Filing at a Glance

Company:	Metropolitan Life Insurance Company
Product Name:	Individual Long-Term Care Insurance
State:	Pennsylvania
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Rate - Other (Not M.U. or G.I. Product)
Date Submitted:	09/20/2019
SERFF Tr Num:	META-132090682
SERFF Status:	Assigned
State Tr Num:	META-132090682
State Status:	Received Review in Progress
Co Tr Num:	CT19-219 VIP2-NEW (RATE) CL
Implementation Date Requested:	On Approval
Author(s):	Cherise Livingston, Cory Johnson, Patricia Brabant
Reviewer(s):	Jim Laverty (primary)
Disposition Date:	
Disposition Status:	
Implementation Date:	

State Filing Description:

Proposed 5.79% increase on 286 policyholders of MetLife forms LTC2-IDEAL-PA, LTC2-FAC-PA, LTC2-VAL-PA, LTC2-PREM-PA, LTC2-IDEAL-PA-ML, LTC2-FAC-PA-ML, LTC2-VAL-PA-ML, and LTC2-PREM-PA-ML (the VIP-2 block).

State:	*Pennsylvania*	**Filing Company:**	*Metropolitan Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Individual Long-Term Care Insurance*		
Project Name/Number:	*2019 IB Rate Increase Filings/CT19-219 VIP2-New (Rate)*		

General Information

Project Name: 2019 IB Rate Increase Filings
Project Number: CT19-219 VIP2-New (Rate)
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Deemer Date:
Submitted By: Cherise Livingston

Status of Filing in Domicile: Authorized
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 09/23/2019
State Status Changed: 09/23/2019
Created By: Cherise Livingston
Corresponding Filing Tracking Number: META-132090099
State TOI: LTC03I Individual Long Term Care

Filing Description:

This is a premium rate schedule increase filing for individual long-term care insurance policies. Please see our filing letter for details.

Company and Contact

Filing Contact Information

Deborah Fountas, Sr. Product Consultant
1300 Hall Blvd
Bloomfield, CT 06002

dfountas@metlife.com
860-656-3808 [Phone]
860-656-3815 [FAX]

Filing Company Information

Metropolitan Life Insurance Company
MetLife
200 Park Avenue
New York, NY 10166
(212) 578-2211 ext. [Phone]

CoCode: 65978
Group Code: 241
Group Name:
FEIN Number: 13-5581829

State of Domicile: New York
Company Type: Life
State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2019 IB Rate Increase Filings/CT19-219 VIP2-New (Rate)*

Correspondence Summary

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Actuarial Memorandum and Explanatory Information (A&H)	Cherise Livingston	10/02/2019	10/02/2019

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Need Excel	Note To Filer	Jim Laverty	09/27/2019	

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2019 IB Rate Increase Filings/CT19-219 VIP2-New (Rate)*

Amendment Letter

Submitted Date: 10/02/2019
Comments:
Please see the attached revised Actuarial Memorandum.

Thanks
Deborah Fountas
Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	Please see the attached revised Actuarial Memorandum and Explanatory Information (A&H)
Attachment(s):	2018_VIP2new_ActMemo_RateStability - PA.pdf
Previous Version	
Satisfied - Item:	*Actuarial Memorandum and Explanatory Information (A&H)*
Comments:	*Please see the attached Actuarial Memorandum and Explanatory Information (A&H)*
Attachment(s):	*2018_VIP2new_ActMemo_RateStability - PA.pdf*

State:	*Pennsylvania*	**Filing Company:**	*Metropolitan Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Individual Long-Term Care Insurance*		
Project Name/Number:	*2019 IB Rate Increase Filings/CT19-219 VIP2-New (Rate)*		

Note To Filer

Created By:

Jim Laverty on 09/27/2019 04:59 PM

Subject:

Need Excel

Comments:

Please provide the exhibits and attachments provided in this filing in an Excel workbook.

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2019 IB Rate Increase Filings/CT19-219 VIP2-New (Rate)*

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 30.560%
Effective Date of Last Rate Revision: 05/22/2018
Filing Method of Last Filing: Prior Approval
SERFF Tracking Number of Last Filing: META-130430819

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	5.970%	5.970%	$51,723	286	$866,376	5.970%	5.970%

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2019 IB Rate Increase Filings/CT19-219 VIP2-New (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 VIP2-New rates 5.97% Incrrease	LTC2-IDEAL-PA, LTC2-FAC-PA, LTC2-VAL-PA, LTC2-PREM-PA, LTC2-IDEAL-PA-ML, LTC2-FAC-PA-ML, LTC2-VAL-PA-ML, LTC2-PREM-PA-ML	Revised	Previous State Filing Number: Percent Rate Change Request: 5.97	PA_VIP2new_rates_5.97%Increase.pdf,
2		Final Factors to File-VIP2-New	LTC2-IDEAL-PA, LTC2-FAC-PA, LTC2-VAL-PA, LTC2-PREM-PA, LTC2-IDEAL-PA-ML, LTC2-FAC-PA-ML, LTC2-VAL-PA-ML, LTC2-PREM-PA-ML	Revised	Previous State Filing Number: Percent Rate Change Request: 5.97	Final Factors to File-VIP2new.pdf,

Policy Form Series: LTC2-FAC
Facilities Only
$10 Annual Rates After Increases of 5.97%
100 Day Elimination Period
No Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$29.07	$32.42	$35.13	$37.65	$40.23	$42.91	$45.96
31	$29.61	$33.06	$35.84	$38.46	$41.12	$43.88	$47.00
32	$30.18	$33.73	$36.59	$39.29	$42.03	$44.85	$48.08
33	$30.75	$34.41	$37.34	$40.12	$42.94	$45.85	$49.17
34	$31.34	$35.10	$38.12	$40.98	$43.89	$46.88	$50.29
35	$31.93	$35.81	$38.92	$41.86	$44.85	$47.93	$51.45
36	$32.92	$37.05	$40.37	$43.48	$46.68	$49.95	$53.65
37	$33.95	$38.34	$41.88	$45.20	$48.58	$52.06	$55.97
38	$35.02	$39.68	$43.44	$46.96	$50.56	$54.25	$58.38
39	$36.11	$41.06	$45.05	$48.80	$52.60	$56.52	$60.89
40	$37.25	$42.49	$46.72	$50.71	$54.75	$58.91	$63.52
41	$38.41	$43.98	$48.47	$52.69	$56.98	$61.39	$66.24
42	$39.61	$45.50	$50.29	$54.75	$59.31	$63.97	$69.09
43	$40.87	$47.10	$52.15	$56.90	$61.72	$66.67	$72.06
44	$42.14	$48.74	$54.10	$59.13	$64.23	$69.48	$75.16
45	$43.46	$50.45	$56.12	$61.43	$66.86	$72.41	$78.40
46	$45.32	$52.82	$58.90	$64.59	$70.39	$76.31	$82.72
47	$47.25	$55.30	$61.80	$67.91	$74.10	$80.45	$87.28
48	$49.28	$57.88	$64.86	$71.38	$78.03	$84.81	$92.10
49	$51.41	$60.59	$68.05	$75.05	$82.15	$89.40	$97.17
50	$53.62	$63.45	$71.43	$78.91	$86.48	$94.25	$102.53
51	$55.91	$66.42	$74.95	$82.94	$91.06	$99.36	$108.17
52	$58.30	$69.55	$78.65	$87.19	$95.87	$104.73	$114.14
53	$60.81	$72.80	$82.54	$91.66	$100.95	$110.40	$120.42
54	$63.40	$76.21	$86.63	$96.37	$106.29	$116.38	$127.07
55	$66.13	$79.81	$90.91	$101.32	$111.89	$122.69	$134.06
56	$69.84	$84.45	$96.31	$107.44	$118.76	$130.29	$142.48
57	$73.73	$89.35	$102.06	$113.94	$126.03	$138.38	$151.42
58	$77.87	$94.56	$108.12	$120.82	$133.77	$146.96	$160.92
59	$82.23	$100.07	$114.55	$128.14	$141.95	$156.08	$171.01
60	$86.82	$105.89	$121.38	$135.89	$150.66	$165.76	$181.76
61	$91.67	$112.04	$128.58	$144.11	$159.90	$176.05	$193.16
62	$96.81	$118.58	$136.25	$152.81	$169.69	$186.96	$205.29
63	$102.07	$125.37	$144.29	$162.05	$180.13	$198.65	$218.33
64	$107.60	$132.56	$152.83	$171.85	$191.24	$211.09	$232.21
65	$113.42	$140.17	$161.86	$182.23	$203.01	$224.29	$246.97
66	$119.58	$148.19	$171.43	$193.24	$215.49	$238.32	$262.69
67	$126.07	$156.70	$181.55	$204.91	$228.76	$253.22	$279.38
68	$137.70	$170.83	$197.76	$223.08	$248.93	$275.48	$303.92
69	$150.39	$186.27	$215.43	$242.87	$270.89	$299.70	$330.64
70	$164.26	$203.10	$234.66	$264.40	$294.81	$326.08	$359.69
71	$179.42	$221.45	$255.62	$287.84	$320.81	$354.77	$391.30
72	$195.97	$241.44	$278.46	$313.36	$349.12	$385.95	$425.69
73	$211.40	$261.35	$302.10	$340.58	$380.00	$420.65	$464.50
74	$228.06	$282.93	$327.75	$370.14	$413.61	$458.46	$506.84
75	$246.02	$306.27	$355.58	$402.27	$450.20	$499.66	$553.04
76	$265.38	$331.55	$385.77	$437.19	$490.01	$544.59	$603.45
77	$286.31	$358.92	$418.53	$475.16	$533.36	$593.54	$658.44
78	$307.29	$385.38	$449.54	$510.57	$573.40	$638.56	$709.11
79	$329.81	$413.79	$482.83	$548.61	$616.46	$687.02	$763.68
80	$354.01	$444.32	$518.60	$589.50	$662.75	$739.13	$822.45
81	$379.98	$477.08	$557.02	$633.43	$712.52	$795.22	$885.72
82	$407.83	$512.25	$598.27	$680.65	$766.03	$855.55	$953.89
83	$434.30	$544.95	$636.03	$723.33	$813.99	$909.49	$1,014.83
84	$462.44	$579.73	$676.17	$768.70	$864.97	$966.85	$1,079.70
85	$492.45	$616.73	$718.83	$816.90	$919.15	$1,027.80	$1,148.70
86	$524.38	$656.11	$764.20	$868.13	$976.73	$1,092.61	$1,222.12
87	$558.40	$697.99	$812.42	$922.57	$1,037.90	$1,161.51	$1,300.23
88	$583.38	$726.53	$843.14	$955.36	$1,073.18	$1,200.29	$1,343.70
89	$609.48	$756.24	$875.05	$989.29	$1,109.64	$1,240.38	$1,388.64
90	$636.74	$787.18	$908.13	$1,024.45	$1,147.37	$1,281.80	$1,435.08
91	$665.23	$819.38	$942.48	$1,060.83	$1,186.36	$1,324.59	$1,483.05
92	$694.99	$852.88	$978.12	$1,098.54	$1,226.68	$1,368.83	$1,532.64
93	$717.22	$876.02	$1,000.70	$1,120.59	$1,248.84	$1,392.20	$1,558.23
94	$740.16	$899.76	$1,023.80	$1,143.09	$1,271.40	$1,415.98	$1,584.23
95	$763.83	$924.19	$1,047.45	$1,166.05	$1,294.36	$1,440.17	$1,610.66
96	$788.26	$949.24	$1,071.62	$1,189.46	$1,317.74	$1,464.77	$1,637.54
97	$813.46	$974.98	$1,096.38	$1,213.34	$1,341.55	$1,489.79	$1,664.87
98	$834.28	$996.14	$1,116.62	$1,232.83	$1,360.92	$1,510.15	$1,687.08
99	$851.36	$1,013.42	$1,133.13	$1,248.68	$1,376.66	$1,526.66	$1,705.10
100	$865.31	$1,027.51	$1,146.53	$1,261.52	$1,389.39	$1,540.01	$1,719.67

Policy Form Series: LTC2-FAC
Facilities Only
$10 Annual Rates After Increases of 5.97%
100 Day Elimination Period
No Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$55.49	$65.79	$74.13	$81.91	$89.55	$97.33	$106.24
31	$56.30	$66.77	$75.24	$83.16	$90.92	$98.81	$107.84
32	$57.14	$67.77	$76.37	$84.42	$92.30	$100.33	$109.50
33	$57.97	$68.79	$77.53	$85.70	$93.70	$101.86	$111.16
34	$58.83	$69.81	$78.70	$87.00	$95.14	$103.40	$112.85
35	$59.69	$70.86	$79.89	$88.33	$96.58	$104.99	$114.58
36	$61.73	$73.44	$82.92	$91.75	$100.42	$109.21	$119.20
37	$63.88	$76.12	$86.05	$95.32	$104.40	$113.60	$124.01
38	$66.06	$78.91	$89.33	$99.03	$108.53	$118.16	$129.02
39	$68.32	$81.78	$92.70	$102.89	$112.82	$122.90	$134.21
40	$70.68	$84.76	$96.21	$106.90	$117.31	$127.82	$139.64
41	$73.10	$87.87	$99.84	$111.04	$121.95	$132.96	$145.26
42	$75.61	$91.06	$103.65	$115.39	$126.79	$138.30	$151.11
43	$78.21	$94.39	$107.55	$119.85	$131.83	$143.85	$157.22
44	$80.91	$97.85	$111.65	$124.53	$137.05	$149.61	$163.54
45	$83.68	$101.43	$115.87	$129.36	$142.49	$155.63	$170.16
46	$87.20	$105.91	$121.15	$135.37	$149.21	$163.01	$178.30
47	$90.87	$110.58	$126.64	$141.65	$156.21	$170.78	$186.86
48	$94.69	$115.45	$132.39	$148.22	$163.59	$178.90	$195.82
49	$98.69	$120.56	$138.42	$155.11	$171.30	$187.42	$205.20
50	$102.84	$125.88	$144.72	$162.31	$179.34	$196.34	$215.03
51	$107.16	$131.45	$151.30	$169.85	$187.79	$205.68	$225.33
52	$111.67	$137.25	$158.18	$177.72	$196.65	$215.45	$236.12
53	$116.37	$143.32	$165.38	$185.98	$205.91	$225.72	$247.43
54	$121.26	$149.67	$172.90	$194.60	$215.61	$236.47	$259.29
55	$126.36	$156.29	$180.77	$203.64	$225.75	$247.71	$271.70
56	$132.10	$163.47	$189.19	$213.22	$236.45	$259.51	$284.76
57	$138.07	$171.01	$198.03	$223.24	$247.63	$271.86	$298.42
58	$144.33	$178.91	$207.24	$233.72	$259.37	$284.81	$312.74
59	$150.88	$187.16	$216.91	$244.72	$271.63	$298.37	$327.75
60	$157.72	$195.79	$227.03	$256.23	$284.49	$312.58	$343.47
61	$164.85	$204.83	$237.60	$268.25	$297.96	$327.47	$359.96
62	$172.32	$214.28	$248.68	$280.86	$312.05	$343.05	$377.25
63	$179.77	$223.83	$259.97	$293.79	$326.57	$359.19	$395.22
64	$187.51	$233.79	$271.76	$307.31	$341.79	$376.11	$414.08
65	$195.60	$244.20	$284.08	$321.45	$357.71	$393.81	$433.85
66	$204.04	$255.05	$296.97	$336.24	$374.37	$412.37	$454.56
67	$212.83	$266.42	$310.43	$351.69	$391.79	$431.76	$476.24
68	$227.23	$283.98	$330.66	$374.46	$417.01	$459.44	$506.79
69	$242.58	$302.72	$352.19	$398.66	$443.83	$488.93	$539.35
70	$259.00	$322.68	$375.13	$424.43	$472.41	$520.31	$573.96
71	$276.52	$343.97	$399.57	$451.87	$502.80	$553.71	$610.80
72	$295.23	$366.64	$425.60	$481.08	$535.16	$589.22	$650.02
73	$314.37	$391.29	$454.94	$514.88	$573.32	$631.76	$697.56
74	$334.79	$417.62	$486.28	$551.04	$614.22	$677.39	$748.59
75	$356.53	$445.72	$519.79	$589.75	$658.05	$726.31	$803.33
76	$379.64	$475.69	$555.61	$631.18	$704.98	$778.77	$862.11
77	$404.29	$507.70	$593.90	$675.53	$755.27	$835.02	$925.17
78	$427.54	$536.78	$627.91	$714.30	$798.94	$883.87	$980.22
79	$452.12	$567.50	$663.86	$755.33	$845.14	$935.62	$1,038.57
80	$478.14	$600.00	$701.88	$798.70	$894.03	$990.36	$1,100.38
81	$505.67	$634.37	$742.08	$844.55	$945.73	$1,048.34	$1,165.84
82	$534.75	$670.69	$784.55	$893.06	$1,000.43	$1,109.68	$1,235.23
83	$563.17	$705.21	$824.11	$937.43	$1,050.00	$1,165.28	$1,298.17
84	$593.06	$741.50	$865.62	$984.02	$1,102.02	$1,223.68	$1,364.37
85	$623.07	$778.50	$908.28	$1,032.22	$1,156.20	$1,284.63	$1,433.37
86	$655.00	$817.88	$953.65	$1,083.45	$1,213.78	$1,349.44	$1,506.79
87	$689.02	$859.76	$1,001.87	$1,137.89	$1,274.95	$1,418.34	$1,584.90
88	$714.00	$888.30	$1,032.59	$1,170.68	$1,310.23	$1,457.12	$1,628.37
89	$740.10	$918.01	$1,064.50	$1,204.61	$1,346.69	$1,497.21	$1,673.31
90	$767.36	$948.95	$1,097.58	$1,239.77	$1,384.42	$1,538.63	$1,719.75
91	$795.85	$981.15	$1,131.93	$1,276.15	$1,423.41	$1,581.42	$1,767.72
92	$825.61	$1,014.65	$1,167.57	$1,313.86	$1,463.73	$1,625.66	$1,817.31
93	$847.84	$1,037.79	$1,190.15	$1,335.91	$1,485.89	$1,649.03	$1,842.90
94	$870.78	$1,061.53	$1,213.25	$1,358.41	$1,508.45	$1,672.81	$1,868.90
95	$894.45	$1,085.96	$1,236.90	$1,381.37	$1,531.41	$1,697.00	$1,895.33
96	$918.88	$1,111.01	$1,261.07	$1,404.78	$1,554.79	$1,721.60	$1,922.21
97	$944.08	$1,136.75	$1,285.83	$1,428.66	$1,578.60	$1,746.62	$1,949.54
98	$964.90	$1,157.91	$1,306.07	$1,448.15	$1,597.97	$1,766.98	$1,971.75
99	$981.98	$1,175.19	$1,322.58	$1,464.00	$1,613.71	$1,783.49	$1,989.77
100	$995.93	$1,189.28	$1,335.98	$1,476.84	$1,626.44	$1,796.84	$2,004.34

Policy Form Series: LTC2-FAC
Facilities Only
$10 Annual Rates After Increases of 5.97%
100 Day Elimination Period
No Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$145.35	$179.26	$205.86	$229.89	$253.37	$277.81	$305.35
31	$147.06	$181.34	$208.25	$232.60	$256.33	$281.07	$308.92
32	$148.78	$183.49	$210.71	$235.31	$259.34	$284.37	$312.55
33	$150.51	$185.64	$213.15	$238.07	$262.37	$287.68	$316.20
34	$152.28	$187.81	$215.66	$240.86	$265.46	$291.06	$319.92
35	$154.08	$190.03	$218.19	$243.69	$268.57	$294.48	$323.67
36	$155.81	$192.27	$220.91	$246.77	$272.00	$298.21	$327.69
37	$157.61	$194.60	$223.69	$249.98	$275.51	$302.04	$331.83
38	$159.42	$196.98	$226.55	$253.23	$279.13	$305.98	$336.10
39	$161.27	$199.41	$229.45	$256.56	$282.81	$310.01	$340.45
40	$163.18	$201.89	$232.40	$259.98	$286.60	$314.16	$344.94
41	$165.11	$204.44	$235.46	$263.47	$290.48	$318.42	$349.54
42	$167.09	$207.02	$238.61	$267.06	$294.49	$322.77	$354.29
43	$169.13	$209.68	$241.82	$270.75	$298.61	$327.28	$359.16
44	$171.18	$212.39	$245.09	$274.54	$302.80	$331.91	$364.18
45	$173.29	$215.20	$248.46	$278.40	$307.14	$336.66	$369.35
46	$176.59	$219.42	$253.43	$284.04	$313.36	$343.46	$376.85
47	$179.97	$223.77	$258.54	$289.85	$319.79	$350.55	$384.62
48	$183.46	$228.25	$263.84	$295.86	$326.48	$357.87	$392.68
49	$187.08	$232.87	$269.30	$302.10	$333.38	$365.46	$401.04
50	$190.79	$237.68	$274.98	$308.54	$340.53	$373.33	$409.74
51	$194.59	$242.60	$280.80	$315.19	$347.97	$381.52	$418.73
52	$198.50	$247.71	$286.85	$322.09	$355.67	$389.99	$428.10
53	$202.57	$252.96	$293.11	$329.26	$363.66	$398.78	$437.81
54	$206.74	$258.40	$299.60	$336.68	$371.94	$407.92	$447.92
55	$211.04	$264.05	$306.30	$344.36	$380.51	$417.45	$458.41
56	$215.40	$269.46	$312.53	$351.35	$388.22	$425.85	$467.77
57	$219.97	$275.12	$319.13	$358.70	$396.32	$434.78	$477.62
58	$224.78	$281.12	$326.02	$366.44	$404.92	$444.17	$488.06
59	$229.80	$287.40	$333.29	$374.63	$413.92	$454.12	$499.07
60	$235.07	$294.00	$340.97	$383.25	$423.48	$464.64	$510.78
61	$240.60	$300.94	$349.02	$392.34	$433.57	$475.75	$523.11
62	$246.42	$308.27	$357.55	$401.92	$444.19	$487.50	$536.19
63	$251.89	$315.18	$365.65	$411.16	$454.63	$499.19	$549.23
64	$257.61	$322.49	$374.22	$420.96	$465.74	$511.63	$563.11
65	$263.64	$330.23	$383.32	$431.34	$477.51	$524.83	$577.87
66	$270.02	$338.37	$392.93	$442.35	$489.99	$538.86	$593.59
67	$276.70	$347.00	$403.10	$454.02	$503.26	$553.76	$610.28
68	$288.62	$361.32	$419.41	$472.19	$523.43	$576.02	$634.82
69	$301.62	$376.95	$437.16	$491.98	$545.39	$600.24	$661.54
70	$315.79	$393.98	$456.49	$513.52	$569.31	$626.62	$690.59
71	$331.28	$412.54	$477.53	$536.96	$595.31	$655.31	$722.20
72	$348.12	$432.71	$500.46	$562.48	$623.62	$686.49	$756.59
73	$365.33	$454.67	$526.40	$591.90	$655.97	$721.92	$796.36
74	$383.79	$478.35	$554.38	$623.66	$691.02	$760.49	$839.66
75	$403.59	$503.80	$584.54	$658.04	$729.07	$802.42	$886.83
76	$424.80	$531.22	$617.09	$695.21	$770.36	$848.10	$938.21
77	$447.60	$560.74	$652.26	$735.44	$815.19	$897.78	$994.17
78	$467.57	$585.25	$680.47	$767.07	$850.33	$936.92	$1,038.42
79	$489.09	$611.72	$710.99	$801.38	$888.58	$979.61	$1,086.69
80	$512.30	$640.34	$744.04	$838.59	$930.14	$1,026.08	$1,139.29
81	$537.28	$671.22	$779.77	$878.89	$975.26	$1,076.62	$1,196.49
82	$564.16	$704.50	$818.36	$922.55	$1,024.22	$1,131.52	$1,258.72
83	$589.44	$734.50	$851.98	$959.71	$1,067.64	$1,181.22	$1,315.29
84	$616.41	$766.62	$888.05	$999.70	$1,114.14	$1,234.41	$1,375.85
85	$646.42	$803.62	$930.71	$1,047.90	$1,168.32	$1,295.36	$1,444.85
86	$678.35	$843.00	$976.08	$1,099.13	$1,225.90	$1,360.17	$1,518.27
87	$712.37	$884.88	$1,024.30	$1,153.57	$1,287.07	$1,429.07	$1,596.38
88	$737.35	$913.42	$1,055.02	$1,186.36	$1,322.35	$1,467.85	$1,639.85
89	$763.45	$943.13	$1,086.93	$1,220.29	$1,358.81	$1,507.94	$1,684.79
90	$790.71	$974.07	$1,120.01	$1,255.45	$1,396.54	$1,549.36	$1,731.23
91	$819.20	$1,006.27	$1,154.36	$1,291.83	$1,435.53	$1,592.15	$1,779.20
92	$848.96	$1,039.77	$1,190.00	$1,329.54	$1,475.85	$1,636.39	$1,828.79
93	$871.19	$1,062.91	$1,212.58	$1,351.59	$1,498.01	$1,659.76	$1,854.38
94	$894.13	$1,086.65	$1,235.68	$1,374.09	$1,520.57	$1,683.54	$1,880.38
95	$917.80	$1,111.08	$1,259.33	$1,397.05	$1,543.53	$1,707.73	$1,906.81
96	$942.23	$1,136.13	$1,283.50	$1,420.46	$1,566.91	$1,732.33	$1,933.69
97	$967.43	$1,161.87	$1,308.26	$1,444.34	$1,590.72	$1,757.35	$1,961.02
98	$988.25	$1,183.03	$1,328.50	$1,463.83	$1,610.09	$1,777.71	$1,983.23
99	$1,005.33	$1,200.31	$1,345.01	$1,479.68	$1,625.83	$1,794.22	$2,001.25
100	$1,019.28	$1,214.40	$1,358.41	$1,492.52	$1,638.56	$1,807.57	$2,015.82

Policy Form Series: LTC2-IDEAL
Ideal
$10 Annual Rates After Increases of 5.97%
100 Day Elimination Period
100% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$31.07	$34.99	$38.24	$41.28	$44.41	$47.69	$51.45
31	$31.67	$35.70	$39.06	$42.20	$45.41	$48.80	$52.67
32	$32.29	$36.44	$39.91	$43.13	$46.45	$49.93	$53.90
33	$32.91	$37.21	$40.76	$44.08	$47.51	$51.09	$55.18
34	$33.56	$37.98	$41.64	$45.06	$48.58	$52.29	$56.46
35	$34.23	$38.77	$42.55	$46.05	$49.69	$53.48	$57.81
36	$35.37	$40.21	$44.22	$47.96	$51.82	$55.86	$60.42
37	$36.57	$41.70	$45.97	$49.94	$54.04	$58.34	$63.15
38	$37.80	$43.25	$47.78	$52.03	$56.37	$60.93	$66.02
39	$39.07	$44.85	$49.67	$54.17	$58.79	$63.62	$69.01
40	$40.37	$46.53	$51.63	$56.42	$61.32	$66.45	$72.13
41	$41.73	$48.26	$53.69	$58.75	$63.93	$69.40	$75.39
42	$43.13	$50.04	$55.81	$61.18	$66.70	$72.48	$78.80
43	$44.58	$51.90	$58.02	$63.71	$69.56	$75.68	$82.37
44	$46.09	$53.84	$60.31	$66.34	$72.54	$79.04	$86.10
45	$47.63	$55.84	$62.69	$69.09	$75.67	$82.54	$90.00
46	$49.81	$58.61	$65.95	$72.80	$79.85	$87.22	$95.16
47	$52.07	$61.52	$69.37	$76.72	$84.27	$92.15	$100.63
48	$54.48	$64.58	$72.99	$80.83	$88.91	$97.35	$106.40
49	$56.96	$67.77	$76.79	$85.18	$93.84	$102.87	$112.52
50	$59.58	$71.13	$80.76	$89.78	$99.02	$108.69	$118.99
51	$62.30	$74.65	$84.97	$94.60	$104.49	$114.83	$125.84
52	$65.13	$78.36	$89.39	$99.69	$110.26	$121.33	$133.07
53	$68.12	$82.24	$94.03	$105.05	$116.37	$128.18	$140.70
54	$71.22	$86.31	$98.92	$110.69	$122.79	$135.44	$148.78
55	$74.49	$90.60	$104.07	$116.64	$129.57	$143.10	$157.32
56	$78.80	$96.04	$110.44	$123.89	$137.74	$152.22	$167.47
57	$83.37	$101.83	$117.20	$131.60	$146.42	$161.92	$178.26
58	$88.20	$107.94	$124.40	$139.81	$155.65	$172.23	$189.75
59	$93.32	$114.41	$132.03	$148.50	$165.45	$183.21	$201.97
60	$98.73	$121.29	$140.11	$157.74	$175.88	$194.89	$214.98
61	$104.44	$128.57	$148.71	$167.55	$186.96	$207.32	$228.83
62	$110.52	$136.31	$157.83	$177.97	$198.74	$220.52	$243.58
63	$116.84	$144.49	$167.57	$189.17	$211.46	$234.86	$259.68
64	$123.53	$153.17	$177.91	$201.09	$225.00	$250.13	$276.84
65	$130.61	$162.38	$188.90	$213.75	$239.41	$266.40	$295.12
66	$138.09	$172.13	$200.56	$227.20	$254.74	$283.71	$314.61
67	$146.01	$182.47	$212.94	$241.51	$271.07	$302.16	$335.41
68	$159.43	$198.96	$231.99	$263.00	$295.11	$328.94	$365.17
69	$174.12	$216.91	$252.73	$286.41	$321.28	$358.08	$397.57
70	$190.12	$236.50	$275.33	$311.88	$349.79	$389.83	$432.86
71	$207.62	$257.87	$299.96	$339.62	$380.80	$424.38	$471.27
72	$226.71	$281.15	$326.78	$369.85	$414.60	$461.98	$513.09
73	$245.62	$305.58	$355.91	$403.49	$453.01	$505.54	$562.23
74	$266.13	$332.13	$387.62	$440.19	$495.00	$553.21	$616.08
75	$288.34	$360.98	$422.15	$480.23	$540.88	$605.39	$675.08
76	$312.41	$392.34	$459.78	$523.92	$590.99	$662.47	$739.73
77	$338.48	$426.43	$500.76	$571.56	$645.77	$724.94	$810.58
78	$364.83	$459.78	$540.09	$616.80	$697.38	$783.68	$877.46
79	$393.25	$495.74	$582.51	$665.61	$753.13	$847.16	$949.85
80	$423.89	$534.50	$628.26	$718.29	$813.33	$915.79	$1,028.23
81	$456.91	$576.30	$677.63	$775.12	$878.32	$989.98	$1,113.05
82	$492.51	$621.38	$730.85	$836.46	$948.54	$1,070.19	$1,204.87
83	$528.20	$665.83	$782.73	$895.75	$1,016.04	$1,147.28	$1,293.49
84	$566.47	$713.47	$838.30	$959.25	$1,088.38	$1,229.94	$1,388.63
85	$607.55	$764.53	$897.79	$1,027.24	$1,165.85	$1,318.54	$1,490.74
86	$651.59	$819.23	$961.52	$1,100.04	$1,248.84	$1,413.53	$1,600.39
87	$698.82	$877.86	$1,029.75	$1,178.00	$1,337.73	$1,515.37	$1,718.09
88	$735.20	$920.52	$1,076.97	$1,229.75	$1,394.91	$1,579.76	$1,792.10
89	$773.46	$965.25	$1,126.34	$1,283.73	$1,454.52	$1,646.87	$1,869.30
90	$813.71	$1,012.16	$1,177.98	$1,340.10	$1,516.71	$1,716.85	$1,949.83
91	$856.07	$1,061.35	$1,231.98	$1,398.94	$1,581.53	$1,789.78	$2,033.82
92	$900.63	$1,112.94	$1,288.47	$1,460.38	$1,649.12	$1,865.82	$2,121.42
93	$935.10	$1,150.46	$1,327.06	$1,500.14	$1,691.16	$1,912.05	$2,174.01
94	$970.89	$1,189.29	$1,366.80	$1,540.98	$1,734.31	$1,959.40	$2,227.88
95	$1,008.03	$1,229.40	$1,407.74	$1,582.94	$1,778.52	$2,007.93	$2,283.10
96	$1,046.61	$1,270.87	$1,449.91	$1,626.04	$1,823.87	$2,057.65	$2,339.68
97	$1,086.66	$1,313.73	$1,493.32	$1,670.32	$1,870.38	$2,108.62	$2,397.67
98	$1,119.93	$1,349.19	$1,529.12	$1,706.70	$1,908.52	$2,150.41	$2,445.19
99	$1,147.36	$1,378.32	$1,558.42	$1,736.46	$1,939.67	$2,184.49	$2,483.98
100	$1,169.85	$1,402.11	$1,582.32	$1,760.65	$1,965.00	$2,212.20	$2,515.51

