229.97	214.11	48	24.58	23.00	21.41
49	253.76	237.90	222.04	49	25.38	23.79	22.20
50	261.69	245.83	229.97	50	26.17	24.58	23.00
51	277.55	261.69	245.83	51	27.76	26.17	24.58
52	293.41	277.55	253.76	52	29.34	27.76	25.38
53	309.27	293.41	269.62	53	30.93	29.34	26.96
54	325.13	301.34	277.55	54	32.51	30.13	27.76
55	333.06	309.27	285.48	55	33.31	30.93	28.55
56	356.85	333.06	309.27	56	35.69	33.31	30.93
57	388.57	364.78	333.06	57	38.86	36.48	33.31
58	412.36	388.57	356.85	58	41.24	38.86	35.69
59	444.08	412.36	380.64	59	44.41	41.24	38.06
60	467.87	436.15	404.43	60	46.79	43.62	40.44
61	507.52	475.80	436.15	61	50.75	47.58	43.62
62	539.24	507.52	467.87	62	53.92	50.75	46.79
63	578.89	539.24	499.59	63	57.89	53.92	49.96
64	618.54	578.89	531.31	64	61.85	57.89	53.13
65	658.19	610.61	563.03	65	65.82	61.06	56.30
66	721.63	674.05	618.54	66	72.16	67.41	61.85
67	793.00	737.49	674.05	67	79.30	73.75	67.41
68	864.37	800.93	737.49	68	86.44	80.09	73.75
69	943.67	872.30	800.93	69	94.37	87.23	80.09

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,030.90	951.60	872.30	70	103.09	95.16	87.23
71	1,149.85	1,062.62	975.39	71	114.99	106.26	97.54
72	1,268.80	1,181.57	1,086.41	72	126.88	118.16	108.64
73	1,411.54	1,316.38	1,213.29	73	141.15	131.64	121.33
74	1,562.21	1,459.12	1,348.10	74	156.22	145.91	134.81
75	1,728.74	1,617.72	1,498.77	75	172.87	161.77	149.88
76	1,926.99	1,800.11	1,665.30	76	192.70	180.01	166.53
77	2,141.10	1,998.36	1,855.62	77	214.11	199.84	185.56
78	2,379.00	2,220.40	2,061.80	78	237.90	222.04	206.18
79	2,648.62	2,474.16	2,291.77	79	264.86	247.42	229.18
80		2,743.78	2,537.60	80	294.20	274.38	253.76
81		3,045.12	2,823.08	81	326.72	304.51	282.31
82		3,378.18	3,124.42	82	362.40	337.82	312.44
83		3,750.89	3,473.34	83	402.05	375.09	347.33
84		4,155.32	3,846.05	84	445.67	415.53	384.61
				85	494.04	460.73	426.63
				86	555.89	518.62	480.56
				87	625.68	583.65	540.03
				88	704.18	656.60	608.23
				89	791.41	738.28	683.57
				90	890.54	830.27	769.21
				91	1,001.56	934.15	865.16
				92	1,126.85	1,051.52	973.80
				93	1,268.01	1,182.36	1,095.13
				94	1,426.61	1,330.65	1,231.53
				95	1,605.03	1,496.39	1,386.16
				96	1,804.87	1,683.54	1,559.04
				97	2,030.87	1,893.68	1,754.12
				98	2,284.63	2,130.79	1,972.98
				99	2,570.11	2,397.24	2,219.61

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	222.04	214.11	198.25	18-39	22.20	21.41	19.83
40	222.04	214.11	198.25	40	22.20	21.41	19.83
41	237.90	222.04	206.18	41	23.79	22.20	20.62
42	245.83	229.97	214.11	42	24.58	23.00	21.41
43	253.76	237.90	222.04	43	25.38	23.79	22.20
44	261.69	245.83	229.97	44	26.17	24.58	23.00
45	269.62	253.76	237.90	45	26.96	25.38	23.79
46	277.55	261.69	245.83	46	27.76	26.17	24.58
47	285.48	269.62	253.76	47	28.55	26.96	25.38
48	301.34	285.48	261.69	48	30.13	28.55	26.17
49	309.27	293.41	269.62	49	30.93	29.34	26.96
50	317.20	301.34	277.55	50	31.72	30.13	27.76
51	333.06	317.20	293.41	51	33.31	31.72	29.34
52	348.92	333.06	309.27	52	34.89	33.31	30.93
53	364.78	340.99	317.20	53	36.48	34.10	31.72
54	380.64	356.85	333.06	54	38.06	35.69	33.31
55	396.50	372.71	340.99	55	39.65	37.27	34.10
56	428.22	404.43	372.71	56	42.82	40.44	37.27
57	459.94	428.22	396.50	57	45.99	42.82	39.65
58	491.66	459.94	428.22	58	49.17	45.99	42.82
59	523.38	491.66	452.01	59	52.34	49.17	45.20
60	555.10	523.38	483.73	60	55.51	52.34	48.37
61	602.68	563.03	523.38	61	60.27	56.30	52.34
62	642.33	602.68	555.10	62	64.23	60.27	55.51
63	689.91	642.33	594.75	63	68.99	64.23	59.48
64	737.49	689.91	642.33	64	73.75	68.99	64.23
65	785.07	737.49	681.98	65	78.51	73.75	68.20
66	872.30	816.79	753.35	66	87.23	81.68	75.34
67	959.53	896.09	824.72	67	95.95	89.61	82.47
68	1,062.62	983.32	904.02	68	106.26	98.33	90.40
69	1,165.71	1,078.48	991.25	69	116.57	107.85	99.13

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,284.66	1,189.50	1,086.41	70	128.47	118.95	108.64
71	1,435.33	1,332.24	1,221.22	71	143.53	133.22	122.12
72	1,593.93	1,482.91	1,363.96	72	159.39	148.29	136.40
73	1,776.32	1,649.44	1,522.56	73	177.63	164.94	152.26
74	1,974.57	1,839.76	1,697.02	74	197.46	183.98	169.70
75	2,188.68	2,045.94	1,895.27	75	218.87	204.59	189.53
76	2,434.51	2,275.91	2,109.38	76	243.45	227.59	210.94
77	2,704.13	2,529.67	2,347.28	77	270.41	252.97	234.73
78	3,005.47	2,807.22	2,601.04	78	300.55	280.72	260.10
79	3,346.46	3,124.42	2,894.45	79	334.65	312.44	289.45
				80	371.12	346.54	321.17
				81	410.77	383.02	355.26
				82	453.60	423.46	392.54
				83	501.18	467.87	433.77
				84	554.31	517.04	479.77
				85	612.20	570.96	529.72
				86	689.12	642.33	596.34
				87	775.55	723.22	670.88
				88	872.30	813.62	754.94
				89	980.94	915.12	849.30
				90	1,103.86	1,029.31	954.77
				91	1,241.84	1,157.78	1,074.52
				92	1,396.47	1,302.90	1,208.53
				93	1,570.93	1,465.46	1,359.20
				94	1,767.60	1,648.65	1,529.70
				95	1,988.05	1,854.83	1,720.81
				96	2,237.05	2,086.38	1,935.71
				97	2,516.19	2,347.28	2,177.58
				98	2,831.01	2,640.69	2,449.58
				99	3,184.69	2,970.58	2,755.68

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	301.34	285.48	261.69	18-39	30.13	28.55	26.17
40	301.34	285.48	261.69	40	30.13	28.55	26.17
41	317.20	301.34	277.55	41	31.72	30.13	27.76
42	325.13	309.27	285.48	42	32.51	30.93	28.55
43	333.06	317.20	293.41	43	33.31	31.72	29.34
44	348.92	325.13	301.34	44	34.89	32.51	30.13
45	356.85	333.06	309.27	45	35.69	33.31	30.93
46	364.78	340.99	317.20	46	36.48	34.10	31.72
47	380.64	356.85	333.06	47	38.06	35.69	33.31
48	388.57	364.78	340.99	48	38.86	36.48	34.10
49	404.43	380.64	348.92	49	40.44	38.06	34.89
50	412.36	388.57	356.85	50	41.24	38.86	35.69
51	428.22	404.43	372.71	51	42.82	40.44	37.27
52	444.08	420.29	388.57	52	44.41	42.03	38.86
53	459.94	428.22	396.50	53	45.99	42.82	39.65
54	475.80	444.08	412.36	54	47.58	44.41	41.24
55	491.66	459.94	420.29	55	49.17	45.99	42.03
56	531.31	491.66	452.01	56	53.13	49.17	45.20
57	570.96	531.31	483.73	57	57.10	53.13	48.37
58	610.61	570.96	523.38	58	61.06	57.10	52.34
59	658.19	610.61	555.10	59	65.82	61.06	55.51
60	697.84	650.26	594.75	60	69.78	65.03	59.48
61	753.35	697.84	642.33	61	75.34	69.78	64.23
62	800.93	745.42	689.91	62	80.09	74.54	68.99
63	856.44	800.93	737.49	63	85.64	80.09	73.75
64	919.88	856.44	785.07	64	91.99	85.64	78.51
65	975.39	911.95	840.58	65	97.54	91.20	84.06
66	1,078.48	1,007.11	927.81	66	107.85	100.71	92.78
67	1,189.50	1,110.20	1,022.97	67	118.95	111.02	102.30
68	1,316.38	1,221.22	1,126.06	68	131.64	122.12	112.61
69	1,451.19	1,348.10	1,237.08	69	145.12	134.81	123.71

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,593.93	1,474.98	1,356.03	70	159.39	147.50	135.60
71	1,784.25	1,657.37	1,522.56	71	178.43	165.74	152.26
72	1,990.43	1,847.69	1,704.95	72	199.04	184.77	170.50
73	2,228.33	2,077.66	1,919.06	73	222.83	207.77	191.91
74	2,490.02	2,323.49	2,149.03	74	249.00	232.35	214.90
75	2,775.50	2,593.11	2,402.79	75	277.55	259.31	240.28
76	3,092.70	2,886.52	2,672.41	76	309.27	288.65	267.24
77	3,433.69	3,203.72	2,973.75	77	343.37	320.37	297.38
78	3,814.33	3,560.57	3,306.81	78	381.43	356.06	330.68
79	4,242.55	3,965.00	3,679.52	79	424.26	396.50	367.95
				80	471.04	440.12	408.40
				81	524.97	490.07	455.18
				82	584.44	545.58	506.73
				83	651.05	608.23	564.62
				84	725.60	677.22	628.85
				85	807.27	754.14	700.22
				86	908.78	848.51	788.24
				87	1,022.18	954.77	886.57
				88	1,149.85	1,074.52	997.59
				89	1,293.38	1,208.53	1,122.10
				90	1,455.16	1,359.20	1,262.46
				91	1,636.75	1,528.90	1,420.26
				92	1,841.35	1,720.02	1,597.10
				93	2,071.32	1,935.71	1,796.94
				94	2,330.63	2,177.58	2,021.36
				95	2,621.66	2,449.58	2,274.32
				96	2,949.17	2,755.68	2,558.22
				97	3,317.91	3,099.84	2,878.59
				98	3,732.65	3,487.61	3,237.82
				99	4,199.73	3,922.97	3,642.25

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	388.57	364.78	340.99	18-39	38.86	36.48	34.10
40	388.57	364.78	340.99	40	38.86	36.48	34.10
41	404.43	380.64	356.85	41	40.44	38.06	35.69
42	420.29	396.50	364.78	42	42.03	39.65	36.48
43	428.22	404.43	380.64	43	42.82	40.44	38.06
44	444.08	420.29	388.57	44	44.41	42.03	38.86
45	452.01	428.22	404.43	45	45.20	42.82	40.44
46	467.87	444.08	412.36	46	46.79	44.41	41.24
47	483.73	459.94	428.22	47	48.37	45.99	42.82
48	499.59	475.80	444.08	48	49.96	47.58	44.41
49	515.45	491.66	459.94	49	51.55	49.17	45.99
50	523.38	499.59	467.87	50	52.34	49.96	46.79
51	555.10	523.38	491.66	51	55.51	52.34	49.17
52	578.89	547.17	515.45	52	57.89	54.72	51.55
53	602.68	570.96	539.24	53	60.27	57.10	53.92
54	634.40	602.68	563.03	54	63.44	60.27	56.30
55	658.19	626.47	586.82	55	65.82	62.65	58.68
56	705.77	666.12	626.47	56	70.58	66.61	62.65
57	745.42	705.77	666.12	57	74.54	70.58	66.61
58	793.00	753.35	705.77	58	79.30	75.34	70.58
59	848.51	800.93	753.35	59	84.85	80.09	75.34
60	896.09	848.51	793.00	60	89.61	84.85	79.30
61	967.46	911.95	856.44	61	96.75	91.20	85.64
62	1,038.83	983.32	919.88	62	103.88	98.33	91.99
63	1,118.13	1,054.69	991.25	63	111.81	105.47	99.13
64	1,197.43	1,133.99	1,062.62	64	119.74	113.40	106.26
65	1,284.66	1,213.29	1,141.92	65	128.47	121.33	114.19
66	1,419.47	1,340.17	1,252.94	66	141.95	134.02	125.29
67	1,554.28	1,467.05	1,371.89	67	155.43	146.71	137.19
68	1,712.88	1,609.79	1,506.70	68	171.29	160.98	150.67
69	1,879.41	1,768.39	1,649.44	69	187.94	176.84	164.94

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,061.80	1,934.92	1,800.11	70	206.18	193.49	180.01
71	2,299.70	2,156.96	2,014.22	71	229.97	215.70	201.42
72	2,569.32	2,418.65	2,260.05	72	256.93	241.87	226.01
73	2,862.73	2,696.20	2,521.74	73	286.27	269.62	252.17
74	3,187.86	3,005.47	2,823.08	74	318.79	300.55	282.31
75	3,552.64	3,354.39	3,156.14	75	355.26	335.44	315.61
76	3,957.07	3,735.03	3,512.99	76	395.71	373.50	351.30
77	4,393.22	4,147.39	3,901.56	77	439.32	414.74	390.16
78	4,884.88	4,615.26	4,337.71	78	488.49	461.53	433.77
79	5,432.05	5,130.71	4,829.37	79	543.21	513.07	482.94
				80	603.47	570.17	536.07
				81	670.88	633.61	596.34
				82	746.21	704.98	662.95
				83	829.48	783.48	736.70
				84	922.26	870.71	819.17
				85	1,024.56	967.46	910.36
				86	1,153.02	1,088.79	1,024.56
				87	1,297.35	1,225.19	1,152.23
				88	1,459.12	1,378.23	1,296.56
				89	1,641.51	1,550.32	1,458.33
				90	1,846.90	1,743.81	1,640.72
				91	2,077.66	1,961.88	1,846.10
				92	2,336.97	2,206.92	2,076.87
				93	2,628.80	2,482.88	2,336.18
				94	2,957.89	2,792.95	2,628.00
				95	3,327.43	3,141.87	2,956.30
				96	3,742.96	3,534.40	3,325.84
				97	4,210.83	3,976.90	3,742.17
				98	4,737.38	4,473.31	4,209.24
				99	5,329.75	5,032.38	4,735.80

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	277.55	261.69	237.90	18-39	27.76	26.17	23.79
40	277.55	261.69	237.90	40	27.76	26.17	23.79
41	293.41	277.55	253.76	41	29.34	27.76	25.38
42	301.34	285.48	261.69	42	30.13	28.55	26.17
43	317.20	293.41	269.62	43	31.72	29.34	26.96
44	333.06	309.27	277.55	44	33.31	30.93	27.76
45	340.99	317.20	293.41	45	34.10	31.72	29.34
46	356.85	333.06	301.34	46	35.69	33.31	30.13
47	372.71	348.92	317.20	47	37.27	34.89	31.72
48	388.57	356.85	325.13	48	38.86	35.69	32.51
49	396.50	372.71	340.99	49	39.65	37.27	34.10
50	412.36	380.64	348.92	50	41.24	38.06	34.89
51	436.15	404.43	364.78	51	43.62	40.44	36.48
52	452.01	420.29	380.64	52	45.20	42.03	38.06
53	467.87	436.15	396.50	53	46.79	43.62	39.65
54	483.73	452.01	412.36	54	48.37	45.20	41.24
55	499.59	467.87	428.22	55	49.96	46.79	42.82
56	539.24	499.59	459.94	56	53.92	49.96	45.99
57	570.96	531.31	491.66	57	57.10	53.13	49.17
58	602.68	563.03	523.38	58	60.27	56.30	52.34
59	642.33	602.68	555.10	59	64.23	60.27	55.51
60	681.98	634.40	586.82	60	68.20	63.44	58.68
61	737.49	689.91	634.40	61	73.75	68.99	63.44
62	793.00	737.49	681.98	62	79.30	73.75	68.20
63	856.44	793.00	729.56	63	85.64	79.30	72.96
64	919.88	856.44	785.07	64	91.99	85.64	78.51
65	983.32	911.95	840.58	65	98.33	91.20	84.06
66	1,070.55	999.18	919.88	66	107.06	99.92	91.99
67	1,165.71	1,078.48	991.25	67	116.57	107.85	99.13
68	1,260.87	1,173.64	1,078.48	68	126.09	117.36	107.85
69	1,371.89	1,276.73	1,173.64	69	137.19	127.67	117.36

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,482.91	1,379.82	1,268.80	70	148.29	137.98	126.88
71	1,641.51	1,522.56	1,403.61	71	164.15	152.26	140.36
72	1,815.97	1,689.09	1,554.28	72	181.60	168.91	155.43
73	1,998.36	1,863.55	1,720.81	73	199.84	186.36	172.08
74	2,212.47	2,053.87	1,895.27	74	221.25	205.39	189.53
75	2,434.51	2,267.98	2,093.52	75	243.45	226.80	209.35
76	2,743.78	2,553.46	2,355.21	76	274.38	255.35	235.52
77	3,076.84	2,862.73	2,648.62	77	307.68	286.27	264.86
78	3,465.41	3,219.58	2,973.75	78	346.54	321.96	297.38
79	3,893.63	3,616.08	3,338.53	79	389.36	361.61	333.85
80		4,060.16	3,750.89	80		406.02	375.09
81		4,480.45	4,139.46	81		448.05	413.95
82		4,940.39	4,567.68	82		494.04	456.77
83		5,447.91	5,043.48	83		544.79	504.35
84		6,003.01	5,566.86	84		600.30	556.69

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	340.99	317.20	293.41	18-39	34.10	31.72	29.34
40	340.99	317.20	293.41	40	34.10	31.72	29.34
41	356.85	333.06	309.27	41	35.69	33.31	30.93
42	372.71	348.92	325.13	42	37.27	34.89	32.51
43	388.57	364.78	333.06	43	38.86	36.48	33.31
44	404.43	380.64	348.92	44	40.44	38.06	34.89
45	420.29	396.50	364.78	45	42.03	39.65	36.48
46	436.15	404.43	372.71	46	43.62	40.44	37.27
47	452.01	420.29	388.57	47	45.20	42.03	38.86
48	475.80	444.08	404.43	48	47.58	44.41	40.44
49	491.66	459.94	420.29	49	49.17	45.99	42.03
50	507.52	475.80	436.15	50	50.75	47.58	43.62
51	531.31	499.59	459.94	51	53.13	49.96	45.99
52	555.10	515.45	475.80	52	55.51	51.55	47.58
53	578.89	539.24	491.66	53	57.89	53.92	49.17
54	594.75	555.10	507.52	54	59.48	55.51	50.75
55	618.54	570.96	523.38	55	61.85	57.10	52.34
56	666.12	618.54	563.03	56	66.61	61.85	56.30
57	705.77	658.19	602.68	57	70.58	65.82	60.27
58	753.35	697.84	642.33	58	75.34	69.78	64.23
59	800.93	745.42	689.91	59	80.09	74.54	68.99
60	848.51	793.00	729.56	60	84.85	79.30	72.96
61	919.88	856.44	785.07	61	91.99	85.64	78.51
62	983.32	919.88	848.51	62	98.33	91.99	84.85
63	1,062.62	991.25	911.95	63	106.26	99.13	91.20
64	1,141.92	1,062.62	975.39	64	114.19	106.26	97.54
65	1,221.22	1,133.99	1,046.76	65	122.12	113.40	104.68
66	1,332.24	1,237.08	1,141.92	66	133.22	123.71	114.19
67	1,451.19	1,348.10	1,245.01	67	145.12	134.81	124.50
68	1,578.07	1,467.05	1,356.03	68	157.81	146.71	135.60
69	1,720.81	1,601.86	1,474.98	69	172.08	160.19	147.50

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,871.48	1,736.67	1,601.86	70	187.15	173.67	160.19
71	2,077.66	1,926.99	1,776.32	71	207.77	192.70	177.63
72	2,299.70	2,133.17	1,966.64	72	229.97	213.32	196.66
73	2,537.60	2,363.14	2,180.75	73	253.76	236.31	218.08
74	2,815.15	2,616.90	2,418.65	74	281.52	261.69	241.87
75	3,108.56	2,894.45	2,672.41	75	310.86	289.45	267.24
76	3,473.34	3,227.51	2,981.68	76	347.33	322.75	298.17
77	3,869.84	3,600.22	3,330.60	77	386.98	360.02	333.06
78	4,321.85	4,020.51	3,711.24	78	432.19	402.05	371.12
79	4,813.51	4,480.45	4,139.46	79	481.35	448.05	413.95

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	428.22	404.43	372.71	18-39	42.82	40.44	37.27
40	428.22	404.43	372.71	40	42.82	40.44	37.27
41	452.01	420.29	388.57	41	45.20	42.03	38.86
42	467.87	436.15	404.43	42	46.79	43.62	40.44
43	483.73	452.01	420.29	43	48.37	45.20	42.03
44	507.52	475.80	444.08	44	50.75	47.58	44.41
45	531.31	499.59	459.94	45	53.13	49.96	45.99
46	547.17	515.45	475.80	46	54.72	51.55	47.58
47	570.96	539.24	499.59	47	57.10	53.92	49.96
48	594.75	555.10	515.45	48	59.48	55.51	51.55
49	618.54	578.89	539.24	49	61.85	57.89	53.92
50	642.33	602.68	555.10	50	64.23	60.27	55.51
51	674.05	626.47	578.89	51	67.41	62.65	57.89
52	697.84	650.26	602.68	52	69.78	65.03	60.27
53	721.63	674.05	626.47	53	72.16	67.41	62.65
54	753.35	697.84	642.33	54	75.34	69.78	64.23
55	777.14	721.63	666.12	55	77.71	72.16	66.61
56	832.65	777.14	713.70	56	83.27	77.71	71.37
57	888.16	824.72	761.28	57	88.82	82.47	76.13
58	943.67	880.23	808.86	58	94.37	88.02	80.89
59	1,007.11	935.74	856.44	59	100.71	93.57	85.64
60	1,070.55	991.25	911.95	60	107.06	99.13	91.20
61	1,149.85	1,070.55	983.32	61	114.99	107.06	98.33
62	1,237.08	1,149.85	1,054.69	62	123.71	114.99	105.47
63	1,324.31	1,229.15	1,133.99	63	132.43	122.92	113.40
64	1,419.47	1,316.38	1,213.29	64	141.95	131.64	121.33
65	1,522.56	1,411.54	1,300.52	65	152.26	141.15	130.05
66	1,665.30	1,546.35	1,427.40	66	166.53	154.64	142.74
67	1,823.90	1,697.02	1,562.21	67	182.39	169.70	156.22
68	1,990.43	1,847.69	1,704.95	68	199.04	184.77	170.50
69	2,180.75	2,022.15	1,863.55	69	218.08	202.22	186.36

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,379.00	2,212.47	2,038.01	70	237.90	221.25	203.80
71	2,648.62	2,458.30	2,267.98	71	264.86	245.83	226.80
72	2,934.10	2,727.92	2,521.74	72	293.41	272.79	252.17
73	3,259.23	3,029.26	2,799.29	73	325.92	302.93	279.93
74	3,616.08	3,370.25	3,116.49	74	361.61	337.03	311.65
75	4,012.58	3,735.03	3,457.48	75	401.26	373.50	345.75
76	4,520.10	4,210.83	3,893.63	76	452.01	421.08	389.36
77	5,091.06	4,742.14	4,385.29	77	509.11	474.21	438.53
78	5,725.46	5,336.89	4,940.39	78	572.55	533.69	494.04
79	6,447.09	6,003.01	5,558.93	79	644.71	600.30	555.89

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	555.10	523.38	491.66	18-39	55.51	52.34	49.17
40	555.10	523.38	491.66	40	55.51	52.34	49.17
41	578.89	547.17	515.45	41	57.89	54.72	51.55
42	602.68	570.96	539.24	42	60.27	57.10	53.92
43	634.40	602.68	563.03	43	63.44	60.27	56.30
44	658.19	626.47	586.82	44	65.82	62.65	58.68
45	681.98	650.26	610.61	45	68.20	65.03	61.06
46	713.70	674.05	634.40	46	71.37	67.41	63.44
47	737.49	697.84	658.19	47	73.75	69.78	65.82
48	769.21	729.56	689.91	48	76.92	72.96	68.99
49	800.93	761.28	721.63	49	80.09	76.13	72.16
50	832.65	793.00	745.42	50	83.27	79.30	74.54
51	880.23	832.65	785.07	51	88.02	83.27	78.51
52	919.88	872.30	816.79	52	91.99	87.23	81.68
53	967.46	911.95	856.44	53	96.75	91.20	85.64
54	1,007.11	951.60	896.09	54	100.71	95.16	89.61
55	1,054.69	999.18	935.74	55	105.47	99.92	93.57
56	1,126.06	1,062.62	999.18	56	112.61	106.26	99.92
57	1,197.43	1,133.99	1,062.62	57	119.74	113.40	106.26
58	1,268.80	1,197.43	1,126.06	58	126.88	119.74	112.61
59	1,348.10	1,276.73	1,197.43	59	134.81	127.67	119.74
60	1,427.40	1,348.10	1,268.80	60	142.74	134.81	126.88
61	1,538.42	1,451.19	1,363.96	61	153.84	145.12	136.40
62	1,649.44	1,562.21	1,467.05	62	164.94	156.22	146.71
63	1,768.39	1,673.23	1,570.14	63	176.84	167.32	157.01
64	1,895.27	1,792.18	1,689.09	64	189.53	179.22	168.91
65	2,030.08	1,919.06	1,808.04	65	203.01	191.91	180.80
66	2,220.40	2,101.45	1,974.57	66	222.04	210.15	197.46
67	2,426.58	2,291.77	2,156.96	67	242.66	229.18	215.70
68	2,656.55	2,505.88	2,355.21	68	265.66	250.59	235.52
69	2,902.38	2,743.78	2,577.25	69	290.24	274.38	257.73

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,164.07	2,989.61	2,807.22	70	316.41	298.96	280.72
71	3,505.06	3,314.74	3,116.49	71	350.51	331.47	311.65
72	3,885.70	3,671.59	3,449.55	72	388.57	367.16	344.96
73	4,298.06	4,060.16	3,822.26	73	429.81	406.02	382.23
74	4,758.00	4,504.24	4,242.55	74	475.80	450.42	424.26
75	5,265.52	4,980.04	4,694.56	75	526.55	498.00	469.46
76	5,931.64	5,614.44	5,297.24	76	593.16	561.44	529.72
77	6,684.99	6,328.14	5,963.36	77	668.50	632.81	596.34
78	7,525.57	7,121.14	6,716.71	78	752.56	712.11	671.67
79	8,477.17	8,025.16	7,573.15	79	847.72	802.52	757.32

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	404.43	380.64	348.92	18-39	40.44	38.06	34.89
40	404.43	380.64	348.92	40	40.44	38.06	34.89
41	420.29	396.50	364.78	41	42.03	39.65	36.48
42	436.15	404.43	372.71	42	43.62	40.44	37.27
43	452.01	420.29	388.57	43	45.20	42.03	38.86
44	459.94	428.22	396.50	44	45.99	42.82	39.65
45	475.80	444.08	412.36	45	47.58	44.41	41.24
46	491.66	459.94	420.29	46	49.17	45.99	42.03
47	507.52	475.80	436.15	47	50.75	47.58	43.62
48	523.38	491.66	452.01	48	52.34	49.17	45.20
49	539.24	507.52	467.87	49	53.92	50.75	46.79
50	555.10	515.45	475.80	50	55.51	51.55	47.58
51	570.96	531.31	491.66	51	57.10	53.13	49.17
52	586.82	547.17	507.52	52	58.68	54.72	50.75
53	602.68	563.03	515.45	53	60.27	56.30	51.55
54	618.54	578.89	531.31	54	61.85	57.89	53.13
55	626.47	586.82	539.24	55	62.65	58.68	53.92
56	666.12	618.54	570.96	56	66.61	61.85	57.10
57	697.84	650.26	602.68	57	69.78	65.03	60.27
58	737.49	689.91	634.40	58	73.75	68.99	63.44
59	769.21	721.63	666.12	59	76.92	72.16	66.61
60	808.86	753.35	697.84	60	80.89	75.34	69.78
61	872.30	816.79	753.35	61	87.23	81.68	75.34
62	927.81	864.37	800.93	62	92.78	86.44	80.09
63	991.25	927.81	864.37	63	99.13	92.78	86.44
64	1,062.62	991.25	919.88	64	106.26	99.13	91.99
65	1,133.99	1,062.62	983.32	65	113.40	106.26	98.33
66	1,221.22	1,141.92	1,062.62	66	122.12	114.19	106.26
67	1,316.38	1,229.15	1,141.92	67	131.64	122.92	114.19
68	1,419.47	1,324.31	1,229.15	68	141.95	132.43	122.92
69	1,530.49	1,427.40	1,324.31	69	153.05	142.74	132.43

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,641.51	1,530.49	1,419.47	70	164.15	153.05	141.95
71	1,800.11	1,681.16	1,562.21	71	180.01	168.12	156.22
72	1,974.57	1,839.76	1,704.95	72	197.46	183.98	170.50
73	2,164.89	2,022.15	1,871.48	73	216.49	202.22	187.15
74	2,379.00	2,220.40	2,053.87	74	237.90	222.04	205.39
75	2,601.04	2,426.58	2,244.19	75	260.10	242.66	224.42
76	2,910.31	2,712.06	2,513.81	76	291.03	271.21	251.38
77	3,259.23	3,037.19	2,807.22	77	325.92	303.72	280.72
78	3,639.87	3,394.04	3,140.28	78	363.99	339.40	314.03
79	4,068.09	3,790.54	3,512.99	79	406.81	379.05	351.30
80		4,234.62	3,925.35	80		423.46	392.54
81		4,678.70	4,337.71	81		467.87	433.77
82		5,162.43	4,781.79	82		516.24	478.18
83		5,693.74	5,273.45	83		569.37	527.35
84		6,280.56	5,820.62	84		628.06	582.06

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	499.59	467.87	436.15	18-39	49.96	46.79	43.62
40	499.59	467.87	436.15	40	49.96	46.79	43.62
41	523.38	491.66	452.01	41	52.34	49.17	45.20
42	539.24	507.52	467.87	42	53.92	50.75	46.79
43	555.10	523.38	483.73	43	55.51	52.34	48.37
44	570.96	539.24	499.59	44	57.10	53.92	49.96
45	594.75	555.10	515.45	45	59.48	55.51	51.55
46	610.61	570.96	531.31	46	61.06	57.10	53.13
47	626.47	586.82	547.17	47	62.65	58.68	54.72
48	650.26	610.61	570.96	48	65.03	61.06	57.10
49	674.05	634.40	586.82	49	67.41	63.44	58.68
50	689.91	650.26	602.68	50	68.99	65.03	60.27
51	713.70	666.12	618.54	51	71.37	66.61	61.85
52	729.56	681.98	634.40	52	72.96	68.20	63.44
53	753.35	705.77	650.26	53	75.34	70.58	65.03
54	769.21	721.63	666.12	54	76.92	72.16	66.61
55	785.07	737.49	681.98	55	78.51	73.75	68.20
56	832.65	777.14	721.63	56	83.27	77.71	72.16
57	880.23	824.72	761.28	57	88.02	82.47	76.13
58	927.81	864.37	800.93	58	92.78	86.44	80.09
59	983.32	919.88	848.51	59	98.33	91.99	84.85
60	1,030.90	959.53	888.16	60	103.09	95.95	88.82
61	1,102.27	1,030.90	951.60	61	110.23	103.09	95.16
62	1,181.57	1,102.27	1,015.04	62	118.16	110.23	101.50
63	1,260.87	1,173.64	1,086.41	63	126.09	117.36	108.64
64	1,340.17	1,252.94	1,157.78	64	134.02	125.29	115.78
65	1,427.40	1,332.24	1,229.15	65	142.74	133.22	122.92
66	1,546.35	1,443.26	1,332.24	66	154.64	144.33	133.22
67	1,665.30	1,554.28	1,435.33	67	166.53	155.43	143.53
68	1,792.18	1,673.23	1,546.35	68	179.22	167.32	154.64
69	1,934.92	1,808.04	1,673.23	69	193.49	180.80	167.32

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Current Annual Premiums

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RIDER: H-5AIC

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,085.59	1,942.85	1,800.11	70	208.56	194.29	180.01
71	2,291.77	2,141.10	1,982.50	71	229.18	214.11	198.25
72	2,521.74	2,355.21	2,180.75	72	252.17	235.52	218.08
73	2,767.57	2,585.18	2,394.86	73	276.76	258.52	239.49
74	3,037.19	2,838.94	2,632.76	74	303.72	283.89	263.28
75	3,330.60	3,108.56	2,886.52	75	333.06	310.86	288.65
76	3,695.38	3,449.55	3,203.72	76	369.54	344.96	320.37
77	4,091.88	3,822.26	3,544.71	77	409.19	382.23	354.47
78	4,528.03	4,226.69	3,925.35	78	452.80	422.67	392.54
79	5,019.69	4,686.63	4,345.64	79	501.97	468.66	434.56

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

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Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	618.54	578.89	531.31	18-39	61.85	57.89	53.13
40	618.54	578.89	531.31	40	61.85	57.89	53.13
41	642.33	602.68	555.10	41	64.23	60.27	55.51
42	666.12	618.54	570.96	42	66.61	61.85	57.10
43	689.91	642.33	594.75	43	68.99	64.23	59.48
44	713.70	666.12	618.54	44	71.37	66.61	61.85
45	737.49	689.91	634.40	45	73.75	68.99	63.44
46	761.28	713.70	658.19	46	76.13	71.37	65.82
47	793.00	737.49	681.98	47	79.30	73.75	68.20
48	816.79	761.28	705.77	48	81.68	76.13	70.58
49	848.51	793.00	729.56	49	84.85	79.30	72.96
50	872.30	816.79	753.35	50	87.23	81.68	75.34
51	904.02	840.58	777.14	51	90.40	84.06	77.71
52	927.81	864.37	800.93	52	92.78	86.44	80.09
53	951.60	888.16	824.72	53	95.16	88.82	82.47
54	983.32	919.88	848.51	54	98.33	91.99	84.85
55	1,007.11	943.67	872.30	55	100.71	94.37	87.23
56	1,062.62	991.25	919.88	56	106.26	99.13	91.99
57	1,118.13	1,046.76	967.46	57	111.81	104.68	96.75
58	1,181.57	1,102.27	1,022.97	58	118.16	110.23	102.30
59	1,237.08	1,157.78	1,070.55	59	123.71	115.78	107.06
60	1,300.52	1,213.29	1,126.06	60	130.05	121.33	112.61
61	1,387.75	1,300.52	1,205.36	61	138.78	130.05	120.54
62	1,482.91	1,387.75	1,284.66	62	148.29	138.78	128.47
63	1,578.07	1,474.98	1,363.96	63	157.81	147.50	136.40
64	1,681.16	1,570.14	1,459.12	64	168.12	157.01	145.91
65	1,784.25	1,665.30	1,546.35	65	178.43	166.53	154.64
66	1,934.92	1,808.04	1,681.16	66	193.49	180.80	168.12
67	2,101.45	1,958.71	1,815.97	67	210.15	195.87	181.60
68	2,275.91	2,125.24	1,966.64	68	227.59	212.52	196.66
69	2,466.23	2,299.70	2,133.17	69	246.62	229.97	213.32

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

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Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,664.48	2,490.02	2,307.63	70	266.45	249.00	230.76
71	2,934.10	2,743.78	2,545.53	71	293.41	274.38	254.55
72	3,235.44	3,021.33	2,799.29	72	323.54	302.13	279.93
73	3,560.57	3,322.67	3,084.77	73	356.06	332.27	308.48
74	3,917.42	3,655.73	3,394.04	74	391.74	365.57	339.40
75	4,305.99	4,020.51	3,735.03	75	430.60	402.05	373.50
76	4,821.44	4,504.24	4,179.11	76	482.14	450.42	417.91
77	5,392.40	5,035.55	4,670.77	77	539.24	503.56	467.08
78	6,026.80	5,630.30	5,225.87	78	602.68	563.03	522.59
79	6,740.50	6,296.42	5,844.41	79	674.05	629.64	584.44

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	793.00	753.35	705.77	18-39	79.30	75.34	70.58
40	793.00	753.35	705.77	40	79.30	75.34	70.58
41	824.72	785.07	737.49	41	82.47	78.51	73.75
42	856.44	808.86	761.28	42	85.64	80.89	76.13
43	888.16	840.58	793.00	43	88.82	84.06	79.30
44	919.88	872.30	816.79	44	91.99	87.23	81.68
45	951.60	904.02	848.51	45	95.16	90.40	84.85
46	991.25	935.74	880.23	46	99.13	93.57	88.02
47	1,030.90	975.39	911.95	47	103.09	97.54	91.20
48	1,062.62	1,007.11	951.60	48	106.26	100.71	95.16
49	1,102.27	1,046.76	983.32	49	110.23	104.68	98.33
50	1,141.92	1,078.48	1,015.04	50	114.19	107.85	101.50
51	1,189.50	1,126.06	1,054.69	51	118.95	112.61	105.47
52	1,229.15	1,165.71	1,094.34	52	122.92	116.57	109.43
53	1,268.80	1,197.43	1,126.06	53	126.88	119.74	112.61
54	1,316.38	1,245.01	1,165.71	54	131.64	124.50	116.57
55	1,356.03	1,284.66	1,205.36	55	135.60	128.47	120.54
56	1,435.33	1,356.03	1,268.80	56	143.53	135.60	126.88
57	1,506.70	1,427.40	1,340.17	57	150.67	142.74	134.02
58	1,586.00	1,498.77	1,411.54	58	158.60	149.88	141.15
59	1,665.30	1,578.07	1,482.91	59	166.53	157.81	148.29
60	1,752.53	1,657.37	1,554.28	60	175.25	165.74	155.43
61	1,871.48	1,768.39	1,657.37	61	187.15	176.84	165.74
62	1,990.43	1,879.41	1,768.39	62	199.04	187.94	176.84
63	2,117.31	2,006.29	1,887.34	63	211.73	200.63	188.73
64	2,252.12	2,133.17	2,006.29	64	225.21	213.32	200.63
65	2,394.86	2,267.98	2,133.17	65	239.49	226.80	213.32
66	2,593.11	2,450.37	2,307.63	66	259.31	245.04	230.76
67	2,807.22	2,656.55	2,497.95	67	280.72	265.66	249.80
68	3,037.19	2,870.66	2,704.13	68	303.72	287.07	270.41
69	3,290.95	3,108.56	2,926.17	69	329.10	310.86	292.62

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,552.64	3,354.39	3,156.14	70	355.26	335.44	315.61
71	3,901.56	3,687.45	3,465.41	71	390.16	368.75	346.54
72	4,282.20	4,044.30	3,806.40	72	428.22	404.43	380.64
73	4,702.49	4,440.80	4,171.18	73	470.25	444.08	417.12
74	5,154.50	4,869.02	4,575.61	74	515.45	486.90	457.56
75	5,654.09	5,336.89	5,019.69	75	565.41	533.69	501.97
76	6,328.14	5,971.29	5,614.44	76	632.81	597.13	561.44
77	7,073.56	6,677.06	6,280.56	77	707.36	667.71	628.06
78	7,906.21	7,470.06	7,025.98	78	790.62	747.01	702.60
79	8,841.95	8,350.29	7,858.63	79	884.20	835.03	785.86

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	166.53	158.60	142.74	18-39	16.65	15.86	14.27
40	166.53	158.60	142.74	40	16.65	15.86	14.27
41	174.46	166.53	150.67	41	17.45	16.65	15.07
42	182.39	174.46	158.60	42	18.24	17.45	15.86
43	190.32	174.46	158.60	43	19.03	17.45	15.86
44	190.32	182.39	166.53	44	19.03	18.24	16.65
45	198.25	190.32	174.46	45	19.83	19.03	17.45
46	206.18	190.32	174.46	46	20.62	19.03	17.45
47	214.11	198.25	182.39	47	21.41	19.83	18.24
48	222.04	206.18	190.32	48	22.20	20.62	19.03
49	229.97	214.11	198.25	49	23.00	21.41	19.83
50	229.97	214.11	198.25	50	23.00	21.41	19.83
51	245.83	229.97	214.11	51	24.58	23.00	21.41
52	261.69	245.83	222.04	52	26.17	24.58	22.20
53	277.55	261.69	237.90	53	27.76	26.17	23.79
54	293.41	277.55	253.76	54	29.34	27.76	25.38
55	301.34	285.48	261.69	55	30.13	28.55	26.17
56	325.13	301.34	277.55	56	32.51	30.13	27.76
57	348.92	325.13	301.34	57	34.89	32.51	30.13
58	364.78	340.99	317.20	58	36.48	34.10	31.72
59	388.57	364.78	333.06	59	38.86	36.48	33.31
60	412.36	380.64	348.92	60	41.24	38.06	34.89
61	444.08	412.36	380.64	61	44.41	41.24	38.06
62	475.80	444.08	412.36	62	47.58	44.41	41.24
63	515.45	483.73	444.08	63	51.55	48.37	44.41
64	547.17	515.45	475.80	64	54.72	51.55	47.58
65	586.82	547.17	507.52	65	58.68	54.72	50.75
66	642.33	602.68	555.10	66	64.23	60.27	55.51
67	705.77	658.19	610.61	67	70.58	65.82	61.06
68	769.21	721.63	666.12	68	76.92	72.16	66.61
69	840.58	785.07	729.56	69	84.06	78.51	72.96

