

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing
Project Name/Number: 2017 AARP Rate Increase Filings/CT17-206 AARP (Rate)

Filing at a Glance

Company: Metropolitan Life Insurance Company
Product Name: Group Long-Term Care Insurance – Premium Rate Schedule Increase Filing
State: Pennsylvania
TOI: LTC03G Group Long Term Care
Sub-TOI: LTC03G.001 Qualified
Filing Type: Rate - Other (Not M.U. or G.I. Product)
Date Submitted: 04/05/2017
SERFF Tr Num: META-130989971
SERFF Status: Assigned
State Tr Num: META-130989971
State Status: Received Review in Progress
Co Tr Num: CT17-206 AARP (RATE) RW

Implementation

Date Requested:
Author(s): Ruth Rivera, Linda Williams, Cherise Crittenden, Robert Waldron, Katijah Basalat
Reviewer(s): Jim Lavery (primary)
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

Proposed 23.1% increase on 2,680 policyholders of Met Life group forms G.LTC1697, G.LTC5897R100, and G.LTC5797R100.

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General Information

Project Name: 2017 AARP Rate Increase Filings
Project Number: CT17-206 AARP (Rate)
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Group Market Type: Association
Filing Status Changed: 04/06/2017
State Status Changed: 04/06/2017
Created By: Robert Waldron
Corresponding Filing Tracking Number: META-130990185
State TOI: LTC03G Group Long Term Care

Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Group
Group Market Size: Large
Overall Rate Impact:
Deemer Date:
Submitted By: Robert Waldron
State Sub-TOI: LTC03G.001 Qualified

Filing Description:

This is a filing of a premium rate schedule increase for group long-term care insurance policies.

April 5, 2017

Pennsylvania Insurance Department
1326 Strawberry Square, 13th Floor
Harrisburg, Pennsylvania 17120

Re:Group (AARP) Long-Term Care Insurance – Premium Rate Schedule Increase Filing
Our NAIC Company No. is 65978
Our FEIN is 13-5581829

Dear Sir/Madam:

We are filing, for your review and approval, a request for a 20.80% premium rate schedule increase with respect to certain group long-term care insurance certificates issued for delivery in your state. The requested increase is planned to be implemented over three phases of 10% (phase one), 10% (phase two) and 1.75% (phase three), resulting in an actuarially equivalent cumulative increase of 23.12%.

We will implement the premium rate schedule increase only after we have received approval from your Department and will apply the approved increase to all certificates issued in your state under a group long-term care insurance policy situated in the District of Columbia. Please note policy form G.LTC1697 was approved by the District of Columbia on July 27, 1997.

The premium rate schedule increase for which we are seeking approval will apply to the following group long-term care insurance certificate forms:

- G.LTC5897R100 and G.LTC5797R100 approved by your Department on August 3, 1999

Please note that these forms are not currently being marketed to new group certificateholders.

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We are submitting an actuarial memorandum and rates in support of our request.

Company Rate Information Provided on SERFF

Please note the following with respect to the information entered under Company Rate Information in the SERFF system:

“Written Premium Change for this Program” and “Written Premium for this Program” reflects premium information only for certificates issued to residents of your state. The “Number of Policyholders Affected for this Program” reflects only the number of certificates issued to residents of your state.

Notification to Certificateholders of Premium Rate Schedule Increase

We intend to provide certificateholders with a minimum of 60 days advance written notice prior to the first effective date of the premium rate schedule increase. In our written notification we will explain that:

- the certificateholder can continue his/her current coverage by paying the new premium amount when due;
- the certificateholder can reduce his/her coverage to lessen the impact of the premium rate schedule increase if the current level of coverage permits a reduction;
- if the certificateholder’s coverage lapses (due to nonpayment of premium or cancellation) at anytime from the date of our written notification up to 120 days following the first due date of the new premium (“Election Period”), that the certificateholder will have nonforfeiture coverage as follows:
 - if the certificateholder’s coverage does not include the nonforfeiture coverage provision, or includes the nonforfeiture coverage provision but that provision provides benefits less than the Limited Coverage Upon Lapse Following Premium (Contribution) Increase Endorsement (“LCUL”), we will issue the certificateholder the LCUL described below;
 - if the certificateholder’s coverage includes the nonforfeiture coverage provision and that provision provides benefits equal to the LCUL, we will provide coverage under the nonforfeiture coverage provision;
 - if the certificateholder qualifies for coverage under Contingent Benefit Upon Lapse as a result of the premium rate schedule increase, we will instead provide coverage under LCUL since the benefit payable under LCUL is equal to the benefit payable under Contingent Benefit Upon Lapse; and
- we will not provide coverage under more than one nonforfeiture coverage provision.

Limited Coverage Upon Lapse Following Premium (Contribution) Increase Endorsement

In connection with our request for approval of a premium rate schedule increase, we are filing, under separate cover, the following form for review and approval. Please refer to the section above titled Notification to Certificateholders of Premium Rate Schedule Increase for additional information on how we intend to use this form.

Form Number:Description:

LCUL-AARPLIMITED COVERAGE UPON LAPSE FOLLOWING PREMIUM (CONTRIBUTION) INCREASE ENDORSEMENT.
Endorsement to be issued to certificateholders whose coverage lapsed during the Election Period (described above) and (1)

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whose policies did not include a nonforfeiture coverage provision; or (2) who qualified for Contingent Benefit Upon Lapse as a result of the premium rate schedule increase.

The officer signing below certifies that this endorsement form achieves a Flesch score of 45.

The contact person for this filing is:

Melinda Lula
1300 Hall Boulevard
Bloomfield, CT 06002
Telephone: 860-656-3862
mlula@metlife.com

Thank you for your attention to our filing. We look forward to hearing from you.

Sincerely,

Thomas G. Reilly
Director, Product Management & Compliance

Company and Contact

Filing Contact Information

Melinda Lula, Sr. Product Consultant	mlula@metlife.com
1300 Hall Blvd	860-656-3862 [Phone]
Bloomfield, CT 06002	866-588-3217 [FAX]

Filing Company Information

Metropolitan Life Insurance Company	CoCode: 65978	State of Domicile: New York
MetLife	Group Code: 241	Company Type: Life
200 Park Avenue	Group Name:	State ID Number:
New York, NY 10166	FEIN Number: 13-5581829	
(212) 578-2211 ext. [Phone]		

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

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Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision:
Filing Method of Last Filing: N/A

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):
Metropolitan Life Insurance Company	23.120%	23.120%	\$992,525	2,680	\$4,292,929	23.120%	23.120%

SERFF Tracking #:

META-130989971

State Tracking #:

META-130989971

Company Tracking #:

CT17-206 AARP (RATE) RW

State:

Pennsylvania

Filing Company:

Metropolitan Life Insurance Company

TOI/Sub-TOI:

LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name:

Group Long-Term Care Insurance Premium Rate Schedule Increase Filing

Project Name/Number:

2017 AARP Rate Increase Filings/CT17-206 AARP (Rate)

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		PA_AARP_OriginalProduct_Rates_with_23.12%_IncreasePhase1_10%	G.LTC1697, G.LTC5897R100, G.LTC5797R100	Revised	Previous State Filing Number: Percent Rate Change Request: 23.12	PA_AARP_OriginalProduct_Rates_with_23.12%_IncreasePhase1_10%.pdf,
2		PA_AARP_OriginalProduct_Rates_with_23.12%_IncreasePhase2_10%	G.LTC1697, G.LTC5897R100, G.LTC5797R100	Revised	Previous State Filing Number: Percent Rate Change Request: 23.12	PA_AARP_OriginalProduct_Rates_with_23.12%_IncreasePhase2_10%.pdf,
3		PA_AARP_OriginalProduct_Rates_with_23.12%_IncreasePhase3_1.75%	G.LTC1697, G.LTC5897R100, G.LTC5797R100	Revised	Previous State Filing Number: Percent Rate Change Request: 23.12	PA_AARP_OriginalProduct_Rates_with_23.12%_IncreasePhase3_1.75%.pdf,

METROPOLITAN LIFE INSURANCE COMPANY
Policy Form G.LTC.1697

COMPREHENSIVE PLAN
4 Year Lifetime Benefit

Home Care and Community Care Benefit 50% of Nursing Home Benefit

Monthly Premiums - \$10 Increments
Monthly Premiums After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase)

Inflation: Nonforfeiture:	Optional No	Optional Yes	Automatic No	Automatic Yes
ISSUE AGE				
50 and below	3.01	3.83	8.87	9.46
51	3.26	4.09	9.33	10.93
52	3.50	4.40	9.81	11.55
53	3.76	4.73	10.32	12.14
54	4.07	5.06	10.85	12.69
55	4.38	5.43	11.40	13.35
56	4.75	5.90	12.03	14.10
57	5.17	6.38	12.72	14.87
58	5.63	6.91	13.44	15.69
59	6.12	7.50	14.19	16.57
60	6.64	8.12	15.00	17.49
61	7.26	8.82	15.88	18.48
62	7.90	9.59	16.83	19.60
63	8.62	10.43	17.82	20.70
64	9.39	11.33	18.88	21.93
65	10.23	12.32	20.00	23.23
66	11.20	13.46	21.32	24.77
67	12.28	14.70	22.75	26.38
68	13.44	16.06	24.27	28.12
69	14.72	17.53	25.89	29.99
70	16.13	19.14	27.63	31.94
71	17.67	20.90	29.55	34.10
72	19.34	22.81	31.59	36.41
73	21.19	24.93	33.77	38.90
74	23.21	27.21	36.12	41.51
75	25.41	29.72	38.61	44.35
76	27.85	32.43	41.40	47.41
77	30.54	35.38	44.40	50.67
78	33.46	38.59	47.59	54.14
79	36.67	42.11	51.02	57.88
80	40.19	45.94	54.69	61.86
81	44.11	50.12	58.87	66.29
82	48.42	54.67	63.38	71.02
83	53.15	59.64	68.24	76.10
84	58.34	65.05	73.48	81.51
85	64.04	70.97	79.11	87.32
86	68.99	76.01	84.08	92.36
87	74.34	81.42	89.39	97.70
88	80.10	87.21	95.00	103.29
89	86.31	93.41	100.98	109.23
90	123.66	133.06	142.76	153.60

METROPOLITAN LIFE INSURANCE COMPANY
Policy Form G.LTC.1697

COMPREHENSIVE PLAN
Lifetime Benefit

Home Care and Community Care Benefit 50% of Nursing Home Benefit

Monthly Premiums - \$10 Increments
Monthly Premiums After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase)

Inflation: Nonforfeiture:	Optional No	Optional Yes	Automatic No	Automatic Yes
ISSUE AGE				
50 and below	4.14	5.26	12.56	13.42
51	4.44	5.59	13.13	15.42
52	4.77	6.01	13.75	16.17
53	5.10	6.42	14.39	16.96
54	5.48	6.82	15.05	17.62
55	5.87	7.28	15.73	18.39
56	6.36	7.90	16.54	19.43
57	6.89	8.49	17.38	20.33
58	7.44	9.13	18.26	21.32
59	8.03	9.86	19.18	22.42
60	8.69	10.63	20.15	23.52
61	9.42	11.44	21.21	24.66
62	10.21	12.41	22.33	26.03
63	11.04	13.35	23.50	27.30
64	11.97	14.43	24.75	28.73
65	12.96	15.60	26.05	30.25
66	14.17	17.03	27.74	32.23
67	15.49	18.55	29.52	34.23
68	16.94	20.24	31.44	36.43
69	18.52	22.07	33.48	38.76
70	20.26	24.05	35.66	41.21
71	22.15	26.20	38.06	43.91
72	24.22	28.58	40.63	46.84
73	26.47	31.13	43.36	49.92
74	28.95	33.95	46.27	53.17
75	31.66	37.03	49.39	56.72
76	34.63	40.33	52.82	60.50
77	37.86	43.87	56.50	64.48
78	41.43	47.76	60.43	68.75
79	45.30	52.01	64.64	73.33
80	49.54	56.63	69.12	78.19
81	54.27	61.67	74.23	83.58
82	59.44	67.12	79.71	89.32
83	65.10	73.04	85.60	95.44
84	71.30	79.51	91.92	101.97
85	78.10	86.55	98.69	108.92
86	84.00	92.53	104.68	114.95
87	90.35	98.96	111.03	121.33
88	97.17	105.80	117.77	128.04
89	104.52	113.12	124.92	135.10
90	186.63	200.79	219.93	236.63

METROPOLITAN LIFE INSURANCE COMPANY
Policy Form G.LTC.1697

COMPREHENSIVE PLAN
4 Year Lifetime Benefit

Home Care and Community Care Benefit 80% of Nursing Home Benefit

Monthly Premiums - \$10 Increments
Monthly Premiums After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase)

Inflation: Nonforfeiture:	Optional No	Optional Yes	Automatic No	Automatic Yes
ISSUE AGE				
50 and below	3.78	4.93	10.87	11.68
51	4.07	5.26	11.42	13.66
52	4.38	5.63	11.97	14.30
53	4.71	6.03	12.58	15.03
54	5.06	6.47	13.20	15.77
55	5.43	6.91	13.86	16.52
56	5.87	7.46	14.61	17.42
57	6.38	8.07	15.40	18.37
58	6.93	8.71	16.24	19.29
59	7.50	9.42	17.14	20.37
60	8.14	10.16	18.06	21.43
61	8.84	11.02	19.10	22.66
62	9.61	11.92	20.17	23.89
63	10.43	12.91	21.34	25.28
64	11.35	13.97	22.55	26.62
65	12.32	15.14	23.83	28.14
66	13.46	16.46	25.37	29.88
67	14.70	17.91	27.02	31.79
68	16.04	19.49	28.75	33.81
69	17.53	21.21	30.60	35.88
70	19.14	23.08	32.58	38.17
71	20.90	25.12	34.78	40.70
72	22.84	27.32	37.11	43.32
73	24.95	29.74	39.60	46.13
74	27.26	32.36	42.26	49.13
75	29.79	35.22	45.10	52.29
76	32.60	38.37	48.29	55.84
77	35.71	41.80	51.72	59.60
78	39.09	45.54	55.42	63.65
79	42.81	49.61	59.36	67.91
80	46.86	54.03	63.56	72.47
81	51.50	59.00	68.51	77.75
82	56.61	64.42	73.83	83.34
83	62.22	70.33	79.55	89.32
84	68.38	76.80	85.73	95.77
85	75.15	83.84	92.40	102.63
86	81.18	90.00	98.45	108.79
87	87.69	96.60	104.92	115.30
88	94.73	103.71	111.80	122.23
89	102.32	111.30	119.13	129.49
90	147.00	158.91	168.85	182.51

METROPOLITAN LIFE INSURANCE COMPANY
Policy Form G.LTC.1697

COMPREHENSIVE PLAN
Lifetime Benefit

Home Care and Community Care Benefit 80% of Nursing Home Benefit

Monthly Premiums - \$10 Increments
Monthly Premiums After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase)

Inflation: Nonforfeiture:	Optional No	Optional Yes	Automatic No	Automatic Yes
ISSUE AGE				
50 and below	5.21	6.80	15.40	16.57
51	5.57	7.19	16.10	19.29
52	5.96	7.68	16.83	20.13
53	6.38	8.16	17.58	20.97
54	6.84	8.76	18.37	21.98
55	7.30	9.28	19.18	22.86
56	7.90	10.03	20.13	24.02
57	8.51	10.78	21.14	25.21
58	9.20	11.55	22.18	26.33
59	9.92	12.45	23.25	27.65
60	10.71	13.38	24.40	28.95
61	11.57	14.43	25.65	30.47
62	12.50	15.49	26.95	31.90
63	13.51	16.72	28.34	33.55
64	14.59	17.95	29.77	35.16
65	15.75	19.36	31.28	36.96
66	17.16	20.97	33.24	39.14
67	18.72	22.81	35.33	41.58
68	20.42	24.82	37.55	44.15
69	22.24	26.91	39.91	46.82
70	24.24	29.24	42.42	49.70
71	26.44	31.79	45.17	52.84
72	28.84	34.52	48.11	56.17
73	31.46	37.51	51.26	59.73
74	34.32	40.74	54.58	63.43
75	37.42	44.24	58.15	67.41
76	40.90	48.14	62.13	71.83
77	44.68	52.32	66.40	76.52
78	48.84	56.89	70.95	81.49
79	53.37	61.84	75.81	86.75
80	58.32	67.25	81.00	92.38
81	63.95	73.26	87.08	98.80
82	70.16	79.84	93.61	105.67
83	76.96	86.99	100.65	113.01
84	84.41	94.82	108.20	120.87
85	92.60	103.31	116.31	129.21
86	99.84	110.68	123.66	136.64
87	107.67	118.60	131.47	144.50
88	116.09	127.09	139.77	152.79
89	125.18	136.16	148.59	161.50
90	224.05	242.20	262.22	283.47

**METROPOLITAN LIFE INSURANCE COMPANY
Policy Form G.LTC.1697**

**FACILITIES ONLY
4 Year Lifetime Benefit**

**Monthly Premiums - \$10 Increments
Monthly Premiums After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase)**

Inflation: Nonforfeiture:	Optional No	Optional Yes	Automatic No	Automatic Yes
ISSUE AGE				
50 and below	1.85	2.16	5.92	6.16
51	2.00	2.33	6.25	6.95
52	2.18	2.53	6.60	7.33
53	2.35	2.73	6.95	7.72
54	2.57	2.97	7.35	8.14
55	2.79	3.21	7.77	8.58
56	3.06	3.52	8.23	9.11
57	3.34	3.85	8.73	9.70
58	3.67	4.20	9.26	10.23
59	4.03	4.60	9.83	10.87
60	4.40	5.02	10.43	11.53
61	4.84	5.52	11.11	12.30
62	5.32	6.07	11.84	13.11
63	5.87	6.67	12.58	13.90
64	6.45	7.33	13.40	14.83
65	7.08	8.05	14.28	15.82
66	7.81	8.87	15.29	16.94
67	8.62	9.79	16.39	18.17
68	9.50	10.78	17.56	19.47
69	10.49	11.88	18.81	20.86
70	11.57	13.09	20.15	22.35
71	12.74	14.39	21.63	23.98
72	14.01	15.82	23.21	25.74
73	15.44	17.38	24.90	27.59
74	17.01	19.10	26.73	29.57
75	18.72	20.99	28.67	31.70
76	20.50	22.92	30.71	33.92
77	22.44	25.04	32.91	36.30
78	24.57	27.32	35.27	38.81
79	26.93	29.83	37.77	41.47
80	29.48	32.58	40.46	44.35
81	32.03	35.24	43.16	47.17
82	34.80	38.13	46.05	50.14
83	37.82	41.27	49.13	53.35
84	41.10	44.66	52.40	56.72
85	44.66	48.31	55.92	60.30
86	47.45	51.11	58.63	62.99
87	50.42	54.08	61.47	65.80
88	53.57	57.20	64.44	68.73
89	56.91	60.50	67.56	71.79
90	80.41	85.12	94.23	99.75

METROPOLITAN LIFE INSURANCE COMPANY
Policy Form G.LTC.1697

FACILITIES ONLY
Lifetime Benefit

Monthly Premiums - \$10 Increments
Monthly Premiums After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase)

Inflation: Nonforfeiture:	Optional No	Optional Yes	Automatic No	Automatic Yes
ISSUE AGE				
50 and below	2.64	3.08	8.67	9.02
51	2.86	3.32	9.13	10.12
52	3.10	3.61	9.61	10.69
53	3.37	3.89	10.12	11.22
54	3.65	4.22	10.67	11.84
55	3.96	4.55	11.24	12.43
56	4.31	4.97	11.90	13.20
57	4.73	5.46	12.58	13.99
58	5.15	5.90	13.31	14.72
59	5.63	6.42	14.08	15.55
60	6.16	7.02	14.89	16.46
61	6.73	7.68	15.82	17.51
62	7.37	8.40	16.79	18.59
63	8.07	9.15	17.82	19.67
64	8.84	10.05	18.90	20.92
65	9.70	11.02	20.06	22.22
66	10.67	12.12	21.43	23.76
67	11.73	13.31	22.90	25.41
68	12.89	14.63	24.46	27.15
69	14.17	16.04	26.14	28.97
70	15.58	17.62	27.92	30.98
71	17.12	19.34	29.90	33.15
72	18.79	21.21	31.99	35.49
73	20.64	23.23	34.23	37.93
74	22.66	25.45	36.63	40.55
75	24.88	27.90	39.20	43.36
76	27.17	30.38	41.89	46.27
77	29.68	33.11	44.73	49.35
78	32.41	36.04	47.78	52.60
79	35.40	39.23	51.02	56.03
80	38.65	42.72	54.49	59.75
81	41.91	46.11	57.97	63.34
82	45.43	49.76	61.67	67.17
83	49.24	53.72	65.60	71.24
84	53.37	57.99	69.78	75.53
85	57.86	62.59	74.25	80.06
86	61.40	66.13	77.73	83.51
87	65.16	69.89	81.40	87.16
88	69.17	73.85	85.23	90.90
89	73.39	78.01	89.23	94.80
90	103.60	109.67	124.26	131.54

METROPOLITAN LIFE INSURANCE COMPANY
Policy Form G.LTC.1697

COMPREHENSIVE PLAN
4 Year Lifetime Benefit

Home Care and Community Care Benefit 50% of Nursing Home Benefit

Monthly Premiums - \$10 Increments
Monthly Premiums After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase)