Policy Form Series: LTC2-IDEAL
Ideal
$10 Annual Rates After Increases of 5.97%
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$61.71	$73.38	$82.81	$91.61	$100.42	$109.42	$119.74
31	$62.63	$74.50	$84.08	$93.02	$101.97	$111.12	$121.58
32	$63.57	$75.61	$85.35	$94.43	$103.55	$112.84	$123.46
33	$64.51	$76.77	$86.65	$95.87	$105.15	$114.59	$125.36
34	$65.48	$77.92	$87.97	$97.36	$106.76	$116.37	$127.29
35	$66.46	$79.12	$89.33	$98.87	$108.41	$118.16	$129.27
36	$68.82	$82.10	$92.80	$102.81	$112.83	$123.02	$134.60
37	$71.31	$85.22	$96.43	$106.92	$117.41	$128.11	$140.19
38	$73.86	$88.45	$100.19	$111.21	$122.21	$133.37	$145.98
39	$76.50	$91.78	$104.12	$115.65	$127.17	$138.86	$152.03
40	$79.24	$95.26	$108.19	$120.31	$132.36	$144.59	$158.32
41	$82.08	$98.88	$112.42	$125.10	$137.73	$150.56	$164.87
42	$85.02	$102.60	$116.82	$130.12	$143.35	$156.75	$171.69
43	$88.06	$106.47	$121.39	$135.32	$149.18	$163.20	$178.80
44	$91.22	$110.51	$126.13	$140.74	$155.25	$169.91	$186.20
45	$94.49	$114.71	$131.06	$146.36	$161.58	$176.92	$193.90
46	$98.62	$119.93	$137.19	$153.33	$169.38	$185.55	$203.42
47	$102.93	$125.41	$143.61	$160.65	$177.58	$194.59	$213.42
48	$107.43	$131.13	$150.33	$168.29	$186.15	$204.08	$223.90
49	$112.14	$137.11	$157.38	$176.31	$195.13	$214.05	$234.90
50	$117.05	$143.36	$164.73	$184.74	$204.54	$224.48	$246.44
51	$122.15	$149.89	$172.43	$193.53	$214.42	$235.42	$258.57
52	$127.47	$156.75	$180.51	$202.75	$224.78	$246.90	$271.27
53	$133.07	$163.89	$188.95	$212.41	$235.65	$258.95	$284.59
54	$138.88	$171.37	$197.78	$222.53	$247.01	$271.57	$298.56
55	$144.96	$179.19	$207.05	$233.13	$258.95	$284.80	$313.21
56	$151.68	$187.65	$216.91	$244.30	$271.45	$298.65	$328.57
57	$158.74	$196.49	$227.22	$256.01	$284.57	$313.18	$344.68
58	$166.08	$205.75	$238.05	$268.32	$298.31	$328.40	$361.56
59	$173.80	$215.45	$249.38	$281.20	$312.73	$344.36	$379.27
60	$181.86	$225.63	$261.23	$294.67	$327.83	$361.09	$397.84
61	$190.30	$236.25	$273.68	$308.80	$343.66	$378.66	$417.35
62	$199.12	$247.40	$286.71	$323.60	$360.26	$397.06	$437.77
63	$208.09	$258.80	$300.18	$339.00	$377.61	$416.40	$459.40
64	$217.44	$270.78	$314.26	$355.14	$395.79	$436.67	$482.09
65	$227.23	$283.27	$329.02	$372.03	$414.84	$457.94	$505.92
66	$237.44	$296.35	$344.49	$389.72	$434.79	$480.23	$530.91
67	$248.10	$310.05	$360.66	$408.27	$455.75	$503.61	$557.14
68	$264.88	$330.60	$384.31	$434.93	$485.42	$536.40	$593.56
69	$282.79	$352.45	$409.50	$463.30	$517.03	$571.32	$632.36
70	$301.89	$375.79	$436.34	$493.51	$550.72	$608.55	$673.70
71	$322.31	$400.68	$464.97	$525.70	$586.56	$648.19	$717.75
72	$344.09	$427.18	$495.46	$560.00	$624.76	$690.39	$764.65
73	$367.72	$457.47	$531.34	$601.34	$671.60	$742.89	$823.74
74	$392.99	$489.90	$569.84	$645.70	$721.97	$799.41	$887.42
75	$420.01	$524.63	$611.13	$693.33	$776.10	$860.22	$955.99
76	$448.88	$561.85	$655.41	$744.49	$834.29	$925.64	$1,029.85
77	$479.71	$601.67	$702.89	$799.37	$896.81	$996.06	$1,109.46
78	$509.24	$638.57	$746.05	$848.76	$952.80	$1,059.30	$1,181.51
79	$540.60	$677.73	$791.86	$901.17	$1,012.27	$1,126.54	$1,258.22
80	$573.89	$719.28	$840.49	$956.80	$1,075.45	$1,198.05	$1,339.93
81	$609.23	$763.41	$892.10	$1,015.87	$1,142.56	$1,274.10	$1,426.93
82	$646.76	$810.23	$946.88	$1,078.58	$1,213.89	$1,354.96	$1,519.58
83	$685.66	$857.79	$1,001.72	$1,140.71	$1,284.13	$1,434.95	$1,611.76
84	$726.90	$908.16	$1,059.75	$1,206.37	$1,358.49	$1,519.64	$1,709.52
85	$767.98	$959.22	$1,119.24	$1,274.36	$1,435.96	$1,608.24	$1,811.63
86	$812.02	$1,013.92	$1,182.97	$1,347.16	$1,518.95	$1,703.23	$1,921.28
87	$859.25	$1,072.55	$1,251.20	$1,425.12	$1,607.84	$1,805.07	$2,038.98
88	$895.63	$1,115.21	$1,298.42	$1,476.87	$1,665.02	$1,869.46	$2,112.99
89	$933.89	$1,159.94	$1,347.79	$1,530.85	$1,724.63	$1,936.57	$2,190.19
90	$974.14	$1,206.85	$1,399.43	$1,587.22	$1,786.82	$2,006.55	$2,270.72
91	$1,016.50	$1,256.04	$1,453.43	$1,646.06	$1,851.64	$2,079.48	$2,354.71
92	$1,061.06	$1,307.63	$1,509.92	$1,707.50	$1,919.23	$2,155.52	$2,442.31
93	$1,095.53	$1,345.15	$1,548.51	$1,747.26	$1,961.27	$2,201.75	$2,494.90
94	$1,131.32	$1,383.98	$1,588.25	$1,788.10	$2,004.42	$2,249.10	$2,548.77
95	$1,168.46	$1,424.09	$1,629.19	$1,830.06	$2,048.63	$2,297.63	$2,603.99
96	$1,207.04	$1,465.56	$1,671.36	$1,873.16	$2,093.98	$2,347.35	$2,660.57
97	$1,247.09	$1,508.42	$1,714.77	$1,917.44	$2,140.49	$2,398.32	$2,718.56
98	$1,280.36	$1,543.88	$1,750.57	$1,953.82	$2,178.63	$2,440.11	$2,766.08
99	$1,307.79	$1,573.01	$1,779.87	$1,983.58	$2,209.78	$2,474.19	$2,804.87
100	$1,330.28	$1,596.80	$1,803.77	$2,007.77	$2,235.11	$2,501.90	$2,836.40

Policy Form Series: LTC2-IDEAL
Ideal
$10 Annual Rates After Increases of 5.97%
100 Day Elimination Period
100% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$167.21	$205.37	$234.54	$261.59	$288.24	$316.36	$348.18
31	$169.19	$207.77	$237.28	$264.65	$291.61	$320.05	$352.26
32	$171.16	$210.21	$240.07	$267.75	$295.03	$323.81	$356.38
33	$173.16	$212.69	$242.87	$270.89	$298.48	$327.60	$360.55
34	$175.20	$215.18	$245.73	$274.07	$301.99	$331.45	$364.77
35	$177.26	$217.69	$248.62	$277.29	$305.53	$335.32	$369.07
36	$179.32	$220.39	$251.78	$280.90	$309.51	$339.68	$373.76
37	$181.43	$223.13	$255.04	$284.59	$313.58	$344.14	$378.60
38	$183.59	$225.93	$258.35	$288.41	$317.79	$348.74	$383.58
39	$185.81	$228.81	$261.76	$292.28	$322.10	$353.45	$388.69
40	$188.03	$231.77	$265.25	$296.28	$326.52	$358.30	$393.95
41	$190.34	$234.79	$268.86	$300.37	$331.04	$363.30	$399.37
42	$192.69	$237.88	$272.55	$304.58	$335.75	$368.44	$404.95
43	$195.10	$241.05	$276.32	$308.90	$340.55	$373.71	$410.70
44	$197.57	$244.30	$280.19	$313.33	$345.50	$379.16	$416.64
45	$200.09	$247.62	$284.16	$317.90	$350.59	$384.77	$422.75
46	$203.98	$252.58	$289.95	$324.44	$357.82	$392.71	$431.50
47	$207.99	$257.70	$295.92	$331.21	$365.32	$400.94	$440.60
48	$212.16	$263.00	$302.12	$338.21	$373.07	$409.47	$450.05
49	$216.43	$268.45	$308.53	$345.50	$381.16	$418.35	$459.87
50	$220.85	$274.09	$315.16	$353.04	$389.53	$427.59	$470.09
51	$225.40	$279.94	$322.04	$360.86	$398.21	$437.17	$480.73
52	$230.06	$285.98	$329.17	$368.98	$407.23	$447.15	$491.79
53	$234.92	$292.22	$336.53	$377.40	$416.65	$457.51	$503.30
54	$239.91	$298.68	$344.19	$386.14	$426.39	$468.32	$515.29
55	$245.08	$305.40	$352.14	$395.21	$436.53	$479.59	$527.78
56	$250.21	$311.73	$359.36	$403.29	$445.48	$489.41	$538.76
57	$255.57	$318.40	$366.99	$411.85	$454.91	$499.81	$550.37
58	$261.22	$325.43	$375.04	$420.88	$464.90	$510.83	$562.69
59	$267.15	$332.78	$383.55	$430.43	$475.47	$522.50	$575.74
60	$273.39	$340.56	$392.50	$440.51	$486.65	$534.88	$589.56
61	$279.92	$348.77	$401.98	$451.17	$498.49	$548.05	$604.25
62	$286.83	$357.41	$411.97	$462.44	$511.04	$561.94	$619.83
63	$293.42	$365.71	$421.71	$473.64	$523.76	$575.47	$635.10
64	$300.38	$374.53	$432.05	$485.56	$537.30	$589.94	$651.40
65	$307.75	$383.86	$443.05	$498.23	$551.72	$605.42	$668.85
66	$315.49	$393.75	$454.71	$511.68	$567.05	$621.93	$687.51
67	$323.69	$404.21	$467.09	$525.99	$583.38	$639.59	$707.48
68	$337.54	$420.94	$486.14	$547.48	$607.42	$666.19	$737.09
69	$352.68	$439.11	$506.88	$570.89	$633.59	$695.14	$769.34
70	$369.10	$458.92	$529.51	$596.36	$662.10	$726.71	$804.51
71	$387.04	$480.51	$554.14	$624.10	$693.11	$761.07	$842.77
72	$406.57	$504.03	$580.96	$654.33	$726.91	$798.49	$884.45
73	$427.89	$531.12	$612.46	$689.65	$765.69	$842.05	$933.59
74	$450.84	$560.37	$646.58	$728.04	$808.04	$889.72	$987.44
75	$475.51	$591.94	$683.54	$769.79	$854.28	$941.88	$1,046.42
76	$502.10	$626.08	$723.62	$815.19	$904.74	$998.96	$1,111.07
77	$530.71	$662.97	$767.07	$864.56	$959.88	$1,061.43	$1,181.92
78	$556.17	$694.18	$802.82	$904.79	$1,004.85	$1,111.99	$1,239.80
79	$583.70	$728.03	$841.73	$948.68	$1,054.11	$1,167.52	$1,303.41
80	$613.44	$764.68	$884.02	$996.52	$1,107.95	$1,228.36	$1,373.22
81	$645.58	$804.41	$929.97	$1,048.58	$1,166.71	$1,294.95	$1,449.68
82	$680.30	$847.42	$979.81	$1,105.24	$1,230.84	$1,367.76	$1,533.33
83	$715.08	$889.07	$1,026.68	$1,160.45	$1,295.96	$1,443.24	$1,620.58
84	$752.45	$933.94	$1,077.39	$1,219.93	$1,365.94	$1,524.27	$1,714.36
85	$793.53	$985.00	$1,136.88	$1,287.92	$1,443.41	$1,612.87	$1,816.47
86	$837.57	$1,039.70	$1,200.61	$1,360.72	$1,526.40	$1,707.86	$1,926.12
87	$884.80	$1,098.33	$1,268.84	$1,438.68	$1,615.29	$1,809.70	$2,043.82
88	$921.18	$1,140.99	$1,316.06	$1,490.43	$1,672.47	$1,874.09	$2,117.83
89	$959.44	$1,185.72	$1,365.43	$1,544.41	$1,732.08	$1,941.20	$2,195.03
90	$999.69	$1,232.63	$1,417.07	$1,600.78	$1,794.27	$2,011.18	$2,275.56
91	$1,042.05	$1,281.82	$1,471.07	$1,659.62	$1,859.09	$2,084.11	$2,359.55
92	$1,086.61	$1,333.41	$1,527.56	$1,721.06	$1,926.68	$2,160.15	$2,447.15
93	$1,121.08	$1,370.93	$1,566.15	$1,760.82	$1,968.72	$2,206.38	$2,499.74
94	$1,156.87	$1,409.76	$1,605.89	$1,801.66	$2,011.87	$2,253.73	$2,553.61
95	$1,194.01	$1,449.87	$1,646.83	$1,843.62	$2,056.08	$2,302.26	$2,608.83
96	$1,232.59	$1,491.34	$1,689.00	$1,886.72	$2,101.43	$2,351.98	$2,665.41
97	$1,272.64	$1,534.20	$1,732.41	$1,931.00	$2,147.94	$2,402.95	$2,723.40
98	$1,305.91	$1,569.66	$1,768.21	$1,967.38	$2,186.08	$2,444.74	$2,770.92
99	$1,333.34	$1,598.79	$1,797.51	$1,997.14	$2,217.23	$2,478.82	$2,809.71
100	$1,355.83	$1,622.58	$1,821.41	$2,021.33	$2,242.56	$2,506.53	$2,841.24

Policy Form Series: LTC2-IDEAL
Ideal
$10 Annual Rates After Increases of 5.97%
100 Day Elimination Period
75% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$30.66	$34.42	$37.56	$40.47	$43.48	$46.68	$50.29
31	$31.26	$35.13	$38.35	$41.36	$44.49	$47.75	$51.46
32	$31.89	$35.86	$39.17	$42.28	$45.48	$48.83	$52.67
33	$32.50	$36.59	$40.00	$43.21	$46.50	$49.96	$53.90
34	$33.13	$37.34	$40.87	$44.16	$47.55	$51.11	$55.16
35	$33.78	$38.11	$41.73	$45.13	$48.62	$52.30	$56.46
36	$34.91	$39.52	$43.37	$46.98	$50.69	$54.61	$58.99
37	$36.06	$40.97	$45.06	$48.91	$52.85	$56.99	$61.64
38	$37.25	$42.47	$46.84	$50.91	$55.09	$59.50	$64.42
39	$38.50	$44.04	$48.65	$52.99	$57.44	$62.12	$67.30
40	$39.77	$45.65	$50.56	$55.16	$59.88	$64.84	$70.31
41	$41.10	$47.33	$52.54	$57.41	$62.43	$67.69	$73.47
42	$42.46	$49.06	$54.60	$59.77	$65.10	$70.67	$76.76
43	$43.86	$50.88	$56.73	$62.21	$67.85	$73.77	$80.21
44	$45.32	$52.74	$58.95	$64.76	$70.75	$77.01	$83.81
45	$46.84	$54.68	$61.25	$67.41	$73.74	$80.40	$87.57
46	$48.96	$57.35	$64.41	$71.00	$77.79	$84.90	$92.55
47	$51.16	$60.19	$67.70	$74.78	$82.07	$89.68	$97.85
48	$53.48	$63.14	$71.21	$78.77	$86.56	$94.71	$103.43
49	$55.90	$66.24	$74.87	$82.97	$91.30	$100.04	$109.32
50	$58.44	$69.48	$78.73	$87.39	$96.31	$105.65	$115.57
51	$61.07	$72.89	$82.78	$92.06	$101.61	$111.58	$122.15
52	$63.84	$76.48	$87.05	$96.96	$107.17	$117.84	$129.11
53	$66.72	$80.22	$91.54	$102.14	$113.05	$124.46	$136.48
54	$69.76	$84.17	$96.24	$107.58	$119.26	$131.43	$144.26
55	$72.91	$88.29	$101.20	$113.31	$125.79	$138.83	$152.49
56	$77.10	$93.57	$107.37	$120.33	$133.68	$147.64	$162.28
57	$81.55	$99.17	$113.93	$127.79	$142.06	$157.02	$172.70
58	$86.26	$105.09	$120.87	$135.71	$150.98	$166.98	$183.79
59	$91.23	$111.37	$128.26	$144.11	$160.46	$177.58	$195.58
60	$96.50	$118.03	$136.07	$153.02	$170.53	$188.85	$208.15
61	$102.07	$125.09	$144.38	$162.50	$181.23	$200.83	$221.50
62	$107.96	$132.56	$153.18	$172.57	$192.58	$213.58	$235.72
63	$114.10	$140.46	$162.58	$183.36	$204.85	$227.40	$251.22
64	$120.58	$148.85	$172.55	$194.84	$217.90	$242.11	$267.72
65	$127.44	$157.72	$183.12	$207.04	$231.77	$257.78	$285.35
66	$134.68	$167.13	$194.35	$219.99	$246.54	$274.43	$304.08
67	$142.35	$177.09	$206.27	$233.76	$262.21	$292.20	$324.08
68	$155.45	$193.11	$224.74	$254.58	$285.53	$318.11	$352.87
69	$169.77	$210.59	$244.89	$277.28	$310.88	$346.34	$384.22
70	$185.43	$229.65	$266.82	$301.98	$338.50	$377.08	$418.37
71	$202.52	$250.43	$290.73	$328.90	$368.57	$410.54	$455.54
72	$221.20	$273.07	$316.79	$358.21	$401.33	$446.97	$496.01
73	$239.55	$296.66	$344.86	$390.62	$438.36	$488.95	$543.33
74	$259.41	$322.27	$375.41	$425.98	$478.78	$534.86	$595.16
75	$280.95	$350.09	$408.66	$464.53	$522.96	$585.11	$651.94
76	$304.24	$380.34	$444.86	$506.57	$571.21	$640.06	$714.14
77	$329.49	$413.18	$484.28	$552.40	$623.91	$700.18	$782.27
78	$355.00	$445.29	$522.09	$595.90	$673.52	$756.63	$846.52
79	$382.51	$479.89	$562.86	$642.80	$727.09	$817.63	$916.04
80	$412.11	$517.20	$606.82	$693.38	$784.91	$883.55	$991.28
81	$444.01	$557.38	$654.21	$747.96	$847.34	$954.79	$1,072.68
82	$478.40	$600.70	$705.28	$806.83	$914.73	$1,031.77	$1,160.78
83	$512.68	$643.13	$754.64	$863.22	$978.96	$1,105.11	$1,245.02
84	$549.42	$688.55	$807.47	$923.56	$1,047.69	$1,183.63	$1,335.37
85	$588.80	$737.17	$863.98	$988.12	$1,121.24	$1,267.76	$1,432.27
86	$630.99	$789.23	$924.47	$1,057.19	$1,199.96	$1,357.85	$1,536.19
87	$676.19	$844.97	$989.17	$1,131.08	$1,284.22	$1,454.33	$1,647.67
88	$710.76	$885.09	$1,033.35	$1,179.42	$1,337.63	$1,514.44	$1,716.77
89	$747.11	$927.11	$1,079.50	$1,229.83	$1,393.23	$1,577.00	$1,788.76
90	$785.30	$971.12	$1,127.70	$1,282.40	$1,451.15	$1,642.16	$1,863.78
91	$825.45	$1,017.24	$1,178.07	$1,337.20	$1,511.48	$1,710.01	$1,941.93
92	$867.66	$1,065.53	$1,230.68	$1,394.36	$1,574.33	$1,780.67	$2,023.37
93	$899.97	$1,100.19	$1,266.11	$1,430.78	$1,612.75	$1,822.82	$2,071.46
94	$933.50	$1,135.96	$1,302.55	$1,468.13	$1,652.08	$1,865.98	$2,120.66
95	$968.28	$1,172.90	$1,340.04	$1,506.49	$1,692.40	$1,910.16	$2,171.05
96	$1,004.36	$1,211.05	$1,378.62	$1,545.84	$1,733.70	$1,955.39	$2,222.63
97	$1,041.77	$1,250.42	$1,418.30	$1,586.21	$1,776.01	$2,001.70	$2,275.42
98	$1,072.82	$1,282.95	$1,450.96	$1,619.34	$1,810.68	$2,039.62	$2,318.68
99	$1,098.40	$1,309.65	$1,477.69	$1,646.40	$1,838.95	$2,070.52	$2,353.94
100	$1,119.35	$1,331.45	$1,499.46	$1,668.42	$1,861.94	$2,095.62	$2,382.57

Policy Form Series: LTC2-IDEAL
Ideal
$10 Annual Rates After Increases of 5.97%
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$60.26	$71.32	$80.28	$88.67	$97.06	$105.66	$115.48
31	$61.16	$72.41	$81.48	$90.02	$98.58	$107.28	$117.26
32	$62.08	$73.50	$82.72	$91.41	$100.09	$108.95	$119.06
33	$63.01	$74.61	$83.99	$92.79	$101.63	$110.62	$120.89
34	$63.94	$75.72	$85.28	$94.23	$103.21	$112.35	$122.75
35	$64.91	$76.88	$86.57	$95.67	$104.78	$114.09	$124.64
36	$67.22	$79.79	$89.92	$99.49	$109.03	$118.76	$129.77
37	$69.61	$82.78	$93.42	$103.44	$113.43	$123.61	$135.11
38	$72.09	$85.89	$97.07	$107.56	$118.03	$128.69	$140.69
39	$74.66	$89.13	$100.81	$111.84	$122.82	$133.96	$146.47
40	$77.32	$92.45	$104.73	$116.27	$127.79	$139.44	$152.49
41	$80.08	$95.94	$108.81	$120.91	$132.95	$145.13	$158.79
42	$82.92	$99.53	$113.05	$125.72	$138.35	$151.10	$165.31
43	$85.88	$103.29	$117.44	$130.73	$143.95	$157.31	$172.12
44	$88.93	$107.17	$121.98	$135.92	$149.77	$163.75	$179.20
45	$92.11	$111.20	$126.73	$141.32	$155.82	$170.44	$186.58
46	$96.11	$116.23	$132.62	$148.04	$163.32	$178.70	$195.69
47	$100.27	$121.53	$138.78	$155.04	$171.17	$187.39	$205.27
48	$104.63	$127.04	$145.24	$162.39	$179.41	$196.48	$215.31
49	$109.18	$132.80	$152.01	$170.09	$188.02	$206.04	$225.81
50	$113.93	$138.83	$159.10	$178.15	$197.06	$216.02	$236.87
51	$118.89	$145.12	$166.49	$186.61	$206.54	$226.50	$248.45
52	$124.05	$151.71	$174.24	$195.45	$216.47	$237.50	$260.58
53	$129.44	$158.60	$182.34	$204.73	$226.87	$249.03	$273.33
54	$135.09	$165.80	$190.84	$214.42	$237.78	$261.11	$286.69
55	$140.95	$173.32	$199.71	$224.59	$249.20	$273.80	$300.69
56	$147.47	$181.45	$209.20	$235.33	$261.20	$287.06	$315.40
57	$154.30	$190.00	$219.12	$246.57	$273.78	$300.99	$330.80
58	$161.46	$198.93	$229.52	$258.39	$286.96	$315.57	$346.97
59	$168.92	$208.26	$240.41	$270.72	$300.80	$330.88	$363.93
60	$176.73	$218.07	$251.82	$283.67	$315.27	$346.91	$381.73
61	$184.92	$228.30	$263.77	$297.24	$330.47	$363.74	$400.38
62	$193.47	$239.03	$276.29	$311.45	$346.37	$381.38	$419.94
63	$202.13	$250.01	$289.19	$326.20	$362.98	$399.88	$440.59
64	$211.17	$261.52	$302.71	$341.66	$380.37	$419.25	$462.25
65	$220.61	$273.52	$316.86	$357.84	$398.61	$439.57	$485.01
66	$230.48	$286.09	$331.66	$374.76	$417.72	$460.87	$508.85
67	$240.81	$299.24	$347.16	$392.51	$437.73	$483.23	$533.88
68	$257.11	$319.09	$369.96	$418.18	$466.30	$514.75	$568.83
69	$274.55	$340.27	$394.30	$445.53	$496.72	$548.33	$606.07
70	$293.16	$362.88	$420.20	$474.66	$529.14	$584.11	$645.75
71	$313.04	$386.94	$447.82	$505.70	$563.67	$622.20	$688.05
72	$334.27	$412.63	$477.26	$538.77	$600.45	$662.81	$733.09
73	$357.16	$441.74	$511.66	$578.32	$645.27	$712.99	$789.50
74	$381.56	$472.89	$548.52	$620.78	$693.42	$767.02	$850.24
75	$407.70	$506.23	$588.06	$666.36	$745.19	$825.11	$915.69
76	$435.58	$541.95	$630.41	$715.29	$800.82	$887.61	$986.14
77	$465.39	$580.17	$675.86	$767.79	$860.58	$954.85	$1,062.03
78	$493.87	$615.51	$717.05	$814.89	$913.96	$1,015.09	$1,130.59
79	$524.11	$652.98	$760.77	$864.86	$970.62	$1,079.12	$1,203.58
80	$556.17	$692.75	$807.16	$917.89	$1,030.81	$1,147.20	$1,281.27
81	$590.22	$734.92	$856.37	$974.17	$1,094.74	$1,219.59	$1,363.97
82	$626.33	$779.67	$908.57	$1,033.92	$1,162.64	$1,296.53	$1,452.03
83	$663.52	$824.74	$960.26	$1,092.36	$1,228.72	$1,371.70	$1,538.57
84	$702.94	$872.40	$1,014.90	$1,154.13	$1,298.57	$1,451.24	$1,630.27
85	$742.32	$921.02	$1,071.41	$1,218.69	$1,372.12	$1,535.37	$1,727.17
86	$784.51	$973.08	$1,131.90	$1,287.76	$1,450.84	$1,625.46	$1,831.09
87	$829.71	$1,028.82	$1,196.60	$1,361.65	$1,535.10	$1,721.94	$1,942.57
88	$864.28	$1,068.94	$1,240.78	$1,409.99	$1,588.51	$1,782.05	$2,011.67
89	$900.63	$1,110.96	$1,286.93	$1,460.40	$1,644.11	$1,844.61	$2,083.66
90	$938.82	$1,154.97	$1,335.13	$1,512.97	$1,702.03	$1,909.77	$2,158.68
91	$978.97	$1,201.09	$1,385.50	$1,567.77	$1,762.36	$1,977.62	$2,236.83
92	$1,021.18	$1,249.38	$1,438.11	$1,624.93	$1,825.21	$2,048.28	$2,318.27
93	$1,053.49	$1,284.04	$1,473.54	$1,661.35	$1,863.63	$2,090.43	$2,366.36
94	$1,087.02	$1,319.81	$1,509.98	$1,698.70	$1,902.96	$2,133.59	$2,415.56
95	$1,121.80	$1,356.75	$1,547.47	$1,737.06	$1,943.28	$2,177.77	$2,465.95
96	$1,157.88	$1,394.90	$1,586.05	$1,776.41	$1,984.58	$2,223.00	$2,517.53
97	$1,195.29	$1,434.27	$1,625.73	$1,816.78	$2,026.89	$2,269.31	$2,570.32
98	$1,226.34	$1,466.80	$1,658.39	$1,849.91	$2,061.56	$2,307.23	$2,613.58
99	$1,251.92	$1,493.50	$1,685.12	$1,876.97	$2,089.83	$2,338.13	$2,648.84
100	$1,272.87	$1,515.30	$1,706.89	$1,898.99	$2,112.82	$2,363.23	$2,677.47