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	911.95	856.44	793.00	70	91.20	85.64	79.30
71	1,015.04	951.60	888.16	71	101.50	95.16	88.82
72	1,133.99	1,062.62	983.32	72	113.40	106.26	98.33
73	1,252.94	1,173.64	1,094.34	73	125.29	117.36	109.43
74	1,395.68	1,308.45	1,213.29	74	139.57	130.85	121.33
75	1,546.35	1,443.26	1,340.17	75	154.64	144.33	134.02
76	1,728.74	1,617.72	1,498.77	76	172.87	161.77	149.88
77	1,934.92	1,808.04	1,673.23	77	193.49	180.80	167.32
78	2,156.96	2,014.22	1,871.48	78	215.70	201.42	187.15
79	2,410.72	2,252.12	2,093.52	79	241.07	225.21	209.35
80		2,513.81	2,331.42	80	268.83	251.38	233.14
81		2,838.94	2,632.76	81	303.72	283.89	263.28
82		3,195.79	2,965.82	82	342.58	319.58	296.58
83		3,608.15	3,346.46	83	386.19	360.82	334.65
84		4,060.16	3,766.75	84	435.36	406.02	376.68
				85	490.07	457.56	424.26
				86	551.93	515.45	477.39
				87	620.92	579.68	537.65
				88	697.84	651.85	604.27
				89	785.07	733.53	679.60
				90	883.40	824.72	765.25
				91	993.63	927.81	860.41
				92	1,118.13	1,043.59	968.25
				93	1,257.70	1,174.43	1,088.79
				94	1,414.71	1,321.14	1,225.19
				95	1,591.55	1,486.08	1,378.23
				96	1,790.59	1,671.64	1,550.32
				97	2,014.22	1,881.00	1,743.81
				98	2,266.39	2,115.72	1,961.88
				99	2,549.50	2,380.59	2,206.92

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	206.18	190.32	174.46	18-39	20.62	19.03	17.45
40	206.18	190.32	174.46	40	20.62	19.03	17.45
41	214.11	198.25	182.39	41	21.41	19.83	18.24
42	222.04	206.18	190.32	42	22.20	20.62	19.03
43	229.97	214.11	198.25	43	23.00	21.41	19.83
44	237.90	222.04	206.18	44	23.79	22.20	20.62
45	245.83	229.97	214.11	45	24.58	23.00	21.41
46	253.76	237.90	222.04	46	25.38	23.79	22.20
47	261.69	245.83	222.04	47	26.17	24.58	22.20
48	269.62	253.76	229.97	48	26.96	25.38	23.00
49	277.55	261.69	237.90	49	27.76	26.17	23.79
50	285.48	269.62	245.83	50	28.55	26.96	24.58
51	301.34	285.48	261.69	51	30.13	28.55	26.17
52	317.20	293.41	269.62	52	31.72	29.34	26.96
53	333.06	309.27	285.48	53	33.31	30.93	28.55
54	348.92	325.13	301.34	54	34.89	32.51	30.13
55	356.85	333.06	309.27	55	35.69	33.31	30.93
56	388.57	364.78	333.06	56	38.86	36.48	33.31
57	412.36	388.57	356.85	57	41.24	38.86	35.69
58	444.08	412.36	380.64	58	44.41	41.24	38.06
59	467.87	436.15	404.43	59	46.79	43.62	40.44
60	499.59	467.87	428.22	60	49.96	46.79	42.82
61	539.24	507.52	467.87	61	53.92	50.75	46.79
62	578.89	539.24	499.59	62	57.89	53.92	49.96
63	618.54	578.89	539.24	63	61.85	57.89	53.92
64	666.12	626.47	578.89	64	66.61	62.65	57.89
65	705.77	666.12	618.54	65	70.58	66.61	61.85
66	777.14	729.56	681.98	66	77.71	72.96	68.20
67	856.44	800.93	745.42	67	85.64	80.09	74.54
68	943.67	888.16	824.72	68	94.37	88.82	82.47
69	1,038.83	975.39	904.02	69	103.88	97.54	90.40

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,133.99	1,062.62	983.32	70	113.40	106.26	98.33
71	1,268.80	1,189.50	1,102.27	71	126.88	118.95	110.23
72	1,419.47	1,324.31	1,229.15	72	141.95	132.43	122.92
73	1,578.07	1,474.98	1,371.89	73	157.81	147.50	137.19
74	1,768.39	1,649.44	1,530.49	74	176.84	164.94	153.05
75	1,966.64	1,839.76	1,704.95	75	196.66	183.98	170.50
76	2,196.61	2,053.87	1,903.20	76	219.66	205.39	190.32
77	2,450.37	2,291.77	2,125.24	77	245.04	229.18	212.52
78	2,735.85	2,553.46	2,371.07	78	273.59	255.35	237.11
79	3,053.05	2,846.87	2,640.69	79	305.31	284.69	264.07
				80	340.20	317.20	294.20
				81	383.81	358.44	332.27
				82	432.19	403.64	374.30
				83	486.90	454.39	421.88
				84	548.76	512.28	475.01
				85	617.75	576.51	535.28
				86	695.46	648.67	602.68
				87	781.90	730.35	678.02
				88	880.23	821.55	762.87
				89	989.66	923.85	858.03
				90	1,113.37	1,039.62	965.08
				91	1,252.94	1,168.88	1,085.62
				92	1,409.16	1,315.59	1,221.22
				93	1,585.21	1,479.74	1,373.48
				94	1,783.46	1,664.51	1,545.56
				95	2,006.29	1,872.27	1,738.26
				96	2,256.88	2,106.21	1,955.54
				97	2,539.19	2,369.48	2,200.58
				98	2,856.39	2,666.07	2,474.95
				99	3,214.03	2,999.13	2,785.02

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	253.76	237.90	214.11	18-39	25.38	23.79	21.41
40	253.76	237.90	214.11	40	25.38	23.79	21.41
41	269.62	253.76	229.97	41	26.96	25.38	23.00
42	277.55	261.69	237.90	42	27.76	26.17	23.79
43	285.48	269.62	245.83	43	28.55	26.96	24.58
44	293.41	277.55	253.76	44	29.34	27.76	25.38
45	309.27	285.48	261.69	45	30.93	28.55	26.17
46	317.20	301.34	277.55	46	31.72	30.13	27.76
47	333.06	309.27	285.48	47	33.31	30.93	28.55
48	340.99	317.20	293.41	48	34.10	31.72	29.34
49	356.85	333.06	309.27	49	35.69	33.31	30.93
50	364.78	340.99	317.20	50	36.48	34.10	31.72
51	380.64	356.85	333.06	51	38.06	35.69	33.31
52	396.50	372.71	340.99	52	39.65	37.27	34.10
53	404.43	380.64	356.85	53	40.44	38.06	35.69
54	420.29	396.50	364.78	54	42.03	39.65	36.48
55	428.22	404.43	372.71	55	42.82	40.44	37.27
56	459.94	436.15	404.43	56	45.99	43.62	40.44
57	491.66	459.94	428.22	57	49.17	45.99	42.82
58	531.31	499.59	459.94	58	53.13	49.96	45.99
59	563.03	531.31	491.66	59	56.30	53.13	49.17
60	602.68	563.03	523.38	60	60.27	56.30	52.34
61	650.26	610.61	570.96	61	65.03	61.06	57.10
62	705.77	658.19	610.61	62	70.58	65.82	61.06
63	761.28	713.70	658.19	63	76.13	71.37	65.82
64	816.79	769.21	713.70	64	81.68	76.92	71.37
65	880.23	824.72	761.28	65	88.02	82.47	76.13
66	967.46	904.02	840.58	66	96.75	90.40	84.06
67	1,062.62	991.25	919.88	67	106.26	99.13	91.99
68	1,165.71	1,086.41	1,007.11	68	116.57	108.64	100.71
69	1,284.66	1,197.43	1,110.20	69	128.47	119.74	111.02

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,403.61	1,308.45	1,213.29	70	140.36	130.85	121.33
71	1,578.07	1,474.98	1,363.96	71	157.81	147.50	136.40
72	1,768.39	1,649.44	1,530.49	72	176.84	164.94	153.05
73	1,982.50	1,855.62	1,720.81	73	198.25	185.56	172.08
74	2,220.40	2,077.66	1,926.99	74	222.04	207.77	192.70
75	2,482.09	2,323.49	2,156.96	75	248.21	232.35	215.70
76	2,775.50	2,593.11	2,410.72	76	277.55	259.31	241.07
77	3,092.70	2,886.52	2,680.34	77	309.27	288.65	268.03
78	3,449.55	3,219.58	2,989.61	78	344.96	321.96	298.96
79	3,846.05	3,592.29	3,330.60	79	384.61	359.23	333.06
				80	428.22	399.67	385.40
				81	482.94	451.22	418.70
				82	543.21	507.52	471.04
				83	612.20	571.75	531.31
				84	689.12	643.92	597.92
				85	775.55	724.80	673.26
				86	873.09	816.00	520.21
				87	981.73	917.50	852.48
				88	1,104.65	1,040.42	958.74
				89	1,242.63	1,161.75	1,086.41
				90	1,398.06	1,306.86	1,213.29
				91	1,572.52	1,469.43	1,365.55
				92	1,769.18	1,653.41	1,536.04
				93	1,990.43	1,860.38	1,727.95
				94	2,239.43	2,092.73	1,943.64
				95	2,518.57	2,354.42	2,186.30
				96	2,833.39	2,648.62	2,459.89
				97	3,187.86	2,979.30	2,767.57
				98	3,585.95	3,351.22	3,113.32
				99	4,034.78	3,770.72	3,502.68

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	317.20	301.34	285.48	18-39	31.72	30.13	28.55
40	317.20	301.34	285.48	40	31.72	30.13	28.55
41	333.06	317.20	301.34	41	33.31	31.72	30.13
42	348.92	333.06	309.27	42	34.89	33.31	30.93
43	356.85	340.99	325.13	43	35.69	34.10	32.51
44	372.71	356.85	333.06	44	37.27	35.69	33.31
45	388.57	372.71	348.92	45	38.86	37.27	34.89
46	404.43	380.64	356.85	46	40.44	38.06	35.69
47	420.29	396.50	372.71	47	42.03	39.65	37.27
48	436.15	412.36	388.57	48	43.62	41.24	38.86
49	452.01	428.22	404.43	49	45.20	42.82	40.44
50	467.87	444.08	412.36	50	46.79	44.41	41.24
51	491.66	459.94	428.22	51	49.17	45.99	42.82
52	507.52	475.80	444.08	52	50.75	47.58	44.41
53	523.38	491.66	459.94	53	52.34	49.17	45.99
54	539.24	507.52	475.80	54	53.92	50.75	47.58
55	555.10	523.38	491.66	55	55.51	52.34	49.17
56	602.68	570.96	531.31	56	60.27	57.10	53.13
57	650.26	610.61	570.96	57	65.03	61.06	57.10
58	697.84	658.19	618.54	58	69.78	65.82	61.85
59	745.42	705.77	666.12	59	74.54	70.58	66.61
60	800.93	761.28	713.70	60	80.09	76.13	71.37
61	864.37	816.79	769.21	61	86.44	81.68	76.92
62	927.81	880.23	824.72	62	92.78	88.02	82.47
63	991.25	943.67	888.16	63	99.13	94.37	88.82
64	1,070.55	1,015.04	951.60	64	107.06	101.50	95.16
65	1,141.92	1,078.48	1,015.04	65	114.19	107.85	101.50
66	1,260.87	1,189.50	1,118.13	66	126.09	118.95	111.81
67	1,379.82	1,308.45	1,229.15	67	137.98	130.85	122.92
68	1,514.63	1,435.33	1,348.10	68	151.46	143.53	134.81
69	1,665.30	1,570.14	1,474.98	69	166.53	157.01	147.50

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,823.90	1,720.81	1,617.72	70	182.39	172.08	161.77
71	2,038.01	1,926.99	1,808.04	71	203.80	192.70	180.80
72	2,275.91	2,149.03	2,022.15	72	227.59	214.90	202.22
73	2,537.60	2,394.86	2,252.12	73	253.76	239.49	225.21
74	2,831.01	2,680.34	2,521.74	74	283.10	268.03	252.17
75	3,156.14	2,981.68	2,807.22	75	315.61	298.17	280.72
76	3,520.92	3,330.60	3,132.35	76	352.09	333.06	313.24
77	3,925.35	3,711.24	3,489.20	77	392.54	371.12	348.92
78	4,369.43	4,131.53	3,893.63	78	436.94	413.15	389.36
79	4,869.02	4,607.33	4,337.71	79	486.90	460.73	433.77
				80	542.41	513.07	482.94
				81	610.61	577.30	544.00
				82	687.53	649.47	611.40
				83	773.18	731.15	688.32
				84	869.92	822.34	773.97
				85	978.56	924.64	870.71
				86	1,101.48	1,040.42	980.15
				87	1,238.67	1,170.47	1,102.27
				88	1,394.09	1,317.17	1,240.25
				89	1,567.76	1,481.32	1,394.89
				90	1,763.63	1,666.89	1,569.35
				91	1,984.09	1,874.65	1,765.22
				92	2,232.30	2,109.38	1,986.47
				93	2,511.43	2,372.66	2,234.67
				94	2,824.67	2,669.24	2,513.81
				95	3,178.34	3,003.09	2,827.84
				96	3,575.64	3,378.18	3,181.52
				97	4,022.10	3,800.85	3,578.81
				98	4,524.86	4,275.86	4,026.06
				99	5,090.27	4,810.34	4,529.62

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	245.83	229.97	214.11	18-39	24.58	23.00	21.41
40	245.83	229.97	214.11	40	24.58	23.00	21.41
41	261.69	245.83	229.97	41	26.17	24.58	23.00
42	269.62	253.76	237.90	42	26.96	25.38	23.79
43	277.55	261.69	245.83	43	27.76	26.17	24.58
44	285.48	269.62	253.76	44	28.55	26.96	25.38
45	301.34	285.48	261.69	45	30.13	28.55	26.17
46	309.27	293.41	269.62	46	30.93	29.34	26.96
47	325.13	301.34	277.55	47	32.51	30.13	27.76
48	333.06	317.20	293.41	48	33.31	31.72	29.34
49	348.92	325.13	301.34	49	34.89	32.51	30.13
50	356.85	333.06	309.27	50	35.69	33.31	30.93
51	372.71	348.92	325.13	51	37.27	34.89	32.51
52	388.57	364.78	340.99	52	38.86	36.48	34.10
53	404.43	380.64	356.85	53	40.44	38.06	35.69
54	420.29	396.50	372.71	54	42.03	39.65	37.27
55	436.15	412.36	380.64	55	43.62	41.24	38.06
56	467.87	444.08	412.36	56	46.79	44.41	41.24
57	499.59	467.87	436.15	57	49.96	46.79	43.62
58	531.31	499.59	459.94	58	53.13	49.96	45.99
59	570.96	531.31	491.66	59	57.10	53.13	49.17
60	602.68	563.03	515.45	60	60.27	56.30	51.55
61	650.26	602.68	555.10	61	65.03	60.27	55.51
62	697.84	650.26	602.68	62	69.78	65.03	60.27
63	745.42	697.84	650.26	63	74.54	69.78	65.03
64	800.93	753.35	697.84	64	80.09	75.34	69.78
65	856.44	800.93	745.42	65	85.64	80.09	74.54
66	935.74	880.23	816.79	66	93.57	88.02	81.68
67	1,015.04	951.60	888.16	67	101.50	95.16	88.82
68	1,110.20	1,038.83	959.53	68	111.02	103.88	95.95
69	1,205.36	1,126.06	1,046.76	69	120.54	112.61	104.68

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,308.45	1,221.22	1,133.99	70	130.85	122.12	113.40
71	1,451.19	1,356.03	1,260.87	71	145.12	135.60	126.09
72	1,601.86	1,498.77	1,387.75	72	160.19	149.88	138.78
73	1,768.39	1,657.37	1,538.42	73	176.84	165.74	153.84
74	1,950.78	1,823.90	1,697.02	74	195.08	182.39	169.70
75	2,149.03	2,014.22	1,871.48	75	214.90	201.42	187.15
76	2,418.65	2,267.98	2,109.38	76	241.87	226.80	210.94
77	2,719.99	2,553.46	2,379.00	77	272.00	255.35	237.90
78	3,060.98	2,870.66	2,680.34	78	306.10	287.07	268.03
79	3,441.62	3,227.51	3,013.40	79	344.16	322.75	301.34
80		3,631.94	3,394.04	80		363.19	339.40
81		4,068.09	3,806.40	81		406.81	380.64
82		4,551.82	4,258.41	82		455.18	425.84
83		5,098.99	4,765.93	83		509.90	476.59
84		5,701.67	5,328.96	84		570.17	532.90

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	301.34	285.48	261.69	18-39	30.13	28.55	26.17
40	301.34	285.48	261.69	40	30.13	28.55	26.17
41	317.20	301.34	277.55	41	31.72	30.13	27.76
42	325.13	309.27	285.48	42	32.51	30.93	28.55
43	340.99	317.20	293.41	43	34.10	31.72	29.34
44	356.85	333.06	309.27	44	35.69	33.31	30.93
45	364.78	340.99	317.20	45	36.48	34.10	31.72
46	380.64	356.85	325.13	46	38.06	35.69	32.51
47	396.50	372.71	340.99	47	39.65	37.27	34.10
48	412.36	380.64	348.92	48	41.24	38.06	34.89
49	428.22	396.50	364.78	49	42.82	39.65	36.48
50	436.15	404.43	372.71	50	43.62	40.44	37.27
51	459.94	428.22	396.50	51	45.99	42.82	39.65
52	475.80	444.08	412.36	52	47.58	44.41	41.24
53	499.59	467.87	428.22	53	49.96	46.79	42.82
54	523.38	483.73	444.08	54	52.34	48.37	44.41
55	539.24	499.59	459.94	55	53.92	49.96	45.99
56	578.89	539.24	499.59	56	57.89	53.92	49.96
57	618.54	578.89	531.31	57	61.85	57.89	53.13
58	658.19	618.54	570.96	58	65.82	61.85	57.10
59	705.77	658.19	610.61	59	70.58	65.82	61.06
60	745.42	697.84	650.26	60	74.54	69.78	65.03
61	800.93	753.35	697.84	61	80.09	75.34	69.78
62	864.37	808.86	753.35	62	86.44	80.89	75.34
63	927.81	864.37	800.93	63	92.78	86.44	80.09
64	991.25	927.81	864.37	64	99.13	92.78	86.44
65	1,062.62	991.25	919.88	65	106.26	99.13	91.99
66	1,165.71	1,086.41	1,007.11	66	116.57	108.64	100.71
67	1,268.80	1,189.50	1,102.27	67	126.88	118.95	110.23
68	1,379.82	1,292.59	1,205.36	68	137.98	129.26	120.54
69	1,506.70	1,411.54	1,316.38	69	150.67	141.15	131.64

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,641.51	1,538.42	1,435.33	70	164.15	153.84	143.53
71	1,815.97	1,704.95	1,593.93	71	181.60	170.50	159.39
72	2,014.22	1,887.34	1,760.46	72	201.42	188.73	176.05
73	2,220.40	2,085.59	1,942.85	73	222.04	208.56	194.29
74	2,458.30	2,307.63	2,149.03	74	245.83	230.76	214.90
75	2,712.06	2,545.53	2,371.07	75	271.21	254.55	237.11
76	3,037.19	2,846.87	2,656.55	76	303.72	284.69	265.66
77	3,386.11	3,179.93	2,965.82	77	338.61	317.99	296.58
78	3,782.61	3,552.64	3,314.74	78	378.26	355.26	331.47
79	4,226.69	3,965.00	3,703.31	79	422.67	396.50	370.33

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	372.71	348.92	325.13	18-39	37.27	34.89	32.51
40	372.71	348.92	325.13	40	37.27	34.89	32.51
41	388.57	364.78	340.99	41	38.86	36.48	34.10
42	404.43	380.64	356.85	42	40.44	38.06	35.69
43	420.29	396.50	372.71	43	42.03	39.65	37.27
44	444.08	420.29	388.57	44	44.41	42.03	38.86
45	459.94	436.15	404.43	45	45.99	43.62	40.44
46	475.80	452.01	420.29	46	47.58	45.20	42.03
47	499.59	467.87	436.15	47	49.96	46.79	43.62
48	515.45	483.73	452.01	48	51.55	48.37	45.20
49	539.24	507.52	467.87	49	53.92	50.75	46.79
50	555.10	523.38	483.73	50	55.51	52.34	48.37
51	578.89	547.17	507.52	51	57.89	54.72	50.75
52	602.68	563.03	523.38	52	60.27	56.30	52.34
53	626.47	586.82	539.24	53	62.65	58.68	53.92
54	642.33	602.68	563.03	54	64.23	60.27	56.30
55	666.12	626.47	578.89	55	66.61	62.65	57.89
56	713.70	674.05	626.47	56	71.37	67.41	62.65
57	769.21	721.63	666.12	57	76.92	72.16	66.61
58	824.72	769.21	713.70	58	82.47	76.92	71.37
59	880.23	824.72	769.21	59	88.02	82.47	76.92
60	935.74	880.23	816.79	60	93.57	88.02	81.68
61	1,007.11	943.67	880.23	61	100.71	94.37	88.02
62	1,086.41	1,022.97	951.60	62	108.64	102.30	95.16
63	1,165.71	1,094.34	1,022.97	63	116.57	109.43	102.30
64	1,260.87	1,181.57	1,094.34	64	126.09	118.16	109.43
65	1,348.10	1,260.87	1,173.64	65	134.81	126.09	117.36
66	1,474.98	1,379.82	1,284.66	66	147.50	137.98	128.47
67	1,609.79	1,506.70	1,403.61	67	160.98	150.67	140.36
68	1,760.46	1,649.44	1,530.49	68	176.05	164.94	153.05
69	1,919.06	1,800.11	1,673.23	69	191.91	180.01	167.32

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,093.52	1,958.71	1,823.90	70	209.35	195.87	182.39
71	2,331.42	2,180.75	2,030.08	71	233.14	218.08	203.01
72	2,585.18	2,418.65	2,252.12	72	258.52	241.87	225.21
73	2,870.66	2,688.27	2,505.88	73	287.07	268.83	250.59
74	3,179.93	2,981.68	2,783.43	74	317.99	298.17	278.34
75	3,528.85	3,306.81	3,084.77	75	352.89	330.68	308.48
76	3,972.93	3,727.10	3,473.34	76	397.29	372.71	347.33
77	4,464.59	4,187.04	3,909.49	77	446.46	418.70	390.95
78	5,027.62	4,718.35	4,401.15	78	502.76	471.84	440.12
79	5,654.09	5,305.17	4,956.25	79	565.41	530.52	495.63

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	491.66	467.87	436.15	18-39	49.17	46.79	43.62
40	491.66	467.87	436.15	40	49.17	46.79	43.62
41	515.45	491.66	459.94	41	51.55	49.17	45.99
42	539.24	507.52	475.80	42	53.92	50.75	47.58
43	563.03	531.31	499.59	43	56.30	53.13	49.96
44	586.82	555.10	523.38	44	58.68	55.51	52.34
45	610.61	578.89	539.24	45	61.06	57.89	53.92
46	634.40	602.68	563.03	46	63.44	60.27	56.30
47	658.19	626.47	586.82	47	65.82	62.65	58.68
48	689.91	658.19	618.54	48	68.99	65.82	61.85
49	721.63	681.98	642.33	49	72.16	68.20	64.23
50	745.42	705.77	666.12	50	74.54	70.58	66.61
51	777.14	737.49	697.84	51	77.71	73.75	69.78
52	808.86	769.21	721.63	52	80.89	76.92	72.16
53	840.58	793.00	745.42	53	84.06	79.30	74.54
54	872.30	824.72	777.14	54	87.23	82.47	77.71
55	904.02	856.44	800.93	55	90.40	85.64	80.09
56	967.46	919.88	864.37	56	96.75	91.99	86.44
57	1,038.83	983.32	919.88	57	103.88	98.33	91.99
58	1,110.20	1,046.76	983.32	58	111.02	104.68	98.33
59	1,189.50	1,126.06	1,054.69	59	118.95	112.61	105.47
60	1,268.80	1,197.43	1,126.06	60	126.88	119.74	112.61
61	1,363.96	1,292.59	1,213.29	61	136.40	129.26	121.33
62	1,459.12	1,379.82	1,300.52	62	145.91	137.98	130.05
63	1,562.21	1,482.91	1,395.68	63	156.22	148.29	139.57
64	1,673.23	1,586.00	1,498.77	64	167.32	158.60	149.88
65	1,792.18	1,697.02	1,601.86	65	179.22	169.70	160.19
66	1,958.71	1,855.62	1,752.53	66	195.87	185.56	175.25
67	2,141.10	2,030.08	1,919.06	67	214.11	203.01	191.91
68	2,339.35	2,220.40	2,093.52	68	233.94	222.04	209.35
69	2,561.39	2,426.58	2,291.77	69	256.14	242.66	229.18

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,791.36	2,648.62	2,497.95	70	279.14	264.86	249.80
71	3,092.70	2,934.10	2,767.57	71	309.27	293.41	276.76
72	3,417.83	3,243.37	3,060.98	72	341.78	324.34	306.10
73	3,782.61	3,584.36	3,386.11	73	378.26	358.44	338.61
74	4,187.04	3,972.93	3,750.89	74	418.70	397.29	375.09
75	4,623.19	4,385.29	4,147.39	75	462.32	438.53	414.74
76	5,202.08	4,940.39	4,670.77	76	520.21	494.04	467.08
77	5,844.41	5,551.00	5,257.59	77	584.44	555.10	525.76
78	6,566.04	6,240.91	5,907.85	78	656.60	624.09	590.79
79	7,382.83	7,018.05	6,653.27	79	738.28	701.81	665.33

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	364.78	340.99	317.20	18-39	36.48	34.10	31.72
40	364.78	340.99	317.20	40	36.48	34.10	31.72
41	380.64	356.85	333.06	41	38.06	35.69	33.31
42	388.57	364.78	340.99	42	38.86	36.48	34.10
43	404.43	380.64	348.92	43	40.44	38.06	34.89
44	412.36	388.57	356.85	44	41.24	38.86	35.69
45	420.29	396.50	372.71	45	42.03	39.65	37.27
46	436.15	412.36	380.64	46	43.62	41.24	38.06
47	452.01	420.29	388.57	47	45.20	42.03	38.86
48	459.94	436.15	404.43	48	45.99	43.62	40.44
49	475.80	444.08	412.36	49	47.58	44.41	41.24
50	483.73	452.01	420.29	50	48.37	45.20	42.03
51	499.59	467.87	436.15	51	49.96	46.79	43.62
52	515.45	483.73	452.01	52	51.55	48.37	45.20
53	531.31	499.59	459.94	53	53.13	49.96	45.99
54	547.17	515.45	475.80	54	54.72	51.55	47.58
55	555.10	523.38	483.73	55	55.51	52.34	48.37
56	586.82	555.10	515.45	56	58.68	55.51	51.55
57	626.47	586.82	539.24	57	62.65	58.68	53.92
58	658.19	618.54	570.96	58	65.82	61.85	57.10
59	697.84	650.26	602.68	59	69.78	65.03	60.27
60	729.56	681.98	626.47	60	72.96	68.20	62.65
61	785.07	729.56	674.05	61	78.51	72.96	67.41
62	832.65	777.14	721.63	62	83.27	77.71	72.16
63	888.16	832.65	769.21	63	88.82	83.27	76.92
64	951.60	888.16	816.79	64	95.16	88.82	81.68
65	1,007.11	943.67	872.30	65	100.71	94.37	87.23
66	1,086.41	1,015.04	943.67	66	108.64	101.50	94.37
67	1,173.64	1,102.27	1,022.97	67	117.36	110.23	102.30
68	1,268.80	1,189.50	1,102.27	68	126.88	118.95	110.23
69	1,363.96	1,276.73	1,189.50	69	136.40	127.67	118.95

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,467.05	1,371.89	1,276.73	70	146.71	137.19	127.67
71	1,617.72	1,514.63	1,403.61	71	161.77	151.46	140.36
72	1,768.39	1,657.37	1,538.42	72	176.84	165.74	153.84
73	1,942.85	1,815.97	1,689.09	73	194.29	181.60	168.91
74	2,133.17	1,998.36	1,855.62	74	213.32	199.84	185.56
75	2,339.35	2,188.68	2,030.08	75	233.94	218.87	203.01
76	2,632.76	2,458.30	2,283.84	76	263.28	245.83	228.38
77	2,957.89	2,767.57	2,569.32	77	295.79	276.76	256.93
78	3,322.67	3,108.56	2,886.52	78	332.27	310.86	288.65
79	3,735.03	3,489.20	3,243.37	79	373.50	348.92	324.34
80		3,917.42	3,639.87	80		391.74	363.99
81		4,369.43	4,060.16	81		436.94	406.02
82		4,861.09	4,520.10	82		486.11	452.01
83		5,416.19	5,027.62	83		541.62	502.76
84		6,026.80	5,598.58	84		602.68	559.86

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	452.01	420.29	388.57	18-39	45.20	42.03	38.86
40	452.01	420.29	388.57	40	45.20	42.03	38.86
41	467.87	436.15	404.43	41	46.79	43.62	40.44
42	483.73	452.01	412.36	42	48.37	45.20	41.24
43	491.66	459.94	428.22	43	49.17	45.99	42.82
44	507.52	475.80	436.15	44	50.75	47.58	43.62
45	523.38	491.66	452.01	45	52.34	49.17	45.20
46	539.24	507.52	467.87	46	53.92	50.75	46.79
47	555.10	515.45	475.80	47	55.51	51.55	47.58
48	563.03	531.31	491.66	48	56.30	53.13	49.17
49	578.89	547.17	507.52	49	57.89	54.72	50.75
50	594.75	555.10	515.45	50	59.48	55.51	51.55
51	618.54	578.89	539.24	51	61.85	57.89	53.92
52	634.40	594.75	555.10	52	63.44	59.48	55.51
53	650.26	610.61	570.96	53	65.03	61.06	57.10
54	674.05	634.40	586.82	54	67.41	63.44	58.68
55	689.91	650.26	602.68	55	68.99	65.03	60.27
56	737.49	689.91	642.33	56	73.75	68.99	64.23
57	777.14	729.56	674.05	57	77.71	72.96	67.41
58	824.72	769.21	713.70	58	82.47	76.92	71.37
59	872.30	816.79	753.35	59	87.23	81.68	75.34
60	919.88	856.44	793.00	60	91.99	85.64	79.30
61	983.32	919.88	848.51	61	98.33	91.99	84.85
62	1,046.76	975.39	904.02	62	104.68	97.54	90.40
63	1,118.13	1,038.83	959.53	63	111.81	103.88	95.95
64	1,189.50	1,110.20	1,022.97	64	118.95	111.02	102.30
65	1,260.87	1,173.64	1,086.41	65	126.09	117.36	108.64
66	1,371.89	1,276.73	1,181.57	66	137.19	127.67	118.16
67	1,482.91	1,379.82	1,276.73	67	148.29	137.98	127.67
68	1,601.86	1,490.84	1,379.82	68	160.19	149.08	137.98
69	1,736.67	1,617.72	1,498.77	69	173.67	161.77	149.88

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,871.48	1,744.60	1,617.72	70	187.15	174.46	161.77
71	2,053.87	1,919.06	1,784.25	71	205.39	191.91	178.43
72	2,260.05	2,109.38	1,958.71	72	226.01	210.94	195.87
73	2,474.16	2,315.56	2,149.03	73	247.42	231.56	214.90
74	2,712.06	2,537.60	2,355.21	74	271.21	253.76	235.52
75	2,973.75	2,783.43	2,585.18	75	297.38	278.34	258.52
76	3,314.74	3,100.63	2,878.59	76	331.47	310.06	287.86
77	3,687.45	3,449.55	3,203.72	77	368.75	344.96	320.37
78	4,099.81	3,830.19	3,560.57	78	409.98	383.02	356.06
79	4,567.68	4,266.34	3,957.07	79	456.77	426.63	395.71

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	563.03	523.38	483.73	18-39	56.30	52.34	48.37
40	563.03	523.38	483.73	40	56.30	52.34	48.37
41	586.82	547.17	499.59	41	58.68	54.72	49.96
42	602.68	563.03	515.45	42	60.27	56.30	51.55
43	618.54	578.89	531.31	43	61.85	57.89	53.13
44	634.40	594.75	547.17	44	63.44	59.48	54.72
45	658.19	610.61	563.03	45	65.82	61.06	56.30
46	674.05	626.47	578.89	46	67.41	62.65	57.89
47	697.84	650.26	602.68	47	69.78	65.03	60.27
48	713.70	666.12	618.54	48	71.37	66.61	61.85
49	737.49	689.91	634.40	49	73.75	68.99	63.44
50	753.35	705.77	650.26	50	75.34	70.58	65.03
51	777.14	729.56	674.05	51	77.71	72.96	67.41
52	800.93	745.42	689.91	52	80.09	74.54	68.99
53	824.72	769.21	713.70	53	82.47	76.92	71.37
54	848.51	793.00	737.49	54	84.85	79.30	73.75
55	864.37	808.86	753.35	55	86.44	80.89	75.34
56	919.88	864.37	800.93	56	91.99	86.44	80.09
57	975.39	911.95	848.51	57	97.54	91.20	84.85
58	1,030.90	967.46	904.02	58	103.09	96.75	90.40
59	1,086.41	1,022.97	951.60	59	108.64	102.30	95.16
60	1,149.85	1,078.48	1,007.11	60	114.99	107.85	100.71
61	1,229.15	1,157.78	1,078.48	61	122.92	115.78	107.85
62	1,316.38	1,237.08	1,149.85	62	131.64	123.71	114.99
63	1,403.61	1,316.38	1,221.22	63	140.36	131.64	122.12
64	1,506.70	1,411.54	1,308.45	64	150.67	141.15	130.85
65	1,601.86	1,498.77	1,387.75	65	160.19	149.88	138.78
66	1,736.67	1,625.65	1,506.70	66	173.67	162.57	150.67
67	1,879.41	1,760.46	1,633.58	67	187.94	176.05	163.36
68	2,030.08	1,895.27	1,760.46	68	203.01	189.53	176.05
69	2,196.61	2,053.87	1,911.13	69	219.66	205.39	191.11

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

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METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,371.07	2,220.40	2,061.80	70	237.11	222.04	206.18
71	2,616.90	2,450.37	2,275.91	71	261.69	245.04	227.59
72	2,878.59	2,696.20	2,505.88	72	287.86	269.62	250.59
73	3,172.00	2,965.82	2,759.64	73	317.20	296.58	275.96
74	3,497.13	3,275.09	3,045.12	74	349.71	327.51	304.51
75	3,846.05	3,600.22	3,346.46	75	384.61	360.02	334.65
76	4,321.85	4,044.30	3,758.82	76	432.19	404.43	375.88
77	4,853.16	4,535.96	4,218.76	77	485.32	453.60	421.88
78	5,447.91	5,098.99	4,742.14	78	544.79	509.90	474.21
79	6,121.96	5,725.46	5,321.03	79	612.20	572.55	532.10

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	729.56	689.91	650.26	18-39	72.96	68.99	65.03
40	729.56	689.91	650.26	40	72.96	68.99	65.03
41	761.28	721.63	674.05	41	76.13	72.16	67.41
42	785.07	745.42	705.77	42	78.51	74.54	70.58
43	816.79	777.14	729.56	43	81.68	77.71	72.96
44	840.58	800.93	753.35	44	84.06	80.09	75.34
45	872.30	824.72	777.14	45	87.23	82.47	77.71
46	904.02	856.44	808.86	46	90.40	85.64	80.89
47	935.74	888.16	840.58	47	93.57	88.82	84.06
48	975.39	919.88	864.37	48	97.54	91.99	86.44
49	1,007.11	951.60	896.09	49	100.71	95.16	89.61
50	1,038.83	983.32	927.81	50	103.88	98.33	92.78
51	1,070.55	1,015.04	959.53	51	107.06	101.50	95.95
52	1,102.27	1,046.76	983.32	52	110.23	104.68	98.33
53	1,133.99	1,070.55	1,007.11	53	113.40	107.06	100.71
54	1,157.78	1,102.27	1,038.83	54	115.78	110.23	103.88
55	1,189.50	1,126.06	1,062.62	55	118.95	112.61	106.26
56	1,260.87	1,197.43	1,126.06	56	126.09	119.74	112.61
57	1,332.24	1,260.87	1,189.50	57	133.22	126.09	118.95
58	1,411.54	1,332.24	1,252.94	58	141.15	133.22	125.29
59	1,490.84	1,411.54	1,324.31	59	149.08	141.15	132.43
60	1,570.14	1,482.91	1,395.68	60	157.01	148.29	139.57
61	1,673.23	1,586.00	1,490.84	61	167.32	158.60	149.08
62	1,784.25	1,689.09	1,586.00	62	178.43	168.91	158.60
63	1,895.27	1,792.18	1,681.16	63	189.53	179.22	168.12
64	2,014.22	1,903.20	1,792.18	64	201.42	190.32	179.22
65	2,141.10	2,022.15	1,903.20	65	214.11	202.22	190.32
66	2,323.49	2,196.61	2,061.80	66	232.35	219.66	206.18
67	2,513.81	2,379.00	2,236.26	67	251.38	237.90	223.63
68	2,719.99	2,569.32	2,418.65	68	272.00	256.93	241.87
69	2,942.03	2,783.43	2,616.90	69	294.20	278.34	261.69

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,179.93	3,005.47	2,831.01	70	317.99	300.55	283.10
71	3,497.13	3,306.81	3,108.56	71	349.71	330.68	310.86
72	3,838.12	3,631.94	3,417.83	72	383.81	363.19	341.78
73	4,210.83	3,980.86	3,750.89	73	421.08	398.09	375.09
74	4,623.19	4,369.43	4,115.67	74	462.32	436.94	411.57
75	5,067.27	4,789.72	4,512.17	75	506.73	478.97	451.22
76	5,693.74	5,384.47	5,067.27	76	569.37	538.45	506.73
77	6,383.65	6,034.73	5,685.81	77	638.37	603.47	568.58
78	7,160.79	6,772.22	6,383.65	78	716.08	677.22	638.37
79	8,041.02	7,604.87	7,168.72	79	804.10	760.49	716.87

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	206.18	190.32	174.46	18-39	20.62	19.03	17.45
40	206.18	190.32	174.46	40	20.62	19.03	17.45
41	214.11	198.25	182.39	41	21.41	19.83	18.24
42	222.04	206.18	190.32	42	22.20	20.62	19.03
43	229.97	214.11	198.25	43	23.00	21.41	19.83
44	237.90	222.04	206.18	44	23.79	22.20	20.62
45	245.83	229.97	214.11	45	24.58	23.00	21.41
46	253.76	237.90	222.04	46	25.38	23.79	22.20
47	261.69	245.83	222.04	47	26.17	24.58	22.20
48	269.62	253.76	229.97	48	26.96	25.38	23.00
49	277.55	261.69	237.90	49	27.76	26.17	23.79
50	285.48	269.62	245.83	50	28.55	26.96	24.58
51	301.34	285.48	261.69	51	30.13	28.55	26.17
52	317.20	293.41	269.62	52	31.72	29.34	26.96
53	333.06	309.27	285.48	53	33.31	30.93	28.55
54	348.92	325.13	301.34	54	34.89	32.51	30.13
55	356.85	333.06	309.27	55	35.69	33.31	30.93
56	380.64	356.85	333.06	56	38.06	35.69	33.31
57	412.36	388.57	356.85	57	41.24	38.86	35.69
58	436.15	412.36	380.64	58	43.62	41.24	38.06
59	467.87	436.15	404.43	59	46.79	43.62	40.44
60	491.66	459.94	428.22	60	49.17	45.99	42.82
61	531.31	499.59	459.94	61	53.13	49.96	45.99
62	570.96	531.31	491.66	62	57.10	53.13	49.17
63	610.61	570.96	531.31	63	61.06	57.10	53.13
64	658.19	610.61	563.03	64	65.82	61.06	56.30
65	697.84	650.26	602.68	65	69.78	65.03	60.27
66	769.21	713.70	658.19	66	76.92	71.37	65.82
67	832.65	777.14	721.63	67	83.27	77.71	72.16
68	911.95	848.51	777.14	68	91.20	84.85	77.71
69	991.25	919.88	848.51	69	99.13	91.99	84.85

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,078.48	999.18	919.88	70	107.85	99.92	91.99
71	1,205.36	1,118.13	1,030.90	71	120.54	111.81	103.09
72	1,332.24	1,237.08	1,141.92	72	133.22	123.71	114.19
73	1,482.91	1,379.82	1,276.73	73	148.29	137.98	127.67
74	1,649.44	1,538.42	1,419.47	74	164.94	153.84	141.95
75	1,823.90	1,704.95	1,578.07	75	182.39	170.50	157.81
76	2,030.08	1,895.27	1,760.46	76	203.01	189.53	176.05
77	2,260.05	2,109.38	1,950.78	77	226.01	210.94	195.08
78	2,505.88	2,339.35	2,164.89	78	250.59	233.94	216.49
79	2,783.43	2,601.04	2,410.72	79	278.34	260.10	241.07
80		2,886.52	2,672.41	80	309.27	288.65	267.24
81		3,203.72	2,965.82	81	343.37	320.37	296.58
82		3,552.64	3,290.95	82	381.43	355.26	329.10
83		3,941.21	3,647.80	83	422.67	394.12	364.78
84		4,377.36	4,052.23	84	469.46	437.74	405.22
				85	520.21	484.52	448.84
				86	585.23	545.58	505.14
				87	658.98	613.78	568.58
				88	741.46	689.91	639.16
				89	833.44	776.35	719.25
				90	938.12	873.89	808.86
				91	1,054.69	982.53	910.36
				92	1,187.12	1,105.44	1,023.76
				93	1,335.41	1,243.42	1,152.23
				94	1,501.94	1,398.85	1,295.76
				95	1,689.88	1,574.11	1,457.53
				96	1,900.82	1,770.77	1,639.92
				97	2,138.72	1,992.02	1,845.31
				98	2,405.96	2,241.02	2,075.28
				99	2,706.51	2,520.95	2,335.39