Inflation: Nonforfeiture:	Optional No	Optional Yes	Automatic No	Automatic Yes
ISSUE AGE				
50 and below	3.31	4.21	9.76	10.41
51	3.59	4.50	10.26	12.02
52	3.85	4.84	10.79	12.71
53	4.14	5.20	11.35	13.35
54	4.48	5.57	11.94	13.96
55	4.82	5.97	12.54	14.69
56	5.23	6.49	13.23	15.51
57	5.69	7.02	13.99	16.36
58	6.19	7.60	14.78	17.26
59	6.73	8.25	15.61	18.23
60	7.30	8.93	16.50	19.24
61	7.99	9.70	17.47	20.33
62	8.69	10.55	18.51	21.56
63	9.48	11.47	19.60	22.77
64	10.33	12.46	20.77	24.12
65	11.25	13.55	22.00	25.55
66	12.32	14.81	23.45	27.25
67	13.51	16.17	25.03	29.02
68	14.78	17.67	26.70	30.93
69	16.19	19.28	28.48	32.99
70	17.74	21.05	30.39	35.13
71	19.44	22.99	32.51	37.51
72	21.27	25.09	34.75	40.05
73	23.31	27.42	37.15	42.79
74	25.53	29.93	39.73	45.66
75	27.95	32.69	42.47	48.79
76	30.64	35.67	45.54	52.15
77	33.59	38.92	48.84	55.74
78	36.81	42.45	52.35	59.55
79	40.34	46.32	56.12	63.67
80	44.21	50.53	60.16	68.05
81	48.52	55.13	64.76	72.92
82	53.26	60.14	69.72	78.12
83	58.47	65.60	75.06	83.71
84	64.17	71.56	80.83	89.66
85	70.44	78.07	87.02	96.05
86	75.89	83.61	92.49	101.60
87	81.77	89.56	98.33	107.47
88	88.11	95.93	104.50	113.62
89	94.94	102.75	111.08	120.15
90	136.03	146.37	157.04	168.96

METROPOLITAN LIFE INSURANCE COMPANY
Policy Form G.LTC.1697

COMPREHENSIVE PLAN
Lifetime Benefit

Home Care and Community Care Benefit 50% of Nursing Home Benefit

Monthly Premiums - \$10 Increments
Monthly Premiums After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase)

Inflation: Nonforfeiture:	Optional No	Optional Yes	Automatic No	Automatic Yes
ISSUE AGE				
50 and below	4.55	5.79	13.82	14.76
51	4.88	6.15	14.44	16.96
52	5.25	6.61	15.13	17.79
53	5.61	7.06	15.83	18.66
54	6.03	7.50	16.56	19.38
55	6.46	8.01	17.30	20.23
56	7.00	8.69	18.19	21.37
57	7.58	9.34	19.12	22.36
58	8.18	10.04	20.09	23.45
59	8.83	10.85	21.10	24.66
60	9.56	11.69	22.17	25.87
61	10.36	12.58	23.33	27.13
62	11.23	13.65	24.56	28.63
63	12.14	14.69	25.85	30.03
64	13.17	15.87	27.23	31.60
65	14.26	17.16	28.66	33.28
66	15.59	18.73	30.51	35.45
67	17.04	20.41	32.47	37.65
68	18.63	22.26	34.58	40.07
69	20.37	24.28	36.83	42.64
70	22.29	26.46	39.23	45.33
71	24.37	28.82	41.87	48.30
72	26.64	31.44	44.69	51.52
73	29.12	34.24	47.70	54.91
74	31.85	37.35	50.90	58.49
75	34.83	40.73	54.33	62.39
76	38.09	44.36	58.10	66.55
77	41.65	48.26	62.15	70.93
78	45.57	52.54	66.47	75.63
79	49.83	57.21	71.10	80.66
80	54.49	62.29	76.03	86.01
81	59.70	67.84	81.65	91.94
82	65.38	73.83	87.68	98.25
83	71.61	80.34	94.16	104.98
84	78.43	87.46	101.11	112.17
85	85.91	95.21	108.56	119.81
86	92.40	101.78	115.15	126.45
87	99.39	108.86	122.13	133.46
88	106.89	116.38	129.55	140.84
89	114.97	124.43	137.41	148.61
90	205.29	220.87	241.92	260.29

METROPOLITAN LIFE INSURANCE COMPANY
Policy Form G.LTC.1697

COMPREHENSIVE PLAN
4 Year Lifetime Benefit

Home Care and Community Care Benefit 80% of Nursing Home Benefit

Monthly Premiums - \$10 Increments
Monthly Premiums After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase)

Inflation: Nonforfeiture:	Optional No	Optional Yes	Automatic No	Automatic Yes
ISSUE AGE				
50 and below	4.16	5.42	11.96	12.85
51	4.48	5.79	12.56	15.03
52	4.82	6.19	13.17	15.73
53	5.18	6.63	13.84	16.53
54	5.57	7.12	14.52	17.35
55	5.97	7.60	15.25	18.17
56	6.46	8.21	16.07	19.16
57	7.02	8.88	16.94	20.21
58	7.62	9.58	17.86	21.22
59	8.25	10.36	18.85	22.41
60	8.95	11.18	19.87	23.57
61	9.72	12.12	21.01	24.93
62	10.57	13.11	22.19	26.28
63	11.47	14.20	23.47	27.81
64	12.49	15.37	24.81	29.28
65	13.55	16.65	26.21	30.95
66	14.81	18.11	27.91	32.87
67	16.17	19.70	29.72	34.97
68	17.64	21.44	31.63	37.19
69	19.28	23.33	33.66	39.47
70	21.05	25.39	35.84	41.99
71	22.99	27.63	38.26	44.77
72	25.12	30.05	40.82	47.65
73	27.45	32.71	43.56	50.74
74	29.99	35.60	46.49	54.04
75	32.77	38.74	49.61	57.52
76	35.86	42.21	53.12	61.42
77	39.28	45.98	56.89	65.56
78	43.00	50.09	60.96	70.02
79	47.09	54.57	65.30	74.70
80	51.55	59.43	69.92	79.72
81	56.65	64.90	75.36	85.53
82	62.27	70.86	81.21	91.67
83	68.44	77.36	87.51	98.25
84	75.22	84.48	94.30	105.35
85	82.67	92.22	101.64	112.89
86	89.30	99.00	108.30	119.67
87	96.46	106.26	115.41	126.83
88	104.20	114.08	122.98	134.45
89	112.55	122.43	131.04	142.44
90	161.70	174.80	185.74	200.76

METROPOLITAN LIFE INSURANCE COMPANY
Policy Form G.LTC.1697

COMPREHENSIVE PLAN
Lifetime Benefit

Home Care and Community Care Benefit 80% of Nursing Home Benefit

Monthly Premiums - \$10 Increments
Monthly Premiums After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase)

Inflation: Nonforfeiture:	Optional No	Optional Yes	Automatic No	Automatic Yes
ISSUE AGE				
50 and below	5.73	7.48	16.94	18.23
51	6.13	7.91	17.71	21.22
52	6.56	8.45	18.51	22.14
53	7.02	8.98	19.34	23.07
54	7.52	9.64	20.21	24.18
55	8.03	10.21	21.10	25.15
56	8.69	11.03	22.14	26.42
57	9.36	11.86	23.25	27.73
58	10.12	12.71	24.40	28.96
59	10.91	13.70	25.58	30.42
60	11.78	14.72	26.84	31.85
61	12.73	15.87	28.22	33.52
62	13.75	17.04	29.65	35.09
63	14.86	18.39	31.17	36.91
64	16.05	19.75	32.75	38.68
65	17.33	21.30	34.41	40.66
66	18.88	23.07	36.56	43.05
67	20.59	25.09	38.86	45.74
68	22.46	27.30	41.31	48.57
69	24.46	29.60	43.90	51.50
70	26.66	32.16	46.66	54.67
71	29.08	34.97	49.69	58.12
72	31.72	37.97	52.92	61.79
73	34.61	41.26	56.39	65.70
74	37.75	44.81	60.04	69.77
75	41.16	48.66	63.97	74.15
76	44.99	52.95	68.34	79.01
77	49.15	57.55	73.04	84.17
78	53.72	62.58	78.05	89.64
79	58.71	68.02	83.39	95.43
80	64.15	73.98	89.10	101.62
81	70.35	80.59	95.79	108.68
82	77.18	87.82	102.97	116.24
83	84.66	95.69	110.72	124.31
84	92.85	104.30	119.02	132.96
85	101.86	113.64	127.94	142.13
86	109.82	121.75	136.03	150.30
87	118.44	130.46	144.62	158.95
88	127.70	139.80	153.75	168.07
89	137.70	149.78	163.45	177.65
90	246.46	266.42	288.44	311.82

METROPOLITAN LIFE INSURANCE COMPANY
Policy Form G.LTC.1697

FACILITIES ONLY
4 Year Lifetime Benefit

Monthly Premiums - \$10 Increments
Monthly Premiums After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase)

Inflation: Nonforfeiture:	Optional No	Optional Yes	Automatic No	Automatic Yes
ISSUE AGE				
50 and below	2.04	2.38	6.51	6.78
51	2.20	2.56	6.88	7.65
52	2.40	2.78	7.26	8.06
53	2.59	3.00	7.65	8.49
54	2.83	3.27	8.09	8.95
55	3.07	3.53	8.55	9.44
56	3.37	3.87	9.05	10.02
57	3.67	4.24	9.60	10.67
58	4.04	4.62	10.19	11.25
59	4.43	5.06	10.81	11.96
60	4.84	5.52	11.47	12.68
61	5.32	6.07	12.22	13.53
62	5.85	6.68	13.02	14.42
63	6.46	7.34	13.84	15.29
64	7.10	8.06	14.74	16.31
65	7.79	8.86	15.71	17.40
66	8.59	9.76	16.82	18.63
67	9.48	10.77	18.03	19.99
68	10.45	11.86	19.32	21.42
69	11.54	13.07	20.69	22.95
70	12.73	14.40	22.17	24.59
71	14.01	15.83	23.79	26.38
72	15.41	17.40	25.53	28.31
73	16.98	19.12	27.39	30.35
74	18.71	21.01	29.40	32.53
75	20.59	23.09	31.54	34.87
76	22.55	25.21	33.78	37.31
77	24.68	27.54	36.20	39.93
78	27.03	30.05	38.80	42.69
79	29.62	32.81	41.55	45.62
80	32.43	35.84	44.51	48.79
81	35.23	38.76	47.48	51.89
82	38.28	41.94	50.66	55.15
83	41.60	45.40	54.04	58.69
84	45.21	49.13	57.64	62.39
85	49.13	53.14	61.51	66.33
86	52.20	56.22	64.49	69.29
87	55.46	59.49	67.62	72.38
88	58.93	62.92	70.88	75.60
89	62.60	66.55	74.32	78.97
90	88.45	93.63	103.65	109.73

METROPOLITAN LIFE INSURANCE COMPANY
Policy Form G.LTC.1697

FACILITIES ONLY
Lifetime Benefit

Monthly Premiums - \$10 Increments
Monthly Premiums After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase)

Inflation: Nonforfeiture:	Optional No	Optional Yes	Automatic No	Automatic Yes
ISSUE AGE				
50 and below	2.90	3.39	9.54	9.92
51	3.15	3.65	10.04	11.13
52	3.41	3.97	10.57	11.76
53	3.71	4.28	11.13	12.34
54	4.02	4.64	11.74	13.02
55	4.36	5.01	12.36	13.67
56	4.74	5.47	13.09	14.52
57	5.20	6.01	13.84	15.39
58	5.67	6.49	14.64	16.19
59	6.19	7.06	15.49	17.11
60	6.78	7.72	16.38	18.11
61	7.40	8.45	17.40	19.26
62	8.11	9.24	18.47	20.45
63	8.88	10.07	19.60	21.64
64	9.72	11.06	20.79	23.01
65	10.67	12.12	22.07	24.44
66	11.74	13.33	23.57	26.14
67	12.90	14.64	25.19	27.95
68	14.18	16.09	26.91	29.87
69	15.59	17.64	28.75	31.87
70	17.14	19.38	30.71	34.08
71	18.83	21.27	32.89	36.47
72	20.67	23.33	35.19	39.04
73	22.70	25.55	37.65	41.72
74	24.93	28.00	40.29	44.61
75	27.37	30.69	43.12	47.70
76	29.89	33.42	46.08	50.90
77	32.65	36.42	49.20	54.29
78	35.65	39.64	52.56	57.86
79	38.94	43.15	56.12	61.63
80	42.52	46.99	59.94	65.73
81	46.10	50.72	63.77	69.67
82	49.97	54.74	67.84	73.89
83	54.16	59.09	72.16	78.36
84	58.71	63.79	76.76	83.08
85	63.65	68.85	81.68	88.07
86	67.54	72.74	85.50	91.86
87	71.68	76.88	89.54	95.88
88	76.09	81.24	93.75	99.99
89	80.73	85.81	98.15	104.28
90	113.96	120.64	136.69	144.69

METROPOLITAN LIFE INSURANCE COMPANY
Policy Form G.LTC.1697

COMPREHENSIVE PLAN
4 Year Lifetime Benefit

Home Care and Community Care Benefit 50% of Nursing Home Benefit

Monthly Premiums - \$10 Increments
Monthly Premiums After 1.75% Phase 3 Increase (Resulting in 23.12% Cumulative Increase)

Inflation: Nonforfeiture:	Optional No	Optional Yes	Automatic No	Automatic Yes
ISSUE AGE				
50 and below	3.37	4.28	9.93	10.59
51	3.65	4.58	10.44	12.23
52	3.92	4.92	10.98	12.93
53	4.21	5.29	11.55	13.58
54	4.56	5.67	12.15	14.20
55	4.90	6.07	12.76	14.95
56	5.32	6.60	13.46	15.78
57	5.79	7.14	14.23	16.65
58	6.30	7.73	15.04	17.56
59	6.85	8.39	15.88	18.55
60	7.43	9.09	16.79	19.58
61	8.13	9.87	17.78	20.69
62	8.84	10.73	18.83	21.94
63	9.65	11.67	19.94	23.17
64	10.51	12.68	21.13	24.54
65	11.45	13.79	22.39	26.00
66	12.54	15.07	23.86	27.73
67	13.75	16.45	25.47	29.53
68	15.04	17.98	27.17	31.47
69	16.47	19.62	28.98	33.57
70	18.05	21.42	30.92	35.74
71	19.78	23.39	33.08	38.17
72	21.64	25.53	35.36	40.75
73	23.72	27.90	37.80	43.54
74	25.98	30.45	40.43	46.46
75	28.44	33.26	43.21	49.64
76	31.18	36.29	46.34	53.06
77	34.18	39.60	49.69	56.72
78	37.45	43.19	53.27	60.59
79	41.05	47.13	57.10	64.78
80	44.98	51.41	61.21	69.24
81	49.37	56.09	65.89	74.20
82	54.19	61.19	70.94	79.49
83	59.49	66.75	76.37	85.17
84	65.29	72.81	82.24	91.23
85	71.67	79.44	88.54	97.73
86	77.22	85.07	94.11	103.38
87	83.20	91.13	100.05	109.35
88	89.65	97.61	106.33	115.61
89	96.60	104.55	113.02	122.25
90	138.41	148.93	159.79	171.92

METROPOLITAN LIFE INSURANCE COMPANY
Policy Form G.LTC.1697

COMPREHENSIVE PLAN
Lifetime Benefit

Home Care and Community Care Benefit 50% of Nursing Home Benefit

Monthly Premiums - \$10 Increments
Monthly Premiums After 1.75% Phase 3 Increase (Resulting in 23.12% Cumulative Increase)

Inflation: Nonforfeiture:	Optional No	Optional Yes	Automatic No	Automatic Yes
ISSUE AGE				
50 and below	4.63	5.89	14.06	15.02
51	4.97	6.26	14.69	17.26
52	5.34	6.73	15.39	18.10
53	5.71	7.18	16.11	18.99
54	6.14	7.63	16.85	19.72
55	6.57	8.15	17.60	20.58
56	7.12	8.84	18.51	21.74
57	7.71	9.50	19.45	22.75
58	8.32	10.22	20.44	23.86
59	8.98	11.04	21.47	25.09
60	9.73	11.89	22.56	26.32
61	10.54	12.80	23.74	27.60
62	11.43	13.89	24.99	29.13
63	12.35	14.95	26.30	30.56
64	13.40	16.15	27.71	32.15
65	14.51	17.46	29.16	33.86
66	15.86	19.06	31.04	36.07
67	17.34	20.77	33.04	38.31
68	18.96	22.65	35.19	40.77
69	20.73	24.70	37.47	43.39
70	22.68	26.92	39.92	46.12
71	24.80	29.32	42.60	49.15
72	27.11	31.99	45.47	52.42
73	29.63	34.84	48.53	55.87
74	32.41	38.00	51.79	59.51
75	35.44	41.44	55.28	63.48
76	38.76	45.14	59.12	67.71
77	42.38	49.10	63.24	72.17
78	46.37	53.46	67.63	76.95
79	50.70	58.21	72.34	82.07
80	55.44	63.38	77.36	87.52
81	60.74	69.03	83.08	93.55
82	66.52	75.12	89.21	99.97
83	72.86	81.75	95.81	106.82
84	79.80	88.99	102.88	114.13
85	87.41	96.88	110.46	121.91
86	94.02	103.56	117.17	128.66
87	101.13	110.77	124.27	135.80
88	108.76	118.42	131.82	143.30
89	116.98	126.61	139.81	151.21
90	208.88	224.74	246.15	264.85

METROPOLITAN LIFE INSURANCE COMPANY
Policy Form G.LTC.1697

COMPREHENSIVE PLAN
4 Year Lifetime Benefit

Home Care and Community Care Benefit 80% of Nursing Home Benefit

Monthly Premiums - \$10 Increments
Monthly Premiums After 1.75% Phase 3 Increase (Resulting in 23.12% Cumulative Increase)

Inflation: Nonforfeiture:	Optional No	Optional Yes	Automatic No	Automatic Yes
ISSUE AGE				
50 and below	4.23	5.51	12.17	13.07
51	4.56	5.89	12.78	15.29
52	4.90	6.30	13.40	16.01
53	5.27	6.75	14.08	16.82
54	5.67	7.24	14.77	17.65
55	6.07	7.73	15.52	18.49
56	6.57	8.35	16.35	19.50
57	7.14	9.04	17.24	20.56
58	7.75	9.75	18.17	21.59
59	8.39	10.54	19.18	22.80
60	9.11	11.38	20.22	23.98
61	9.89	12.33	21.38	25.37
62	10.75	13.34	22.58	26.74
63	11.67	14.45	23.88	28.30
64	12.71	15.64	25.24	29.79
65	13.79	16.94	26.67	31.49
66	15.07	18.43	28.40	33.45
67	16.45	20.04	30.24	35.58
68	17.95	21.82	32.18	37.84
69	19.62	23.74	34.25	40.16
70	21.42	25.83	36.47	42.72
71	23.39	28.11	38.93	45.55
72	25.56	30.58	41.53	48.48
73	27.93	33.28	44.32	51.63
74	30.51	36.22	47.30	54.99
75	33.34	39.42	50.48	58.53
76	36.49	42.95	54.05	62.49
77	39.97	46.78	57.89	66.71
78	43.75	50.97	62.03	71.25
79	47.91	55.52	66.44	76.01
80	52.45	60.47	71.14	81.12
81	57.64	66.04	76.68	87.03
82	63.36	72.10	82.63	93.27
83	69.64	78.71	89.04	99.97
84	76.54	85.96	95.95	107.19
85	84.12	93.83	103.42	114.87
86	90.86	100.73	110.20	121.76
87	98.15	108.12	117.43	129.05
88	106.02	116.08	125.13	136.80
89	114.52	124.57	133.33	144.93
90	164.53	177.86	188.99	204.27

METROPOLITAN LIFE INSURANCE COMPANY
Policy Form G.LTC.1697

COMPREHENSIVE PLAN
Lifetime Benefit

Home Care and Community Care Benefit 80% of Nursing Home Benefit

Monthly Premiums - \$10 Increments
Monthly Premiums After 1.75% Phase 3 Increase (Resulting in 23.12% Cumulative Increase)

Inflation: Nonforfeiture:	Optional No	Optional Yes	Automatic No	Automatic Yes
ISSUE AGE				
50 and below	5.83	7.61	17.24	18.55
51	6.24	8.05	18.02	21.59
52	6.67	8.60	18.83	22.53
53	7.14	9.14	19.68	23.47
54	7.65	9.81	20.56	24.60
55	8.17	10.39	21.47	25.59
56	8.84	11.22	22.53	26.88
57	9.52	12.07	23.66	28.22
58	10.30	12.93	24.83	29.47
59	11.10	13.94	26.03	30.95
60	11.99	14.98	27.31	32.41
61	12.95	16.15	28.71	34.11
62	13.99	17.34	30.17	35.70
63	15.12	18.71	31.72	37.56
64	16.33	20.10	33.32	39.36
65	17.63	21.67	35.01	41.37
66	19.21	23.47	37.20	43.80
67	20.95	25.53	39.54	46.54
68	22.85	27.78	42.03	49.42
69	24.89	30.12	44.67	52.40
70	27.13	32.72	47.48	55.63
71	29.59	35.58	50.56	59.14
72	32.28	38.63	53.85	62.87
73	35.22	41.98	57.38	66.85
74	38.41	45.59	61.09	70.99
75	41.88	49.51	65.09	75.45
76	45.78	53.88	69.54	80.39
77	50.01	58.56	74.32	85.64
78	54.66	63.68	79.42	91.21
79	59.74	69.21	84.85	97.10
80	65.27	75.27	90.66	103.40
81	71.58	82.00	97.47	110.58
82	78.53	89.36	104.77	118.27
83	86.14	97.36	112.66	126.49
84	94.47	106.13	121.10	135.29
85	103.64	115.63	130.18	144.62
86	111.74	123.88	138.41	152.93
87	120.51	132.74	147.15	161.73
88	129.93	142.25	156.44	171.01
89	140.11	152.40	166.31	180.76
90	250.77	271.08	293.49	317.28