Policy Form Series: LTC2-IDEAL
Ideal
$10 Annual Rates After Increases of 5.97%
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$161.79	$197.54	$224.91	$250.43	$275.50	$302.01	$331.88
31	$163.69	$199.86	$227.53	$253.36	$278.76	$305.54	$335.77
32	$165.60	$202.21	$230.20	$256.34	$282.02	$309.11	$339.71
33	$167.56	$204.57	$232.91	$259.33	$285.31	$312.74	$343.69
34	$169.52	$206.96	$235.65	$262.37	$288.66	$316.40	$347.71
35	$171.50	$209.39	$238.38	$265.44	$292.03	$320.13	$351.80
36	$173.52	$212.00	$241.45	$268.89	$295.84	$324.28	$356.27
37	$175.57	$214.63	$244.56	$272.45	$299.75	$328.52	$360.87
38	$177.67	$217.35	$247.77	$276.08	$303.76	$332.91	$365.61
39	$179.82	$220.13	$251.01	$279.80	$307.87	$337.41	$370.47
40	$182.00	$222.97	$254.38	$283.62	$312.10	$342.03	$375.46
41	$184.25	$225.87	$257.84	$287.55	$316.45	$346.77	$380.62
42	$186.56	$228.85	$261.38	$291.58	$320.94	$351.67	$385.94
43	$188.88	$231.91	$264.99	$295.71	$325.51	$356.71	$391.41
44	$191.27	$235.04	$268.71	$299.95	$330.24	$361.91	$397.07
45	$193.75	$238.24	$272.51	$304.33	$335.08	$367.26	$402.87
46	$197.52	$242.99	$278.06	$310.57	$341.99	$374.80	$411.18
47	$201.40	$247.94	$283.74	$317.05	$349.15	$382.66	$419.84
48	$205.43	$253.03	$289.71	$323.75	$356.55	$390.78	$428.82
49	$209.58	$258.28	$295.84	$330.70	$364.23	$399.25	$438.13
50	$213.85	$263.70	$302.19	$337.89	$372.21	$408.02	$447.85
51	$218.24	$269.32	$308.75	$345.37	$380.52	$417.14	$457.93
52	$222.80	$275.13	$315.57	$353.11	$389.12	$426.65	$468.44
53	$227.48	$281.13	$322.65	$361.17	$398.08	$436.53	$479.40
54	$232.34	$287.36	$329.97	$369.52	$407.40	$446.81	$490.79
55	$237.32	$293.79	$337.57	$378.19	$417.06	$457.55	$502.67
56	$242.28	$299.87	$344.49	$385.92	$425.57	$466.89	$513.07
57	$247.48	$306.30	$351.82	$394.10	$434.59	$476.80	$524.10
58	$252.95	$313.03	$359.54	$402.73	$444.14	$487.28	$535.81
59	$258.68	$320.13	$367.69	$411.86	$454.24	$498.43	$548.22
60	$264.74	$327.63	$376.27	$421.49	$464.94	$510.24	$561.40
61	$271.07	$335.51	$385.37	$431.71	$476.26	$522.77	$575.37
62	$277.73	$343.82	$394.94	$442.51	$488.25	$536.05	$590.20
63	$284.11	$351.77	$404.35	$453.30	$499.91	$548.88	$604.67
64	$290.81	$360.22	$414.32	$464.78	$512.34	$562.63	$620.12
65	$297.91	$369.16	$424.92	$476.99	$525.62	$577.34	$636.70
66	$305.40	$378.62	$436.15	$489.94	$539.79	$593.04	$654.39
67	$313.29	$388.65	$448.08	$503.71	$554.86	$609.85	$673.35
68	$326.77	$404.77	$466.55	$524.53	$578.12	$634.54	$700.73
69	$341.44	$422.38	$486.71	$547.23	$603.43	$661.56	$730.68
70	$357.47	$441.54	$508.64	$571.95	$631.03	$691.09	$763.42
71	$374.93	$462.43	$532.56	$598.87	$661.06	$723.35	$799.20
72	$393.98	$485.19	$558.62	$628.18	$693.78	$758.59	$838.27
73	$414.60	$511.14	$588.41	$661.44	$730.81	$800.57	$885.59
74	$436.76	$539.16	$620.68	$697.66	$771.23	$846.48	$937.41
75	$460.62	$569.39	$655.65	$737.06	$815.38	$896.71	$994.19
76	$486.28	$602.09	$693.60	$779.98	$863.63	$951.66	$1,056.38
77	$513.90	$637.42	$734.77	$826.67	$916.33	$1,011.78	$1,124.51
78	$538.37	$667.14	$768.66	$864.71	$958.77	$1,059.40	$1,178.93
79	$564.86	$699.39	$805.57	$906.28	$1,005.34	$1,111.80	$1,238.88
80	$593.45	$734.35	$845.74	$951.62	$1,056.32	$1,169.37	$1,304.83
81	$624.33	$772.23	$889.39	$1,001.08	$1,112.08	$1,232.52	$1,377.22
82	$657.72	$813.27	$936.77	$1,054.91	$1,172.98	$1,301.61	$1,456.56
83	$690.82	$852.41	$981.45	$1,107.59	$1,235.26	$1,373.82	$1,540.00
84	$726.38	$894.59	$1,029.69	$1,164.26	$1,302.05	$1,451.20	$1,629.54
85	$765.76	$943.21	$1,086.20	$1,228.82	$1,375.60	$1,535.33	$1,726.44
86	$807.95	$995.27	$1,146.69	$1,297.89	$1,454.32	$1,625.42	$1,830.36
87	$853.15	$1,051.01	$1,211.39	$1,371.78	$1,538.58	$1,721.90	$1,941.84
88	$887.72	$1,091.13	$1,255.57	$1,420.12	$1,591.99	$1,782.01	$2,010.94
89	$924.07	$1,133.15	$1,301.72	$1,470.53	$1,647.59	$1,844.57	$2,082.93
90	$962.26	$1,177.16	$1,349.92	$1,523.10	$1,705.51	$1,909.73	$2,157.95
91	$1,002.41	$1,223.28	$1,400.29	$1,577.90	$1,765.84	$1,977.58	$2,236.10
92	$1,044.62	$1,271.57	$1,452.90	$1,635.06	$1,828.69	$2,048.24	$2,317.54
93	$1,076.93	$1,306.23	$1,488.33	$1,671.48	$1,867.11	$2,090.39	$2,365.63
94	$1,110.46	$1,342.00	$1,524.77	$1,708.83	$1,906.44	$2,133.55	$2,414.83
95	$1,145.24	$1,378.94	$1,562.26	$1,747.19	$1,946.76	$2,177.73	$2,465.22
96	$1,181.32	$1,417.09	$1,600.84	$1,786.54	$1,988.06	$2,222.96	$2,516.80
97	$1,218.73	$1,456.46	$1,640.52	$1,826.91	$2,030.37	$2,269.27	$2,569.59
98	$1,249.78	$1,488.99	$1,673.18	$1,860.04	$2,065.04	$2,307.19	$2,612.85
99	$1,275.36	$1,515.69	$1,699.91	$1,887.10	$2,093.31	$2,338.09	$2,648.11
100	$1,296.31	$1,537.49	$1,721.68	$1,909.12	$2,116.30	$2,363.19	$2,676.74

Policy Form Series: LTC2-IDEAL
Ideal
$10 Annual Rates After Increases of 5.97%
100 Day Elimination Period
50% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$30.00	$33.58	$36.58	$39.40	$42.31	$45.36	$48.83
31	$30.57	$34.25	$37.34	$40.27	$43.26	$46.40	$49.96
32	$31.17	$34.95	$38.16	$41.14	$44.22	$47.46	$51.15
33	$31.76	$35.67	$38.95	$42.04	$45.21	$48.53	$52.34
34	$32.37	$36.39	$39.77	$42.95	$46.23	$49.66	$53.56
35	$32.99	$37.13	$40.62	$43.89	$47.25	$50.79	$54.79
36	$34.06	$38.47	$42.19	$45.65	$49.24	$53.00	$57.23
37	$35.17	$39.86	$43.81	$47.51	$51.30	$55.30	$59.77
38	$36.32	$41.29	$45.48	$49.41	$53.46	$57.69	$62.41
39	$37.49	$42.78	$47.23	$51.41	$55.69	$60.20	$65.17
40	$38.71	$44.32	$49.05	$53.48	$58.03	$62.82	$68.06
41	$39.97	$45.93	$50.93	$55.63	$60.47	$65.54	$71.08
42	$41.26	$47.58	$52.90	$57.87	$63.01	$68.37	$74.24
43	$42.61	$49.30	$54.92	$60.21	$65.65	$71.35	$77.52
44	$43.99	$51.07	$57.03	$62.64	$68.40	$74.44	$80.96
45	$45.42	$52.91	$59.23	$65.16	$71.29	$77.67	$84.55
46	$47.43	$55.46	$62.24	$68.60	$75.14	$81.99	$89.33
47	$49.54	$58.12	$65.39	$72.21	$79.21	$86.54	$94.38
48	$51.76	$60.94	$68.72	$76.00	$83.51	$91.36	$99.72
49	$54.04	$63.89	$72.21	$80.00	$88.05	$96.43	$105.34
50	$56.44	$66.98	$75.87	$84.21	$92.83	$101.79	$111.30
51	$58.95	$70.22	$79.72	$88.65	$97.86	$107.44	$117.59
52	$61.56	$73.62	$83.77	$93.33	$103.16	$113.41	$124.22
53	$64.30	$77.16	$88.03	$98.24	$108.77	$119.72	$131.25
54	$67.15	$80.88	$92.50	$103.42	$114.66	$126.38	$138.67
55	$70.12	$84.80	$97.19	$108.86	$120.88	$133.41	$146.50
56	$74.15	$89.81	$103.08	$115.57	$128.41	$141.83	$155.87
57	$78.38	$95.14	$109.32	$122.68	$136.43	$150.77	$165.82
58	$82.85	$100.78	$115.95	$130.23	$144.94	$160.30	$176.41
59	$87.58	$106.74	$122.97	$138.24	$153.97	$170.43	$187.67
60	$92.59	$113.07	$130.41	$146.75	$163.59	$181.18	$199.67
61	$97.86	$119.79	$138.31	$155.78	$173.79	$192.62	$212.42
62	$103.46	$126.88	$146.68	$165.37	$184.62	$204.79	$225.99
63	$109.26	$134.36	$155.60	$175.62	$196.28	$217.93	$240.74
64	$115.37	$142.28	$165.03	$186.51	$208.69	$231.93	$256.46
65	$121.84	$150.66	$175.05	$198.08	$221.88	$246.81	$273.19
66	$128.66	$159.53	$185.68	$210.35	$235.88	$262.66	$291.04
67	$135.87	$168.95	$196.95	$223.41	$250.79	$279.54	$310.04
68	$148.44	$184.27	$214.64	$243.38	$273.12	$304.38	$337.62
69	$162.19	$201.00	$233.94	$265.11	$297.43	$331.44	$367.67
70	$177.20	$219.25	$254.96	$288.80	$323.92	$360.92	$400.40
71	$193.59	$239.16	$277.87	$314.60	$352.77	$393.00	$436.02
72	$211.49	$260.88	$302.84	$342.70	$384.17	$427.94	$474.82
73	$228.83	$283.16	$329.44	$373.50	$419.40	$467.92	$519.90
74	$247.60	$307.38	$358.40	$407.06	$457.85	$511.60	$569.24
75	$267.89	$333.65	$389.91	$443.65	$499.84	$559.39	$623.24
76	$289.83	$362.17	$424.17	$483.54	$545.66	$611.65	$682.38
77	$313.58	$393.13	$461.44	$527.00	$595.69	$668.77	$747.15
78	$337.62	$423.42	$497.20	$568.19	$642.77	$722.34	$808.15
79	$363.50	$456.04	$535.74	$612.60	$693.55	$780.24	$874.10
80	$391.37	$491.19	$577.26	$660.50	$748.37	$842.76	$945.46
81	$421.36	$529.04	$622.00	$712.13	$807.49	$910.28	$1,022.64
82	$453.66	$569.80	$670.21	$767.81	$871.31	$983.21	$1,106.11
83	$485.51	$609.24	$716.22	$820.46	$931.34	$1,051.78	$1,184.92
84	$519.60	$651.41	$765.41	$876.73	$995.50	$1,125.14	$1,269.34
85	$556.08	$696.49	$817.94	$936.86	$1,064.09	$1,203.61	$1,359.75
86	$595.13	$744.69	$874.09	$1,001.12	$1,137.41	$1,287.56	$1,456.61
87	$636.92	$796.24	$934.10	$1,069.78	$1,215.77	$1,377.36	$1,560.37
88	$668.47	$832.84	$974.49	$1,113.95	$1,264.50	$1,432.13	$1,623.37
89	$701.61	$871.13	$1,016.59	$1,159.93	$1,315.17	$1,489.10	$1,688.89
90	$736.37	$911.16	$1,060.53	$1,207.82	$1,367.88	$1,548.33	$1,757.08
91	$772.86	$953.07	$1,106.37	$1,257.69	$1,422.70	$1,609.93	$1,828.01
92	$811.16	$996.87	$1,154.18	$1,309.62	$1,479.72	$1,673.96	$1,901.82
93	$840.11	$1,027.96	$1,185.97	$1,342.16	$1,513.85	$1,711.27	$1,944.30
94	$870.08	$1,060.03	$1,218.64	$1,375.50	$1,548.77	$1,749.41	$1,987.72
95	$901.12	$1,093.11	$1,252.19	$1,409.67	$1,584.48	$1,788.39	$2,032.10
96	$933.27	$1,127.20	$1,286.68	$1,444.70	$1,621.03	$1,828.25	$2,077.49
97	$966.58	$1,162.37	$1,322.12	$1,480.58	$1,658.42	$1,868.99	$2,123.89
98	$994.16	$1,191.39	$1,351.26	$1,510.03	$1,689.02	$1,902.33	$2,161.82
99	$1,016.86	$1,215.18	$1,375.08	$1,534.03	$1,713.95	$1,929.46	$2,192.73
100	$1,035.43	$1,234.58	$1,394.46	$1,553.53	$1,734.18	$1,951.47	$2,217.80

Policy Form Series: LTC2-IDEAL
Ideal
$10 Annual Rates After Increases of 5.97%
100 Day Elimination Period
50% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$57.80	$68.23	$76.72	$84.74	$92.72	$100.87	$110.19
31	$58.64	$69.25	$77.87	$86.04	$94.17	$102.42	$111.88
32	$59.53	$70.29	$79.08	$87.34	$95.60	$103.99	$113.62
33	$60.40	$71.36	$80.28	$88.68	$97.07	$105.59	$115.35
34	$61.30	$72.41	$81.49	$90.02	$98.57	$107.24	$117.12
35	$62.21	$73.50	$82.73	$91.41	$100.08	$108.89	$118.92
36	$64.40	$76.25	$85.92	$95.00	$104.10	$113.33	$123.78
37	$66.65	$79.08	$89.22	$98.77	$108.27	$117.94	$128.83
38	$69.00	$82.01	$92.64	$102.66	$112.63	$122.72	$134.10
39	$71.43	$85.06	$96.20	$106.71	$117.15	$127.71	$139.57
40	$73.93	$88.22	$99.89	$110.89	$121.86	$132.92	$145.27
41	$76.54	$91.50	$103.75	$115.26	$126.74	$138.30	$151.21
42	$79.21	$94.90	$107.74	$119.82	$131.84	$143.92	$157.38
43	$82.00	$98.43	$111.88	$124.55	$137.13	$149.77	$163.82
44	$84.88	$102.08	$116.17	$129.46	$142.64	$155.87	$170.50
45	$87.87	$105.87	$120.65	$134.57	$148.37	$162.19	$177.49
46	$91.65	$110.62	$126.21	$140.89	$155.44	$170.03	$186.10
47	$95.58	$115.60	$132.02	$147.52	$162.86	$178.21	$195.14
48	$99.70	$120.79	$138.13	$154.46	$170.63	$186.81	$204.62
49	$103.98	$126.22	$144.50	$161.72	$178.79	$195.82	$214.54
50	$108.44	$131.90	$151.16	$169.33	$187.31	$205.26	$224.97
51	$113.11	$137.83	$158.13	$177.30	$196.26	$215.16	$235.91
52	$117.99	$144.03	$165.42	$185.65	$205.62	$225.54	$247.36
53	$123.05	$150.49	$173.07	$194.37	$215.45	$236.41	$259.38
54	$128.34	$157.24	$181.05	$203.54	$225.73	$247.83	$271.98
55	$133.86	$164.32	$189.39	$213.08	$236.51	$259.78	$285.18
56	$140.02	$171.98	$198.35	$223.26	$247.86	$272.33	$299.07
57	$146.47	$180.03	$207.71	$233.88	$259.75	$285.45	$313.64
58	$153.19	$188.46	$217.52	$245.04	$272.21	$299.26	$328.91
59	$160.25	$197.26	$227.80	$256.68	$285.27	$313.70	$344.93
60	$167.64	$206.48	$238.55	$268.91	$298.96	$328.85	$361.73
61	$175.35	$216.15	$249.82	$281.73	$313.29	$344.73	$379.34
62	$183.41	$226.25	$261.62	$295.13	$328.33	$361.39	$397.82
63	$191.55	$236.55	$273.76	$309.02	$343.95	$378.79	$417.28
64	$200.01	$247.34	$286.44	$323.54	$360.32	$397.04	$437.67
65	$208.85	$258.60	$299.71	$338.73	$377.51	$416.15	$459.07
66	$218.12	$270.36	$313.63	$354.66	$395.46	$436.21	$481.52
67	$227.77	$282.70	$328.16	$371.34	$414.30	$457.23	$505.07
68	$243.29	$301.53	$349.82	$395.71	$441.40	$487.14	$538.19
69	$259.89	$321.64	$372.91	$421.68	$470.29	$519.01	$573.50
70	$277.62	$343.09	$397.50	$449.34	$501.07	$552.95	$611.12
71	$296.53	$365.97	$423.74	$478.83	$533.86	$589.11	$651.20
72	$316.74	$390.36	$451.71	$510.25	$568.80	$627.64	$693.92
73	$338.20	$417.64	$483.99	$547.44	$610.99	$674.90	$747.04
74	$361.10	$446.84	$518.59	$587.36	$656.30	$725.71	$804.18
75	$385.57	$478.04	$555.69	$630.18	$704.99	$780.34	$865.69
76	$411.66	$511.44	$595.42	$676.14	$757.28	$839.11	$931.92
77	$439.54	$547.19	$637.99	$725.44	$813.45	$902.29	$1,003.23
78	$466.14	$580.16	$676.52	$769.54	$863.47	$958.73	$1,067.46
79	$494.38	$615.11	$717.37	$816.32	$916.56	$1,018.74	$1,135.79
80	$524.32	$652.20	$760.70	$865.95	$972.93	$1,082.47	$1,208.53
81	$556.05	$691.51	$806.67	$918.58	$1,032.74	$1,150.20	$1,285.91
82	$589.71	$733.20	$855.41	$974.44	$1,096.27	$1,222.16	$1,368.24
83	$623.89	$774.52	$902.86	$1,028.15	$1,157.01	$1,291.25	$1,447.83
84	$660.06	$818.16	$952.97	$1,084.82	$1,221.12	$1,364.26	$1,532.04
85	$696.54	$863.24	$1,005.50	$1,144.95	$1,289.71	$1,442.73	$1,622.45
86	$735.59	$911.44	$1,061.65	$1,209.21	$1,363.03	$1,526.68	$1,719.31
87	$777.38	$962.99	$1,121.66	$1,277.87	$1,441.39	$1,616.48	$1,823.07
88	$808.93	$999.59	$1,162.05	$1,322.04	$1,490.12	$1,671.25	$1,886.07
89	$842.07	$1,037.88	$1,204.15	$1,368.02	$1,540.79	$1,728.22	$1,951.59
90	$876.83	$1,077.91	$1,248.09	$1,415.91	$1,593.50	$1,787.45	$2,019.78
91	$913.32	$1,119.82	$1,293.93	$1,465.78	$1,648.32	$1,849.05	$2,090.71
92	$951.62	$1,163.62	$1,341.74	$1,517.71	$1,705.34	$1,913.08	$2,164.52
93	$980.57	$1,194.71	$1,373.53	$1,550.25	$1,739.47	$1,950.39	$2,207.00
94	$1,010.54	$1,226.78	$1,406.20	$1,583.59	$1,774.39	$1,988.53	$2,250.42
95	$1,041.58	$1,259.86	$1,439.75	$1,617.76	$1,810.10	$2,027.51	$2,294.80
96	$1,073.73	$1,293.95	$1,474.24	$1,652.79	$1,846.65	$2,067.37	$2,340.19
97	$1,107.04	$1,329.12	$1,509.68	$1,688.67	$1,884.04	$2,108.11	$2,386.59
98	$1,134.62	$1,358.14	$1,538.82	$1,718.12	$1,914.64	$2,141.45	$2,424.52
99	$1,157.32	$1,381.93	$1,562.64	$1,742.12	$1,939.57	$2,168.58	$2,455.43
100	$1,175.89	$1,401.33	$1,582.02	$1,761.62	$1,959.80	$2,190.59	$2,480.50

Policy Form Series: LTC2-IDEAL
Ideal
$10 Annual Rates After Increases of 5.97%
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$152.37	$185.77	$211.42	$235.42	$258.93	$283.69	$311.70
31	$154.14	$187.95	$213.89	$238.19	$261.98	$287.00	$315.33
32	$155.96	$190.14	$216.42	$240.99	$265.05	$290.35	$319.05
33	$157.79	$192.38	$218.95	$243.81	$268.15	$293.76	$322.80
34	$159.64	$194.64	$221.51	$246.66	$271.29	$297.22	$326.57
35	$161.50	$196.91	$224.11	$249.56	$274.45	$300.69	$330.40
36	$163.41	$199.34	$226.97	$252.79	$278.02	$304.57	$334.60
37	$165.34	$201.82	$229.89	$256.13	$281.70	$308.57	$338.91
38	$167.32	$204.36	$232.89	$259.53	$285.45	$312.65	$343.32
39	$169.35	$206.96	$235.95	$263.03	$289.29	$316.87	$347.88
40	$171.42	$209.62	$239.11	$266.61	$293.27	$321.22	$352.56
41	$173.53	$212.36	$242.32	$270.27	$297.36	$325.66	$357.40
42	$175.68	$215.14	$245.65	$274.05	$301.53	$330.24	$362.38
43	$177.89	$218.00	$249.03	$277.94	$305.83	$334.98	$367.49
44	$180.15	$220.92	$252.51	$281.92	$310.27	$339.85	$372.79
45	$182.45	$223.92	$256.09	$286.01	$314.84	$344.85	$378.25
46	$186.01	$228.38	$261.28	$291.88	$321.27	$351.91	$386.01
47	$189.65	$232.98	$266.63	$297.93	$327.96	$359.23	$394.08
48	$193.45	$237.74	$272.19	$304.21	$334.90	$366.84	$402.49
49	$197.32	$242.66	$277.91	$310.70	$342.10	$374.75	$411.19
50	$201.33	$247.75	$283.86	$317.43	$349.58	$382.96	$420.27
51	$205.46	$253.01	$290.01	$324.43	$357.34	$391.49	$429.71
52	$209.73	$258.46	$296.39	$331.70	$365.39	$400.37	$439.52
53	$214.12	$264.05	$303.00	$339.22	$373.78	$409.62	$449.77
54	$218.66	$269.87	$309.84	$347.03	$382.50	$419.27	$460.44
55	$223.31	$275.90	$316.93	$355.14	$391.57	$429.30	$471.54
56	$228.01	$281.59	$323.44	$362.42	$399.52	$438.03	$481.26
57	$232.91	$287.62	$330.32	$370.08	$407.99	$447.28	$491.56
58	$238.05	$293.96	$337.58	$378.19	$416.93	$457.14	$502.50
59	$243.46	$300.62	$345.23	$386.76	$426.41	$467.58	$514.12
60	$249.15	$307.65	$353.30	$395.83	$436.47	$478.66	$526.46
61	$255.09	$315.08	$361.82	$405.43	$447.10	$490.43	$539.56
62	$261.38	$322.88	$370.84	$415.59	$458.37	$502.90	$553.49
63	$267.32	$330.36	$379.76	$425.84	$469.15	$514.85	$566.93
64	$273.58	$338.29	$389.19	$436.75	$480.66	$527.65	$581.34
65	$280.20	$346.67	$399.22	$448.32	$492.97	$541.34	$596.77
66	$287.18	$355.55	$409.85	$460.60	$506.08	$556.01	$613.34
67	$294.54	$364.97	$421.12	$473.66	$520.12	$571.70	$631.03
68	$307.33	$380.29	$438.81	$493.30	$541.32	$594.49	$656.27
69	$321.33	$397.02	$458.12	$514.70	$564.51	$619.51	$684.02
70	$336.57	$415.28	$479.14	$538.08	$589.87	$646.96	$714.44
71	$353.19	$435.19	$502.06	$563.56	$617.60	$677.02	$747.78
72	$371.32	$456.91	$527.03	$591.34	$647.88	$709.97	$784.32
73	$390.58	$480.92	$554.35	$622.14	$683.11	$749.43	$828.73
74	$411.28	$506.88	$584.02	$655.68	$721.56	$792.58	$877.42
75	$433.53	$534.90	$616.27	$692.27	$763.54	$839.85	$930.75
76	$457.46	$565.20	$651.25	$732.15	$809.36	$891.59	$989.24
77	$483.22	$597.93	$689.24	$775.61	$859.39	$948.19	$1,053.34
78	$505.93	$625.42	$720.58	$810.73	$898.54	$993.16	$1,104.98
79	$530.52	$655.28	$754.77	$849.23	$941.63	$1,042.72	$1,161.85
80	$557.08	$687.71	$792.05	$891.37	$988.99	$1,097.15	$1,224.40
81	$585.77	$722.87	$832.59	$937.36	$1,040.87	$1,156.84	$1,293.05
82	$616.80	$760.98	$876.72	$987.54	$1,097.67	$1,222.16	$1,368.24
83	$646.92	$796.35	$918.55	$1,037.07	$1,156.39	$1,289.25	$1,445.55
84	$679.31	$834.54	$963.63	$1,090.24	$1,219.22	$1,361.16	$1,528.50
85	$715.79	$879.62	$1,016.16	$1,150.37	$1,287.81	$1,439.63	$1,618.91
86	$754.84	$927.82	$1,072.31	$1,214.63	$1,361.13	$1,523.58	$1,715.77
87	$796.63	$979.37	$1,132.32	$1,283.29	$1,439.49	$1,613.38	$1,819.53
88	$828.18	$1,015.97	$1,172.71	$1,327.46	$1,488.22	$1,668.15	$1,882.53
89	$861.32	$1,054.26	$1,214.81	$1,373.44	$1,538.89	$1,725.12	$1,948.05
90	$896.08	$1,094.29	$1,258.75	$1,421.33	$1,591.60	$1,784.35	$2,016.24
91	$932.57	$1,136.20	$1,304.59	$1,471.20	$1,646.42	$1,845.95	$2,087.17
92	$970.87	$1,180.00	$1,352.40	$1,523.13	$1,703.44	$1,909.98	$2,160.98
93	$999.82	$1,211.09	$1,384.19	$1,555.67	$1,737.57	$1,947.29	$2,203.46
94	$1,029.79	$1,243.16	$1,416.86	$1,589.01	$1,772.49	$1,985.43	$2,246.88
95	$1,060.83	$1,276.24	$1,450.41	$1,623.18	$1,808.20	$2,024.41	$2,291.26
96	$1,092.98	$1,310.33	$1,484.90	$1,658.21	$1,844.75	$2,064.27	$2,336.65
97	$1,126.29	$1,345.50	$1,520.34	$1,694.09	$1,882.14	$2,105.01	$2,383.05
98	$1,153.87	$1,374.52	$1,549.48	$1,723.54	$1,912.74	$2,138.35	$2,420.98
99	$1,176.57	$1,398.31	$1,573.30	$1,747.54	$1,937.67	$2,165.48	$2,451.89
100	$1,195.14	$1,417.71	$1,592.68	$1,767.04	$1,957.90	$2,187.49	$2,476.96

Policy Form Series: LTC2-PREM
Premier
$10 Annual Rates After Increases of 5.97%
100 Day Elimination Period
100% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	$40.59	$47.61	$53.43	$58.82	$64.34	$70.24
31	$41.49	$48.73	$54.70	$60.28	$65.95	$72.04
32	$42.40	$49.85	$56.01	$61.74	$67.60	$73.85
33	$43.33	$51.00	$57.35	$63.25	$69.28	$75.74
34	$44.30	$52.18	$58.73	$64.80	$71.02	$77.67
35	$45.27	$53.40	$60.14	$66.39	$72.80	$79.63
36	$47.10	$55.74	$62.91	$69.56	$76.36	$83.64
37	$49.01	$58.19	$65.81	$72.88	$80.11	$87.82
38	$50.99	$60.74	$68.83	$76.35	$84.02	$92.20
39	$53.05	$63.40	$72.00	$79.98	$88.14	$96.82
40	$55.21	$66.19	$75.31	$83.80	$92.45	$101.70
41	$57.43	$69.10	$78.79	$87.77	$96.98	$106.79
42	$59.77	$72.13	$82.41	$91.97	$101.73	$112.13
43	$62.17	$75.30	$86.20	$96.35	$106.71	$117.73
44	$64.71	$78.60	$90.17	$100.94	$111.94	$123.66
45	$67.32	$82.06	$94.32	$105.74	$117.43	$129.83
46	$70.92	$86.69	$99.83	$112.07	$124.59	$137.90
47	$74.69	$91.59	$105.68	$118.78	$132.20	$146.45
48	$78.65	$96.77	$111.88	$125.91	$140.27	$155.55
49	$82.85	$102.25	$118.41	$133.46	$148.86	$165.22
50	$87.27	$108.04	$125.34	$141.47	$157.94	$175.48
51	$91.91	$114.14	$132.66	$149.94	$167.59	$186.37
52	$96.80	$120.59	$140.44	$158.91	$177.84	$197.93
53	$101.96	$127.41	$148.64	$168.45	$188.70	$210.22
54	$107.41	$134.62	$157.37	$178.54	$200.23	$223.28
55	$113.12	$142.22	$166.57	$189.24	$212.46	$237.15
56	$120.22	$151.41	$177.47	$201.78	$226.66	$253.14
57	$127.79	$161.17	$189.09	$215.13	$241.82	$270.21
58	$135.80	$171.58	$201.47	$229.38	$257.98	$288.46
59	$144.33	$182.64	$214.67	$244.58	$275.25	$307.93
60	$153.40	$194.42	$228.74	$260.77	$293.64	$328.72
61	$163.03	$206.96	$243.70	$278.04	$313.27	$350.89
62	$173.28	$220.31	$259.67	$296.45	$334.23	$374.56
63	$184.42	$234.96	$277.26	$316.82	$357.49	$400.96
64	$196.27	$250.58	$296.05	$338.60	$382.37	$429.22
65	$208.88	$267.24	$316.09	$361.86	$408.97	$459.46
66	$222.30	$285.00	$337.51	$386.74	$437.45	$491.84
67	$236.59	$303.94	$360.39	$413.31	$467.89	$526.50
68	$257.97	$331.16	$392.49	$450.13	$509.65	$573.65
69	$281.28	$360.79	$427.48	$490.23	$555.11	$625.02
70	$306.71	$393.06	$465.59	$533.89	$604.64	$681.00
71	$334.44	$428.25	$507.09	$581.45	$658.59	$741.98
72	$364.66	$466.55	$552.28	$633.24	$717.35	$808.43
73	$398.67	$511.45	$606.56	$696.64	$790.44	$892.21
74	$435.81	$560.66	$666.21	$766.40	$870.98	$984.69
75	$476.45	$614.62	$731.70	$843.11	$959.71	$1,086.73
76	$520.85	$673.76	$803.62	$927.52	$1,057.49	$1,199.38
77	$569.40	$738.58	$882.63	$1,020.37	$1,165.24	$1,323.68
78	$619.66	$804.34	$961.89	$1,113.05	$1,272.68	$1,448.25
79	$674.37	$875.96	$1,048.24	$1,214.13	$1,390.03	$1,584.53
80	$733.91	$953.96	$1,142.35	$1,324.39	$1,518.20	$1,733.64
81	$798.70	$1,038.89	$1,244.91	$1,444.67	$1,658.20	$1,896.79
82	$869.20	$1,131.39	$1,356.68	$1,575.87	$1,811.10	$2,075.26
83	$948.33	$1,234.53	$1,480.96	$1,721.87	$1,982.02	$2,276.02
84	$1,034.63	$1,347.06	$1,616.63	$1,881.43	$2,169.07	$2,496.19
85	$1,128.78	$1,469.86	$1,764.72	$2,055.77	$2,373.78	$2,737.65
86	$1,231.52	$1,603.83	$1,926.40	$2,246.24	$2,597.80	$3,002.48
87	$1,343.61	$1,750.04	$2,102.86	$2,454.37	$2,842.96	$3,292.92
88	$1,437.76	$1,870.43	$2,245.46	$2,620.10	$3,035.88	$3,521.49
89	$1,538.51	$1,999.10	$2,397.73	$2,797.01	$3,241.88	$3,765.90
90	$1,646.34	$2,136.64	$2,560.32	$2,985.88	$3,461.87	$4,027.29
91	$1,761.70	$2,283.63	$2,733.93	$3,187.52	$3,696.78	$4,306.83
92	$1,885.15	$2,440.74	$2,919.33	$3,402.75	$3,947.64	$4,605.75
93	$1,986.77	$2,567.67	$3,066.08	$3,570.33	$4,142.28	$4,837.84
94	$2,093.84	$2,701.21	$3,220.23	$3,746.16	$4,346.52	$5,081.59
95	$2,206.70	$2,841.68	$3,382.13	$3,930.64	$4,560.82	$5,337.66
96	$2,325.63	$2,989.48	$3,552.17	$4,124.20	$4,785.70	$5,606.61
97	$2,450.98	$3,144.94	$3,730.76	$4,327.31	$5,021.65	$5,889.12
98	$2,556.65	$3,275.80	$3,880.79	$4,497.79	$5,219.73	$6,126.52
99	$2,644.85	$3,384.83	$4,005.67	$4,639.55	$5,384.44	$6,324.09
100	$2,717.83	$3,474.96	$4,108.77	$4,756.53	$5,520.38	$6,487.25