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	245.83	229.97	214.11	18-39	24.58	23.00	21.41
40	245.83	229.97	214.11	40	24.58	23.00	21.41
41	261.69	245.83	222.04	41	26.17	24.58	22.20
42	269.62	253.76	229.97	42	26.96	25.38	23.00
43	277.55	261.69	237.90	43	27.76	26.17	23.79
44	285.48	269.62	245.83	44	28.55	26.96	24.58
45	293.41	277.55	261.69	45	29.34	27.76	26.17
46	301.34	285.48	269.62	46	30.13	28.55	26.96
47	309.27	293.41	277.55	47	30.93	29.34	27.76
48	325.13	309.27	285.48	48	32.51	30.93	28.55
49	333.06	317.20	293.41	49	33.31	31.72	29.34
50	340.99	325.13	301.34	50	34.10	32.51	30.13
51	364.78	340.99	317.20	51	36.48	34.10	31.72
52	380.64	356.85	333.06	52	38.06	35.69	33.31
53	396.50	372.71	340.99	53	39.65	37.27	34.10
54	412.36	388.57	356.85	54	41.24	38.86	35.69
55	428.22	396.50	364.78	55	42.82	39.65	36.48
56	459.94	428.22	396.50	56	45.99	42.82	39.65
57	491.66	459.94	420.29	57	49.17	45.99	42.03
58	523.38	491.66	452.01	58	52.34	49.17	45.20
59	563.03	523.38	483.73	59	56.30	52.34	48.37
60	594.75	555.10	515.45	60	59.48	55.51	51.55
61	642.33	602.68	555.10	61	64.23	60.27	55.51
62	689.91	642.33	594.75	62	68.99	64.23	59.48
63	737.49	689.91	642.33	63	73.75	68.99	64.23
64	785.07	737.49	681.98	64	78.51	73.75	68.20
65	840.58	785.07	729.56	65	84.06	78.51	72.96
66	927.81	864.37	800.93	66	92.78	86.44	80.09
67	1,022.97	951.60	880.23	67	102.30	95.16	88.02
68	1,118.13	1,038.83	959.53	68	111.81	103.88	95.95
69	1,229.15	1,141.92	1,046.76	69	122.92	114.19	104.68

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,348.10	1,245.01	1,141.92	70	134.81	124.50	114.19
71	1,506.70	1,395.68	1,276.73	71	150.67	139.57	127.67
72	1,673.23	1,554.28	1,427.40	72	167.32	155.43	142.74
73	1,863.55	1,728.74	1,593.93	73	186.36	172.87	159.39
74	2,069.73	1,926.99	1,784.25	74	206.97	192.70	178.43
75	2,299.70	2,149.03	1,990.43	75	229.97	214.90	199.04
76	2,561.39	2,394.86	2,220.40	76	256.14	239.49	222.04
77	2,846.87	2,656.55	2,466.23	77	284.69	265.66	246.62
78	3,164.07	2,957.89	2,743.78	78	316.41	295.79	274.38
79	3,520.92	3,283.02	3,045.12	79	352.09	328.30	304.51
				80	390.95	364.78	338.61
				81	432.19	403.64	374.30
				82	478.18	446.46	413.95
				83	528.14	492.45	456.77
				84	583.65	544.79	505.14
				85	644.71	601.09	557.48
				86	725.60	676.43	627.26
				87	816.00	761.28	705.77
				88	918.29	856.44	793.79
				89	1,033.28	963.50	893.71
				90	1,162.54	1,083.24	1,004.73
				91	1,307.66	1,218.84	1,130.82
				92	1,471.02	1,371.10	1,271.97
				93	1,654.20	1,542.39	1,430.57
				94	1,861.17	1,735.08	1,609.79
				95	2,094.31	1,952.37	1,810.42
				96	2,356.00	2,196.61	2,037.22
				97	2,650.21	2,470.99	2,291.77
				98	2,981.68	2,779.47	2,578.04
				99	3,353.60	3,126.80	2,900.00

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	325.13	309.27	285.48	18-39	32.51	30.93	28.55
40	325.13	309.27	285.48	40	32.51	30.93	28.55
41	340.99	325.13	301.34	41	34.10	32.51	30.13
42	348.92	333.06	309.27	42	34.89	33.31	30.93
43	364.78	340.99	317.20	43	36.48	34.10	31.72
44	372.71	348.92	325.13	44	37.27	34.89	32.51
45	380.64	356.85	333.06	45	38.06	35.69	33.31
46	396.50	372.71	348.92	46	39.65	37.27	34.89
47	404.43	380.64	356.85	47	40.44	38.06	35.69
48	420.29	396.50	372.71	48	42.03	39.65	37.27
49	436.15	412.36	380.64	49	43.62	41.24	38.06
50	444.08	420.29	388.57	50	44.41	42.03	38.86
51	459.94	436.15	404.43	51	45.99	43.62	40.44
52	475.80	452.01	420.29	52	47.58	45.20	42.03
53	491.66	459.94	428.22	53	49.17	45.99	42.82
54	507.52	475.80	444.08	54	50.75	47.58	44.41
55	523.38	491.66	452.01	55	52.34	49.17	45.20
56	563.03	523.38	483.73	56	56.30	52.34	48.37
57	602.68	563.03	523.38	57	60.27	56.30	52.34
58	650.26	602.68	555.10	58	65.03	60.27	55.51
59	689.91	642.33	594.75	59	68.99	64.23	59.48
60	737.49	689.91	634.40	60	73.75	68.99	63.44
61	793.00	737.49	681.98	61	79.30	73.75	68.20
62	848.51	793.00	729.56	62	84.85	79.30	72.96
63	911.95	848.51	785.07	63	91.20	84.85	78.51
64	975.39	911.95	840.58	64	97.54	91.20	84.06
65	1,038.83	967.46	896.09	65	103.88	96.75	89.61
66	1,149.85	1,070.55	991.25	66	114.99	107.06	99.13
67	1,268.80	1,181.57	1,086.41	67	126.88	118.16	108.64
68	1,395.68	1,300.52	1,197.43	68	139.57	130.05	119.74
69	1,538.42	1,427.40	1,316.38	69	153.84	142.74	131.64

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,697.02	1,570.14	1,443.26	70	169.70	157.01	144.33
71	1,903.20	1,760.46	1,617.72	71	190.32	176.05	161.77
72	2,117.31	1,966.64	1,815.97	72	211.73	196.66	181.60
73	2,371.07	2,204.54	2,038.01	73	237.11	220.45	203.80
74	2,648.62	2,466.23	2,283.84	74	264.86	246.62	228.38
75	2,949.96	2,751.71	2,553.46	75	295.00	275.17	255.35
76	3,283.02	3,068.91	2,846.87	76	328.30	306.89	284.69
77	3,647.80	3,409.90	3,164.07	77	364.78	340.99	316.41
78	4,060.16	3,790.54	3,520.92	78	406.02	379.05	352.09
79	4,512.17	4,210.83	3,909.49	79	451.22	421.08	390.95
				80	501.18	467.87	434.56
				81	558.27	521.79	484.52
				82	621.71	580.48	539.24
				83	693.08	647.09	601.09
				84	771.59	720.84	669.29
				85	858.82	801.72	744.63
				86	966.67	902.43	838.20
				87	1,087.20	1,015.04	942.88
				88	1,223.60	1,141.92	1,060.24
				89	1,375.86	1,284.66	1,193.47
				90	1,547.94	1,444.85	1,342.55
				91	1,741.43	1,625.65	1,509.87
				92	1,958.71	1,828.66	1,698.61
				93	2,203.75	2,057.84	1,911.13
				94	2,479.71	2,314.77	2,149.82
				95	2,788.98	2,604.21	2,418.65
				96	3,137.90	2,929.34	2,720.78
				97	3,530.44	3,295.71	3,060.98
				98	3,971.34	3,707.28	3,443.21
				99	4,467.76	4,170.39	3,873.81

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	412.36	396.50	372.71	18-39	41.24	39.65	37.27
40	412.36	396.50	372.71	40	41.24	39.65	37.27
41	428.22	412.36	388.57	41	42.82	41.24	38.86
42	444.08	420.29	396.50	42	44.41	42.03	39.65
43	459.94	436.15	412.36	43	45.99	43.62	41.24
44	467.87	444.08	420.29	44	46.79	44.41	42.03
45	483.73	459.94	436.15	45	48.37	45.99	43.62
46	499.59	475.80	452.01	46	49.96	47.58	45.20
47	515.45	491.66	459.94	47	51.55	49.17	45.99
48	531.31	507.52	475.80	48	53.13	50.75	47.58
49	547.17	523.38	491.66	49	54.72	52.34	49.17
50	563.03	531.31	499.59	50	56.30	53.13	49.96
51	594.75	563.03	523.38	51	59.48	56.30	52.34
52	618.54	586.82	547.17	52	61.85	58.68	54.72
53	650.26	618.54	578.89	53	65.03	61.85	57.89
54	681.98	642.33	602.68	54	68.20	64.23	60.27
55	705.77	666.12	626.47	55	70.58	66.61	62.65
56	753.35	713.70	666.12	56	75.34	71.37	66.61
57	800.93	761.28	713.70	57	80.09	76.13	71.37
58	848.51	800.93	753.35	58	84.85	80.09	75.34
59	904.02	856.44	800.93	59	90.40	85.64	80.09
60	951.60	904.02	848.51	60	95.16	90.40	84.85
61	1,022.97	967.46	911.95	61	102.30	96.75	91.20
62	1,102.27	1,046.76	983.32	62	110.23	104.68	98.33
63	1,181.57	1,118.13	1,054.69	63	118.16	111.81	105.47
64	1,276.73	1,205.36	1,133.99	64	127.67	120.54	113.40
65	1,363.96	1,292.59	1,213.29	65	136.40	129.26	121.33
66	1,506.70	1,419.47	1,332.24	66	150.67	141.95	133.22
67	1,657.37	1,562.21	1,459.12	67	165.74	156.22	145.91
68	1,815.97	1,704.95	1,593.93	68	181.60	170.50	159.39
69	1,998.36	1,879.41	1,752.53	69	199.84	187.94	175.25

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,196.61	2,053.87	1,911.13	70	219.66	205.39	191.11
71	2,450.37	2,299.70	2,141.10	71	245.04	229.97	214.11
72	2,727.92	2,561.39	2,394.86	72	272.79	256.14	239.49
73	3,045.12	2,862.73	2,680.34	73	304.51	286.27	268.03
74	3,394.04	3,195.79	2,997.54	74	339.40	319.58	299.75
75	3,774.68	3,568.50	3,354.39	75	377.47	356.85	335.44
76	4,202.90	3,972.93	3,735.03	76	420.29	397.29	373.50
77	4,670.77	4,409.08	4,147.39	77	467.08	440.91	414.74
78	5,194.15	4,908.67	4,615.26	78	519.42	490.87	461.53
79	5,773.04	5,455.84	5,130.71	79	577.30	545.58	513.07
				80	641.54	605.85	570.17
				81	713.70	674.05	634.40
				82	793.00	749.39	704.98
				83	881.82	832.65	783.48
				84	980.15	926.22	871.51
				85	1,089.58	1,029.31	968.25
				86	1,225.98	1,158.57	1,089.58
				87	1,379.03	1,302.90	1,225.98
				88	1,551.90	1,466.26	1,379.03
				89	1,745.39	1,649.44	1,551.11
				90	1,963.47	1,855.62	1,745.39
				91	2,209.30	2,087.18	1,963.47
				92	2,485.26	2,348.07	2,208.51
				93	2,796.12	2,641.48	2,484.47
				94	3,145.83	2,971.37	2,795.33
				95	3,538.37	3,343.29	3,144.25
				96	3,980.86	3,760.41	3,537.57
				97	4,478.07	4,230.66	3,980.07
				98	5,037.93	4,759.59	4,477.28
				99	5,667.57	5,354.34	5,037.14

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	301.34	277.55	253.76	18-39	30.13	27.76	25.38
40	301.34	277.55	253.76	40	30.13	27.76	25.38
41	317.20	293.41	269.62	41	31.72	29.34	26.96
42	333.06	309.27	277.55	42	33.31	30.93	27.76
43	340.99	317.20	293.41	43	34.10	31.72	29.34
44	356.85	333.06	301.34	44	35.69	33.31	30.13
45	372.71	348.92	317.20	45	37.27	34.89	31.72
46	380.64	356.85	325.13	46	38.06	35.69	32.51
47	396.50	372.71	340.99	47	39.65	37.27	34.10
48	412.36	388.57	356.85	48	41.24	38.86	35.69
49	428.22	404.43	372.71	49	42.82	40.44	37.27
50	444.08	412.36	380.64	50	44.41	41.24	38.06
51	467.87	436.15	396.50	51	46.79	43.62	39.65
52	483.73	452.01	412.36	52	48.37	45.20	41.24
53	507.52	467.87	428.22	53	50.75	46.79	42.82
54	531.31	491.66	444.08	54	53.13	49.17	44.41
55	547.17	507.52	459.94	55	54.72	50.75	45.99
56	586.82	539.24	491.66	56	58.68	53.92	49.17
57	618.54	570.96	523.38	57	61.85	57.10	52.34
58	658.19	610.61	555.10	58	65.82	61.06	55.51
59	697.84	650.26	594.75	59	69.78	65.03	59.48
60	737.49	681.98	626.47	60	73.75	68.20	62.65
61	793.00	737.49	674.05	61	79.30	73.75	67.41
62	848.51	793.00	729.56	62	84.85	79.30	72.96
63	911.95	848.51	777.14	63	91.20	84.85	77.71
64	983.32	911.95	840.58	64	98.33	91.20	84.06
65	1,046.76	975.39	896.09	65	104.68	97.54	89.61
66	1,133.99	1,054.69	975.39	66	113.40	105.47	97.54
67	1,229.15	1,141.92	1,054.69	67	122.92	114.19	105.47
68	1,332.24	1,237.08	1,141.92	68	133.22	123.71	114.19
69	1,443.26	1,340.17	1,237.08	69	144.33	134.02	123.71

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,554.28	1,443.26	1,332.24	70	155.43	144.33	133.22
71	1,712.88	1,593.93	1,474.98	71	171.29	159.39	147.50
72	1,887.34	1,760.46	1,625.65	72	188.73	176.05	162.57
73	2,085.59	1,942.85	1,792.18	73	208.56	194.29	179.22
74	2,291.77	2,141.10	1,982.50	74	229.18	214.11	198.25
75	2,521.74	2,355.21	2,180.75	75	252.17	235.52	218.08
76	2,831.01	2,640.69	2,450.37	76	283.10	264.07	245.04
77	3,164.07	2,957.89	2,743.78	77	316.41	295.79	274.38
78	3,544.71	3,306.81	3,068.91	78	354.47	330.68	306.89
79	3,972.93	3,703.31	3,433.69	79	397.29	370.33	343.37
80		4,147.39	3,846.05	80		414.74	384.61
81		4,615.26	4,282.20	81		461.53	428.22
82		5,130.71	4,758.00	82		513.07	475.80
83		5,701.67	5,289.31	83		570.17	528.93
84		6,336.07	5,876.13	84		633.61	587.61

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	364.78	340.99	317.20	18-39	36.48	34.10	31.72
40	364.78	340.99	317.20	40	36.48	34.10	31.72
41	380.64	356.85	333.06	41	38.06	35.69	33.31
42	404.43	380.64	348.92	42	40.44	38.06	34.89
43	420.29	388.57	356.85	43	42.03	38.86	35.69
44	436.15	404.43	372.71	44	43.62	40.44	37.27
45	452.01	420.29	388.57	45	45.20	42.03	38.86
46	475.80	444.08	404.43	46	47.58	44.41	40.44
47	491.66	459.94	420.29	47	49.17	45.99	42.03
48	515.45	475.80	436.15	48	51.55	47.58	43.62
49	539.24	499.59	452.01	49	53.92	49.96	45.20
50	555.10	515.45	467.87	50	55.51	51.55	46.79
51	578.89	539.24	491.66	51	57.89	53.92	49.17
52	602.68	555.10	507.52	52	60.27	55.51	50.75
53	626.47	578.89	531.31	53	62.65	57.89	53.13
54	650.26	602.68	555.10	54	65.03	60.27	55.51
55	674.05	626.47	570.96	55	67.41	62.65	57.10
56	721.63	666.12	610.61	56	72.16	66.61	61.06
57	769.21	713.70	650.26	57	76.92	71.37	65.03
58	816.79	761.28	697.84	58	81.68	76.13	69.78
59	872.30	808.86	737.49	59	87.23	80.89	73.75
60	919.88	856.44	785.07	60	91.99	85.64	78.51
61	991.25	919.88	848.51	61	99.13	91.99	84.85
62	1,054.69	983.32	904.02	62	105.47	98.33	90.40
63	1,133.99	1,054.69	967.46	63	113.40	105.47	96.75
64	1,213.29	1,126.06	1,038.83	64	121.33	112.61	103.88
65	1,292.59	1,205.36	1,110.20	65	129.26	120.54	111.02
66	1,411.54	1,316.38	1,213.29	66	141.15	131.64	121.33
67	1,530.49	1,427.40	1,316.38	67	153.05	142.74	131.64
68	1,665.30	1,546.35	1,427.40	68	166.53	154.64	142.74
69	1,808.04	1,681.16	1,554.28	69	180.80	168.12	155.43

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,958.71	1,823.90	1,681.16	70	195.87	182.39	168.12
71	2,164.89	2,014.22	1,863.55	71	216.49	201.42	186.36
72	2,394.86	2,228.33	2,061.80	72	239.49	222.83	206.18
73	2,640.69	2,458.30	2,275.91	73	264.07	245.83	227.59
74	2,910.31	2,719.99	2,521.74	74	291.03	272.00	252.17
75	3,211.65	2,997.54	2,783.43	75	321.17	299.75	278.34
76	3,576.43	3,338.53	3,100.63	76	357.64	333.85	310.06
77	3,980.86	3,719.17	3,449.55	77	398.09	371.92	344.96
78	4,424.94	4,131.53	3,838.12	78	442.49	413.15	383.81
79	4,924.53	4,599.40	4,266.34	79	492.45	459.94	426.63

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	467.87	436.15	396.50	18-39	46.79	43.62	39.65
40	467.87	436.15	396.50	40	46.79	43.62	39.65
41	491.66	459.94	420.29	41	49.17	45.99	42.03
42	507.52	475.80	436.15	42	50.75	47.58	43.62
43	531.31	491.66	452.01	43	53.13	49.17	45.20
44	547.17	507.52	467.87	44	54.72	50.75	46.79
45	570.96	531.31	491.66	45	57.10	53.13	49.17
46	594.75	555.10	507.52	46	59.48	55.51	50.75
47	618.54	578.89	531.31	47	61.85	57.89	53.13
48	642.33	602.68	555.10	48	64.23	60.27	55.51
49	666.12	626.47	578.89	49	66.61	62.65	57.89
50	689.91	642.33	594.75	50	68.99	64.23	59.48
51	721.63	674.05	626.47	51	72.16	67.41	62.65
52	753.35	705.77	650.26	52	75.34	70.58	65.03
53	785.07	729.56	674.05	53	78.51	72.96	67.41
54	816.79	761.28	705.77	54	81.68	76.13	70.58
55	848.51	793.00	729.56	55	84.85	79.30	72.96
56	904.02	840.58	777.14	56	90.40	84.06	77.71
57	959.53	896.09	824.72	57	95.95	89.61	82.47
58	1,022.97	951.60	880.23	58	102.30	95.16	88.02
59	1,086.41	1,007.11	927.81	59	108.64	100.71	92.78
60	1,149.85	1,070.55	983.32	60	114.99	107.06	98.33
61	1,237.08	1,149.85	1,054.69	61	123.71	114.99	105.47
62	1,316.38	1,229.15	1,133.99	62	131.64	122.92	113.40
63	1,411.54	1,316.38	1,213.29	63	141.15	131.64	121.33
64	1,506.70	1,403.61	1,300.52	64	150.67	140.36	130.05
65	1,609.79	1,498.77	1,387.75	65	160.98	149.88	138.78
66	1,760.46	1,641.51	1,514.63	66	176.05	164.15	151.46
67	1,926.99	1,792.18	1,657.37	67	192.70	179.22	165.74
68	2,101.45	1,958.71	1,808.04	68	210.15	195.87	180.80
69	2,291.77	2,133.17	1,974.57	69	229.18	213.32	197.46

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,497.95	2,323.49	2,149.03	70	249.80	232.35	214.90
71	2,767.57	2,577.25	2,386.93	71	276.76	257.73	238.69
72	3,068.91	2,862.73	2,648.62	72	306.89	286.27	264.86
73	3,394.04	3,164.07	2,934.10	73	339.40	316.41	293.41
74	3,758.82	3,505.06	3,251.30	74	375.88	350.51	325.13
75	4,155.32	3,877.77	3,600.22	75	415.53	387.78	360.02
76	4,662.84	4,353.57	4,044.30	76	466.28	435.36	404.43
77	5,225.87	4,884.88	4,535.96	77	522.59	488.49	453.60
78	5,860.27	5,471.70	5,083.13	78	586.03	547.17	508.31
79	6,566.04	6,137.82	5,701.67	79	656.60	613.78	570.17

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	594.75	563.03	531.31	18-39	59.48	56.30	53.13
40	594.75	563.03	531.31	40	59.48	56.30	53.13
41	626.47	594.75	555.10	41	62.65	59.48	55.51
42	650.26	618.54	578.89	42	65.03	61.85	57.89
43	674.05	642.33	602.68	43	67.41	64.23	60.27
44	705.77	666.12	626.47	44	70.58	66.61	62.65
45	737.49	697.84	658.19	45	73.75	69.78	65.82
46	761.28	721.63	681.98	46	76.13	72.16	68.20
47	793.00	753.35	713.70	47	79.30	75.34	71.37
48	832.65	793.00	745.42	48	83.27	79.30	74.54
49	864.37	816.79	769.21	49	86.44	81.68	76.92
50	896.09	848.51	800.93	50	89.61	84.85	80.09
51	943.67	896.09	840.58	51	94.37	89.61	84.06
52	991.25	943.67	888.16	52	99.13	94.37	88.82
53	1,038.83	983.32	927.81	53	103.88	98.33	92.78
54	1,094.34	1,038.83	975.39	54	109.43	103.88	97.54
55	1,141.92	1,078.48	1,015.04	55	114.19	107.85	101.50
56	1,213.29	1,149.85	1,078.48	56	121.33	114.99	107.85
57	1,292.59	1,221.22	1,149.85	57	129.26	122.12	114.99
58	1,371.89	1,292.59	1,213.29	58	137.19	129.26	121.33
59	1,451.19	1,371.89	1,292.59	59	145.12	137.19	129.26
60	1,538.42	1,451.19	1,363.96	60	153.84	145.12	136.40
61	1,649.44	1,562.21	1,467.05	61	164.94	156.22	146.71
62	1,768.39	1,673.23	1,570.14	62	176.84	167.32	157.01
63	1,887.34	1,784.25	1,681.16	63	188.73	178.43	168.12
64	2,022.15	1,911.13	1,800.11	64	202.22	191.11	180.01
65	2,156.96	2,038.01	1,919.06	65	215.70	203.80	191.91
66	2,355.21	2,228.33	2,093.52	66	235.52	222.83	209.35
67	2,569.32	2,426.58	2,283.84	67	256.93	242.66	228.38
68	2,791.36	2,640.69	2,490.02	68	279.14	264.07	249.00
69	3,045.12	2,878.59	2,712.06	69	304.51	287.86	271.21

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,314.74	3,132.35	2,949.96	70	331.47	313.24	295.00
71	3,663.66	3,465.41	3,267.16	71	366.37	346.54	326.72
72	4,044.30	3,830.19	3,608.15	72	404.43	383.02	360.82
73	4,464.59	4,226.69	3,988.79	73	446.46	422.67	398.88
74	4,924.53	4,670.77	4,417.01	74	492.45	467.08	441.70
75	5,432.05	5,154.50	4,876.95	75	543.21	515.45	487.70
76	6,090.24	5,780.97	5,471.70	76	609.02	578.10	547.17
77	6,819.80	6,478.81	6,129.89	77	681.98	647.88	612.99
78	7,644.52	7,263.88	6,875.31	78	764.45	726.39	687.53
79	8,564.40	8,136.18	7,707.96	79	856.44	813.62	770.80

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	420.29	396.50	364.78	18-39	42.03	39.65	36.48
40	420.29	396.50	364.78	40	42.03	39.65	36.48
41	436.15	412.36	380.64	41	43.62	41.24	38.06
42	452.01	420.29	388.57	42	45.20	42.03	38.86
43	467.87	436.15	404.43	43	46.79	43.62	40.44
44	475.80	452.01	420.29	44	47.58	45.20	42.03
45	491.66	459.94	428.22	45	49.17	45.99	42.82
46	507.52	475.80	444.08	46	50.75	47.58	44.41
47	523.38	491.66	459.94	47	52.34	49.17	45.99
48	539.24	507.52	475.80	48	53.92	50.75	47.58
49	555.10	523.38	491.66	49	55.51	52.34	49.17
50	570.96	539.24	499.59	50	57.10	53.92	49.96
51	594.75	555.10	515.45	51	59.48	55.51	51.55
52	610.61	570.96	531.31	52	61.06	57.10	53.13
53	626.47	586.82	547.17	53	62.65	58.68	54.72
54	650.26	610.61	563.03	54	65.03	61.06	56.30
55	666.12	618.54	570.96	55	66.61	61.85	57.10
56	705.77	658.19	602.68	56	70.58	65.82	60.27
57	737.49	689.91	642.33	57	73.75	68.99	64.23
58	777.14	729.56	674.05	58	77.71	72.96	67.41
59	816.79	769.21	713.70	59	81.68	76.92	71.37
60	856.44	800.93	745.42	60	85.64	80.09	74.54
61	919.88	864.37	800.93	61	91.99	86.44	80.09
62	983.32	919.88	856.44	62	98.33	91.99	85.64
63	1,054.69	983.32	911.95	63	105.47	98.33	91.20
64	1,126.06	1,046.76	967.46	64	112.61	104.68	96.75
65	1,197.43	1,118.13	1,030.90	65	119.74	111.81	103.09
66	1,292.59	1,205.36	1,110.20	66	129.26	120.54	111.02
67	1,387.75	1,292.59	1,197.43	67	138.78	129.26	119.74
68	1,498.77	1,395.68	1,292.59	68	149.88	139.57	129.26
69	1,609.79	1,498.77	1,387.75	69	160.98	149.88	138.78

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,728.74	1,609.79	1,490.84	70	172.87	160.98	149.08
71	1,895.27	1,768.39	1,641.51	71	189.53	176.84	164.15
72	2,077.66	1,942.85	1,800.11	72	207.77	194.29	180.01
73	2,283.84	2,125.24	1,966.64	73	228.38	212.52	196.66
74	2,497.95	2,331.42	2,156.96	74	249.80	233.14	215.70
75	2,735.85	2,553.46	2,363.14	75	273.59	255.35	236.31
76	3,060.98	2,854.80	2,648.62	76	306.10	285.48	264.86
77	3,425.76	3,195.79	2,957.89	77	342.58	319.58	295.79
78	3,830.19	3,568.50	3,306.81	78	383.02	356.85	330.68
79	4,282.20	3,988.79	3,695.38	79	428.22	398.88	369.54
80		4,456.66	4,131.53	80		445.67	413.15
81		4,924.53	4,559.75	81		492.45	455.98
82		5,424.12	5,027.62	82		542.41	502.76
83		5,987.15	5,551.00	83		598.72	555.10
84		6,605.69	6,121.96	84		660.57	612.20

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	523.38	491.66	452.01	18-39	52.34	49.17	45.20
40	523.38	491.66	452.01	40	52.34	49.17	45.20
41	547.17	507.52	467.87	41	54.72	50.75	46.79
42	563.03	523.38	483.73	42	56.30	52.34	48.37
43	578.89	539.24	499.59	43	57.89	53.92	49.96
44	602.68	563.03	515.45	44	60.27	56.30	51.55
45	618.54	578.89	539.24	45	61.85	57.89	53.92
46	642.33	602.68	555.10	46	64.23	60.27	55.51
47	658.19	618.54	570.96	47	65.82	61.85	57.10
48	681.98	642.33	594.75	48	68.20	64.23	59.48
49	705.77	658.19	610.61	49	70.58	65.82	61.06
50	721.63	674.05	626.47	50	72.16	67.41	62.65
51	745.42	697.84	650.26	51	74.54	69.78	65.03
52	769.21	721.63	666.12	52	76.92	72.16	66.61
53	793.00	737.49	681.98	53	79.30	73.75	68.20
54	816.79	761.28	705.77	54	81.68	76.13	70.58
55	832.65	777.14	721.63	55	83.27	77.71	72.16
56	880.23	824.72	769.21	56	88.02	82.47	76.92
57	935.74	872.30	808.86	57	93.57	87.23	80.89
58	983.32	919.88	848.51	58	98.33	91.99	84.85
59	1,038.83	967.46	896.09	59	103.88	96.75	89.61
60	1,094.34	1,022.97	943.67	60	109.43	102.30	94.37
61	1,165.71	1,086.41	1,007.11	61	116.57	108.64	100.71
62	1,245.01	1,157.78	1,070.55	62	124.50	115.78	107.06
63	1,324.31	1,237.08	1,141.92	63	132.43	123.71	114.19
64	1,411.54	1,316.38	1,221.22	64	141.15	131.64	122.12
65	1,498.77	1,395.68	1,292.59	65	149.88	139.57	129.26
66	1,617.72	1,506.70	1,395.68	66	161.77	150.67	139.57
67	1,744.60	1,625.65	1,506.70	67	174.46	162.57	150.67
68	1,887.34	1,760.46	1,633.58	68	188.73	176.05	163.36
69	2,030.08	1,895.27	1,760.46	69	203.01	189.53	176.05

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,188.68	2,045.94	1,895.27	70	218.87	204.59	189.53
71	2,410.72	2,252.12	2,085.59	71	241.07	225.21	208.56
72	2,648.62	2,474.16	2,291.77	72	264.86	247.42	229.18
73	2,910.31	2,719.99	2,521.74	73	291.03	272.00	252.17
74	3,195.79	2,981.68	2,767.57	74	319.58	298.17	276.76
75	3,512.99	3,275.09	3,037.19	75	351.30	327.51	303.72
76	3,893.63	3,631.94	3,370.25	76	389.36	363.19	337.03
77	4,313.92	4,020.51	3,727.10	77	431.39	402.05	372.71
78	4,773.86	4,456.66	4,131.53	78	477.39	445.67	413.15
79	5,281.38	4,932.46	4,575.61	79	528.14	493.25	457.56

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	642.33	602.68	555.10	18-39	64.23	60.27	55.51
40	642.33	602.68	555.10	40	64.23	60.27	55.51
41	666.12	626.47	578.89	41	66.61	62.65	57.89
42	689.91	650.26	602.68	42	68.99	65.03	60.27
43	713.70	666.12	618.54	43	71.37	66.61	61.85
44	737.49	689.91	642.33	44	73.75	68.99	64.23
45	769.21	721.63	666.12	45	76.92	72.16	66.61
46	793.00	745.42	689.91	46	79.30	74.54	68.99
47	816.79	769.21	713.70	47	81.68	76.92	71.37
48	848.51	793.00	737.49	48	84.85	79.30	73.75
49	880.23	824.72	761.28	49	88.02	82.47	76.13
50	904.02	848.51	785.07	50	90.40	84.85	78.51
51	935.74	880.23	816.79	51	93.57	88.02	81.68
52	967.46	904.02	840.58	52	96.75	90.40	84.06
53	1,007.11	943.67	872.30	53	100.71	94.37	87.23
54	1,038.83	975.39	904.02	54	103.88	97.54	90.40
55	1,070.55	999.18	927.81	55	107.06	99.92	92.78
56	1,133.99	1,062.62	983.32	56	113.40	106.26	98.33
57	1,189.50	1,110.20	1,030.90	57	118.95	111.02	103.09
58	1,252.94	1,173.64	1,086.41	58	125.29	117.36	108.64
59	1,316.38	1,229.15	1,141.92	59	131.64	122.92	114.19
60	1,379.82	1,292.59	1,197.43	60	137.98	129.26	119.74
61	1,474.98	1,379.82	1,276.73	61	147.50	137.98	127.67
62	1,562.21	1,459.12	1,356.03	62	156.22	145.91	135.60
63	1,665.30	1,554.28	1,443.26	63	166.53	155.43	144.33
64	1,768.39	1,657.37	1,538.42	64	176.84	165.74	153.84
65	1,879.41	1,760.46	1,633.58	65	187.94	176.05	163.36
66	2,038.01	1,903.20	1,768.39	66	203.80	190.32	176.84
67	2,212.47	2,069.73	1,919.06	67	221.25	206.97	191.91
68	2,394.86	2,236.26	2,077.66	68	239.49	223.63	207.77
69	2,593.11	2,418.65	2,244.19	69	259.31	241.87	224.42

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,807.22	2,616.90	2,426.58	70	280.72	261.69	242.66
71	3,092.70	2,886.52	2,680.34	71	309.27	288.65	268.03
72	3,401.97	3,179.93	2,949.96	72	340.20	317.99	295.00
73	3,750.89	3,497.13	3,243.37	73	375.09	349.71	324.34
74	4,123.60	3,853.98	3,576.43	74	412.36	385.40	357.64
75	4,535.96	4,234.62	3,933.28	75	453.60	423.46	393.33
76	5,075.20	4,742.14	4,401.15	76	507.52	474.21	440.12
77	5,677.88	5,305.17	4,924.53	77	567.79	530.52	492.45
78	6,344.00	5,923.71	5,503.42	78	634.40	592.37	550.34
79	7,097.35	6,629.48	6,153.68	79	709.74	662.95	615.37

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	824.72	777.14	729.56	18-39	82.47	77.71	72.96
40	824.72	777.14	729.56	40	82.47	77.71	72.96
41	856.44	808.86	761.28	41	85.64	80.89	76.13
42	888.16	840.58	793.00	42	88.82	84.06	79.30
43	927.81	872.30	816.79	43	92.78	87.23	81.68
44	959.53	904.02	848.51	44	95.95	90.40	84.85
45	991.25	935.74	880.23	45	99.13	93.57	88.02
46	1,030.90	975.39	911.95	46	103.09	97.54	91.20
47	1,070.55	1,015.04	951.60	47	107.06	101.50	95.16
48	1,110.20	1,046.76	983.32	48	111.02	104.68	98.33
49	1,149.85	1,086.41	1,022.97	49	114.99	108.64	102.30
50	1,189.50	1,126.06	1,054.69	50	118.95	112.61	105.47
51	1,237.08	1,173.64	1,102.27	51	123.71	117.36	110.23
52	1,292.59	1,221.22	1,141.92	52	129.26	122.12	114.19
53	1,340.17	1,268.80	1,189.50	53	134.02	126.88	118.95
54	1,395.68	1,316.38	1,237.08	54	139.57	131.64	123.71
55	1,443.26	1,363.96	1,284.66	55	144.33	136.40	128.47
56	1,522.56	1,443.26	1,356.03	56	152.26	144.33	135.60
57	1,601.86	1,514.63	1,427.40	57	160.19	151.46	142.74
58	1,689.09	1,593.93	1,498.77	58	168.91	159.39	149.88
59	1,776.32	1,673.23	1,570.14	59	177.63	167.32	157.01
60	1,863.55	1,760.46	1,649.44	60	186.36	176.05	164.94
61	1,982.50	1,871.48	1,760.46	61	198.25	187.15	176.05
62	2,109.38	1,990.43	1,871.48	62	210.94	199.04	187.15
63	2,236.26	2,117.31	1,990.43	63	223.63	211.73	199.04
64	2,379.00	2,252.12	2,117.31	64	237.90	225.21	211.73
65	2,521.74	2,386.93	2,244.19	65	252.17	238.69	224.42
66	2,727.92	2,585.18	2,434.51	66	272.79	258.52	243.45
67	2,957.89	2,799.29	2,632.76	67	295.79	279.93	263.28
68	3,195.79	3,021.33	2,846.87	68	319.58	302.13	284.69
69	3,457.48	3,267.16	3,076.84	69	345.75	326.72	307.68

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit II

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,735.03	3,528.85	3,322.67	70	373.50	352.89	332.27
71	4,099.81	3,877.77	3,647.80	71	409.98	387.78	364.78
72	4,504.24	4,258.41	4,004.65	72	450.42	425.84	400.47
73	4,940.39	4,670.77	4,393.22	73	494.04	467.08	439.32
74	5,424.12	5,122.78	4,821.44	74	542.41	512.28	482.14
75	5,947.50	5,622.37	5,289.31	75	594.75	562.24	528.93
76	6,653.27	6,288.49	5,915.78	76	665.33	628.85	591.58
77	7,446.27	7,033.91	6,613.62	77	744.63	703.39	661.36
78	8,326.50	7,866.56	7,398.69	78	832.65	786.66	739.87
79	9,309.82	8,794.37	8,270.99	79	930.98	879.44	827.10

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	278.25	255.06	231.87	18-39	27.82	25.51	23.19
40	278.25	255.06	231.87	40	27.82	25.51	23.19
41	289.84	266.65	243.47	41	28.98	26.67	24.35
42	301.44	278.25	255.06	42	30.14	27.82	25.51
43	313.03	289.84	266.65	43	31.30	28.98	26.67
44	324.62	301.44	278.25	44	32.46	30.14	27.82
45	336.22	313.03	289.84	45	33.62	31.30	28.98
46	347.81	324.62	289.84	46	34.78	32.46	28.98
47	347.81	324.62	301.44	47	34.78	32.46	30.14
48	359.40	336.22	313.03	48	35.94	33.62	31.30
49	371.00	347.81	324.62	49	37.10	34.78	32.46
50	382.59	359.40	336.22	50	38.26	35.94	33.62
51	405.78	382.59	359.40	51	40.58	38.26	35.94
52	428.97	405.78	371.00	52	42.90	40.58	37.10
53	452.15	428.97	394.18	53	45.22	42.90	39.42
54	475.34	440.56	405.78	54	47.53	44.06	40.58
55	486.93	452.15	417.37	55	48.69	45.22	41.74
56	521.71	486.93	452.15	56	52.17	48.69	45.22
57	568.09	533.31	486.93	57	56.81	53.33	48.69
58	602.87	568.09	521.71	58	60.29	56.81	52.17
59	649.24	602.87	556.50	59	64.92	60.29	55.65
60	684.03	637.65	591.28	60	68.40	63.77	59.13
61	741.99	695.62	637.65	61	74.20	69.56	63.77
62	788.37	741.99	684.03	62	78.84	74.20	68.40
63	846.34	788.37	730.40	63	84.63	78.84	73.04
64	904.31	846.34	776.78	64	90.43	84.63	77.68
65	962.27	892.71	823.15	65	96.23	89.27	82.31
66	1,055.02	985.46	904.31	66	105.50	98.55	90.43
67	1,159.37	1,078.21	985.46	67	115.94	107.82	98.55
68	1,263.71	1,170.96	1,078.21	68	126.37	117.10	107.82
69	1,379.65	1,275.30	1,170.96	69	137.96	127.53	117.10

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,507.18	1,391.24	1,275.30	70	150.72	139.12	127.53
71	1,681.08	1,553.55	1,426.02	71	168.11	155.36	142.60
72	1,854.99	1,727.46	1,588.33	72	185.50	172.75	158.83
73	2,063.67	1,924.55	1,773.83	73	206.37	192.45	177.38
74	2,283.95	2,133.23	1,970.92	74	228.40	213.32	197.09
75	2,527.42	2,365.11	2,191.20	75	252.74	236.51	219.12
76	2,817.26	2,631.76	2,434.67	76	281.73	263.18	243.47
77	3,130.29	2,921.60	2,712.92	77	313.03	292.16	271.29
78	3,478.10	3,246.22	3,014.35	78	347.81	324.62	301.44
79	3,872.28	3,617.22	3,350.57	79	387.23	361.72	335.06
80		4,011.41	3,709.97	80	430.12	401.14	371.00
81		4,451.97	4,127.34	81	477.66	445.20	412.73
82		4,938.90	4,567.90	82	529.83	493.89	456.79
83		5,483.80	5,078.02	83	587.80	548.38	507.80
84		6,075.08	5,622.93	84	651.56	607.51	562.29
				85	722.29	673.59	623.74
				86	812.72	758.23	702.58
				87	914.74	853.29	789.53
				88	1,029.52	959.96	889.23
				89	1,157.05	1,079.37	999.37
				90	1,301.97	1,213.86	1,124.59
				91	1,464.28	1,365.73	1,264.87
				92	1,647.46	1,537.32	1,423.70
				93	1,853.83	1,728.61	1,601.08
				94	2,085.70	1,945.42	1,800.50
				95	2,346.56	2,187.72	2,026.57
				96	2,638.72	2,461.33	2,279.31
				97	2,969.14	2,768.57	2,564.52
				98	3,340.13	3,115.22	2,884.50
				99	3,757.51	3,504.76	3,245.07