METROPOLITAN LIFE INSURANCE COMPANY
Policy Form G.LTC.1697

FACILITIES ONLY
4 Year Lifetime Benefit

Monthly Premiums - \$10 Increments
Monthly Premiums After 1.75% Phase 3 Increase (Resulting in 23.12% Cumulative Increase)

Inflation: Nonforfeiture:	Optional No	Optional Yes	Automatic No	Automatic Yes
ISSUE AGE				
50 and below	2.08	2.42	6.62	6.90
51	2.24	2.60	7.00	7.78
52	2.44	2.83	7.39	8.20
53	2.64	3.05	7.78	8.64
54	2.88	3.33	8.23	9.11
55	3.12	3.59	8.70	9.61
56	3.43	3.94	9.21	10.20
57	3.73	4.31	9.77	10.86
58	4.11	4.70	10.37	11.45
59	4.51	5.15	11.00	12.17
60	4.92	5.62	11.67	12.90
61	5.41	6.18	12.43	13.77
62	5.95	6.80	13.25	14.67
63	6.57	7.47	14.08	15.56
64	7.22	8.20	15.00	16.60
65	7.93	9.02	15.98	17.70
66	8.74	9.93	17.11	18.96
67	9.65	10.96	18.35	20.34
68	10.63	12.07	19.66	21.79
69	11.74	13.30	21.05	23.35
70	12.95	14.65	22.56	25.02
71	14.26	16.11	24.21	26.84
72	15.68	17.70	25.98	28.81
73	17.28	19.45	27.87	30.88
74	19.04	21.38	29.91	33.10
75	20.95	23.49	32.09	35.48
76	22.94	25.65	34.37	37.96
77	25.11	28.02	36.83	40.63
78	27.50	30.58	39.48	43.44
79	30.14	33.38	42.28	46.42
80	33.00	36.47	45.29	49.64
81	35.85	39.44	48.31	52.80
82	38.95	42.67	51.55	56.12
83	42.33	46.19	54.99	59.72
84	46.00	49.99	58.65	63.48
85	49.99	54.07	62.59	67.49
86	53.11	57.20	65.62	70.50
87	56.43	60.53	68.80	73.65
88	59.96	64.02	72.12	76.92
89	63.70	67.71	75.62	80.35
90	90.00	95.27	105.46	111.65

METROPOLITAN LIFE INSURANCE COMPANY
Policy Form G.LTC.1697

FACILITIES ONLY
Lifetime Benefit

Monthly Premiums - \$10 Increments
Monthly Premiums After 1.75% Phase 3 Increase (Resulting in 23.12% Cumulative Increase)

Inflation: Nonforfeiture:	Optional No	Optional Yes	Automatic No	Automatic Yes
ISSUE AGE				
50 and below	2.95	3.45	9.71	10.09
51	3.21	3.71	10.22	11.32
52	3.47	4.04	10.75	11.97
53	3.77	4.35	11.32	12.56
54	4.09	4.72	11.95	13.25
55	4.44	5.10	12.58	13.91
56	4.82	5.57	13.32	14.77
57	5.29	6.12	14.08	15.66
58	5.77	6.60	14.90	16.47
59	6.30	7.18	15.76	17.41
60	6.90	7.86	16.67	18.43
61	7.53	8.60	17.70	19.60
62	8.25	9.40	18.79	20.81
63	9.04	10.25	19.94	22.02
64	9.89	11.25	21.15	23.41
65	10.86	12.33	22.46	24.87
66	11.95	13.56	23.98	26.60
67	13.13	14.90	25.63	28.44
68	14.43	16.37	27.38	30.39
69	15.86	17.95	29.25	32.43
70	17.44	19.72	31.25	34.68
71	19.16	21.64	33.47	37.11
72	21.03	23.74	35.81	39.72
73	23.10	26.00	38.31	42.45
74	25.37	28.49	41.00	45.39
75	27.85	31.23	43.87	48.53
76	30.41	34.00	46.89	51.79
77	33.22	37.06	50.06	55.24
78	36.27	40.33	53.48	58.87
79	39.62	43.91	57.10	62.71
80	43.26	47.81	60.99	66.88
81	46.91	51.61	64.89	70.89
82	50.84	55.70	69.03	75.18
83	55.11	60.12	73.42	79.73
84	59.74	64.91	78.10	84.53
85	64.76	70.05	83.11	89.61
86	68.72	74.01	87.00	93.47
87	72.93	78.23	91.11	97.56
88	77.42	82.66	95.39	101.74
89	82.14	87.31	99.87	106.10
90	115.95	122.75	139.08	147.22

SERFF Tracking #:

META-130989971

State Tracking #:

META-130989971

Company Tracking #:

CT17-206 AARP (RATE) RW

State: Pennsylvania
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing
Project Name/Number: 2017 AARP Rate Increase Filings/CT17-206 AARP (Rate)

Filing Company: Metropolitan Life Insurance Company

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	Please see the attached Cover Letter
Attachment(s):	AARP Original ET Filing Letter.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	Please see the attached Actuarial memorandum
Attachment(s):	AARP-Met_PA_OriginalPlan_Filing Materials_04052017.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

SERFF Tracking #:

META-130989971

State Tracking #:

META-130989971

Company Tracking #:

CT17-206 AARP (RATE) RW

State: Pennsylvania

Filing Company:

Metropolitan Life Insurance Company

TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing

Project Name/Number: 2017 AARP Rate Increase Filings/CT17-206 AARP (Rate)

Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Certificateholder Letter
Comments:	Please see the attached Certificateholder Letter
Attachment(s):	AARP Insured RA ltr 3-3-17_FINAL %added.pdf
Item Status:	
Status Date:	

Satisfied - Item:	NAIC Transmittal form
Comments:	Please see the attached NAIC Transmittal form
Attachment(s):	AARP NAIC Transmittal - AARP (Rates).pdf
Item Status:	
Status Date:	

Metropolitan Life Insurance Company
1300 Hall Boulevard
Bloomfield, CT 06002
Tel 860-656-3813 Fax 860-656-3805
treilly1@metlife.com



Thomas G. Reilly
Director
Product Management and Compliance

April 5, 2017

Pennsylvania Insurance Department
1326 Strawberry Square, 13th Floor
Harrisburg, Pennsylvania 17120

Re: Group (AARP) Long-Term Care Insurance – Premium Rate Schedule Increase Filing
Our NAIC Company No. is 65978
Our FEIN is 13-5581829

Dear Sir/Madam:

We are filing, for your review and approval, a request for a 20.80% premium rate schedule increase with respect to certain group long-term care insurance certificates issued for delivery in your state. The requested increase is planned to be implemented over three phases of 10% (phase one), 10% (phase two) and 1.75% (phase three), resulting in an actuarially equivalent cumulative increase of 23.12%.

We will implement the premium rate schedule increase only after we have received approval from your Department and will apply the approved increase to all certificates issued in your state under a group long-term care insurance policy situated in the District of Columbia. Please note policy form G.LTC1697 was approved by the District of Columbia on July 27, 1997.

The premium rate schedule increase for which we are seeking approval will apply to the following group long-term care insurance certificate forms:

- G.LTC5897R100 and G.LTC5797R100 approved by your Department on August 3, 1999

Please note that these forms are not currently being marketed to new group certificateholders.

We are submitting an actuarial memorandum and rates in support of our request.

Company Rate Information Provided on SERFF

Please note the following with respect to the information entered under Company Rate Information in the SERFF system:

“Written Premium Change for this Program” and “Written Premium for this Program” reflects premium information only for certificates issued to residents of your state. The “Number of Policyholders Affected for this Program” reflects only the number of certificates issued to residents of your state.

Notification to Certificateholders of Premium Rate Schedule Increase

We intend to provide certificateholders with a minimum of 60 days advance written notice prior to the first effective date of the premium rate schedule increase. In our written notification we will explain that:

- the certificateholder can continue his/her current coverage by paying the new premium amount when due;
- the certificateholder can reduce his/her coverage to lessen the impact of the premium rate schedule increase if the current level of coverage permits a reduction;
- if the certificateholder's coverage lapses (due to nonpayment of premium or cancellation) at anytime from the date of our written notification up to 120 days following the first due date of the new premium ("Election Period"), that the certificateholder will have nonforfeiture coverage as follows:
 - if the certificateholder's coverage does not include the nonforfeiture coverage provision, or includes the nonforfeiture coverage provision but that provision provides benefits less than the Limited Coverage Upon Lapse Following Premium (Contribution) Increase Endorsement ("LCUL"), we will issue the certificateholder the LCUL described below;
 - if the certificateholder's coverage includes the nonforfeiture coverage provision and that provision provides benefits equal to the LCUL, we will provide coverage under the nonforfeiture coverage provision;
 - if the certificateholder qualifies for coverage under Contingent Benefit Upon Lapse as a result of the premium rate schedule increase, we will instead provide coverage under LCUL since the benefit payable under LCUL is equal to the benefit payable under Contingent Benefit Upon Lapse; and
 - we will not provide coverage under more than one nonforfeiture coverage provision.

Limited Coverage Upon Lapse Following Premium (Contribution) Increase Endorsement

In connection with our request for approval of a premium rate schedule increase, we are filing, under separate cover, the following form for review and approval. Please refer to the section above titled Notification to Certificateholders of Premium Rate Schedule Increase for additional information on how we intend to use this form.

Form Number:	Description:
LCUL-AARP	LIMITED COVERAGE UPON LAPSE FOLLOWING PREMIUM (CONTRIBUTION) INCREASE ENDORSEMENT. Endorsement to be issued to certificateholders whose coverage lapsed during the Election Period (described above) and (1) whose policies did not include a nonforfeiture coverage provision; or (2) who qualified for Contingent Benefit Upon Lapse as a result of the premium rate schedule increase. The officer signing below certifies that this endorsement form achieves a Flesch score of 45.

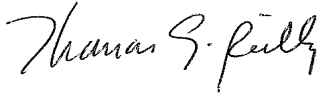
The contact person for this filing is:

Melinda Lula
1300 Hall Boulevard
Bloomfield, CT 06002
Telephone: 860-656-3862

mlula@metilife.com

Thank you for your attention to our filing. We look forward to hearing from you.

Sincerely,

A handwritten signature in black ink that reads "Thomas G. Reilly". The signature is written in a cursive style with a large initial 'T' and a distinct 'R'.

Thomas G. Reilly
Director, Product Management & Compliance

April 5, 2017

Re: Group long-term policy G.LTC1697 (including G.LTC5897R100, G.LTC5797R100 in Pennsylvania)
Issued by Metropolitan Life Insurance Company (MetLife)

Attached is the filing for the captioned forms. This letter provides an overview of the filing and notes on some of the content. After a careful review of earlier filings, we have endeavored to reflect in this filing additional content based on all the questions submitted by your Department. Hopefully, this will make your review easier and more effective.

Filing Overview

In addition to this Overview, this filing consists of the Actuarial Memorandum and supporting Attachments based on earlier reviews. These documents are outlined and summarized here for your convenience.

Title	Description
Actuarial Memorandum Exhibit I	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none">• Without/with proposed phase-in rate increase of 23.12%• <i>Nationwide</i> earned premium and incurred claims experience• Weighted average statutory discount rate 4.49% LLR without proposed rate increase – 115.1% With proposed rate increase – 109.9%
Exhibit II	Demonstration of rate action meeting Rate Stability requirements
Attachment 1	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none">• Without/with proposed phase-in rate increase of 23.12%• <i>Pennsylvania</i> earned premium and incurred claims experience• Weighted average statutory discount rate 4.49% LLR without proposed rate increase – 110.3% With proposed rate increase – 105.0%

Attachment 2	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none"> • Without/with proposed phase-in rate increase of 23.12% • <i>Nationwide</i> written premium and paid claims experience • Weighted average statutory discount rate 4.49% LLR without proposed rate increase – 105.7% With proposed rate increase – 100.8%
Attachment 3	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none"> • Without/with proposed phase-in rate increase of 23.12% • <i>Pennsylvania</i> written premium and paid claims experience • Weighted average statutory discount rate 4.49% LLR without proposed rate increase – 103.1% With proposed rate increase – 98.1%
Attachment 4	Historical Claim and Active Life Reserves

Additional Notes

MetLife requests the rate action based on deviations from anticipated experience outlined in the Actuarial Memorandum and the supporting attachments. Lifetime Loss Ratios exceed all minimum requirements in Pennsylvania as well as the application of rate stability standards even at the full requested rate action. In addition, though Pennsylvania-only experience is not necessarily credible, it is provided in this filing for your information only.

We note that, despite the rate action requested, the experience of the block does not fully return to pricing levels. In general, the rate action addresses primarily future experience and does not seek to recover historical losses. We will continue, of course, to monitor and adjust experience assumptions and reserve the right to update those in the future along with requesting any resulting changes in premium rates.

Thank you for your consideration. I look forward to hearing from you.

Sincerely,



William P. Bigelow, FSA, MAAA
Vice President and Actuary, Metropolitan Life Insurance Company

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

April 5, 2017

This actuarial memorandum pertains to long-term care insurance provided under a group policy issued to AARP (previously known as “American Association of Retired Persons”) to cover eligible members and their spouses who meet the eligibility requirements specified in the policy.

Policy Forms

The premium rate schedule increase for which we are seeking approval will apply to the following certificate forms approved by your Department and that were issued under the group long-term care policy G.LTC1697 (situated in District of Columbia):

- G.LTC5897R100
- G.LTC5797R100

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the anticipated loss ratio standard of this product meets the minimum requirements of your state and may not be suitable for other purposes.

2. Description of Benefits

There are two options available: the Comprehensive Plan and the Facilities Plan. Both plans pay benefits up to a monthly benefit limit (“MBL”) determined by the chosen Nursing Home daily benefit amount multiplied by the number of days in a given month (except for those plans that multiply by 30 days in February). There is no limit to benefits payable on a daily basis, except for Respite Care, which is subject to a daily benefit limit (“DBL”).

Comprehensive Plan

There are five types of benefits covered under the Comprehensive Plan. These benefits are Nursing Home (and In-Patient Hospice care), Assisted Living Facility, Home Care (including Adult Day Care and At-Home Hospice care), Informal Care and Respite Care benefits.

I. Nursing Home Care

The benefit reimburses 100% of room and board charges in a Nursing Home, up to the MBL for Skilled, Intermediate, and Custodial Care. Also covered under the Nursing Home benefit are Hospice services and Bed reservation charges in a Nursing Home.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

April 5, 2017

II. Assisted Living Facility Care

The benefit reimburses 100% of room and board charges in an Assisted Living Facility, up to the MBL for maintenance or personal care.

III. Home Care

The benefit will be paid for Home Care services and reimburses 100% of the charges from licensed providers, up to 50% or 80% of the MBL (as chosen by the insured). Covered under the Home Care benefit are services received from a Registered Nurse, Licensed Practical Nurse, Licensed Vocational Nurse, Home Health Aide, Homemaker, Physical, Occupational and Speech Therapist, Adult Day Care Centers, At-Home Hospice care, and Ongoing Care Advisory Services.

IV. Informal Home Care

The benefit will be paid for Informal Home Care Services provided from a family member or an unlicensed, private provider and reimburses 100% of the charges from informal caregivers, up to 50% of the Home Care monthly benefit limit (therefore, either 25% or 40% of the MBL).

V. Respite Care

The benefit will be paid for Respite Care Services provided at home or in a Nursing Home or Assisted Living Facility and reimburses 100% of the charges from licensed providers, up to a daily limit that varies according to the type of service received. Respite Care Benefits are limited to 21 days per calendar year.

Facilities Plan

There are three types of benefits covered under the Facilities Plan. These benefits are Nursing Home (and In-Patient Hospice care), Assisted Living Facility and Respite Care benefits.

I. Nursing Home Care

The benefit reimburses 100% of room and board charges in a Nursing Home, up to the MBL for Skilled, Intermediate, and Custodial Care. Also covered under the Nursing Home benefit are Hospice services and Bed reservation charges in a Nursing Home.

II. Assisted Living Facility Care

The benefit reimburses 100% of room and board charges in an Assisted Living Facility, up to the MBL for maintenance or personal care.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

April 5, 2017

III. Respite Care

The benefit will be paid for Respite Care Services provided in a Nursing Home or Assisted Living Facility and reimburses 100% of the charges from licensed providers, up to a daily limit that varies according to the type of service received. Respite Care Benefits are limited to 21 days per calendar year.

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to the group long-term care insurance certificates shown on the first page issued to AARP from September 1, 1998 to November 15, 2006 with a group policy situs within District of Columbia. No in-force premium rate schedule increase has been previously implemented for these forms.

We will only implement a premium rate schedule increase for certificates issued to residents of your state after we have received approval from your Department. We will implement the amount of the increase approved by your Department irrespective of the amount of the increase approved by the District of Columbia (where the long-term care insurance policy issued to AARP was situated). These policy forms are no longer being marketed to AARP members and spouses.

5. Actuarial Assumptions

- a. Expected Claim Costs are the product of attained age frequency rates and continuance curves, adjusted by utilization factors and underwriting selection factors based on actual experience through June 30, 2015.
- b. Voluntary Termination Rates vary by duration as developed from actual experience through June 30, 2015 and are shown in the following table:

Voluntary Termination Rates

Policy Duration	Lapse Rate
1	5.50%
2	3.50%
3	2.50%
4	2.00%
5	1.50%
6	1.25%
7+	1.00%

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

April 5, 2017

In the year of rate increase implementation, it is assumed that an additional 1.1% of policies lapse and there is 0.3% net reduction to premiums and benefits due to benefit downgrades. There is no adverse selection assumed due to the additional lapse rates.

- c. Mortality 88% of Annuity 2000 Basic Table with selection consistent with experience.
- d. Expenses Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

The above assumptions are based on actual inforce experience of MetLife and are deemed reasonable for the group policy form, including certificate forms issued under such group policy. In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policy forms were taken into consideration.

The assumptions described above were developed from the actual historical experience on these forms and supplemented, as needed, based on the experience of other forms. The projections contained in this actuarial memorandum are based on the best estimate assumptions, as described above, except the projections include a margin for moderately adverse experience equal to 5% of projected future incurred claims.

6. Marketing Method

These policy forms were issued to provide coverage to eligible AARP members and spouses. The primary method of marketing was direct mail.

7. Underwriting Description

Certain health information was required of applicants at the time of enrollment, including answering questions on the enrollment form regarding medical history, supplemented by contacting health care providers for medical records, as well as telephone and face-to-face interviews as needed.

8. Premiums

Premium rates varied based upon the age of the insured at issue and the particular benefit variations selected. If two or more members of the same household purchased coverage, a household discount was applied. The monthly EFT Premium was equal to the monthly premium less \$2.

9. Issue Age Range

The issue age is 18 and over.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

April 5, 2017

10. Area Factors

Area factors are not used for this product.

11. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2015 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2015 have been allocated to a calendar year of incurral and included in historical incurred claims.

12. Trend Assumptions

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

13. Past and Future Policy Experience

Nationwide experience and specific experience for those certificates issued in Pennsylvania are shown in Exhibit I and Attachment 1, respectively.

Historical experience is shown by claim incurral year. Claim payments and reserves were discounted to the mid-point of the year of incurral at the weighted average maximum valuation interest rate for contract reserves which is 4.49%. Incurred but not reported reserves were allocated based on a historical analysis of claim development pattern.

Annual loss ratios are calculated, with and without interest, as incurred claims divided by earned premiums.

A lifetime loss ratio as of December 31, 2015 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at the weighted average maximum valuation interest rate for contract reserves, which is 4.49%.

14. Projected Earned Premiums and Incurred Claims

Earned premiums for projection years 2016 through 2096 are developed by multiplying each prior period's earned premium (starting with December 31, 2015 actual earned premium) by a persistency factor. For a year in which the rate increase is effective, the earned premium prior to the increase is multiplied by 1 plus the rate increase percent and an effectiveness factor.

Incurred claims for each projection year combine the impact of incidence rates, claim continuance rates and utilization factors by the policy benefits on a seriatim basis.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

April 5, 2017

Present and accumulated values in the lifetime projections in Exhibit I and II are determined at the average maximum valuation interest rate for contract reserves applicable to LTC business issued in the years in which the applicable business of this filing were issued. The maximum valuation interest rate averages 4.49%.

The assumptions used in Exhibit I and II projections are developed from the company's LTC insurance experience, plus a margin for moderately adverse experience.

Projections in Exhibit II provide a demonstration that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 58%;
2. 85% of the accumulated value of prior premium rate schedule increases;
3. Present value of future projected initial earned premium times 58%; and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

15. History of Previous Inforce Rate Increases

There has not been any rate increase on these policy forms.

16. Requested Rate Increase

The company is requesting a phased-in series of rate increases (two phases of 10% each and a final phase of 1.75%), resulting in a cumulative compounded increase of 23.12% after the final phase. These phased increases are actuarially equivalent to a single one-time increase of 20.80%. Although a larger premium rate increase is currently supportable under loss ratio regulation, MetLife agreed with AARP to reduce the impact on AARP members by seeking the rate increase shown above.

Corresponding rate tables reflecting each of the three phases for the 23.12% cumulative compounded increase are included with this filing. Please note that the actual rates implemented may vary slightly from those filed due to implementation rounding algorithms.

17. Analysis Performed

The initial premium schedule was based on pricing assumptions believed to be appropriate, given the information available at the time the initial rate schedule was developed. The original pricing assumptions for claim costs, voluntary termination rates, and mortality were as follows:

- a. Incidence and continuance rates for nursing home care and home health care rates were based on studies from the 1985 National Nursing Home Survey and 1982-84 National Long Term Care

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Survey, respectively, with modifications to incorporate experience of other long-term care business that MetLife issued or administered, as well as to incorporate industry expectations.