Policy Form Series: LTC2-PREM
Premier
$10 Annual Rates After Increases of 5.97%
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	$96.14	$120.71	$141.00	$159.78	$178.98	$199.46
31	$97.63	$122.61	$143.23	$162.34	$181.84	$202.66
32	$99.13	$124.54	$145.48	$164.89	$184.76	$205.90
33	$100.66	$126.47	$147.78	$167.52	$187.69	$209.23
34	$102.22	$128.46	$150.12	$170.20	$190.71	$212.59
35	$103.81	$130.46	$152.49	$172.90	$193.75	$216.01
36	$107.84	$135.79	$158.89	$180.28	$202.16	$225.48
37	$112.06	$141.33	$165.55	$187.98	$210.93	$235.37
38	$116.46	$147.11	$172.48	$196.01	$220.07	$245.69
39	$120.99	$153.09	$179.70	$204.39	$229.62	$256.47
40	$125.71	$159.35	$187.22	$213.12	$239.58	$267.74
41	$130.63	$165.84	$195.08	$222.21	$249.97	$279.48
42	$135.75	$172.62	$203.23	$231.70	$260.80	$291.73
43	$141.04	$179.66	$211.75	$241.60	$272.11	$304.53
44	$146.57	$187.00	$220.63	$251.92	$283.92	$317.92
45	$152.29	$194.62	$229.88	$262.67	$296.24	$331.84
46	$159.45	$204.06	$241.25	$275.87	$311.28	$348.89
47	$166.94	$213.96	$253.21	$289.74	$327.13	$366.77
48	$174.75	$224.35	$265.75	$304.29	$343.74	$385.60
49	$182.97	$235.24	$278.90	$319.61	$361.22	$405.38
50	$191.56	$246.67	$292.72	$335.67	$379.59	$426.18
51	$200.55	$258.63	$307.22	$352.53	$398.87	$448.03
52	$209.95	$271.19	$322.43	$370.26	$419.15	$471.01
53	$219.80	$284.36	$338.40	$388.87	$440.46	$495.18
54	$230.14	$298.16	$355.19	$408.42	$462.86	$520.60
55	$240.93	$312.63	$372.78	$428.94	$486.39	$547.30
56	$252.57	$327.95	$391.19	$450.27	$510.70	$574.85
57	$264.75	$343.99	$410.48	$472.65	$536.24	$603.77
58	$277.52	$360.83	$430.76	$496.13	$563.06	$634.17
59	$290.91	$378.49	$452.04	$520.81	$591.23	$666.10
60	$304.95	$397.01	$474.38	$546.70	$620.78	$699.65
61	$319.65	$416.46	$497.79	$573.87	$651.82	$734.85
62	$335.07	$436.84	$522.38	$602.39	$684.44	$771.85
63	$351.29	$458.45	$548.60	$632.97	$719.57	$811.94
64	$368.27	$481.13	$576.13	$665.10	$756.51	$854.13
65	$386.09	$504.93	$605.04	$698.84	$795.36	$898.47
66	$404.76	$529.92	$635.37	$734.33	$836.20	$945.15
67	$424.34	$556.14	$667.27	$771.61	$879.14	$994.24
68	$452.17	$592.28	$710.51	$821.67	$936.37	$1,059.34
69	$481.85	$630.73	$756.55	$874.98	$997.33	$1,128.71
70	$513.46	$671.69	$805.56	$931.76	$1,062.26	$1,202.64
71	$547.15	$715.32	$857.78	$992.23	$1,131.43	$1,281.37
72	$583.04	$761.77	$913.34	$1,056.61	$1,205.08	$1,365.27
73	$626.71	$820.45	$985.23	$1,141.43	$1,303.62	$1,478.98
74	$673.62	$883.66	$1,062.79	$1,233.05	$1,410.23	$1,602.18
75	$724.06	$951.72	$1,146.46	$1,332.01	$1,525.56	$1,735.61
76	$778.24	$1,025.04	$1,236.69	$1,438.91	$1,650.32	$1,880.18
77	$836.52	$1,103.99	$1,334.02	$1,554.40	$1,785.28	$2,036.81
78	$894.96	$1,181.53	$1,428.45	$1,665.79	$1,915.38	$2,188.67
79	$957.51	$1,264.54	$1,529.53	$1,785.16	$2,054.97	$2,351.88
80	$1,024.42	$1,353.37	$1,637.80	$1,913.10	$2,204.74	$2,527.25
81	$1,096.00	$1,448.44	$1,753.69	$2,050.17	$2,365.44	$2,715.72
82	$1,172.57	$1,550.19	$1,877.83	$2,197.10	$2,537.84	$2,918.21
83	$1,262.15	$1,668.30	$2,021.29	$2,366.68	$2,737.34	$3,153.43
84	$1,358.56	$1,795.43	$2,175.71	$2,549.37	$2,952.52	$3,407.60
85	$1,452.71	$1,918.23	$2,323.80	$2,723.71	$3,157.23	$3,649.06
86	$1,555.45	$2,052.20	$2,485.48	$2,914.18	$3,381.25	$3,913.89
87	$1,667.54	$2,198.41	$2,661.94	$3,122.31	$3,626.41	$4,204.33
88	$1,761.69	$2,318.80	$2,804.54	$3,288.04	$3,819.33	$4,432.90
89	$1,862.44	$2,447.47	$2,956.81	$3,464.95	$4,025.33	$4,677.31
90	$1,970.27	$2,585.01	$3,119.40	$3,653.82	$4,245.32	$4,938.70
91	$2,085.63	$2,732.00	$3,293.01	$3,855.46	$4,480.23	$5,218.24
92	$2,209.08	$2,889.11	$3,478.41	$4,070.69	$4,731.09	$5,517.16
93	$2,310.70	$3,016.04	$3,625.16	$4,238.27	$4,925.73	$5,749.25
94	$2,417.77	$3,149.58	$3,779.31	$4,414.10	$5,129.97	$5,993.00
95	$2,530.63	$3,290.05	$3,941.21	$4,598.58	$5,344.27	$6,249.07
96	$2,649.56	$3,437.85	$4,111.25	$4,792.14	$5,569.15	$6,518.02
97	$2,774.91	$3,593.31	$4,289.84	$4,995.25	$5,805.10	$6,800.53
98	$2,880.58	$3,724.17	$4,439.87	$5,165.73	$6,003.18	$7,037.93
99	$2,968.78	$3,833.20	$4,564.75	$5,307.49	$6,167.89	$7,235.50
100	$3,041.76	$3,923.33	$4,667.85	$5,424.47	$6,303.83	$7,398.66

Policy Form Series: LTC2-PREM
Premier
$10 Annual Rates After Increases of 5.97%
100 Day Elimination Period
100% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	$280.95	$366.57	$437.52	$502.94	$569.73	$640.63
31	$284.27	$370.89	$442.61	$508.84	$576.42	$648.16
32	$287.58	$375.24	$447.82	$514.79	$583.18	$655.73
33	$290.95	$379.63	$453.06	$520.84	$590.01	$663.43
34	$294.37	$384.08	$458.37	$526.94	$596.92	$671.21
35	$297.82	$388.57	$463.75	$533.11	$603.92	$679.07
36	$301.30	$393.39	$469.74	$540.22	$612.15	$688.51
37	$304.83	$398.25	$475.80	$547.41	$620.54	$698.05
38	$308.38	$403.16	$481.92	$554.72	$628.98	$707.72
39	$312.00	$408.14	$488.13	$562.12	$637.57	$717.54
40	$315.66	$413.20	$494.43	$569.62	$646.27	$727.51
41	$319.35	$418.30	$500.80	$577.19	$655.09	$737.61
42	$323.09	$423.49	$507.25	$584.90	$664.04	$747.82
43	$326.87	$428.72	$513.79	$592.68	$673.11	$758.18
44	$330.72	$434.02	$520.42	$600.59	$682.31	$768.74
45	$334.58	$439.39	$527.13	$608.60	$691.61	$779.39
46	$341.47	$448.72	$538.58	$622.05	$707.15	$797.12
47	$348.51	$458.25	$550.30	$635.82	$723.04	$815.23
48	$355.69	$467.97	$562.25	$649.90	$739.28	$833.76
49	$363.02	$477.91	$574.45	$664.30	$755.91	$852.71
50	$370.51	$488.06	$586.95	$679.00	$772.86	$872.09
51	$378.15	$498.41	$599.68	$694.02	$790.23	$891.91
52	$385.93	$508.99	$612.73	$709.38	$807.99	$912.19
53	$393.89	$519.80	$626.03	$725.11	$826.15	$932.90
54	$402.00	$530.83	$639.65	$741.15	$844.71	$954.13
55	$410.27	$542.09	$653.54	$757.55	$863.68	$975.81
56	$419.64	$554.48	$668.50	$774.99	$883.71	$998.65
57	$429.22	$567.14	$683.80	$792.86	$904.22	$1,022.01
58	$439.01	$580.09	$699.44	$811.10	$925.19	$1,045.93
59	$449.03	$593.36	$715.45	$829.80	$946.68	$1,070.43
60	$459.28	$606.90	$731.85	$848.91	$968.63	$1,095.48
61	$469.75	$620.75	$748.59	$868.46	$991.11	$1,121.13
62	$480.49	$634.92	$765.73	$888.46	$1,014.10	$1,147.37
63	$492.96	$651.75	$786.30	$912.59	$1,041.99	$1,179.41
64	$505.79	$669.01	$807.42	$937.42	$1,070.66	$1,212.35
65	$518.97	$686.73	$829.07	$962.88	$1,100.12	$1,246.19
66	$532.45	$704.93	$851.32	$989.03	$1,130.40	$1,281.00
67	$546.30	$723.59	$874.19	$1,015.91	$1,161.50	$1,316.77
68	$570.46	$754.93	$911.71	$1,059.44	$1,211.42	$1,373.73
69	$595.69	$787.59	$950.86	$1,104.83	$1,263.46	$1,433.14
70	$622.03	$821.69	$991.68	$1,152.18	$1,317.74	$1,495.14
71	$649.56	$857.25	$1,034.26	$1,201.54	$1,374.37	$1,559.79
72	$678.26	$894.36	$1,078.66	$1,253.04	$1,433.44	$1,627.26
73	$718.15	$948.36	$1,145.26	$1,332.06	$1,525.70	$1,734.26
74	$760.34	$1,005.64	$1,215.99	$1,416.05	$1,623.92	$1,848.31
75	$805.04	$1,066.36	$1,291.08	$1,505.34	$1,728.47	$1,969.85
76	$852.37	$1,130.77	$1,370.78	$1,600.26	$1,839.74	$2,099.39
77	$902.46	$1,199.05	$1,455.44	$1,701.16	$1,958.16	$2,237.45
78	$954.38	$1,267.98	$1,539.47	$1,800.46	$2,074.42	$2,373.39
79	$1,009.30	$1,340.89	$1,628.33	$1,905.54	$2,197.54	$2,517.61
80	$1,067.38	$1,417.98	$1,722.32	$2,016.73	$2,328.01	$2,670.57
81	$1,128.79	$1,499.50	$1,821.74	$2,134.44	$2,466.20	$2,832.83
82	$1,193.72	$1,585.73	$1,926.92	$2,259.03	$2,612.60	$3,004.95
83	$1,280.33	$1,698.83	$2,063.45	$2,419.90	$2,801.64	$3,228.18
84	$1,373.23	$1,820.00	$2,209.66	$2,592.24	$3,004.40	$3,467.99
85	$1,467.38	$1,942.80	$2,357.75	$2,766.58	$3,209.11	$3,709.45
86	$1,570.12	$2,076.77	$2,519.43	$2,957.05	$3,433.13	$3,974.28
87	$1,682.21	$2,222.98	$2,695.89	$3,165.18	$3,678.29	$4,264.72
88	$1,776.36	$2,343.37	$2,838.49	$3,330.91	$3,871.21	$4,493.29
89	$1,877.11	$2,472.04	$2,990.76	$3,507.82	$4,077.21	$4,737.70
90	$1,984.94	$2,609.58	$3,153.35	$3,696.69	$4,297.20	$4,999.09
91	$2,100.30	$2,756.57	$3,326.96	$3,898.33	$4,532.11	$5,278.63
92	$2,223.75	$2,913.68	$3,512.36	$4,113.56	$4,782.97	$5,577.55
93	$2,325.37	$3,040.61	$3,659.11	$4,281.14	$4,977.61	$5,809.64
94	$2,432.44	$3,174.15	$3,813.26	$4,456.97	$5,181.85	$6,053.39
95	$2,545.30	$3,314.62	$3,975.16	$4,641.45	$5,396.15	$6,309.46
96	$2,664.23	$3,462.42	$4,145.20	$4,835.01	$5,621.03	$6,578.41
97	$2,789.58	$3,617.88	$4,323.79	$5,038.12	$5,856.98	$6,860.92
98	$2,895.25	$3,748.74	$4,473.82	$5,208.60	$6,055.06	$7,098.32
99	$2,983.45	$3,857.77	$4,598.70	$5,350.36	$6,219.77	$7,295.89
100	$3,056.43	$3,947.90	$4,701.80	$5,467.34	$6,355.71	$7,459.05

Policy Form Series: LTC2-PREM
Premier
$10 Annual Rates After Increases of 5.97%
100 Day Elimination Period
75% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	$39.43	$45.44	$50.35	$54.95	$59.70	$64.83
31	$40.29	$46.49	$51.53	$56.28	$61.19	$66.45
32	$41.18	$47.55	$52.75	$57.65	$62.69	$68.13
33	$42.07	$48.64	$54.00	$59.05	$64.23	$69.84
34	$42.99	$49.74	$55.28	$60.46	$65.82	$71.59
35	$43.92	$50.90	$56.59	$61.92	$67.44	$73.38
36	$45.67	$53.09	$59.14	$64.80	$70.67	$76.98
37	$47.51	$55.37	$61.80	$67.83	$74.07	$80.76
38	$49.40	$57.76	$64.60	$71.00	$77.61	$84.72
39	$51.36	$60.23	$67.51	$74.32	$81.34	$88.89
40	$53.42	$62.84	$70.55	$77.78	$85.24	$93.25
41	$55.55	$65.55	$73.74	$81.41	$89.33	$97.84
42	$57.77	$68.37	$77.08	$85.21	$93.62	$102.63
43	$60.06	$71.33	$80.56	$89.18	$98.11	$107.69
44	$62.48	$74.40	$84.19	$93.34	$102.81	$112.97
45	$64.96	$77.61	$87.99	$97.70	$107.74	$118.53
46	$68.38	$81.95	$93.07	$103.47	$114.24	$125.78
47	$71.99	$86.49	$98.44	$109.57	$121.11	$133.48
48	$75.77	$91.35	$104.10	$116.05	$128.40	$141.65
49	$79.77	$96.43	$110.10	$122.90	$136.13	$150.31
50	$83.98	$101.81	$116.45	$130.16	$144.32	$159.52
51	$88.40	$107.50	$123.18	$137.85	$153.01	$169.27
52	$93.05	$113.48	$130.28	$145.98	$162.22	$179.65
53	$97.95	$119.81	$137.78	$154.60	$171.97	$190.64
54	$103.12	$126.49	$145.72	$163.72	$182.33	$202.30
55	$108.56	$133.54	$154.13	$173.39	$193.30	$214.68
56	$115.32	$142.10	$164.15	$184.78	$206.12	$229.05
57	$122.53	$151.21	$174.82	$196.91	$219.79	$244.39
58	$130.17	$160.88	$186.18	$209.85	$234.37	$260.76
59	$138.32	$171.18	$198.27	$223.64	$249.92	$278.23
60	$146.96	$182.15	$211.13	$238.34	$266.50	$296.86
61	$156.14	$193.82	$224.87	$253.98	$284.17	$316.72
62	$165.90	$206.25	$239.47	$270.67	$303.02	$337.94
63	$176.47	$219.81	$255.53	$289.08	$323.91	$361.51
64	$187.74	$234.29	$272.66	$308.73	$346.23	$386.75
65	$199.71	$249.73	$290.93	$329.73	$370.09	$413.74
66	$212.46	$266.16	$310.45	$352.15	$395.59	$442.60
67	$226.02	$283.69	$331.25	$376.11	$422.84	$473.51
68	$246.51	$309.17	$360.86	$409.69	$460.67	$516.00
69	$268.88	$336.91	$393.10	$446.28	$501.88	$562.33
70	$293.27	$367.15	$428.25	$486.14	$546.77	$612.81
71	$319.88	$400.11	$466.51	$529.55	$595.67	$667.83
72	$348.90	$436.05	$508.21	$576.85	$648.95	$727.79
73	$381.30	$477.76	$557.82	$634.14	$714.52	$802.64
74	$416.70	$523.46	$612.25	$697.10	$786.73	$885.18
75	$455.40	$573.54	$672.02	$766.32	$866.22	$976.22
76	$497.69	$628.41	$737.60	$842.42	$953.75	$1,076.61
77	$543.90	$688.54	$809.59	$926.07	$1,050.12	$1,187.33
78	$591.73	$749.35	$881.54	$1,009.29	$1,145.94	$1,297.95
79	$643.75	$815.52	$959.89	$1,099.97	$1,250.50	$1,418.86
80	$700.33	$887.54	$1,045.19	$1,198.81	$1,364.60	$1,551.05
81	$761.90	$965.93	$1,138.09	$1,306.51	$1,489.09	$1,695.54
82	$828.89	$1,051.24	$1,239.24	$1,423.91	$1,624.97	$1,853.52
83	$903.67	$1,145.65	$1,350.71	$1,553.24	$1,775.14	$2,029.08
84	$985.20	$1,248.54	$1,472.24	$1,694.33	$1,939.19	$2,221.26
85	$1,074.06	$1,360.67	$1,604.68	$1,848.25	$2,118.39	$2,431.65
86	$1,170.97	$1,482.87	$1,749.06	$2,016.16	$2,314.18	$2,661.97
87	$1,276.60	$1,616.02	$1,906.40	$2,199.30	$2,528.04	$2,914.10
88	$1,365.04	$1,724.68	$2,031.66	$2,342.44	$2,692.96	$3,108.60
89	$1,459.59	$1,840.61	$2,165.14	$2,494.90	$2,868.63	$3,316.08
90	$1,560.69	$1,964.34	$2,307.39	$2,657.27	$3,055.76	$3,537.38
91	$1,668.82	$2,096.40	$2,458.98	$2,830.24	$3,255.11	$3,773.49
92	$1,784.40	$2,237.33	$2,620.54	$3,014.44	$3,467.45	$4,025.33
93	$1,879.29	$2,349.79	$2,745.62	$3,154.14	$3,628.39	$4,217.04
94	$1,979.22	$2,467.89	$2,876.67	$3,300.32	$3,796.79	$4,417.89
95	$2,084.47	$2,591.92	$3,013.96	$3,453.28	$3,972.98	$4,628.29
96	$2,195.32	$2,722.19	$3,157.82	$3,613.32	$4,157.38	$4,848.72
97	$2,312.06	$2,859.01	$3,308.54	$3,780.79	$4,350.33	$5,079.66
98	$2,410.41	$2,973.95	$3,434.86	$3,920.96	$4,511.85	$5,273.19
99	$2,492.45	$3,069.61	$3,539.79	$4,037.26	$4,645.87	$5,433.93
100	$2,560.31	$3,148.60	$3,626.29	$4,133.05	$4,756.28	$5,566.42

Policy Form Series: LTC2-PREM
Premier
$10 Annual Rates After Increases of 5.97%
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	$92.26	$113.29	$130.43	$146.49	$163.04	$180.87
31	$93.69	$115.06	$132.48	$148.80	$165.67	$183.76
32	$95.13	$116.88	$134.57	$151.19	$168.30	$186.71
33	$96.60	$118.69	$136.70	$153.59	$170.98	$189.71
34	$98.09	$120.56	$138.86	$156.02	$173.71	$192.75
35	$99.59	$122.44	$141.05	$158.48	$176.48	$195.83
36	$103.46	$127.42	$146.94	$165.21	$184.08	$204.36
37	$107.51	$132.60	$153.05	$172.22	$192.01	$213.25
38	$111.70	$137.97	$159.42	$179.51	$200.27	$222.56
39	$116.03	$143.54	$166.06	$187.14	$208.90	$232.26
40	$120.56	$149.40	$172.99	$195.06	$217.89	$242.36
41	$125.25	$155.47	$180.19	$203.34	$227.28	$252.94
42	$130.11	$161.77	$187.70	$211.96	$237.06	$263.95
43	$135.16	$168.35	$195.54	$220.94	$247.27	$275.44
44	$140.43	$175.18	$203.67	$230.34	$257.92	$287.44
45	$145.90	$182.28	$212.17	$240.09	$269.01	$299.97
46	$152.72	$191.12	$222.62	$252.10	$282.62	$315.29
47	$159.87	$200.33	$233.59	$264.70	$296.90	$331.37
48	$167.35	$210.04	$245.10	$277.95	$311.92	$348.28
49	$175.19	$220.18	$257.18	$291.85	$327.68	$366.04
50	$183.37	$230.83	$269.86	$306.43	$344.25	$384.73
51	$191.96	$242.00	$283.18	$321.77	$361.65	$404.34
52	$200.93	$253.68	$297.13	$337.86	$379.92	$424.99
53	$210.34	$265.95	$311.77	$354.76	$399.14	$446.66
54	$220.20	$278.80	$327.15	$372.48	$419.32	$469.45
55	$230.49	$292.27	$343.28	$391.12	$440.51	$493.39
56	$241.57	$306.57	$360.17	$410.50	$462.47	$518.15
57	$253.21	$321.51	$377.92	$430.83	$485.52	$544.15
58	$265.41	$337.21	$396.51	$452.18	$509.71	$571.44
59	$278.21	$353.67	$416.03	$474.59	$535.12	$600.10
60	$291.61	$370.94	$436.49	$498.10	$561.80	$630.21
61	$305.65	$389.06	$457.99	$522.78	$589.80	$661.80
62	$320.39	$408.06	$480.53	$548.68	$619.18	$695.02
63	$335.82	$428.13	$504.51	$576.38	$650.81	$730.89
64	$352.05	$449.23	$529.67	$605.45	$684.01	$768.66
65	$369.01	$471.35	$556.09	$635.99	$718.91	$808.34
66	$386.80	$494.55	$583.85	$668.08	$755.62	$850.09
67	$405.46	$518.91	$612.96	$701.80	$794.16	$894.00
68	$432.18	$552.75	$652.83	$747.48	$846.04	$952.70
69	$460.69	$588.82	$695.28	$796.14	$901.29	$1,015.27
70	$491.04	$627.23	$740.51	$847.97	$960.15	$1,081.93
71	$523.43	$668.13	$788.67	$903.19	$1,022.87	$1,152.98
72	$557.93	$711.74	$839.96	$961.97	$1,089.67	$1,228.71
73	$599.67	$766.45	$905.85	$1,038.81	$1,178.26	$1,330.48
74	$644.55	$825.36	$976.88	$1,121.76	$1,274.08	$1,440.65
75	$692.76	$888.83	$1,053.50	$1,211.34	$1,377.67	$1,559.98
76	$744.59	$957.14	$1,136.12	$1,308.08	$1,489.67	$1,689.19
77	$800.29	$1,030.73	$1,225.24	$1,412.56	$1,610.80	$1,829.09
78	$856.06	$1,102.63	$1,311.13	$1,512.71	$1,726.95	$1,964.05
79	$915.70	$1,179.52	$1,403.02	$1,619.98	$1,851.46	$2,108.96
80	$979.50	$1,261.77	$1,501.37	$1,734.86	$1,984.95	$2,264.59
81	$1,047.76	$1,349.80	$1,606.60	$1,857.85	$2,128.05	$2,431.68
82	$1,120.76	$1,443.93	$1,719.23	$1,989.62	$2,281.49	$2,611.12
83	$1,205.72	$1,552.35	$1,848.15	$2,140.01	$2,456.83	$2,816.79
84	$1,297.10	$1,668.94	$1,986.75	$2,301.78	$2,645.66	$3,038.64
85	$1,385.96	$1,781.07	$2,119.19	$2,455.70	$2,824.86	$3,249.03
86	$1,482.87	$1,903.27	$2,263.57	$2,623.61	$3,020.65	$3,479.35
87	$1,588.50	$2,036.42	$2,420.91	$2,806.75	$3,234.51	$3,731.48
88	$1,676.94	$2,145.08	$2,546.17	$2,949.89	$3,399.43	$3,925.98
89	$1,771.49	$2,261.01	$2,679.65	$3,102.35	$3,575.10	$4,133.46
90	$1,872.59	$2,384.74	$2,821.90	$3,264.72	$3,762.23	$4,354.76
91	$1,980.72	$2,516.80	$2,973.49	$3,437.69	$3,961.58	$4,590.87
92	$2,096.30	$2,657.73	$3,135.05	$3,621.89	$4,173.92	$4,842.71
93	$2,191.19	$2,770.19	$3,260.13	$3,761.59	$4,334.86	$5,034.42
94	$2,291.12	$2,888.29	$3,391.18	$3,907.77	$4,503.26	$5,235.27
95	$2,396.37	$3,012.32	$3,528.47	$4,060.73	$4,679.45	$5,445.67
96	$2,507.22	$3,142.59	$3,672.33	$4,220.77	$4,863.85	$5,666.10
97	$2,623.96	$3,279.41	$3,823.05	$4,388.24	$5,056.80	$5,897.04
98	$2,722.31	$3,394.35	$3,949.37	$4,528.41	$5,218.32	$6,090.57
99	$2,804.35	$3,490.01	$4,054.30	$4,644.71	$5,352.34	$6,251.31
100	$2,872.21	$3,569.00	$4,140.80	$4,740.50	$5,462.75	$6,383.80