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	324.62	313.03	289.84	18-39	32.46	31.30	28.98
40	324.62	313.03	289.84	40	32.46	31.30	28.98
41	347.81	324.62	301.44	41	34.78	32.46	30.14
42	359.40	336.22	313.03	42	35.94	33.62	31.30
43	371.00	347.81	324.62	43	37.10	34.78	32.46
44	382.59	359.40	336.22	44	38.26	35.94	33.62
45	394.18	371.00	347.81	45	39.42	37.10	34.78
46	405.78	382.59	359.40	46	40.58	38.26	35.94
47	417.37	394.18	371.00	47	41.74	39.42	37.10
48	440.56	417.37	382.59	48	44.06	41.74	38.26
49	452.15	428.97	394.18	49	45.22	42.90	39.42
50	463.75	440.56	405.78	50	46.37	44.06	40.58
51	486.93	463.75	428.97	51	48.69	46.37	42.90
52	510.12	486.93	452.15	52	51.01	48.69	45.22
53	533.31	498.53	463.75	53	53.33	49.85	46.37
54	556.50	521.71	486.93	54	55.65	52.17	48.69
55	579.68	544.90	498.53	55	57.97	54.49	49.85
56	626.06	591.28	544.90	56	62.61	59.13	54.49
57	672.43	626.06	579.68	57	67.24	62.61	57.97
58	718.81	672.43	626.06	58	71.88	67.24	62.61
59	765.18	718.81	660.84	59	76.52	71.88	66.08
60	811.56	765.18	707.21	60	81.16	76.52	70.72
61	881.12	823.15	765.18	61	88.11	82.31	76.52
62	939.09	881.12	811.56	62	93.91	88.11	81.16
63	1,008.65	939.09	869.52	63	100.86	93.91	86.95
64	1,078.21	1,008.65	939.09	64	107.82	100.86	93.91
65	1,147.77	1,078.21	997.05	65	114.78	107.82	99.71
66	1,275.30	1,194.15	1,101.40	66	127.53	119.41	110.14
67	1,402.83	1,310.08	1,205.74	67	140.28	131.01	120.57
68	1,553.55	1,437.61	1,321.68	68	155.36	143.76	132.17
69	1,704.27	1,576.74	1,449.21	69	170.43	157.67	144.92

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,878.17	1,739.05	1,588.33	70	187.82	173.90	158.83
71	2,098.45	1,947.73	1,785.42	71	209.85	194.77	178.54
72	2,330.33	2,168.01	1,994.11	72	233.03	216.80	199.41
73	2,596.98	2,411.48	2,225.98	73	259.70	241.15	222.60
74	2,886.82	2,689.73	2,481.04	74	288.68	268.97	248.10
75	3,199.85	2,991.16	2,770.88	75	319.99	299.12	277.09
76	3,559.25	3,327.38	3,083.91	76	355.93	332.74	308.39
77	3,953.44	3,698.38	3,431.72	77	395.34	369.84	343.17
78	4,394.00	4,104.16	3,802.72	78	439.40	410.42	380.27
79	4,892.52	4,567.90	4,231.69	79	489.25	456.79	423.17
				80	542.58	506.64	469.54
				81	600.55	559.97	519.40
				82	663.16	619.10	573.89
				83	732.72	684.03	634.17
				84	810.40	755.91	701.42
				85	895.03	834.74	774.46
				86	1,007.49	939.09	871.84
				87	1,133.86	1,057.34	980.82
				88	1,275.30	1,189.51	1,103.72
				89	1,434.14	1,337.91	1,241.68
				90	1,613.84	1,504.86	1,395.88
				91	1,815.57	1,692.67	1,570.94
				92	2,041.64	1,904.84	1,766.87
				93	2,296.70	2,142.51	1,987.15
				94	2,584.23	2,410.32	2,236.42
				95	2,906.53	2,711.76	2,515.82
				96	3,270.57	3,050.29	2,830.01
				97	3,678.67	3,431.72	3,183.62
				98	4,138.94	3,860.69	3,581.28
				99	4,656.01	4,342.99	4,028.80

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	440.56	417.37	382.59	18-39	44.06	41.74	38.26
40	440.56	417.37	382.59	40	44.06	41.74	38.26
41	463.75	440.56	405.78	41	46.37	44.06	40.58
42	475.34	452.15	417.37	42	47.53	45.22	41.74
43	486.93	463.75	428.97	43	48.69	46.37	42.90
44	510.12	475.34	440.56	44	51.01	47.53	44.06
45	521.71	486.93	452.15	45	52.17	48.69	45.22
46	533.31	498.53	463.75	46	53.33	49.85	46.37
47	556.50	521.71	486.93	47	55.65	52.17	48.69
48	568.09	533.31	498.53	48	56.81	53.33	49.85
49	591.28	556.50	510.12	49	59.13	55.65	51.01
50	602.87	568.09	521.71	50	60.29	56.81	52.17
51	626.06	591.28	544.90	51	62.61	59.13	54.49
52	649.24	614.46	568.09	52	64.92	61.45	56.81
53	672.43	626.06	579.68	53	67.24	62.61	57.97
54	695.62	649.24	602.87	54	69.56	64.92	60.29
55	718.81	672.43	614.46	55	71.88	67.24	61.45
56	776.78	718.81	660.84	56	77.68	71.88	66.08
57	834.74	776.78	707.21	57	83.47	77.68	70.72
58	892.71	834.74	765.18	58	89.27	83.47	76.52
59	962.27	892.71	811.56	59	96.23	89.27	81.16
60	1,020.24	950.68	869.52	60	102.02	95.07	86.95
61	1,101.40	1,020.24	939.09	61	110.14	102.02	93.91
62	1,170.96	1,089.80	1,008.65	62	117.10	108.98	100.86
63	1,252.12	1,170.96	1,078.21	63	125.21	117.10	107.82
64	1,344.86	1,252.12	1,147.77	64	134.49	125.21	114.78
65	1,426.02	1,333.27	1,228.93	65	142.60	133.33	122.89
66	1,576.74	1,472.39	1,356.46	66	157.67	147.24	135.65
67	1,739.05	1,623.11	1,495.58	67	173.90	162.31	149.56
68	1,924.55	1,785.42	1,646.30	68	192.45	178.54	164.63
69	2,121.64	1,970.92	1,808.61	69	212.16	197.09	180.86

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,330.33	2,156.42	1,982.52	70	233.03	215.64	198.25
71	2,608.57	2,423.07	2,225.98	71	260.86	242.31	222.60
72	2,910.01	2,701.32	2,492.64	72	291.00	270.13	249.26
73	3,257.82	3,037.54	2,805.67	73	325.78	303.75	280.57
74	3,640.41	3,396.94	3,141.88	74	364.04	339.69	314.19
75	4,057.78	3,791.13	3,512.88	75	405.78	379.11	351.29
76	4,521.53	4,220.09	3,907.06	76	452.15	422.01	390.71
77	5,020.05	4,683.84	4,347.62	77	502.01	468.38	434.76
78	5,576.55	5,205.55	4,834.56	78	557.66	520.56	483.46
79	6,202.61	5,796.83	5,379.46	79	620.26	579.68	537.95
				80	688.66	643.45	597.07
				81	767.50	716.49	665.48
				82	854.45	797.64	740.83
				83	951.84	889.23	825.47
				84	1,060.82	990.10	919.38
				85	1,180.23	1,102.56	1,023.72
				86	1,328.63	1,240.52	1,152.41
				87	1,494.42	1,395.88	1,296.17
				88	1,681.08	1,570.94	1,458.48
				89	1,890.93	1,766.87	1,640.50
				90	2,127.44	1,987.15	1,845.71
				91	2,392.93	2,235.26	2,076.42
				92	2,692.05	2,514.66	2,334.96
				93	3,028.26	2,830.01	2,627.12
				94	3,407.38	3,183.62	2,955.22
				95	3,832.86	3,581.28	3,325.06
				96	4,311.68	4,028.80	3,740.11
				97	4,850.79	4,531.96	4,208.50
				98	5,457.14	5,098.89	4,733.69
				99	6,140.00	5,735.38	5,324.97

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	568.09	533.31	498.53	18-39	56.81	53.33	49.85
40	568.09	533.31	498.53	40	56.81	53.33	49.85
41	591.28	556.50	521.71	41	59.13	55.65	52.17
42	614.46	579.68	533.31	42	61.45	57.97	53.33
43	626.06	591.28	556.50	43	62.61	59.13	55.65
44	649.24	614.46	568.09	44	64.92	61.45	56.81
45	660.84	626.06	591.28	45	66.08	62.61	59.13
46	684.03	649.24	602.87	46	68.40	64.92	60.29
47	707.21	672.43	626.06	47	70.72	67.24	62.61
48	730.40	695.62	649.24	48	73.04	69.56	64.92
49	753.59	718.81	672.43	49	75.36	71.88	67.24
50	765.18	730.40	684.03	50	76.52	73.04	68.40
51	811.56	765.18	718.81	51	81.16	76.52	71.88
52	846.34	799.96	753.59	52	84.63	80.00	75.36
53	881.12	834.74	788.37	53	88.11	83.47	78.84
54	927.49	881.12	823.15	54	92.75	88.11	82.31
55	962.27	915.90	857.93	55	96.23	91.59	85.79
56	1,031.84	973.87	915.90	56	103.18	97.39	91.59
57	1,089.80	1,031.84	973.87	57	108.98	103.18	97.39
58	1,159.37	1,101.40	1,031.84	58	115.94	110.14	103.18
59	1,240.52	1,170.96	1,101.40	59	124.05	117.10	110.14
60	1,310.08	1,240.52	1,159.37	60	131.01	124.05	115.94
61	1,414.43	1,333.27	1,252.12	61	141.44	133.33	125.21
62	1,518.77	1,437.61	1,344.86	62	151.88	143.76	134.49
63	1,634.71	1,541.96	1,449.21	63	163.47	154.20	144.92
64	1,750.64	1,657.89	1,553.55	64	175.06	165.79	155.36
65	1,878.17	1,773.83	1,669.49	65	187.82	177.38	166.95
66	2,075.27	1,959.33	1,831.80	66	207.53	195.93	183.18
67	2,272.36	2,144.83	2,005.70	67	227.24	214.48	200.57
68	2,504.23	2,353.51	2,202.80	68	250.42	235.35	220.28
69	2,747.70	2,585.39	2,411.48	69	274.77	258.54	241.15

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD BENEFITS
FORM: H-LTC4JQ7, et al.

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,014.35	2,828.85	2,631.76	70	301.44	282.89	263.18
71	3,362.16	3,153.48	2,944.79	71	336.22	315.35	294.48
72	3,756.35	3,536.07	3,304.19	72	375.63	353.61	330.42
73	4,185.31	3,941.84	3,686.78	73	418.53	394.18	368.68
74	4,660.65	4,394.00	4,127.34	74	466.07	439.40	412.73
75	5,193.96	4,904.12	4,614.28	75	519.40	490.41	461.43
76	5,785.24	5,460.61	5,135.99	76	578.52	546.06	513.60
77	6,422.89	6,063.48	5,704.08	77	642.29	606.35	570.41
78	7,141.69	6,747.51	6,341.73	78	714.17	674.75	634.17
79	7,941.66	7,501.10	7,060.54	79	794.17	750.11	706.05
				80	882.28	833.58	783.73
				81	980.82	926.33	871.84
				82	1,090.96	1,030.68	969.23
				83	1,212.70	1,145.45	1,077.05
				84	1,348.34	1,272.98	1,197.63
				85	1,497.90	1,414.43	1,330.95
				86	1,685.72	1,591.81	1,497.90
				87	1,896.72	1,791.22	1,684.56
				88	2,133.23	2,014.98	1,895.56
				89	2,399.89	2,266.56	2,132.07
				90	2,700.16	2,549.45	2,398.73
				91	3,037.54	2,868.27	2,699.00
				92	3,416.65	3,226.52	3,036.38
				93	3,843.30	3,629.97	3,415.49
				94	4,324.44	4,083.29	3,842.14
				95	4,864.70	4,593.41	4,322.12
				96	5,472.21	5,167.29	4,862.38
				97	6,156.23	5,814.22	5,471.05
				98	6,926.05	6,539.98	6,153.91
				99	7,792.10	7,357.34	6,923.73

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	405.78	382.59	347.81	18-39	40.58	38.26	34.78
40	405.78	382.59	347.81	40	40.58	38.26	34.78
41	428.97	405.78	371.00	41	42.90	40.58	37.10
42	440.56	417.37	382.59	42	44.06	41.74	38.26
43	463.75	428.97	394.18	43	46.37	42.90	39.42
44	486.93	452.15	405.78	44	48.69	45.22	40.58
45	498.53	463.75	428.97	45	49.85	46.37	42.90
46	521.71	486.93	440.56	46	52.17	48.69	44.06
47	544.90	510.12	463.75	47	54.49	51.01	46.37
48	568.09	521.71	475.34	48	56.81	52.17	47.53
49	579.68	544.90	498.53	49	57.97	54.49	49.85
50	602.87	556.50	510.12	50	60.29	55.65	51.01
51	637.65	591.28	533.31	51	63.77	59.13	53.33
52	660.84	614.46	556.50	52	66.08	61.45	55.65
53	684.03	637.65	579.68	53	68.40	63.77	57.97
54	707.21	660.84	602.87	54	70.72	66.08	60.29
55	730.40	684.03	626.06	55	73.04	68.40	62.61
56	788.37	730.40	672.43	56	78.84	73.04	67.24
57	834.74	776.78	718.81	57	83.47	77.68	71.88
58	881.12	823.15	765.18	58	88.11	82.31	76.52
59	939.09	881.12	811.56	59	93.91	88.11	81.16
60	997.05	927.49	857.93	60	99.71	92.75	85.79
61	1,078.21	1,008.65	927.49	61	107.82	100.86	92.75
62	1,159.37	1,078.21	997.05	62	115.94	107.82	99.71
63	1,252.12	1,159.37	1,066.62	63	125.21	115.94	106.66
64	1,344.86	1,252.12	1,147.77	64	134.49	125.21	114.78
65	1,437.61	1,333.27	1,228.93	65	143.76	133.33	122.89
66	1,565.14	1,460.80	1,344.86	66	156.51	146.08	134.49
67	1,704.27	1,576.74	1,449.21	67	170.43	157.67	144.92
68	1,843.39	1,715.86	1,576.74	68	184.34	171.59	157.67
69	2,005.70	1,866.58	1,715.86	69	200.57	186.66	171.59

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,168.01	2,017.30	1,854.99	70	216.80	201.73	185.50
71	2,399.89	2,225.98	2,052.08	71	239.99	222.60	205.21
72	2,654.95	2,469.45	2,272.36	72	265.49	246.94	227.24
73	2,921.60	2,724.51	2,515.82	73	292.16	272.45	251.58
74	3,234.63	3,002.76	2,770.88	74	323.46	300.28	277.09
75	3,559.25	3,315.79	3,060.73	75	355.93	331.58	306.07
76	4,011.41	3,733.16	3,443.32	76	401.14	373.32	344.33
77	4,498.34	4,185.31	3,872.28	77	449.83	418.53	387.23
78	5,066.43	4,707.03	4,347.62	78	506.64	470.70	434.76
79	5,692.49	5,286.71	4,880.93	79	569.25	528.67	488.09
80		5,935.95	5,483.80	80		593.60	548.38
81		6,550.42	6,051.89	81		655.04	605.19
82		7,222.85	6,677.95	82		722.29	667.79
83		7,964.84	7,373.57	83		796.48	737.36
84		8,776.40	8,138.75	84		877.64	813.87

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	498.53	463.75	428.97	18-39	49.85	46.37	42.90
40	498.53	463.75	428.97	40	49.85	46.37	42.90
41	521.71	486.93	452.15	41	52.17	48.69	45.22
42	544.90	510.12	475.34	42	54.49	51.01	47.53
43	568.09	533.31	486.93	43	56.81	53.33	48.69
44	591.28	556.50	510.12	44	59.13	55.65	51.01
45	614.46	579.68	533.31	45	61.45	57.97	53.33
46	637.65	591.28	544.90	46	63.77	59.13	54.49
47	660.84	614.46	568.09	47	66.08	61.45	56.81
48	695.62	649.24	591.28	48	69.56	64.92	59.13
49	718.81	672.43	614.46	49	71.88	67.24	61.45
50	741.99	695.62	637.65	50	74.20	69.56	63.77
51	776.78	730.40	672.43	51	77.68	73.04	67.24
52	811.56	753.59	695.62	52	81.16	75.36	69.56
53	846.34	788.37	718.81	53	84.63	78.84	71.88
54	869.52	811.56	741.99	54	86.95	81.16	74.20
55	904.31	834.74	765.18	55	90.43	83.47	76.52
56	973.87	904.31	823.15	56	97.39	90.43	82.31
57	1,031.84	962.27	881.12	57	103.18	96.23	88.11
58	1,101.40	1,020.24	939.09	58	110.14	102.02	93.91
59	1,170.96	1,089.80	1,008.65	59	117.10	108.98	100.86
60	1,240.52	1,159.37	1,066.62	60	124.05	115.94	106.66
61	1,344.86	1,252.12	1,147.77	61	134.49	125.21	114.78
62	1,437.61	1,344.86	1,240.52	62	143.76	134.49	124.05
63	1,553.55	1,449.21	1,333.27	63	155.36	144.92	133.33
64	1,669.49	1,553.55	1,426.02	64	166.95	155.36	142.60
65	1,785.42	1,657.89	1,530.36	65	178.54	165.79	153.04
66	1,947.73	1,808.61	1,669.49	66	194.77	180.86	166.95
67	2,121.64	1,970.92	1,820.20	67	212.16	197.09	182.02
68	2,307.14	2,144.83	1,982.52	68	230.71	214.48	198.25
69	2,515.82	2,341.92	2,156.42	69	251.58	234.19	215.64

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,736.10	2,539.01	2,341.92	70	273.61	253.90	234.19
71	3,037.54	2,817.26	2,596.98	71	303.75	281.73	259.70
72	3,362.16	3,118.69	2,875.23	72	336.22	311.87	287.52
73	3,709.97	3,454.91	3,188.26	73	371.00	345.49	318.83
74	4,115.75	3,825.91	3,536.07	74	411.57	382.59	353.61
75	4,544.71	4,231.69	3,907.06	75	454.47	423.17	390.71
76	5,078.02	4,718.62	4,359.22	76	507.80	471.86	435.92
77	5,657.71	5,263.52	4,869.34	77	565.77	526.35	486.93
78	6,318.54	5,877.99	5,425.83	78	631.85	587.80	542.58
79	7,037.35	6,550.42	6,051.89	79	703.74	655.04	605.19

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	626.06	591.28	544.90	18-39	62.61	59.13	54.49
40	626.06	591.28	544.90	40	62.61	59.13	54.49
41	660.84	614.46	568.09	41	66.08	61.45	56.81
42	684.03	637.65	591.28	42	68.40	63.77	59.13
43	707.21	660.84	614.46	43	70.72	66.08	61.45
44	741.99	695.62	649.24	44	74.20	69.56	64.92
45	776.78	730.40	672.43	45	77.68	73.04	67.24
46	799.96	753.59	695.62	46	80.00	75.36	69.56
47	834.74	788.37	730.40	47	83.47	78.84	73.04
48	869.52	811.56	753.59	48	86.95	81.16	75.36
49	904.31	846.34	788.37	49	90.43	84.63	78.84
50	939.09	881.12	811.56	50	93.91	88.11	81.16
51	985.46	915.90	846.34	51	98.55	91.59	84.63
52	1,020.24	950.68	881.12	52	102.02	95.07	88.11
53	1,055.02	985.46	915.90	53	105.50	98.55	91.59
54	1,101.40	1,020.24	939.09	54	110.14	102.02	93.91
55	1,136.18	1,055.02	973.87	55	113.62	105.50	97.39
56	1,217.33	1,136.18	1,043.43	56	121.73	113.62	104.34
57	1,298.49	1,205.74	1,112.99	57	129.85	120.57	111.30
58	1,379.65	1,286.90	1,182.55	58	137.96	128.69	118.26
59	1,472.39	1,368.05	1,252.12	59	147.24	136.81	125.21
60	1,565.14	1,449.21	1,333.27	60	156.51	144.92	133.33
61	1,681.08	1,565.14	1,437.61	61	168.11	156.51	143.76
62	1,808.61	1,681.08	1,541.96	62	180.86	168.11	154.20
63	1,936.14	1,797.02	1,657.89	63	193.61	179.70	165.79
64	2,075.27	1,924.55	1,773.83	64	207.53	192.45	177.38
65	2,225.98	2,063.67	1,901.36	65	222.60	206.37	190.14
66	2,434.67	2,260.76	2,086.86	66	243.47	226.08	208.69
67	2,666.54	2,481.04	2,283.95	67	266.65	248.10	228.40
68	2,910.01	2,701.32	2,492.64	68	291.00	270.13	249.26
69	3,188.26	2,956.38	2,724.51	69	318.83	295.64	272.45

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,478.10	3,234.63	2,979.57	70	347.81	323.46	297.96
71	3,872.28	3,594.03	3,315.79	71	387.23	359.40	331.58
72	4,289.65	3,988.22	3,686.78	72	428.97	398.82	368.68
73	4,764.99	4,428.78	4,092.56	73	476.50	442.88	409.26
74	5,286.71	4,927.31	4,556.31	74	528.67	492.73	455.63
75	5,866.39	5,460.61	5,054.84	75	586.64	546.06	505.48
76	6,608.39	6,156.23	5,692.49	76	660.84	615.62	569.25
77	7,443.13	6,933.01	6,411.29	77	744.31	693.30	641.13
78	8,370.62	7,802.53	7,222.85	78	837.06	780.25	722.29
79	9,425.65	8,776.40	8,127.16	79	942.56	877.64	812.72

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	811.56	765.18	718.81	18-39	81.16	76.52	71.88
40	811.56	765.18	718.81	40	81.16	76.52	71.88
41	846.34	799.96	753.59	41	84.63	80.00	75.36
42	881.12	834.74	788.37	42	88.11	83.47	78.84
43	927.49	881.12	823.15	43	92.75	88.11	82.31
44	962.27	915.90	857.93	44	96.23	91.59	85.79
45	997.05	950.68	892.71	45	99.71	95.07	89.27
46	1,043.43	985.46	927.49	46	104.34	98.55	92.75
47	1,078.21	1,020.24	962.27	47	107.82	102.02	96.23
48	1,124.59	1,066.62	1,008.65	48	112.46	106.66	100.86
49	1,170.96	1,112.99	1,055.02	49	117.10	111.30	105.50
50	1,217.33	1,159.37	1,089.80	50	121.73	115.94	108.98
51	1,286.90	1,217.33	1,147.77	51	128.69	121.73	114.78
52	1,344.86	1,275.30	1,194.15	52	134.49	127.53	119.41
53	1,414.43	1,333.27	1,252.12	53	141.44	133.33	125.21
54	1,472.39	1,391.24	1,310.08	54	147.24	139.12	131.01
55	1,541.96	1,460.80	1,368.05	55	154.20	146.08	136.81
56	1,646.30	1,553.55	1,460.80	56	164.63	155.36	146.08
57	1,750.64	1,657.89	1,553.55	57	175.06	165.79	155.36
58	1,854.99	1,750.64	1,646.30	58	185.50	175.06	164.63
59	1,970.92	1,866.58	1,750.64	59	197.09	186.66	175.06
60	2,086.86	1,970.92	1,854.99	60	208.69	197.09	185.50
61	2,249.17	2,121.64	1,994.11	61	224.92	212.16	199.41
62	2,411.48	2,283.95	2,144.83	62	241.15	228.40	214.48
63	2,585.39	2,446.26	2,295.54	63	258.54	244.63	229.55
64	2,770.88	2,620.17	2,469.45	64	277.09	262.02	246.94
65	2,967.98	2,805.67	2,643.35	65	296.80	280.57	264.34
66	3,246.22	3,072.32	2,886.82	66	324.62	307.23	288.68
67	3,547.66	3,350.57	3,153.48	67	354.77	335.06	315.35
68	3,883.88	3,663.60	3,443.32	68	388.39	366.36	344.33
69	4,243.28	4,011.41	3,767.94	69	424.33	401.14	376.79

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	4,625.87	4,370.81	4,104.16	70	462.59	437.08	410.42
71	5,124.40	4,846.15	4,556.31	71	512.44	484.61	455.63
72	5,680.89	5,367.86	5,043.24	72	568.09	536.79	504.32
73	6,283.76	5,935.95	5,588.14	73	628.38	593.60	558.81
74	6,956.20	6,585.20	6,202.61	74	695.62	658.52	620.26
75	7,698.19	7,280.82	6,863.45	75	769.82	728.08	686.34
76	8,672.06	8,208.31	7,744.56	76	867.21	820.83	774.46
77	9,773.46	9,251.74	8,718.43	77	977.35	925.17	871.84
78	11,002.38	10,411.11	9,819.83	78	1,100.24	1,041.11	981.98
79	12,393.62	11,732.78	11,071.95	79	1,239.36	1,173.28	1,107.19

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	591.28	556.50	510.12	18-39	59.13	55.65	51.01
40	591.28	556.50	510.12	40	59.13	55.65	51.01
41	614.46	579.68	533.31	41	61.45	57.97	53.33
42	637.65	591.28	544.90	42	63.77	59.13	54.49
43	660.84	614.46	568.09	43	66.08	61.45	56.81
44	672.43	626.06	579.68	44	67.24	62.61	57.97
45	695.62	649.24	602.87	45	69.56	64.92	60.29
46	718.81	672.43	614.46	46	71.88	67.24	61.45
47	741.99	695.62	637.65	47	74.20	69.56	63.77
48	765.18	718.81	660.84	48	76.52	71.88	66.08
49	788.37	741.99	684.03	49	78.84	74.20	68.40
50	811.56	753.59	695.62	50	81.16	75.36	69.56
51	834.74	776.78	718.81	51	83.47	77.68	71.88
52	857.93	799.96	741.99	52	85.79	80.00	74.20
53	881.12	823.15	753.59	53	88.11	82.31	75.36
54	904.31	846.34	776.78	54	90.43	84.63	77.68
55	915.90	857.93	788.37	55	91.59	85.79	78.84
56	973.87	904.31	834.74	56	97.39	90.43	83.47
57	1,020.24	950.68	881.12	57	102.02	95.07	88.11
58	1,078.21	1,008.65	927.49	58	107.82	100.86	92.75
59	1,124.59	1,055.02	973.87	59	112.46	105.50	97.39
60	1,182.55	1,101.40	1,020.24	60	118.26	110.14	102.02
61	1,275.30	1,194.15	1,101.40	61	127.53	119.41	110.14
62	1,356.46	1,263.71	1,170.96	62	135.65	126.37	117.10
63	1,449.21	1,356.46	1,263.71	63	144.92	135.65	126.37
64	1,553.55	1,449.21	1,344.86	64	155.36	144.92	134.49
65	1,657.89	1,553.55	1,437.61	65	165.79	155.36	143.76
66	1,785.42	1,669.49	1,553.55	66	178.54	166.95	155.36
67	1,924.55	1,797.02	1,669.49	67	192.45	179.70	166.95
68	2,075.27	1,936.14	1,797.02	68	207.53	193.61	179.70
69	2,237.58	2,086.86	1,936.14	69	223.76	208.69	193.61

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,399.89	2,237.58	2,075.27	70	239.99	223.76	207.53
71	2,631.76	2,457.86	2,283.95	71	263.18	245.79	228.40
72	2,886.82	2,689.73	2,492.64	72	288.68	268.97	249.26
73	3,165.07	2,956.38	2,736.10	73	316.51	295.64	273.61
74	3,478.10	3,246.22	3,002.76	74	347.81	324.62	300.28
75	3,802.72	3,547.66	3,281.01	75	380.27	354.77	328.10
76	4,254.87	3,965.03	3,675.19	76	425.49	396.50	367.52
77	4,764.99	4,440.37	4,104.16	77	476.50	444.04	410.42
78	5,321.49	4,962.09	4,591.09	78	532.15	496.21	459.11
79	5,947.55	5,541.77	5,135.99	79	594.75	554.18	513.60
80		6,191.01	5,738.86	80		619.10	573.89
81		6,840.26	6,341.73	81		684.03	634.17
82		7,547.47	6,990.98	82		754.75	699.10
83		8,324.25	7,709.78	83		832.42	770.98
84		9,182.18	8,509.75	84		918.22	850.97

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	730.40	684.03	637.65	18-39	73.04	68.40	63.77
40	730.40	684.03	637.65	40	73.04	68.40	63.77
41	765.18	718.81	660.84	41	76.52	71.88	66.08
42	788.37	741.99	684.03	42	78.84	74.20	68.40
43	811.56	765.18	707.21	43	81.16	76.52	70.72
44	834.74	788.37	730.40	44	83.47	78.84	73.04
45	869.52	811.56	753.59	45	86.95	81.16	75.36
46	892.71	834.74	776.78	46	89.27	83.47	77.68
47	915.90	857.93	799.96	47	91.59	85.79	80.00
48	950.68	892.71	834.74	48	95.07	89.27	83.47
49	985.46	927.49	857.93	49	98.55	92.75	85.79
50	1,008.65	950.68	881.12	50	100.86	95.07	88.11
51	1,043.43	973.87	904.31	51	104.34	97.39	90.43
52	1,066.62	997.05	927.49	52	106.66	99.71	92.75
53	1,101.40	1,031.84	950.68	53	110.14	103.18	95.07
54	1,124.59	1,055.02	973.87	54	112.46	105.50	97.39
55	1,147.77	1,078.21	997.05	55	114.78	107.82	99.71
56	1,217.33	1,136.18	1,055.02	56	121.73	113.62	105.50
57	1,286.90	1,205.74	1,112.99	57	128.69	120.57	111.30
58	1,356.46	1,263.71	1,170.96	58	135.65	126.37	117.10
59	1,437.61	1,344.86	1,240.52	59	143.76	134.49	124.05
60	1,507.18	1,402.83	1,298.49	60	150.72	140.28	129.85
61	1,611.52	1,507.18	1,391.24	61	161.15	150.72	139.12
62	1,727.46	1,611.52	1,483.99	62	172.75	161.15	148.40
63	1,843.39	1,715.86	1,588.33	63	184.34	171.59	158.83
64	1,959.33	1,831.80	1,692.67	64	195.93	183.18	169.27
65	2,086.86	1,947.73	1,797.02	65	208.69	194.77	179.70
66	2,260.76	2,110.05	1,947.73	66	226.08	211.00	194.77
67	2,434.67	2,272.36	2,098.45	67	243.47	227.24	209.85
68	2,620.17	2,446.26	2,260.76	68	262.02	244.63	226.08
69	2,828.85	2,643.35	2,446.26	69	282.89	264.34	244.63

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,049.13	2,840.45	2,631.76	70	304.91	284.04	263.18
71	3,350.57	3,130.29	2,898.42	71	335.06	313.03	289.84
72	3,686.78	3,443.32	3,188.26	72	368.68	344.33	318.83
73	4,046.19	3,779.53	3,501.29	73	404.62	377.95	350.13
74	4,440.37	4,150.53	3,849.10	74	444.04	415.05	384.91
75	4,869.34	4,544.71	4,220.09	75	486.93	454.47	422.01
76	5,402.65	5,043.24	4,683.84	76	540.26	504.32	468.38
77	5,982.33	5,588.14	5,182.37	77	598.23	558.81	518.24
78	6,619.98	6,179.42	5,738.86	78	662.00	617.94	573.89
79	7,338.79	6,851.85	6,353.33	79	733.88	685.19	635.33

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	904.31	846.34	776.78	18-39	90.43	84.63	77.68
40	904.31	846.34	776.78	40	90.43	84.63	77.68
41	939.09	881.12	811.56	41	93.91	88.11	81.16
42	973.87	904.31	834.74	42	97.39	90.43	83.47
43	1,008.65	939.09	869.52	43	100.86	93.91	86.95
44	1,043.43	973.87	904.31	44	104.34	97.39	90.43
45	1,078.21	1,008.65	927.49	45	107.82	100.86	92.75
46	1,112.99	1,043.43	962.27	46	111.30	104.34	96.23
47	1,159.37	1,078.21	997.05	47	115.94	107.82	99.71
48	1,194.15	1,112.99	1,031.84	48	119.41	111.30	103.18
49	1,240.52	1,159.37	1,066.62	49	124.05	115.94	106.66
50	1,275.30	1,194.15	1,101.40	50	127.53	119.41	110.14
51	1,321.68	1,228.93	1,136.18	51	132.17	122.89	113.62
52	1,356.46	1,263.71	1,170.96	52	135.65	126.37	117.10
53	1,391.24	1,298.49	1,205.74	53	139.12	129.85	120.57
54	1,437.61	1,344.86	1,240.52	54	143.76	134.49	124.05
55	1,472.39	1,379.65	1,275.30	55	147.24	137.96	127.53
56	1,553.55	1,449.21	1,344.86	56	155.36	144.92	134.49
57	1,634.71	1,530.36	1,414.43	57	163.47	153.04	141.44
58	1,727.46	1,611.52	1,495.58	58	172.75	161.15	149.56
59	1,808.61	1,692.67	1,565.14	59	180.86	169.27	156.51
60	1,901.36	1,773.83	1,646.30	60	190.14	177.38	164.63
61	2,028.89	1,901.36	1,762.24	61	202.89	190.14	176.22
62	2,168.01	2,028.89	1,878.17	62	216.80	202.89	187.82
63	2,307.14	2,156.42	1,994.11	63	230.71	215.64	199.41
64	2,457.86	2,295.54	2,133.23	64	245.79	229.55	213.32
65	2,608.57	2,434.67	2,260.76	65	260.86	243.47	226.08
66	2,828.85	2,643.35	2,457.86	66	282.89	264.34	245.79
67	3,072.32	2,863.63	2,654.95	67	307.23	286.36	265.49
68	3,327.38	3,107.10	2,875.23	68	332.74	310.71	287.52
69	3,605.63	3,362.16	3,118.69	69	360.56	336.22	311.87

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,895.47	3,640.41	3,373.76	70	389.55	364.04	337.38
71	4,289.65	4,011.41	3,721.56	71	428.97	401.14	372.16
72	4,730.21	4,417.18	4,092.56	72	473.02	441.72	409.26
73	5,205.55	4,857.74	4,509.93	73	520.56	485.77	450.99
74	5,727.27	5,344.68	4,962.09	74	572.73	534.47	496.21
75	6,295.36	5,877.99	5,460.61	75	629.54	587.80	546.06
76	7,048.95	6,585.20	6,109.86	76	704.89	658.52	610.99
77	7,883.69	7,361.97	6,828.67	77	788.37	736.20	682.87
78	8,811.18	8,231.50	7,640.22	78	881.12	823.15	764.02
79	9,854.61	9,205.37	8,544.53	79	985.46	920.54	854.45

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	1,159.37	1,101.40	1,031.84	18-39	115.94	110.14	103.18
40	1,159.37	1,101.40	1,031.84	40	115.94	110.14	103.18
41	1,205.74	1,147.77	1,078.21	41	120.57	114.78	107.82
42	1,252.12	1,182.55	1,112.99	42	125.21	118.26	111.30
43	1,298.49	1,228.93	1,159.37	43	129.85	122.89	115.94
44	1,344.86	1,275.30	1,194.15	44	134.49	127.53	119.41
45	1,391.24	1,321.68	1,240.52	45	139.12	132.17	124.05
46	1,449.21	1,368.05	1,286.90	46	144.92	136.81	128.69
47	1,507.18	1,426.02	1,333.27	47	150.72	142.60	133.33
48	1,553.55	1,472.39	1,391.24	48	155.36	147.24	139.12
49	1,611.52	1,530.36	1,437.61	49	161.15	153.04	143.76
50	1,669.49	1,576.74	1,483.99	50	166.95	157.67	148.40
51	1,739.05	1,646.30	1,541.96	51	173.90	164.63	154.20
52	1,797.02	1,704.27	1,599.93	52	179.70	170.43	159.99
53	1,854.99	1,750.64	1,646.30	53	185.50	175.06	164.63
54	1,924.55	1,820.20	1,704.27	54	192.45	182.02	170.43
55	1,982.52	1,878.17	1,762.24	55	198.25	187.82	176.22
56	2,098.45	1,982.52	1,854.99	56	209.85	198.25	185.50
57	2,202.80	2,086.86	1,959.33	57	220.28	208.69	195.93
58	2,318.73	2,191.20	2,063.67	58	231.87	219.12	206.37
59	2,434.67	2,307.14	2,168.01	59	243.47	230.71	216.80
60	2,562.20	2,423.07	2,272.36	60	256.22	242.31	227.24
61	2,736.10	2,585.39	2,423.07	61	273.61	258.54	242.31
62	2,910.01	2,747.70	2,585.39	62	291.00	274.77	258.54
63	3,095.51	2,933.20	2,759.29	63	309.55	293.32	275.93
64	3,292.60	3,118.69	2,933.20	64	329.26	311.87	293.32
65	3,501.29	3,315.79	3,118.69	65	350.13	331.58	311.87
66	3,791.13	3,582.44	3,373.76	66	379.11	358.24	337.38
67	4,104.16	3,883.88	3,652.00	67	410.42	388.39	365.20
68	4,440.37	4,196.90	3,953.44	68	444.04	419.69	395.34
69	4,811.37	4,544.71	4,278.06	69	481.14	454.47	427.81

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

STANDARD COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	5,193.96	4,904.12	4,614.28	70	519.40	490.41	461.43
71	5,704.08	5,391.05	5,066.43	71	570.41	539.11	506.64
72	6,260.58	5,912.77	5,564.96	72	626.06	591.28	556.50
73	6,875.04	6,492.45	6,098.27	73	687.50	649.24	609.83
74	7,535.88	7,118.51	6,689.54	74	753.59	711.85	668.95
75	8,266.28	7,802.53	7,338.79	75	826.63	780.25	733.88
76	9,251.74	8,730.03	8,208.31	76	925.17	873.00	820.83
77	10,341.54	9,761.86	9,182.18	77	1,034.15	976.19	918.22
78	11,558.88	10,921.23	10,271.98	78	1,155.89	1,092.12	1,027.20
79	12,926.93	12,208.12	11,489.32	79	1,292.69	1,220.81	1,148.93

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	243.47	231.87	208.69	18-39	24.35	23.19	20.87
40	243.47	231.87	208.69	40	24.35	23.19	20.87
41	255.06	243.47	220.28	41	25.51	24.35	22.03
42	266.65	255.06	231.87	42	26.67	25.51	23.19
43	278.25	255.06	231.87	43	27.82	25.51	23.19
44	278.25	266.65	243.47	44	27.82	26.67	24.35
45	289.84	278.25	255.06	45	28.98	27.82	25.51
46	301.44	278.25	255.06	46	30.14	27.82	25.51
47	313.03	289.84	266.65	47	31.30	28.98	26.67
48	324.62	301.44	278.25	48	32.46	30.14	27.82
49	336.22	313.03	289.84	49	33.62	31.30	28.98
50	336.22	313.03	289.84	50	33.62	31.30	28.98
51	359.40	336.22	313.03	51	35.94	33.62	31.30
52	382.59	359.40	324.62	52	38.26	35.94	32.46
53	405.78	382.59	347.81	53	40.58	38.26	34.78
54	428.97	405.78	371.00	54	42.90	40.58	37.10
55	440.56	417.37	382.59	55	44.06	41.74	38.26
56	475.34	440.56	405.78	56	47.53	44.06	40.58
57	510.12	475.34	440.56	57	51.01	47.53	44.06
58	533.31	498.53	463.75	58	53.33	49.85	46.37
59	568.09	533.31	486.93	59	56.81	53.33	48.69
60	602.87	556.50	510.12	60	60.29	55.65	51.01
61	649.24	602.87	556.50	61	64.92	60.29	55.65
62	695.62	649.24	602.87	62	69.56	64.92	60.29
63	753.59	707.21	649.24	63	75.36	70.72	64.92
64	799.96	753.59	695.62	64	80.00	75.36	69.56
65	857.93	799.96	741.99	65	85.79	80.00	74.20
66	939.09	881.12	811.56	66	93.91	88.11	81.16
67	1,031.84	962.27	892.71	67	103.18	96.23	89.27
68	1,124.59	1,055.02	973.87	68	112.46	105.50	97.39
69	1,228.93	1,147.77	1,066.62	69	122.89	114.78	106.66

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,333.27	1,252.12	1,159.37	70	133.33	125.21	115.94
71	1,483.99	1,391.24	1,298.49	71	148.40	139.12	129.85
72	1,657.89	1,553.55	1,437.61	72	165.79	155.36	143.76
73	1,831.80	1,715.86	1,599.93	73	183.18	171.59	159.99
74	2,040.48	1,912.95	1,773.83	74	204.05	191.30	177.38
75	2,260.76	2,110.05	1,959.33	75	226.08	211.00	195.93
76	2,527.42	2,365.11	2,191.20	76	252.74	236.51	219.12
77	2,828.85	2,643.35	2,446.26	77	282.89	264.34	244.63
78	3,153.48	2,944.79	2,736.10	78	315.35	294.48	273.61
79	3,524.47	3,292.60	3,060.73	79	352.45	329.26	306.07
80		3,675.19	3,408.54	80	393.03	367.52	340.85
81		4,150.53	3,849.10	81	444.04	415.05	384.91
82		4,672.24	4,336.03	82	500.85	467.22	433.60
83		5,275.12	4,892.52	83	564.61	527.51	489.25
84		5,935.95	5,506.99	84	636.49	593.60	550.70
				85	716.49	668.95	620.26
				86	806.92	753.59	697.94
				87	907.78	847.50	786.05
				88	1,020.24	953.00	883.44
				89	1,147.77	1,072.41	993.58
				90	1,291.53	1,205.74	1,118.79
				91	1,452.69	1,356.46	1,257.91
				92	1,634.71	1,525.73	1,415.59
				93	1,838.75	1,717.02	1,591.81
				94	2,068.31	1,931.50	1,791.22
				95	2,326.85	2,172.65	2,014.98
				96	2,617.85	2,443.94	2,266.56
				97	2,944.79	2,750.02	2,549.45
				98	3,313.47	3,093.19	2,868.27
				99	3,727.36	3,480.42	3,226.52