- b. Voluntary termination rates by duration were assumed to be 11% in year one, grading down to 4.5% in year ten and thereafter.
- c. Mortality was based on the 1983 Group Annuity Mortality Table, adjusted to remove loading. These rates vary by age and sex.

As part of the inforce management of the business, MetLife monitors the performance of the business by completing periodic analyses of lapse rates, mortality rates, claim incidence rates, claim continuance rates and claim utilization rates. The findings from these analyses were used to determine the current experience assumptions on a best estimate basis. A margin for moderately adverse experience equal to 5% of projected future incurred claims was added to the best estimate assumptions. A model of this business was developed for use in the cash flow testing that is part of the company's annual statutory reporting requirements. Using this model, a future projection of these policies under the new moderately adverse assumptions was performed and the projected lifetime loss ratio for these policies was determined. For these policies, the past experience and future projections based on current moderately adverse assumptions combine to a resulting loss ratio that exceeds both original pricing expectations and state minimum requirements.

The experience analysis, management's view of when a change to the original rate schedule may be considered and the seriatim inforce and claim data used in developing the projections in Exhibit I and II have been relied upon by the actuary in the development of this memorandum.

18. Loss Ratio Requirement Compliance Demonstration

Projected experience assuming the increase is implemented is shown in Exhibit I and II. As shown in these exhibits, the expected lifetime loss ratios, with and without the requested rate increase, exceed the minimum loss ratio requirement.

19. Average Annual Premium

The average September 30, 2016 annualized premium for all premium-paying certificate holders before and after the current requested increase are:

Before increase:	\$1,623
After Phase 1:	\$1,785
After Phase 2:	\$1,964
After Phase 3:	\$1,998

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20. Proposed Effective Date

The rate increase will apply to certificate holders on the anniversary of their original coverage effective date, following at least a 60-day notification period after the increase is approved.

21. Nationwide Distribution of Business as of September 30, 2016 (based on premium-paying certificates inforce count)

By Issue Age:

Issue Age	Percent
<45	<1%
45-49	1%
50-54	16%
55-59	23%
60-64	27%
65-69	20%
70-74	9%
75+	3%
Total	100%

By Benefit Period:

Benefit Period	Percent
4 Year	53%
Unlimited	47%
Total	100%

By Inflation Option:

Inflation	Percent
Optional	89%
Auto 5% Compound	11%
Total	100%

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By Home Care Percentage:

Home Care %	Percent
0% (FC Only)	22%
50%	67%
80%	11%
Total	100%

By Elimination Period:

Days	Percent
20	N/A
30	100%
45	N/A
60	N/A
90	N/A
Total	100%

By Gender:

Gender	Percent
Female	61%
Male	39%
Total	100%

22. Number of Insured Lives

As of September 30, 2016, the number of premium-paying insured lives inforce and their premiums that will be affected by this increase are:

	Issued Before Rate Stability Regulation Effective Date		Issued On or After Rate Stability Regulation Effective Date	
	Number of Insured Lives	2016 Annualized Premium	Number of Insured Lives	2016 Annualized Premium
Certificates issued in Pennsylvania	1,289	\$2,158,572	1,391	\$2,134,357
Certificates issued nationwide	55,236	\$90,813,457	15,442	\$23,866,666

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23. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

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 Pennsylvania.

I further certify that:

- if the requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized, no further premium rate schedule increases are anticipated;
- the analysis described in Section 17 of this memorandum was used in determining the need for a rate increase;
- the policy design, underwriting and claims adjudication practices have been reviewed and taken into consideration in this rate increase request;
- the actuarial assumptions used are appropriate and the gross premiums bear reasonable relationship to the benefits; and
- the relationship between renewal premium rate schedules and new business premium rate schedules is not applicable because MetLife is no longer issuing new business on these policy forms.



William P. Bigelow, FSA, MAAA
Vice President and Actuary, Metropolitan Life Insurance Company

Exhibit I
Metropolitan Life Insurance Company
Nationwide Experience Projections With No Future Increase
Group Policy Form: G.LTC.1697

Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
	Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Persistency Factors				Calendar Year Effective Int Rate	Mid-Year Disc/Annu Factor
	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality			Shock Lapse	Policy Persistency	Premium Persistency			
Historical Experience	1997	35,397	-	0.0%	151	79,800	-	0.0%							4.49%	2.2544
	1998	2,709,604	68,198	2.5%	3,784	5,845,965	147,138	2.5%							4.49%	2.1575
	1999	13,623,438	1,218,378	8.9%	17,805	28,128,994	2,515,645	8.9%							4.49%	2.0648
	2000	33,640,515	3,784,749	11.3%	37,513	66,473,299	7,478,623	11.3%							4.49%	1.9760
	2001	56,030,732	9,542,806	17.0%	53,930	105,956,602	18,045,869	17.0%							4.49%	1.8910
	2002	73,030,614	15,466,210	21.2%	65,678	132,167,232	27,989,990	21.2%							4.49%	1.8098
	2003	93,258,676	21,382,522	22.9%	81,214	161,519,593	37,033,511	22.9%							4.49%	1.7320
	2004	110,391,364	27,556,797	25.0%	90,841	182,973,497	45,675,343	25.0%							4.49%	1.6575
	2005	120,405,983	31,288,106	26.0%	92,413	190,993,365	49,630,595	26.0%							4.49%	1.5862
	2006	122,056,862	46,138,589	37.8%	91,244	185,288,957	70,040,889	37.8%							4.49%	1.5181
	2007	122,545,837	41,747,270	34.1%	89,726	178,034,029	60,650,242	34.1%							4.49%	1.4528
	2008	122,235,837	55,569,213	45.5%	87,660	169,949,594	77,260,200	45.5%							4.49%	1.3903
	2009	120,757,506	57,171,692	47.3%	86,125	160,676,676	76,071,109	47.3%							4.49%	1.3306
	2010	119,346,889	65,016,196	54.5%	84,018	151,973,172	82,789,904	54.5%							4.49%	1.2734
	2011	116,674,370	74,542,532	63.9%	81,902	142,183,242	90,839,993	63.9%							4.49%	1.2186
	2012	115,249,590	86,299,083	74.9%	79,975	134,409,343	100,645,938	74.9%							4.49%	1.1662
	2013	112,701,598	86,366,307	76.6%	77,747	125,787,437	96,394,342	76.6%							4.49%	1.1161
	2014	110,776,029	88,987,863	80.3%	75,522	118,323,256	95,050,651	80.3%							4.49%	1.0681
	2015	107,988,278	94,727,074	87.7%	73,130	110,387,031	96,831,256	87.7%							4.49%	1.0222
Projected Future Experience	2016	108,209,580	114,512,978	105.8%	70,333	105,858,143	112,024,566	105.8%	1.0000	N/A	0.0382	N/A	0.962	1.000	4.49%	0.9783
	2017	102,230,496	124,628,890	121.9%	67,471	95,709,743	116,679,460	121.9%	1.0000	N/A	0.0407	N/A	0.959	0.945	4.49%	0.9362
	2018	96,241,863	134,716,792	140.0%	64,551	86,229,691	120,702,020	140.0%	1.0000	N/A	0.0433	N/A	0.957	0.941	4.49%	0.8960
	2019	90,250,935	144,420,176	160.0%	61,580	77,385,864	123,833,400	160.0%	1.0000	N/A	0.0460	N/A	0.954	0.938	4.49%	0.8575
	2020	84,290,375	153,662,631	182.3%	58,568	69,167,971	126,094,260	182.3%	1.0000	N/A	0.0489	N/A	0.951	0.934	4.49%	0.8206
	2021	78,389,475	162,476,460	207.3%	55,524	61,560,470	127,595,284	207.3%	1.0000	N/A	0.0520	N/A	0.948	0.930	4.49%	0.7853
	2022	72,572,798	170,688,803	235.2%	52,461	54,542,515	128,282,179	235.2%	1.0000	N/A	0.0552	N/A	0.945	0.926	4.49%	0.7516
	2023	66,868,294	178,131,929	266.4%	49,391	48,094,860	128,120,962	266.4%	1.0000	N/A	0.0585	N/A	0.941	0.921	4.49%	0.7192
	2024	61,310,409	184,622,504	301.1%	46,326	42,201,682	127,080,870	301.1%	1.0000	N/A	0.0621	N/A	0.938	0.917	4.49%	0.6883
	2025	55,929,712	190,029,630	339.8%	43,281	36,843,022	125,179,723	339.8%	1.0000	N/A	0.0657	N/A	0.934	0.912	4.49%	0.6587
	2026	50,756,852	194,225,515	382.7%	40,268	31,998,120	122,443,594	382.7%	1.0000	N/A	0.0696	N/A	0.930	0.908	4.49%	0.6304
	2027	45,819,299	197,155,517	430.3%	37,303	27,643,648	118,947,644	430.3%	1.0000	N/A	0.0736	N/A	0.926	0.903	4.49%	0.6033
	2028	41,127,185	198,669,935	483.1%	34,400	23,746,139	114,708,653	483.1%	1.0000	N/A	0.0778	N/A	0.922	0.898	4.49%	0.5774
	2029	36,707,642	198,777,896	541.5%	31,573	20,283,255	109,837,147	541.5%	1.0000	N/A	0.0822	N/A	0.918	0.893	4.49%	0.5526
	2030	32,576,133	197,477,055	606.2%	28,834	17,226,530	104,427,509	606.2%	1.0000	N/A	0.0867	N/A	0.913	0.887	4.49%	0.5281
	2031	28,733,954	194,752,921	677.8%	26,196	14,541,553	98,559,701	677.8%	1.0000	N/A	0.0915	N/A	0.909	0.882	4.49%	0.5061
	2032	25,185,449	190,561,273	756.6%	23,671	12,197,820	92,292,661	756.6%	1.0000	N/A	0.0964	N/A	0.904	0.877	4.49%	0.4843
	2033	21,931,559	184,914,044	843.1%	21,270	10,165,276	85,707,641	843.1%	1.0000	N/A	0.1015	N/A	0.899	0.871	4.49%	0.4635
	2034	18,969,144	178,002,428	938.4%	18,999	8,414,232	78,957,373	938.4%	1.0000	N/A	0.1068	N/A	0.893	0.865	4.49%	0.4436
	2035	16,291,741	169,885,353	1,042.8%	16,866	6,915,943	72,117,361	1,042.8%	1.0000	N/A	0.1123	N/A	0.888	0.859	4.49%	0.4245
	2036	13,890,413	160,611,790	1,156.3%	14,878	5,643,079	65,249,687	1,156.3%	1.0000	N/A	0.1179	N/A	0.882	0.853	4.49%	0.4063
	2037	11,753,103	150,422,711	1,279.9%	13,035	4,569,521	58,483,257	1,279.9%	1.0000	N/A	0.1238	N/A	0.876	0.846	4.49%	0.3888
	2038	9,866,628	139,498,709	1,413.8%	11,341	3,671,166	51,904,552	1,413.8%	1.0000	N/A	0.1300	N/A	0.870	0.839	4.49%	0.3721
	2039	8,215,741	128,080,469	1,559.0%	9,795	2,925,493	45,607,397	1,559.0%	1.0000	N/A	0.1364	N/A	0.864	0.833	4.49%	0.3561
	2040	6,783,431	116,415,617	1,716.2%	8,394	2,311,633	39,671,694	1,716.2%	1.0000	N/A	0.1430	N/A	0.857	0.826	4.49%	0.3408
	2041	5,552,174	104,689,235	1,885.6%	7,139	1,810,713	34,141,976	1,885.6%	1.0000	N/A	0.1495	N/A	0.850	0.818	4.49%	0.3261
	2042	4,503,193	93,158,981	2,068.7%	6,018	1,405,479	29,075,586	2,068.7%	1.0000	N/A	0.1570	N/A	0.843	0.811	4.49%	0.3121
	2043	3,617,520	82,029,845	2,267.6%	5,032	1,080,518	24,501,505	2,267.6%	1.0000	N/A	0.1639	N/A	0.836	0.803	4.49%	0.2987
	2044	2,877,365	71,474,220	2,484.0%	4,170	822,494	20,430,896	2,484.0%	1.0000	N/A	0.1713	N/A	0.829	0.795	4.49%	0.2858
	2045	2,265,246	61,604,904	2,719.6%	3,423	619,684	16,852,735	2,719.6%	1.0000	N/A	0.1791	N/A	0.821	0.787	4.49%	0.2736
	2046	1,764,381	52,513,580	2,976.3%	2,782	461,918	13,748,138	2,976.3%	1.0000	N/A	0.1874	N/A	0.813	0.779	4.49%	0.2618
	2047	1,358,426	44,255,860	3,257.9%	2,238	340,350	11,088,177	3,257.9%	1.0000	N/A	0.1956	N/A	0.804	0.770	4.49%	0.2505
	2048	1,033,785	36,843,198	3,563.9%	1,781	247,877	8,834,130	3,563.9%	1.0000	N/A	0.2041	N/A	0.796	0.761	4.49%	0.2398
	2049	777,313	30,279,132	3,895.4%	1,402	178,369	6,948,115	3,895.4%	1.0000	N/A	0.2130	N/A	0.787	0.752	4.49%	0.2295
	2050	577,126	24,538,575	4,251.9%	1,090	126,739	5,388,775	4,251.9%	1.0000	N/A	0.2223	N/A	0.778	0.742	4.49%	0.2196
	2051	422,515	19,581,340	4,634.5%	837	88,797	4,115,288	4,634.5%	1.0000	N/A	0.2322	N/A	0.768	0.732	4.49%	0.2102
	2052	303,812	15,353,781	5,053.7%	633	61,105	3,088,093	5,053.7%	1.0000	N/A	0.2433	N/A	0.757	0.719	4.49%	0.2011
	2053	214,752	11,800,178	5,494.8%	470	41,336	2,271,332	5,494.8%	1.0000	N/A	0.2572	N/A	0.743	0.707	4.49%	0.1925
	2054	149,395	8,860,069	5,930.6%	344	27,520	1,632,098	5,930.6%	1.0000	N/A	0.2687	N/A	0.731	0.696	4.49%	0.1842
	2055	101,765	6,482,195	6,369.8%	247	17,940	1,142,743	6,369.8%	1.0000	N/A	0.2820	N/A	0.718	0.681	4.49%	0.1763
	2056	67,578	4,614,413	6,828.3%	173	11,401	778,502	6,828.3%	1.0000	N/A	0.3004	N/A	0.700	0.664	4.49%	0.1687
	2057	43,599	3,202,193	7,344.6%	116	7,039	517,021	7,344.6%	1.0000	N/A	0.3293	N/A	0.671	0.645	4.49%	0.1615
	2058	27,343	2,146,346	7,849.7%	76	4,225	331,648	7,849.7%	1.0000	N/A	0.3452	N/A	0.655	0.627	4.49%	0.1545
	2059	16,693	1,397,355	8,371.1%	48	2,468	206,634	8,371.1%								

Exhibit I
Metropolitan Life Insurance Company
Nationwide Experience Projections With 23.12% Future Increase
Group Policy Form: G.LTC.1697

Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
	Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Persistency Factors				Calendar Year Effective Int Rate	Mid-Year Disc/Annu Factor
	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality			Shock Lapse	Policy Persistency	Premium Persistency			
Historical Experience	1997	35,397	-	0.0%	151	79,800	-	0.0%							4.49%	2.2544
	1998	2,709,604	68,198	2.5%	3,784	5,845,965	147,138	2.5%							4.49%	2.1575
	1999	13,623,438	1,218,378	8.9%	17,805	28,128,994	2,515,645	8.9%							4.49%	2.0648
	2000	33,640,515	3,784,749	11.3%	37,513	66,473,299	7,478,623	11.3%							4.49%	1.9760
	2001	56,030,732	5,942,806	17.0%	53,930	105,956,602	18,045,869	17.0%							4.49%	1.8910
	2002	73,030,614	15,466,210	21.2%	65,678	132,167,232	27,989,990	21.2%							4.49%	1.8098
	2003	93,258,676	21,382,522	22.9%	81,214	161,519,593	37,033,511	22.9%							4.49%	1.7320
	2004	110,391,364	27,556,797	25.0%	90,841	182,973,497	45,675,343	25.0%							4.49%	1.6575
	2005	120,405,983	31,288,106	26.0%	92,413	190,993,365	49,630,595	26.0%							4.49%	1.5862
	2006	122,056,862	46,138,589	37.8%	91,244	185,288,957	70,040,889	37.8%							4.49%	1.5181
	2007	122,545,837	41,747,270	34.1%	89,726	178,034,029	60,650,242	34.1%							4.49%	1.4528
	2008	122,235,837	55,569,213	45.5%	87,660	169,949,594	77,260,200	45.5%							4.49%	1.3903
	2009	120,757,506	57,171,692	47.3%	86,125	160,676,676	76,071,109	47.3%							4.49%	1.3306
	2010	119,346,889	65,016,196	54.5%	84,018	151,973,172	82,789,904	54.5%							4.49%	1.2734
	2011	116,674,370	74,542,532	63.9%	81,902	142,183,242	90,839,993	63.9%							4.49%	1.2186
	2012	115,249,590	86,299,083	74.9%	79,975	134,409,343	100,645,938	74.9%							4.49%	1.1662
	2013	112,701,598	86,366,307	76.6%	77,747	125,787,437	96,394,342	76.6%							4.49%	1.1161
	2014	110,776,029	88,987,863	80.3%	75,522	118,323,256	95,050,651	80.3%							4.49%	1.0681
	2015	107,988,278	94,727,074	87.7%	73,130	110,387,031	96,831,256	87.7%							4.49%	1.0222
Projected Future Experience	2016	108,209,580	114,512,978	105.8%	70,333	105,858,143	112,024,566	105.8%	1.0000	1.0000	0.0382	1.0000	0.962	1.000	4.49%	0.9783
	2017	102,230,496	124,628,890	121.9%	67,471	95,709,743	116,679,460	121.9%	1.0000	1.0000	0.0407	1.0000	0.959	0.945	4.49%	0.9362
	2018	100,686,579	133,696,494	132.8%	64,166	90,212,017	119,787,865	132.8%	1.0542	0.9984	0.0490	0.9940	0.951	0.941	4.49%	0.8960
	2019	100,948,485	142,403,059	141.1%	60,903	86,558,502	122,103,819	141.1%	1.1344	0.9970	0.0509	0.9890	0.949	0.938	4.49%	0.8575
	2020	100,632,844	151,516,425	150.6%	57,924	82,578,464	124,333,101	150.6%	1.2108	0.9970	0.0489	0.9890	0.951	0.934	4.49%	0.8206
	2021	94,994,430	160,207,151	168.6%	54,914	74,600,599	125,813,161	168.6%	1.2290	0.9970	0.0520	0.9890	0.948	0.930	4.49%	0.7853
	2022	88,103,655	168,304,792	191.0%	51,884	66,214,823	126,490,462	191.0%	1.2312	0.9970	0.0552	0.9890	0.945	0.926	4.49%	0.7516
	2023	81,178,365	175,643,960	216.4%	48,848	58,387,344	126,331,496	216.4%	1.2312	0.9970	0.0585	0.9890	0.941	0.921	4.49%	0.7192
	2024	74,431,072	182,043,882	244.6%	45,817	51,233,003	125,305,931	244.6%	1.2312	0.9970	0.0621	0.9890	0.938	0.917	4.49%	0.6883
	2025	67,898,885	187,375,486	276.0%	42,805	44,727,570	123,431,338	276.0%	1.2312	0.9970	0.0657	0.9890	0.934	0.912	4.49%	0.6587
	2026	61,619,013	191,512,767	310.8%	39,825	38,845,840	120,733,424	310.8%	1.2312	0.9970	0.0696	0.9890	0.930	0.908	4.49%	0.6304
	2027	55,624,804	194,401,846	349.5%	36,893	33,559,494	117,286,302	349.5%	1.2312	0.9970	0.0736	0.9890	0.926	0.903	4.49%	0.6033
	2028	49,928,560	195,995,112	392.4%	34,021	28,827,904	113,106,518	392.4%	1.2312	0.9970	0.0778	0.9890	0.922	0.898	4.49%	0.5774
	2029	44,563,218	196,001,566	439.8%	31,225	24,623,949	108,303,052	439.8%	1.2312	0.9970	0.0822	0.9890	0.918	0.893	4.49%	0.5526
	2030	39,547,550	194,718,893	492.4%	28,517	20,913,073	102,968,970	492.4%	1.2312	0.9970	0.0867	0.9890	0.913	0.887	4.49%	0.5288
	2031	34,883,130	192,032,807	550.5%	25,908	17,653,501	97,183,118	550.5%	1.2312	0.9970	0.0915	0.9890	0.909	0.882	4.49%	0.5061
	2032	30,575,231	187,899,704	614.5%	23,411	14,808,200	91,003,609	614.5%	1.2312	0.9970	0.0964	0.9890	0.904	0.877	4.49%	0.4843
	2033	26,624,997	182,331,350	684.8%	21,036	12,340,684	84,510,562	684.8%	1.2312	0.9970	0.1015	0.9890	0.899	0.871	4.49%	0.4635
	2034	23,028,614	175,516,268	762.2%	18,790	10,214,910	77,854,576	762.2%	1.2312	0.9970	0.1068	0.9890	0.893	0.865	4.49%	0.4436
	2035	19,778,236	167,512,564	847.0%	16,681	8,395,981	71,110,098	847.0%	1.2312	0.9970	0.1123	0.9890	0.888	0.859	4.49%	0.4245
	2036	16,863,014	158,368,525	939.1%	14,714	6,850,720	64,338,345	939.1%	1.2312	0.9970	0.1179	0.9890	0.882	0.853	4.49%	0.4063
	2037	14,268,312	148,321,757	1,039.5%	12,892	5,547,416	57,666,421	1,039.5%	1.2312	0.9970	0.1238	0.9890	0.876	0.846	4.49%	0.3888
	2038	11,978,124	137,550,331	1,148.3%	11,216	4,456,809	51,179,601	1,148.3%	1.2312	0.9970	0.1300	0.9890	0.870	0.839	4.49%	0.3721
	2039	9,973,941	126,291,569	1,266.2%	9,687	3,551,560	44,970,399	1,266.2%	1.2312	0.9970	0.1364	0.9890	0.864	0.833	4.49%	0.3561
	2040	8,235,111	114,789,640	1,393.9%	8,302	2,860,331	39,117,599	1,393.9%	1.2312	0.9970	0.1430	0.9890	0.857	0.826	4.49%	0.3408
	2041	6,740,361	103,227,041	1,531.5%	7,060	2,198,213	33,665,115	1,531.5%	1.2312	0.9970	0.1495	0.9890	0.850	0.818	4.49%	0.3261
	2042	5,466,893	91,857,829	1,680.3%	5,952	1,706,257	28,669,487	1,680.3%	1.2312	0.9970	0.1570	0.9890	0.843	0.811	4.49%	0.3121
	2043	4,391,683	80,884,134	1,841.8%	4,977	1,311,752	24,159,293	1,841.8%	1.2312	0.9970	0.1639	0.9890	0.836	0.803	4.49%	0.2987
	2044	3,493,132	70,475,939	2,017.6%	4,124	998,511	20,145,538	2,017.6%	1.2312	0.9970	0.1713	0.9890	0.829	0.795	4.49%	0.2858
	2045	2,750,018	60,744,468	2,208.9%	3,385	752,299	16,617,353	2,208.9%	1.2312	0.9970	0.1791	0.9890	0.821	0.787	4.49%	0.2736
	2046	2,141,965	51,780,123	2,417.4%	2,751	560,770	13,556,117	2,417.4%	1.2312	0.9970	0.1874	0.9890	0.813	0.779	4.49%	0.2618
	2047	1,649,135	43,637,739	2,646.1%	2,213	413,186	10,933,308	2,646.1%	1.2312	0.9970	0.1956	0.9890	0.804	0.770	4.49%	0.2505
	2048	1,255,019	36,328,609	2,894.7%	1,761	300,924	8,710,744	2,894.7%	1.2312	0.9970	0.2041	0.9890	0.796	0.761	4.49%	0.2398
	2049	943,661	29,856,223	3,163.9%	1,386	216,541	6,851,071	3,163.9%	1.2312	0.9970	0.2130	0.9890	0.787	0.752	4.49%	0.2295
	2050	700,634	24,195,845	3,453.4%	1,078	153,862	5,313,510	3,453.4%	1.2312	0.9970	0.2223	0.9890	0.778	0.742	4.49%	0.2196
	2051	512,935	19,307,848	3,764.2%	828	107,800	4,057,810	3,764.2%	1.2312	0.9970	0.2322	0.9890	0.768	0.732	4.49%	0.2102
	2052	368,829	15,139,335	4,104.7%	626	74,182	3,044,961	4,104.7%	1.2312	0.9970	0.2433	0.9890	0.757	0.719	4.49%	0.2011
	2053	260,710	11,635,365	4,463.0%	465	50,182	2,239,609	4,463.0%	1.2312	0.9970	0.2572	0.9890	0.743	0.707	4.49%	0.1925
	2054	181,367	8,736,320	4,816.9%	340	33,409	1,609,303	4,816.9%	1.2312	0.9970	0.2687	0.9890	0.731	0.696	4.49%	0.1842
	2055	123,543	6,391,658	5,173.6%	244	21,779	1,126,782	5,173.6%	1.2312	0.9970	0.2820	0.9890	0.718	0.681	4.49%	0.1763
	2056	82,040	4,549,964	5,546.0%	171	13,841	767,629	5,546.0%	1.2312	0.9970	0.3004	0.9890	0.700	0.664	4.49%	