Policy Form Series: LTC2-PREM
Premier
$10 Annual Rates After Increases of 5.97%
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	$269.02	$342.72	$402.85	$459.11	$517.14	$579.20
31	$272.16	$346.72	$407.57	$464.48	$523.23	$586.00
32	$275.36	$350.80	$412.35	$469.94	$529.35	$592.87
33	$278.58	$354.90	$417.17	$475.46	$535.55	$599.82
34	$281.85	$359.07	$422.07	$481.02	$541.84	$606.84
35	$285.14	$363.29	$427.03	$486.66	$548.19	$613.95
36	$288.52	$367.84	$432.61	$493.22	$555.73	$622.51
37	$291.92	$372.44	$438.27	$499.86	$563.35	$631.19
38	$295.38	$377.12	$443.99	$506.58	$571.10	$640.00
39	$298.86	$381.83	$449.81	$513.42	$578.94	$648.93
40	$302.40	$386.64	$455.70	$520.32	$586.90	$657.96
41	$305.97	$391.48	$461.64	$527.32	$594.99	$667.16
42	$309.58	$396.40	$467.70	$534.43	$603.16	$676.44
43	$313.22	$401.36	$473.81	$541.61	$611.45	$685.88
44	$316.95	$406.39	$480.01	$548.91	$619.84	$695.44
45	$320.68	$411.50	$486.30	$556.31	$628.35	$705.15
46	$327.30	$420.27	$496.90	$568.64	$642.49	$721.18
47	$334.04	$429.21	$507.75	$581.26	$656.94	$737.58
48	$340.95	$438.37	$518.82	$594.17	$671.72	$754.34
49	$347.99	$447.72	$530.12	$607.35	$686.82	$771.48
50	$355.18	$457.25	$541.71	$620.82	$702.26	$789.01
51	$362.52	$467.02	$553.53	$634.61	$718.05	$806.97
52	$370.00	$476.97	$565.60	$648.68	$734.20	$825.33
53	$377.65	$487.12	$577.94	$663.08	$750.70	$844.08
54	$385.45	$497.50	$590.55	$677.78	$767.60	$863.27
55	$393.41	$508.10	$603.43	$692.83	$784.85	$882.87
56	$402.39	$519.72	$617.25	$708.77	$803.05	$903.53
57	$411.57	$531.61	$631.37	$725.09	$821.67	$924.66
58	$420.96	$543.72	$645.82	$741.79	$840.71	$946.30
59	$430.56	$556.15	$660.61	$758.88	$860.21	$968.43
60	$440.41	$568.85	$675.70	$776.35	$880.15	$991.08
61	$450.47	$581.86	$691.17	$794.20	$900.54	$1,014.25
62	$460.76	$595.17	$706.99	$812.51	$921.43	$1,037.98
63	$472.71	$610.85	$725.91	$834.49	$946.70	$1,066.84
64	$484.99	$626.98	$745.31	$857.05	$972.63	$1,096.53
65	$497.57	$643.53	$765.22	$880.24	$999.29	$1,127.02
66	$510.48	$660.52	$785.69	$904.05	$1,026.68	$1,158.34
67	$523.74	$677.93	$806.67	$928.51	$1,054.79	$1,190.59
68	$547.03	$707.48	$841.54	$968.52	$1,100.37	$1,242.31
69	$571.37	$738.29	$877.88	$1,010.26	$1,147.89	$1,296.32
70	$596.80	$770.44	$915.81	$1,053.80	$1,197.47	$1,352.65
71	$623.35	$804.03	$955.36	$1,099.21	$1,249.20	$1,411.42
72	$651.09	$839.05	$996.63	$1,146.59	$1,303.16	$1,472.78
73	$689.37	$889.70	$1,058.06	$1,218.63	$1,386.65	$1,569.15
74	$729.88	$943.39	$1,123.28	$1,295.19	$1,475.50	$1,671.85
75	$772.80	$1,000.33	$1,192.52	$1,376.56	$1,570.04	$1,781.25
76	$818.21	$1,060.69	$1,266.00	$1,463.04	$1,670.63	$1,897.80
77	$866.31	$1,124.72	$1,344.05	$1,554.97	$1,777.69	$2,022.01
78	$916.00	$1,188.89	$1,420.84	$1,644.71	$1,881.99	$2,143.50
79	$968.54	$1,256.70	$1,502.00	$1,739.62	$1,992.43	$2,272.25
80	$1,024.06	$1,328.40	$1,587.82	$1,840.01	$2,109.35	$2,408.76
81	$1,082.79	$1,404.20	$1,678.55	$1,946.18	$2,233.12	$2,553.47
82	$1,144.89	$1,484.31	$1,774.45	$2,058.50	$2,364.16	$2,706.88
83	$1,226.43	$1,586.98	$1,895.49	$2,199.08	$2,527.82	$2,899.13
84	$1,313.78	$1,696.79	$2,024.81	$2,349.29	$2,702.80	$3,105.02
85	$1,402.64	$1,808.92	$2,157.25	$2,503.21	$2,882.00	$3,315.41
86	$1,499.55	$1,931.12	$2,301.63	$2,671.12	$3,077.79	$3,545.73
87	$1,605.18	$2,064.27	$2,458.97	$2,854.26	$3,291.65	$3,797.86
88	$1,693.62	$2,172.93	$2,584.23	$2,997.40	$3,456.57	$3,992.36
89	$1,788.17	$2,288.86	$2,717.71	$3,149.86	$3,632.24	$4,199.84
90	$1,889.27	$2,412.59	$2,859.96	$3,312.23	$3,819.37	$4,421.14
91	$1,997.40	$2,544.65	$3,011.55	$3,485.20	$4,018.72	$4,657.25
92	$2,112.98	$2,685.58	$3,173.11	$3,669.40	$4,231.06	$4,909.09
93	$2,207.87	$2,798.04	$3,298.19	$3,809.10	$4,392.00	$5,100.80
94	$2,307.80	$2,916.14	$3,429.24	$3,955.28	$4,560.40	$5,301.65
95	$2,413.05	$3,040.17	$3,566.53	$4,108.24	$4,736.59	$5,512.05
96	$2,523.90	$3,170.44	$3,710.39	$4,268.28	$4,920.99	$5,732.48
97	$2,640.64	$3,307.26	$3,861.11	$4,435.75	$5,113.94	$5,963.42
98	$2,738.99	$3,422.20	$3,987.43	$4,575.92	$5,275.46	$6,156.95
99	$2,821.03	$3,517.86	$4,092.36	$4,692.22	$5,409.48	$6,317.69
100	$2,888.89	$3,596.85	$4,178.86	$4,788.01	$5,519.89	$6,450.18

Policy Form Series: LTC2-PREM
Premier
$10 Annual Rates After Increases of 5.97%
100 Day Elimination Period
50% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	$37.56	$42.46	$46.54	$50.45	$54.52	$58.91
31	$38.35	$43.42	$47.61	$51.63	$55.84	$60.36
32	$39.17	$44.39	$48.71	$52.85	$57.18	$61.85
33	$40.01	$45.38	$49.85	$54.10	$58.56	$63.37
34	$40.87	$46.40	$50.99	$55.39	$59.98	$64.92
35	$41.73	$47.45	$52.16	$56.69	$61.43	$66.53
36	$43.36	$49.42	$54.45	$59.26	$64.28	$69.70
37	$45.05	$51.50	$56.84	$61.95	$67.29	$73.03
38	$46.80	$53.64	$59.32	$64.76	$70.42	$76.52
39	$48.62	$55.90	$61.92	$67.68	$73.71	$80.20
40	$50.49	$58.23	$64.63	$70.76	$77.16	$84.02
41	$52.47	$60.66	$67.45	$73.95	$80.75	$88.04
42	$54.50	$63.20	$70.41	$77.32	$84.51	$92.26
43	$56.62	$65.85	$73.49	$80.81	$88.45	$96.67
44	$58.82	$68.60	$76.71	$84.46	$92.58	$101.29
45	$61.11	$71.47	$80.06	$88.29	$96.90	$106.14
46	$64.26	$75.37	$84.56	$93.39	$102.61	$112.51
47	$67.58	$79.47	$89.33	$98.77	$108.65	$119.27
48	$71.05	$83.80	$94.37	$104.48	$115.05	$126.42
49	$74.71	$88.37	$99.69	$110.51	$121.83	$134.01
50	$78.57	$93.19	$105.30	$116.88	$129.02	$142.04
51	$82.61	$98.26	$111.22	$123.61	$136.62	$150.57
52	$86.87	$103.61	$117.48	$130.77	$144.66	$159.60
53	$91.37	$109.26	$124.10	$138.31	$153.18	$169.17
54	$96.06	$115.22	$131.07	$146.29	$162.21	$179.33
55	$101.02	$121.48	$138.46	$154.74	$171.78	$190.11
56	$107.27	$129.18	$147.36	$164.77	$183.04	$202.69
57	$113.91	$137.35	$156.80	$175.48	$195.05	$216.12
58	$120.94	$146.05	$166.88	$186.87	$207.85	$230.44
59	$128.41	$155.29	$177.60	$198.99	$221.47	$245.72
60	$136.34	$165.11	$189.00	$211.92	$236.01	$262.01
61	$144.78	$175.56	$201.12	$225.67	$251.49	$279.38
62	$153.72	$186.68	$214.03	$240.33	$267.99	$297.87
63	$163.40	$198.76	$228.15	$256.43	$286.18	$318.40
64	$173.66	$211.64	$243.20	$273.60	$305.64	$340.31
65	$184.58	$225.36	$259.25	$291.93	$326.39	$363.75
66	$196.18	$239.95	$276.36	$311.47	$348.57	$388.79
67	$208.53	$255.49	$294.59	$332.34	$372.25	$415.57
68	$227.54	$278.54	$321.04	$362.15	$405.68	$453.02
69	$248.30	$303.66	$349.86	$394.63	$442.12	$493.85
70	$270.94	$331.05	$381.26	$430.04	$481.82	$538.36
71	$295.65	$360.89	$415.49	$468.62	$525.10	$586.88
72	$322.62	$393.46	$452.79	$510.64	$572.27	$639.79
73	$352.29	$430.65	$496.41	$560.73	$629.46	$704.94
74	$384.72	$471.37	$544.24	$615.74	$692.39	$776.75
75	$420.12	$515.94	$596.69	$676.13	$761.57	$855.85
76	$458.80	$564.71	$654.17	$742.45	$837.69	$943.01
77	$501.00	$618.10	$717.18	$815.29	$921.41	$1,039.05
78	$544.60	$671.95	$780.06	$887.54	$1,004.44	$1,134.75
79	$592.00	$730.49	$848.39	$966.21	$1,094.94	$1,239.27
80	$643.52	$794.13	$922.72	$1,051.85	$1,193.59	$1,353.43
81	$699.53	$863.32	$1,003.57	$1,145.08	$1,301.13	$1,478.08
82	$760.43	$938.53	$1,091.51	$1,246.57	$1,418.36	$1,614.23
83	$827.76	$1,020.81	$1,187.05	$1,356.61	$1,545.77	$1,763.01
84	$901.08	$1,110.28	$1,290.97	$1,476.36	$1,684.66	$1,925.51
85	$980.90	$1,207.60	$1,404.00	$1,606.70	$1,836.00	$2,102.97
86	$1,067.76	$1,313.49	$1,526.90	$1,748.53	$2,000.95	$2,296.80
87	$1,162.35	$1,428.60	$1,660.58	$1,902.87	$2,180.71	$2,508.51
88	$1,240.82	$1,520.92	$1,764.62	$2,020.66	$2,316.09	$2,668.19
89	$1,324.59	$1,619.19	$1,875.18	$2,145.73	$2,459.88	$2,838.00
90	$1,414.02	$1,723.81	$1,992.66	$2,278.57	$2,612.58	$3,018.66
91	$1,509.50	$1,835.19	$2,117.51	$2,419.60	$2,774.77	$3,210.80
92	$1,611.39	$1,953.78	$2,250.18	$2,569.37	$2,947.03	$3,415.18
93	$1,694.14	$2,046.01	$2,349.99	$2,680.20	$3,074.85	$3,567.80
94	$1,781.13	$2,142.58	$2,454.23	$2,795.81	$3,208.20	$3,727.25
95	$1,872.59	$2,243.72	$2,563.12	$2,916.38	$3,347.33	$3,893.83
96	$1,968.72	$2,349.64	$2,676.81	$3,042.17	$3,492.46	$4,067.84
97	$2,069.82	$2,460.55	$2,795.56	$3,173.38	$3,643.94	$4,249.64
98	$2,154.83	$2,553.46	$2,894.75	$3,282.87	$3,770.35	$4,401.58
99	$2,225.63	$2,630.60	$2,976.94	$3,373.50	$3,874.98	$4,527.46
100	$2,284.16	$2,694.18	$3,044.55	$3,448.00	$3,961.03	$4,631.06

Policy Form Series: LTC2-PREM
Premier
$10 Annual Rates After Increases of 5.97%
100 Day Elimination Period
50% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	$85.85	$103.05	$117.34	$130.98	$145.22	$160.54
31	$87.16	$104.67	$119.16	$133.06	$147.54	$163.10
32	$88.50	$106.29	$121.06	$135.16	$149.86	$165.69
33	$89.86	$107.96	$122.96	$137.30	$152.25	$168.34
34	$91.26	$109.63	$124.88	$139.46	$154.67	$171.03
35	$92.64	$111.35	$126.85	$141.66	$157.12	$173.76
36	$96.21	$115.81	$132.07	$147.60	$163.81	$181.27
37	$99.92	$120.48	$137.50	$153.78	$170.79	$189.06
38	$103.78	$125.32	$143.16	$160.25	$178.04	$197.22
39	$107.78	$130.35	$149.07	$166.95	$185.65	$205.72
40	$111.92	$135.58	$155.20	$173.96	$193.56	$214.58
41	$116.25	$141.04	$161.58	$181.24	$201.78	$223.84
42	$120.74	$146.70	$168.25	$188.85	$210.37	$233.50
43	$125.37	$152.60	$175.17	$196.76	$219.31	$243.56
44	$130.24	$158.72	$182.39	$205.00	$228.67	$254.06
45	$135.26	$165.11	$189.90	$213.61	$238.39	$265.01
46	$141.52	$173.01	$199.17	$224.19	$250.34	$278.42
47	$148.11	$181.30	$208.90	$235.27	$262.88	$292.52
48	$154.97	$190.00	$219.10	$246.94	$276.06	$307.32
49	$162.17	$199.09	$229.79	$259.18	$289.89	$322.86
50	$169.70	$208.63	$241.02	$271.99	$304.42	$339.20
51	$177.58	$218.62	$252.77	$285.45	$319.67	$356.35
52	$185.81	$229.11	$265.12	$299.60	$335.69	$374.40
53	$194.45	$240.11	$278.06	$314.42	$352.52	$393.35
54	$203.48	$251.61	$291.63	$330.00	$370.18	$413.25
55	$212.93	$263.66	$305.87	$346.35	$388.75	$434.19
56	$223.15	$276.47	$320.84	$363.41	$408.01	$455.84
57	$233.88	$289.89	$336.55	$381.33	$428.26	$478.60
58	$245.07	$303.98	$353.04	$400.15	$449.50	$502.49
59	$256.84	$318.73	$370.33	$419.84	$471.79	$527.58
60	$269.15	$334.21	$388.45	$440.55	$495.19	$553.94
61	$282.09	$350.44	$407.48	$462.26	$519.74	$581.59
62	$295.62	$367.48	$427.41	$485.05	$545.53	$610.61
63	$309.77	$385.39	$448.54	$509.33	$573.11	$641.87
64	$324.58	$404.20	$470.71	$534.79	$602.10	$674.75
65	$340.14	$423.93	$493.97	$561.53	$632.56	$709.31
66	$356.43	$444.63	$518.40	$589.61	$664.56	$745.61
67	$373.49	$466.31	$544.03	$619.11	$698.18	$783.79
68	$398.29	$496.91	$579.59	$659.60	$743.99	$835.49
69	$424.75	$529.51	$617.49	$702.74	$792.81	$890.59
70	$452.93	$564.27	$657.84	$748.69	$844.81	$949.33
71	$483.00	$601.28	$700.85	$797.67	$900.24	$1,011.96
72	$515.09	$640.76	$746.66	$849.84	$959.31	$1,078.70
73	$553.46	$689.68	$804.70	$917.09	$1,036.67	$1,167.36
74	$594.74	$742.34	$867.25	$989.67	$1,120.28	$1,263.33
75	$639.05	$799.03	$934.66	$1,067.96	$1,210.59	$1,367.19
76	$686.69	$860.03	$1,007.33	$1,152.47	$1,308.21	$1,479.59
77	$737.89	$925.70	$1,085.61	$1,243.68	$1,413.70	$1,601.22
78	$788.85	$989.46	$1,160.68	$1,330.64	$1,514.33	$1,717.97
79	$843.37	$1,057.58	$1,240.88	$1,423.68	$1,622.06	$1,843.20
80	$901.62	$1,130.42	$1,326.66	$1,523.24	$1,737.48	$1,977.60
81	$963.93	$1,208.26	$1,418.34	$1,629.74	$1,861.11	$2,121.76
82	$1,030.55	$1,291.46	$1,516.38	$1,743.70	$1,993.54	$2,276.46
83	$1,107.31	$1,386.12	$1,626.90	$1,871.54	$2,142.14	$2,450.52
84	$1,189.80	$1,487.69	$1,745.48	$2,008.73	$2,301.82	$2,637.91
85	$1,269.62	$1,585.01	$1,858.51	$2,139.07	$2,453.16	$2,815.37
86	$1,356.48	$1,690.90	$1,981.41	$2,280.90	$2,618.11	$3,009.20
87	$1,451.07	$1,806.01	$2,115.09	$2,435.24	$2,797.87	$3,220.91
88	$1,529.54	$1,898.33	$2,219.13	$2,553.03	$2,933.25	$3,380.59
89	$1,613.31	$1,996.60	$2,329.69	$2,678.10	$3,077.04	$3,550.40
90	$1,702.74	$2,101.22	$2,447.17	$2,810.94	$3,229.74	$3,731.06
91	$1,798.22	$2,212.60	$2,572.02	$2,951.97	$3,391.93	$3,923.20
92	$1,900.11	$2,331.19	$2,704.69	$3,101.74	$3,564.19	$4,127.58
93	$1,982.86	$2,423.42	$2,804.50	$3,212.57	$3,692.01	$4,280.20
94	$2,069.85	$2,519.99	$2,908.74	$3,328.18	$3,825.36	$4,439.65
95	$2,161.31	$2,621.13	$3,017.63	$3,448.75	$3,964.49	$4,606.23
96	$2,257.44	$2,727.05	$3,131.32	$3,574.54	$4,109.62	$4,780.24
97	$2,358.54	$2,837.96	$3,250.07	$3,705.75	$4,261.10	$4,962.04
98	$2,443.55	$2,930.87	$3,349.26	$3,815.24	$4,387.51	$5,113.98
99	$2,514.35	$3,008.01	$3,431.45	$3,905.87	$4,492.14	$5,239.86
100	$2,572.88	$3,071.59	$3,499.06	$3,980.37	$4,578.19	$5,343.46

Policy Form Series: LTC2-PREM
Premier
$10 Annual Rates After Increases of 5.97%
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	$248.53	$309.12	$359.64	$407.91	$458.19	$511.93
31	$251.42	$312.75	$363.85	$412.68	$463.57	$517.95
32	$254.38	$316.40	$368.14	$417.51	$469.00	$524.01
33	$257.35	$320.12	$372.44	$422.42	$474.49	$530.16
34	$260.40	$323.86	$376.81	$427.37	$480.07	$536.36
35	$263.43	$327.67	$381.22	$432.37	$485.68	$542.66
36	$266.60	$331.83	$386.25	$438.22	$492.37	$550.23
37	$269.79	$336.07	$391.33	$444.15	$499.17	$557.92
38	$273.01	$340.33	$396.48	$450.14	$506.04	$565.72
39	$276.30	$344.67	$401.70	$456.22	$513.01	$573.63
40	$279.59	$349.04	$407.00	$462.40	$520.08	$581.63
41	$282.97	$353.50	$412.35	$468.64	$527.25	$589.78
42	$286.35	$358.01	$417.80	$474.97	$534.51	$598.01
43	$289.78	$362.54	$423.30	$481.40	$541.89	$606.36
44	$293.26	$367.16	$428.89	$487.89	$549.35	$614.82
45	$296.79	$371.84	$434.53	$494.48	$556.92	$623.42
46	$302.93	$379.80	$444.00	$505.44	$569.42	$637.58
47	$309.22	$387.91	$453.70	$516.62	$582.20	$652.06
48	$315.61	$396.21	$463.60	$528.08	$595.27	$666.86
49	$322.16	$404.66	$473.71	$539.81	$608.63	$681.99
50	$328.83	$413.33	$484.05	$551.75	$622.31	$697.46
51	$335.65	$422.16	$494.60	$563.96	$636.27	$713.29
52	$342.59	$431.18	$505.37	$576.48	$650.55	$729.46
53	$349.70	$440.40	$516.41	$589.24	$665.16	$746.04
54	$356.94	$449.82	$527.65	$602.30	$680.10	$762.96
55	$364.34	$459.42	$539.17	$615.66	$695.38	$780.30
56	$372.65	$469.93	$551.52	$629.80	$711.47	$798.51
57	$381.20	$480.66	$564.13	$644.30	$727.94	$817.16
58	$389.89	$491.66	$577.06	$659.11	$744.81	$836.25
59	$398.79	$502.88	$590.27	$674.25	$762.04	$855.79
60	$407.91	$514.38	$603.78	$689.79	$779.71	$875.79
61	$417.23	$526.15	$617.60	$705.64	$797.75	$896.25
62	$426.75	$538.17	$631.74	$721.88	$816.24	$917.17
63	$437.79	$552.27	$648.50	$741.30	$838.47	$942.55
64	$449.08	$566.73	$665.71	$761.22	$861.34	$968.63
65	$460.67	$581.62	$683.38	$781.70	$884.79	$995.42
66	$472.57	$596.86	$701.53	$802.72	$908.92	$1,022.96
67	$484.78	$612.50	$720.14	$824.31	$933.67	$1,051.25
68	$506.57	$639.46	$751.54	$860.12	$974.30	$1,097.26
69	$529.35	$667.58	$784.31	$897.51	$1,016.73	$1,145.29
70	$553.14	$696.95	$818.49	$936.53	$1,060.98	$1,195.44
71	$578.00	$727.60	$854.18	$977.22	$1,107.17	$1,247.75
72	$603.98	$759.62	$891.43	$1,019.70	$1,155.37	$1,302.38
73	$639.43	$805.26	$945.99	$1,083.28	$1,228.89	$1,387.06
74	$676.94	$853.66	$1,003.87	$1,150.82	$1,307.08	$1,477.25
75	$716.67	$904.97	$1,065.32	$1,222.56	$1,390.23	$1,573.32
76	$758.74	$959.33	$1,130.51	$1,298.80	$1,478.67	$1,675.62
77	$803.25	$1,016.98	$1,199.68	$1,379.78	$1,572.75	$1,784.57
78	$848.91	$1,074.25	$1,267.29	$1,458.27	$1,663.85	$1,890.49
79	$897.18	$1,134.74	$1,338.64	$1,541.24	$1,760.17	$2,002.68
80	$948.19	$1,198.64	$1,414.04	$1,628.94	$1,862.09	$2,121.52
81	$1,002.11	$1,266.15	$1,493.69	$1,721.61	$1,969.91	$2,247.43
82	$1,059.12	$1,337.45	$1,577.82	$1,819.56	$2,083.98	$2,380.81
83	$1,131.80	$1,425.47	$1,679.42	$1,936.39	$2,219.53	$2,539.99
84	$1,209.46	$1,519.25	$1,787.57	$2,060.71	$2,363.91	$2,709.82
85	$1,289.28	$1,616.57	$1,900.60	$2,191.05	$2,515.25	$2,887.28
86	$1,376.14	$1,722.46	$2,023.50	$2,332.88	$2,680.20	$3,081.11
87	$1,470.73	$1,837.57	$2,157.18	$2,487.22	$2,859.96	$3,292.82
88	$1,549.20	$1,929.89	$2,261.22	$2,605.01	$2,995.34	$3,452.50
89	$1,632.97	$2,028.16	$2,371.78	$2,730.08	$3,139.13	$3,622.31
90	$1,722.40	$2,132.78	$2,489.26	$2,862.92	$3,291.83	$3,802.97
91	$1,817.88	$2,244.16	$2,614.11	$3,003.95	$3,454.02	$3,995.11
92	$1,919.77	$2,362.75	$2,746.78	$3,153.72	$3,626.28	$4,199.49
93	$2,002.52	$2,454.98	$2,846.59	$3,264.55	$3,754.10	$4,352.11
94	$2,089.51	$2,551.55	$2,950.83	$3,380.16	$3,887.45	$4,511.56
95	$2,180.97	$2,652.69	$3,059.72	$3,500.73	$4,026.58	$4,678.14
96	$2,277.10	$2,758.61	$3,173.41	$3,626.52	$4,171.71	$4,852.15
97	$2,378.20	$2,869.52	$3,292.16	$3,757.73	$4,323.19	$5,033.95
98	$2,463.21	$2,962.43	$3,391.35	$3,867.22	$4,449.60	$5,185.89
99	$2,534.01	$3,039.57	$3,473.54	$3,957.85	$4,554.23	$5,311.77
100	$2,592.54	$3,103.15	$3,541.15	$4,032.35	$4,640.28	$5,415.37

Policy Form Series: LTC2-VAL
Value
$10 Annual Rates After Increases of 5.97%
100 Day Elimination Period
100% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$30.49	$33.95	$36.80	$39.47	$42.23	$45.09	$48.31
31	$31.08	$34.65	$37.58	$40.32	$43.16	$46.10	$49.44
32	$31.69	$35.36	$38.38	$41.22	$44.14	$47.16	$50.58
33	$32.30	$36.08	$39.18	$42.11	$45.11	$48.24	$51.77
34	$32.92	$36.81	$40.01	$43.02	$46.12	$49.33	$52.96
35	$33.58	$37.58	$40.87	$43.98	$47.15	$50.46	$54.19
36	$34.68	$38.94	$42.46	$45.75	$49.13	$52.65	$56.60
37	$35.83	$40.36	$44.08	$47.60	$51.18	$54.92	$59.09
38	$37.02	$41.85	$45.80	$49.52	$53.35	$57.29	$61.71
39	$38.24	$43.36	$47.56	$51.52	$55.58	$59.77	$64.43
40	$39.51	$44.94	$49.41	$53.62	$57.90	$62.35	$67.29
41	$40.81	$46.57	$51.32	$55.77	$60.34	$65.05	$70.25
42	$42.15	$48.27	$53.29	$58.03	$62.86	$67.87	$73.36
43	$43.54	$50.03	$55.37	$60.38	$65.50	$70.82	$76.61
44	$44.99	$51.85	$57.50	$62.83	$68.27	$73.87	$79.99
45	$46.49	$53.74	$59.72	$65.36	$71.13	$77.06	$83.54
46	$48.58	$56.37	$62.78	$68.82	$74.98	$81.35	$88.25
47	$50.77	$59.10	$65.99	$72.44	$79.06	$85.87	$93.23
48	$53.05	$61.99	$69.35	$76.28	$83.36	$90.64	$98.49
49	$55.45	$65.02	$72.89	$80.29	$87.87	$95.67	$104.05
50	$57.95	$68.19	$76.61	$84.53	$92.64	$100.97	$109.93
51	$60.57	$71.52	$80.52	$89.00	$97.66	$106.58	$116.13
52	$63.30	$74.99	$84.64	$93.70	$102.97	$112.51	$122.70
53	$66.16	$78.65	$88.95	$98.66	$108.57	$118.75	$129.63
54	$69.16	$82.50	$93.50	$103.85	$114.46	$125.34	$136.95
55	$72.26	$86.52	$98.29	$109.35	$120.67	$132.29	$144.67
56	$76.43	$91.66	$104.25	$116.10	$128.19	$140.65	$153.93
57	$80.82	$97.13	$110.58	$123.25	$136.20	$149.56	$163.78
58	$85.48	$102.91	$117.30	$130.85	$144.71	$159.00	$174.24
59	$90.40	$109.04	$124.41	$138.92	$153.74	$169.05	$185.37
60	$95.60	$115.53	$131.96	$147.48	$163.35	$179.74	$197.22
61	$101.11	$122.43	$139.99	$156.57	$173.55	$191.09	$209.82
62	$106.92	$129.71	$148.50	$166.22	$184.40	$203.16	$223.24
63	$113.00	$137.40	$157.55	$176.56	$196.08	$216.22	$237.83
64	$119.41	$145.56	$167.15	$187.56	$208.47	$230.12	$253.38
65	$126.17	$154.22	$177.35	$199.20	$221.67	$244.92	$269.97
66	$133.33	$163.36	$188.17	$211.62	$235.71	$260.68	$287.60
67	$140.89	$173.07	$199.64	$224.78	$250.63	$277.44	$306.42
68	$153.90	$188.75	$217.58	$244.86	$272.96	$302.12	$333.72
69	$168.10	$205.86	$237.11	$266.74	$297.26	$328.99	$363.46
70	$183.61	$224.53	$258.41	$290.56	$323.74	$358.28	$395.84
71	$200.56	$244.89	$281.60	$316.52	$352.57	$390.15	$431.11
72	$219.06	$267.09	$306.90	$344.79	$383.96	$424.85	$469.52
73	$237.21	$290.09	$334.02	$375.90	$419.26	$464.59	$514.15
74	$256.90	$315.09	$363.54	$409.83	$457.82	$508.05	$563.03
75	$278.18	$342.25	$395.67	$446.80	$499.90	$555.56	$616.57
76	$301.25	$371.74	$430.62	$487.11	$545.86	$607.52	$675.19
77	$326.24	$403.79	$468.68	$531.07	$596.04	$664.34	$739.36
78	$351.45	$435.10	$505.20	$572.77	$643.34	$717.84	$800.07
79	$378.62	$468.84	$544.58	$617.76	$694.41	$775.66	$865.76
80	$407.91	$505.20	$587.01	$666.28	$749.53	$838.13	$936.85
81	$439.45	$544.38	$632.77	$718.60	$809.03	$905.64	$1,013.76
82	$473.45	$586.61	$682.07	$775.03	$873.24	$978.58	$1,096.99
83	$507.30	$627.88	$729.68	$829.06	$934.46	$1,048.22	$1,176.85
84	$543.55	$672.06	$780.60	$886.85	$999.99	$1,122.81	$1,262.52
85	$582.41	$719.37	$835.08	$948.69	$1,070.10	$1,202.71	$1,354.41
86	$624.05	$770.00	$893.35	$1,014.81	$1,145.10	$1,288.31	$1,453.01
87	$668.66	$824.21	$955.71	$1,085.56	$1,225.39	$1,379.97	$1,558.78
88	$702.61	$862.92	$997.92	$1,131.47	$1,276.06	$1,437.17	$1,624.67
89	$738.32	$903.45	$1,041.99	$1,179.34	$1,328.82	$1,496.72	$1,693.34
90	$775.81	$945.91	$1,088.00	$1,229.23	$1,383.76	$1,558.74	$1,764.91
91	$815.23	$990.34	$1,136.05	$1,281.22	$1,440.97	$1,623.35	$1,839.50
92	$856.64	$1,036.85	$1,186.23	$1,335.40	$1,500.55	$1,690.61	$1,917.26
93	$888.26	$1,069.97	$1,219.63	$1,369.60	$1,536.77	$1,730.82	$1,963.36
94	$921.07	$1,104.14	$1,253.97	$1,404.66	$1,573.89	$1,771.97	$2,010.57
95	$955.07	$1,139.39	$1,289.28	$1,440.63	$1,611.89	$1,814.10	$2,058.90
96	$990.33	$1,175.79	$1,325.58	$1,477.52	$1,650.82	$1,857.22	$2,108.39
97	$1,026.90	$1,213.34	$1,362.92	$1,515.34	$1,690.69	$1,901.39	$2,159.09
98	$1,057.22	$1,244.33	$1,393.61	$1,546.38	$1,723.35	$1,937.54	$2,200.60
99	$1,082.21	$1,269.75	$1,418.74	$1,571.73	$1,749.97	$1,967.04	$2,234.47
100	$1,102.66	$1,290.51	$1,439.19	$1,592.32	$1,771.62	$1,990.97	$2,261.98