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	301.44	278.25	255.06	18-39	30.14	27.82	25.51
40	301.44	278.25	255.06	40	30.14	27.82	25.51
41	313.03	289.84	266.65	41	31.30	28.98	26.67
42	324.62	301.44	278.25	42	32.46	30.14	27.82
43	336.22	313.03	289.84	43	33.62	31.30	28.98
44	347.81	324.62	301.44	44	34.78	32.46	30.14
45	359.40	336.22	313.03	45	35.94	33.62	31.30
46	371.00	347.81	324.62	46	37.10	34.78	32.46
47	382.59	359.40	324.62	47	38.26	35.94	32.46
48	394.18	371.00	336.22	48	39.42	37.10	33.62
49	405.78	382.59	347.81	49	40.58	38.26	34.78
50	417.37	394.18	359.40	50	41.74	39.42	35.94
51	440.56	417.37	382.59	51	44.06	41.74	38.26
52	463.75	428.97	394.18	52	46.37	42.90	39.42
53	486.93	452.15	417.37	53	48.69	45.22	41.74
54	510.12	475.34	440.56	54	51.01	47.53	44.06
55	521.71	486.93	452.15	55	52.17	48.69	45.22
56	568.09	533.31	486.93	56	56.81	53.33	48.69
57	602.87	568.09	521.71	57	60.29	56.81	52.17
58	649.24	602.87	556.50	58	64.92	60.29	55.65
59	684.03	637.65	591.28	59	68.40	63.77	59.13
60	730.40	684.03	626.06	60	73.04	68.40	62.61
61	788.37	741.99	684.03	61	78.84	74.20	68.40
62	846.34	788.37	730.40	62	84.63	78.84	73.04
63	904.31	846.34	788.37	63	90.43	84.63	78.84
64	973.87	915.90	846.34	64	97.39	91.59	84.63
65	1,031.84	973.87	904.31	65	103.18	97.39	90.43
66	1,136.18	1,066.62	997.05	66	113.62	106.66	99.71
67	1,252.12	1,170.96	1,089.80	67	125.21	117.10	108.98
68	1,379.65	1,298.49	1,205.74	68	137.96	129.85	120.57
69	1,518.77	1,426.02	1,321.68	69	151.88	142.60	132.17

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,657.89	1,553.55	1,437.61	70	165.79	155.36	143.76
71	1,854.99	1,739.05	1,611.52	71	185.50	173.90	161.15
72	2,075.27	1,936.14	1,797.02	72	207.53	193.61	179.70
73	2,307.14	2,156.42	2,005.70	73	230.71	215.64	200.57
74	2,585.39	2,411.48	2,237.58	74	258.54	241.15	223.76
75	2,875.23	2,689.73	2,492.64	75	287.52	268.97	249.26
76	3,211.44	3,002.76	2,782.48	76	321.14	300.28	278.25
77	3,582.44	3,350.57	3,107.10	77	358.24	335.06	310.71
78	3,999.81	3,733.16	3,466.50	78	399.98	373.32	346.65
79	4,463.56	4,162.12	3,860.69	79	446.36	416.21	386.07
				80	497.37	463.75	430.12
				81	561.13	524.03	485.77
				82	631.85	590.12	547.22
				83	711.85	664.32	616.78
				84	802.28	748.95	694.46
				85	903.15	842.86	782.57
				86	1,016.76	948.36	881.12
				87	1,143.13	1,067.78	991.26
				88	1,286.90	1,201.10	1,115.31
				89	1,446.89	1,350.66	1,254.43
				90	1,627.75	1,519.93	1,410.95
				91	1,831.80	1,708.91	1,587.17
				92	2,060.19	1,923.39	1,785.42
				93	2,317.57	2,163.38	2,008.02
				94	2,607.41	2,433.51	2,259.60
				95	2,933.20	2,737.26	2,541.33
				96	3,299.56	3,079.28	2,859.00
				97	3,712.29	3,464.19	3,217.24
				98	4,176.04	3,897.79	3,618.38
				99	4,698.91	4,384.72	4,071.69

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	371.00	347.81	313.03	18-39	37.10	34.78	31.30
40	371.00	347.81	313.03	40	37.10	34.78	31.30
41	394.18	371.00	336.22	41	39.42	37.10	33.62
42	405.78	382.59	347.81	42	40.58	38.26	34.78
43	417.37	394.18	359.40	43	41.74	39.42	35.94
44	428.97	405.78	371.00	44	42.90	40.58	37.10
45	452.15	417.37	382.59	45	45.22	41.74	38.26
46	463.75	440.56	405.78	46	46.37	44.06	40.58
47	486.93	452.15	417.37	47	48.69	45.22	41.74
48	498.53	463.75	428.97	48	49.85	46.37	42.90
49	521.71	486.93	452.15	49	52.17	48.69	45.22
50	533.31	498.53	463.75	50	53.33	49.85	46.37
51	556.50	521.71	486.93	51	55.65	52.17	48.69
52	579.68	544.90	498.53	52	57.97	54.49	49.85
53	591.28	556.50	521.71	53	59.13	55.65	52.17
54	614.46	579.68	533.31	54	61.45	57.97	53.33
55	626.06	591.28	544.90	55	62.61	59.13	54.49
56	672.43	637.65	591.28	56	67.24	63.77	59.13
57	718.81	672.43	626.06	57	71.88	67.24	62.61
58	776.78	730.40	672.43	58	77.68	73.04	67.24
59	823.15	776.78	718.81	59	82.31	77.68	71.88
60	881.12	823.15	765.18	60	88.11	82.31	76.52
61	950.68	892.71	834.74	61	95.07	89.27	83.47
62	1,031.84	962.27	892.71	62	103.18	96.23	89.27
63	1,112.99	1,043.43	962.27	63	111.30	104.34	96.23
64	1,194.15	1,124.59	1,043.43	64	119.41	112.46	104.34
65	1,286.90	1,205.74	1,112.99	65	128.69	120.57	111.30
66	1,414.43	1,321.68	1,228.93	66	141.44	132.17	122.89
67	1,553.55	1,449.21	1,344.86	67	155.36	144.92	134.49
68	1,704.27	1,588.33	1,472.39	68	170.43	158.83	147.24
69	1,878.17	1,750.64	1,623.11	69	187.82	175.06	162.31

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,052.08	1,912.95	1,773.83	70	205.21	191.30	177.38
71	2,307.14	2,156.42	1,994.11	71	230.71	215.64	199.41
72	2,585.39	2,411.48	2,237.58	72	258.54	241.15	223.76
73	2,898.42	2,712.92	2,515.82	73	289.84	271.29	251.58
74	3,246.22	3,037.54	2,817.26	74	324.62	303.75	281.73
75	3,628.82	3,396.94	3,153.48	75	362.88	339.69	315.35
76	4,057.78	3,791.13	3,524.47	76	405.78	379.11	352.45
77	4,521.53	4,220.09	3,918.66	77	452.15	422.01	391.87
78	5,043.24	4,707.03	4,370.81	78	504.32	470.70	437.08
79	5,622.93	5,251.93	4,869.34	79	562.29	525.19	486.93
				80	626.06	584.32	563.45
				81	706.05	659.68	612.15
				82	794.17	741.99	688.66
				83	895.03	835.90	776.78
				84	1,007.49	941.41	874.16
				85	1,133.86	1,059.66	984.30
				86	1,276.46	1,192.99	760.54
				87	1,435.30	1,341.39	1,246.32
				88	1,615.00	1,521.09	1,401.67
				89	1,816.73	1,698.47	1,588.33
				90	2,043.96	1,910.64	1,773.83
				91	2,299.02	2,148.31	1,996.43
				92	2,586.55	2,417.28	2,245.69
				93	2,910.01	2,719.87	2,526.26
				94	3,274.05	3,059.57	2,841.61
				95	3,682.15	3,442.16	3,196.37
				96	4,142.41	3,872.28	3,596.35
				97	4,660.65	4,355.74	4,046.19
				98	5,242.65	4,899.48	4,551.67
				99	5,898.85	5,512.79	5,120.92

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	463.75	440.56	417.37	18-39	46.37	44.06	41.74
40	463.75	440.56	417.37	40	46.37	44.06	41.74
41	486.93	463.75	440.56	41	48.69	46.37	44.06
42	510.12	486.93	452.15	42	51.01	48.69	45.22
43	521.71	498.53	475.34	43	52.17	49.85	47.53
44	544.90	521.71	486.93	44	54.49	52.17	48.69
45	568.09	544.90	510.12	45	56.81	54.49	51.01
46	591.28	556.50	521.71	46	59.13	55.65	52.17
47	614.46	579.68	544.90	47	61.45	57.97	54.49
48	637.65	602.87	568.09	48	63.77	60.29	56.81
49	660.84	626.06	591.28	49	66.08	62.61	59.13
50	684.03	649.24	602.87	50	68.40	64.92	60.29
51	718.81	672.43	626.06	51	71.88	67.24	62.61
52	741.99	695.62	649.24	52	74.20	69.56	64.92
53	765.18	718.81	672.43	53	76.52	71.88	67.24
54	788.37	741.99	695.62	54	78.84	74.20	69.56
55	811.56	765.18	718.81	55	81.16	76.52	71.88
56	881.12	834.74	776.78	56	88.11	83.47	77.68
57	950.68	892.71	834.74	57	95.07	89.27	83.47
58	1,020.24	962.27	904.31	58	102.02	96.23	90.43
59	1,089.80	1,031.84	973.87	59	108.98	103.18	97.39
60	1,170.96	1,112.99	1,043.43	60	117.10	111.30	104.34
61	1,263.71	1,194.15	1,124.59	61	126.37	119.41	112.46
62	1,356.46	1,286.90	1,205.74	62	135.65	128.69	120.57
63	1,449.21	1,379.65	1,298.49	63	144.92	137.96	129.85
64	1,565.14	1,483.99	1,391.24	64	156.51	148.40	139.12
65	1,669.49	1,576.74	1,483.99	65	166.95	157.67	148.40
66	1,843.39	1,739.05	1,634.71	66	184.34	173.90	163.47
67	2,017.30	1,912.95	1,797.02	67	201.73	191.30	179.70
68	2,214.39	2,098.45	1,970.92	68	221.44	209.85	197.09
69	2,434.67	2,295.54	2,156.42	69	243.47	229.55	215.64

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED BENEFITS
FORM: H-LTC4JQ7, et al.

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,666.54	2,515.82	2,365.11	70	266.65	251.58	236.51
71	2,979.57	2,817.26	2,643.35	71	297.96	281.73	264.34
72	3,327.38	3,141.88	2,956.38	72	332.74	314.19	295.64
73	3,709.97	3,501.29	3,292.60	73	371.00	350.13	329.26
74	4,138.94	3,918.66	3,686.78	74	413.89	391.87	368.68
75	4,614.28	4,359.22	4,104.16	75	461.43	435.92	410.42
76	5,147.59	4,869.34	4,579.50	76	514.76	486.93	457.95
77	5,738.86	5,425.83	5,101.21	77	573.89	542.58	510.12
78	6,388.11	6,040.30	5,692.49	78	638.81	604.03	569.25
79	7,118.51	6,735.92	6,341.73	79	711.85	673.59	634.17
				80	793.01	750.11	706.05
				81	892.71	844.02	795.33
				82	1,005.17	949.52	893.87
				83	1,130.38	1,068.94	1,006.33
				84	1,271.82	1,202.26	1,131.54
				85	1,430.66	1,351.82	1,272.98
				86	1,610.36	1,521.09	1,432.98
				87	1,810.93	1,711.22	1,611.52
				88	2,038.17	1,925.71	1,813.25
				89	2,292.07	2,165.70	2,039.32
				90	2,578.43	2,436.99	2,294.39
				91	2,900.73	2,740.74	2,580.75
				92	3,263.62	3,083.91	2,904.21
				93	3,671.71	3,468.82	3,267.09
				94	4,129.66	3,902.43	3,675.19
				95	4,646.74	4,390.52	4,134.30
				96	5,227.58	4,938.90	4,651.38
				97	5,880.30	5,556.84	5,232.22
				98	6,615.34	6,251.30	5,886.10
				99	7,441.97	7,032.71	6,622.30

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	359.40	336.22	313.03	18-39	35.94	33.62	31.30
40	359.40	336.22	313.03	40	35.94	33.62	31.30
41	382.59	359.40	336.22	41	38.26	35.94	33.62
42	394.18	371.00	347.81	42	39.42	37.10	34.78
43	405.78	382.59	359.40	43	40.58	38.26	35.94
44	417.37	394.18	371.00	44	41.74	39.42	37.10
45	440.56	417.37	382.59	45	44.06	41.74	38.26
46	452.15	428.97	394.18	46	45.22	42.90	39.42
47	475.34	440.56	405.78	47	47.53	44.06	40.58
48	486.93	463.75	428.97	48	48.69	46.37	42.90
49	510.12	475.34	440.56	49	51.01	47.53	44.06
50	521.71	486.93	452.15	50	52.17	48.69	45.22
51	544.90	510.12	475.34	51	54.49	51.01	47.53
52	568.09	533.31	498.53	52	56.81	53.33	49.85
53	591.28	556.50	521.71	53	59.13	55.65	52.17
54	614.46	579.68	544.90	54	61.45	57.97	54.49
55	637.65	602.87	556.50	55	63.77	60.29	55.65
56	684.03	649.24	602.87	56	68.40	64.92	60.29
57	730.40	684.03	637.65	57	73.04	68.40	63.77
58	776.78	730.40	672.43	58	77.68	73.04	67.24
59	834.74	776.78	718.81	59	83.47	77.68	71.88
60	881.12	823.15	753.59	60	88.11	82.31	75.36
61	950.68	881.12	811.56	61	95.07	88.11	81.16
62	1,020.24	950.68	881.12	62	102.02	95.07	88.11
63	1,089.80	1,020.24	950.68	63	108.98	102.02	95.07
64	1,170.96	1,101.40	1,020.24	64	117.10	110.14	102.02
65	1,252.12	1,170.96	1,089.80	65	125.21	117.10	108.98
66	1,368.05	1,286.90	1,194.15	66	136.81	128.69	119.41
67	1,483.99	1,391.24	1,298.49	67	148.40	139.12	129.85
68	1,623.11	1,518.77	1,402.83	68	162.31	151.88	140.28
69	1,762.24	1,646.30	1,530.36	69	176.22	164.63	153.04

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,912.95	1,785.42	1,657.89	70	191.30	178.54	165.79
71	2,121.64	1,982.52	1,843.39	71	212.16	198.25	184.34
72	2,341.92	2,191.20	2,028.89	72	234.19	219.12	202.89
73	2,585.39	2,423.07	2,249.17	73	258.54	242.31	224.92
74	2,852.04	2,666.54	2,481.04	74	285.20	266.65	248.10
75	3,141.88	2,944.79	2,736.10	75	314.19	294.48	273.61
76	3,536.07	3,315.79	3,083.91	76	353.61	331.58	308.39
77	3,976.63	3,733.16	3,478.10	77	397.66	373.32	347.81
78	4,475.15	4,196.90	3,918.66	78	447.52	419.69	391.87
79	5,031.65	4,718.62	4,405.59	79	503.16	471.86	440.56
80		5,309.90	4,962.09	80		530.99	496.21
81		5,947.55	5,564.96	81		594.75	556.50
82		6,654.76	6,225.80	82		665.48	622.58
83		7,454.72	6,967.79	83		745.47	696.78
84		8,335.84	7,790.94	84		833.58	779.09

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	440.56	417.37	382.59	18-39	44.06	41.74	38.26
40	440.56	417.37	382.59	40	44.06	41.74	38.26
41	463.75	440.56	405.78	41	46.37	44.06	40.58
42	475.34	452.15	417.37	42	47.53	45.22	41.74
43	498.53	463.75	428.97	43	49.85	46.37	42.90
44	521.71	486.93	452.15	44	52.17	48.69	45.22
45	533.31	498.53	463.75	45	53.33	49.85	46.37
46	556.50	521.71	475.34	46	55.65	52.17	47.53
47	579.68	544.90	498.53	47	57.97	54.49	49.85
48	602.87	556.50	510.12	48	60.29	55.65	51.01
49	626.06	579.68	533.31	49	62.61	57.97	53.33
50	637.65	591.28	544.90	50	63.77	59.13	54.49
51	672.43	626.06	579.68	51	67.24	62.61	57.97
52	695.62	649.24	602.87	52	69.56	64.92	60.29
53	730.40	684.03	626.06	53	73.04	68.40	62.61
54	765.18	707.21	649.24	54	76.52	70.72	64.92
55	788.37	730.40	672.43	55	78.84	73.04	67.24
56	846.34	788.37	730.40	56	84.63	78.84	73.04
57	904.31	846.34	776.78	57	90.43	84.63	77.68
58	962.27	904.31	834.74	58	96.23	90.43	83.47
59	1,031.84	962.27	892.71	59	103.18	96.23	89.27
60	1,089.80	1,020.24	950.68	60	108.98	102.02	95.07
61	1,170.96	1,101.40	1,020.24	61	117.10	110.14	102.02
62	1,263.71	1,182.55	1,101.40	62	126.37	118.26	110.14
63	1,356.46	1,263.71	1,170.96	63	135.65	126.37	117.10
64	1,449.21	1,356.46	1,263.71	64	144.92	135.65	126.37
65	1,553.55	1,449.21	1,344.86	65	155.36	144.92	134.49
66	1,704.27	1,588.33	1,472.39	66	170.43	158.83	147.24
67	1,854.99	1,739.05	1,611.52	67	185.50	173.90	161.15
68	2,017.30	1,889.77	1,762.24	68	201.73	188.98	176.22
69	2,202.80	2,063.67	1,924.55	69	220.28	206.37	192.45

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,399.89	2,249.17	2,098.45	70	239.99	224.92	209.85
71	2,654.95	2,492.64	2,330.33	71	265.49	249.26	233.03
72	2,944.79	2,759.29	2,573.79	72	294.48	275.93	257.38
73	3,246.22	3,049.13	2,840.45	73	324.62	304.91	284.04
74	3,594.03	3,373.76	3,141.88	74	359.40	337.38	314.19
75	3,965.03	3,721.56	3,466.50	75	396.50	372.16	346.65
76	4,440.37	4,162.12	3,883.88	76	444.04	416.21	388.39
77	4,950.49	4,649.06	4,336.03	77	495.05	464.91	433.60
78	5,530.18	5,193.96	4,846.15	78	553.02	519.40	484.61
79	6,179.42	5,796.83	5,414.24	79	617.94	579.68	541.42

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	544.90	510.12	475.34	18-39	54.49	51.01	47.53
40	544.90	510.12	475.34	40	54.49	51.01	47.53
41	568.09	533.31	498.53	41	56.81	53.33	49.85
42	591.28	556.50	521.71	42	59.13	55.65	52.17
43	614.46	579.68	544.90	43	61.45	57.97	54.49
44	649.24	614.46	568.09	44	64.92	61.45	56.81
45	672.43	637.65	591.28	45	67.24	63.77	59.13
46	695.62	660.84	614.46	46	69.56	66.08	61.45
47	730.40	684.03	637.65	47	73.04	68.40	63.77
48	753.59	707.21	660.84	48	75.36	70.72	66.08
49	788.37	741.99	684.03	49	78.84	74.20	68.40
50	811.56	765.18	707.21	50	81.16	76.52	70.72
51	846.34	799.96	741.99	51	84.63	80.00	74.20
52	881.12	823.15	765.18	52	88.11	82.31	76.52
53	915.90	857.93	788.37	53	91.59	85.79	78.84
54	939.09	881.12	823.15	54	93.91	88.11	82.31
55	973.87	915.90	846.34	55	97.39	91.59	84.63
56	1,043.43	985.46	915.90	56	104.34	98.55	91.59
57	1,124.59	1,055.02	973.87	57	112.46	105.50	97.39
58	1,205.74	1,124.59	1,043.43	58	120.57	112.46	104.34
59	1,286.90	1,205.74	1,124.59	59	128.69	120.57	112.46
60	1,368.05	1,286.90	1,194.15	60	136.81	128.69	119.41
61	1,472.39	1,379.65	1,286.90	61	147.24	137.96	128.69
62	1,588.33	1,495.58	1,391.24	62	158.83	149.56	139.12
63	1,704.27	1,599.93	1,495.58	63	170.43	159.99	149.56
64	1,843.39	1,727.46	1,599.93	64	184.34	172.75	159.99
65	1,970.92	1,843.39	1,715.86	65	197.09	184.34	171.59
66	2,156.42	2,017.30	1,878.17	66	215.64	201.73	187.82
67	2,353.51	2,202.80	2,052.08	67	235.35	220.28	205.21
68	2,573.79	2,411.48	2,237.58	68	257.38	241.15	223.76
69	2,805.67	2,631.76	2,446.26	69	280.57	263.18	244.63

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,060.73	2,863.63	2,666.54	70	306.07	286.36	266.65
71	3,408.54	3,188.26	2,967.98	71	340.85	318.83	296.80
72	3,779.53	3,536.07	3,292.60	72	377.95	353.61	329.26
73	4,196.90	3,930.25	3,663.60	73	419.69	393.03	366.36
74	4,649.06	4,359.22	4,069.37	74	464.91	435.92	406.94
75	5,159.18	4,834.56	4,509.93	75	515.92	483.46	450.99
76	5,808.42	5,449.02	5,078.02	76	580.84	544.90	507.80
77	6,527.23	6,121.45	5,715.67	77	652.72	612.15	571.57
78	7,350.38	6,898.23	6,434.48	78	735.04	689.82	643.45
79	8,266.28	7,756.16	7,246.04	79	826.63	775.62	724.60

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	718.81	684.03	637.65	18-39	71.88	68.40	63.77
40	718.81	684.03	637.65	40	71.88	68.40	63.77
41	753.59	718.81	672.43	41	75.36	71.88	67.24
42	788.37	741.99	695.62	42	78.84	74.20	69.56
43	823.15	776.78	730.40	43	82.31	77.68	73.04
44	857.93	811.56	765.18	44	85.79	81.16	76.52
45	892.71	846.34	788.37	45	89.27	84.63	78.84
46	927.49	881.12	823.15	46	92.75	88.11	82.31
47	962.27	915.90	857.93	47	96.23	91.59	85.79
48	1,008.65	962.27	904.31	48	100.86	96.23	90.43
49	1,055.02	997.05	939.09	49	105.50	99.71	93.91
50	1,089.80	1,031.84	973.87	50	108.98	103.18	97.39
51	1,136.18	1,078.21	1,020.24	51	113.62	107.82	102.02
52	1,182.55	1,124.59	1,055.02	52	118.26	112.46	105.50
53	1,228.93	1,159.37	1,089.80	53	122.89	115.94	108.98
54	1,275.30	1,205.74	1,136.18	54	127.53	120.57	113.62
55	1,321.68	1,252.12	1,170.96	55	132.17	125.21	117.10
56	1,414.43	1,344.86	1,263.71	56	141.44	134.49	126.37
57	1,518.77	1,437.61	1,344.86	57	151.88	143.76	134.49
58	1,623.11	1,530.36	1,437.61	58	162.31	153.04	143.76
59	1,739.05	1,646.30	1,541.96	59	173.90	164.63	154.20
60	1,854.99	1,750.64	1,646.30	60	185.50	175.06	164.63
61	1,994.11	1,889.77	1,773.83	61	199.41	188.98	177.38
62	2,133.23	2,017.30	1,901.36	62	213.32	201.73	190.14
63	2,283.95	2,168.01	2,040.48	63	228.40	216.80	204.05
64	2,446.26	2,318.73	2,191.20	64	244.63	231.87	219.12
65	2,620.17	2,481.04	2,341.92	65	262.02	248.10	234.19
66	2,863.63	2,712.92	2,562.20	66	286.36	271.29	256.22
67	3,130.29	2,967.98	2,805.67	67	313.03	296.80	280.57
68	3,420.13	3,246.22	3,060.73	68	342.01	324.62	306.07
69	3,744.75	3,547.66	3,350.57	69	374.48	354.77	335.06

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	4,080.97	3,872.28	3,652.00	70	408.10	387.23	365.20
71	4,521.53	4,289.65	4,046.19	71	452.15	428.97	404.62
72	4,996.87	4,741.81	4,475.15	72	499.69	474.18	447.52
73	5,530.18	5,240.33	4,950.49	73	553.02	524.03	495.05
74	6,121.45	5,808.42	5,483.80	74	612.15	580.84	548.38
75	6,759.10	6,411.29	6,063.48	75	675.91	641.13	606.35
76	7,605.44	7,222.85	6,828.67	76	760.54	722.29	682.87
77	8,544.53	8,115.56	7,686.60	77	854.45	811.56	768.66
78	9,599.55	9,124.21	8,637.28	78	959.96	912.42	863.73
79	10,793.70	10,260.39	9,727.08	79	1,079.37	1,026.04	972.71

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	533.31	498.53	463.75	18-39	53.33	49.85	46.37
40	533.31	498.53	463.75	40	53.33	49.85	46.37
41	556.50	521.71	486.93	41	55.65	52.17	48.69
42	568.09	533.31	498.53	42	56.81	53.33	49.85
43	591.28	556.50	510.12	43	59.13	55.65	51.01
44	602.87	568.09	521.71	44	60.29	56.81	52.17
45	614.46	579.68	544.90	45	61.45	57.97	54.49
46	637.65	602.87	556.50	46	63.77	60.29	55.65
47	660.84	614.46	568.09	47	66.08	61.45	56.81
48	672.43	637.65	591.28	48	67.24	63.77	59.13
49	695.62	649.24	602.87	49	69.56	64.92	60.29
50	707.21	660.84	614.46	50	70.72	66.08	61.45
51	730.40	684.03	637.65	51	73.04	68.40	63.77
52	753.59	707.21	660.84	52	75.36	70.72	66.08
53	776.78	730.40	672.43	53	77.68	73.04	67.24
54	799.96	753.59	695.62	54	80.00	75.36	69.56
55	811.56	765.18	707.21	55	81.16	76.52	70.72
56	857.93	811.56	753.59	56	85.79	81.16	75.36
57	915.90	857.93	788.37	57	91.59	85.79	78.84
58	962.27	904.31	834.74	58	96.23	90.43	83.47
59	1,020.24	950.68	881.12	59	102.02	95.07	88.11
60	1,066.62	997.05	915.90	60	106.66	99.71	91.59
61	1,147.77	1,066.62	985.46	61	114.78	106.66	98.55
62	1,217.33	1,136.18	1,055.02	62	121.73	113.62	105.50
63	1,298.49	1,217.33	1,124.59	63	129.85	121.73	112.46
64	1,391.24	1,298.49	1,194.15	64	139.12	129.85	119.41
65	1,472.39	1,379.65	1,275.30	65	147.24	137.96	127.53
66	1,588.33	1,483.99	1,379.65	66	158.83	148.40	137.96
67	1,715.86	1,611.52	1,495.58	67	171.59	161.15	149.56
68	1,854.99	1,739.05	1,611.52	68	185.50	173.90	161.15
69	1,994.11	1,866.58	1,739.05	69	199.41	186.66	173.90

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,144.83	2,005.70	1,866.58	70	214.48	200.57	186.66
71	2,365.11	2,214.39	2,052.08	71	236.51	221.44	205.21
72	2,585.39	2,423.07	2,249.17	72	258.54	242.31	224.92
73	2,840.45	2,654.95	2,469.45	73	284.04	265.49	246.94
74	3,118.69	2,921.60	2,712.92	74	311.87	292.16	271.29
75	3,420.13	3,199.85	2,967.98	75	342.01	319.99	296.80
76	3,849.10	3,594.03	3,338.97	76	384.91	359.40	333.90
77	4,324.44	4,046.19	3,756.35	77	432.44	404.62	375.63
78	4,857.74	4,544.71	4,220.09	78	485.77	454.47	422.01
79	5,460.61	5,101.21	4,741.81	79	546.06	510.12	474.18
80		5,727.27	5,321.49	80		572.73	532.15
81		6,388.11	5,935.95	81		638.81	593.60
82		7,106.91	6,608.39	82		710.69	660.84
83		7,918.47	7,350.38	83		791.85	735.04
84		8,811.18	8,185.12	84		881.12	818.51

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	660.84	614.46	568.09	18-39	66.08	61.45	56.81
40	660.84	614.46	568.09	40	66.08	61.45	56.81
41	684.03	637.65	591.28	41	68.40	63.77	59.13
42	707.21	660.84	602.87	42	70.72	66.08	60.29
43	718.81	672.43	626.06	43	71.88	67.24	62.61
44	741.99	695.62	637.65	44	74.20	69.56	63.77
45	765.18	718.81	660.84	45	76.52	71.88	66.08
46	788.37	741.99	684.03	46	78.84	74.20	68.40
47	811.56	753.59	695.62	47	81.16	75.36	69.56
48	823.15	776.78	718.81	48	82.31	77.68	71.88
49	846.34	799.96	741.99	49	84.63	80.00	74.20
50	869.52	811.56	753.59	50	86.95	81.16	75.36
51	904.31	846.34	788.37	51	90.43	84.63	78.84
52	927.49	869.52	811.56	52	92.75	86.95	81.16
53	950.68	892.71	834.74	53	95.07	89.27	83.47
54	985.46	927.49	857.93	54	98.55	92.75	85.79
55	1,008.65	950.68	881.12	55	100.86	95.07	88.11
56	1,078.21	1,008.65	939.09	56	107.82	100.86	93.91
57	1,136.18	1,066.62	985.46	57	113.62	106.66	98.55
58	1,205.74	1,124.59	1,043.43	58	120.57	112.46	104.34
59	1,275.30	1,194.15	1,101.40	59	127.53	119.41	110.14
60	1,344.86	1,252.12	1,159.37	60	134.49	125.21	115.94
61	1,437.61	1,344.86	1,240.52	61	143.76	134.49	124.05
62	1,530.36	1,426.02	1,321.68	62	153.04	142.60	132.17
63	1,634.71	1,518.77	1,402.83	63	163.47	151.88	140.28
64	1,739.05	1,623.11	1,495.58	64	173.90	162.31	149.56
65	1,843.39	1,715.86	1,588.33	65	184.34	171.59	158.83
66	2,005.70	1,866.58	1,727.46	66	200.57	186.66	172.75
67	2,168.01	2,017.30	1,866.58	67	216.80	201.73	186.66
68	2,341.92	2,179.61	2,017.30	68	234.19	217.96	201.73
69	2,539.01	2,365.11	2,191.20	69	253.90	236.51	219.12

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,736.10	2,550.61	2,365.11	70	273.61	255.06	236.51
71	3,002.76	2,805.67	2,608.57	71	300.28	280.57	260.86
72	3,304.19	3,083.91	2,863.63	72	330.42	308.39	286.36
73	3,617.22	3,385.35	3,141.88	73	361.72	338.53	314.19
74	3,965.03	3,709.97	3,443.32	74	396.50	371.00	344.33
75	4,347.62	4,069.37	3,779.53	75	434.76	406.94	377.95
76	4,846.15	4,533.12	4,208.50	76	484.61	453.31	420.85
77	5,391.05	5,043.24	4,683.84	77	539.11	504.32	468.38
78	5,993.92	5,599.74	5,205.55	78	599.39	559.97	520.56
79	6,677.95	6,237.39	5,785.24	79	667.79	623.74	578.52

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	823.15	765.18	707.21	18-39	82.31	76.52	70.72
40	823.15	765.18	707.21	40	82.31	76.52	70.72
41	857.93	799.96	730.40	41	85.79	80.00	73.04
42	881.12	823.15	753.59	42	88.11	82.31	75.36
43	904.31	846.34	776.78	43	90.43	84.63	77.68
44	927.49	869.52	799.96	44	92.75	86.95	80.00
45	962.27	892.71	823.15	45	96.23	89.27	82.31
46	985.46	915.90	846.34	46	98.55	91.59	84.63
47	1,020.24	950.68	881.12	47	102.02	95.07	88.11
48	1,043.43	973.87	904.31	48	104.34	97.39	90.43
49	1,078.21	1,008.65	927.49	49	107.82	100.86	92.75
50	1,101.40	1,031.84	950.68	50	110.14	103.18	95.07
51	1,136.18	1,066.62	985.46	51	113.62	106.66	98.55
52	1,170.96	1,089.80	1,008.65	52	117.10	108.98	100.86
53	1,205.74	1,124.59	1,043.43	53	120.57	112.46	104.34
54	1,240.52	1,159.37	1,078.21	54	124.05	115.94	107.82
55	1,263.71	1,182.55	1,101.40	55	126.37	118.26	110.14
56	1,344.86	1,263.71	1,170.96	56	134.49	126.37	117.10
57	1,426.02	1,333.27	1,240.52	57	142.60	133.33	124.05
58	1,507.18	1,414.43	1,321.68	58	150.72	141.44	132.17
59	1,588.33	1,495.58	1,391.24	59	158.83	149.56	139.12
60	1,681.08	1,576.74	1,472.39	60	168.11	157.67	147.24
61	1,797.02	1,692.67	1,576.74	61	179.70	169.27	157.67
62	1,924.55	1,808.61	1,681.08	62	192.45	180.86	168.11
63	2,052.08	1,924.55	1,785.42	63	205.21	192.45	178.54
64	2,202.80	2,063.67	1,912.95	64	220.28	206.37	191.30
65	2,341.92	2,191.20	2,028.89	65	234.19	219.12	202.89
66	2,539.01	2,376.70	2,202.80	66	253.90	237.67	220.28
67	2,747.70	2,573.79	2,388.29	67	274.77	257.38	238.83
68	2,967.98	2,770.88	2,573.79	68	296.80	277.09	257.38
69	3,211.44	3,002.76	2,794.07	69	321.14	300.28	279.41

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,466.50	3,246.22	3,014.35	70	346.65	324.62	301.44
71	3,825.91	3,582.44	3,327.38	71	382.59	358.24	332.74
72	4,208.50	3,941.84	3,663.60	72	420.85	394.18	366.36
73	4,637.46	4,336.03	4,034.59	73	463.75	433.60	403.46
74	5,112.80	4,788.18	4,451.97	74	511.28	478.82	445.20
75	5,622.93	5,263.52	4,892.52	75	562.29	526.35	489.25
76	6,318.54	5,912.77	5,495.39	76	631.85	591.28	549.54
77	7,095.32	6,631.57	6,167.83	77	709.53	663.16	616.78
78	7,964.84	7,454.72	6,933.01	78	796.48	745.47	693.30
79	8,950.31	8,370.62	7,779.35	79	895.03	837.06	777.93

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	1,066.62	1,008.65	950.68	18-39	106.66	100.86	95.07
40	1,066.62	1,008.65	950.68	40	106.66	100.86	95.07
41	1,112.99	1,055.02	985.46	41	111.30	105.50	98.55
42	1,147.77	1,089.80	1,031.84	42	114.78	108.98	103.18
43	1,194.15	1,136.18	1,066.62	43	119.41	113.62	106.66
44	1,228.93	1,170.96	1,101.40	44	122.89	117.10	110.14
45	1,275.30	1,205.74	1,136.18	45	127.53	120.57	113.62
46	1,321.68	1,252.12	1,182.55	46	132.17	125.21	118.26
47	1,368.05	1,298.49	1,228.93	47	136.81	129.85	122.89
48	1,426.02	1,344.86	1,263.71	48	142.60	134.49	126.37
49	1,472.39	1,391.24	1,310.08	49	147.24	139.12	131.01
50	1,518.77	1,437.61	1,356.46	50	151.88	143.76	135.65
51	1,565.14	1,483.99	1,402.83	51	156.51	148.40	140.28
52	1,611.52	1,530.36	1,437.61	52	161.15	153.04	143.76
53	1,657.89	1,565.14	1,472.39	53	165.79	156.51	147.24
54	1,692.67	1,611.52	1,518.77	54	169.27	161.15	151.88
55	1,739.05	1,646.30	1,553.55	55	173.90	164.63	155.36
56	1,843.39	1,750.64	1,646.30	56	184.34	175.06	164.63
57	1,947.73	1,843.39	1,739.05	57	194.77	184.34	173.90
58	2,063.67	1,947.73	1,831.80	58	206.37	194.77	183.18
59	2,179.61	2,063.67	1,936.14	59	217.96	206.37	193.61
60	2,295.54	2,168.01	2,040.48	60	229.55	216.80	204.05
61	2,446.26	2,318.73	2,179.61	61	244.63	231.87	217.96
62	2,608.57	2,469.45	2,318.73	62	260.86	246.94	231.87
63	2,770.88	2,620.17	2,457.86	63	277.09	262.02	245.79
64	2,944.79	2,782.48	2,620.17	64	294.48	278.25	262.02
65	3,130.29	2,956.38	2,782.48	65	313.03	295.64	278.25
66	3,396.94	3,211.44	3,014.35	66	339.69	321.14	301.44
67	3,675.19	3,478.10	3,269.41	67	367.52	347.81	326.94
68	3,976.63	3,756.35	3,536.07	68	397.66	375.63	353.61
69	4,301.25	4,069.37	3,825.91	69	430.12	406.94	382.59

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

REDUCED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	4,649.06	4,394.00	4,138.94	70	464.91	439.40	413.89
71	5,112.80	4,834.56	4,544.71	71	511.28	483.46	454.47
72	5,611.33	5,309.90	4,996.87	72	561.13	530.99	499.69
73	6,156.23	5,820.02	5,483.80	73	615.62	582.00	548.38
74	6,759.10	6,388.11	6,017.11	74	675.91	638.81	601.71
75	7,408.35	7,002.57	6,596.79	75	740.83	700.26	659.68
76	8,324.25	7,872.10	7,408.35	76	832.42	787.21	740.83
77	9,332.90	8,822.78	8,312.65	77	933.29	882.28	831.27
78	10,469.07	9,900.99	9,332.90	78	1,046.91	990.10	933.29
79	11,755.97	11,118.32	10,480.67	79	1,175.60	1,111.83	1,048.07

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	301.44	278.25	255.06	18-39	30.14	27.82	25.51
40	301.44	278.25	255.06	40	30.14	27.82	25.51
41	313.03	289.84	266.65	41	31.30	28.98	26.67
42	324.62	301.44	278.25	42	32.46	30.14	27.82
43	336.22	313.03	289.84	43	33.62	31.30	28.98
44	347.81	324.62	301.44	44	34.78	32.46	30.14
45	359.40	336.22	313.03	45	35.94	33.62	31.30
46	371.00	347.81	324.62	46	37.10	34.78	32.46
47	382.59	359.40	324.62	47	38.26	35.94	32.46
48	394.18	371.00	336.22	48	39.42	37.10	33.62
49	405.78	382.59	347.81	49	40.58	38.26	34.78
50	417.37	394.18	359.40	50	41.74	39.42	35.94
51	440.56	417.37	382.59	51	44.06	41.74	38.26
52	463.75	428.97	394.18	52	46.37	42.90	39.42
53	486.93	452.15	417.37	53	48.69	45.22	41.74
54	510.12	475.34	440.56	54	51.01	47.53	44.06
55	521.71	486.93	452.15	55	52.17	48.69	45.22
56	556.50	521.71	486.93	56	55.65	52.17	48.69
57	602.87	568.09	521.71	57	60.29	56.81	52.17
58	637.65	602.87	556.50	58	63.77	60.29	55.65
59	684.03	637.65	591.28	59	68.40	63.77	59.13
60	718.81	672.43	626.06	60	71.88	67.24	62.61
61	776.78	730.40	672.43	61	77.68	73.04	67.24
62	834.74	776.78	718.81	62	83.47	77.68	71.88
63	892.71	834.74	776.78	63	89.27	83.47	77.68
64	962.27	892.71	823.15	64	96.23	89.27	82.31
65	1,020.24	950.68	881.12	65	102.02	95.07	88.11
66	1,124.59	1,043.43	962.27	66	112.46	104.34	96.23
67	1,217.33	1,136.18	1,055.02	67	121.73	113.62	105.50
68	1,333.27	1,240.52	1,136.18	68	133.33	124.05	113.62
69	1,449.21	1,344.86	1,240.52	69	144.92	134.49	124.05

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,576.74	1,460.80	1,344.86	70	157.67	146.08	134.49
71	1,762.24	1,634.71	1,507.18	71	176.22	163.47	150.72
72	1,947.73	1,808.61	1,669.49	72	194.77	180.86	166.95
73	2,168.01	2,017.30	1,866.58	73	216.80	201.73	186.66
74	2,411.48	2,249.17	2,075.27	74	241.15	224.92	207.53
75	2,666.54	2,492.64	2,307.14	75	266.65	249.26	230.71
76	2,967.98	2,770.88	2,573.79	76	296.80	277.09	257.38
77	3,304.19	3,083.91	2,852.04	77	330.42	308.39	285.20
78	3,663.60	3,420.13	3,165.07	78	366.36	342.01	316.51
79	4,069.37	3,802.72	3,524.47	79	406.94	380.27	352.45
80		4,220.09	3,907.06	80	452.15	422.01	390.71
81		4,683.84	4,336.03	81	502.01	468.38	433.60
82		5,193.96	4,811.37	82	557.66	519.40	481.14
83		5,762.05	5,333.08	83	617.94	576.20	533.31
84		6,399.70	5,924.36	84	686.34	639.97	592.44
				85	760.54	708.37	656.20
				86	855.61	797.64	738.52
				87	963.43	897.35	831.27
				88	1,084.01	1,008.65	934.45
				89	1,218.49	1,135.02	1,051.54
				90	1,371.53	1,277.62	1,182.55
				91	1,541.96	1,436.45	1,330.95
				92	1,735.57	1,616.16	1,496.74
				93	1,952.37	1,817.89	1,684.56
				94	2,195.84	2,045.12	1,894.40
				95	2,470.61	2,301.34	2,130.91
				96	2,779.00	2,588.86	2,397.57
				97	3,126.81	2,912.33	2,697.84
				98	3,517.52	3,276.37	3,034.06
				99	3,956.92	3,685.62	3,414.33

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	359.40	336.22	313.03	18-39	35.94	33.62	31.30
40	359.40	336.22	313.03	40	35.94	33.62	31.30
41	382.59	359.40	324.62	41	38.26	35.94	32.46
42	394.18	371.00	336.22	42	39.42	37.10	33.62
43	405.78	382.59	347.81	43	40.58	38.26	34.78
44	417.37	394.18	359.40	44	41.74	39.42	35.94
45	428.97	405.78	382.59	45	42.90	40.58	38.26
46	440.56	417.37	394.18	46	44.06	41.74	39.42
47	452.15	428.97	405.78	47	45.22	42.90	40.58
48	475.34	452.15	417.37	48	47.53	45.22	41.74
49	486.93	463.75	428.97	49	48.69	46.37	42.90
50	498.53	475.34	440.56	50	49.85	47.53	44.06
51	533.31	498.53	463.75	51	53.33	49.85	46.37
52	556.50	521.71	486.93	52	55.65	52.17	48.69
53	579.68	544.90	498.53	53	57.97	54.49	49.85
54	602.87	568.09	521.71	54	60.29	56.81	52.17
55	626.06	579.68	533.31	55	62.61	57.97	53.33
56	672.43	626.06	579.68	56	67.24	62.61	57.97
57	718.81	672.43	614.46	57	71.88	67.24	61.45
58	765.18	718.81	660.84	58	76.52	71.88	66.08
59	823.15	765.18	707.21	59	82.31	76.52	70.72
60	869.52	811.56	753.59	60	86.95	81.16	75.36
61	939.09	881.12	811.56	61	93.91	88.11	81.16
62	1,008.65	939.09	869.52	62	100.86	93.91	86.95
63	1,078.21	1,008.65	939.09	63	107.82	100.86	93.91
64	1,147.77	1,078.21	997.05	64	114.78	107.82	99.71
65	1,228.93	1,147.77	1,066.62	65	122.89	114.78	106.66
66	1,356.46	1,263.71	1,170.96	66	135.65	126.37	117.10
67	1,495.58	1,391.24	1,286.90	67	149.56	139.12	128.69
68	1,634.71	1,518.77	1,402.83	68	163.47	151.88	140.28
69	1,797.02	1,669.49	1,530.36	69	179.70	166.95	153.04