Exhibit II
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Group Policy Form: G.LTC.1697

1. Accumulated value of initial earned premium	2,351,151,085	x	58%	=	1,363,667,629
2a. Accumulated value of earned premium	2,351,151,085				
2b. Accumulated value of prior premium rate schedule increases (2a-1)	0		85%	=	0
3. Present value of future projected initial earned premium	877,206,514		58%	=	508,779,778
4a. Present value of future projected premium	998,410,611				
4b. Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	121,204,098		85%	=	103,023,483
5. Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					1,975,470,890
6a. Accumulated value of incurred claims without the inclusion of active life reserves					1,035,091,238
6b. Present value of future projected incurred claims without the inclusion of active life reserves					2,646,457,604
7. Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					3,681,548,842
8. Test: 7 is not less than 5					TRUE

Attachment 1
Metropolitan Life Insurance Company
Pennsylvania Specific Experience Projections With No Future Increase
Group Policy Form: G.LTC.1697

Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
	Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc/ Accum Factor
	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality			Shock Lapse	Policy Persistence	Premium Persistence			
Historical Experience	1997	-	-	N/A	-	-	-	N/A							4.49%	2.2544
	1998	10,299	-	0.0%	67	22,221	-	0.0%							4.49%	2.1575
	1999	411,239	-	0.0%	626	849,105	-	0.0%							4.49%	2.0648
	2000	1,031,664	293,043	28.4%	1,200	2,038,556	579,049	28.4%							4.49%	1.9760
	2001	1,736,635	119,487	6.9%	1,696	3,284,054	225,955	6.9%							4.49%	1.8910
	2002	2,266,003	583,971	25.8%	2,069	4,100,901	1,056,843	25.8%							4.49%	1.8098
	2003	3,053,268	187,080	6.1%	2,782	5,288,115	324,015	6.1%							4.49%	1.7320
	2004	3,785,403	726,036	19.2%	3,207	6,274,299	1,203,403	19.2%							4.49%	1.6575
	2005	4,392,270	1,614,539	36.8%	3,492	6,967,216	2,561,054	36.8%							4.49%	1.5862
	2006	4,586,879	992,279	21.6%	3,457	6,963,131	1,506,334	21.6%							4.49%	1.5181
	2007	4,573,442	513,728	11.2%	3,379	6,644,275	746,342	11.2%							4.49%	1.4528
	2008	4,550,970	2,081,312	45.7%	3,300	6,327,403	2,893,734	45.7%							4.49%	1.3903
	2009	4,513,498	1,503,450	33.3%	3,264	6,005,538	2,000,450	33.3%							4.49%	1.3306
	2010	4,476,190	2,484,263	55.5%	3,181	5,699,862	3,163,395	55.5%							4.49%	1.2734
	2011	4,362,765	2,637,346	60.5%	3,100	5,316,609	3,213,956	60.5%							4.49%	1.2186
	2012	4,310,118	1,709,487	39.7%	3,025	5,026,657	1,993,682	39.7%							4.49%	1.1662
	2013	4,246,226	2,784,946	65.6%	2,946	4,739,257	3,108,308	65.6%							4.49%	1.1161
	2014	4,181,262	2,280,987	54.6%	2,858	4,466,133	2,436,392	54.6%							4.49%	1.0681
	2015	4,082,215	3,746,892	91.8%	2,783	4,172,894	3,830,122	91.8%							4.49%	1.0222
Projected Future Experience	2016	4,059,026	3,956,654	97.5%	2,680	3,970,822	3,870,674	97.5%	1.0000	N/A	0.0370	N/A	0.963	0.994	4.49%	0.9783
	2017	3,842,446	4,309,916	112.2%	2,575	3,597,357	4,035,009	112.2%	1.0000	N/A	0.0393	N/A	0.961	0.947	4.49%	0.9362
	2018	3,625,733	4,667,403	128.7%	2,468	3,248,543	4,181,846	128.7%	1.0000	N/A	0.0416	N/A	0.958	0.944	4.49%	0.8960
	2019	3,409,033	5,017,263	147.2%	2,358	2,923,083	4,302,064	147.2%	1.0000	N/A	0.0444	N/A	0.956	0.940	4.49%	0.8575
	2020	3,193,352	5,361,118	167.9%	2,247	2,620,437	4,399,288	167.9%	1.0000	N/A	0.0470	N/A	0.953	0.937	4.49%	0.8206
	2021	2,979,475	5,701,119	191.3%	2,135	2,339,828	4,477,178	191.3%	1.0000	N/A	0.0499	N/A	0.950	0.933	4.49%	0.7853
	2022	2,768,213	6,026,205	217.7%	2,022	2,080,467	4,529,030	217.7%	1.0000	N/A	0.0529	N/A	0.947	0.929	4.49%	0.7516
	2023	2,560,528	6,328,609	247.2%	1,908	1,841,653	4,551,837	247.2%	1.0000	N/A	0.0562	N/A	0.944	0.925	4.49%	0.7192
	2024	2,357,498	6,598,823	279.9%	1,795	1,622,732	4,542,156	279.9%	1.0000	N/A	0.0595	N/A	0.940	0.921	4.49%	0.6883
	2025	2,160,232	6,842,830	316.8%	1,682	1,423,027	4,507,632	316.8%	1.0000	N/A	0.0630	N/A	0.937	0.916	4.49%	0.6587
	2026	1,969,692	7,041,138	357.5%	1,570	1,241,733	4,438,873	357.5%	1.0000	N/A	0.0667	N/A	0.933	0.912	4.49%	0.6304
	2027	1,786,924	7,191,401	402.4%	1,459	1,078,085	4,338,708	402.4%	1.0000	N/A	0.0705	N/A	0.929	0.907	4.49%	0.6033
	2028	1,612,314	7,293,184	452.3%	1,350	930,923	4,210,961	452.3%	1.0000	N/A	0.0745	N/A	0.925	0.902	4.49%	0.5774
	2029	1,446,864	7,344,991	507.6%	1,244	799,483	4,058,564	507.6%	1.0000	N/A	0.0788	N/A	0.921	0.897	4.49%	0.5526
	2030	1,291,335	7,350,747	569.2%	1,140	682,869	3,887,136	569.2%	1.0000	N/A	0.0832	N/A	0.917	0.893	4.49%	0.5288
	2031	1,145,793	7,301,000	637.2%	1,040	579,858	3,694,858	637.2%	1.0000	N/A	0.0878	N/A	0.912	0.887	4.49%	0.5061
	2032	1,010,496	7,194,453	712.0%	944	489,403	3,484,418	712.0%	1.0000	N/A	0.0925	N/A	0.907	0.882	4.49%	0.4843
	2033	885,627	7,038,193	794.7%	852	410,488	3,262,202	794.7%	1.0000	N/A	0.0973	N/A	0.903	0.876	4.49%	0.4635
	2034	771,080	6,828,847	885.6%	765	342,032	3,029,104	885.6%	1.0000	N/A	0.1026	N/A	0.897	0.871	4.49%	0.4436
	2035	666,840	6,572,612	985.6%	682	283,077	2,790,113	985.6%	1.0000	N/A	0.1079	N/A	0.892	0.865	4.49%	0.4245
	2036	572,694	6,269,738	1,094.8%	605	232,661	2,547,126	1,094.8%	1.0000	N/A	0.1131	N/A	0.887	0.859	4.49%	0.4063
	2037	488,285	5,931,967	1,214.9%	533	189,842	2,306,305	1,214.9%	1.0000	N/A	0.1192	N/A	0.881	0.853	4.49%	0.3888
	2038	413,186	5,565,089	1,346.9%	466	153,738	2,070,653	1,346.9%	1.0000	N/A	0.1249	N/A	0.875	0.846	4.49%	0.3721
	2039	346,900	5,169,020	1,490.1%	405	123,526	1,840,605	1,490.1%	1.0000	N/A	0.1312	N/A	0.869	0.840	4.49%	0.3561
	2040	288,866	4,752,169	1,645.1%	350	98,439	1,619,427	1,645.1%	1.0000	N/A	0.1373	N/A	0.863	0.833	4.49%	0.3408
	2041	238,527	4,325,516	1,813.4%	299	77,790	1,410,667	1,813.4%	1.0000	N/A	0.1443	N/A	0.856	0.826	4.49%	0.3261
	2042	195,281	3,897,881	1,996.0%	254	60,949	1,216,557	1,996.0%	1.0000	N/A	0.1509	N/A	0.849	0.819	4.49%	0.3121
	2043	158,407	3,474,807	2,193.6%	214	47,315	1,037,890	2,193.6%	1.0000	N/A	0.1578	N/A	0.842	0.811	4.49%	0.2987
	2044	127,262	3,068,034	2,410.8%	179	36,378	876,997	2,410.8%	1.0000	N/A	0.1651	N/A	0.835	0.803	4.49%	0.2858
	2045	101,236	2,682,775	2,650.0%	148	27,694	733,904	2,650.0%	1.0000	N/A	0.1729	N/A	0.827	0.795	4.49%	0.2736
	2046	79,716	2,322,693	2,913.7%	121	20,870	608,085	2,913.7%	1.0000	N/A	0.1801	N/A	0.820	0.787	4.49%	0.2618
	2047	62,088	1,988,297	3,202.4%	98	15,556	498,162	3,202.4%	1.0000	N/A	0.1885	N/A	0.811	0.779	4.49%	0.2505
	2048	47,792	1,683,826	3,523.2%	79	11,459	403,742	3,523.2%	1.0000	N/A	0.1990	N/A	0.801	0.770	4.49%	0.2398
	2049	36,375	1,410,029	3,876.4%	63	8,347	323,558	3,876.4%	1.0000	N/A	0.2036	N/A	0.796	0.761	4.49%	0.2295
	2050	27,378	1,167,027	4,262.7%	49	6,012	256,284	4,262.7%	1.0000	N/A	0.2153	N/A	0.785	0.753	4.49%	0.2196
	2051	20,342	954,293	4,691.3%	38	4,275	200,558	4,691.3%	1.0000	N/A	0.2269	N/A	0.773	0.743	4.49%	0.2102
	2052	14,839	768,689	5,180.3%	29	2,985	154,606	5,180.3%	1.0000	N/A	0.2340	N/A	0.766	0.729	4.49%	0.2011
	2053	10,682	609,156	5,713.5%	22	2,052	117,252	5,713.5%	1.0000	N/A	0.2444	N/A	0.756	0.718	4.49%	0.1925
	2054	7,552	473,063	6,264.2%	16	1,391	87,142	6,264.2%	1.0000	N/A	0.2626	N/A	0.737	0.708	4.49%	0.1842
	2055	5,248	359,241	6,845.1%	12	925	63,330	6,845.1%	1.0000	N/A	0.2699	N/A	0.730	0.695	4.49%	0.1763
	2056	3,568	266,404	7,466.2%	9	602	44,945	7,466.2%	1.0000	N/A	0.2802	N/A	0.720	0.680	4.49%	0.1687
	2057	2,361	193,941	8,214.2%	6	381	31,313	8,214.2%	1.0000	N/A	0.3142	N/A	0.686	0.662	4.49%	0.1615
	2058	1,523	138,171	9,073.0%	4	235	21,350	9,073.0%	1.0000	N/A	0.3179	N/A	0.682	0.645	4.49%	0.1545
	2059	961	95,627	9,955.7%	3	142	14,141	9,955.7%	1.0000	N/A	0.3634	N/A	0.637	0.631	4.49%	0.1479
	2060	585	64,711	11,060.2%	2	83	9,158	11,060.2%	1.0000	N/A	0.3819	N/A	0.618	0.609	4.49%	0.1415
	2061	342	43,084	12,584.0%	1	46	5,835	12,584.0%	1.0000	N/A	0.3949	N/A	0.605	0.585	4.49%	0.1354
	2062	192	27,829	14,494.2%	1	25	3,607	14,494.2%	1.0000	N/A	0.3684	N/A	0.632	0.561		

Attachment 1
Metropolitan Life Insurance Company
Pennsylvania Specific Experience Projections With 23.12% Future Increase
Group Policy Form: G.LTC.1697

Calendar Year		Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
		Without Interest			With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc/ Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims			Loss Ratio	Policy Lapse & Mortality	Shock Lapse	Policy Persistence			Premium Persistence
Historical Experience	1997	-	-	N/A	-	-	-	N/A							4.49%	2.2544
	1998	10,299	-	0.0%	67	22,221	-	0.0%							4.49%	2.1575
	1999	411,239	-	0.0%	626	849,105	-	0.0%							4.49%	2.0648
	2000	1,031,664	293,043	28.4%	1,200	2,038,556	579,049	28.4%							4.49%	1.9760
	2001	1,736,635	119,487	6.9%	1,696	3,284,054	225,955	6.9%							4.49%	1.8910
	2002	2,266,003	583,971	25.8%	2,069	4,100,901	1,056,843	25.8%							4.49%	1.8098
	2003	3,053,268	187,080	6.1%	2,782	5,288,115	324,015	6.1%							4.49%	1.7320
	2004	3,785,403	726,036	19.2%	3,207	6,274,299	1,203,403	19.2%							4.49%	1.6575
	2005	4,392,270	1,614,539	36.8%	3,492	6,967,216	2,561,054	36.8%							4.49%	1.5862
	2006	4,586,879	992,279	21.6%	3,457	6,963,131	1,506,334	21.6%							4.49%	1.5181
	2007	4,573,442	513,728	11.2%	3,379	6,644,275	746,342	11.2%							4.49%	1.4528
	2008	4,550,970	2,081,312	45.7%	3,300	6,327,403	2,893,734	45.7%							4.49%	1.3903
	2009	4,513,498	1,503,450	33.3%	3,264	6,005,538	2,000,450	33.3%							4.49%	1.3306
	2010	4,476,190	2,484,263	55.5%	3,181	5,699,862	3,163,395	55.5%							4.49%	1.2734
	2011	4,362,765	2,637,346	60.5%	3,100	5,316,609	3,213,956	60.5%							4.49%	1.2186
	2012	4,310,118	1,709,487	39.7%	3,025	5,026,657	1,993,682	39.7%							4.49%	1.1662
	2013	4,246,226	2,784,946	65.6%	2,946	4,739,257	3,108,308	65.6%							4.49%	1.1161
	2014	4,181,262	2,280,987	54.6%	2,858	4,466,133	2,436,392	54.6%							4.49%	1.0681
	2015	4,082,215	3,746,892	91.8%	2,783	4,172,894	3,830,122	91.8%							4.49%	1.0222
Projected Future Experience	2016	4,059,026	3,956,654	97.5%	2,680	3,970,822	3,870,674	97.5%	1.0000	1.0000	0.0370	1.0000	0.963	0.994	4.49%	0.9783
	2017	3,842,446	4,309,916	112.2%	2,575	3,597,357	4,035,009	112.2%	1.0000	1.0000	0.0393	1.0000	0.961	0.947	4.49%	0.9362
	2018	3,793,180	4,632,053	122.1%	2,453	3,398,570	4,150,174	122.1%	1.0542	0.9984	0.0473	0.9940	0.953	0.944	4.49%	0.8960
	2019	3,813,110	4,947,187	129.7%	2,332	3,269,560	4,241,977	129.7%	1.1344	0.9970	0.0492	0.9890	0.951	0.940	4.49%	0.8575
	2020	3,812,488	5,286,239	138.7%	2,223	3,128,496	4,337,844	138.7%	1.2108	0.9970	0.0470	0.9890	0.953	0.937	4.49%	0.8206
	2021	3,810,606	5,621,492	155.7%	2,112	2,835,465	4,414,645	155.7%	1.2290	0.9970	0.0499	0.9890	0.950	0.933	4.49%	0.7853
	2022	3,360,622	5,942,037	176.8%	2,000	2,525,695	4,465,773	176.8%	1.2312	0.9970	0.0529	0.9890	0.947	0.929	4.49%	0.7516
	2023	3,108,491	6,240,218	200.7%	1,887	2,235,774	4,488,262	200.7%	1.2312	0.9970	0.0562	0.9890	0.944	0.925	4.49%	0.7192
	2024	2,862,012	6,506,657	227.3%	1,775	1,970,003	4,478,715	227.3%	1.2312	0.9970	0.0595	0.9890	0.940	0.921	4.49%	0.6883
	2025	2,622,530	6,747,256	257.3%	1,663	1,727,560	4,444,674	257.3%	1.2312	0.9970	0.0630	0.9890	0.937	0.916	4.49%	0.6587
	2026	2,391,213	6,942,795	290.3%	1,552	1,507,468	4,376,875	290.3%	1.2312	0.9970	0.0667	0.9890	0.933	0.912	4.49%	0.6304
	2027	2,169,332	7,090,958	326.9%	1,443	1,308,799	4,278,109	326.9%	1.2312	0.9970	0.0705	0.9890	0.929	0.907	4.49%	0.6033
	2028	1,957,355	7,191,320	367.4%	1,335	1,130,144	4,152,146	367.4%	1.2312	0.9970	0.0745	0.9890	0.925	0.902	4.49%	0.5774
	2029	1,756,499	7,242,403	412.3%	1,230	970,575	4,001,878	412.3%	1.2312	0.9970	0.0788	0.9890	0.921	0.897	4.49%	0.5526
	2030	1,567,686	7,248,079	462.3%	1,128	829,005	3,832,845	462.3%	1.2312	0.9970	0.0832	0.9890	0.917	0.893	4.49%	0.5288
	2031	1,390,997	7,199,027	517.5%	1,029	703,950	3,643,252	517.5%	1.2312	0.9970	0.0878	0.9890	0.912	0.887	4.49%	0.5061
	2032	1,226,745	7,093,968	578.3%	934	594,138	3,435,752	578.3%	1.2312	0.9970	0.0925	0.9890	0.907	0.882	4.49%	0.4843
	2033	1,075,155	6,939,891	645.5%	843	498,334	3,216,639	645.5%	1.2312	0.9970	0.0973	0.9890	0.903	0.876	4.49%	0.4635
	2034	936,094	6,733,469	719.3%	756	415,228	2,986,796	719.3%	1.2312	0.9970	0.1026	0.9890	0.897	0.871	4.49%	0.4436
	2035	809,546	6,480,812	800.5%	675	343,657	2,751,144	800.5%	1.2312	0.9970	0.1079	0.9890	0.892	0.865	4.49%	0.4245
	2036	695,253	6,182,168	889.2%	598	282,451	2,511,550	889.2%	1.2312	0.9970	0.1131	0.9890	0.887	0.859	4.49%	0.4063
	2037	592,780	5,849,115	986.7%	527	230,469	2,274,093	986.7%	1.2312	0.9970	0.1192	0.9890	0.881	0.853	4.49%	0.3888
	2038	501,610	5,487,362	1,094.0%	461	186,638	2,041,733	1,094.0%	1.2312	0.9970	0.1249	0.9890	0.875	0.846	4.49%	0.3721
	2039	421,138	5,096,825	1,210.3%	401	149,960	1,814,897	1,210.3%	1.2312	0.9970	0.1312	0.9890	0.869	0.840	4.49%	0.3561
	2040	350,684	4,685,795	1,336.2%	346	119,505	1,596,808	1,336.2%	1.2312	0.9970	0.1373	0.9890	0.863	0.833	4.49%	0.3408
	2041	289,573	4,265,101	1,472.9%	296	94,437	1,390,964	1,472.9%	1.2312	0.9970	0.1443	0.9890	0.856	0.826	4.49%	0.3261
	2042	237,072	3,843,439	1,621.2%	251	73,992	1,199,565	1,621.2%	1.2312	0.9970	0.1509	0.9890	0.849	0.819	4.49%	0.3121
	2043	192,307	3,426,274	1,781.7%	212	57,440	1,023,394	1,781.7%	1.2312	0.9970	0.1578	0.9890	0.842	0.811	4.49%	0.2987
	2044	154,497	3,025,183	1,958.1%	177	44,163	864,748	1,958.1%	1.2312	0.9970	0.1651	0.9890	0.835	0.803	4.49%	0.2858
	2045	122,901	2,645,305	2,152.4%	146	33,621	723,654	2,152.4%	1.2312	0.9970	0.1729	0.9890	0.827	0.795	4.49%	0.2736
	2046	96,775	2,290,252	2,366.6%	120	25,336	599,592	2,366.6%	1.2312	0.9970	0.1801	0.9890	0.820	0.787	4.49%	0.2618
	2047	75,375	1,960,526	2,601.0%	97	18,885	491,204	2,601.0%	1.2312	0.9970	0.1885	0.9890	0.811	0.779	4.49%	0.2505
	2048	58,020	1,660,308	2,861.6%	78	13,912	398,103	2,861.6%	1.2312	0.9970	0.1990	0.9890	0.801	0.770	4.49%	0.2398
	2049	44,159	1,390,336	3,148.5%	62	10,133	319,039	3,148.5%	1.2312	0.9970	0.2036	0.9890	0.796	0.761	4.49%	0.2295
	2050	33,237	1,150,727	3,462.2%	49	7,299	252,705	3,462.2%	1.2312	0.9970	0.2153	0.9890	0.785	0.753	4.49%	0.2196
	2051	24,695	940,964	3,810.4%	38	5,190	197,757	3,810.4%	1.2312	0.9970	0.2269	0.9890	0.773	0.743	4.49%	0.2102
	2052	18,014	757,953	4,207.5%	29	3,623	152,446	4,207.5%	1.2312	0.9970	0.2340	0.9890	0.766	0.729	4.49%	0.2011
	2053	12,943	600,648	4,640.6%	22	2,491	115,814	4,640.6%	1.2312	0.9970	0.2444	0.9890	0.756	0.718	4.49%	0.1925
	2054	9,168	466,456	5,087.9%	16	1,689	85,925	5,087.9%	1.2312	0.9970	0.2626	0.9890	0.737	0.708	4.49%	0.1842
	2055	6,371	354,224	5,559.7%	12	1,123	62,446	5,559.7%	1.2312	0.9970	0.2699	0.9890	0.730	0.695	4.49%	0.1763
	2056	4,332	262,683	6,064.2%	8	731	44,318	6,064.2%	1.2312	0.9970	0.2802	0.9890	0.720	0.680	4.49%	0.1687
	2057	2,866	191,232	6,671.7%	6	463	30,876	6,671.7%	1.2312	0.9970	0.3142	0.9890	0.686	0.662	4.49%	0.1615
	2058	1,849	136,241	7,369.2%	4	286	21,052	7,369.2%	1.2312	0.9970	0.3179	0.9890	0.682	0.645	4.49%	0.1545
	2059	1,166	94,292	8,086.2%	3	172	13,943	8,086.2%	1.2312	0.9970	0.3634	0.9890	0.637	0.631	4.49%	0.1479
	2060	710	63,807	8,983.3%	2											