Policy Form Series: LTC2-VAL
Value
$10 Annual Rates After Increases of 5.97%
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$60.06	$71.01	$79.80	$88.01	$96.09	$104.52	$114.12
31	$60.94	$72.08	$81.03	$89.37	$97.58	$106.11	$115.89
32	$61.86	$73.17	$82.26	$90.74	$99.07	$107.75	$117.66
33	$62.78	$74.27	$83.50	$92.14	$100.60	$109.43	$119.51
34	$63.70	$75.39	$84.77	$93.56	$102.14	$111.12	$121.32
35	$64.66	$76.53	$86.08	$94.99	$103.74	$112.84	$123.18
36	$66.97	$79.41	$89.42	$98.77	$107.92	$117.46	$128.26
37	$69.35	$82.40	$92.88	$102.69	$112.27	$122.25	$133.53
38	$71.83	$85.51	$96.51	$106.78	$116.83	$127.25	$139.04
39	$74.38	$88.72	$100.24	$111.03	$121.54	$132.45	$144.76
40	$77.02	$92.06	$104.12	$115.44	$126.46	$137.86	$150.71
41	$79.76	$95.52	$108.18	$120.03	$131.56	$143.51	$156.89
42	$82.60	$99.10	$112.37	$124.81	$136.88	$149.38	$163.33
43	$85.54	$102.82	$116.74	$129.78	$142.41	$155.50	$170.08
44	$88.59	$106.70	$121.28	$134.95	$148.18	$161.86	$177.05
45	$91.75	$110.70	$125.98	$140.30	$154.18	$168.46	$184.34
46	$95.73	$115.73	$131.86	$146.96	$161.57	$176.65	$193.34
47	$99.88	$120.98	$138.00	$153.91	$169.33	$185.22	$202.79
48	$104.22	$126.48	$144.41	$161.23	$177.47	$194.20	$212.69
49	$108.76	$132.23	$151.13	$168.86	$186.00	$203.62	$223.09
50	$113.49	$138.21	$158.16	$176.86	$194.92	$213.48	$233.98
51	$118.43	$144.48	$165.51	$185.24	$204.29	$223.84	$245.42
52	$123.59	$151.03	$173.23	$194.02	$214.10	$234.69	$257.41
53	$128.98	$157.89	$181.29	$203.22	$224.37	$246.08	$269.99
54	$134.58	$165.06	$189.72	$212.85	$235.15	$257.99	$283.19
55	$140.41	$172.55	$198.57	$222.95	$246.45	$270.51	$297.02
56	$146.92	$180.66	$207.99	$233.62	$258.29	$283.62	$311.55
57	$153.71	$189.15	$217.86	$244.78	$270.75	$297.38	$326.77
58	$160.85	$198.05	$228.20	$256.48	$283.79	$311.80	$342.74
59	$168.26	$207.35	$239.03	$268.77	$297.46	$326.93	$359.50
60	$176.05	$217.09	$250.36	$281.62	$311.78	$342.77	$377.06
61	$184.20	$227.32	$262.25	$295.08	$326.80	$359.39	$395.48
62	$192.71	$238.00	$274.71	$309.19	$342.55	$376.80	$414.82
63	$201.36	$248.91	$287.54	$323.84	$358.97	$395.05	$435.21
64	$210.35	$260.35	$300.95	$339.17	$376.15	$414.21	$456.62
65	$219.74	$272.34	$315.03	$355.22	$394.17	$434.29	$479.09
66	$229.59	$284.83	$329.75	$372.06	$413.06	$455.36	$502.63
67	$239.86	$297.95	$345.16	$389.66	$432.86	$477.43	$527.36
68	$256.13	$317.70	$367.87	$415.17	$461.15	$508.58	$561.94
69	$273.51	$338.82	$392.06	$442.37	$491.26	$541.79	$598.78
70	$292.08	$361.34	$417.86	$471.32	$523.36	$577.19	$638.01
71	$311.89	$385.35	$445.32	$502.18	$557.55	$614.89	$679.81
72	$333.05	$410.95	$474.64	$535.06	$593.95	$655.04	$724.38
73	$355.83	$439.94	$508.88	$574.36	$638.29	$704.67	$780.12
74	$380.21	$471.01	$545.59	$616.58	$685.95	$758.03	$840.17
75	$406.23	$504.26	$584.94	$661.89	$737.14	$815.44	$904.88
76	$434.05	$539.86	$627.14	$710.52	$792.18	$877.20	$974.52
77	$463.78	$577.98	$672.36	$762.73	$851.29	$943.66	$1,049.54
78	$492.16	$613.19	$713.39	$809.53	$904.12	$1,003.25	$1,117.39
79	$522.26	$650.55	$756.92	$859.22	$960.27	$1,066.62	$1,189.58
80	$554.25	$690.20	$803.10	$911.95	$1,019.87	$1,133.98	$1,266.47
81	$588.17	$732.25	$852.12	$967.89	$1,083.18	$1,205.61	$1,348.31
82	$624.19	$776.89	$904.09	$1,027.29	$1,150.43	$1,281.76	$1,435.45
83	$661.26	$821.82	$955.61	$1,085.47	$1,216.02	$1,356.36	$1,521.36
84	$700.51	$869.37	$1,010.06	$1,146.93	$1,285.39	$1,435.32	$1,612.39
85	$739.37	$916.68	$1,064.54	$1,208.77	$1,355.50	$1,515.22	$1,704.28
86	$781.01	$967.31	$1,122.81	$1,274.89	$1,430.50	$1,600.82	$1,802.88
87	$825.62	$1,021.52	$1,185.17	$1,345.64	$1,510.79	$1,692.48	$1,908.65
88	$859.57	$1,060.23	$1,227.38	$1,391.55	$1,561.46	$1,749.68	$1,974.54
89	$895.28	$1,100.76	$1,271.45	$1,439.42	$1,614.22	$1,809.23	$2,043.21
90	$932.77	$1,143.22	$1,317.46	$1,489.31	$1,669.16	$1,871.25	$2,114.78
91	$972.19	$1,187.65	$1,365.51	$1,541.30	$1,726.37	$1,935.86	$2,189.37
92	$1,013.60	$1,234.16	$1,415.69	$1,595.48	$1,785.95	$2,003.12	$2,267.13
93	$1,045.22	$1,267.28	$1,449.09	$1,629.68	$1,822.17	$2,043.33	$2,313.23
94	$1,078.03	$1,301.45	$1,483.43	$1,664.74	$1,859.29	$2,084.48	$2,360.44
95	$1,112.03	$1,336.70	$1,518.74	$1,700.71	$1,897.29	$2,126.61	$2,408.77
96	$1,147.29	$1,373.10	$1,555.04	$1,737.60	$1,936.22	$2,169.73	$2,458.26
97	$1,183.86	$1,410.65	$1,592.38	$1,775.42	$1,976.09	$2,213.90	$2,508.96
98	$1,214.18	$1,441.64	$1,623.07	$1,806.46	$2,008.75	$2,250.05	$2,550.47
99	$1,239.17	$1,467.06	$1,648.20	$1,831.81	$2,035.37	$2,279.55	$2,584.34
100	$1,259.62	$1,487.82	$1,668.65	$1,852.40	$2,057.02	$2,303.48	$2,611.85

Policy Form Series: LTC2-VAL
Value
$10 Annual Rates After Increases of 5.97%
100 Day Elimination Period
100% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$162.68	$199.04	$226.80	$252.68	$278.10	$304.93	$335.17
31	$164.58	$201.37	$229.46	$255.63	$281.36	$308.49	$339.11
32	$166.52	$203.75	$232.16	$258.64	$284.66	$312.10	$343.08
33	$168.46	$206.12	$234.87	$261.67	$287.99	$315.77	$347.13
34	$170.44	$208.52	$237.62	$264.72	$291.36	$319.46	$351.17
35	$172.43	$210.99	$240.42	$267.84	$294.78	$323.21	$355.29
36	$174.44	$213.60	$243.53	$271.34	$298.66	$327.43	$359.86
37	$176.53	$216.28	$246.66	$274.94	$302.59	$331.76	$364.53
38	$178.64	$219.05	$249.90	$278.61	$306.69	$336.18	$369.34
39	$180.79	$221.82	$253.21	$282.38	$310.84	$340.75	$374.28
40	$183.00	$224.69	$256.59	$286.26	$315.11	$345.43	$379.35
41	$185.24	$227.63	$260.07	$290.21	$319.50	$350.25	$384.56
42	$187.53	$230.62	$263.62	$294.27	$324.00	$355.19	$389.90
43	$189.88	$233.71	$267.28	$298.44	$328.62	$360.30	$395.44
44	$192.29	$236.85	$271.01	$302.74	$333.40	$365.49	$401.10
45	$194.76	$240.08	$274.84	$307.11	$338.28	$370.86	$406.97
46	$198.57	$244.90	$280.46	$313.47	$345.29	$378.56	$415.43
47	$202.49	$249.86	$286.26	$320.04	$352.57	$386.54	$424.24
48	$206.54	$255.00	$292.28	$326.82	$360.10	$394.81	$433.36
49	$210.71	$260.31	$298.48	$333.86	$367.87	$403.39	$442.84
50	$214.99	$265.79	$304.89	$341.13	$375.96	$412.27	$452.65
51	$219.44	$271.45	$311.53	$348.67	$384.32	$421.50	$462.85
52	$224.00	$277.29	$318.40	$356.48	$393.02	$431.09	$473.47
53	$228.71	$283.34	$325.51	$364.60	$402.05	$441.05	$484.49
54	$233.58	$289.60	$332.89	$372.97	$411.41	$451.38	$495.96
55	$238.60	$296.07	$340.54	$381.70	$421.13	$462.13	$507.87
56	$243.62	$302.23	$347.57	$389.59	$429.79	$471.67	$518.53
57	$248.84	$308.71	$354.98	$397.88	$438.96	$481.79	$529.79
58	$254.34	$315.53	$362.80	$406.62	$448.62	$492.43	$541.66
59	$260.13	$322.70	$370.99	$415.84	$458.82	$503.68	$554.20
60	$266.18	$330.21	$379.65	$425.55	$469.59	$515.58	$567.47
61	$272.55	$338.16	$388.78	$435.80	$480.96	$528.15	$581.50
62	$279.23	$346.49	$398.40	$446.61	$493.00	$541.45	$596.36
63	$285.66	$354.55	$407.77	$457.19	$504.80	$554.55	$611.13
64	$292.43	$363.08	$417.67	$468.44	$517.31	$568.52	$626.85
65	$299.55	$372.12	$428.19	$480.34	$530.66	$583.39	$643.62
66	$307.07	$381.65	$439.32	$493.00	$544.84	$599.22	$661.43
67	$314.98	$391.73	$451.11	$506.41	$559.88	$616.04	$680.42
68	$328.57	$408.03	$469.59	$526.95	$582.46	$640.77	$707.90
69	$343.36	$425.78	$489.67	$549.30	$607.00	$667.70	$737.83
70	$359.44	$445.09	$511.53	$573.57	$633.70	$697.07	$770.40
71	$376.98	$466.08	$535.26	$599.99	$662.78	$728.99	$805.86
72	$396.07	$488.91	$561.11	$628.74	$694.42	$763.75	$844.45
73	$416.83	$515.18	$591.82	$663.65	$733.42	$807.19	$893.43
74	$439.17	$543.51	$624.98	$701.44	$775.72	$854.39	$946.68
75	$463.14	$574.05	$660.80	$742.32	$821.59	$905.67	$1,004.65
76	$488.94	$606.97	$699.50	$786.58	$871.37	$961.46	$1,067.75
77	$516.70	$642.50	$741.35	$834.54	$925.43	$1,022.14	$1,136.45
78	$541.42	$672.75	$776.00	$873.53	$969.11	$1,071.32	$1,192.72
79	$568.09	$705.43	$813.51	$915.85	$1,016.61	$1,124.86	$1,254.02
80	$596.90	$740.73	$854.10	$961.72	$1,068.18	$1,183.12	$1,320.79
81	$627.94	$778.86	$898.02	$1,011.42	$1,124.18	$1,246.47	$1,393.41
82	$661.46	$820.04	$945.49	$1,065.23	$1,184.94	$1,315.30	$1,472.40
83	$694.99	$860.00	$990.41	$1,115.23	$1,242.28	$1,381.71	$1,549.27
84	$730.90	$902.88	$1,038.66	$1,169.04	$1,303.96	$1,453.11	$1,631.98
85	$769.76	$950.19	$1,093.14	$1,230.88	$1,374.07	$1,533.01	$1,723.87
86	$811.40	$1,000.82	$1,151.41	$1,297.00	$1,449.07	$1,618.61	$1,822.47
87	$856.01	$1,055.03	$1,213.77	$1,367.75	$1,529.36	$1,710.27	$1,928.24
88	$889.96	$1,093.74	$1,255.98	$1,413.66	$1,580.03	$1,767.47	$1,994.13
89	$925.67	$1,134.27	$1,300.05	$1,461.53	$1,632.79	$1,827.02	$2,062.80
90	$963.16	$1,176.73	$1,346.06	$1,511.42	$1,687.73	$1,889.04	$2,134.37
91	$1,002.58	$1,221.16	$1,394.11	$1,563.41	$1,744.94	$1,953.65	$2,208.96
92	$1,043.99	$1,267.67	$1,444.29	$1,617.59	$1,804.52	$2,020.91	$2,286.72
93	$1,075.61	$1,300.79	$1,477.69	$1,651.79	$1,840.74	$2,061.12	$2,332.82
94	$1,108.42	$1,334.96	$1,512.03	$1,686.85	$1,877.86	$2,102.27	$2,380.03
95	$1,142.42	$1,370.21	$1,547.34	$1,722.82	$1,915.86	$2,144.40	$2,428.36
96	$1,177.68	$1,406.61	$1,583.64	$1,759.71	$1,954.79	$2,187.52	$2,477.85
97	$1,214.25	$1,444.16	$1,620.98	$1,797.53	$1,994.66	$2,231.69	$2,528.55
98	$1,244.57	$1,475.15	$1,651.67	$1,828.57	$2,027.32	$2,267.84	$2,570.06
99	$1,269.56	$1,500.57	$1,676.80	$1,853.92	$2,053.94	$2,297.34	$2,603.93
100	$1,290.01	$1,521.33	$1,697.25	$1,874.51	$2,075.59	$2,321.27	$2,631.44

Policy Form Series: LTC2-VAL
Value
$10 Annual Rates After Increases of 5.97%
100 Day Elimination Period
75% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$29.82	$32.95	$35.48	$37.88	$40.31	$42.80	$45.64
31	$30.39	$33.60	$36.23	$38.70	$41.20	$43.74	$46.69
32	$30.99	$34.30	$36.98	$39.53	$42.11	$44.74	$47.75
33	$31.57	$34.99	$37.75	$40.37	$43.02	$45.74	$48.83
34	$32.17	$35.69	$38.54	$41.24	$43.98	$46.76	$49.94
35	$32.80	$36.41	$39.36	$42.12	$44.95	$47.82	$51.09
36	$33.86	$37.71	$40.83	$43.79	$46.79	$49.83	$53.29
37	$34.95	$39.04	$42.39	$45.52	$48.71	$51.94	$55.59
38	$36.08	$40.44	$43.98	$47.32	$50.71	$54.12	$58.00
39	$37.25	$41.88	$45.64	$49.18	$52.78	$56.42	$60.50
40	$38.46	$43.36	$47.37	$51.14	$54.93	$58.79	$63.11
41	$39.70	$44.91	$49.15	$53.17	$57.18	$61.26	$65.84
42	$40.99	$46.52	$51.00	$55.24	$59.53	$63.85	$68.67
43	$42.31	$48.16	$52.94	$57.43	$61.97	$66.54	$71.63
44	$43.69	$49.88	$54.93	$59.69	$64.51	$69.35	$74.72
45	$45.11	$51.64	$57.02	$62.07	$67.15	$72.27	$77.95
46	$47.10	$54.13	$59.86	$65.28	$70.72	$76.21	$82.26
47	$49.19	$56.72	$62.86	$68.66	$74.50	$80.37	$86.83
48	$51.36	$59.44	$66.02	$72.22	$78.47	$84.73	$91.65
49	$53.64	$62.27	$69.33	$75.96	$82.65	$89.35	$96.73
50	$56.02	$65.26	$72.79	$79.89	$87.05	$94.22	$102.09
51	$58.51	$68.37	$76.45	$84.03	$91.67	$99.36	$107.76
52	$61.10	$71.65	$80.26	$88.40	$96.57	$104.75	$113.75
53	$63.80	$75.07	$84.29	$92.97	$101.72	$110.47	$120.03
54	$66.62	$78.67	$88.51	$97.79	$107.15	$116.49	$126.70
55	$69.58	$82.42	$92.95	$102.85	$112.86	$122.83	$133.74
56	$73.55	$87.29	$98.54	$109.13	$119.82	$130.53	$142.21
57	$77.76	$92.44	$104.48	$115.80	$127.24	$138.69	$151.22
58	$82.18	$97.88	$110.76	$122.88	$135.11	$147.38	$160.80
59	$86.87	$103.67	$117.41	$130.39	$143.46	$156.61	$170.99
60	$91.82	$109.78	$124.48	$138.35	$152.36	$166.43	$181.84
61	$97.08	$116.27	$131.96	$146.80	$161.78	$176.85	$193.36
62	$102.61	$123.13	$139.91	$155.78	$171.80	$187.93	$205.62
63	$108.34	$130.33	$148.34	$165.36	$182.54	$199.87	$218.91
64	$114.41	$137.97	$157.26	$175.50	$193.97	$212.57	$233.07
65	$120.81	$146.06	$166.72	$186.28	$206.10	$226.08	$248.15
66	$127.57	$154.60	$176.77	$197.74	$218.99	$240.45	$264.22
67	$134.71	$163.67	$187.41	$209.88	$232.69	$255.73	$281.30
68	$147.19	$178.56	$204.30	$228.72	$253.49	$278.58	$306.47
69	$160.83	$194.80	$222.73	$249.22	$276.16	$303.47	$333.88
70	$175.73	$212.54	$242.81	$271.59	$300.85	$330.57	$363.75
71	$192.01	$231.90	$264.72	$295.93	$327.75	$360.11	$396.30
72	$209.80	$252.99	$288.60	$322.50	$357.08	$392.27	$431.75
73	$227.02	$274.59	$313.87	$351.35	$389.62	$428.63	$472.46
74	$245.66	$298.02	$341.35	$382.77	$425.11	$468.37	$517.03
75	$265.83	$323.45	$371.23	$417.01	$463.85	$511.77	$565.77
76	$287.64	$351.06	$403.75	$454.30	$506.13	$559.21	$619.13
77	$311.28	$381.03	$439.10	$494.93	$552.24	$611.02	$677.53
78	$335.13	$410.33	$473.06	$533.52	$595.78	$659.97	$732.88
79	$360.83	$441.88	$509.64	$575.13	$642.77	$712.84	$792.76
80	$388.49	$475.86	$549.05	$619.97	$693.46	$769.91	$857.54
81	$418.27	$512.46	$591.51	$668.29	$748.14	$831.60	$927.63
82	$450.34	$551.86	$637.26	$720.39	$807.11	$898.21	$1,003.42
83	$482.00	$590.04	$680.98	$769.80	$862.85	$961.34	$1,075.70
84	$515.91	$630.86	$727.72	$822.57	$922.44	$1,028.93	$1,153.20
85	$552.21	$674.51	$777.65	$878.97	$986.13	$1,101.26	$1,236.27
86	$591.07	$721.18	$831.02	$939.22	$1,054.21	$1,178.68	$1,325.32
87	$632.64	$771.08	$888.05	$1,003.63	$1,127.00	$1,261.54	$1,420.80
88	$663.87	$806.09	$925.91	$1,044.63	$1,172.20	$1,312.72	$1,479.88
89	$696.66	$842.71	$965.40	$1,087.31	$1,219.20	$1,365.97	$1,541.40
90	$731.04	$880.97	$1,006.58	$1,131.73	$1,268.08	$1,421.40	$1,605.50
91	$767.13	$921.00	$1,049.51	$1,177.97	$1,318.93	$1,479.06	$1,672.26
92	$805.02	$962.82	$1,094.26	$1,226.08	$1,371.81	$1,539.06	$1,741.79
93	$833.51	$992.02	$1,123.45	$1,255.85	$1,403.47	$1,574.59	$1,782.77
94	$862.99	$1,022.10	$1,153.42	$1,286.33	$1,435.86	$1,610.95	$1,824.71
95	$893.54	$1,053.09	$1,184.19	$1,317.54	$1,468.97	$1,648.14	$1,867.64
96	$925.16	$1,085.03	$1,215.77	$1,349.52	$1,502.87	$1,686.21	$1,911.56
97	$957.89	$1,117.93	$1,248.20	$1,382.26	$1,537.54	$1,725.12	$1,956.52
98	$985.00	$1,145.04	$1,274.85	$1,409.10	$1,565.91	$1,756.99	$1,993.37
99	$1,007.32	$1,167.26	$1,296.61	$1,430.99	$1,589.04	$1,782.96	$2,023.37
100	$1,025.58	$1,185.38	$1,314.32	$1,448.78	$1,607.82	$1,804.02	$2,047.73

Policy Form Series: LTC2-VAL
Value
$10 Annual Rates After Increases of 5.97%
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$57.80	$67.63	$75.26	$82.30	$89.30	$96.75	$105.32
31	$58.65	$68.63	$76.42	$83.57	$90.69	$98.23	$106.92
32	$59.53	$69.68	$77.57	$84.83	$92.07	$99.75	$108.58
33	$60.39	$70.73	$78.75	$86.12	$93.48	$101.28	$110.24
34	$61.30	$71.80	$79.95	$87.44	$94.92	$102.84	$111.93
35	$62.23	$72.90	$81.17	$88.78	$96.39	$104.43	$113.64
36	$64.41	$75.59	$84.28	$92.26	$100.23	$108.63	$118.25
37	$66.67	$78.40	$87.52	$95.90	$104.22	$113.03	$123.06
38	$69.03	$81.32	$90.88	$99.67	$108.38	$117.59	$128.08
39	$71.46	$84.34	$94.38	$103.58	$112.71	$122.34	$133.28
40	$73.99	$87.49	$98.00	$107.65	$117.19	$127.27	$138.70
41	$76.59	$90.73	$101.75	$111.89	$121.86	$132.40	$144.33
42	$79.29	$94.11	$105.67	$116.27	$126.74	$137.73	$150.20
43	$82.08	$97.60	$109.73	$120.83	$131.77	$143.30	$156.30
44	$84.98	$101.24	$113.93	$125.58	$137.04	$149.08	$162.64
45	$87.97	$105.00	$118.31	$130.53	$142.52	$155.11	$169.25
46	$91.77	$109.72	$123.76	$136.65	$149.28	$162.52	$177.43
47	$95.72	$114.67	$129.47	$143.06	$156.38	$170.34	$186.04
48	$99.85	$119.82	$135.45	$149.78	$163.81	$178.50	$195.04
49	$104.15	$125.21	$141.71	$156.79	$171.59	$187.06	$204.49
50	$108.66	$130.84	$148.23	$164.17	$179.75	$196.06	$214.38
51	$113.35	$136.73	$155.07	$171.87	$188.26	$205.47	$224.76
52	$118.22	$142.89	$162.22	$179.94	$197.23	$215.30	$235.65
53	$123.32	$149.31	$169.69	$188.39	$206.60	$225.64	$247.04
54	$128.62	$156.02	$177.52	$197.22	$216.42	$236.47	$258.98
55	$134.18	$163.03	$185.73	$206.46	$226.70	$247.82	$271.53
56	$140.35	$170.67	$194.50	$216.30	$237.55	$259.77	$284.75
57	$146.84	$178.66	$203.68	$226.59	$248.96	$272.31	$298.62
58	$153.60	$187.00	$213.30	$237.40	$260.89	$285.46	$313.16
59	$160.67	$195.77	$223.37	$248.69	$273.38	$299.24	$328.40
60	$168.09	$204.93	$233.94	$260.52	$286.49	$313.70	$344.41
61	$175.84	$214.53	$244.97	$272.94	$300.22	$328.82	$361.17
62	$183.93	$224.59	$256.55	$285.94	$314.62	$344.70	$378.75
63	$192.09	$234.78	$268.46	$299.37	$329.57	$361.27	$397.26
64	$200.61	$245.51	$280.91	$313.42	$345.26	$378.66	$416.66
65	$209.53	$256.69	$293.92	$328.13	$361.66	$396.88	$437.02
66	$218.82	$268.39	$307.55	$343.57	$378.86	$415.98	$458.37
67	$228.53	$280.64	$321.81	$359.71	$396.87	$435.97	$480.75
68	$244.12	$299.38	$343.11	$383.39	$422.96	$464.61	$512.42
69	$260.78	$319.38	$365.81	$408.64	$450.75	$495.12	$546.19
70	$278.57	$340.72	$390.03	$435.57	$480.34	$527.63	$582.15
71	$297.58	$363.49	$415.87	$464.24	$511.92	$562.27	$620.51
72	$317.89	$387.79	$443.41	$494.83	$545.56	$599.22	$661.38
73	$339.53	$414.98	$475.19	$530.95	$585.97	$644.25	$711.99
74	$362.65	$444.10	$509.25	$569.68	$629.38	$692.70	$766.46
75	$387.30	$475.25	$545.75	$611.27	$676.01	$744.76	$825.08
76	$413.66	$508.60	$584.91	$655.90	$726.09	$800.76	$888.19
77	$441.82	$544.28	$626.83	$703.75	$779.87	$860.94	$956.15
78	$468.65	$577.17	$664.78	$746.66	$828.02	$915.07	$1,017.65
79	$497.12	$612.05	$705.05	$792.18	$879.16	$972.60	$1,083.14
80	$527.32	$649.04	$747.75	$840.45	$933.44	$1,033.74	$1,152.84
81	$559.34	$688.26	$793.04	$891.67	$991.04	$1,098.72	$1,227.04
82	$593.30	$729.86	$841.06	$946.01	$1,052.24	$1,167.80	$1,305.97
83	$627.91	$771.27	$888.05	$998.65	$1,111.37	$1,234.92	$1,383.21
84	$664.55	$815.03	$937.67	$1,054.19	$1,173.84	$1,305.90	$1,465.02
85	$700.85	$858.68	$987.60	$1,110.59	$1,237.53	$1,378.23	$1,548.09
86	$739.71	$905.35	$1,040.97	$1,170.84	$1,305.61	$1,455.65	$1,637.14
87	$781.28	$955.25	$1,098.00	$1,235.25	$1,378.40	$1,538.51	$1,732.62
88	$812.51	$990.26	$1,135.86	$1,276.25	$1,423.60	$1,589.69	$1,791.70
89	$845.30	$1,026.88	$1,175.35	$1,318.93	$1,470.60	$1,642.94	$1,853.22
90	$879.68	$1,065.14	$1,216.53	$1,363.35	$1,519.48	$1,698.37	$1,917.32
91	$915.77	$1,105.17	$1,259.46	$1,409.59	$1,570.33	$1,756.03	$1,984.08
92	$953.66	$1,146.99	$1,304.21	$1,457.70	$1,623.21	$1,816.03	$2,053.61
93	$982.15	$1,176.19	$1,333.40	$1,487.47	$1,654.87	$1,851.56	$2,094.59
94	$1,011.63	$1,206.27	$1,363.37	$1,517.95	$1,687.26	$1,887.92	$2,136.53
95	$1,042.18	$1,237.26	$1,394.14	$1,549.16	$1,720.37	$1,925.11	$2,179.46
96	$1,073.80	$1,269.20	$1,425.72	$1,581.14	$1,754.27	$1,963.18	$2,223.38
97	$1,106.53	$1,302.10	$1,458.15	$1,613.88	$1,788.94	$2,002.09	$2,268.34
98	$1,133.64	$1,329.21	$1,484.80	$1,640.72	$1,817.31	$2,033.96	$2,305.19
99	$1,155.96	$1,351.43	$1,506.56	$1,662.61	$1,840.44	$2,059.93	$2,335.19
100	$1,174.22	$1,369.55	$1,524.27	$1,680.40	$1,859.22	$2,080.99	$2,359.55

Policy Form Series: LTC2-VAL
Value
$10 Annual Rates After Increases of 5.97%
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$154.79	$186.14	$210.31	$232.60	$253.86	$277.95	$304.82
31	$156.60	$188.33	$212.78	$235.33	$256.85	$281.19	$308.41
32	$158.44	$190.54	$215.26	$238.10	$259.87	$284.50	$312.03
33	$160.30	$192.78	$217.79	$240.87	$262.90	$287.84	$315.67
34	$162.17	$195.04	$220.35	$243.72	$266.00	$291.21	$319.37
35	$164.09	$197.33	$222.93	$246.55	$269.11	$294.62	$323.11
36	$166.04	$199.78	$225.79	$249.79	$272.61	$298.44	$327.25
37	$168.02	$202.30	$228.75	$253.09	$276.21	$302.37	$331.49
38	$170.03	$204.87	$231.76	$256.47	$279.90	$306.38	$335.87
39	$172.10	$207.51	$234.84	$259.93	$283.67	$310.54	$340.35
40	$174.22	$210.19	$238.01	$263.50	$287.53	$314.77	$344.94
41	$176.37	$212.95	$241.22	$267.16	$291.52	$319.10	$349.68
42	$178.58	$215.78	$244.52	$270.88	$295.60	$323.59	$354.50
43	$180.83	$218.63	$247.92	$274.70	$299.80	$328.19	$359.52
44	$183.15	$221.59	$251.39	$278.62	$304.12	$332.90	$364.64
45	$185.50	$224.59	$254.97	$282.68	$308.53	$337.77	$369.93
46	$189.12	$229.13	$260.16	$288.51	$314.89	$344.74	$377.62
47	$192.87	$233.79	$265.54	$294.54	$321.47	$351.97	$385.58
48	$196.73	$238.60	$271.10	$300.77	$328.29	$359.45	$393.84
49	$200.69	$243.53	$276.86	$307.21	$335.36	$367.20	$402.40
50	$204.80	$248.66	$282.78	$313.88	$342.67	$375.26	$411.30
51	$209.03	$253.93	$288.96	$320.79	$350.25	$383.62	$420.53
52	$213.38	$259.42	$295.29	$327.96	$358.14	$392.28	$430.12
53	$217.86	$265.05	$301.88	$335.37	$366.30	$401.27	$440.06
54	$222.48	$270.90	$308.67	$343.06	$374.78	$410.62	$450.43
55	$227.25	$276.92	$315.74	$351.02	$383.57	$420.33	$461.19
56	$232.02	$282.70	$322.27	$358.28	$391.46	$429.04	$470.84
57	$237.04	$288.77	$329.18	$365.93	$399.82	$438.20	$481.03
58	$242.27	$295.12	$336.41	$373.99	$408.62	$447.90	$491.81
59	$247.77	$301.86	$344.02	$382.47	$417.92	$458.14	$503.20
60	$253.53	$308.89	$352.06	$391.42	$427.75	$468.98	$515.24
61	$259.62	$316.31	$360.51	$400.85	$438.13	$480.41	$527.97
62	$265.97	$324.12	$369.43	$410.83	$449.09	$492.52	$541.44
63	$272.05	$331.62	$378.07	$420.51	$459.83	$504.46	$554.78
64	$278.46	$339.55	$387.21	$430.75	$471.26	$517.16	$568.99
65	$285.21	$347.94	$396.87	$441.65	$483.39	$530.68	$584.12
66	$292.33	$356.76	$407.13	$453.20	$496.28	$545.05	$600.25
67	$299.81	$366.15	$417.99	$465.44	$509.99	$560.33	$617.38
68	$312.86	$381.52	$435.26	$484.50	$530.79	$583.18	$642.55
69	$327.07	$398.28	$454.06	$505.21	$553.46	$608.07	$669.96
70	$342.54	$416.54	$474.53	$527.80	$578.15	$635.18	$699.83
71	$359.39	$436.40	$496.82	$552.36	$605.07	$664.72	$732.38
72	$377.75	$458.01	$521.09	$579.14	$634.40	$696.88	$767.83
73	$397.49	$482.52	$549.44	$611.07	$669.49	$735.93	$812.08
74	$418.70	$508.89	$580.05	$645.62	$707.55	$778.39	$860.24
75	$441.49	$537.31	$613.10	$683.02	$748.89	$824.52	$912.57
76	$465.93	$567.96	$648.82	$723.51	$793.80	$874.71	$969.59
77	$492.27	$601.01	$687.42	$767.38	$842.54	$929.30	$1,031.68
78	$515.62	$629.04	$719.23	$802.93	$882.03	$973.77	$1,082.49
79	$540.85	$659.32	$753.67	$841.53	$925.01	$1,022.20	$1,137.87
80	$568.03	$692.05	$790.97	$883.39	$971.75	$1,074.90	$1,198.20
81	$597.33	$727.41	$831.34	$928.77	$1,022.55	$1,132.29	$1,263.92
82	$628.92	$765.55	$875.01	$977.96	$1,077.67	$1,194.65	$1,335.39
83	$660.17	$802.00	$915.50	$1,023.00	$1,130.47	$1,254.99	$1,405.20
84	$693.67	$841.09	$959.07	$1,071.46	$1,187.11	$1,319.82	$1,480.26
85	$729.97	$884.74	$1,009.00	$1,127.86	$1,250.80	$1,392.15	$1,563.33
86	$768.83	$931.41	$1,062.37	$1,188.11	$1,318.88	$1,469.57	$1,652.38
87	$810.40	$981.31	$1,119.40	$1,252.52	$1,391.67	$1,552.43	$1,747.86
88	$841.63	$1,016.32	$1,157.26	$1,293.52	$1,436.87	$1,603.61	$1,806.94
89	$874.42	$1,052.94	$1,196.75	$1,336.20	$1,483.87	$1,656.86	$1,868.46
90	$908.80	$1,091.20	$1,237.93	$1,380.62	$1,532.75	$1,712.29	$1,932.56
91	$944.89	$1,131.23	$1,280.86	$1,426.86	$1,583.60	$1,769.95	$1,999.32
92	$982.78	$1,173.05	$1,325.61	$1,474.97	$1,636.48	$1,829.95	$2,068.85
93	$1,011.27	$1,202.25	$1,354.80	$1,504.74	$1,668.14	$1,865.48	$2,109.83
94	$1,040.75	$1,232.33	$1,384.77	$1,535.22	$1,700.53	$1,901.84	$2,151.77
95	$1,071.30	$1,263.32	$1,415.54	$1,566.43	$1,733.64	$1,939.03	$2,194.70
96	$1,102.92	$1,295.26	$1,447.12	$1,598.41	$1,767.54	$1,977.10	$2,238.62
97	$1,135.65	$1,328.16	$1,479.55	$1,631.15	$1,802.21	$2,016.01	$2,283.58
98	$1,162.76	$1,355.27	$1,506.20	$1,657.99	$1,830.58	$2,047.88	$2,320.43
99	$1,185.08	$1,377.49	$1,527.96	$1,679.88	$1,853.71	$2,073.85	$2,350.43
100	$1,203.34	$1,395.61	$1,545.67	$1,697.67	$1,872.49	$2,094.91	$2,374.79