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	1,970.92	1,820.20	1,669.49	70	197.09	182.02	166.95
71	2,202.80	2,040.48	1,866.58	71	220.28	204.05	186.66
72	2,446.26	2,272.36	2,086.86	72	244.63	227.24	208.69
73	2,724.51	2,527.42	2,330.33	73	272.45	252.74	233.03
74	3,025.95	2,817.26	2,608.57	74	302.59	281.73	260.86
75	3,362.16	3,141.88	2,910.01	75	336.22	314.19	291.00
76	3,744.75	3,501.29	3,246.22	76	374.48	350.13	324.62
77	4,162.12	3,883.88	3,605.63	77	416.21	388.39	360.56
78	4,625.87	4,324.44	4,011.41	78	462.59	432.44	401.14
79	5,147.59	4,799.78	4,451.97	79	514.76	479.98	445.20
				80	571.57	533.31	495.05
				81	631.85	590.12	547.22
				82	699.10	652.72	605.19
				83	772.14	719.97	667.79
				84	853.29	796.48	738.52
				85	942.56	878.80	815.03
				86	1,060.82	988.94	917.06
				87	1,192.99	1,112.99	1,031.84
				88	1,342.55	1,252.12	1,160.53
				89	1,510.65	1,408.63	1,306.61
				90	1,699.63	1,583.69	1,468.92
				91	1,911.79	1,781.95	1,653.26
				92	2,150.62	2,004.54	1,859.62
				93	2,418.44	2,254.97	2,091.50
				94	2,721.03	2,536.69	2,353.51
				95	3,061.89	2,854.36	2,646.83
				96	3,444.48	3,211.44	2,978.41
				97	3,874.60	3,612.58	3,350.57
				98	4,359.22	4,063.58	3,769.10
				99	4,902.96	4,571.38	4,239.80

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	475.34	452.15	417.37	18-39	47.53	45.22	41.74
40	475.34	452.15	417.37	40	47.53	45.22	41.74
41	498.53	475.34	440.56	41	49.85	47.53	44.06
42	510.12	486.93	452.15	42	51.01	48.69	45.22
43	533.31	498.53	463.75	43	53.33	49.85	46.37
44	544.90	510.12	475.34	44	54.49	51.01	47.53
45	556.50	521.71	486.93	45	55.65	52.17	48.69
46	579.68	544.90	510.12	46	57.97	54.49	51.01
47	591.28	556.50	521.71	47	59.13	55.65	52.17
48	614.46	579.68	544.90	48	61.45	57.97	54.49
49	637.65	602.87	556.50	49	63.77	60.29	55.65
50	649.24	614.46	568.09	50	64.92	61.45	56.81
51	672.43	637.65	591.28	51	67.24	63.77	59.13
52	695.62	660.84	614.46	52	69.56	66.08	61.45
53	718.81	672.43	626.06	53	71.88	67.24	62.61
54	741.99	695.62	649.24	54	74.20	69.56	64.92
55	765.18	718.81	660.84	55	76.52	71.88	66.08
56	823.15	765.18	707.21	56	82.31	76.52	70.72
57	881.12	823.15	765.18	57	88.11	82.31	76.52
58	950.68	881.12	811.56	58	95.07	88.11	81.16
59	1,008.65	939.09	869.52	59	100.86	93.91	86.95
60	1,078.21	1,008.65	927.49	60	107.82	100.86	92.75
61	1,159.37	1,078.21	997.05	61	115.94	107.82	99.71
62	1,240.52	1,159.37	1,066.62	62	124.05	115.94	106.66
63	1,333.27	1,240.52	1,147.77	63	133.33	124.05	114.78
64	1,426.02	1,333.27	1,228.93	64	142.60	133.33	122.89
65	1,518.77	1,414.43	1,310.08	65	151.88	141.44	131.01
66	1,681.08	1,565.14	1,449.21	66	168.11	156.51	144.92
67	1,854.99	1,727.46	1,588.33	67	185.50	172.75	158.83
68	2,040.48	1,901.36	1,750.64	68	204.05	190.14	175.06
69	2,249.17	2,086.86	1,924.55	69	224.92	208.69	192.45

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,481.04	2,295.54	2,110.05	70	248.10	229.55	211.00
71	2,782.48	2,573.79	2,365.11	71	278.25	257.38	236.51
72	3,095.51	2,875.23	2,654.95	72	309.55	287.52	265.49
73	3,466.50	3,223.04	2,979.57	73	346.65	322.30	297.96
74	3,872.28	3,605.63	3,338.97	74	387.23	360.56	333.90
75	4,312.84	4,023.00	3,733.16	75	431.28	402.30	373.32
76	4,799.78	4,486.75	4,162.12	76	479.98	448.67	416.21
77	5,333.08	4,985.27	4,625.87	77	533.31	498.53	462.59
78	5,935.95	5,541.77	5,147.59	78	593.60	554.18	514.76
79	6,596.79	6,156.23	5,715.67	79	659.68	615.62	571.57
				80	732.72	684.03	635.33
				81	816.19	762.86	708.37
				82	908.94	848.66	788.37
				83	1,013.29	946.04	878.80
				84	1,128.06	1,053.86	978.50
				85	1,255.59	1,172.12	1,088.64
				86	1,413.27	1,319.36	1,225.45
				87	1,589.49	1,483.99	1,378.49
				88	1,788.90	1,669.49	1,550.07
				89	2,011.50	1,878.17	1,744.85
				90	2,263.08	2,112.36	1,962.81
				91	2,545.97	2,376.70	2,207.43
				92	2,863.63	2,673.50	2,483.36
				93	3,221.88	3,008.55	2,794.07
				94	3,625.34	3,384.19	3,143.04
				95	4,077.49	3,807.36	3,536.07
				96	4,587.61	4,282.70	3,977.78
				97	5,161.50	4,818.33	4,475.15
				98	5,806.10	5,420.04	5,033.97
				99	6,531.87	6,097.11	5,663.50

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	602.87	579.68	544.90	18-39	60.29	57.97	54.49
40	602.87	579.68	544.90	40	60.29	57.97	54.49
41	626.06	602.87	568.09	41	62.61	60.29	56.81
42	649.24	614.46	579.68	42	64.92	61.45	57.97
43	672.43	637.65	602.87	43	67.24	63.77	60.29
44	684.03	649.24	614.46	44	68.40	64.92	61.45
45	707.21	672.43	637.65	45	70.72	67.24	63.77
46	730.40	695.62	660.84	46	73.04	69.56	66.08
47	753.59	718.81	672.43	47	75.36	71.88	67.24
48	776.78	741.99	695.62	48	77.68	74.20	69.56
49	799.96	765.18	718.81	49	80.00	76.52	71.88
50	823.15	776.78	730.40	50	82.31	77.68	73.04
51	869.52	823.15	765.18	51	86.95	82.31	76.52
52	904.31	857.93	799.96	52	90.43	85.79	80.00
53	950.68	904.31	846.34	53	95.07	90.43	84.63
54	997.05	939.09	881.12	54	99.71	93.91	88.11
55	1,031.84	973.87	915.90	55	103.18	97.39	91.59
56	1,101.40	1,043.43	973.87	56	110.14	104.34	97.39
57	1,170.96	1,112.99	1,043.43	57	117.10	111.30	104.34
58	1,240.52	1,170.96	1,101.40	58	124.05	117.10	110.14
59	1,321.68	1,252.12	1,170.96	59	132.17	125.21	117.10
60	1,391.24	1,321.68	1,240.52	60	139.12	132.17	124.05
61	1,495.58	1,414.43	1,333.27	61	149.56	141.44	133.33
62	1,611.52	1,530.36	1,437.61	62	161.15	153.04	143.76
63	1,727.46	1,634.71	1,541.96	63	172.75	163.47	154.20
64	1,866.58	1,762.24	1,657.89	64	186.66	176.22	165.79
65	1,994.11	1,889.77	1,773.83	65	199.41	188.98	177.38
66	2,202.80	2,075.27	1,947.73	66	220.28	207.53	194.77
67	2,423.07	2,283.95	2,133.23	67	242.31	228.40	213.32
68	2,654.95	2,492.64	2,330.33	68	265.49	249.26	233.03
69	2,921.60	2,747.70	2,562.20	69	292.16	274.77	256.22

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED BENEFITS
FORM: H-LTC4JQ7, et al.

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,211.44	3,002.76	2,794.07	70	321.14	300.28	279.41
71	3,582.44	3,362.16	3,130.29	71	358.24	336.22	313.03
72	3,988.22	3,744.75	3,501.29	72	398.82	374.48	350.13
73	4,451.97	4,185.31	3,918.66	73	445.20	418.53	391.87
74	4,962.09	4,672.24	4,382.40	74	496.21	467.22	438.24
75	5,518.58	5,217.15	4,904.12	75	551.86	521.71	490.41
76	6,144.64	5,808.42	5,460.61	76	614.46	580.84	546.06
77	6,828.67	6,446.07	6,063.48	77	682.87	644.61	606.35
78	7,593.85	7,176.48	6,747.51	78	759.38	717.65	674.75
79	8,440.18	7,976.44	7,501.10	79	844.02	797.64	750.11
				80	937.93	885.76	833.58
				81	1,043.43	985.46	927.49
				82	1,159.37	1,095.60	1,030.68
				83	1,289.21	1,217.33	1,145.45
				84	1,432.98	1,354.14	1,274.14
				85	1,592.97	1,504.86	1,415.59
				86	1,792.38	1,693.83	1,592.97
				87	2,016.14	1,904.84	1,792.38
				88	2,268.88	2,143.67	2,016.14
				89	2,551.76	2,411.48	2,267.72
				90	2,870.59	2,712.92	2,551.76
				91	3,229.99	3,051.45	2,870.59
				92	3,633.45	3,432.88	3,228.83
				93	4,087.92	3,861.85	3,632.29
				94	4,599.20	4,344.14	4,086.77
				95	5,173.09	4,887.89	4,596.89
				96	5,820.02	5,497.71	5,171.93
				97	6,546.94	6,185.22	5,818.86
				98	7,365.45	6,958.51	6,545.78
				99	8,285.99	7,828.04	7,364.29

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	440.56	405.78	371.00	18-39	44.06	40.58	37.10
40	440.56	405.78	371.00	40	44.06	40.58	37.10
41	463.75	428.97	394.18	41	46.37	42.90	39.42
42	486.93	452.15	405.78	42	48.69	45.22	40.58
43	498.53	463.75	428.97	43	49.85	46.37	42.90
44	521.71	486.93	440.56	44	52.17	48.69	44.06
45	544.90	510.12	463.75	45	54.49	51.01	46.37
46	556.50	521.71	475.34	46	55.65	52.17	47.53
47	579.68	544.90	498.53	47	57.97	54.49	49.85
48	602.87	568.09	521.71	48	60.29	56.81	52.17
49	626.06	591.28	544.90	49	62.61	59.13	54.49
50	649.24	602.87	556.50	50	64.92	60.29	55.65
51	684.03	637.65	579.68	51	68.40	63.77	57.97
52	707.21	660.84	602.87	52	70.72	66.08	60.29
53	741.99	684.03	626.06	53	74.20	68.40	62.61
54	776.78	718.81	649.24	54	77.68	71.88	64.92
55	799.96	741.99	672.43	55	80.00	74.20	67.24
56	857.93	788.37	718.81	56	85.79	78.84	71.88
57	904.31	834.74	765.18	57	90.43	83.47	76.52
58	962.27	892.71	811.56	58	96.23	89.27	81.16
59	1,020.24	950.68	869.52	59	102.02	95.07	86.95
60	1,078.21	997.05	915.90	60	107.82	99.71	91.59
61	1,159.37	1,078.21	985.46	61	115.94	107.82	98.55
62	1,240.52	1,159.37	1,066.62	62	124.05	115.94	106.66
63	1,333.27	1,240.52	1,136.18	63	133.33	124.05	113.62
64	1,437.61	1,333.27	1,228.93	64	143.76	133.33	122.89
65	1,530.36	1,426.02	1,310.08	65	153.04	142.60	131.01
66	1,657.89	1,541.96	1,426.02	66	165.79	154.20	142.60
67	1,797.02	1,669.49	1,541.96	67	179.70	166.95	154.20
68	1,947.73	1,808.61	1,669.49	68	194.77	180.86	166.95
69	2,110.05	1,959.33	1,808.61	69	211.00	195.93	180.86

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,272.36	2,110.05	1,947.73	70	227.24	211.00	194.77
71	2,504.23	2,330.33	2,156.42	71	250.42	233.03	215.64
72	2,759.29	2,573.79	2,376.70	72	275.93	257.38	237.67
73	3,049.13	2,840.45	2,620.17	73	304.91	284.04	262.02
74	3,350.57	3,130.29	2,898.42	74	335.06	313.03	289.84
75	3,686.78	3,443.32	3,188.26	75	368.68	344.33	318.83
76	4,138.94	3,860.69	3,582.44	76	413.89	386.07	358.24
77	4,625.87	4,324.44	4,011.41	77	462.59	432.44	401.14
78	5,182.37	4,834.56	4,486.75	78	518.24	483.46	448.67
79	5,808.42	5,414.24	5,020.05	79	580.84	541.42	502.01
80		6,063.48	5,622.93	80		606.35	562.29
81		6,747.51	6,260.58	81		674.75	626.06
82		7,501.10	6,956.20	82		750.11	695.62
83		8,335.84	7,732.97	83		833.58	773.30
84		9,263.33	8,590.90	84		926.33	859.09

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	533.31	498.53	463.75	18-39	53.33	49.85	46.37
40	533.31	498.53	463.75	40	53.33	49.85	46.37
41	556.50	521.71	486.93	41	55.65	52.17	48.69
42	591.28	556.50	510.12	42	59.13	55.65	51.01
43	614.46	568.09	521.71	43	61.45	56.81	52.17
44	637.65	591.28	544.90	44	63.77	59.13	54.49
45	660.84	614.46	568.09	45	66.08	61.45	56.81
46	695.62	649.24	591.28	46	69.56	64.92	59.13
47	718.81	672.43	614.46	47	71.88	67.24	61.45
48	753.59	695.62	637.65	48	75.36	69.56	63.77
49	788.37	730.40	660.84	49	78.84	73.04	66.08
50	811.56	753.59	684.03	50	81.16	75.36	68.40
51	846.34	788.37	718.81	51	84.63	78.84	71.88
52	881.12	811.56	741.99	52	88.11	81.16	74.20
53	915.90	846.34	776.78	53	91.59	84.63	77.68
54	950.68	881.12	811.56	54	95.07	88.11	81.16
55	985.46	915.90	834.74	55	98.55	91.59	83.47
56	1,055.02	973.87	892.71	56	105.50	97.39	89.27
57	1,124.59	1,043.43	950.68	57	112.46	104.34	95.07
58	1,194.15	1,112.99	1,020.24	58	119.41	111.30	102.02
59	1,275.30	1,182.55	1,078.21	59	127.53	118.26	107.82
60	1,344.86	1,252.12	1,147.77	60	134.49	125.21	114.78
61	1,449.21	1,344.86	1,240.52	61	144.92	134.49	124.05
62	1,541.96	1,437.61	1,321.68	62	154.20	143.76	132.17
63	1,657.89	1,541.96	1,414.43	63	165.79	154.20	141.44
64	1,773.83	1,646.30	1,518.77	64	177.38	164.63	151.88
65	1,889.77	1,762.24	1,623.11	65	188.98	176.22	162.31
66	2,063.67	1,924.55	1,773.83	66	206.37	192.45	177.38
67	2,237.58	2,086.86	1,924.55	67	223.76	208.69	192.45
68	2,434.67	2,260.76	2,086.86	68	243.47	226.08	208.69
69	2,643.35	2,457.86	2,272.36	69	264.34	245.79	227.24

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,863.63	2,666.54	2,457.86	70	286.36	266.65	245.79
71	3,165.07	2,944.79	2,724.51	71	316.51	294.48	272.45
72	3,501.29	3,257.82	3,014.35	72	350.13	325.78	301.44
73	3,860.69	3,594.03	3,327.38	73	386.07	359.40	332.74
74	4,254.87	3,976.63	3,686.78	74	425.49	397.66	368.68
75	4,695.43	4,382.40	4,069.37	75	469.54	438.24	406.94
76	5,228.74	4,880.93	4,533.12	76	522.87	488.09	453.31
77	5,820.02	5,437.43	5,043.24	77	582.00	543.74	504.32
78	6,469.26	6,040.30	5,611.33	78	646.93	604.03	561.13
79	7,199.66	6,724.32	6,237.39	79	719.97	672.43	623.74

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	684.03	637.65	579.68	18-39	68.40	63.77	57.97
40	684.03	637.65	579.68	40	68.40	63.77	57.97
41	718.81	672.43	614.46	41	71.88	67.24	61.45
42	741.99	695.62	637.65	42	74.20	69.56	63.77
43	776.78	718.81	660.84	43	77.68	71.88	66.08
44	799.96	741.99	684.03	44	80.00	74.20	68.40
45	834.74	776.78	718.81	45	83.47	77.68	71.88
46	869.52	811.56	741.99	46	86.95	81.16	74.20
47	904.31	846.34	776.78	47	90.43	84.63	77.68
48	939.09	881.12	811.56	48	93.91	88.11	81.16
49	973.87	915.90	846.34	49	97.39	91.59	84.63
50	1,008.65	939.09	869.52	50	100.86	93.91	86.95
51	1,055.02	985.46	915.90	51	105.50	98.55	91.59
52	1,101.40	1,031.84	950.68	52	110.14	103.18	95.07
53	1,147.77	1,066.62	985.46	53	114.78	106.66	98.55
54	1,194.15	1,112.99	1,031.84	54	119.41	111.30	103.18
55	1,240.52	1,159.37	1,066.62	55	124.05	115.94	106.66
56	1,321.68	1,228.93	1,136.18	56	132.17	122.89	113.62
57	1,402.83	1,310.08	1,205.74	57	140.28	131.01	120.57
58	1,495.58	1,391.24	1,286.90	58	149.56	139.12	128.69
59	1,588.33	1,472.39	1,356.46	59	158.83	147.24	135.65
60	1,681.08	1,565.14	1,437.61	60	168.11	156.51	143.76
61	1,808.61	1,681.08	1,541.96	61	180.86	168.11	154.20
62	1,924.55	1,797.02	1,657.89	62	192.45	179.70	165.79
63	2,063.67	1,924.55	1,773.83	63	206.37	192.45	177.38
64	2,202.80	2,052.08	1,901.36	64	220.28	205.21	190.14
65	2,353.51	2,191.20	2,028.89	65	235.35	219.12	202.89
66	2,573.79	2,399.89	2,214.39	66	257.38	239.99	221.44
67	2,817.26	2,620.17	2,423.07	67	281.73	262.02	242.31
68	3,072.32	2,863.63	2,643.35	68	307.23	286.36	264.34
69	3,350.57	3,118.69	2,886.82	69	335.06	311.87	288.68

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,652.00	3,396.94	3,141.88	70	365.20	339.69	314.19
71	4,046.19	3,767.94	3,489.69	71	404.62	376.79	348.97
72	4,486.75	4,185.31	3,872.28	72	448.67	418.53	387.23
73	4,962.09	4,625.87	4,289.65	73	496.21	462.59	428.97
74	5,495.39	5,124.40	4,753.40	74	549.54	512.44	475.34
75	6,075.08	5,669.30	5,263.52	75	607.51	566.93	526.35
76	6,817.07	6,364.92	5,912.77	76	681.71	636.49	591.28
77	7,640.22	7,141.69	6,631.57	77	764.02	714.17	663.16
78	8,567.71	7,999.63	7,431.54	78	856.77	799.96	743.15
79	9,599.55	8,973.49	8,335.84	79	959.96	897.35	833.58

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	869.52	823.15	776.78	18-39	86.95	82.31	77.68
40	869.52	823.15	776.78	40	86.95	82.31	77.68
41	915.90	869.52	811.56	41	91.59	86.95	81.16
42	950.68	904.31	846.34	42	95.07	90.43	84.63
43	985.46	939.09	881.12	43	98.55	93.91	88.11
44	1,031.84	973.87	915.90	44	103.18	97.39	91.59
45	1,078.21	1,020.24	962.27	45	107.82	102.02	96.23
46	1,112.99	1,055.02	997.05	46	111.30	105.50	99.71
47	1,159.37	1,101.40	1,043.43	47	115.94	110.14	104.34
48	1,217.33	1,159.37	1,089.80	48	121.73	115.94	108.98
49	1,263.71	1,194.15	1,124.59	49	126.37	119.41	112.46
50	1,310.08	1,240.52	1,170.96	50	131.01	124.05	117.10
51	1,379.65	1,310.08	1,228.93	51	137.96	131.01	122.89
52	1,449.21	1,379.65	1,298.49	52	144.92	137.96	129.85
53	1,518.77	1,437.61	1,356.46	53	151.88	143.76	135.65
54	1,599.93	1,518.77	1,426.02	54	159.99	151.88	142.60
55	1,669.49	1,576.74	1,483.99	55	166.95	157.67	148.40
56	1,773.83	1,681.08	1,576.74	56	177.38	168.11	157.67
57	1,889.77	1,785.42	1,681.08	57	188.98	178.54	168.11
58	2,005.70	1,889.77	1,773.83	58	200.57	188.98	177.38
59	2,121.64	2,005.70	1,889.77	59	212.16	200.57	188.98
60	2,249.17	2,121.64	1,994.11	60	224.92	212.16	199.41
61	2,411.48	2,283.95	2,144.83	61	241.15	228.40	214.48
62	2,585.39	2,446.26	2,295.54	62	258.54	244.63	229.55
63	2,759.29	2,608.57	2,457.86	63	275.93	260.86	245.79
64	2,956.38	2,794.07	2,631.76	64	295.64	279.41	263.18
65	3,153.48	2,979.57	2,805.67	65	315.35	297.96	280.57
66	3,443.32	3,257.82	3,060.73	66	344.33	325.78	306.07
67	3,756.35	3,547.66	3,338.97	67	375.63	354.77	333.90
68	4,080.97	3,860.69	3,640.41	68	408.10	386.07	364.04
69	4,451.97	4,208.50	3,965.03	69	445.20	420.85	396.50

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED SIMPLE INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIS

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	4,846.15	4,579.50	4,312.84	70	484.61	457.95	431.28
71	5,356.27	5,066.43	4,776.59	71	535.63	506.64	477.66
72	5,912.77	5,599.74	5,275.12	72	591.28	559.97	527.51
73	6,527.23	6,179.42	5,831.61	73	652.72	617.94	583.16
74	7,199.66	6,828.67	6,457.67	74	719.97	682.87	645.77
75	7,941.66	7,535.88	7,130.10	75	794.17	753.59	713.01
76	8,903.93	8,451.78	7,999.63	76	890.39	845.18	799.96
77	9,970.55	9,472.02	8,961.90	77	997.05	947.20	896.19
78	11,176.29	10,619.79	10,051.70	78	1,117.63	1,061.98	1,005.17
79	12,521.15	11,895.10	11,269.04	79	1,252.12	1,189.51	1,126.90

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	614.46	579.68	533.31	18-39	61.45	57.97	53.33
40	614.46	579.68	533.31	40	61.45	57.97	53.33
41	637.65	602.87	556.50	41	63.77	60.29	55.65
42	660.84	614.46	568.09	42	66.08	61.45	56.81
43	684.03	637.65	591.28	43	68.40	63.77	59.13
44	695.62	660.84	614.46	44	69.56	66.08	61.45
45	718.81	672.43	626.06	45	71.88	67.24	62.61
46	741.99	695.62	649.24	46	74.20	69.56	64.92
47	765.18	718.81	672.43	47	76.52	71.88	67.24
48	788.37	741.99	695.62	48	78.84	74.20	69.56
49	811.56	765.18	718.81	49	81.16	76.52	71.88
50	834.74	788.37	730.40	50	83.47	78.84	73.04
51	869.52	811.56	753.59	51	86.95	81.16	75.36
52	892.71	834.74	776.78	52	89.27	83.47	77.68
53	915.90	857.93	799.96	53	91.59	85.79	80.00
54	950.68	892.71	823.15	54	95.07	89.27	82.31
55	973.87	904.31	834.74	55	97.39	90.43	83.47
56	1,031.84	962.27	881.12	56	103.18	96.23	88.11
57	1,078.21	1,008.65	939.09	57	107.82	100.86	93.91
58	1,136.18	1,066.62	985.46	58	113.62	106.66	98.55
59	1,194.15	1,124.59	1,043.43	59	119.41	112.46	104.34
60	1,252.12	1,170.96	1,089.80	60	125.21	117.10	108.98
61	1,344.86	1,263.71	1,170.96	61	134.49	126.37	117.10
62	1,437.61	1,344.86	1,252.12	62	143.76	134.49	125.21
63	1,541.96	1,437.61	1,333.27	63	154.20	143.76	133.33
64	1,646.30	1,530.36	1,414.43	64	164.63	153.04	141.44
65	1,750.64	1,634.71	1,507.18	65	175.06	163.47	150.72
66	1,889.77	1,762.24	1,623.11	66	188.98	176.22	162.31
67	2,028.89	1,889.77	1,750.64	67	202.89	188.98	175.06
68	2,191.20	2,040.48	1,889.77	68	219.12	204.05	188.98
69	2,353.51	2,191.20	2,028.89	69	235.35	219.12	202.89

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

2-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,527.42	2,353.51	2,179.61	70	252.74	235.35	217.96
71	2,770.88	2,585.39	2,399.89	71	277.09	258.54	239.99
72	3,037.54	2,840.45	2,631.76	72	303.75	284.04	263.18
73	3,338.97	3,107.10	2,875.23	73	333.90	310.71	287.52
74	3,652.00	3,408.54	3,153.48	74	365.20	340.85	315.35
75	3,999.81	3,733.16	3,454.91	75	399.98	373.32	345.49
76	4,475.15	4,173.72	3,872.28	76	447.52	417.37	387.23
77	5,008.46	4,672.24	4,324.44	77	500.85	467.22	432.44
78	5,599.74	5,217.15	4,834.56	78	559.97	521.71	483.46
79	6,260.58	5,831.61	5,402.65	79	626.06	583.16	540.26
80		6,515.64	6,040.30	80		651.56	604.03
81		7,199.66	6,666.35	81		719.97	666.64
82		7,930.06	7,350.38	82		793.01	735.04
83		8,753.21	8,115.56	83		875.32	811.56
84		9,657.52	8,950.31	84		965.75	895.03

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	765.18	718.81	660.84	18-39	76.52	71.88	66.08
40	765.18	718.81	660.84	40	76.52	71.88	66.08
41	799.96	741.99	684.03	41	80.00	74.20	68.40
42	823.15	765.18	707.21	42	82.31	76.52	70.72
43	846.34	788.37	730.40	43	84.63	78.84	73.04
44	881.12	823.15	753.59	44	88.11	82.31	75.36
45	904.31	846.34	788.37	45	90.43	84.63	78.84
46	939.09	881.12	811.56	46	93.91	88.11	81.16
47	962.27	904.31	834.74	47	96.23	90.43	83.47
48	997.05	939.09	869.52	48	99.71	93.91	86.95
49	1,031.84	962.27	892.71	49	103.18	96.23	89.27
50	1,055.02	985.46	915.90	50	105.50	98.55	91.59
51	1,089.80	1,020.24	950.68	51	108.98	102.02	95.07
52	1,124.59	1,055.02	973.87	52	112.46	105.50	97.39
53	1,159.37	1,078.21	997.05	53	115.94	107.82	99.71
54	1,194.15	1,112.99	1,031.84	54	119.41	111.30	103.18
55	1,217.33	1,136.18	1,055.02	55	121.73	113.62	105.50
56	1,286.90	1,205.74	1,124.59	56	128.69	120.57	112.46
57	1,368.05	1,275.30	1,182.55	57	136.81	127.53	118.26
58	1,437.61	1,344.86	1,240.52	58	143.76	134.49	124.05
59	1,518.77	1,414.43	1,310.08	59	151.88	141.44	131.01
60	1,599.93	1,495.58	1,379.65	60	159.99	149.56	137.96
61	1,704.27	1,588.33	1,472.39	61	170.43	158.83	147.24
62	1,820.20	1,692.67	1,565.14	62	182.02	169.27	156.51
63	1,936.14	1,808.61	1,669.49	63	193.61	180.86	166.95
64	2,063.67	1,924.55	1,785.42	64	206.37	192.45	178.54
65	2,191.20	2,040.48	1,889.77	65	219.12	204.05	188.98
66	2,365.11	2,202.80	2,040.48	66	236.51	220.28	204.05
67	2,550.61	2,376.70	2,202.80	67	255.06	237.67	220.28
68	2,759.29	2,573.79	2,388.29	68	275.93	257.38	238.83
69	2,967.98	2,770.88	2,573.79	69	296.80	277.09	257.38

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	3,199.85	2,991.16	2,770.88	70	319.99	299.12	277.09
71	3,524.47	3,292.60	3,049.13	71	352.45	329.26	304.91
72	3,872.28	3,617.22	3,350.57	72	387.23	361.72	335.06
73	4,254.87	3,976.63	3,686.78	73	425.49	397.66	368.68
74	4,672.24	4,359.22	4,046.19	74	467.22	435.92	404.62
75	5,135.99	4,788.18	4,440.37	75	513.60	478.82	444.04
76	5,692.49	5,309.90	4,927.31	76	569.25	530.99	492.73
77	6,306.95	5,877.99	5,449.02	77	630.70	587.80	544.90
78	6,979.38	6,515.64	6,040.30	78	697.94	651.56	604.03
79	7,721.38	7,211.26	6,689.54	79	772.14	721.13	668.95

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	939.09	881.12	811.56	18-39	93.91	88.11	81.16
40	939.09	881.12	811.56	40	93.91	88.11	81.16
41	973.87	915.90	846.34	41	97.39	91.59	84.63
42	1,008.65	950.68	881.12	42	100.86	95.07	88.11
43	1,043.43	973.87	904.31	43	104.34	97.39	90.43
44	1,078.21	1,008.65	939.09	44	107.82	100.86	93.91
45	1,124.59	1,055.02	973.87	45	112.46	105.50	97.39
46	1,159.37	1,089.80	1,008.65	46	115.94	108.98	100.86
47	1,194.15	1,124.59	1,043.43	47	119.41	112.46	104.34
48	1,240.52	1,159.37	1,078.21	48	124.05	115.94	107.82
49	1,286.90	1,205.74	1,112.99	49	128.69	120.57	111.30
50	1,321.68	1,240.52	1,147.77	50	132.17	124.05	114.78
51	1,368.05	1,286.90	1,194.15	51	136.81	128.69	119.41
52	1,414.43	1,321.68	1,228.93	52	141.44	132.17	122.89
53	1,472.39	1,379.65	1,275.30	53	147.24	137.96	127.53
54	1,518.77	1,426.02	1,321.68	54	151.88	142.60	132.17
55	1,565.14	1,460.80	1,356.46	55	156.51	146.08	135.65
56	1,657.89	1,553.55	1,437.61	56	165.79	155.36	143.76
57	1,739.05	1,623.11	1,507.18	57	173.90	162.31	150.72
58	1,831.80	1,715.86	1,588.33	58	183.18	171.59	158.83
59	1,924.55	1,797.02	1,669.49	59	192.45	179.70	166.95
60	2,017.30	1,889.77	1,750.64	60	201.73	188.98	175.06
61	2,156.42	2,017.30	1,866.58	61	215.64	201.73	186.66
62	2,283.95	2,133.23	1,982.52	62	228.40	213.32	198.25
63	2,434.67	2,272.36	2,110.05	63	243.47	227.24	211.00
64	2,585.39	2,423.07	2,249.17	64	258.54	242.31	224.92
65	2,747.70	2,573.79	2,388.29	65	274.77	257.38	238.83
66	2,979.57	2,782.48	2,585.39	66	297.96	278.25	258.54
67	3,234.63	3,025.95	2,805.67	67	323.46	302.59	280.57
68	3,501.29	3,269.41	3,037.54	68	350.13	326.94	303.75
69	3,791.13	3,536.07	3,281.01	69	379.11	353.61	328.10

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	4,104.16	3,825.91	3,547.66	70	410.42	382.59	354.77
71	4,521.53	4,220.09	3,918.66	71	452.15	422.01	391.87
72	4,973.68	4,649.06	4,312.84	72	497.37	464.91	431.28
73	5,483.80	5,112.80	4,741.81	73	548.38	511.28	474.18
74	6,028.70	5,634.52	5,228.74	74	602.87	563.45	522.87
75	6,631.57	6,191.01	5,750.46	75	663.16	619.10	575.05
76	7,419.94	6,933.01	6,434.48	76	741.99	693.30	643.45
77	8,301.06	7,756.16	7,199.66	77	830.11	775.62	719.97
78	9,274.93	8,660.46	8,046.00	78	927.49	866.05	804.60
79	10,376.33	9,692.30	8,996.68	79	1,037.63	969.23	899.67

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-39	1,205.74	1,136.18	1,066.62	18-39	120.57	113.62	106.66
40	1,205.74	1,136.18	1,066.62	40	120.57	113.62	106.66
41	1,252.12	1,182.55	1,112.99	41	125.21	118.26	111.30
42	1,298.49	1,228.93	1,159.37	42	129.85	122.89	115.94
43	1,356.46	1,275.30	1,194.15	43	135.65	127.53	119.41
44	1,402.83	1,321.68	1,240.52	44	140.28	132.17	124.05
45	1,449.21	1,368.05	1,286.90	45	144.92	136.81	128.69
46	1,507.18	1,426.02	1,333.27	46	150.72	142.60	133.33
47	1,565.14	1,483.99	1,391.24	47	156.51	148.40	139.12
48	1,623.11	1,530.36	1,437.61	48	162.31	153.04	143.76
49	1,681.08	1,588.33	1,495.58	49	168.11	158.83	149.56
50	1,739.05	1,646.30	1,541.96	50	173.90	164.63	154.20
51	1,808.61	1,715.86	1,611.52	51	180.86	171.59	161.15
52	1,889.77	1,785.42	1,669.49	52	188.98	178.54	166.95
53	1,959.33	1,854.99	1,739.05	53	195.93	185.50	173.90
54	2,040.48	1,924.55	1,808.61	54	204.05	192.45	180.86
55	2,110.05	1,994.11	1,878.17	55	211.00	199.41	187.82
56	2,225.98	2,110.05	1,982.52	56	222.60	211.00	198.25
57	2,341.92	2,214.39	2,086.86	57	234.19	221.44	208.69
58	2,469.45	2,330.33	2,191.20	58	246.94	233.03	219.12
59	2,596.98	2,446.26	2,295.54	59	259.70	244.63	229.55
60	2,724.51	2,573.79	2,411.48	60	272.45	257.38	241.15
61	2,898.42	2,736.10	2,573.79	61	289.84	273.61	257.38
62	3,083.91	2,910.01	2,736.10	62	308.39	291.00	273.61
63	3,269.41	3,095.51	2,910.01	63	326.94	309.55	291.00
64	3,478.10	3,292.60	3,095.51	64	347.81	329.26	309.55
65	3,686.78	3,489.69	3,281.01	65	368.68	348.97	328.10
66	3,988.22	3,779.53	3,559.25	66	398.82	377.95	355.93
67	4,324.44	4,092.56	3,849.10	67	432.44	409.26	384.91
68	4,672.24	4,417.18	4,162.12	68	467.22	441.72	416.21
69	5,054.84	4,776.59	4,498.34	69	505.48	477.66	449.83

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

Exhibit III

METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 46.2% Rate Increase

INCREASED COMPOUND INFLATION BENEFITS
FORM: H-LTC4JQ7, et al.
RIDER: H-5AIC

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period				Additional $5 Increments Elimination Period		
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	5,460.61	5,159.18	4,857.74	70	546.06	515.92	485.77
71	5,993.92	5,669.30	5,333.08	71	599.39	566.93	533.31
72	6,585.20	6,225.80	5,854.80	72	658.52	622.58	585.48
73	7,222.85	6,828.67	6,422.89	73	722.29	682.87	642.29
74	7,930.06	7,489.50	7,048.95	74	793.01	748.95	704.89
75	8,695.25	8,219.90	7,732.97	75	869.52	821.99	773.30
76	9,727.08	9,193.77	8,648.87	76	972.71	919.38	864.89
77	10,886.45	10,283.58	9,669.11	77	1,088.64	1,028.36	966.91
78	12,173.34	11,500.91	10,816.88	78	1,217.33	1,150.09	1,081.69
79	13,610.96	12,857.37	12,092.19	79	1,361.10	1,285.74	1,209.22

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Supplement to the Actuarial Memorandum for the LTC4 Tax-Qualified Comprehensive Product

April 2015

Product	Form Number
Long Term Care	H-LTC4JQ7, et al.
Annual 5% Compound Benefit Inflation Rider	H-5AIC
Annual 5% Simple Benefit Inflation Rider	H-5AIS
Nonforfeiture Benefit Rider	H-NF3-10

1. Purpose of Filing

This supplement has been prepared for the purpose of demonstrating the compliance of the requested rate increase with Chapter 18 Section 3803(c) and Reg. 89.83 of the Insurance Regulations for the state of Pennsylvania. It may not be appropriate for other purposes.

2. Demonstration of Compliance with Chapter 18 Section 3803

(c): We believe that we comply with this subsection of the regulation by submitting these rates before they are being used.

3. Demonstration of Compliance with Reg. 89.83

89.83 (a): This subsection requires no action.

89.83 (b): This subsection is not applicable since this filing is not for rates for a new policy form.

89.83 (c): Revision of Current Rates

(*1):* This rate increase filing complies with the minimum loss ratio requirement of 60%, as specified in Reg. 89a.117.

(*2):* Section 2 of the attached actuarial memorandum provides a description of benefits. Copies of the policy form are not readily available.

(2)(i): The increase is needed due to morbidity and persistency levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement. A rate increase is considered an effective way to reduce projected losses.

On November 6, 2013, the company requested a rate increase of 68.1%. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014. Emerging experience continues to show the need for the full amount requested in the prior filing, so the company is requesting a new premium rate increase for the remainder of the last request, which equates to a 46.2% rate increase request at this time.

Existing rates can be found in Exhibit II of the attached actuarial memorandum, and revised rates are shown in Exhibit III of the attached actuarial memorandum. Please note that the actual rates implemented may vary from those shown slightly due to implementation rounding algorithms.

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Supplement to the Actuarial Memorandum for the LTC4 Tax-Qualified Comprehensive Product

April 2015

Attachment 1 to this supplement displays nationwide experience showing earned premium and incurred claims, both with and without the requested rate increase. Attachment 2 to this supplement displays nationwide experience showing written premium and paid claims, both with and without the requested rate increase.

Attachments 3 and 4 display Pennsylvania-specific experience similar to Attachments 1 and 2, respectively. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

(2)(ii)(A): There have been three prior increases approved and implemented on this policy form and associated riders. A 20.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.

(2)(ii)(B): The following Table 1 shows commission scales by duration:

Table 1: Commission Scales by Duration

Duration	Commission Percentage
1	5% - 94%
2-6	1% - 16%
7-10	0% - 16%
11+	0% - 15%

(2)(ii)(C)(I): Premiums earned and written since inception for nationwide experience can be found in Attachments 1 and 2 to this supplement, respectively. Premiums earned and written since inception for Pennsylvania-specific experience can be found in Attachments 3 and 4 to this supplement, respectively. Details of reserve balances and calculation basis for both nationwide and Pennsylvania-specific experience can be found in Attachment 5 to this supplement. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

(2)(ii)(C)(II): Claims incurred and paid since inception for nationwide experience can be found in Attachments 1 and 2 to this supplement, respectively. Claims incurred and paid since inception for Pennsylvania-specific experience can be found in Attachments 3 and 4 to this supplement, respectively. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

Attachments 6 and 7 to this supplement provide a durational loss ratio analysis for nationwide and Pennsylvania-specific experience, respectively. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Supplement to the Actuarial Memorandum for the LTC4 Tax-Qualified Comprehensive Product

April 2015

(2)(ii)(D): We believe that we have provided information sufficient to support the rate increase requested in this filing.

(2)(iii): We believe that data used in this rate increase filing is in agreement with those used in the annual statement filed with the Department.

89.83 (d): We believe this rate increase filing complies with this subsection.