Attachment 2
 Metropolitan Life Insurance Company
 Nationwide Written Premium and Paid Claim Experience Projections With No Future Increase
 Group Policy Form: G.LTC.1697

Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
	Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Policy Factors			Premium Persistence	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	Written Premium	Paid Claims	Loss Ratio	Life Years	Written Premium	Paid Claims	Loss Ratio	Policy Lapse & Mortality			Policy Shock Lapse	Policy Persistency				
1997	35,397	-	0.0%	151	79,800	-	0.0%							4.49%	2.2544	
1998	2,948,815	68,198	2.3%	3,784	6,362,063	147,138	2.3%							4.49%	2.1575	
1999	13,608,227	1,153,511	8.5%	17,805	28,097,588	2,381,712	8.5%							4.49%	2.0648	
2000	34,071,964	3,617,684	10.6%	37,513	67,325,838	7,148,505	10.6%							4.49%	1.9760	
2001	55,980,170	8,730,573	15.6%	53,930	105,860,986	16,509,900	15.6%							4.49%	1.8910	
2002	72,244,258	11,104,858	19.5%	65,678	130,744,124	25,226,281	19.5%							4.49%	1.8098	
2003	91,209,983	19,611,841	21.5%	81,214	157,971,355	33,966,776	21.5%							4.49%	1.7320	
2004	108,549,888	24,869,301	22.9%	90,841	179,921,255	41,220,824	22.9%							4.49%	1.6575	
2005	120,204,336	28,879,662	24.0%	92,413	190,673,504	45,810,214	24.0%							4.49%	1.5862	
2006	121,427,945	41,838,659	34.5%	91,244	184,334,226	63,513,360	34.5%							4.49%	1.5181	
2007	121,334,435	38,554,913	31.8%	89,726	176,274,110	56,012,401	31.8%							4.49%	1.4528	
2008	122,519,928	48,210,963	39.3%	87,680	170,344,578	67,029,578	39.3%							4.49%	1.3903	
2009	120,986,283	49,774,849	41.1%	86,125	160,981,080	66,229,070	41.1%							4.49%	1.3306	
2010	119,468,761	54,651,468	45.7%	84,018	152,128,361	69,591,734	45.7%							4.49%	1.2734	
2011	117,557,445	58,161,044	49.5%	81,902	143,259,386	70,786,969	49.5%							4.49%	1.2186	
2012	115,817,443	59,080,009	51.0%	79,975	135,071,600	69,901,809	51.0%							4.49%	1.1662	
2013	113,762,293	46,684,125	41.0%	77,747	126,239,290	52,682,229	41.0%							4.49%	1.1161	
2014	111,477,644	29,613,933	26.6%	75,522	119,072,772	31,631,545	26.6%							4.49%	1.0681	
2015	109,282,273	6,791,616	6.2%	73,130	111,709,670	6,942,479	6.2%							4.49%	1.0222	
2016	107,997,686	16,254,512	15.1%	70,333	105,650,854	15,901,295	15.1%	1.0000	N/A	0.0383	N/A	0.962	0.988	4.49%	0.9783	
2017	102,031,802	47,261,086	46.3%	67,471	95,523,723	44,246,547	46.3%	1.0000	N/A	0.0407	N/A	0.959	0.945	4.49%	0.9362	
2018	96,052,597	74,873,352	78.0%	64,551	86,060,114	67,084,175	78.0%	1.0000	N/A	0.0433	N/A	0.957	0.941	4.49%	0.8960	
2019	90,070,321	100,005,326	111.0%	61,580	77,231,055	85,749,961	111.0%	1.0000	N/A	0.0460	N/A	0.954	0.938	4.49%	0.8575	
2020	84,119,728	122,379,512	145.5%	58,568	69,027,939	100,423,596	145.5%	1.0000	N/A	0.0489	N/A	0.951	0.934	4.49%	0.8206	
2021	78,227,543	138,562,096	177.1%	55,525	61,433,303	108,814,963	177.1%	1.0000	N/A	0.0520	N/A	0.948	0.930	4.49%	0.7853	
2022	72,418,816	152,633,520	210.8%	52,462	54,426,789	114,712,625	210.8%	1.0000	N/A	0.0552	N/A	0.945	0.926	4.49%	0.7516	
2023	66,722,661	165,454,970	248.0%	49,391	47,990,113	119,003,089	248.0%	1.0000	N/A	0.0585	N/A	0.941	0.921	4.49%	0.7192	
2024	61,172,825	177,322,625	289.4%	46,327	42,106,225	121,062,119	289.4%	1.0000	N/A	0.0620	N/A	0.938	0.917	4.49%	0.6886	
2025	55,800,133	187,466,344	336.0%	43,280	36,757,663	123,491,189	336.0%	1.0000	N/A	0.0658	N/A	0.934	0.912	4.49%	0.6587	
2026	50,635,680	196,593,617	388.3%	40,268	31,921,731	123,936,492	388.3%	1.0000	N/A	0.0696	N/A	0.930	0.907	4.49%	0.6304	
2027	45,706,515	204,293,788	447.0%	37,304	27,575,603	123,254,297	447.0%	1.0000	N/A	0.0736	N/A	0.926	0.903	4.49%	0.6033	
2028	41,021,296	210,529,673	513.2%	34,400	23,685,001	121,556,265	513.2%	1.0000	N/A	0.0779	N/A	0.922	0.897	4.49%	0.5774	
2029	36,610,995	215,317,191	588.1%	31,573	20,229,851	118,976,136	588.1%	1.0000	N/A	0.0822	N/A	0.918	0.892	4.49%	0.5526	
2030	32,487,284	216,801,459	672.9%	28,634	17,179,546	115,598,270	672.9%	1.0000	N/A	0.0867	N/A	0.913	0.887	4.49%	0.5288	
2031	28,652,652	220,332,168	769.0%	26,195	14,500,408	111,504,735	769.0%	1.0000	N/A	0.0915	N/A	0.908	0.882	4.49%	0.5061	
2032	25,111,515	220,476,208	878.0%	23,671	12,162,012	106,781,066	878.0%	1.0000	N/A	0.0964	N/A	0.904	0.876	4.49%	0.4843	
2033	21,864,754	219,000,619	1001.6%	21,270	10,134,311	101,506,765	1001.6%	1.0000	N/A	0.1014	N/A	0.899	0.871	4.49%	0.4635	
2034	18,909,325	215,919,599	1141.9%	18,999	8,387,698	95,776,471	1141.9%	1.0000	N/A	0.1068	N/A	0.893	0.865	4.49%	0.4436	
2035	16,238,416	211,279,770	1301.1%	16,886	6,893,306	89,689,542	1301.1%	1.0000	N/A	0.1122	N/A	0.888	0.859	4.49%	0.4245	
2036	13,843,351	205,139,166	1481.9%	14,877	5,623,960	83,339,252	1481.9%	1.0000	N/A	0.1186	N/A	0.882	0.853	4.49%	0.4063	
2037	11,711,586	197,555,710	1686.8%	13,035	4,553,379	76,808,224	1686.8%	1.0000	N/A	0.1238	N/A	0.876	0.846	4.49%	0.3888	
2038	9,830,590	188,667,929	1919.2%	11,341	3,657,757	70,199,390	1919.2%	1.0000	N/A	0.1300	N/A	0.870	0.839	4.49%	0.3721	
2039	8,184,647	178,621,300	2182.4%	9,795	2,914,421	63,604,175	2182.4%	1.0000	N/A	0.1363	N/A	0.864	0.833	4.49%	0.3561	
2040	6,796,829	167,578,012	2480.1%	8,394	2,302,568	57,106,531	2480.1%	1.0000	N/A	0.1430	N/A	0.857	0.826	4.49%	0.3408	
2041	5,529,622	155,772,278	2817.1%	7,138	1,803,359	50,801,530	2817.1%	1.0000	N/A	0.1496	N/A	0.850	0.818	4.49%	0.3261	
2042	4,484,203	143,438,205	3198.7%	6,019	1,399,552	44,768,093	3198.7%	1.0000	N/A	0.1568	N/A	0.843	0.811	4.49%	0.3121	
2043	3,601,634	130,791,283	3631.4%	5,032	1,075,772	39,066,065	3631.4%	1.0000	N/A	0.1640	N/A	0.836	0.803	4.49%	0.2987	
2044	2,864,223	118,053,009	4121.6%	4,169	818,738	33,745,437	4121.6%	1.0000	N/A	0.1714	N/A	0.829	0.795	4.49%	0.2858	
2045	2,254,467	105,439,683	4676.9%	3,423	616,735	28,844,247	4676.9%	1.0000	N/A	0.1791	N/A	0.821	0.787	4.49%	0.2736	
2046	1,755,576	93,169,652	5307.1%	2,782	459,612	24,391,961	5307.1%	1.0000	N/A	0.1872	N/A	0.813	0.779	4.49%	0.2619	
2047	1,351,322	81,422,138	6025.4%	2,238	338,570	20,400,080	6025.4%	1.0000	N/A	0.1956	N/A	0.804	0.770	4.49%	0.2505	
2048	1,028,119	70,338,309	6841.5%	1,780	246,519	16,865,468	6841.5%	1.0000	N/A	0.2043	N/A	0.796	0.761	4.49%	0.2398	
2049	772,829	60,037,866	7768.6%	1,402	177,340	13,776,816	7768.6%	1.0000	N/A	0.2128	N/A	0.787	0.752	4.49%	0.2295	
2050	573,596	50,631,034	8827.0%	1,090	125,964	11,118,790	8827.0%	1.0000	N/A	0.2224	N/A	0.778	0.742	4.49%	0.2196	
2051	419,749	42,148,438	10041.3%	837	88,216	8,858,075	10041.3%	1.0000	N/A	0.2323	N/A	0.768	0.732	4.49%	0.2102	
2052	301,571	34,594,706	11471.5%	633	60,855	6,956,003	11471.5%	1.0000	N/A	0.2431	N/A	0.757	0.718	4.49%	0.2011	
2053	213,143	27,923,680	13100.9%	471	41,026	5,374,830	13100.9%	1.0000	N/A	0.2570	N/A	0.743	0.707	4.49%	0.1925	
2054	148,180	22,175,683	14965.3%	344	27,296	4,084,945	14965.3%	1.0000	N/A	0.2695	N/A	0.730	0.695	4.49%	0.1842	
2055	100,853	17,328,538	17182.0%	247	17,779	3,054,839	17182.0%	1.0000	N/A	0.2805	N/A	0.719	0.681	4.49%	0.1763	
2056	66,878	13,290,775	19873.2%	173	11,283	2,242,300	19873.2%	1.0000	N/A	0.3008	N/A	0.699	0.663	4.49%	0.1687	
2057	43,090	9,850,849	22860.9%	116	6,957	1,590,502	22860.9%	1.0000	N/A	0.3294	N/A	0.671	0.644	4.49%	0.1615	
2058	28,976	7,075,650	28229.1%	76	4,168	1,093,312	28229.1%	1.0000	N/A	0.3449	N/A	0.655	0.626	4.49%	0.1546	
2059	16,445	4,948,825	30099.9%	48	2,432	731,955	30099.9%	1.0000	N/A	0.3741	N/A	0.626	0.610	4.49%	0.1479	
2060	9,767	3,354,561	34344.6%	29	1,382	474,731	34344.6%	1.0000	N/A	0.3898	N/A	0.610	0.594	4.49%	0.1415	
2061	5,653	2,214,259	39171.6%	17	766	299,887	39171.6%	1.0000	N/A	0.4305	N/A	0.569	0.579	4.49%	0.1354	
2062	3,200	1,390,083	43441.7%	9	415	180,172	43441.7%	1.0000	N/A	0.4558	N/A	0.544	0.566	4.49%	0.1296	
2063	1,763	817,402	46602.2%	5	129	101,391	46602.2%	1.0000	N/A	0.4638	N/A	0.536	0.573	4.49%	0.1240	
2064	1,085	481,981	44424.2%	3	129	57,215	44424.2%	1.0000	N/A	0.4025	N/A	0.598	0.592	4.49%	0.1187	
2065	671	299,375	44630.2%	2	76	34,010	44630.2%	1.0000	N/A	0.4132	N/A	0.587	0.618	4.49%	0.1136	
2066	430	201,665	46858.6%	1	47	21,925	46858.6%	1.0000	N/A	0.3609	N/A	0.639	0.642	4.49%	0.1087	
2067	280	137,690	49099.6%	1	29	14,326	49099.6%	1.0000	N/A	0.3796	N/A	0.620	0.652	4.49%	0.1040	
2068	182	102,022	56096.0%	0	18	10,159	56096.0%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0	

Attachment 2
Metropolitan Life Insurance Company
Nationwide Written Premium and Paid Claims Experience Projections With 23.12% Future Increase
Group Policy Form: G.LTC.1697

Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
	Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Policy Factors			Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	Written Premium	Paid Claims	Loss Ratio	Life Years	Written Premium	Paid Claims	Loss Ratio	Policy Lapse & Mortality			Persistency Shock Lapse	Policy Persistency				
1997	35,397	-	0.0%	151	79,800	-	0.0%							4.49%	2.2544	
1998	2,948,815	68,198	2.3%	3,784	6,362,063	147,138	2.3%							4.49%	2.1575	
1999	13,608,227	1,153,511	8.5%	17,805	28,097,588	2,381,712	8.5%							4.49%	2.0648	
2000	34,071,964	3,617,684	10.6%	37,513	67,325,838	7,148,505	10.6%							4.49%	1.9760	
2001	55,980,170	8,730,573	15.6%	53,930	105,860,986	16,509,900	15.6%							4.49%	1.8910	
2002	72,244,258	11,104,858	19.5%	65,678	130,744,124	25,256,281	19.5%							4.49%	1.8098	
2003	91,209,983	19,611,841	21.5%	81,214	157,971,355	33,966,776	21.5%							4.49%	1.7320	
2004	108,549,888	24,869,301	22.9%	90,841	179,921,255	41,220,824	22.9%							4.49%	1.6575	
2005	120,204,336	28,879,662	24.0%	92,413	190,673,504	45,810,214	24.0%							4.49%	1.5862	
2006	121,427,945	41,838,659	34.5%	91,244	184,334,226	63,513,360	34.5%							4.49%	1.5181	
2007	121,334,435	38,554,913	31.8%	89,726	176,274,110	56,012,401	31.8%							4.49%	1.4528	
2008	122,519,928	48,210,963	39.3%	87,680	170,344,578	67,029,578	39.3%							4.49%	1.3903	
2009	120,986,283	49,774,849	41.1%	86,125	160,981,080	66,229,070	41.1%							4.49%	1.3306	
2010	119,468,761	54,651,468	45.7%	84,018	152,128,361	69,591,734	45.7%							4.49%	1.2734	
2011	117,557,445	58,161,044	49.5%	81,902	143,259,886	70,876,969	49.5%							4.49%	1.2186	
2012	115,817,443	59,080,009	51.0%	79,975	135,071,600	69,901,809	51.0%							4.49%	1.1662	
2013	113,762,293	46,684,125	41.0%	77,747	126,921,290	45,882,320	41.0%							4.49%	1.1161	
2014	111,477,644	29,613,933	26.6%	75,522	119,072,672	31,631,545	26.6%							4.49%	1.0681	
2015	109,282,273	6,791,616	6.2%	73,130	111,709,770	6,942,479	6.2%							4.49%	1.0222	
2016	107,997,686	16,254,512	15.1%	70,333	105,650,854	15,901,295	15.1%	1.0000	1.0000	0.0383	1.0000	0.962	0.988	4.49%	0.9783	
2017	102,031,802	47,261,086	46.3%	67,471	95,523,723	44,246,547	46.3%	1.0000	1.0000	0.0407	1.0000	0.959	0.945	4.49%	0.9362	
2018	100,488,572	74,306,287	73.9%	64,166	90,034,609	66,576,103	73.9%	1.0542	0.9984	0.0480	0.9940	0.951	0.941	4.49%	0.8960	
2019	100,746,474	90,608,749	90.9%	60,903	86,385,287	84,552,291	97.9%	1.1344	0.9970	0.0509	0.9890	0.949	0.938	4.49%	0.8575	
2020	100,429,111	120,670,237	120.2%	57,924	82,411,282	99,020,979	120.2%	1.2108	0.9970	0.0489	0.9940	0.951	0.934	4.49%	0.8206	
2021	94,798,198	136,626,799	144.1%	54,914	74,446,495	107,295,144	144.1%	1.2290	0.9970	0.0520	0.9890	0.948	0.930	4.49%	0.7853	
2022	87,916,720	150,501,688	171.2%	51,885	66,074,331	113,110,434	171.2%	1.2312	0.9970	0.0552	0.9890	0.945	0.926	4.49%	0.7516	
2023	81,001,566	163,144,060	201.4%	48,848	58,260,181	117,340,973	201.4%	1.2312	0.9970	0.0585	0.9890	0.941	0.921	4.49%	0.7192	
2024	74,263,044	177,263,517	238.7%	45,817	51,118,035	120,176,152	238.7%	1.2312	0.9970	0.0620	0.9890	0.938	0.917	4.49%	0.6883	
2025	67,741,575	184,848,001	272.9%	42,804	44,623,944	121,786,388	272.9%	1.2312	0.9970	0.0658	0.9890	0.934	0.912	4.49%	0.6587	
2026	61,471,910	193,847,794	315.3%	39,825	38,753,104	122,205,471	315.3%	1.2312	0.9970	0.0696	0.9890	0.930	0.907	4.49%	0.6304	
2027	55,487,884	201,440,416	363.0%	36,893	33,476,887	121,532,804	363.0%	1.2312	0.9970	0.0736	0.9890	0.926	0.903	4.49%	0.6033	
2028	49,800,010	207,589,205	416.8%	34,021	28,753,682	119,858,489	416.8%	1.2312	0.9970	0.0779	0.9890	0.922	0.894	4.49%	0.5774	
2029	44,445,888	212,399,856	477.7%	31,225	24,599,117	117,314,396	477.7%	1.2312	0.9970	0.0822	0.9890	0.918	0.892	4.49%	0.5526	
2030	39,439,688	215,448,253	546.5%	28,517	20,856,035	113,983,709	546.5%	1.2312	0.9970	0.0867	0.9890	0.913	0.887	4.49%	0.5288	
2031	34,784,429	217,254,789	624.6%	25,507	17,603,551	109,947,348	624.6%	1.2312	0.9970	0.0915	0.9890	0.908	0.882	4.49%	0.5061	
2032	30,485,476	217,396,816	713.1%	23,411	14,764,730	105,289,655	713.1%	1.2312	0.9970	0.0964	0.9890	0.904	0.876	4.49%	0.4843	
2033	26,543,895	215,941,837	813.5%	21,036	12,303,093	100,089,020	813.5%	1.2312	0.9970	0.1014	0.9890	0.899	0.871	4.49%	0.4635	
2034	22,955,992	212,903,850	927.4%	18,790	10,182,697	94,438,761	927.4%	1.2312	0.9970	0.1068	0.9890	0.893	0.865	4.49%	0.4436	
2035	19,713,500	208,328,826	1056.8%	16,681	8,308,500	88,436,848	1056.8%	1.2312	0.9970	0.1122	0.9890	0.888	0.859	4.49%	0.4245	
2036	16,805,882	202,273,988	1203.6%	14,714	6,827,509	82,176,263	1203.6%	1.2312	0.9970	0.1186	0.9890	0.882	0.853	4.49%	0.4063	
2037	14,217,910	194,796,449	1370.1%	12,892	5,527,820	75,735,443	1370.1%	1.2312	0.9970	0.1238	0.9890	0.876	0.846	4.49%	0.3888	
2038	11,934,374	186,032,804	1558.8%	11,216	4,440,531	69,218,915	1558.8%	1.2312	0.9970	0.1300	0.9890	0.870	0.839	4.49%	0.3721	
2039	9,936,193	176,126,497	1772.6%	9,687	3,538,119	62,715,816	1772.6%	1.2312	0.9970	0.1363	0.9890	0.864	0.833	4.49%	0.3561	
2040	8,202,817	165,237,450	2014.4%	8,302	2,795,326	56,309,022	2014.4%	1.2312	0.9970	0.1430	0.9890	0.857	0.826	4.49%	0.3408	
2041	6,812,983	153,996,806	2288.1%	7,060	2,189,284	50,991,985	2288.1%	1.2312	0.9970	0.1496	0.9890	0.850	0.818	4.49%	0.3261	
2042	5,443,840	141,434,804	2598.1%	5,953	1,699,061	44,142,817	2598.1%	1.2312	0.9970	0.1568	0.9890	0.843	0.811	4.49%	0.3121	
2043	4,372,397	128,964,621	2949.5%	4,977	1,305,992	38,520,430	2949.5%	1.2312	0.9970	0.1640	0.9890	0.836	0.803	4.49%	0.2987	
2044	3,477,178	116,404,162	3347.7%	4,123	993,951	33,274,114	3347.7%	1.2312	0.9970	0.1714	0.9890	0.829	0.795	4.49%	0.2858	
2045	2,736,931	103,967,007	3798.7%	3,385	748,719	28,441,380	3798.7%	1.2312	0.9970	0.1791	0.9890	0.821	0.787	4.49%	0.2736	
2046	2,131,276	91,868,352	4310.5%	2,751	557,971	24,051,278	4310.5%	1.2312	0.9970	0.1872	0.9890	0.813	0.779	4.49%	0.2618	
2047	1,640,510	80,294,915	4893.9%	2,213	411,025	20,115,152	4893.9%	1.2312	0.9970	0.1956	0.9890	0.804	0.770	4.49%	0.2505	
2048	1,248,141	69,355,894	5556.7%	1,761	299,275	16,629,908	5556.7%	1.2312	0.9970	0.2043	0.9890	0.796	0.761	4.49%	0.2398	
2049	938,217	59,199,317	6309.8%	1,386	215,292	13,584,395	6309.8%	1.2312	0.9970	0.2128	0.9890	0.787	0.752	4.49%	0.2295	
2050	696,347	49,923,870	7169.4%	1,078	152,921	10,963,494	7169.4%	1.2312	0.9970	0.2224	0.9890	0.778	0.742	4.49%	0.2196	
2051	509,577	41,599,751	8155.7%	827	107,095	8,734,354	8155.7%	1.2312	0.9970	0.2323	0.9890	0.768	0.732	4.49%	0.2102	
2052	366,109	34,115,522	9317.5%	626	73,635	6,860,821	9317.5%	1.2312	0.9970	0.2431	0.9890	0.757	0.718	4.49%	0.2011	
2053	258,756	27,533,670	10640.8%	465	49,806	5,299,760	10640.8%	1.2312	0.9970	0.2570	0.9890	0.743	0.707	4.49%	0.1925	
2054	179,891	21,865,955	12155.1%	340	33,138	4,027,891	12155.1%	1.2312	0.9970	0.2695	0.9890	0.730	0.695	4.49%	0.1842	
2055	122,436	17,086,510	13955.5%	245	21,584	3,012,172	13955.5%	1.2312	0.9970	0.2805	0.9890	0.719	0.681	4.49%	0.1763	
2056	81,190	13,105,143	16141.3%	171	13,698	2,210,982	16141.3%	1.2312	0.9970	0.3008	0.9890	0.699	0.663	4.49%	0.1687	
2057	52,312	9,713,252	18568.0%	115	8,446	1,568,288	18568.0%	1.2312	0.9970	0.3294	0.9890	0.671	0.644	4.49%	0.1615	
2058	32,749	6,976,825	21303.7%	75	5,060	1,078,042	21303.7%	1.2312	0.9970	0.3449	0.9890	0.655	0.626	4.49%	0.1545	
2059	19,964	4,880,691	24447.6%	47	2,952	721,732	24447.6%	1.2312	0.9970	0.3741	0.9890	0.626	0.610	4.49%	0.1479	
2060	11,858	3,307,708	27895.2%	29	1,678	468,101	27895.2%	1.2312	0.9970	0.3898	0.9890	0.610	0.594	4.49%	0.1415	
2061	6,862	2,183,332	31815.8%	16	929	295,698	31815.8%	1.2312	0.9970	0.4305	0.9890	0.569	0.579	4.49%	0.1354	
2062	3,885	1,370,667	35284.0%	9	504	177,655	35284.0%	1.2312	0.9970	0.4558	0.9890	0.544	0.566	4.49%	0.1296	
2063	2,225	893,396	39225.6%	5	275	107,925	39225.6%	1.2312	0.9970	0.4638	0.9890	0.536	0.573	4.49%	0.1240	
2064	1,317	475,249	36082.1%	3	156	56,416	36082.1%	1.2312	0.9970	0.4025	0.9890	0.598	0.592	4.49%	0.1187	
2065	814	295,193	36249.3%	2	93	33,535	36249.3%	1.2312	0.9970	0.4132						

Attachment 3
Metropolitan Life Insurance Company
Pennsylvania Written Premium and Paid Claims Experience Projections With No Future Increase
Group Policy Form: G.LTC.1697

Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
	Without Interest				With Interest				Rate Increase Factor	Benefit Downgrade	Policy Persistence Factors			Premium Persistence	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	Written Premium	Paid Claims	Loss Ratio	Life Years	Written Premium	Paid Claims	Loss Ratio	Policy Lapse & Mortality			Policy Shock Lapse	Policy Persistence				
1997	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.49%	2.2544
1998	11,209	-	0.0%	67	24,183	-	0.0%	0.0%	-	-	-	-	-	-	4.49%	2.1575
1999	410,780	-	0.0%	626	848,157	-	0.0%	0.0%	-	-	-	-	-	-	4.49%	2.0648
2000	1,044,895	293,043	28.0%	1,200	2,064,701	579,049	28.0%	28.0%	-	-	-	-	-	-	4.49%	1.9760
2001	1,736,688	119,487	6.9%	1,696	3,281,090	225,955	6.9%	6.9%	-	-	-	-	-	-	4.49%	1.8910
2002	2,241,604	583,971	26.1%	2,069	4,056,744	1,056,843	26.1%	26.1%	-	-	-	-	-	-	4.49%	1.8098
2003	2,986,194	187,080	6.3%	2,782	5,171,946	324,015	6.3%	6.3%	-	-	-	-	-	-	4.49%	1.7320
2004	3,722,257	726,036	19.5%	3,207	6,169,635	1,203,403	19.5%	19.5%	-	-	-	-	-	-	4.49%	1.6575
2005	4,384,914	1,583,704	36.1%	3,492	6,955,547	2,512,143	36.1%	36.1%	-	-	-	-	-	-	4.49%	1.5862
2006	4,563,244	992,279	21.7%	3,457	6,927,253	1,506,334	21.7%	21.7%	-	-	-	-	-	-	4.49%	1.5181
2007	4,529,232	513,728	11.3%	3,379	6,576,594	746,342	11.3%	11.3%	-	-	-	-	-	-	4.49%	1.4528
2008	4,561,547	1,907,514	43.8%	3,300	6,342,109	2,777,226	43.8%	43.8%	-	-	-	-	-	-	4.49%	1.3903
2009	4,522,049	1,341,559	29.7%	3,264	6,016,916	1,785,042	29.7%	29.7%	-	-	-	-	-	-	4.49%	1.3306
2010	4,480,761	2,239,232	50.0%	3,181	5,705,682	2,851,379	50.0%	50.0%	-	-	-	-	-	-	4.49%	1.2734
2011	4,395,785	1,861,927	42.4%	3,100	5,366,849	2,269,005	42.4%	42.4%	-	-	-	-	-	-	4.49%	1.2186
2012	4,331,355	1,096,125	25.3%	3,025	5,051,424	1,278,351	25.3%	25.3%	-	-	-	-	-	-	4.49%	1.1662
2013	4,286,190	1,667,432	38.9%	2,946	4,763,881	1,861,389	38.9%	38.9%	-	-	-	-	-	-	4.49%	1.1161
2014	4,207,744	824,475	19.6%	2,858	4,494,420	880,647	19.6%	19.6%	-	-	-	-	-	-	4.49%	1.0681
2015	4,131,131	299,256	7.2%	2,783	4,222,897	305,904	7.2%	7.2%	-	-	-	-	-	-	4.49%	1.0222
2016	4,050,909	573,906	14.2%	2,680	3,962,881	561,435	14.2%	14.2%	1.0000	N/A	0.0370	N/A	0.963	0.981	4.49%	0.9783
2017	3,834,874	1,661,230	43.3%	2,575	3,500,267	1,556,269	43.3%	43.3%	1.0000	N/A	0.0393	N/A	0.961	0.947	4.49%	0.9362
2018	3,618,534	2,628,484	72.6%	2,467	3,242,093	2,355,040	72.6%	72.6%	1.0000	N/A	0.0417	N/A	0.958	0.944	4.49%	0.8990
2019	3,402,129	3,510,441	103.2%	2,358	2,917,163	3,010,036	103.2%	103.2%	1.0000	N/A	0.0443	N/A	0.956	0.940	4.49%	0.8575
2020	3,186,782	4,296,999	134.8%	2,247	2,615,047	3,526,081	134.8%	134.8%	1.0000	N/A	0.0470	N/A	0.953	0.937	4.49%	0.8206
2021	2,973,203	4,860,677	163.5%	2,135	2,334,902	3,817,165	163.5%	163.5%	1.0000	N/A	0.0499	N/A	0.950	0.933	4.49%	0.7853
2022	2,762,201	5,358,301	194.0%	2,022	2,075,948	4,027,063	194.0%	194.0%	1.0000	N/A	0.0529	N/A	0.947	0.929	4.49%	0.7516
2023	2,554,762	5,821,902	227.9%	1,908	1,837,506	4,187,389	227.9%	227.9%	1.0000	N/A	0.0562	N/A	0.944	0.925	4.49%	0.7192
2024	2,351,987	6,251,196	265.8%	1,795	1,618,939	4,305,411	265.8%	265.8%	1.0000	N/A	0.0595	N/A	0.941	0.921	4.49%	0.6883
2025	2,154,948	6,647,742	308.5%	1,682	1,419,546	4,379,120	308.5%	308.5%	1.0000	N/A	0.0630	N/A	0.937	0.916	4.49%	0.6587
2026	1,964,676	7,007,665	356.7%	1,570	1,238,570	4,417,770	356.7%	356.7%	1.0000	N/A	0.0667	N/A	0.933	0.912	4.49%	0.6304
2027	1,782,174	7,321,897	410.8%	1,459	1,075,219	4,417,438	410.8%	410.8%	1.0000	N/A	0.0705	N/A	0.930	0.907	4.49%	0.6033
2028	1,607,772	7,587,063	471.9%	1,350	928,300	4,380,641	471.9%	471.9%	1.0000	N/A	0.0746	N/A	0.925	0.902	4.49%	0.5774
2029	1,442,671	7,803,703	540.9%	1,244	797,166	4,312,031	540.9%	540.9%	1.0000	N/A	0.0787	N/A	0.921	0.897	4.49%	0.5526
2030	1,287,431	7,970,473	619.1%	1,140	680,804	4,214,641	619.1%	619.1%	1.0000	N/A	0.0832	N/A	0.917	0.892	4.49%	0.5288
2031	1,142,175	8,082,767	707.7%	1,040	578,027	4,090,491	707.7%	707.7%	1.0000	N/A	0.0878	N/A	0.912	0.887	4.49%	0.5061
2032	1,007,148	8,138,615	808.1%	944	487,782	3,941,695	808.1%	808.1%	1.0000	N/A	0.0924	N/A	0.908	0.882	4.49%	0.4843
2033	882,551	8,136,520	921.9%	852	409,062	3,771,276	921.9%	921.9%	1.0000	N/A	0.0975	N/A	0.903	0.876	4.49%	0.4635
2034	768,291	8,075,748	1051.1%	765	340,794	3,582,197	1051.1%	1051.1%	1.0000	N/A	0.1027	N/A	0.897	0.871	4.49%	0.4436
2035	664,330	7,955,634	1197.6%	682	282,012	3,377,240	1197.6%	1197.6%	1.0000	N/A	0.1078	N/A	0.892	0.865	4.49%	0.4245
2036	570,453	7,779,093	1363.7%	605	231,751	3,160,312	1363.7%	1363.7%	1.0000	N/A	0.1133	N/A	0.887	0.859	4.49%	0.4063
2037	486,258	7,547,888	1552.2%	533	189,054	2,934,564	1552.2%	1552.2%	1.0000	N/A	0.1188	N/A	0.881	0.852	4.49%	0.3888
2038	411,399	7,267,208	1766.5%	466	153,073	2,703,976	1766.5%	1766.5%	1.0000	N/A	0.1249	N/A	0.875	0.846	4.49%	0.3721
2039	345,313	6,940,722	2010.0%	405	122,960	2,471,480	2010.0%	2010.0%	1.0000	N/A	0.1312	N/A	0.869	0.839	4.49%	0.3561
2040	287,472	6,568,847	2285.0%	350	97,964	2,236,508	2285.0%	2285.0%	1.0000	N/A	0.1376	N/A	0.862	0.832	4.49%	0.3408
2041	237,305	6,165,269	2598.0%	299	77,391	2,010,660	2598.0%	2598.0%	1.0000	N/A	0.1442	N/A	0.856	0.825	4.49%	0.3261
2042	194,224	5,735,450	2953.0%	254	60,619	1,790,075	2953.0%	2953.0%	1.0000	N/A	0.1506	N/A	0.849	0.818	4.49%	0.3121
2043	157,495	5,287,051	3357.0%	214	47,042	1,579,190	3357.0%	3357.0%	1.0000	N/A	0.1578	N/A	0.842	0.811	4.49%	0.2987
2044	126,484	4,825,672	3815.2%	179	36,156	1,379,418	3815.2%	3815.2%	1.0000	N/A	0.1654	N/A	0.835	0.803	4.49%	0.2858
2045	100,578	4,358,758	4333.7%	148	27,514	1,192,389	4333.7%	4333.7%	1.0000	N/A	0.1730	N/A	0.827	0.795	4.49%	0.2736
2046	79,161	3,896,738	4925.1%	121	20,724	1,020,696	4925.1%	4925.1%	1.0000	N/A	0.1805	N/A	0.819	0.787	4.49%	0.2618
2047	61,627	3,454,098	5604.9%	98	15,440	865,414	5604.9%	5604.9%	1.0000	N/A	0.1884	N/A	0.812	0.779	4.49%	0.2505
2048	47,408	3,024,129	6378.9%	79	11,367	725,115	6378.9%	6378.9%	1.0000	N/A	0.1987	N/A	0.801	0.769	4.49%	0.2398
2049	36,068	2,619,249	7262.0%	63	8,276	601,036	7262.0%	7262.0%	1.0000	N/A	0.2043	N/A	0.796	0.761	4.49%	0.2295
2050	27,130	2,243,825	8270.6%	49	5,958	492,754	8270.6%	8270.6%	1.0000	N/A	0.2146	N/A	0.785	0.752	4.49%	0.2196
2051	20,134	1,901,424	9443.9%	38	4,231	399,610	9443.9%	9443.9%	1.0000	N/A	0.2257	N/A	0.774	0.742	4.49%	0.2102
2052	14,672	1,593,644	10862.2%	29	2,951	320,528	10862.2%	10862.2%	1.0000	N/A	0.2335	N/A	0.767	0.729	4.49%	0.2011
2053	10,539	1,315,186	12479.4%	22	2,029	253,151	12479.4%	12479.4%	1.0000	N/A	0.2453	N/A	0.755	0.718	4.49%	0.1925
2054	7,456	1,070,981	14363.3%	16	1,374	197,284	14363.3%	14363.3%	1.0000	N/A	0.2628	N/A	0.737	0.708	4.49%	0.1842
2055	5,178	859,484	16597.3%	12	913	151,518	16597.3%	16597.3%	1.0000	N/A	0.2660	N/A	0.734	0.694	4.49%	0.1763
2056	3,514	680,114	19355.9%	9	593	114,743	19355.9%	19355.9%	1.0000	N/A	0.2844	N/A	0.716	0.679	4.49%	0.1687
2057	2,319	525,470	22698.2%	6	374	85,003	22698.2%	22698.2%	1.0000	N/A	0.3142	N/A	0.686	0.660	4.49%	0.1615
2058	1,491	392,659	26335.2%	4	230	60,673	26335.2%	26335.2%	1.0000	N/A	0.3231	N/A	0.677	0.643	4.49%	0.1545
2059	936	286,620	30631.9%	3	138	42,384	30631.9%	30631.9%	1.0000	N/A	0.3510	N/A	0.649	0.628	4.49%	0.1479
2060	567	206,898	36479.0%	2	80	29,280	36479.0%	36479.0%	1.0000	N/A	0.3658	N/A	0.634	0.606	4.49%	0.1415
2061	331	146,091	44113.5%	1	45	19,786	44113.5%	44113.5%	1.0000	N/A	0.4294	N/A	0.571	0.584	4.49%	0.1354
2062	184	102,157	55520.0%	1	24	13,241	55520.0%	55520.0%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.1296
2063	98	67,530	69013.4%	0	12	8,376	69013.4%	69013.4%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.1240
2064	52	39,265	75977.9%	0	6	4,661	75977.9%	75977.9%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.1187
2065	30	24,107	79638.4%	0	3	2,739	79638.4%	79638.4%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.1136
2066	18	18,290	99507.7%	0	2	1,988	99507.7%	99507.7%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.1087
2067	11	14,066	132451.5%	0	1	1,464	132451.5%	132451.5%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.1

Attachment 3
Metropolitan Life Insurance Company
Pennsylvania Written Premium and Paid Claims Experience Projections With 23.12% Future Increase
Group Policy Form: G.LTC.1697