Policy Form Series: LTC2-VAL
Value
$10 Annual Rates After Increases of 5.97%
100 Day Elimination Period
50% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$28.93	$31.72	$33.97	$36.05	$38.10	$40.23	$42.73
31	$29.48	$32.36	$34.66	$36.79	$38.91	$41.12	$43.69
32	$30.03	$32.99	$35.38	$37.57	$39.75	$42.03	$44.67
33	$30.60	$33.65	$36.11	$38.35	$40.61	$42.94	$45.66
34	$31.17	$34.31	$36.85	$39.17	$41.47	$43.89	$46.69
35	$31.76	$35.00	$37.60	$39.99	$42.38	$44.85	$47.74
36	$32.76	$36.20	$38.99	$41.52	$44.05	$46.69	$49.73
37	$33.78	$37.45	$40.40	$43.11	$45.79	$48.60	$51.81
38	$34.84	$38.73	$41.88	$44.76	$47.60	$50.57	$53.97
39	$35.93	$40.09	$43.42	$46.47	$49.49	$52.65	$56.24
40	$37.06	$41.47	$45.02	$48.26	$51.45	$54.78	$58.58
41	$38.22	$42.91	$46.66	$50.10	$53.48	$57.02	$61.03
42	$39.43	$44.38	$48.36	$52.00	$55.61	$59.33	$63.58
43	$40.66	$45.92	$50.15	$54.00	$57.81	$61.77	$66.25
44	$41.94	$47.49	$51.98	$56.07	$60.11	$64.28	$69.02
45	$43.26	$49.13	$53.89	$58.22	$62.48	$66.91	$71.91
46	$45.12	$51.43	$56.51	$61.17	$65.72	$70.46	$75.81
47	$47.07	$53.81	$59.26	$64.24	$69.13	$74.19	$79.90
48	$49.10	$56.33	$62.16	$67.50	$72.72	$78.14	$84.25
49	$51.23	$58.95	$65.20	$70.90	$76.49	$82.29	$88.81
50	$53.43	$61.71	$68.38	$74.49	$80.47	$86.66	$93.62
51	$55.73	$64.58	$71.73	$78.26	$84.64	$91.25	$98.69
52	$58.11	$67.59	$75.23	$82.19	$89.03	$96.10	$104.03
53	$60.64	$70.72	$78.91	$86.37	$93.65	$101.20	$109.66
54	$63.23	$74.02	$82.76	$90.72	$98.51	$106.56	$115.61
55	$65.96	$77.49	$86.80	$95.31	$103.61	$112.24	$121.87
56	$69.69	$81.99	$91.96	$101.05	$109.95	$119.18	$129.53
57	$73.59	$86.76	$97.42	$107.16	$116.66	$126.55	$137.63
58	$77.74	$91.81	$103.21	$113.61	$123.79	$134.38	$146.27
59	$82.11	$97.15	$109.34	$120.47	$131.37	$142.70	$155.44
60	$86.74	$102.81	$115.84	$127.74	$139.40	$151.52	$165.18
61	$91.61	$108.79	$122.71	$135.44	$147.91	$160.90	$175.53
62	$96.77	$115.12	$130.00	$143.60	$156.95	$170.84	$186.53
63	$102.07	$121.75	$137.70	$152.28	$166.61	$181.54	$198.42
64	$107.65	$128.74	$145.84	$161.48	$176.85	$192.91	$211.08
65	$113.57	$136.14	$154.46	$171.23	$187.74	$204.97	$224.53
66	$119.80	$143.97	$163.60	$181.56	$199.28	$217.78	$238.85
67	$126.37	$152.25	$173.26	$192.54	$211.54	$231.41	$254.05
68	$138.14	$166.19	$188.99	$209.91	$230.55	$252.20	$276.92
69	$151.01	$181.41	$206.13	$228.84	$251.30	$274.85	$301.81
70	$165.09	$198.03	$224.83	$249.50	$273.89	$299.53	$328.96
71	$180.48	$216.15	$245.24	$272.00	$298.54	$326.45	$358.55
72	$197.31	$235.94	$267.48	$296.54	$325.39	$355.76	$390.81
73	$213.23	$255.80	$290.61	$322.75	$354.66	$388.34	$427.25
74	$230.47	$277.34	$315.75	$351.27	$386.58	$423.89	$467.11
75	$249.09	$300.67	$343.06	$382.30	$421.36	$462.69	$510.67
76	$269.22	$325.97	$372.72	$416.08	$459.26	$505.05	$558.30
77	$290.98	$353.41	$404.94	$452.84	$500.59	$551.29	$610.39
78	$312.99	$380.32	$435.96	$487.80	$539.73	$595.11	$659.92
79	$336.69	$409.23	$469.35	$525.48	$581.92	$642.43	$713.47
80	$362.17	$440.38	$505.29	$566.07	$627.43	$693.51	$771.38
81	$389.60	$473.86	$543.99	$609.78	$676.48	$748.64	$833.96
82	$419.08	$509.92	$585.64	$656.87	$729.37	$808.15	$901.65
83	$447.84	$544.35	$624.88	$700.89	$778.77	$863.98	$965.55
84	$478.56	$581.11	$666.77	$747.86	$831.50	$923.68	$1,033.96
85	$511.38	$620.34	$711.45	$797.98	$887.81	$987.50	$1,107.24
86	$546.43	$662.23	$759.15	$851.45	$947.91	$1,055.75	$1,185.71
87	$583.93	$706.95	$810.03	$908.50	$1,012.11	$1,128.69	$1,269.73
88	$611.57	$737.67	$843.01	$944.00	$1,051.31	$1,173.18	$1,321.08
89	$640.53	$769.72	$877.33	$980.87	$1,092.02	$1,219.43	$1,374.51
90	$670.85	$803.17	$913.04	$1,019.19	$1,134.30	$1,267.50	$1,430.10
91	$702.61	$838.05	$950.21	$1,059.00	$1,178.23	$1,317.45	$1,487.94
92	$735.88	$874.48	$988.90	$1,100.37	$1,223.85	$1,369.38	$1,548.09
93	$760.49	$899.39	$1,013.50	$1,125.37	$1,250.74	$1,399.77	$1,583.15
94	$785.94	$925.02	$1,038.72	$1,150.94	$1,278.22	$1,430.82	$1,618.96
95	$812.22	$951.38	$1,064.59	$1,177.10	$1,306.31	$1,462.56	$1,655.59
96	$839.37	$978.51	$1,091.08	$1,203.86	$1,335.02	$1,495.02	$1,693.05
97	$867.44	$1,006.40	$1,118.23	$1,231.21	$1,364.35	$1,528.17	$1,731.36
98	$890.64	$1,029.35	$1,140.50	$1,253.59	$1,388.33	$1,555.30	$1,762.72
99	$909.71	$1,048.11	$1,158.67	$1,271.83	$1,407.85	$1,577.37	$1,788.23
100	$925.28	$1,063.41	$1,173.43	$1,286.63	$1,423.69	$1,595.30	$1,808.96

Policy Form Series: LTC2-VAL
Value
$10 Annual Rates After Increases of 5.97%
100 Day Elimination Period
50% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$54.72	$63.27	$69.75	$75.87	$81.65	$88.17	$95.69
31	$55.54	$64.23	$70.80	$77.02	$82.90	$89.53	$97.16
32	$56.35	$65.19	$71.88	$78.19	$84.17	$90.91	$98.66
33	$57.19	$66.16	$72.96	$79.37	$85.46	$92.29	$100.15
34	$58.03	$67.15	$74.06	$80.58	$86.75	$93.72	$101.68
35	$58.90	$68.17	$75.17	$81.80	$88.10	$95.15	$103.23
36	$60.93	$70.65	$78.02	$84.97	$91.52	$98.92	$107.37
37	$63.04	$73.24	$80.97	$88.24	$95.12	$102.85	$111.66
38	$65.23	$75.91	$84.02	$91.64	$98.83	$106.91	$116.12
39	$67.47	$78.69	$87.20	$95.20	$102.70	$111.18	$120.77
40	$69.82	$81.58	$90.50	$98.89	$106.72	$115.56	$125.58
41	$72.25	$84.57	$93.90	$102.69	$110.89	$120.15	$130.62
42	$74.75	$87.66	$97.43	$106.65	$115.23	$124.89	$135.85
43	$77.34	$90.86	$101.14	$110.79	$119.76	$129.88	$141.30
44	$80.03	$94.18	$104.94	$115.06	$124.45	$134.99	$146.95
45	$82.80	$97.62	$108.92	$119.50	$129.30	$140.37	$152.82
46	$86.31	$101.97	$113.86	$125.06	$135.35	$147.01	$160.14
47	$89.98	$106.48	$119.04	$130.83	$141.70	$153.95	$167.77
48	$93.80	$111.20	$124.47	$136.90	$148.33	$161.23	$175.82
49	$97.80	$116.13	$130.12	$143.22	$155.28	$168.86	$184.19
50	$101.95	$121.30	$136.04	$149.87	$162.54	$176.84	$193.00
51	$106.29	$126.67	$142.22	$156.79	$170.15	$185.23	$202.21
52	$110.79	$132.30	$148.70	$164.03	$178.12	$193.98	$211.90
53	$115.51	$138.15	$155.47	$171.65	$186.45	$203.16	$222.02
54	$120.40	$144.27	$162.52	$179.59	$195.18	$212.77	$232.62
55	$125.54	$150.68	$169.92	$187.90	$204.31	$222.85	$243.77
56	$131.28	$157.67	$177.90	$196.78	$214.04	$233.54	$255.56
57	$137.27	$165.00	$186.24	$206.09	$224.24	$244.73	$267.92
58	$143.56	$172.68	$194.97	$215.85	$234.92	$256.47	$280.89
59	$150.12	$180.72	$204.13	$226.07	$246.11	$268.77	$294.50
60	$157.00	$189.10	$213.71	$236.75	$257.83	$281.66	$308.77
61	$164.19	$197.89	$223.73	$247.95	$270.09	$295.17	$323.71
62	$171.70	$207.10	$234.22	$259.67	$282.97	$309.30	$339.37
63	$179.23	$216.43	$244.97	$271.74	$296.26	$324.06	$355.80
64	$187.05	$226.17	$256.20	$284.37	$310.20	$339.49	$373.01
65	$195.26	$236.36	$267.93	$297.58	$324.80	$355.65	$391.05
66	$203.82	$247.00	$280.20	$311.38	$340.06	$372.55	$409.98
67	$212.75	$258.12	$293.05	$325.86	$356.05	$390.30	$429.78
68	$227.39	$275.53	$312.60	$347.50	$379.63	$416.12	$458.29
69	$243.01	$294.11	$333.48	$370.56	$404.79	$443.64	$488.69
70	$259.75	$313.93	$355.76	$395.19	$431.57	$472.98	$521.10
71	$277.63	$335.08	$379.51	$421.42	$460.17	$504.28	$555.68
72	$296.75	$357.67	$404.85	$449.41	$490.65	$537.62	$592.51
73	$316.69	$382.50	$433.60	$481.89	$526.61	$577.64	$637.43
74	$338.00	$409.08	$464.37	$516.73	$565.21	$620.61	$685.77
75	$360.73	$437.48	$497.35	$554.08	$606.65	$666.80	$737.76
76	$384.99	$467.84	$532.66	$594.12	$651.12	$716.44	$793.70
77	$410.89	$500.34	$570.47	$637.07	$698.85	$769.77	$853.88
78	$435.53	$530.30	$604.67	$675.53	$741.65	$817.80	$908.44
79	$461.68	$561.99	$640.94	$716.31	$787.09	$868.85	$966.51
80	$489.37	$595.60	$679.37	$759.57	$835.32	$923.08	$1,028.28
81	$518.72	$631.24	$720.10	$805.43	$886.51	$980.67	$1,093.98
82	$549.84	$668.98	$763.28	$854.08	$940.81	$1,041.90	$1,163.92
83	$581.03	$705.89	$804.74	$900.31	$992.58	$1,100.58	$1,231.43
84	$614.00	$744.83	$848.46	$949.05	$1,047.18	$1,162.60	$1,302.85
85	$646.82	$784.06	$893.14	$999.17	$1,103.49	$1,226.42	$1,376.13
86	$681.87	$825.95	$940.84	$1,052.64	$1,163.59	$1,294.67	$1,454.60
87	$719.37	$870.67	$991.72	$1,109.69	$1,227.79	$1,367.61	$1,538.62
88	$747.01	$901.39	$1,024.70	$1,145.19	$1,266.99	$1,412.10	$1,589.97
89	$775.97	$933.44	$1,059.02	$1,182.06	$1,307.70	$1,458.35	$1,643.40
90	$806.29	$966.89	$1,094.73	$1,220.38	$1,349.98	$1,506.42	$1,698.99
91	$838.05	$1,001.77	$1,131.90	$1,260.19	$1,393.91	$1,556.37	$1,756.83
92	$871.32	$1,038.20	$1,170.59	$1,301.56	$1,439.53	$1,608.30	$1,816.98
93	$895.93	$1,063.11	$1,195.19	$1,326.56	$1,466.42	$1,638.69	$1,852.04
94	$921.38	$1,088.74	$1,220.41	$1,352.13	$1,493.90	$1,669.74	$1,887.85
95	$947.66	$1,115.10	$1,246.28	$1,378.29	$1,521.99	$1,701.48	$1,924.48
96	$974.81	$1,142.23	$1,272.77	$1,405.05	$1,550.70	$1,733.94	$1,961.94
97	$1,002.88	$1,170.12	$1,299.92	$1,432.40	$1,580.03	$1,767.09	$2,000.25
98	$1,026.08	$1,193.07	$1,322.19	$1,454.78	$1,604.01	$1,794.22	$2,031.61
99	$1,045.15	$1,211.83	$1,340.36	$1,473.02	$1,623.53	$1,816.29	$2,057.12
100	$1,060.72	$1,227.13	$1,355.12	$1,487.82	$1,639.37	$1,834.22	$2,077.85

Policy Form Series: LTC2-VAL
Value
$10 Annual Rates After Increases of 5.97%
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$143.84	$169.79	$190.63	$208.62	$226.79	$247.92	$271.42
31	$145.53	$171.78	$192.85	$211.06	$229.42	$250.81	$274.62
32	$147.22	$173.80	$195.12	$213.54	$232.14	$253.76	$277.83
33	$148.96	$175.85	$197.42	$216.03	$234.86	$256.75	$281.07
34	$150.70	$177.90	$199.74	$218.58	$237.61	$259.75	$284.38
35	$152.47	$180.00	$202.07	$221.15	$240.41	$262.80	$287.72
36	$154.29	$182.25	$204.68	$224.02	$243.50	$266.20	$291.38
37	$156.14	$184.55	$207.35	$226.96	$246.69	$269.66	$295.15
38	$158.03	$186.87	$210.06	$229.98	$249.94	$273.21	$299.03
39	$159.96	$189.31	$212.87	$233.06	$253.29	$276.89	$302.99
40	$161.94	$191.75	$215.75	$236.25	$256.70	$280.62	$307.06
41	$163.93	$194.27	$218.66	$239.47	$260.23	$284.47	$311.27
42	$166.01	$196.82	$221.65	$242.77	$263.84	$288.41	$315.57
43	$168.10	$199.46	$224.75	$246.20	$267.55	$292.48	$320.00
44	$170.25	$202.14	$227.88	$249.70	$271.37	$296.64	$324.52
45	$172.44	$204.87	$231.11	$253.28	$275.26	$300.93	$329.21
46	$175.80	$209.00	$235.81	$258.48	$280.89	$307.10	$336.02
47	$179.28	$213.22	$240.66	$263.82	$286.72	$313.49	$343.04
48	$182.86	$217.60	$245.68	$269.37	$292.75	$320.12	$350.37
49	$186.54	$222.10	$250.87	$275.08	$299.00	$327.00	$357.93
50	$190.31	$226.77	$256.23	$281.03	$305.47	$334.11	$365.78
51	$194.23	$231.56	$261.78	$287.18	$312.17	$341.49	$373.92
52	$198.22	$236.53	$267.49	$293.50	$319.10	$349.14	$382.37
53	$202.40	$241.62	$273.43	$300.11	$326.33	$357.06	$391.15
54	$206.64	$246.92	$279.56	$306.93	$333.78	$365.31	$400.28
55	$211.04	$252.40	$285.91	$313.99	$341.52	$373.89	$409.76
56	$215.50	$257.66	$291.84	$320.48	$348.61	$381.63	$418.35
57	$220.13	$263.19	$298.10	$327.33	$356.04	$389.80	$427.40
58	$225.02	$269.01	$304.66	$334.54	$363.89	$398.44	$436.99
59	$230.13	$275.12	$311.57	$342.16	$372.21	$407.58	$447.11
60	$235.51	$281.55	$318.87	$350.17	$380.97	$417.20	$457.81
61	$241.12	$288.30	$326.52	$358.63	$390.21	$427.39	$469.12
62	$247.04	$295.42	$334.62	$367.55	$399.99	$438.15	$481.08
63	$252.62	$302.21	$342.38	$376.23	$409.65	$448.85	$492.97
64	$258.52	$309.36	$350.55	$385.43	$419.89	$460.22	$505.63
65	$264.73	$316.89	$359.24	$395.19	$430.79	$472.29	$519.09
66	$271.28	$324.88	$368.42	$405.52	$442.33	$485.10	$533.41
67	$278.15	$333.32	$378.13	$416.50	$454.59	$498.73	$548.61
68	$290.42	$347.53	$393.98	$433.87	$473.60	$519.52	$571.48
69	$303.78	$363.02	$411.23	$452.80	$494.35	$542.17	$596.37
70	$318.35	$379.93	$430.06	$473.49	$516.94	$566.85	$623.54
71	$334.25	$398.31	$450.59	$495.99	$541.59	$593.77	$653.13
72	$351.59	$418.38	$472.95	$520.53	$568.44	$623.08	$685.39
73	$369.77	$440.56	$498.43	$548.57	$598.94	$657.15	$724.04
74	$389.32	$464.43	$525.96	$578.91	$632.09	$694.20	$766.11
75	$410.27	$490.12	$555.68	$611.82	$668.10	$734.51	$811.92
76	$432.78	$517.83	$587.78	$647.47	$707.25	$778.39	$861.81
77	$456.96	$547.68	$622.46	$686.12	$749.82	$826.14	$916.18
78	$478.38	$572.90	$650.90	$717.50	$784.62	$865.28	$960.89
79	$501.48	$600.15	$681.71	$751.66	$822.52	$907.99	$1,009.69
80	$526.40	$629.63	$715.11	$788.78	$863.82	$954.56	$1,062.91
81	$553.24	$661.48	$751.32	$829.06	$908.73	$1,005.24	$1,120.91
82	$582.15	$695.91	$790.49	$872.81	$957.58	$1,060.37	$1,184.06
83	$610.20	$727.87	$825.72	$914.21	$1,004.80	$1,114.05	$1,246.11
84	$640.19	$762.20	$863.69	$958.60	$1,055.38	$1,171.62	$1,312.67
85	$673.01	$801.43	$908.37	$1,008.72	$1,111.69	$1,235.44	$1,385.95
86	$708.06	$843.32	$956.07	$1,062.19	$1,171.79	$1,303.69	$1,464.42
87	$745.56	$888.04	$1,006.95	$1,119.24	$1,235.99	$1,376.63	$1,548.44
88	$773.20	$918.76	$1,039.93	$1,154.74	$1,275.19	$1,421.12	$1,599.79
89	$802.16	$950.81	$1,074.25	$1,191.61	$1,315.90	$1,467.37	$1,653.22
90	$832.48	$984.26	$1,109.96	$1,229.93	$1,358.18	$1,515.44	$1,708.81
91	$864.24	$1,019.14	$1,147.13	$1,269.74	$1,402.11	$1,565.39	$1,766.65
92	$897.51	$1,055.57	$1,185.82	$1,311.11	$1,447.73	$1,617.32	$1,826.80
93	$922.12	$1,080.48	$1,210.42	$1,336.11	$1,474.62	$1,647.71	$1,861.86
94	$947.57	$1,106.11	$1,235.64	$1,361.68	$1,502.10	$1,678.76	$1,897.67
95	$973.85	$1,132.47	$1,261.51	$1,387.84	$1,530.19	$1,710.50	$1,934.30
96	$1,001.00	$1,159.60	$1,288.00	$1,414.60	$1,558.90	$1,742.96	$1,971.76
97	$1,029.07	$1,187.49	$1,315.15	$1,441.95	$1,588.23	$1,776.11	$2,010.07
98	$1,052.27	$1,210.44	$1,337.42	$1,464.33	$1,612.21	$1,803.24	$2,041.43
99	$1,071.34	$1,229.20	$1,355.59	$1,482.57	$1,631.73	$1,825.31	$2,066.94
100	$1,086.91	$1,244.50	$1,370.35	$1,497.37	$1,647.57	$1,843.24	$2,087.67

Policy Form Series: LTC2-VAL
Value with Indemnity
$10 Annual Rates After Increases of 5.97%
100 Day Elimination Period
100% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$31.37	$35.38	$38.62	$41.65	$44.75	$48.01	$51.75
31	$31.99	$36.13	$39.46	$42.56	$45.78	$49.12	$53.00
32	$32.62	$36.88	$40.30	$43.51	$46.83	$50.25	$54.25
33	$33.26	$37.65	$41.17	$44.49	$47.89	$51.42	$55.53
34	$33.91	$38.42	$42.06	$45.48	$48.96	$52.64	$56.82
35	$34.58	$39.24	$42.99	$46.49	$50.09	$53.85	$58.16
36	$35.75	$40.70	$44.70	$48.41	$52.23	$56.25	$60.82
37	$36.97	$42.23	$46.46	$50.42	$54.49	$58.72	$63.57
38	$38.24	$43.83	$48.32	$52.52	$56.85	$61.35	$66.47
39	$39.52	$45.46	$50.25	$54.71	$59.29	$64.07	$69.48
40	$40.88	$47.15	$52.23	$56.99	$61.85	$66.91	$72.64
41	$42.24	$48.93	$54.32	$59.36	$64.54	$69.88	$75.93
42	$43.67	$50.76	$56.47	$61.82	$67.31	$73.00	$79.37
43	$45.15	$52.67	$58.74	$64.40	$70.21	$76.26	$83.00
44	$46.67	$54.65	$61.07	$67.10	$73.25	$79.66	$86.75
45	$48.28	$56.70	$63.49	$69.87	$76.41	$83.19	$90.70
46	$50.50	$59.53	$66.83	$73.65	$80.63	$87.90	$95.90
47	$52.82	$62.49	$70.31	$77.62	$85.11	$92.89	$101.43
48	$55.25	$65.61	$74.00	$81.83	$89.85	$98.16	$107.29
49	$57.80	$68.89	$77.86	$86.25	$94.81	$103.72	$113.46
50	$60.46	$72.33	$81.94	$90.88	$100.08	$109.59	$119.99
51	$63.26	$75.95	$86.21	$95.81	$105.63	$115.80	$126.91
52	$66.18	$79.74	$90.72	$100.99	$111.48	$122.38	$134.22
53	$69.23	$83.72	$95.45	$106.45	$117.68	$129.30	$141.94
54	$72.42	$87.92	$100.44	$112.18	$124.20	$136.65	$150.14
55	$75.75	$92.31	$105.73	$118.24	$131.09	$144.38	$158.79
56	$80.18	$97.86	$112.22	$125.62	$139.35	$153.58	$169.04
57	$84.83	$103.75	$119.11	$133.45	$148.15	$163.42	$179.97
58	$89.77	$110.01	$126.42	$141.79	$157.52	$173.85	$191.59
59	$94.99	$116.65	$134.19	$150.63	$167.46	$184.96	$203.96
60	$100.52	$123.68	$142.43	$160.03	$178.04	$196.78	$217.13
61	$106.38	$131.15	$151.21	$170.01	$189.28	$209.35	$231.15
62	$112.56	$139.05	$160.51	$180.61	$201.24	$222.71	$246.09
63	$119.05	$147.44	$170.46	$192.02	$214.18	$237.22	$262.38
64	$125.91	$156.35	$181.02	$204.18	$227.93	$252.69	$279.79
65	$133.16	$165.79	$192.24	$217.06	$242.57	$269.19	$298.34
66	$140.82	$175.81	$204.16	$230.79	$258.17	$286.76	$318.11
67	$148.95	$186.43	$216.83	$245.38	$274.76	$305.45	$339.19
68	$162.62	$203.24	$236.20	$267.19	$299.12	$332.50	$369.28
69	$177.55	$221.56	$257.31	$290.95	$325.63	$361.94	$402.06
70	$193.86	$241.56	$280.29	$316.81	$354.49	$394.01	$437.72
71	$211.64	$263.33	$305.32	$344.97	$385.92	$428.91	$476.55
72	$231.07	$287.09	$332.62	$375.64	$420.12	$466.89	$518.84
73	$250.41	$312.12	$362.38	$409.94	$459.18	$511.02	$568.63
74	$271.40	$339.36	$394.80	$447.39	$501.87	$559.31	$623.22
75	$294.13	$368.95	$430.14	$488.21	$548.51	$612.17	$683.04
76	$318.78	$401.16	$468.63	$532.77	$599.49	$670.02	$748.63
77	$345.48	$436.17	$510.55	$581.45	$655.20	$733.35	$820.47
78	$372.50	$470.44	$550.86	$627.69	$707.85	$793.08	$888.52
79	$401.60	$507.40	$594.39	$677.64	$764.74	$857.68	$962.20
80	$432.98	$547.28	$641.33	$731.56	$826.19	$927.55	$1,042.01
81	$466.83	$590.31	$692.00	$789.76	$892.58	$1,003.10	$1,128.42
82	$503.32	$636.70	$746.63	$852.59	$964.30	$1,084.81	$1,222.00
83	$540.12	$682.75	$800.35	$913.93	$1,034.03	$1,164.34	$1,313.51
84	$579.57	$732.17	$857.93	$979.66	$1,108.82	$1,249.67	$1,411.85
85	$621.95	$785.15	$919.63	$1,050.16	$1,189.03	$1,341.30	$1,517.58
86	$667.41	$841.97	$985.79	$1,125.68	$1,275.02	$1,439.61	$1,631.21
87	$716.21	$902.91	$1,056.72	$1,206.67	$1,367.23	$1,545.13	$1,753.36
88	$753.85	$947.55	$1,106.30	$1,261.15	$1,427.59	$1,613.27	$1,831.68
89	$793.48	$994.38	$1,158.20	$1,318.11	$1,490.60	$1,684.37	$1,913.51
90	$835.18	$1,043.55	$1,212.55	$1,377.64	$1,556.42	$1,758.63	$1,999.01
91	$879.11	$1,095.14	$1,269.45	$1,439.84	$1,625.12	$1,836.19	$2,088.31
92	$925.30	$1,149.28	$1,329.01	$1,504.85	$1,696.88	$1,917.13	$2,181.62
93	$961.17	$1,189.15	$1,370.40	$1,547.81	$1,742.55	$1,967.71	$2,238.96
94	$998.42	$1,230.39	$1,413.11	$1,591.98	$1,789.50	$2,019.59	$2,297.79
95	$1,037.11	$1,273.08	$1,457.13	$1,637.43	$1,837.71	$2,072.85	$2,358.16
96	$1,077.32	$1,317.26	$1,502.52	$1,684.17	$1,887.21	$2,127.51	$2,420.12
97	$1,119.07	$1,362.94	$1,549.34	$1,732.25	$1,938.03	$2,183.63	$2,483.73
98	$1,153.78	$1,400.75	$1,587.95	$1,771.80	$1,979.79	$2,229.69	$2,535.92
99	$1,182.39	$1,431.86	$1,619.64	$1,804.18	$2,013.92	$2,267.34	$2,578.59
100	$1,205.86	$1,457.29	$1,645.46	$1,830.53	$2,041.71	$2,297.93	$2,613.28