Attachment 1
MetLife Insurance Company USA
Nationwide Earned Premium and Incurred Claim Experience Projections with No Increase
LTC4 Tax-Qualified Comprehensive Policy Form

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest				With Interest			Premium	Morbidity Factors		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1997	2,400	0	0.0%	15	4,962	0	0.0%				0.0000		1.000		4.5%	2.0674
	1998	7,721,611	237,632	3.1%	10,311	15,276,027	470,120	3.1%				0.0104		0.990		4.5%	1.9783
	1999	30,793,973	896,432	2.9%	23,193	58,297,769	1,697,085	2.9%				0.0272		0.973		4.5%	1.8932
	2000	54,003,696	4,049,845	7.5%	33,816	97,834,809	7,336,828	7.5%				0.0319		0.968		4.5%	1.8116
	2001	62,923,201	5,478,471	8.7%	33,187	109,084,850	9,497,580	8.7%				0.0395		0.960		4.5%	1.7336
	2002	61,422,499	9,102,486	14.8%	32,244	101,897,803	15,100,710	14.8%				0.0284		0.972		4.5%	1.6590
	2003	60,055,864	10,580,783	17.6%	31,479	95,340,291	16,797,275	17.6%				0.0237		0.976		4.5%	1.5875
	2004	64,398,269	11,846,449	18.4%	30,648	97,831,555	17,996,703	18.4%				0.0264		0.974		4.5%	1.5192
	2005	68,167,201	18,250,107	26.8%	29,739	99,097,781	26,531,017	26.8%				0.0297		0.970		4.5%	1.4537
	2006	66,512,022	19,219,952	28.9%	29,077	92,527,820	26,737,726	28.9%				0.0223		0.978		4.5%	1.3911
	2007	65,551,799	29,164,995	44.5%	28,493	87,265,082	38,825,566	44.5%				0.0201		0.980		4.5%	1.3312
	2008	64,692,820	29,583,935	45.7%	27,895	82,412,991	37,687,345	45.7%				0.0210		0.979		4.5%	1.2739
	2009	63,596,822	38,066,570	59.9%	27,193	77,528,025	46,405,243	59.9%				0.0252		0.975		4.5%	1.2191
	2010	68,455,790	44,845,194	65.5%	26,508	79,857,775	52,314,602	65.5%				0.0252		0.975		4.5%	1.1666
	2011	72,985,780	50,969,511	69.8%	25,672	81,475,865	56,898,549	69.8%				0.0315		0.968		4.5%	1.1163
	2012	71,356,566	52,478,882	73.5%	24,918	76,226,921	56,060,763	73.5%				0.0294		0.971		4.5%	1.0683
	2013	69,532,564	52,824,844	76.0%	24,226	71,079,832	54,000,325	76.0%				0.0278		0.972		4.5%	1.0223
Projected Future Experience (40 Years)	2014	71,570,035	74,763,342	104.5%	23,257	70,012,097	73,135,892	104.5%	1.0735	1.4743	1.0000	0.0400	0.0000	0.960	0.959	4.5%	0.9782
	2015	72,432,610	82,254,410	113.6%	22,249	67,804,684	76,998,941	113.6%	1.0713	1.1501	1.0000	0.0433	0.0000	0.957	0.945	4.5%	0.9361
	2016	68,523,761	89,162,775	130.1%	21,197	61,383,333	79,871,686	130.1%	1.0000	1.1378	1.0000	0.0473	0.0000	0.953	0.946	4.5%	0.8958
	2017	64,464,836	95,213,297	147.7%	20,094	55,260,634	81,618,872	147.7%	1.0000	1.1265	1.0000	0.0521	0.0000	0.948	0.941	4.5%	0.8572
	2018	60,243,918	100,323,689	166.5%	18,929	49,418,539	82,296,277	166.5%	1.0000	1.1185	1.0000	0.0579	0.0000	0.942	0.935	4.5%	0.8203
	2019	55,903,026	104,160,561	186.3%	17,726	43,882,940	81,764,298	186.3%	1.0000	1.1087	1.0000	0.0635	0.0000	0.936	0.928	4.5%	0.7850
	2020	51,559,062	106,945,821	207.4%	16,519	38,730,145	80,335,579	207.4%	1.0000	1.1018	1.0000	0.0681	0.0000	0.932	0.922	4.5%	0.7512
	2021	47,327,187	109,214,872	230.8%	15,336	34,020,329	78,507,221	230.8%	1.0000	1.1000	1.0000	0.0716	0.0000	0.928	0.918	4.5%	0.7188
	2022	43,263,323	111,113,893	256.8%	14,183	29,759,896	76,432,822	256.8%	1.0000	1.1001	1.0000	0.0752	0.0000	0.925	0.914	4.5%	0.6879
	2023	39,380,806	112,506,055	285.7%	13,063	25,922,677	74,057,856	285.7%	1.0000	1.0993	1.0000	0.0789	0.0000	0.921	0.910	4.5%	0.6583
	2024	35,690,664	113,337,884	317.6%	11,982	22,481,930	71,392,740	317.6%	1.0000	1.0983	1.0000	0.0828	0.0000	0.917	0.906	4.5%	0.6299
	2025	32,201,683	113,620,190	352.8%	10,941	19,410,702	68,488,581	352.8%	1.0000	1.0978	1.0000	0.0868	0.0000	0.913	0.902	4.5%	0.6028
	2026	28,920,348	113,349,990	391.9%	9,946	16,682,068	65,383,453	391.9%	1.0000	1.0974	1.0000	0.0910	0.0000	0.909	0.898	4.5%	0.5768
	2027	25,850,841	112,462,127	435.0%	8,999	14,269,368	62,077,808	435.0%	1.0000	1.0966	1.0000	0.0952	0.0000	0.905	0.894	4.5%	0.5520
	2028	22,995,094	110,930,223	482.4%	8,102	12,146,439	58,595,420	482.4%	1.0000	1.0955	1.0000	0.0996	0.0000	0.900	0.890	4.5%	0.5282
	2029	20,352,877	108,753,707	534.3%	7,258	10,287,819	54,972,004	534.3%	1.0000	1.0944	1.0000	0.1042	0.0000	0.896	0.885	4.5%	0.5055
	2030	17,921,922	105,994,894	591.4%	6,468	8,668,936	51,270,335	591.4%	1.0000	1.0937	1.0000	0.1089	0.0000	0.891	0.881	4.5%	0.4837
	2031	15,698,099	102,557,213	653.3%	5,733	7,266,277	47,471,301	653.3%	1.0000	1.0917	1.0000	0.1137	0.0000	0.886	0.876	4.5%	0.4629
	2032	13,675,612	98,416,973	719.7%	5,053	6,057,527	43,593,188	719.7%	1.0000	1.0888	1.0000	0.1186	0.0000	0.881	0.871	4.5%	0.4429
	2033	11,847,213	93,602,053	790.1%	4,428	5,021,674	39,675,071	790.1%	1.0000	1.0853	1.0000	0.1237	0.0000	0.876	0.866	4.5%	0.4239
	2034	10,204,406	88,229,187	864.6%	3,857	4,139,079	35,787,250	864.6%	1.0000	1.0820	1.0000	0.1288	0.0000	0.871	0.861	4.5%	0.4056
	2035	8,737,643	82,374,499	942.8%	3,340	3,391,517	31,973,674	942.8%	1.0000	1.0782	1.0000	0.1341	0.0000	0.866	0.856	4.5%	0.3882
	2036	7,436,540	76,162,828	1024.2%	2,874	2,762,195	28,289,582	1024.2%	1.0000	1.0744	1.0000	0.1394	0.0000	0.861	0.851	4.5%	0.3714
	2037	6,290,065	69,730,451	1108.6%	2,458	2,235,745	24,785,041	1108.6%	1.0000	1.0707	1.0000	0.1449	0.0000	0.855	0.846	4.5%	0.3554
	2038	5,286,742	63,351,130	1198.3%	2,088	1,798,204	21,547,915	1198.3%	1.0000	1.0693	1.0000	0.1504	0.0000	0.850	0.840	4.5%	0.3401
	2039	4,414,845	57,434,664	1300.9%	1,763	1,436,978	18,694,277	1300.9%	1.0000	1.0741	1.0000	0.1559	0.0000	0.844	0.835	4.5%	0.3255
	2040	3,662,591	52,088,496	1422.2%	1,478	1,140,793	16,224,081	1422.2%	1.0000	1.0816	1.0000	0.1615	0.0000	0.839	0.830	4.5%	0.3115
	2041	3,018,310	47,044,933	1558.7%	1,231	899,634	14,022,158	1558.7%	1.0000	1.0843	1.0000	0.1671	0.0000	0.833	0.824	4.5%	0.2981
	2042	2,470,604	42,119,105	1704.8%	1,019	704,675	12,013,370	1704.8%	1.0000	1.0822	1.0000	0.1727	0.0000	0.827	0.819	4.5%	0.2852
	2043	2,008,501	37,411,490	1862.7%	837	548,203	10,211,145	1862.7%	1.0000	1.0809	1.0000	0.1783	0.0000	0.822	0.813	4.5%	0.2729
	2044	1,621,595	32,994,837	2034.7%	683	423,541	8,617,854	2034.7%	1.0000	1.0806	1.0000	0.1838	0.0000	0.816	0.807	4.5%	0.2612
	2045	1,300,147	28,890,363	2222.1%	554	324,960	7,220,875	2222.1%	1.0000	1.0802	1.0000	0.1894	0.0000	0.811	0.802	4.5%	0.2499
	2046	1,035,159	25,089,697	2423.8%	446	247,587	6,000,894	2423.8%	1.0000	1.0787	1.0000	0.1949	0.0000	0.805	0.796	4.5%	0.2392
	2047	818,424	21,623,470	2642.1%	356	187,319	4,949,139	2642.1%	1.0000	1.0779	1.0000	0.2004	0.0000	0.800	0.791	4.5%	0.2289
	2048	642,544	18,495,711	2878.5%	283	140,731	4,050,970	2878.5%	1.0000	1.0771	1.0000	0.2059	0.0000	0.794	0.785	4.5%	0.2190
	2049	500,941	15,701,995	3134.5%	223	104,993	3,290,990	3134.5%	1.0000	1.0763	1.0000	0.2113	0.0000	0.789	0.780	4.5%	0.2096
	2050	387,833	13,218,100	3408.2%	175	77,786	2,651,090	3408.2%	1.0000	1.0745	1.0000	0.2166	0.0000	0.783	0.774	4.5%	0.2006
	2051	298,197	11,037,176	3701.3%	136	57,232	2,118,347	3701.3%	1.0000	1.0730	1.0000	0.2218	0.0000	0.778	0.769	4.5%	0.1919
	2052	227,724	9,136,675	4012.2%	105	41,825	1,678,074	4012.2%	1.0000	1.0707	1.0000	0.2269	0.0000	0.773	0.764	4.5%	0.1837
	2053	172,753	7,505,361	4344.6%	81	30,362	1,319,101	4344.6%	1.0000	1.0693	1.0000	0.2318	0.0000	0.768	0.759	4.5%	0.1758
	Past	952,172,876	377,596,088	39.7%	438,614	1,323,040,156	464,357,437	35.1%									
	Future	860,358,483	2,858,324,137	332.2%	285,451	619,181,376	1,603,385,172	259.0%									
	Lifetime	1,812,531,360	3,235,920,225	178.5%	724,065	1,942,221,532	2,067,742,609	106.5%									

Attachment 1
MetLife Insurance Company USA
Nationwide Earned Premium and Incurred Claim Experience Projections with 46.2% Increase
LTC4 Tax-Qualified Comprehensive Policy Form

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest				With Interest			Premium	Morbidity Factors		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1997	2,400	0	0.0%	15	4,962	0	0.0%				0.0000		1.000		4.5%	2.0674
	1998	7,721,611	237,632	3.1%	10,311	15,276,027	470,120	3.1%				0.0104		0.990		4.5%	1.9783
	1999	30,793,973	896,432	2.9%	23,193	58,297,769	1,697,085	2.9%				0.0272		0.973		4.5%	1.8932
	2000	54,003,696	4,049,845	7.5%	33,816	97,834,809	7,336,828	7.5%				0.0319		0.968		4.5%	1.8116
	2001	62,923,201	5,478,471	8.7%	33,187	109,084,850	9,497,580	8.7%				0.0395		0.960		4.5%	1.7336
	2002	61,422,499	9,102,486	14.8%	32,244	101,897,803	15,100,710	14.8%				0.0284		0.972		4.5%	1.6590
	2003	60,055,864	10,580,783	17.6%	31,479	95,340,291	16,797,275	17.6%				0.0237		0.976		4.5%	1.5875
	2004	64,398,269	11,846,449	18.4%	30,648	97,831,555	17,996,703	18.4%				0.0264		0.974		4.5%	1.5192
	2005	68,167,201	18,250,107	26.8%	29,739	99,097,781	26,531,017	26.8%				0.0297		0.970		4.5%	1.4537
	2006	66,512,022	19,219,952	28.9%	29,077	92,527,820	26,737,726	28.9%				0.0223		0.978		4.5%	1.3911
	2007	65,551,799	29,164,995	44.5%	28,493	87,265,082	38,825,566	44.5%				0.0201		0.980		4.5%	1.3312
	2008	64,692,820	29,583,935	45.7%	27,895	82,412,991	37,687,345	45.7%				0.0210		0.979		4.5%	1.2739
	2009	63,596,822	38,066,570	59.9%	27,193	77,528,025	46,405,243	59.9%				0.0252		0.975		4.5%	1.2191
	2010	68,455,790	44,845,194	65.5%	26,508	79,857,775	52,314,602	65.5%				0.0252		0.975		4.5%	1.1666
	2011	72,985,780	50,969,511	69.8%	25,672	81,475,865	56,898,549	69.8%				0.0315		0.968		4.5%	1.1163
	2012	71,356,566	52,478,882	73.5%	24,918	76,226,921	56,060,763	73.5%				0.0294		0.971		4.5%	1.0683
	2013	69,532,564	52,824,844	76.0%	24,226	71,079,832	54,000,325	76.0%				0.0278		0.972		4.5%	1.0223
Projected Future Experience (40 Years)	2014	71,570,039	74,763,342	104.5%	23,257	70,012,100	73,135,892	104.5%	1.0000	1.4743	1.0000	0.0400	0.0000	0.960	0.959	4.5%	0.9782
	2015	85,655,629	80,490,379	94.0%	22,026	80,182,847	75,347,620	94.0%	1.2262	1.1286	1.0072	0.0433	0.0100	0.947	0.911	4.5%	0.9361
	2016	94,597,809	85,392,789	90.3%	20,985	84,740,369	76,494,546	90.3%	1.1923	1.1058	1.0143	0.0473	0.0000	0.953	0.926	4.5%	0.8958
	2017	88,994,418	91,187,482	102.5%	19,893	76,287,916	78,167,857	102.5%	1.0000	1.1265	1.0143	0.0521	0.0000	0.948	0.941	4.5%	0.8572
	2018	83,167,394	96,081,797	115.5%	18,740	68,222,839	78,816,620	115.5%	1.0000	1.1185	1.0143	0.0579	0.0000	0.942	0.935	4.5%	0.8203
	2019	77,174,745	99,756,438	129.3%	17,549	60,580,884	78,307,135	129.3%	1.0000	1.1087	1.0143	0.0635	0.0000	0.936	0.928	4.5%	0.7850
	2020	71,177,855	102,423,931	143.9%	16,354	53,467,393	76,938,825	143.9%	1.0000	1.1018	1.0143	0.0681	0.0000	0.932	0.922	4.5%	0.7512
	2021	65,335,704	104,597,042	160.1%	15,183	46,965,440	75,187,774	160.1%	1.0000	1.1000	1.0143	0.0716	0.0000	0.928	0.918	4.5%	0.7188
	2022	59,725,495	106,415,768	178.2%	14,041	41,083,865	73,201,085	178.2%	1.0000	1.1001	1.0143	0.0752	0.0000	0.925	0.914	4.5%	0.6879
	2023	54,365,638	107,749,067	198.2%	12,933	35,786,542	70,926,538	198.2%	1.0000	1.0993	1.0143	0.0789	0.0000	0.921	0.910	4.5%	0.6583
	2024	49,271,357	108,545,725	220.3%	11,862	31,036,552	68,374,108	220.3%	1.0000	1.0983	1.0143	0.0828	0.0000	0.917	0.906	4.5%	0.6299
	2025	44,454,779	108,816,094	244.8%	10,832	26,796,688	65,592,743	244.8%	1.0000	1.0978	1.0143	0.0868	0.0000	0.913	0.902	4.5%	0.6028
	2026	39,924,860	108,557,319	271.9%	9,847	23,029,779	62,618,906	271.9%	1.0000	1.0974	1.0143	0.0910	0.0000	0.909	0.898	4.5%	0.5768
	2027	35,687,371	107,706,996	301.8%	8,909	19,699,021	59,453,030	301.8%	1.0000	1.0966	1.0143	0.0952	0.0000	0.905	0.894	4.5%	0.5520
	2028	31,744,981	106,239,864	334.7%	8,021	16,768,293	56,117,885	334.7%	1.0000	1.0955	1.0143	0.0996	0.0000	0.900	0.890	4.5%	0.5282
	2029	28,097,371	104,155,376	370.7%	7,185	14,202,447	52,647,674	370.7%	1.0000	1.0944	1.0143	0.1042	0.0000	0.896	0.885	4.5%	0.5055
	2030	24,741,412	101,513,211	410.3%	6,403	11,967,562	49,102,519	410.3%	1.0000	1.0937	1.0143	0.1089	0.0000	0.891	0.881	4.5%	0.4837
	2031	21,671,399	98,220,883	453.2%	5,675	10,031,176	45,464,116	453.2%	1.0000	1.0917	1.0143	0.1137	0.0000	0.886	0.876	4.5%	0.4629
	2032	18,879,333	94,255,700	499.3%	5,002	8,362,483	41,749,978	499.3%	1.0000	1.0888	1.0143	0.1186	0.0000	0.881	0.871	4.5%	0.4429
	2033	16,355,209	89,644,365	548.1%	4,384	6,932,477	37,997,527	548.1%	1.0000	1.0853	1.0143	0.1237	0.0000	0.876	0.866	4.5%	0.4239
	2034	14,087,295	84,498,675	599.8%	3,819	5,714,045	34,274,091	599.8%	1.0000	1.0820	1.0143	0.1288	0.0000	0.871	0.861	4.5%	0.4056
	2035	12,062,413	78,891,535	654.0%	3,307	4,682,027	30,621,761	654.0%	1.0000	1.0782	1.0143	0.1341	0.0000	0.866	0.856	4.5%	0.3882
	2036	10,266,226	72,942,507	710.5%	2,846	3,813,241	27,093,440	710.5%	1.0000	1.0744	1.0143	0.1394	0.0000	0.861	0.851	4.5%	0.3714
	2037	8,683,505	66,782,104	769.1%	2,433	3,086,471	23,737,079	769.1%	1.0000	1.0707	1.0143	0.1449	0.0000	0.855	0.846	4.5%	0.3554
	2038	7,298,406	60,672,514	831.3%	2,067	2,482,441	20,636,825	831.3%	1.0000	1.0693	1.0143	0.1504	0.0000	0.850	0.840	4.5%	0.3401
	2039	6,094,743	55,006,208	902.5%	1,745	1,983,764	17,903,845	902.5%	1.0000	1.0741	1.0143	0.1559	0.0000	0.844	0.835	4.5%	0.3255
	2040	5,056,248	49,886,087	986.6%	1,463	1,574,877	15,538,094	986.6%	1.0000	1.0816	1.0143	0.1615	0.0000	0.839	0.830	4.5%	0.3115
	2041	4,166,810	45,055,776	1081.3%	1,219	1,241,955	13,429,273	1081.3%	1.0000	1.0843	1.0143	0.1671	0.0000	0.833	0.824	4.5%	0.2981
	2042	3,410,696	40,338,222	1182.7%	1,008	972,811	11,505,420	1182.7%	1.0000	1.0822	1.0143	0.1727	0.0000	0.827	0.819	4.5%	0.2852
	2043	2,772,758	35,829,655	1292.2%	829	756,801	9,779,397	1292.2%	1.0000	1.0809	1.0143	0.1783	0.0000	0.822	0.813	4.5%	0.2729
	2044	2,238,630	31,599,747	1411.6%	676	584,703	8,253,473	1411.6%	1.0000	1.0806	1.0143	0.1838	0.0000	0.816	0.807	4.5%	0.2612
	2045	1,794,867	27,668,819	1541.6%	548	448,610	6,915,562	1541.6%	1.0000	1.0802	1.0143	0.1894	0.0000	0.811	0.802	4.5%	0.2499
	2046	1,429,049	24,028,853	1681.5%	441	341,797	5,747,164	1681.5%	1.0000	1.0787	1.0143	0.1949	0.0000	0.805	0.796	4.5%	0.2392
	2047	1,129,843	20,709,185	1832.9%	353	258,596	4,739,879	1832.9%	1.0000	1.0779	1.0143	0.2004	0.0000	0.800	0.791	4.5%	0.2289
	2048	887,040	17,713,674	1996.9%	280	194,281	3,879,687	1996.9%	1.0000	1.0771	1.0143	0.2059	0.0000	0.794	0.785	4.5%	0.2190
	2049	691,555	15,038,082	2174.5%	221	144,943	3,151,840	2174.5%	1.0000	1.0763	1.0143	0.2113	0.0000	0.789	0.780	4.5%	0.2096
	2050	535,407	12,659,212	2364.4%	173	107,384	2,538,996	2364.4%	1.0000	1.0745	1.0143	0.2166	0.0000	0.783	0.774	4.5%	0.2006
	2051	411,664	10,570,502	2567.7%	135	79,010	2,028,779	2567.7%	1.0000	1.0730	1.0143	0.2218	0.0000	0.778	0.769	4.5%	0.1919
	2052	314,376	8,750,357	2783.4%	104	57,739	1,607,121	2783.4%	1.0000	1.0707	1.0143	0.2269	0.0000	0.773	0.764	4.5%	0.1837
	2053	238,487	7,188,018	3014.0%	80	41,915	1,263,327	3014.0%	1.0000	1.0693	1.0143	0.2318	0.0000	0.768	0.759	4.5%	0.1758
	Past	952,172,876	377,596,088	39.7%	438,614	1,323,040,156	464,357,437	35.1%									
	Future	1,146,162,816	2,742,343,300	239.3%	282,829	814,724,087	1,540,287,428	189.1%									
	Lifetime	2,098,335,692	3,119,939,388	148.7%	721,443	2,137,764,243	2,004,644,865	93.8%									

Attachment 2
MetLife Insurance Company USA
Nationwide Written Premium and Paid Claim Experience Projections with No Increase
LTC4 Tax-Qualified Comprehensive Policy Form

		Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest					
	Calendar Year	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1997	23,063	0	0.0%	0.0%	47,680	0	0.0%	0.0%	4.5%	2.0674
	1998	14,754,708	3,344	0.0%	0.0%	29,189,935	6,616	0.0%	0.0%	4.5%	1.9783
	1999	38,614,910	189,122	0.5%	0.4%	73,104,016	358,038	0.5%	0.4%	4.5%	1.8932
	2000	59,480,967	484,105	0.8%	0.6%	107,757,607	877,020	0.8%	0.6%	4.5%	1.8116
	2001	62,332,752	1,566,727	2.5%	1.3%	108,061,236	2,716,108	2.5%	1.2%	4.5%	1.7336
	2002	60,975,396	2,818,225	4.6%	2.1%	101,156,075	4,675,337	4.6%	2.1%	4.5%	1.6590
	2003	59,631,055	4,197,095	7.0%	3.1%	94,665,895	6,663,000	7.0%	3.0%	4.5%	1.5875
	2004	67,468,177	5,352,938	7.9%	4.0%	102,495,249	8,131,992	7.9%	3.8%	4.5%	1.5192
	2005	67,430,943	6,565,264	9.7%	4.9%	98,027,449	9,544,224	9.7%	4.6%	4.5%	1.4537
	2006	66,151,410	6,231,691	9.4%	5.5%	92,026,157	8,669,182	9.4%	5.2%	4.5%	1.3911
	2007	65,331,796	4,592,163	7.0%	5.7%	86,972,205	6,113,265	7.0%	5.3%	4.5%	1.3312
	2008	64,365,337	24,317,045	37.8%	9.0%	81,995,807	30,977,788	37.8%	8.1%	4.5%	1.2739
	2009	63,393,882	36,635,777	57.8%	13.5%	77,280,630	44,661,028	57.8%	11.7%	4.5%	1.2191
	2010	72,036,496	39,890,871	55.4%	17.4%	84,034,882	46,535,088	55.4%	14.9%	4.5%	1.1666
	2011	72,674,558	39,074,589	53.8%	20.6%	81,128,440	43,619,948	53.8%	17.5%	4.5%	1.1163
	2012	71,072,681	47,006,184	66.1%	24.2%	75,923,660	50,214,533	66.1%	20.4%	4.5%	1.0683
	2013	69,263,233	53,840,757	77.7%	28.0%	70,804,507	55,038,844	77.7%	23.4%	4.5%	1.0223
Projected Future Experience (40 Years)	2014	73,384,818	61,883,232	84.3%	31.9%	71,787,376	60,536,157	84.3%	26.4%	4.5%	0.9782
	2015	71,188,298	79,933,279	112.3%	37.0%	66,639,875	74,826,114	112.3%	30.2%	4.5%	0.9361
	2016	67,231,930	88,734,512	132.0%	42.4%	60,226,115	79,488,049	132.0%	34.1%	4.5%	0.8958
	2017	63,120,489	92,942,025	147.2%	47.7%	54,108,231	79,671,889	147.2%	37.9%	4.5%	0.8572
	2018	58,843,609	97,495,759	165.7%	53.0%	48,269,855	79,976,504	165.7%	41.6%	4.5%	0.8203
	2019	54,479,601	101,301,111	185.9%	58.3%	42,765,575	79,519,678	185.9%	45.2%	4.5%	0.7850
	2020	50,151,577	105,291,072	209.9%	63.7%	37,672,870	79,092,565	209.9%	48.8%	4.5%	0.7512
	2021	45,967,109	108,696,728	236.5%	69.1%	33,042,661	78,134,761	236.5%	52.3%	4.5%	0.7188
	2022	41,955,811	111,526,045	265.8%	74.6%	28,860,487	76,716,333	265.8%	55.7%	4.5%	0.6879
	2023	38,130,296	113,839,088	298.6%	80.2%	25,099,520	74,935,334	298.6%	59.0%	4.5%	0.6583
	2024	34,500,964	115,651,468	335.2%	85.8%	21,732,525	72,850,091	335.2%	62.2%	4.5%	0.6299
	2025	31,075,915	116,947,386	376.3%	91.4%	18,732,105	70,494,166	376.3%	65.4%	4.5%	0.6028
	2026	27,860,914	117,713,305	422.5%	97.0%	16,070,957	67,900,336	422.5%	68.4%	4.5%	0.5768
	2027	24,859,402	117,919,643	474.3%	102.7%	13,722,105	65,090,294	474.3%	71.3%	4.5%	0.5520
	2028	22,072,566	117,530,860	532.5%	108.4%	11,659,143	62,082,001	532.5%	74.2%	4.5%	0.5282
	2029	19,499,451	116,526,021	597.6%	114.0%	9,856,435	58,900,695	597.6%	76.8%	4.5%	0.5055
	2030	17,137,093	114,909,005	670.5%	119.5%	8,289,310	55,582,141	670.5%	79.4%	4.5%	0.4837
	2031	14,980,718	112,668,555	752.1%	125.0%	6,934,219	52,151,600	752.1%	81.8%	4.5%	0.4629
	2032	13,023,950	109,763,772	842.8%	130.4%	5,768,878	48,619,182	842.8%	84.0%	4.5%	0.4429
	2033	11,259,020	106,168,867	943.0%	135.6%	4,772,357	45,001,762	943.0%	86.1%	4.5%	0.4239
	2034	9,676,966	101,897,805	1053.0%	140.6%	3,925,141	41,331,472	1053.0%	88.1%	4.5%	0.4056
	2035	8,267,852	97,003,161	1173.3%	145.4%	3,209,168	37,651,791	1173.3%	89.9%	4.5%	0.3882
	2036	7,020,972	91,557,796	1304.1%	150.0%	2,607,838	34,007,820	1304.1%	91.5%	4.5%	0.3714
	2037	5,925,050	85,659,332	1445.7%	154.3%	2,106,004	30,446,814	1445.7%	92.9%	4.5%	0.3554
	2038	4,968,443	79,454,503	1599.2%	158.3%	1,689,940	27,025,230	1599.2%	94.2%	4.5%	0.3401
	2039	4,139,334	73,167,109	1767.6%	162.0%	1,347,302	23,814,995	1767.6%	95.4%	4.5%	0.3255
	2040	3,425,913	67,045,149	1957.0%	165.4%	1,067,074	20,882,653	1957.0%	96.4%	4.5%	0.3115
	2041	2,816,548	61,216,808	2173.5%	168.5%	839,497	18,246,211	2173.5%	97.3%	4.5%	0.2981
	2042	2,299,940	55,669,744	2420.5%	171.4%	655,998	15,878,335	2420.5%	98.0%	4.5%	0.2852
	2043	1,865,274	50,367,982	2700.3%	174.0%	509,111	13,747,508	2700.3%	98.7%	4.5%	0.2729
	2044	1,502,345	45,311,703	3016.1%	176.4%	392,394	11,834,871	3016.1%	99.3%	4.5%	0.2612
	2045	1,201,649	40,517,544	3371.8%	178.5%	300,341	10,126,980	3371.8%	99.8%	4.5%	0.2499
	2046	954,452	36,000,669	3771.9%	180.4%	228,283	8,610,555	3771.9%	100.2%	4.5%	0.2392
	2047	752,819	31,777,439	4221.1%	182.1%	172,304	7,273,160	4221.1%	100.6%	4.5%	0.2289
	2048	589,640	27,867,350	4726.2%	183.6%	129,144	6,103,566	4726.2%	100.9%	4.5%	0.2190
	2049	458,618	24,281,420	5294.5%	184.9%	96,122	5,089,156	5294.5%	101.1%	4.5%	0.2096
	2050	354,243	21,020,362	5933.9%	186.0%	71,049	4,215,951	5933.9%	101.4%	4.5%	0.2006
	2051	271,751	18,076,937	6652.0%	187.0%	52,157	3,469,476	6652.0%	101.5%	4.5%	0.1919
	2052	207,069	15,442,095	7457.5%	187.8%	38,031	2,836,149	7457.5%	101.7%	4.5%	0.1837
	2053	156,747	13,105,287	8360.8%	188.5%	27,549	2,303,314	8360.8%	101.8%	4.5%	0.1758
	Past	975,001,363	272,765,898	28.0%		1,364,671,430	318,802,012	23.4%			
	Future	837,579,156	3,143,881,929	375.4%		605,475,046	1,686,465,660	278.5%			
	Lifetime	1,812,580,519	3,416,647,827	188.5%		1,970,146,476	2,005,267,673	101.8%			

Attachment 2
MetLife Insurance Company USA
Nationwide Written Premium and Paid Claim Experience Projections with 46.2% Increase
LTC4 Tax-Qualified Comprehensive Policy Form

		Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest					
	Calendar Year	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1997	23,063	0	0.0%	0.0%	47,680	0	0.0%	0.0%	4.5%	2.0674
	1998	14,754,708	3,344	0.0%	0.0%	29,189,935	6,616	0.0%	0.0%	4.5%	1.9783
	1999	38,614,910	189,122	0.5%	0.4%	73,104,016	358,038	0.5%	0.4%	4.5%	1.8932
	2000	59,480,967	484,105	0.8%	0.6%	107,757,607	877,020	0.8%	0.6%	4.5%	1.8116
	2001	62,332,752	1,566,727	2.5%	1.3%	108,061,236	2,716,108	2.5%	1.2%	4.5%	1.7336
	2002	60,975,396	2,818,225	4.6%	2.1%	101,156,075	4,675,337	4.6%	2.1%	4.5%	1.6590
	2003	59,631,055	4,197,095	7.0%	3.1%	94,665,895	6,663,000	7.0%	3.0%	4.5%	1.5875
	2004	67,468,177	5,352,938	7.9%	4.0%	102,495,249	8,131,992	7.9%	3.8%	4.5%	1.5192
	2005	67,430,943	6,565,264	9.7%	4.9%	98,027,449	9,544,224	9.7%	4.6%	4.5%	1.4537
	2006	66,151,410	6,231,691	9.4%	5.5%	92,026,157	8,669,182	9.4%	5.2%	4.5%	1.3911
	2007	65,331,796	4,592,163	7.0%	5.7%	86,972,205	6,113,265	7.0%	5.3%	4.5%	1.3312
	2008	64,365,337	24,317,045	37.8%	9.0%	81,995,807	30,977,788	37.8%	8.1%	4.5%	1.2739
	2009	63,393,882	36,635,777	57.8%	13.5%	77,280,630	44,661,028	57.8%	11.7%	4.5%	1.2191
	2010	72,036,496	39,890,871	55.4%	17.4%	84,034,882	46,535,088	55.4%	14.9%	4.5%	1.1666
	2011	72,674,558	39,074,589	53.8%	20.6%	81,128,440	43,619,948	53.8%	17.5%	4.5%	1.1163
	2012	71,072,681	47,006,184	66.1%	24.2%	75,923,660	50,214,533	66.1%	20.4%	4.5%	1.0683
	2013	69,263,233	53,840,757	77.7%	28.0%	70,804,507	55,038,844	77.7%	23.4%	4.5%	1.0223
Projected Future Experience (40 Years)	2014	73,388,082	61,883,232	84.3%	31.9%	71,790,569	60,536,157	84.3%	26.4%	4.5%	0.9782
	2015	93,283,355	79,560,606	85.3%	36.3%	87,323,216	74,477,253	85.3%	29.8%	4.5%	0.9361
	2016	92,818,255	87,280,239	94.0%	40.6%	83,146,251	78,185,317	94.0%	33.1%	4.5%	0.8958
	2017	87,141,988	90,279,930	103.6%	44.8%	74,699,973	77,389,885	103.6%	36.2%	4.5%	0.8572
	2018	81,237,331	94,012,174	115.7%	48.9%	66,639,594	77,118,893	115.7%	39.3%	4.5%	0.8203
	2019	75,212,408	97,302,322	129.4%	53.0%	59,040,483	76,380,696	129.4%	42.2%	4.5%	0.7850
	2020	69,237,187	100,975,153	145.8%	57.1%	52,009,601	75,850,532	145.8%	45.1%	4.5%	0.7512
	2021	63,460,173	104,171,802	164.2%	61.4%	45,617,247	74,882,097	164.2%	48.0%	4.5%	0.7188
	2022	57,922,250	106,857,138	184.5%	65.6%	39,843,452	73,504,693	184.5%	50.8%	4.5%	0.6879
	2023	52,640,830	109,056,877	207.2%	70.0%	34,651,176	71,787,412	207.2%	53.5%	4.5%	0.6583
	2024	47,630,271	110,782,669	232.6%	74.3%	30,002,815	69,783,183	232.6%	56.2%	4.5%	0.6299
	2025	42,901,752	112,017,241	261.1%	78.8%	25,860,546	67,522,347	261.1%	58.8%	4.5%	0.6028
	2026	38,463,231	112,746,386	293.1%	83.2%	22,186,670	65,035,278	293.1%	61.3%	4.5%	0.5768
	2027	34,319,456	112,941,017	329.1%	87.7%	18,943,947	62,342,149	329.1%	63.7%	4.5%	0.5520
	2028	30,472,066	112,566,609	369.4%	92.2%	16,095,916	59,459,790	369.4%	66.1%	4.5%	0.5282
	2029	26,919,737	111,602,755	414.6%	96.6%	13,607,186	56,412,119	414.6%	68.3%	4.5%	0.5055
	2030	23,658,380	110,053,015	465.2%	101.1%	11,443,693	53,233,271	465.2%	70.5%	4.5%	0.4837
	2031	20,681,398	107,906,504	521.8%	105.5%	9,572,929	49,947,360	521.8%	72.5%	4.5%	0.4629
	2032	17,979,990	105,123,943	584.7%	109.8%	7,964,125	46,563,999	584.7%	74.4%	4.5%	0.4429
	2033	15,543,428	101,680,610	654.2%	113.9%	6,588,388	43,099,326	654.2%	76.2%	4.5%	0.4239
	2034	13,359,340	97,589,848	730.5%	118.0%	5,418,774	39,584,092	730.5%	77.9%	4.5%	0.4056
	2035	11,414,004	92,901,971	813.9%	121.9%	4,430,347	36,059,914	813.9%	79.4%	4.5%	0.3882
	2036	9,692,641	87,686,728	904.7%	125.6%	3,600,192	32,569,968	904.7%	80.8%	4.5%	0.3714
	2037	8,179,685	82,037,590	1002.9%	129.1%	2,907,393	29,159,500	1002.9%	82.0%	4.5%	0.3554
	2038	6,859,059	76,095,069	1109.4%	132.3%	2,333,004	25,882,570	1109.4%	83.1%	4.5%	0.3401
	2039	5,714,449	70,073,493	1226.3%	135.3%	1,859,983	22,808,061	1226.3%	84.1%	4.5%	0.3255
	2040	4,729,551	64,210,365	1357.6%	138.1%	1,473,120	19,999,698	1357.6%	85.0%	4.5%	0.3115
	2041	3,888,306	58,628,444	1507.8%	140.6%	1,158,944	17,474,726	1507.8%	85.7%	4.5%	0.2981
	2042	3,175,116	53,315,915	1679.2%	143.0%	905,619	15,206,966	1679.2%	86.4%	4.5%	0.2852
	2043	2,575,049	48,238,320	1873.3%	145.1%	702,838	13,166,235	1873.3%	87.0%	4.5%	0.2729
	2044	2,074,017	43,395,830	2092.4%	147.1%	541,708	11,334,468	2092.4%	87.5%	4.5%	0.2612
	2045	1,658,900	38,804,378	2339.2%	148.8%	414,627	9,698,791	2339.2%	87.9%	4.5%	0.2499
	2046	1,317,638	34,478,486	2616.7%	150.3%	315,150	8,246,483	2616.7%	88.3%	4.5%	0.2392
	2047	1,039,281	30,433,823	2928.4%	151.7%	237,869	6,965,636	2928.4%	88.6%	4.5%	0.2289
	2048	814,009	26,689,061	3278.7%	152.9%	178,286	5,845,495	3278.7%	88.8%	4.5%	0.2190
	2049	633,130	23,254,752	3673.0%	154.0%	132,698	4,873,976	3673.0%	89.1%	4.5%	0.2096
	2050	489,038	20,131,578	4116.6%	154.9%	98,084	4,037,692	4116.6%	89.2%	4.5%	0.2006
	2051	375,157	17,312,606	4614.8%	155.7%	72,003	3,322,780	4614.8%	89.4%	4.5%	0.1919
	2052	285,862	14,789,172	5173.5%	156.4%	52,502	2,716,231	5173.5%	89.5%	4.5%	0.1837
	2053	216,392	12,551,169	5800.2%	157.0%	38,032	2,205,925	5800.2%	89.6%	4.5%	0.1758
	Past	975,001,363	272,765,898	28.0%		1,364,671,430	318,802,012	23.4%			
	Future	1,123,402,193	3,021,418,820	269.0%		803,898,947	1,624,670,962	202.1%			
	Lifetime	2,098,403,556	3,294,184,718	157.0%		2,168,570,377	1,943,472,974	89.6%			

Attachment 3
MetLife Insurance Company USA
Pennsylvania Earned Premium and Incurred Claim Experience Projections with No Increase
LTC4 Tax-Qualified Comprehensive Policy Form