Calendar Year	Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors	
	Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Policy Persistence Factors			Premium Persistence	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	Written Premium	Paid Claims	Loss Ratio	Life Years	Written Premium	Paid Claims	Loss Ratio	Policy Lapse & Mortality			Policy Shock Lapse	Policy Persistence				
1997	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.49%	2.2544
1998	11,209	-	0.0%	67	24,183	-	0.0%	-	-	-	-	-	-	-	4.49%	2.1575
1999	410,780	-	0.0%	626	848,157	-	0.0%	-	-	-	-	-	-	-	4.49%	2.0648
2000	1,044,895	293,043	28.0%	1,200	2,064,701	579,049	28.0%	-	-	-	-	-	-	-	4.49%	1.9760
2001	1,736,688	119,487	6.9%	1,696	3,281,090	225,955	6.9%	-	-	-	-	-	-	-	4.49%	1.8910
2002	2,241,604	583,971	26.1%	2,069	4,056,744	1,056,843	26.1%	-	-	-	-	-	-	-	4.49%	1.8098
2003	2,986,194	187,080	6.3%	2,782	5,171,946	324,015	6.3%	-	-	-	-	-	-	-	4.49%	1.7320
2004	3,722,257	726,036	19.5%	3,207	6,169,635	1,203,403	19.5%	-	-	-	-	-	-	-	4.49%	1.6575
2005	4,384,914	1,583,704	36.1%	3,492	6,955,547	2,512,143	36.1%	-	-	-	-	-	-	-	4.49%	1.5862
2006	4,563,244	992,279	21.7%	3,457	6,927,253	1,506,334	21.7%	-	-	-	-	-	-	-	4.49%	1.5181
2007	4,529,232	513,728	11.3%	3,379	6,576,594	746,342	11.3%	-	-	-	-	-	-	-	4.49%	1.4528
2008	4,561,547	1,937,514	43.8%	3,300	6,342,109	2,777,226	43.8%	-	-	-	-	-	-	-	4.49%	1.3903
2009	4,522,049	1,341,559	29.7%	3,264	6,016,916	1,785,042	29.7%	-	-	-	-	-	-	-	4.49%	1.3306
2010	4,480,761	2,239,232	50.0%	3,181	5,705,682	2,851,379	50.0%	-	-	-	-	-	-	-	4.49%	1.2734
2011	4,395,785	1,861,927	42.4%	3,100	5,366,849	2,269,005	42.4%	-	-	-	-	-	-	-	4.49%	1.2186
2012	4,331,355	1,096,125	25.3%	3,025	5,051,424	1,276,351	25.3%	-	-	-	-	-	-	-	4.49%	1.1662
2013	4,286,190	1,667,452	38.9%	2,946	4,763,851	1,861,399	38.9%	-	-	-	-	-	-	-	4.49%	1.1161
2014	4,207,744	824,475	19.6%	2,858	4,494,420	880,647	19.6%	-	-	-	-	-	-	-	4.49%	1.0681
2015	4,131,131	299,256	7.2%	2,783	4,222,897	305,904	7.2%	-	-	-	-	-	-	-	4.49%	1.0222
2016	4,050,909	573,906	14.2%	2,680	3,962,881	561,435	14.2%	1.0000	1.0000	0.0370	1.0000	0.963	0.981	4.49%	0.9783	
2017	3,834,874	1,661,230	43.3%	2,575	3,590,267	1,556,269	43.3%	1.0000	1.0000	0.0393	1.0000	0.961	0.947	4.49%	0.9362	
2018	3,785,648	2,608,577	68.9%	2,453	3,391,821	2,337,203	68.9%	1.0542	0.9984	0.0474	0.9940	0.953	0.944	4.49%	0.8990	
2019	3,805,387	3,461,411	91.0%	2,332	3,262,938	2,967,995	91.0%	1.1344	0.9970	0.0492	0.9890	0.951	0.940	4.49%	0.8575	
2020	3,804,645	4,236,982	111.4%	2,223	3,122,060	3,476,832	111.4%	1.2108	0.9970	0.0470	0.9890	0.953	0.937	4.49%	0.8206	
2021	3,603,005	4,792,788	133.0%	2,112	2,829,496	3,763,851	133.0%	1.2290	0.9970	0.0499	0.9890	0.950	0.933	4.49%	0.7853	
2022	3,353,322	5,283,461	157.6%	2,000	2,520,209	3,970,817	157.6%	1.2312	0.9970	0.0529	0.9890	0.947	0.929	4.49%	0.7516	
2023	3,101,490	5,740,588	185.1%	1,887	2,230,740	4,128,904	185.1%	1.2312	0.9970	0.0562	0.9890	0.944	0.925	4.49%	0.7192	
2024	2,855,821	6,165,864	215.9%	1,775	1,965,998	4,246,623	215.9%	1.2312	0.9970	0.0595	0.9890	0.941	0.921	4.49%	0.6883	
2025	2,616,116	6,554,993	250.6%	1,663	1,723,335	4,317,957	250.6%	1.2312	0.9970	0.0630	0.9890	0.937	0.916	4.49%	0.6587	
2026	2,385,124	6,909,789	289.7%	1,552	1,503,629	4,356,067	289.7%	1.2312	0.9970	0.0667	0.9890	0.933	0.912	4.49%	0.6304	
2027	2,163,566	7,219,632	333.7%	1,443	1,305,320	4,355,740	333.7%	1.2312	0.9970	0.0705	0.9890	0.930	0.907	4.49%	0.6033	
2028	1,951,841	7,481,094	383.3%	1,335	1,126,966	4,319,457	383.3%	1.2312	0.9970	0.0746	0.9890	0.925	0.902	4.49%	0.5774	
2029	1,751,409	7,694,708	439.3%	1,230	967,762	4,251,805	439.3%	1.2312	0.9970	0.0787	0.9890	0.921	0.897	4.49%	0.5526	
2030	1,562,946	7,858,765	502.8%	1,128	826,499	4,155,775	502.8%	1.2312	0.9970	0.0832	0.9890	0.917	0.892	4.49%	0.5288	
2031	1,386,605	7,969,875	574.8%	1,029	701,727	4,033,359	574.8%	1.2312	0.9970	0.0878	0.9890	0.912	0.887	4.49%	0.5061	
2032	1,222,682	8,024,943	656.3%	934	592,169	3,886,642	656.3%	1.2312	0.9970	0.0924	0.9890	0.908	0.882	4.49%	0.4843	
2033	1,071,421	8,022,878	748.8%	843	496,603	3,718,603	748.8%	1.2312	0.9970	0.0975	0.9890	0.903	0.876	4.49%	0.4635	
2034	932,708	7,962,954	853.7%	756	413,726	3,532,165	853.7%	1.2312	0.9970	0.1027	0.9890	0.897	0.871	4.49%	0.4436	
2035	809,499	7,844,577	972.7%	675	342,264	3,330,070	972.7%	1.2312	0.9970	0.1078	0.9890	0.892	0.865	4.49%	0.4245	
2036	692,532	7,670,442	1107.6%	598	281,346	3,116,172	1107.6%	1.2312	0.9970	0.1133	0.9890	0.887	0.859	4.49%	0.4063	
2037	590,319	7,442,466	1260.8%	527	229,512	2,893,577	1260.8%	1.2312	0.9970	0.1188	0.9890	0.881	0.852	4.49%	0.3888	
2038	499,441	7,165,707	1434.7%	461	185,831	2,666,210	1434.7%	1.2312	0.9970	0.1249	0.9890	0.875	0.846	4.49%	0.3721	
2039	419,211	6,843,781	1632.5%	401	149,274	2,436,960	1632.5%	1.2312	0.9970	0.1312	0.9890	0.869	0.839	4.49%	0.3561	
2040	346,992	6,477,100	1865.9%	346	118,926	2,207,243	1865.9%	1.2312	0.9970	0.1376	0.9890	0.862	0.832	4.49%	0.3408	
2041	288,089	6,079,158	2110.2%	296	93,953	1,982,577	2110.2%	1.2312	0.9970	0.1442	0.9890	0.856	0.825	4.49%	0.3261	
2042	235,789	5,655,343	2398.5%	251	73,591	1,765,073	2398.5%	1.2312	0.9970	0.1506	0.9890	0.849	0.818	4.49%	0.3121	
2043	191,200	5,213,207	2726.6%	212	57,109	1,557,134	2726.6%	1.2312	0.9970	0.1578	0.9890	0.842	0.811	4.49%	0.2987	
2044	153,553	4,758,272	3098.8%	177	43,893	1,360,151	3098.8%	1.2312	0.9970	0.1654	0.9890	0.835	0.803	4.49%	0.2858	
2045	122,102	4,297,879	3519.9%	146	33,403	1,175,735	3519.9%	1.2312	0.9970	0.1730	0.9890	0.827	0.795	4.49%	0.2736	
2046	96,110	3,844,284	4000.2%	120	25,159	1,006,440	4000.2%	1.2312	0.9970	0.1805	0.9890	0.819	0.787	4.49%	0.2618	
2047	74,815	3,405,864	4552.4%	97	18,745	853,327	4552.4%	1.2312	0.9970	0.1884	0.9890	0.812	0.779	4.49%	0.2505	
2048	57,553	2,981,891	5181.1%	78	13,800	714,987	5181.1%	1.2312	0.9970	0.1987	0.9890	0.801	0.769	4.49%	0.2398	
2049	43,786	2,582,666	5898.3%	62	10,048	592,641	5898.3%	1.2312	0.9970	0.2043	0.9890	0.796	0.761	4.49%	0.2295	
2050	32,396	2,212,486	6717.5%	49	7,233	485,871	6717.5%	1.2312	0.9970	0.2146	0.9890	0.785	0.752	4.49%	0.2196	
2051	24,443	1,874,866	7670.5%	38	5,137	394,029	7670.5%	1.2312	0.9970	0.2257	0.9890	0.774	0.742	4.49%	0.2102	
2052	17,811	1,571,385	8822.4%	29	3,582	316,051	8822.4%	1.2312	0.9970	0.2335	0.9890	0.767	0.729	4.49%	0.2011	
2053	12,794	1,296,817	10136.0%	22	2,463	249,615	10136.0%	1.2312	0.9970	0.2453	0.9890	0.755	0.718	4.49%	0.1925	
2054	9,052	1,056,023	11666.1%	16	1,667	194,528	11666.1%	1.2312	0.9970	0.2628	0.9890	0.737	0.708	4.49%	0.1842	
2055	6,287	847,480	13480.6%	12	1,108	149,402	13480.6%	1.2312	0.9970	0.2660	0.9890	0.734	0.694	4.49%	0.1763	
2056	4,266	670,615	15721.2%	8	720	113,140	15721.2%	1.2312	0.9970	0.2844	0.9890	0.716	0.679	4.49%	0.1687	
2057	2,816	519,117	18435.9%	6	455	83,816	18435.9%	1.2312	0.9970	0.3142	0.9890	0.696	0.660	4.49%	0.1615	
2058	1,810	387,174	21380.9%	4	280	59,825	21380.9%	1.2312	0.9970	0.3231	0.9890	0.677	0.643	4.49%	0.1545	
2059	1,136	282,617	24879.7%	3	168	41,792	24879.7%	1.2312	0.9970	0.3510	0.9890	0.649	0.628	4.49%	0.1479	
2060	689	204,008	29628.8%	2	97	28,871	29628.8%	1.2312	0.9970	0.3658	0.9890	0.634	0.606	4.49%	0.1415	
2061	402	144,050	35829.7%	1	54	19,509	35829.7%	1.2312	0.9970	0.4294	0.9890	0.571	0.584	4.49%	0.1354	
2062	223	100,730	45094.2%	1	29	13,056	45094.2%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.1296	
2063	119	66,586	56033.8%	0	15	8,259	56033.8%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.1240	
2064	63	38,717	61710.5%	0	7	4,596	61710.5%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.1187	
2065	37	23,770	64683.6%	0	4	2,700	64683.6%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.1136	
2066	22	18,034	80821.7%	0	2	1,961	80821.7%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.1087	
2067	13	13,870	107579.2%	0	1	1,443	107579.2%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.1040	
2068	7	10,091	142819.4%	0	1	1,005	142819.4%	1.2312	0.9970</							

Attachment 4
Metropolitan Life Insurance Company
Group Policy Form: G.LTC1697, Certificate Forms: G.LTC5897R100 and G.LTC5797R100
Historial Claim and Active Life Reserves

Nationwide

Calendar Year	Claim Reserves	Active Life Reserves ¹
1999	64,867	
2000	167,064	
2001	812,233	
2002	1,361,352	
2003	1,770,680	
2004	2,687,496	
2005	2,408,444	
2006	4,299,931	
2007	3,192,357	
2008	7,358,351	
2009	7,396,843	
2010	10,364,728	
2011	16,381,489	
2012	27,219,073	
2013	39,702,182	
2014	59,373,931	
2015	87,935,458	1,212,904,771

State of Pennsylvania

Calendar Year	Claim Reserves	Active Life Reserves ¹
2001	-	
2002	-	
2003	-	
2004	-	
2005	30,834	
2006	-	
2007	-	
2008	83,797	
2009	161,891	
2010	245,031	
2011	775,419	
2012	613,363	
2013	1,117,514	
2014	1,456,512	
2015	3,447,636	44,049,759


¹ Figure as of 12/31/2015



Metropolitan Life Insurance Company
AARP Long-Term Care Insurance
P.O. Box 990028
Hartford, CT 06199-0028

Group: AARP
Membership #: [Membership #]
Group #: [94777]

[Mail Date]

 New Long-Term Care Insurance coverage rates effective [DATE].

[First Name] [Middle Initial] [Last Name]
[Address 1]
[Address 2]
[Address 3]
[City, ST Zip or Country Name if Foreign address]

Premium (Contribution) Increase Notification– Please review

Why MetLife is contacting you

This letter is to inform you of a premium increase that is being implemented on your Long-Term Care Insurance coverage administered by MetLife, the insurer of your AARP Long Term Care certificate.

What you need to know

After an extensive review of its long term care (LTC) insurance business, MetLife has determined that a rate change on certain LTC insurance policies is necessary due to changes in actuarial assumptions since they were initially priced. As a result, MetLife filed requests with the appropriate State Departments of Insurance to increase the current premiums associated with MetLife’s AARP Certificates.

MetLife received authority to implement a 23.12% premium increase on your Certificate over a 3 year period. The information below indicates the effective date and amount of your initial increase of approximately 10%. The second increase of approximately 10% will occur no sooner than one year from the date indicated below and will be based on your premium in effect at that time. The third increase of approximately 1.75% will occur no sooner than two years from the date indicated below and will be based on your premium in effect at that time. You will be notified separately prior to the second and third increase.

Effective Date:	[EFFECTIVE DATE]
Current Premium Amount:	[OLD AMOUNT]/[FREQUENCY]*
Increased Premium Amount:	[NEW AMOUNT]/[FREQUENCY]

* Current Premium information is as of [APPLY RUN DATE] and may not reflect recent changes.

It is important that you be aware that, as explained in the Guaranteed Renewability statement in your certificate, and subject to any applicable regulatory approval, **MetLife reserves the right to increase rates in the future.**

Please note that if you are on waiver of contribution at the time the increase becomes effective, there will be no impact to your coverage or premium unless and until your premium payments resume.



Coverage Change Form due [DATE].

Your Options

MetLife understands that a premium increase may not be affordable for some insureds. We are, therefore, offering you personalized options, if available, to help reduce the impact of the premium increase. Please review the enclosed Coverage Change Form to see what options are available to you. Please note that all options available may not be of equal value, based on your personal situation.

Please carefully evaluate your individual situation before selecting one of these options. We believe that long term care insurance should be considered in every financial plan and encourage you to maintain your certificate to retain the valuable protection it provides. However, if you choose to cancel your coverage, or make any changes, please complete the attached form and submit to MetLife. In order to ensure processing prior to the implementation of the rate increase, please submit any change requests by [FORM DATE]. Should you need more time to decide on a coverage decrease or termination of coverage, the provisions of your certificate permit you to make these changes at any time.

Please note that any changes in your coverage between now and the date when the new premium goes into effect may be calculated at the new rates. Bill mode changes can only be made on or after your certificate anniversary date after the premium increase takes effect. If you would like to keep your current coverage and pay the full premium increase, no additional action is necessary.

Cancellation Requests

If you choose to cancel your Long-Term Care Insurance Coverage with MetLife, a limited long-term care benefit may still be available to you.

[Insert for insureds with no nonforfeiture feature (also applicable for insureds with CBUL):

If your coverage lapses due to cancellation or nonpayment of premium at any time between the date of this letter and 120 days following the first due date of the increased premium, you will be issued a Limited Coverage Upon Lapse Following Premium (Contribution) Increase Endorsement (“LCUL”) which provides limited coverage as described below. (Please note that this limited coverage does not provide the same level of coverage you currently have.) Under LCUL, your [Total Lifetime Benefit] [Total Benefit Amount] will be the greater of: the sum of all premiums paid and waived prior to lapse; or [30 times the daily Nursing Home Benefit][30 times the Daily Benefit Amount] in effect immediately prior to your date of lapse. However, if you have already received benefit payments under your certificate, please note that the reduced Total Lifetime Benefit payable under LCUL as described above will not exceed the remaining [Total Lifetime Benefit][Total Benefit Amount] of your certificate immediately prior to your date of lapse. Once LCUL goes into effect, your certificate will be considered “paid-up” with no further premiums due, and you will no longer receive increases under any inflation option.

Note: For certificateholders who are eligible for and meet the requirements for payment of benefits under the Contingent Benefit Upon Lapse Nonforfeiture Feature (“CBUL”) as a result of this rate increase, we will instead provide coverage under LCUL, which provides a benefit that is equal to the benefit payable under CBUL. We will not pay benefits under both CBUL and LCUL, or any other nonforfeiture feature.]

[Insert for letters to insureds who have an existing NF benefit:

Records indicate your certificate includes a nonforfeiture feature providing for reduced or limited coverage in the event that your certificate lapses due to cancellation or nonpayment of premium. Please refer to your certificate for additional information. If you elect to cancel your coverage, you are eligible for the limited

coverage as described in your certificate under the nonforfeiture feature. (Please note that this limited coverage is not intended to replace coverage you currently have.)]

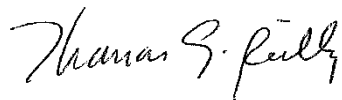
[Insert for insureds with paid-up coverage with a layer of non-paid up coverage:

Records indicate you are making premium payments on only a portion of your coverage and that the remainder of your coverage is fully paid-up. In the event you stop making premium payments or notify MetLife you do not wish to maintain the portion of your coverage that is not fully paid up, you will retain the portion of your coverage that is fully paid-up. In this case, the portion of your coverage on which you are making premium payments will end. Please be aware that the portion of your coverage that is paid-up is **not** subject to the premium increase.]

At MetLife we're here to help

We are ready to assist you. Attached is a Frequently Asked Questions document to provide additional details regarding this notification. If you have any additional questions, please call our Customer Service team at [800-247-2335], between the hours of [8:00 a.m.–8:00 p.m.]. Call center representatives will be pleased to answer any questions or provide additional options to lessen the amount of this increase, if available.

Sincerely,



Thomas G. Reilly, Director
Product Management & Compliance
Metropolitan Life Insurance Company

Encl: [Frequently Asked Questions, Coverage Change Form, Cost of Care Chart, Business Reply Envelope]

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	Pennsylvania
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2.	Department Use Only
	State Tracking ID
	META-130989971

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	Metropolitan Life Insurance Company Insurance Products Contracts 1095 Avenue of the Americas New York, NY 10036-6796	NY		241	65978	13-5581829	

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	Melinda Lula Metropolitan Life Insurance Co. 1300 Hall Blvd Bloomfield, CT 06002	860-656-3862	n/a	mlula@metlife.com

5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____
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6.	Company Tracking Number	CT17-206 AARP
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7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission	Previous file # _____
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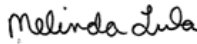
8.	Market	<input type="checkbox"/> Individual <input type="checkbox"/> Franchise <input type="checkbox"/> Small <input checked="" type="checkbox"/> Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input checked="" type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____
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9.	Type of Insurance (TOI)	LTC03G – Group Long-Term Care Insurance
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10.	Sub-Type of Insurance (Sub-TOI)	LTC03G.001 – Qualified
------------	----------------------------------------	-------------------------------

11.	Submitted Documents	<input type="checkbox"/> FORMS <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Rider/Endorsement <input type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other Rates <input type="checkbox"/> New Rate <input checked="" type="checkbox"/> Revised Rate <input type="checkbox"/> FILING OTHER THAN FORM OR RATE: Please explain: _____ SUPPORTING DOCUMENTATION <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Trust Agreements <input type="checkbox"/> Statement of Variability <input type="checkbox"/> Certifications <input checked="" type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other: _____
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12.	Filing Submission Date	April 5, 2017
13	Filing Fee (If required)	Amount _____ Check Date _____ Retaliatory <input type="checkbox"/> Yes <input type="checkbox"/> No Check Number _____
14.	Date of Domiciliary Approval	Not Applicable
15.	Filing Description:	
<p>This is a filing of a premium rate schedule increase for group long-term care insurance policies. Please see our filing letter for details.</p>		

16.	Certification (If required)	
<p>I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>Pennsylvania</u>.</p> <p>Print Name <u>Melinda Lula</u> Title <u>Senior Product Consultant</u></p> <p>Signature <u></u> Date: <u>April 5, 2017</u></p>		

17.	Form Filing Attachment
This filing transmittal is part of company tracking number	
This filing corresponds to rate filing company tracking number	

	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	

LH FFA-1

18.		Rate Filing Attachment		
This filing transmittal is part of company tracking number		CT17-206 AARP		
This filing corresponds to form filing company tracking number		CT17-206 AARP		
Overall percentage rate indication (when applicable)				
Overall percentage rate impact for this filing		23.12%		
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01	Actuarial Memorandum and Rates	G.LTC5897R100	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + 23.12% - ___% <input type="checkbox"/> Other _____	
02	Actuarial Memorandum and Rates	G.LTC1697	<input type="checkbox"/> New <input type="checkbox"/> Revised Request +23.12% - ___% <input type="checkbox"/> Other _____	
03	Actuarial Memorandum and Rates	G.LTC5797R100	<input type="checkbox"/> New <input type="checkbox"/> Revised Request +23.12% - ___% <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	

LH RFA-1