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest				With Interest			Premium	Morbidity Factors		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1997	279	0	0.0%	1	577	0	0.0%				0.0000		1.000		4.5%	2.0674
	1998	265,461	0	0.0%	375	525,173	0	0.0%				0.0132		0.987		4.5%	1.9783
	1999	1,049,173	0	0.0%	881	1,986,248	0	0.0%				0.0233		0.977		4.5%	1.8932
	2000	1,855,861	425,136	22.9%	1,292	3,362,137	770,189	22.9%				0.0387		0.961		4.5%	1.8116
	2001	2,225,746	2,465	0.1%	1,278	3,858,595	4,274	0.1%				0.0369		0.963		4.5%	1.7336
	2002	2,154,860	252,841	11.7%	1,242	3,574,838	419,454	11.7%				0.0282		0.972		4.5%	1.6590
	2003	2,080,204	288,238	13.9%	1,211	3,302,380	457,586	13.9%				0.0250		0.975		4.5%	1.5875
	2004	2,027,430	28,099	1.4%	1,171	3,079,999	42,687	1.4%				0.0330		0.967		4.5%	1.5192
	2005	2,084,595	372,034	17.8%	1,112	3,030,472	540,843	17.8%				0.0504		0.950		4.5%	1.4537
	2006	2,149,460	176,338	8.2%	1,087	2,990,208	245,311	8.2%				0.0225		0.978		4.5%	1.3911
	2007	2,098,750	674,491	32.1%	1,062	2,793,937	897,909	32.1%				0.0230		0.977		4.5%	1.3312
	2008	2,047,178	860,090	42.0%	1,038	2,607,926	1,095,679	42.0%				0.0226		0.977		4.5%	1.2739
	2009	1,991,600	279,954	14.1%	1,018	2,427,870	341,279	14.1%				0.0193		0.981		4.5%	1.2191
	2010	1,955,608	414,043	21.2%	999	2,281,334	483,006	21.2%				0.0187		0.981		4.5%	1.1666
	2011	1,979,472	1,777,056	89.8%	966	2,209,734	1,983,772	89.8%				0.0330		0.967		4.5%	1.1163
	2012	2,043,354	1,250,506	61.2%	930	2,182,820	1,335,857	61.2%				0.0373		0.963		4.5%	1.0683
	2013	2,003,186	1,959,843	97.8%	915	2,047,762	2,003,454	97.8%				0.0161		0.984		4.5%	1.0223
Projected Future Experience (40 Years)	2014	2,068,379	2,335,225	112.9%	879	2,023,354	2,284,391	112.9%	1.0737	1.2403	1.0000	0.0394	0.0000	0.961	0.962	4.5%	0.9782
	2015	2,099,171	2,605,362	124.1%	842	1,965,049	2,438,898	124.1%	1.0711	1.1654	1.0000	0.0427	0.0000	0.957	0.948	4.5%	0.9361
	2016	1,992,490	2,862,120	143.6%	802	1,784,865	2,563,876	143.6%	1.0000	1.1522	1.0000	0.0465	0.0000	0.953	0.949	4.5%	0.8958
	2017	1,881,427	3,085,497	164.0%	761	1,612,800	2,644,954	164.0%	1.0000	1.1363	1.0000	0.0513	0.0000	0.949	0.944	4.5%	0.8572
	2018	1,765,490	3,287,957	186.2%	718	1,448,245	2,697,136	186.2%	1.0000	1.1302	1.0000	0.0572	0.0000	0.943	0.938	4.5%	0.8203
	2019	1,645,555	3,454,474	209.9%	673	1,291,733	2,711,705	209.9%	1.0000	1.1210	1.0000	0.0628	0.0000	0.937	0.932	4.5%	0.7850
	2020	1,524,538	3,587,831	235.3%	627	1,145,202	2,695,108	235.3%	1.0000	1.1138	1.0000	0.0675	0.0000	0.932	0.926	4.5%	0.7512
	2021	1,405,623	3,701,369	263.3%	583	1,010,408	2,660,665	263.3%	1.0000	1.1107	1.0000	0.0711	0.0000	0.929	0.922	4.5%	0.7188
	2022	1,290,566	3,802,952	294.7%	539	887,752	2,615,968	294.7%	1.0000	1.1106	1.0000	0.0749	0.0000	0.925	0.918	4.5%	0.6879
	2023	1,179,778	3,892,298	329.9%	497	776,597	2,562,131	329.9%	1.0000	1.1110	1.0000	0.0788	0.0000	0.921	0.914	4.5%	0.6583
	2024	1,073,629	3,959,443	368.8%	455	676,290	2,494,096	368.8%	1.0000	1.1091	1.0000	0.0828	0.0000	0.917	0.910	4.5%	0.6299
	2025	972,452	3,999,715	411.3%	416	586,180	2,410,969	411.3%	1.0000	1.1065	1.0000	0.0870	0.0000	0.913	0.906	4.5%	0.6028
	2026	876,534	4,016,858	458.3%	378	505,609	2,317,036	458.3%	1.0000	1.1053	1.0000	0.0914	0.0000	0.909	0.901	4.5%	0.5768
	2027	786,109	4,000,811	508.9%	342	433,923	2,208,402	508.9%	1.0000	1.1017	1.0000	0.0959	0.0000	0.904	0.897	4.5%	0.5520
	2028	701,353	3,959,685	564.6%	307	370,468	2,091,580	564.6%	1.0000	1.1004	1.0000	0.1006	0.0000	0.899	0.892	4.5%	0.5282
	2029	622,383	3,891,826	625.3%	275	314,597	1,967,211	625.3%	1.0000	1.0987	1.0000	0.1054	0.0000	0.895	0.887	4.5%	0.5055
	2030	549,250	3,795,809	691.1%	244	265,675	1,836,055	691.1%	1.0000	1.0963	1.0000	0.1103	0.0000	0.890	0.882	4.5%	0.4837
	2031	481,950	3,679,293	763.4%	216	223,083	1,703,057	763.4%	1.0000	1.0958	1.0000	0.1154	0.0000	0.885	0.877	4.5%	0.4629
	2032	420,416	3,534,204	840.6%	190	186,221	1,565,454	840.6%	1.0000	1.0923	1.0000	0.1206	0.0000	0.879	0.872	4.5%	0.4429
	2033	364,530	3,359,326	921.5%	166	154,513	1,423,917	921.5%	1.0000	1.0875	1.0000	0.1259	0.0000	0.874	0.867	4.5%	0.4239
	2034	314,120	3,164,617	1007.5%	144	127,412	1,283,622	1007.5%	1.0000	1.0845	1.0000	0.1313	0.0000	0.869	0.862	4.5%	0.4056
	2035	268,967	2,953,166	1098.0%	125	104,400	1,146,272	1098.0%	1.0000	1.0811	1.0000	0.1368	0.0000	0.863	0.856	4.5%	0.3882
	2036	228,814	2,731,393	1193.7%	107	84,990	1,014,536	1193.7%	1.0000	1.0785	1.0000	0.1424	0.0000	0.858	0.851	4.5%	0.3714
	2037	193,368	2,501,688	1293.7%	91	68,731	889,202	1293.7%	1.0000	1.0751	1.0000	0.1481	0.0000	0.852	0.845	4.5%	0.3554
	2038	162,314	2,275,420	1401.9%	77	55,209	773,949	1401.9%	1.0000	1.0748	1.0000	0.1538	0.0000	0.846	0.839	4.5%	0.3401
	2039	135,317	2,065,688	1526.6%	65	44,044	672,356	1526.6%	1.0000	1.0800	1.0000	0.1595	0.0000	0.841	0.834	4.5%	0.3255
	2040	112,032	1,874,806	1673.5%	54	34,895	583,949	1673.5%	1.0000	1.0872	1.0000	0.1652	0.0000	0.835	0.828	4.5%	0.3115
	2041	92,106	1,695,254	1840.5%	45	27,453	505,286	1840.5%	1.0000	1.0906	1.0000	0.1709	0.0000	0.829	0.822	4.5%	0.2981
	2042	75,193	1,517,473	2018.1%	37	21,447	432,819	2018.1%	1.0000	1.0870	1.0000	0.1766	0.0000	0.823	0.816	4.5%	0.2852
	2043	60,952	1,348,511	2212.4%	30	16,636	368,065	2212.4%	1.0000	1.0867	1.0000	0.1822	0.0000	0.818	0.811	4.5%	0.2729
	2044	49,057	1,191,067	2427.9%	25	12,813	311,092	2427.9%	1.0000	1.0876	1.0000	0.1879	0.0000	0.812	0.805	4.5%	0.2612
	2045	39,203	1,043,624	2662.1%	20	9,799	260,844	2662.1%	1.0000	1.0865	1.0000	0.1935	0.0000	0.806	0.799	4.5%	0.2499
	2046	31,106	905,976	2912.5%	16	7,440	216,689	2912.5%	1.0000	1.0840	1.0000	0.1992	0.0000	0.801	0.793	4.5%	0.2392
	2047	24,506	778,846	3178.2%	13	5,609	178,261	3178.2%	1.0000	1.0811	1.0000	0.2048	0.0000	0.795	0.788	4.5%	0.2289
	2048	19,169	665,247	3470.5%	10	4,198	145,704	3470.5%	1.0000	1.0818	1.0000	0.2104	0.0000	0.790	0.782	4.5%	0.2190
	2049	14,887	563,713	3786.5%	8	3,120	118,149	3786.5%	1.0000	1.0809	1.0000	0.2161	0.0000	0.784	0.777	4.5%	0.2096
	2050	11,480	471,177	4104.3%	6	2,302	94,502	4104.3%	1.0000	1.0739	1.0000	0.2217	0.0000	0.778	0.771	4.5%	0.2006
	2051	8,790	391,255	4451.4%	5	1,687	75,093	4451.4%	1.0000	1.0746	1.0000	0.2273	0.0000	0.773	0.766	4.5%	0.1919
	2052	6,682	320,632	4798.5%	4	1,227	58,888	4798.5%	1.0000	1.0681	1.0000	0.2327	0.0000	0.767	0.760	4.5%	0.1837
	2053	5,044	259,317	5141.3%	3	886	45,576	5141.3%	1.0000	1.0616	1.0000	0.2381	0.0000	0.762	0.755	4.5%	0.1758
	Past	30,012,216	8,761,135	29.2%	16,578	42,262,009	10,621,303	25.1%									
	Future	25,554,731	99,530,925	389.5%	10,792	18,296,864	55,067,460	301.0%									
	Lifetime	55,566,946	108,292,060	194.9%	27,370	60,558,873	65,688,763	108.5%									

Attachment 3
MetLife Insurance Company USA
Pennsylvania Earned Premium and Incurred Claim Experience Projections with 46.2% Increase
LTC4 Tax-Qualified Comprehensive Policy Form

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest				With Interest			Premium	Morbidity Factors		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1997	279	0	0.0%	1	577	0	0.0%				0.0000		1.000		4.5%	2.0674
	1998	265,461	0	0.0%	375	525,173	0	0.0%				0.0132		0.987		4.5%	1.9783
	1999	1,049,173	0	0.0%	881	1,986,248	0	0.0%				0.0233		0.977		4.5%	1.8932
	2000	1,855,861	425,136	22.9%	1,292	3,362,137	770,189	22.9%				0.0387		0.961		4.5%	1.8116
	2001	2,225,746	2,465	0.1%	1,278	3,858,595	4,274	0.1%				0.0369		0.963		4.5%	1.7336
	2002	2,154,860	252,841	11.7%	1,242	3,574,838	419,454	11.7%				0.0282		0.972		4.5%	1.6590
	2003	2,080,204	288,238	13.9%	1,211	3,302,380	457,586	13.9%				0.0250		0.975		4.5%	1.5875
	2004	2,027,430	28,099	1.4%	1,171	3,079,999	42,687	1.4%				0.0330		0.967		4.5%	1.5192
	2005	2,084,595	372,034	17.8%	1,112	3,030,472	540,843	17.8%				0.0504		0.950		4.5%	1.4537
	2006	2,149,460	176,338	8.2%	1,087	2,990,208	245,311	8.2%				0.0225		0.978		4.5%	1.3911
	2007	2,098,750	674,491	32.1%	1,062	2,793,937	897,909	32.1%				0.0230		0.977		4.5%	1.3312
	2008	2,047,178	860,090	42.0%	1,038	2,607,926	1,095,679	42.0%				0.0226		0.977		4.5%	1.2739
	2009	1,991,600	279,954	14.1%	1,018	2,427,870	341,279	14.1%				0.0193		0.981		4.5%	1.2191
	2010	1,955,608	414,043	21.2%	999	2,281,334	483,006	21.2%				0.0187		0.981		4.5%	1.1666
	2011	1,979,472	1,777,056	89.8%	966	2,209,734	1,983,772	89.8%				0.0330		0.967		4.5%	1.1163
	2012	2,043,354	1,250,506	61.2%	930	2,182,820	1,335,857	61.2%				0.0373		0.963		4.5%	1.0683
	2013	2,003,186	1,959,843	97.8%	915	2,047,762	2,003,454	97.8%				0.0161		0.984		4.5%	1.0223
Projected Future Experience (40 Years)	2014	2,068,379	2,335,225	112.9%	879	2,023,354	2,284,391	112.9%	1.0000	1.2403	1.0000	0.0394	0.0000	0.961	0.962	4.5%	0.9782
	2015	2,483,833	2,548,531	102.6%	833	2,325,134	2,385,698	102.6%	1.2269	1.1431	1.0074	0.0427	0.0100	0.948	0.914	4.5%	0.9361
	2016	2,750,655	2,741,103	99.7%	794	2,464,026	2,455,470	99.7%	1.1917	1.1204	1.0143	0.0465	0.0000	0.953	0.929	4.5%	0.8958
	2017	2,597,331	2,955,035	113.8%	754	2,226,488	2,533,119	113.8%	1.0000	1.1363	1.0143	0.0513	0.0000	0.949	0.944	4.5%	0.8572
	2018	2,437,278	3,148,935	129.2%	711	1,999,318	2,583,095	129.2%	1.0000	1.1302	1.0143	0.0572	0.0000	0.943	0.938	4.5%	0.8203
	2019	2,271,707	3,308,412	145.6%	666	1,783,252	2,597,048	145.6%	1.0000	1.1210	1.0143	0.0628	0.0000	0.937	0.932	4.5%	0.7850
	2020	2,104,641	3,436,130	163.3%	621	1,580,965	2,581,153	163.3%	1.0000	1.1138	1.0143	0.0675	0.0000	0.932	0.926	4.5%	0.7512
	2021	1,940,478	3,544,868	182.7%	577	1,394,879	2,548,167	182.7%	1.0000	1.1107	1.0143	0.0711	0.0000	0.929	0.922	4.5%	0.7188
	2022	1,781,641	3,642,156	204.4%	534	1,225,552	2,505,359	204.4%	1.0000	1.1106	1.0143	0.0749	0.0000	0.925	0.918	4.5%	0.6879
	2023	1,628,696	3,727,723	228.9%	492	1,072,100	2,453,799	228.9%	1.0000	1.1110	1.0143	0.0788	0.0000	0.921	0.914	4.5%	0.6583
	2024	1,482,156	3,792,030	255.8%	451	933,626	2,388,640	255.8%	1.0000	1.1091	1.0143	0.0828	0.0000	0.917	0.910	4.5%	0.6299
	2025	1,342,480	3,830,598	285.3%	412	809,227	2,309,028	285.3%	1.0000	1.1065	1.0143	0.0870	0.0000	0.913	0.906	4.5%	0.6028
	2026	1,210,065	3,847,017	317.9%	374	697,999	2,219,067	317.9%	1.0000	1.1053	1.0143	0.0914	0.0000	0.909	0.901	4.5%	0.5768
	2027	1,085,233	3,831,648	353.1%	338	599,036	2,115,026	353.1%	1.0000	1.1017	1.0143	0.0959	0.0000	0.904	0.897	4.5%	0.5520
	2028	968,226	3,792,262	391.7%	304	511,435	2,003,144	391.7%	1.0000	1.1004	1.0143	0.1006	0.0000	0.899	0.892	4.5%	0.5282
	2029	859,206	3,727,272	433.8%	272	434,305	1,884,033	433.8%	1.0000	1.0987	1.0143	0.1054	0.0000	0.895	0.887	4.5%	0.5055
	2030	758,246	3,635,315	479.4%	242	366,768	1,758,422	479.4%	1.0000	1.0963	1.0143	0.1103	0.0000	0.890	0.882	4.5%	0.4837
	2031	665,337	3,523,725	529.6%	214	307,969	1,631,049	529.6%	1.0000	1.0958	1.0143	0.1154	0.0000	0.885	0.877	4.5%	0.4629
	2032	580,389	3,384,771	583.2%	188	257,080	1,499,263	583.2%	1.0000	1.0923	1.0143	0.1206	0.0000	0.879	0.872	4.5%	0.4429
	2033	503,238	3,217,287	639.3%	165	213,307	1,363,710	639.3%	1.0000	1.0875	1.0143	0.1259	0.0000	0.874	0.867	4.5%	0.4239
	2034	433,646	3,030,810	698.9%	143	175,894	1,229,348	698.9%	1.0000	1.0845	1.0143	0.1313	0.0000	0.869	0.862	4.5%	0.4056
	2035	371,312	2,828,300	761.7%	123	144,125	1,097,805	761.7%	1.0000	1.0811	1.0143	0.1368	0.0000	0.863	0.856	4.5%	0.3882
	2036	315,880	2,615,904	828.1%	106	117,329	971,640	828.1%	1.0000	1.0785	1.0143	0.1424	0.0000	0.858	0.851	4.5%	0.3714
	2037	266,947	2,395,912	897.5%	90	94,884	851,605	897.5%	1.0000	1.0751	1.0143	0.1481	0.0000	0.852	0.845	4.5%	0.3554
	2038	224,077	2,179,210	972.5%	76	76,216	741,225	972.5%	1.0000	1.0748	1.0143	0.1538	0.0000	0.846	0.839	4.5%	0.3401
	2039	186,807	1,978,347	1059.0%	64	60,803	643,928	1059.0%	1.0000	1.0800	1.0143	0.1595	0.0000	0.841	0.834	4.5%	0.3255
	2040	154,661	1,795,535	1161.0%	54	48,172	559,258	1161.0%	1.0000	1.0872	1.0143	0.1652	0.0000	0.835	0.828	4.5%	0.3115
	2041	127,154	1,623,576	1276.9%	44	37,899	483,921	1276.9%	1.0000	1.0906	1.0143	0.1709	0.0000	0.829	0.822	4.5%	0.2981
	2042	103,805	1,453,311	1400.0%	37	29,608	414,519	1400.0%	1.0000	1.0870	1.0143	0.1766	0.0000	0.823	0.816	4.5%	0.2852
	2043	84,145	1,291,493	1534.8%	30	22,967	352,502	1534.8%	1.0000	1.0867	1.0143	0.1822	0.0000	0.818	0.811	4.5%	0.2729
	2044	67,724	1,140,707	1684.3%	24	17,689	297,939	1684.3%	1.0000	1.0876	1.0143	0.1879	0.0000	0.812	0.805	4.5%	0.2612
	2045	54,121	999,497	1846.8%	20	13,527	249,815	1846.8%	1.0000	1.0865	1.0143	0.1935	0.0000	0.806	0.799	4.5%	0.2499
	2046	42,942	867,669	2020.5%	16	10,271	207,527	2020.5%	1.0000	1.0840	1.0143	0.1992	0.0000	0.801	0.793	4.5%	0.2392
	2047	33,831	745,915	2204.8%	12	7,743	170,724	2204.8%	1.0000	1.0811	1.0143	0.2048	0.0000	0.795	0.788	4.5%	0.2289
	2048	26,463	637,119	2407.6%	10	5,796	139,543	2407.6%	1.0000	1.0818	1.0143	0.2104	0.0000	0.790	0.782	4.5%	0.2190
	2049	20,552	539,878	2626.9%	8	4,308	113,153	2626.9%	1.0000	1.0809	1.0143	0.2161	0.0000	0.784	0.777	4.5%	0.2096
	2050	15,848	451,254	2847.3%	6	3,179	90,506	2847.3%	1.0000	1.0739	1.0143	0.2217	0.0000	0.778	0.771	4.5%	0.2006
	2051	12,134	374,712	3088.1%	5	2,329	71,918	3088.1%	1.0000	1.0746	1.0143	0.2273	0.0000	0.773	0.766	4.5%	0.1919
	2052	9,224	307,075	3328.9%	4	1,694	56,399	3328.9%	1.0000	1.0681	1.0143	0.2327	0.0000	0.767	0.760	4.5%	0.1837
	2053	6,963	248,352	3566.7%	3	1,224	43,649	3566.7%	1.0000	1.0616	1.0143	0.2381	0.0000	0.762	0.755	4.5%	0.1758
	Past	30,012,216	8,761,135	29.2%	16,578	42,262,009	10,621,303	25.1%									
	Future	34,077,452	95,474,620	280.2%	10,692	24,101,477	52,885,606	219.4%									
	Lifetime	64,089,667	104,235,754	162.6%	27,270	66,363,485	63,506,909	95.7%									

Attachment 4
MetLife Insurance Company USA
Pennsylvania Written Premium and Paid Claim Experience Projections with No Increase
LTC4 Tax-Qualified Comprehensive Policy Form

		Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest					
	Calendar Year	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1997	2,168	0	0.0%	0.0%	4,481	0	0.0%	0.0%	4.5%	2.0674
	1998	529,652	0	0.0%	0.0%	1,047,835	0	0.0%	0.0%	4.5%	1.9783
	1999	1,337,868	0	0.0%	0.0%	2,532,791	0	0.0%	0.0%	4.5%	1.8932
	2000	2,079,057	27,326	1.3%	0.7%	3,766,486	49,504	1.3%	0.7%	4.5%	1.8116
	2001	2,199,524	135,553	6.2%	2.6%	3,813,136	234,997	6.2%	2.5%	4.5%	1.7336
	2002	2,132,359	178,460	8.4%	4.1%	3,537,511	296,059	8.4%	3.9%	4.5%	1.6590
	2003	2,063,480	287,251	13.9%	6.1%	3,275,830	456,018	13.9%	5.8%	4.5%	1.5875
	2004	2,010,523	155,871	7.8%	6.3%	3,054,315	236,793	7.8%	6.1%	4.5%	1.5192
	2005	2,138,210	134,349	6.3%	6.3%	3,108,414	195,309	6.3%	6.1%	4.5%	1.4537
	2006	2,125,237	192,939	9.1%	6.7%	2,956,511	268,407	9.1%	6.4%	4.5%	1.3911
	2007	2,084,151	89,132	4.3%	6.4%	2,774,502	118,656	4.3%	6.2%	4.5%	1.3312
	2008	2,029,189	265,783	13.1%	7.1%	2,585,010	338,584	13.1%	6.8%	4.5%	1.2739
	2009	1,979,690	468,874	23.7%	8.5%	2,413,350	571,583	23.7%	7.9%	4.5%	1.2191
	2010	1,948,058	585,119	30.0%	10.2%	2,272,526	682,576	30.0%	9.3%	4.5%	1.1666
	2011	2,024,191	657,184	32.5%	11.9%	2,259,655	733,631	32.5%	10.6%	4.5%	1.1163
	2012	2,024,675	1,073,903	53.0%	14.8%	2,162,866	1,147,200	53.0%	12.8%	4.5%	1.0683
	2013	1,995,039	1,256,306	63.0%	17.9%	2,039,433	1,284,262	63.0%	15.2%	4.5%	1.0223
Projected Future Experience (40 Years)	2014	2,124,640	1,731,171	81.5%	22.1%	2,078,391	1,693,487	81.5%	18.2%	4.5%	0.9782
	2015	2,062,733	2,377,644	115.3%	27.6%	1,930,939	2,225,729	115.3%	22.1%	4.5%	0.9361
	2016	1,954,505	2,733,279	139.8%	33.5%	1,750,839	2,448,461	139.8%	26.3%	4.5%	0.8958
	2017	1,841,741	2,934,753	159.3%	39.5%	1,578,779	2,515,733	159.3%	30.4%	4.5%	0.8572
	2018	1,723,920	3,130,750	181.6%	45.6%	1,414,145	2,568,178	181.6%	34.5%	4.5%	0.8203
	2019	1,603,088	3,317,218	206.9%	51.7%	1,258,397	2,603,961	206.9%	38.6%	4.5%	0.7850
	2020	1,482,221	3,483,125	235.0%	58.0%	1,113,415	2,616,454	235.0%	42.5%	4.5%	0.7512
	2021	1,364,498	3,632,626	266.2%	64.3%	980,846	2,611,250	266.2%	46.5%	4.5%	0.7188
	2022	1,250,815	3,764,730	301.0%	70.7%	860,408	2,589,676	301.0%	50.4%	4.5%	0.6879
	2023	1,141,564	3,882,424	340.1%	77.2%	751,442	2,555,631	340.1%	54.2%	4.5%	0.6583
	2024	1,037,104	3,984,718	384.2%	83.8%	653,283	2,510,016	384.2%	57.9%	4.5%	0.6299
	2025	937,750	4,067,341	433.7%	90.5%	565,262	2,451,733	433.7%	61.5%	4.5%	0.6028
	2026	843,769	4,127,534	489.2%	97.2%	486,709	2,380,878	489.2%	65.0%	4.5%	0.5768
	2027	755,368	4,161,485	550.9%	104.0%	416,955	2,297,092	550.9%	68.4%	4.5%	0.5520
	2028	672,698	4,167,318	619.5%	110.7%	355,332	2,201,255	619.5%	71.7%	4.5%	0.5282
	2029	595,847	4,144,848	695.6%	117.4%	301,184	2,095,107	695.6%	74.8%	4.5%	0.5055
	2030	524,841	4,095,331	780.3%	124.0%	253,869	1,980,935	780.3%	77.8%	4.5%	0.4837
	2031	459,649	4,020,864	874.8%	130.5%	212,761	1,861,162	874.8%	80.6%	4.5%	0.4629
	2032	400,182	3,921,613	980.0%	136.8%	177,258	1,737,054	980.0%	83.2%	4.5%	0.4429
	2033	346,301	3,795,384	1096.0%	143.0%	146,787	1,608,748	1096.0%	85.7%	4.5%	0.4239
	2034	297,815	3,642,796	1223.2%	149.0%	120,799	1,477,580	1223.2%	87.9%	4.5%	0.4056
	2035	254,490	3,467,161	1362.4%	154.6%	98,780	1,345,779	1362.4%	90.0%	4.5%	0.3882
	2036	216,055	3,271,579	1514.2%	160.0%	80,251	1,215,181	1514.2%	91.9%	4.5%	0.3714
	2037	182,209	3,059,568	1679.2%	165.1%	64,765	1,087,495	1679.2%	93.5%	4.5%	0.3554
	2038	152,629	2,836,944	1858.7%	169.8%	51,915	964,943	1858.7%	95.0%	4.5%	0.3401
	2039	126,977	2,612,167	2057.2%	174.1%	41,330	850,228	2057.2%	96.3%	4.5%	0.3255
	2040	104,906	2,393,726	2281.8%	178.1%	32,675	745,577	2281.8%	97.5%	4.5%	0.3115
	2041	86,067	2,186,142	2540.1%	181.8%	25,653	651,599	2540.1%	98.5%	4.5%	0.2981
	2042	70,115	1,988,843	2836.6%	185.2%	19,998	567,265	2836.6%	99.4%	4.5%	0.2852
	2043	56,716	1,800,611	3174.8%	188.2%	15,480	491,461	3174.8%	100.2%	4.5%	0.2729
	2044	45,553	1,621,464	3559.5%	191.0%	11,898	423,507	3559.5%	100.9%	4.5%	0.2612
	2045	36,328	1,451,735	3996.2%	193.5%	9,080	362,848	3996.2%	101.4%	4.5%	0.2499
	2046	28,766	1,291,369	4489.2%	195.7%	6,880	308,867	4489.2%	101.9%	4.5%	0.2392
	2047	22,618	1,140,492	5042.5%	197.7%	5,177	261,034	5042.5%	102.3%	4.5%	0.2289
	2048	17,658	1,000,038	5663.4%	199.5%	3,867	219,030	5663.4%	102.7%	4.5%	0.2190
	2049	13,688	870,683	6360.8%	201.0%	2,869	182,487	6360.8%	103.0%	4.5%	0.2096
	2050	10,536	751,934	7136.7%	202.3%	2,113	150,812	7136.7%	103.2%	4.5%	0.2006
	2051	8,053	643,841	7995.2%	203.4%	1,546	123,571	7995.2%	103.4%	4.5%	0.1919
	2052	6,112	546,524	8942.2%	204.4%	1,123	100,377	8942.2%	103.6%	4.5%	0.1837
	2053	4,606	459,857	9983.3%	205.2%	810	80,822	9983.3%	103.7%	4.5%	0.1758
	Past	30,703,069	5,508,047	17.9%		43,604,653	6,613,578	15.2%			
	Future	24,865,133	108,511,628	436.4%		17,884,008	57,163,003	319.6%			
	Lifetime	55,568,202	114,019,676	205.2%		61,488,660	63,776,581	103.7%			

Attachment 4
MetLife Insurance Company USA
Pennsylvania Written Premium and Paid Claim Experience Projections with 46.2% Increase
LTC4 Tax-Qualified Comprehensive Policy Form

		Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest					
	Calendar Year	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1997	2,168	0	0.0%	0.0%	4,481	0	0.0%	0.0%	4.5%	2.0674
	1998	529,652	0	0.0%	0.0%	1,047,835	0	0.0%	0.0%	4.5%	1.9783
	1999	1,337,868	0	0.0%	0.0%	2,532,791	0	0.0%	0.0%	4.5%	1.8932
	2000	2,079,057	27,326	1.3%	0.7%	3,766,486	49,504	1.3%	0.7%	4.5%	1.8116
	2001	2,199,524	135,553	6.2%	2.6%	3,813,136	234,997	6.2%	2.5%	4.5%	1.7336
	2002	2,132,359	178,460	8.4%	4.1%	3,537,511	296,059	8.4%	3.9%	4.5%	1.6590
	2003	2,063,480	287,251	13.9%	6.1%	3,275,830	456,018	13.9%	5.8%	4.5%	1.5875
	2004	2,010,523	155,871	7.8%	6.3%	3,054,315	236,793	7.8%	6.1%	4.5%	1.5192
	2005	2,138,210	134,349	6.3%	6.3%	3,108,414	195,309	6.3%	6.1%	4.5%	1.4537
	2006	2,125,237	192,939	9.1%	6.7%	2,956,511	268,407	9.1%	6.4%	4.5%	1.3911
	2007	2,084,151	89,132	4.3%	6.4%	2,774,502	118,656	4.3%	6.2%	4.5%	1.3312
	2008	2,029,189	265,783	13.1%	7.1%	2,585,010	338,584	13.1%	6.8%	4.5%	1.2739
	2009	1,979,690	468,874	23.7%	8.5%	2,413,350	571,583	23.7%	7.9%	4.5%	1.2191
	2010	1,948,058	585,119	30.0%	10.2%	2,272,526	682,576	30.0%	9.3%	4.5%	1.1666
	2011	2,024,191	657,184	32.5%	11.9%	2,259,655	733,631	32.5%	10.6%	4.5%	1.1163
	2012	2,024,675	1,073,903	53.0%	14.8%	2,162,866	1,147,200	53.0%	12.8%	4.5%	1.0683
	2013	1,995,039	1,256,306	63.0%	17.9%	2,039,433	1,284,262	63.0%	15.2%	4.5%	1.0223
Projected Future Experience (40 Years)	2014	2,124,731	1,731,171	81.5%	22.1%	2,078,480	1,693,487	81.5%	18.2%	4.5%	0.9782
	2015	2,716,898	2,365,210	87.1%	27.0%	2,543,308	2,214,090	87.1%	21.8%	4.5%	0.9361
	2016	2,698,325	2,686,162	99.5%	32.1%	2,417,149	2,406,254	99.5%	25.5%	4.5%	0.8958
	2017	2,542,642	2,848,227	112.0%	37.1%	2,179,607	2,441,561	112.0%	29.1%	4.5%	0.8572
	2018	2,379,980	3,016,920	126.8%	42.1%	1,952,315	2,474,802	126.8%	32.6%	4.5%	0.8203
	2019	2,213,159	3,185,872	144.0%	47.0%	1,737,293	2,500,856	144.0%	36.0%	4.5%	0.7850
	2020	2,046,292	3,340,312	163.2%	52.0%	1,537,134	2,509,176	163.2%	39.4%	4.5%	0.7512
	2021	1,883,766	3,481,491	184.8%	57.1%	1,354,113	2,502,610	184.8%	42.7%	4.5%	0.7188
	2022	1,726,817	3,607,190	208.9%	62.3%	1,187,839	2,481,307	208.9%	45.9%	4.5%	0.6879
	2023	1,575,988	3,719,384	236.0%	67.5%	1,037,404	2,448,309	236.0%	49.1%	4.5%	0.6583
	2024	1,431,773	3,817,009	266.6%	72.7%	901,889	2,404,375	266.6%	52.3%	4.5%	0.6299
	2025	1,294,608	3,895,908	300.9%	78.1%	780,371	2,348,396	300.9%	55.3%	4.5%	0.6028
	2026	1,164,860	3,953,401	339.4%	83.5%	671,924	2,280,433	339.4%	58.3%	4.5%	0.5768
	2027	1,042,818	3,985,809	382.2%	88.9%	575,623	2,200,121	382.2%	61.2%	4.5%	0.5520
	2028	928,687	3,991,319	429.8%	94.3%	490,550	2,108,289	429.8%	64.0%	4.5%	0.5282
	2029	822,590	3,969,742	482.6%	99.7%	415,796	2,006,595	482.6%	66.7%	4.5%	0.5055
	2030	724,562	3,922,277	541.3%	105.0%	350,475	1,897,228	541.3%	69.2%	4.5%	0.4837
	2031	634,561	3,850,927	606.9%	110.3%	293,723	1,782,503	606.9%	71.6%	4.5%	0.4629
	2032	552,465	3,755,848	679.8%	115.4%	244,711	1,663,630	679.8%	73.8%	4.5%	0.4429
	2033	478,079	3,634,939	760.3%	120.4%	202,643	1,540,740	760.3%	75.9%	4.5%	0.4239
	2034	411,142	3,488,792	848.6%	125.2%	166,766	1,415,113	848.6%	77.8%	4.5%	0.4056
	2035	351,331	3,320,575	945.1%	129.8%	136,369	1,288,882	945.1%	79.6%	4.5%	0.3882
	2036	298,270	3,133,257	1050.5%	134.2%	110,788	1,163,803	1050.5%	81.2%	4.5%	0.3714
	2037	251,544	2,930,208	1164.9%	138.3%	89,409	1,041,515	1164.9%	82.7%	4.5%	0.3554
	2038	210,709	2,716,995	1289.5%	142.2%	71,669	924,144	1289.5%	83.9%	4.5%	0.3401
	2039	175,295	2,501,721	1427.1%	145.7%	57,056	814,279	1427.1%	85.1%	4.5%	0.3255
	2040	144,825	2,292,515	1583.0%	149.0%	45,109	714,053	1583.0%	86.1%	4.5%	0.3115
	2041	118,817	2,093,708	1762.1%	152.0%	35,414	624,048	1762.1%	87.0%	4.5%	0.2981
	2042	96,795	1,904,751	1967.8%	154.8%	27,608	543,280	1967.8%	87.7%	4.5%	0.2852
	2043	78,297	1,724,477	2202.5%	157.3%	21,371	470,681	2202.5%	88.4%	4.5%	0.2729
	2044	62,886	1,552,905	2469.4%	159.5%	16,425	405,600	2469.4%	89.0%	4.5%	0.2612
	2045	50,151	1,390,353	2772.3%	161.6%	12,535	347,506	2772.3%	89.5%	4.5%	0.2499
	2046	39,712	1,236,768	3114.3%	163.4%	9,498	295,807	3114.3%	89.9%	4.5%	0.2392
	2047	31,224	1,092,270	3498.1%	165.1%	7,147	249,997	3498.1%	90.3%	4.5%	0.2289
	2048	24,377	957,754	3928.9%	166.5%	5,339	209,769	3928.9%	90.6%	4.5%	0.2190
	2049	18,897	833,869	4412.7%	167.7%	3,961	174,771	4412.7%	90.8%	4.5%	0.2096
	2050	14,545	720,141	4951.0%	168.8%	2,917	144,435	4951.0%	91.0%	4.5%	0.2006
	2051	11,117	616,618	5546.6%	169.8%	2,134	118,346	5546.6%	91.2%	4.5%	0.1919
	2052	8,437	523,416	6203.6%	170.6%	1,550	96,132	6203.6%	91.4%	4.5%	0.1837
	2053	6,359	440,413	6925.8%	171.2%	1,118	77,405	6925.8%	91.5%	4.5%	0.1758
	Past	30,703,069	5,508,047	17.9%		43,604,653	6,613,578	15.2%			
	Future	33,388,332	104,230,622	312.2%		23,776,532	55,024,329	231.4%			
	Lifetime	64,091,401	109,738,669	171.2%		67,381,184	61,637,908	91.5%			

Attachment 5
MetLife Insurance Company USA
Reserve Balance at 12/31/2013
LTC4 Tax-Qualified Comprehensive Policy Form

	Nationwide		Pennsylvania	
Incurred Year	Claim Reserve[1]	Year-End Active Life Reserve	Claim Reserve[1]	Year-End Active Life Reserve
1997	0		0	
1998	0		0	
1999	3,393		0	
2000	67,290		0	
2001	0		0	
2002	173,174		0	
2003	221,066		0	
2004	202,716		0	
2005	643,534		0	
2006	1,138,468		0	
2007	2,341,987		170,944	
2008	2,670,773		107,964	
2009	5,855,642		0	
2010	12,347,106		0	
2011	22,836,955		754,862	
2012	35,404,833		818,543	
2013	49,302,677	808,721,330	1,862,285	28,571,461

(1) Claim reserve is the sum of disabled life reserve and incurred but not reported reserve. Each of these items are discounted to incurral using 4.5%.

Attachment 6
MetLife Insurance Company USA
Nationwide Actual Experience Projections by Duration, with No Increase
With No Interest
LTC4 Tax-Qualified Comprehensive Policy Form

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	66,158,271	1,863,946	2.8%
2	63,383,741	4,675,067	7.4%
3	61,615,949	6,274,880	10.2%
4	60,593,127	8,974,781	14.8%
5	62,959,726	11,935,284	19.0%
6	65,549,131	14,505,418	22.1%
7	67,217,601	21,200,390	31.5%
8	65,976,749	25,745,729	39.0%
9	65,081,348	27,759,653	42.7%
10	64,314,261	31,543,392	49.0%
11	67,050,224	44,272,109	66.0%
12	70,350,919	42,617,896	60.6%
13	72,240,453	54,228,495	75.1%
14	70,940,699	56,661,731	79.9%
15	71,179,448	64,995,122	91.3%
16	71,403,161	75,313,609	105.5%
17	69,950,327	86,708,770	124.0%
18	66,455,875	92,704,447	139.5%
19	62,309,708	98,974,377	158.8%
20	57,989,030	103,435,518	178.4%
21	53,569,450	106,504,183	198.8%
22	49,249,058	109,020,522	221.4%
23	45,089,791	111,106,254	246.4%
24	41,106,032	112,775,582	274.4%
25	37,310,137	113,952,787	305.4%
26	33,712,273	114,521,449	339.7%
27	30,320,328	114,505,735	377.7%
28	27,139,866	113,897,134	419.7%
29	24,174,121	112,629,716	465.9%
30	21,424,064	110,721,111	516.8%
31	18,888,516	108,117,513	572.4%
32	16,564,308	104,865,596	633.1%
33	14,446,461	100,883,988	698.3%
34	12,528,369	96,227,234	768.1%
35	10,802,005	90,921,173	841.7%
36	9,258,130	85,095,213	919.1%
37	7,886,519	78,850,504	999.8%
38	6,676,167	72,335,775	1083.5%
39	5,615,504	65,723,917	1170.4%
40	4,692,602	59,378,065	1265.4%
41	3,895,382	54,023,258	1386.9%
42	3,211,818	48,922,759	1523.2%
43	2,630,115	43,902,440	1669.2%
44	2,138,875	39,062,218	1826.3%
45	1,727,238	34,464,230	1995.3%
46	1,384,998	30,173,161	2178.6%
47	1,102,699	26,234,283	2379.1%
48	871,691	22,636,701	2596.9%
49	684,160	19,377,915	2832.4%
50	533,138	16,468,916	3089.1%
51	412,488	13,887,546	3366.8%
52	316,874	11,608,876	3663.6%
53	241,706	9,616,489	3978.6%
54	183,086	7,899,542	4314.7%
55	137,734	6,429,817	4668.3%
56	102,923	5,186,907	5039.6%
57	76,408	4,157,514	5441.2%
58	56,361	3,304,190	5862.6%
59	41,311	2,607,163	6311.0%
60	30,088	2,039,645	6778.9%
Total	1,812,952,540	3,258,427,633	179.7%

Attachment 7
MetLife Insurance Company USA
Pennsylvania Actual Experience Projections by Duration, with No Increase
With No Interest
LTC4 Tax-Qualified Comprehensive Policy Form

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	2,361,066	11,906	0.5%
2	2,226,736	2,465	0.1%
3	2,162,944	413,230	19.1%
4	2,116,650	86,788	4.1%
5	2,059,093	481,002	23.4%
6	2,070,314	2,997	0.1%
7	2,086,897	261,398	12.5%
8	2,119,203	576,293	27.2%
9	2,059,596	832,658	40.4%
10	2,015,568	624,637	31.0%
11	1,969,075	251,137	12.8%
12	1,969,119	919,396	46.7%
13	2,012,371	1,696,499	84.3%
14	2,039,212	1,777,224	87.2%
15	2,052,293	1,916,392	93.4%
16	2,066,711	2,480,133	120.0%
17	2,028,572	2,783,348	137.2%
18	1,933,229	3,009,067	155.6%
19	1,819,064	3,246,030	178.4%
20	1,699,435	3,432,011	202.0%
21	1,576,145	3,573,765	226.7%
22	1,454,771	3,691,130	253.7%
23	1,337,122	3,796,228	283.9%
24	1,223,643	3,886,867	317.6%
25	1,114,738	3,967,174	355.9%
26	1,010,772	4,020,129	397.7%
27	912,061	4,041,093	443.1%
28	818,870	4,032,614	492.5%
29	731,406	3,999,652	546.8%
30	649,809	3,933,527	605.3%
31	574,156	3,840,074	668.8%
32	504,457	3,723,039	738.0%
33	440,658	3,584,342	813.4%
34	382,650	3,420,537	893.9%
35	330,264	3,232,524	978.8%
36	283,284	3,024,406	1067.6%
37	241,450	2,804,031	1161.3%
38	204,466	2,578,773	1261.2%
39	172,010	2,347,560	1364.8%
40	143,742	2,126,258	1479.2%
41	119,309	1,941,090	1626.9%
42	98,354	1,766,165	1795.7%
43	80,522	1,591,261	1976.2%
44	65,466	1,420,980	2170.6%
45	52,853	1,256,961	2378.2%
46	42,371	1,104,331	2606.4%
47	33,727	961,437	2850.6%
48	26,657	831,316	3118.6%
49	20,918	711,636	3402.0%
50	16,298	603,836	3705.1%
51	12,606	508,265	4031.9%
52	9,680	424,322	4383.6%
53	7,379	349,494	4736.4%
54	5,584	284,851	5101.2%
55	4,195	229,841	5479.3%
56	3,128	184,335	5893.6%
57	2,315	146,278	6319.7%
58	1,700	114,875	6758.7%
59	1,238	89,354	7217.5%
60	894	68,736	7687.8%
Total	55,578,816	109,017,700	196.1%

MetLife Insurance Company USA
PO Box 40006
Lynchburg, VA 24506

April 14, 2015

Honorable Teresa D. Miller
Insurance Commissioner
Pennsylvania Department of Insurance (Department)
1326 Strawberry Square
Harrisburg, Pennsylvania 17120

RE: MetLife Insurance Company USA ("MetLife USA")
Company NAIC # 87726
MILL-129889081

Dear Commissioner Miller:

This letter sets forth the conditions under which Milliman USA ("Milliman") is authorized to act on behalf of MetLife USA with respect to the individual long term care insurance rate filing referenced above (the "LTC Rate Filings") and outlines the relationship between the MetLife USA and Genworth Life Insurance Company ("GLIC").

Please be advised that Milliman USA ("Milliman") has been retained by GLIC, as administrator, to provide actuarial support for the LTC Rate Filings. GLIC is the reinsurer and administrator of the MetLife USA long term care insurance policies ("Reinsured Policies"), which are the subject of the LTC Rate Filings, under and Indemnity Reinsurance Agreement and an Administrative Services Agreement, both dated July 1, 2000 (the "Agreements"). GLIC has since retroceded the Reinsured Policies to Union Fidelity Life Insurance Company, under a Retrocession Agreement dated April 15, 2004.

In connection with the retention of Milliman, and subject to the conditions in the next sentence, MetLife USA hereby authorizes Milliman to enter into written and oral communications, including the submission and receipt of written materials, with your Department, for the purpose of completing the rate filing process and responding to your review of this filing. This authorization is subject to Milliman's agreement to act in accordance with the applicable terms and conditions to which GLIC is subject under the Agreements.

Should you have any questions regarding this letter, please contact Thomas Reilly, Director via e-mail at treilly1@metlife.com, or by telephone at 860-656-3813.

Sincerely,

Karen A. Johnson
Vice President
MetLife Insurance Company USA