Policy Form Series: LTC2-VAL
Value with Indemnity
$10 Annual Rates After Increases of 5.97%
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$65.48	$79.71	$91.18	$101.89	$112.91	$124.38	$137.52
31	$66.44	$80.92	$92.59	$103.45	$114.64	$126.31	$139.66
32	$67.44	$82.16	$94.01	$105.07	$116.43	$128.28	$141.81
33	$68.45	$83.39	$95.43	$106.70	$118.23	$130.28	$144.03
34	$69.45	$84.67	$96.89	$108.33	$120.05	$132.32	$146.24
35	$70.52	$85.95	$98.39	$110.01	$121.92	$134.36	$148.52
36	$73.06	$89.24	$102.30	$114.47	$126.95	$140.01	$154.76
37	$75.70	$92.67	$106.33	$119.09	$132.19	$145.86	$161.27
38	$78.45	$96.23	$110.55	$123.93	$137.66	$151.98	$168.08
39	$81.30	$99.93	$114.91	$128.96	$143.34	$158.33	$175.12
40	$84.22	$103.75	$119.46	$134.20	$149.26	$164.96	$182.49
41	$87.28	$107.73	$124.22	$139.62	$155.42	$171.87	$190.15
42	$90.43	$111.84	$129.11	$145.28	$161.84	$179.06	$198.14
43	$93.71	$116.11	$134.24	$151.20	$168.51	$186.58	$206.50
44	$97.11	$120.57	$139.55	$157.33	$175.50	$194.39	$215.17
45	$100.63	$125.19	$145.07	$163.70	$182.75	$202.52	$224.23
46	$105.07	$130.95	$151.94	$171.59	$191.67	$212.54	$235.36
47	$109.69	$136.98	$159.13	$179.84	$201.03	$223.04	$247.03
48	$114.51	$143.32	$166.65	$188.53	$210.85	$234.06	$259.32
49	$119.57	$149.94	$174.53	$197.59	$221.17	$245.64	$272.20
50	$124.84	$156.83	$182.79	$207.09	$231.96	$257.75	$285.71
51	$130.36	$164.05	$191.41	$217.07	$243.29	$270.48	$299.92
52	$136.13	$171.61	$200.47	$227.53	$255.17	$283.84	$314.82
53	$142.13	$179.52	$209.97	$238.49	$267.65	$297.89	$330.46
54	$148.39	$187.80	$219.89	$249.97	$280.72	$312.59	$346.89
55	$154.91	$196.48	$230.29	$262.01	$294.43	$328.02	$364.10
56	$162.16	$205.77	$241.32	$274.65	$308.70	$344.03	$382.03
57	$169.70	$215.53	$252.86	$287.88	$323.70	$360.85	$400.83
58	$177.63	$225.75	$264.96	$301.76	$339.41	$378.44	$420.53
59	$185.89	$236.43	$277.65	$316.32	$355.90	$396.94	$441.22
60	$194.55	$247.64	$290.90	$331.57	$373.17	$416.31	$462.94
61	$203.61	$259.39	$304.83	$347.55	$391.29	$436.64	$485.70
62	$213.09	$271.68	$319.43	$364.32	$410.30	$457.96	$509.60
63	$222.78	$284.31	$334.57	$381.79	$430.25	$480.44	$535.00
64	$232.85	$297.60	$350.43	$400.15	$451.10	$504.06	$561.66
65	$243.41	$311.50	$367.06	$419.35	$473.02	$528.82	$589.67
66	$254.46	$326.01	$384.45	$439.50	$496.02	$554.80	$619.05
67	$265.99	$341.24	$402.68	$460.60	$520.13	$582.06	$649.90
68	$283.80	$363.57	$428.85	$490.38	$553.68	$619.63	$692.04
69	$302.80	$387.42	$456.69	$522.09	$589.42	$659.62	$736.91
70	$323.08	$412.81	$486.34	$555.83	$627.48	$702.23	$784.66
71	$344.70	$439.88	$517.90	$591.79	$667.96	$747.59	$835.51
72	$367.78	$468.71	$551.54	$630.04	$711.06	$795.84	$889.66
73	$393.10	$502.08	$591.73	$676.79	$764.72	$856.86	$958.86
74	$420.21	$537.83	$634.83	$727.01	$822.44	$922.54	$1,033.46
75	$449.16	$576.15	$681.05	$780.95	$884.50	$993.26	$1,113.88
76	$480.14	$617.18	$730.66	$838.88	$951.25	$1,069.40	$1,200.52
77	$513.26	$661.13	$783.86	$901.16	$1,023.04	$1,151.39	$1,293.92
78	$545.07	$702.08	$832.48	$957.36	$1,087.46	$1,224.97	$1,378.38
79	$578.85	$745.53	$884.11	$1,017.07	$1,155.96	$1,303.26	$1,468.34
80	$614.75	$791.68	$938.91	$1,080.54	$1,228.77	$1,386.54	$1,564.19
81	$652.88	$840.68	$997.15	$1,147.92	$1,306.14	$1,475.18	$1,666.25
82	$693.38	$892.76	$1,058.97	$1,219.52	$1,388.42	$1,569.47	$1,775.02
83	$735.87	$946.39	$1,121.88	$1,291.67	$1,470.74	$1,663.76	$1,884.22
84	$780.94	$1,003.29	$1,188.50	$1,368.05	$1,557.98	$1,763.73	$2,000.13
85	$819.80	$1,050.60	$1,242.98	$1,429.89	$1,628.09	$1,843.63	$2,092.02
86	$861.44	$1,101.23	$1,301.25	$1,496.01	$1,703.09	$1,929.23	$2,190.62
87	$906.05	$1,155.44	$1,363.61	$1,566.76	$1,783.38	$2,020.89	$2,296.39
88	$940.00	$1,194.15	$1,405.82	$1,612.67	$1,834.05	$2,078.09	$2,362.28
89	$975.71	$1,234.68	$1,449.89	$1,660.54	$1,886.81	$2,137.64	$2,430.95
90	$1,013.20	$1,277.14	$1,495.90	$1,710.43	$1,941.75	$2,199.66	$2,502.52
91	$1,052.62	$1,321.57	$1,543.95	$1,762.42	$1,998.96	$2,264.27	$2,577.11
92	$1,094.03	$1,368.08	$1,594.13	$1,816.60	$2,058.54	$2,331.53	$2,654.87
93	$1,125.65	$1,401.20	$1,627.53	$1,850.80	$2,094.76	$2,371.74	$2,700.97
94	$1,158.46	$1,435.37	$1,661.87	$1,885.86	$2,131.88	$2,412.89	$2,748.18
95	$1,192.46	$1,470.62	$1,697.18	$1,921.83	$2,169.88	$2,455.02	$2,796.51
96	$1,227.72	$1,507.02	$1,733.48	$1,958.72	$2,208.81	$2,498.14	$2,846.00
97	$1,264.29	$1,544.57	$1,770.82	$1,996.54	$2,248.68	$2,542.31	$2,896.70
98	$1,294.61	$1,575.56	$1,801.51	$2,027.58	$2,281.34	$2,578.46	$2,938.21
99	$1,319.60	$1,600.98	$1,826.64	$2,052.93	$2,307.96	$2,607.96	$2,972.08
100	$1,340.05	$1,621.74	$1,847.09	$2,073.52	$2,329.61	$2,631.89	$2,999.59

Policy Form Series: LTC2-VAL
Value with Indemnity
$10 Annual Rates After Increases of 5.97%
100 Day Elimination Period
100% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$187.05	$238.64	$280.31	$319.38	$359.34	$400.95	$447.20
31	$189.23	$241.43	$283.62	$323.11	$363.54	$405.62	$452.46
32	$191.47	$244.27	$286.94	$326.92	$367.81	$410.39	$457.77
33	$193.71	$247.12	$290.28	$330.73	$372.11	$415.20	$463.16
34	$195.97	$250.02	$293.69	$334.60	$376.48	$420.06	$468.54
35	$198.25	$252.95	$297.15	$338.53	$380.89	$424.98	$474.04
36	$200.60	$256.15	$301.05	$343.09	$386.16	$430.90	$480.52
37	$202.99	$259.36	$304.98	$347.73	$391.45	$436.89	$487.07
38	$205.41	$262.65	$308.98	$352.42	$396.86	$442.97	$493.73
39	$207.82	$265.90	$313.04	$357.19	$402.31	$449.13	$500.45
40	$210.30	$269.27	$317.12	$362.01	$407.87	$455.36	$507.27
41	$212.78	$272.66	$321.28	$366.89	$413.48	$461.70	$514.19
42	$215.29	$276.07	$325.50	$371.84	$419.17	$468.13	$521.19
43	$217.82	$279.55	$329.77	$376.85	$424.95	$474.66	$528.31
44	$220.41	$283.05	$334.07	$381.95	$430.83	$481.24	$535.49
45	$223.03	$286.63	$338.46	$387.10	$436.76	$487.94	$542.82
46	$227.60	$292.66	$345.77	$395.62	$446.48	$498.90	$555.02
47	$232.21	$298.82	$353.23	$404.30	$456.42	$510.13	$567.58
48	$236.94	$305.11	$360.85	$413.19	$466.59	$521.62	$580.38
49	$241.78	$311.55	$368.63	$422.27	$476.98	$533.36	$593.47
50	$246.69	$318.11	$376.60	$431.52	$487.60	$545.34	$606.85
51	$251.73	$324.82	$384.71	$441.01	$498.45	$557.61	$620.53
52	$256.85	$331.64	$393.01	$450.70	$509.53	$570.14	$634.54
53	$262.08	$338.64	$401.49	$460.62	$520.90	$582.99	$648.87
54	$267.41	$345.76	$410.16	$470.73	$532.51	$596.07	$663.51
55	$272.86	$353.05	$419.03	$481.07	$544.36	$609.49	$678.46
56	$279.08	$361.05	$428.51	$491.97	$556.72	$623.43	$694.25
57	$285.38	$369.22	$438.20	$503.11	$569.42	$637.72	$710.42
58	$291.85	$377.61	$448.13	$514.51	$582.38	$652.31	$726.94
59	$298.48	$386.15	$458.26	$526.17	$595.63	$667.24	$743.82
60	$305.25	$394.92	$468.62	$538.09	$609.18	$682.54	$761.13
61	$312.16	$403.88	$479.25	$550.27	$623.04	$698.16	$778.82
62	$319.24	$413.03	$490.10	$562.73	$637.25	$714.15	$796.95
63	$327.15	$423.43	$502.60	$577.28	$653.90	$733.01	$818.47
64	$335.23	$434.09	$515.43	$592.20	$670.98	$752.42	$840.58
65	$343.52	$445.06	$528.61	$607.49	$688.51	$772.35	$863.31
66	$352.01	$456.26	$542.09	$623.21	$706.53	$792.80	$886.62
67	$360.70	$467.80	$555.92	$639.31	$724.99	$813.78	$910.56
68	$377.19	$488.41	$580.10	$666.84	$756.07	$848.57	$949.72
69	$394.44	$509.98	$605.27	$695.55	$788.43	$884.85	$990.57
70	$412.47	$532.52	$631.59	$725.50	$822.19	$922.73	$1,033.16
71	$431.31	$556.03	$659.01	$756.73	$857.42	$962.20	$1,077.61
72	$451.03	$580.57	$687.65	$789.32	$894.13	$1,003.33	$1,123.94
73	$475.74	$613.32	$727.32	$835.73	$947.63	$1,064.38	$1,193.42
74	$501.82	$647.94	$769.27	$884.87	$1,004.32	$1,129.12	$1,267.19
75	$529.32	$684.52	$813.65	$936.91	$1,064.40	$1,197.79	$1,345.52
76	$558.35	$723.17	$860.60	$991.97	$1,128.06	$1,270.64	$1,428.69
77	$588.95	$763.98	$910.23	$1,050.31	$1,195.55	$1,347.91	$1,516.99
78	$619.29	$802.98	$956.55	$1,103.89	$1,257.10	$1,418.40	$1,598.26
79	$651.19	$843.93	$1,005.22	$1,160.26	$1,321.82	$1,492.58	$1,683.88
80	$684.77	$886.98	$1,056.35	$1,219.50	$1,389.88	$1,570.64	$1,774.10
81	$720.04	$932.26	$1,110.11	$1,281.75	$1,461.45	$1,652.77	$1,869.12
82	$757.15	$979.82	$1,166.58	$1,347.16	$1,536.70	$1,739.22	$1,969.28
83	$798.75	$1,032.24	$1,227.94	$1,417.48	$1,616.94	$1,831.19	$2,076.11
84	$842.63	$1,087.49	$1,292.54	$1,491.44	$1,701.35	$1,928.05	$2,188.70
85	$881.49	$1,134.80	$1,347.02	$1,553.28	$1,771.46	$2,007.95	$2,280.59
86	$923.13	$1,185.43	$1,405.29	$1,619.40	$1,846.46	$2,093.55	$2,379.19
87	$967.74	$1,239.64	$1,467.65	$1,690.15	$1,926.75	$2,185.21	$2,484.96
88	$1,001.69	$1,278.35	$1,509.86	$1,736.06	$1,977.42	$2,242.41	$2,550.85
89	$1,037.40	$1,318.88	$1,553.93	$1,783.93	$2,030.18	$2,301.96	$2,619.52
90	$1,074.89	$1,361.34	$1,599.94	$1,833.82	$2,085.12	$2,363.98	$2,691.09
91	$1,114.31	$1,405.77	$1,647.99	$1,885.81	$2,142.33	$2,428.59	$2,765.68
92	$1,155.72	$1,452.28	$1,698.17	$1,939.99	$2,201.91	$2,495.85	$2,843.44
93	$1,187.34	$1,485.40	$1,731.57	$1,974.19	$2,238.13	$2,536.06	$2,889.54
94	$1,220.15	$1,519.57	$1,765.91	$2,009.25	$2,275.25	$2,577.21	$2,936.75
95	$1,254.15	$1,554.82	$1,801.22	$2,045.22	$2,313.25	$2,619.34	$2,985.08
96	$1,289.41	$1,591.22	$1,837.52	$2,082.11	$2,352.18	$2,662.46	$3,034.57
97	$1,325.98	$1,628.77	$1,874.86	$2,119.93	$2,392.05	$2,706.63	$3,085.27
98	$1,356.30	$1,659.76	$1,905.55	$2,150.97	$2,424.71	$2,742.78	$3,126.78
99	$1,381.29	$1,685.18	$1,930.68	$2,176.32	$2,451.33	$2,772.28	$3,160.65
100	$1,401.74	$1,705.94	$1,951.13	$2,196.91	$2,472.98	$2,796.21	$3,188.16

Policy Form Series: LTC2-VAL
Value with Indemnity
$10 Annual Rates After Increases of 5.97%
100 Day Elimination Period
75% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$30.70	$34.23	$37.04	$39.69	$42.36	$45.15	$48.30
31	$31.30	$34.91	$37.82	$40.55	$43.31	$46.18	$49.42
32	$31.92	$35.65	$38.62	$41.44	$44.29	$47.23	$50.57
33	$32.53	$36.38	$39.43	$42.33	$45.28	$48.30	$51.74
34	$33.16	$37.12	$40.29	$43.26	$46.29	$49.41	$52.95
35	$33.80	$37.89	$41.15	$44.21	$47.31	$50.54	$54.17
36	$34.93	$39.28	$42.74	$45.99	$49.31	$52.72	$56.55
37	$36.09	$40.70	$44.41	$47.86	$51.40	$55.01	$59.08
38	$37.30	$42.22	$46.14	$49.80	$53.55	$57.38	$61.70
39	$38.53	$43.75	$47.92	$51.82	$55.79	$59.90	$64.42
40	$39.83	$45.35	$49.80	$53.94	$58.15	$62.47	$67.26
41	$41.13	$47.02	$51.71	$56.13	$60.58	$65.18	$70.24
42	$42.51	$48.73	$53.72	$58.39	$63.13	$67.98	$73.33
43	$43.92	$50.52	$55.81	$60.76	$65.77	$70.93	$76.58
44	$45.37	$52.37	$57.97	$63.22	$68.54	$74.00	$79.98
45	$46.90	$54.29	$60.24	$65.79	$71.43	$77.20	$83.50
46	$49.02	$56.97	$63.31	$69.29	$75.31	$81.49	$88.22
47	$51.24	$59.76	$66.56	$72.95	$79.42	$86.02	$93.22
48	$53.56	$62.68	$69.97	$76.81	$83.74	$90.79	$98.49
49	$55.99	$65.76	$73.57	$80.87	$88.29	$95.84	$104.04
50	$58.53	$68.97	$77.34	$85.16	$93.09	$101.17	$109.92
51	$61.20	$72.35	$81.29	$89.66	$98.14	$106.80	$116.13
52	$63.98	$75.93	$85.46	$94.43	$103.49	$112.72	$122.70
53	$66.87	$79.63	$89.84	$99.40	$109.11	$118.99	$129.62
54	$69.88	$83.52	$94.45	$104.67	$115.06	$125.60	$136.96
55	$73.07	$87.62	$99.30	$110.23	$121.31	$132.57	$144.70
56	$77.30	$92.87	$105.33	$117.02	$128.87	$140.96	$153.96
57	$81.77	$98.41	$111.75	$124.25	$136.93	$149.86	$163.81
58	$86.47	$104.28	$118.56	$131.93	$145.51	$159.33	$174.30
59	$91.46	$110.52	$125.77	$140.08	$154.60	$169.43	$185.44
60	$96.74	$117.10	$133.43	$148.74	$164.27	$180.15	$197.31
61	$102.35	$124.11	$141.54	$157.92	$174.53	$191.55	$209.94
62	$108.25	$131.53	$150.17	$167.69	$185.47	$203.68	$223.37
63	$114.39	$139.37	$159.35	$178.16	$197.23	$216.78	$238.00
64	$120.91	$147.69	$169.11	$189.24	$209.75	$230.75	$253.60
65	$127.80	$156.49	$179.45	$201.04	$223.06	$245.63	$270.21
66	$135.06	$165.81	$190.44	$213.60	$237.19	$261.44	$287.93
67	$142.77	$175.70	$202.08	$226.92	$252.25	$278.29	$306.79
68	$155.91	$191.62	$220.21	$247.18	$274.71	$303.04	$334.13
69	$170.28	$208.94	$239.96	$269.24	$299.16	$329.98	$363.90
70	$185.98	$227.86	$261.50	$293.29	$325.77	$359.34	$396.31
71	$203.09	$248.51	$284.97	$319.46	$354.78	$391.30	$431.62
72	$221.81	$270.99	$310.55	$347.99	$386.38	$426.13	$470.09
73	$240.22	$294.43	$338.07	$379.46	$421.94	$466.01	$514.84
74	$260.16	$319.90	$368.04	$413.77	$460.80	$509.63	$563.83
75	$281.78	$347.58	$400.65	$451.19	$503.21	$557.33	$617.47
76	$305.17	$377.64	$436.20	$491.99	$549.55	$609.50	$676.26
77	$330.52	$410.30	$474.84	$536.50	$600.14	$666.53	$740.62
78	$356.18	$442.27	$512.01	$578.80	$647.94	$720.46	$801.69
79	$383.81	$476.72	$552.10	$624.45	$699.59	$778.73	$867.81
80	$413.56	$513.86	$595.31	$673.69	$755.35	$841.69	$939.36
81	$445.65	$553.88	$641.91	$726.80	$815.55	$909.80	$1,016.84
82	$480.21	$597.04	$692.14	$784.10	$880.53	$983.38	$1,100.69
83	$514.82	$639.53	$741.04	$839.46	$943.08	$1,054.38	$1,182.08
84	$551.93	$685.03	$793.39	$898.70	$1,010.10	$1,130.51	$1,269.47
85	$591.75	$733.77	$849.47	$962.12	$1,081.82	$1,212.16	$1,363.32
86	$634.43	$785.99	$909.48	$1,030.05	$1,158.69	$1,299.68	$1,464.10
87	$680.19	$841.93	$973.74	$1,102.74	$1,240.99	$1,393.53	$1,572.33
88	$715.11	$882.20	$1,017.67	$1,150.52	$1,293.76	$1,453.23	$1,641.15
89	$751.82	$924.40	$1,063.61	$1,200.38	$1,348.75	$1,515.45	$1,712.98
90	$790.41	$968.60	$1,111.62	$1,252.39	$1,406.08	$1,580.37	$1,787.94
91	$831.01	$1,014.93	$1,161.79	$1,306.66	$1,465.88	$1,648.05	$1,866.19
92	$873.68	$1,063.48	$1,214.23	$1,363.26	$1,528.17	$1,718.63	$1,947.86
93	$906.42	$1,098.41	$1,249.62	$1,399.63	$1,566.97	$1,761.98	$1,997.62
94	$940.34	$1,134.52	$1,286.05	$1,436.95	$1,606.75	$1,806.38	$2,048.65
95	$975.58	$1,171.80	$1,323.53	$1,475.28	$1,647.51	$1,851.94	$2,101.01
96	$1,012.15	$1,210.33	$1,362.13	$1,514.61	$1,689.33	$1,898.65	$2,154.66
97	$1,050.06	$1,250.11	$1,401.82	$1,555.01	$1,732.21	$1,946.50	$2,209.70
98	$1,081.56	$1,282.97	$1,434.53	$1,588.19	$1,767.37	$1,985.77	$2,254.88
99	$1,107.50	$1,309.96	$1,461.30	$1,615.30	$1,796.08	$2,017.83	$2,291.74
100	$1,128.78	$1,331.99	$1,483.11	$1,637.35	$1,819.44	$2,043.86	$2,321.70

Policy Form Series: LTC2-VAL
Value with Indemnity
$10 Annual Rates After Increases of 5.97%
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$63.22	$75.54	$85.50	$94.84	$104.34	$114.16	$125.17
31	$64.15	$76.67	$86.81	$96.31	$105.96	$115.94	$127.10
32	$65.11	$77.84	$88.12	$97.76	$107.59	$117.73	$129.07
33	$66.06	$79.02	$89.47	$99.27	$109.26	$119.56	$131.06
34	$67.05	$80.22	$90.84	$100.80	$110.96	$121.42	$133.08
35	$68.09	$81.47	$92.24	$102.37	$112.69	$123.30	$135.14
36	$70.50	$84.52	$95.85	$106.46	$117.28	$128.39	$140.75
37	$73.02	$87.74	$99.61	$110.75	$122.08	$133.73	$146.61
38	$75.65	$91.07	$103.53	$115.19	$127.07	$139.26	$152.73
39	$78.38	$94.52	$107.58	$119.81	$132.26	$145.03	$159.06
40	$81.19	$98.13	$111.81	$124.63	$137.65	$151.03	$165.66
41	$84.11	$101.83	$116.17	$129.64	$143.28	$157.27	$172.54
42	$87.12	$105.71	$120.76	$134.83	$149.14	$163.78	$179.71
43	$90.25	$109.72	$125.50	$140.24	$155.22	$170.54	$187.19
44	$93.50	$113.89	$130.40	$145.87	$161.58	$177.61	$194.95
45	$96.85	$118.20	$135.52	$151.76	$168.19	$184.97	$203.05
46	$101.11	$123.61	$141.87	$159.00	$176.32	$194.00	$213.05
47	$105.53	$129.29	$148.53	$166.60	$184.89	$203.52	$223.55
48	$110.14	$135.20	$155.50	$174.56	$193.83	$213.46	$234.57
49	$114.96	$141.38	$162.83	$182.88	$203.22	$223.91	$246.15
50	$120.01	$147.85	$170.44	$191.63	$213.08	$234.89	$258.26
51	$125.28	$154.63	$178.45	$200.78	$223.37	$246.39	$270.99
52	$130.76	$161.70	$186.82	$210.37	$234.20	$258.43	$284.36
53	$136.47	$169.09	$195.58	$220.44	$245.55	$271.09	$298.33
54	$142.43	$176.84	$204.75	$230.95	$257.45	$284.37	$313.02
55	$148.68	$184.91	$214.38	$241.99	$269.93	$298.28	$328.47
56	$155.59	$193.68	$224.60	$253.60	$282.96	$312.79	$344.54
57	$162.83	$202.81	$235.29	$265.77	$296.66	$328.00	$361.45
58	$170.38	$212.37	$246.50	$278.57	$311.00	$343.97	$379.17
59	$178.30	$222.42	$258.23	$291.92	$326.03	$360.70	$397.75
60	$186.59	$232.92	$270.55	$305.93	$341.80	$378.28	$417.26
61	$195.25	$243.90	$283.44	$320.64	$358.31	$396.65	$437.70
62	$204.31	$255.44	$296.95	$336.04	$375.65	$415.95	$459.17
63	$213.51	$267.24	$310.94	$352.06	$393.77	$436.24	$481.90
64	$223.11	$279.63	$325.59	$368.83	$412.77	$457.53	$505.75
65	$233.20	$292.58	$340.91	$386.42	$432.68	$479.87	$530.78
66	$243.69	$306.12	$356.96	$404.86	$453.57	$503.27	$557.06
67	$254.66	$320.32	$373.77	$424.16	$475.46	$527.81	$584.62
68	$271.79	$341.42	$398.16	$451.75	$506.32	$562.07	$622.72
69	$290.07	$363.94	$424.16	$481.09	$539.15	$598.55	$663.29
70	$309.57	$387.91	$451.85	$512.38	$574.10	$637.38	$706.50
71	$330.39	$413.50	$481.38	$545.68	$611.36	$678.74	$752.53
72	$352.62	$440.75	$512.83	$581.16	$651.02	$722.80	$801.55
73	$376.80	$472.01	$549.98	$624.03	$699.85	$777.83	$863.52
74	$402.65	$505.49	$589.84	$670.09	$752.35	$837.08	$930.32
75	$430.23	$541.33	$632.57	$719.53	$808.76	$900.81	$1,002.24
76	$459.75	$579.74	$678.42	$772.64	$869.44	$969.40	$1,079.75
77	$491.30	$620.88	$727.59	$829.63	$934.64	$1,043.21	$1,163.28
78	$521.56	$658.99	$772.32	$880.96	$993.05	$1,109.48	$1,238.80
79	$553.71	$699.48	$819.84	$935.45	$1,055.12	$1,179.94	$1,319.28
80	$587.82	$742.44	$870.27	$993.30	$1,121.04	$1,254.87	$1,404.97
81	$624.05	$788.05	$923.78	$1,054.74	$1,191.08	$1,334.57	$1,496.24
82	$662.49	$836.48	$980.61	$1,119.97	$1,265.53	$1,419.32	$1,593.41
83	$702.52	$885.89	$1,037.72	$1,184.84	$1,339.09	$1,503.23	$1,690.15
84	$744.98	$938.22	$1,098.18	$1,253.46	$1,416.94	$1,592.08	$1,792.77
85	$781.28	$981.87	$1,148.11	$1,309.86	$1,480.63	$1,664.41	$1,875.84
86	$820.14	$1,028.54	$1,201.48	$1,370.11	$1,548.71	$1,741.83	$1,964.89
87	$861.71	$1,078.44	$1,258.51	$1,434.52	$1,621.50	$1,824.69	$2,060.37
88	$892.94	$1,113.45	$1,296.37	$1,475.52	$1,666.70	$1,875.87	$2,119.45
89	$925.73	$1,150.07	$1,335.86	$1,518.20	$1,713.70	$1,929.12	$2,180.97
90	$960.11	$1,188.33	$1,377.04	$1,562.62	$1,762.58	$1,984.55	$2,245.07
91	$996.20	$1,228.36	$1,419.97	$1,608.86	$1,813.43	$2,042.21	$2,311.83
92	$1,034.09	$1,270.18	$1,464.72	$1,656.97	$1,866.31	$2,102.21	$2,381.36
93	$1,062.58	$1,299.38	$1,493.91	$1,686.74	$1,897.97	$2,137.74	$2,422.34
94	$1,092.06	$1,329.46	$1,523.88	$1,717.22	$1,930.36	$2,174.10	$2,464.28
95	$1,122.61	$1,360.45	$1,554.65	$1,748.43	$1,963.47	$2,211.29	$2,507.21
96	$1,154.23	$1,392.39	$1,586.23	$1,780.41	$1,997.37	$2,249.36	$2,551.13
97	$1,186.96	$1,425.29	$1,618.66	$1,813.15	$2,032.04	$2,288.27	$2,596.09
98	$1,214.07	$1,452.40	$1,645.31	$1,839.99	$2,060.41	$2,320.14	$2,632.94
99	$1,236.39	$1,474.62	$1,667.07	$1,861.88	$2,083.54	$2,346.11	$2,662.94
100	$1,254.65	$1,492.74	$1,684.78	$1,879.67	$2,102.32	$2,367.17	$2,687.30

Policy Form Series: LTC2-VAL
Value with Indemnity
$10 Annual Rates After Increases of 5.97%
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$179.16	$223.55	$259.73	$293.71	$328.21	$363.61	$402.05
31	$181.25	$226.16	$262.79	$297.15	$332.07	$367.85	$406.74
32	$183.39	$228.82	$265.84	$300.65	$335.98	$372.17	$411.54
33	$185.55	$231.50	$268.96	$304.17	$339.89	$376.52	$416.33
34	$187.70	$234.21	$272.13	$307.75	$343.89	$380.93	$421.21
35	$189.91	$236.97	$275.32	$311.34	$347.93	$385.40	$426.16
36	$192.20	$239.97	$278.96	$315.59	$352.73	$390.77	$431.95
37	$194.48	$243.02	$282.65	$319.84	$357.61	$396.19	$437.81
38	$196.80	$246.11	$286.39	$324.21	$362.57	$401.69	$443.81
39	$199.13	$249.23	$290.17	$328.59	$367.56	$407.28	$449.83
40	$201.52	$252.42	$294.02	$333.06	$372.62	$412.92	$455.94
41	$203.91	$255.62	$297.89	$337.62	$377.78	$418.65	$462.16
42	$206.34	$258.87	$301.82	$342.17	$382.99	$424.46	$468.42
43	$208.77	$262.15	$305.79	$346.82	$388.28	$430.37	$474.83
44	$211.27	$265.48	$309.85	$351.51	$393.66	$436.34	$481.27
45	$213.77	$268.83	$313.96	$356.31	$399.10	$442.42	$487.80
46	$218.15	$274.54	$320.72	$364.14	$407.97	$452.30	$498.78
47	$222.59	$280.34	$327.65	$372.13	$417.05	$462.45	$509.98
48	$227.13	$286.25	$334.71	$380.30	$426.31	$472.80	$521.44
49	$231.76	$292.27	$341.97	$388.65	$435.80	$483.39	$533.16
50	$236.50	$298.44	$349.33	$397.18	$445.48	$494.20	$545.15
51	$241.32	$304.73	$356.89	$405.91	$455.38	$505.27	$557.39
52	$246.23	$311.20	$364.60	$414.83	$465.52	$516.59	$569.93
53	$251.23	$317.74	$372.48	$423.94	$475.86	$528.15	$582.73
54	$256.31	$324.46	$380.50	$433.24	$486.45	$539.99	$595.82
55	$261.51	$331.29	$388.73	$442.76	$497.27	$552.07	$609.22
56	$267.48	$338.81	$397.52	$452.79	$508.56	$564.71	$623.38
57	$273.58	$346.50	$406.54	$463.04	$520.15	$577.62	$637.83
58	$279.78	$354.35	$415.76	$473.56	$531.97	$590.83	$652.67
59	$286.12	$362.40	$425.15	$484.28	$544.06	$604.37	$667.83
60	$292.60	$370.61	$434.77	$495.25	$556.42	$618.21	$683.34
61	$299.23	$379.01	$444.63	$506.47	$569.09	$632.34	$699.22
62	$305.98	$387.64	$454.69	$517.98	$582.04	$646.82	$715.47
63	$313.54	$397.33	$466.26	$531.28	$597.17	$663.84	$734.69
64	$321.26	$407.31	$478.08	$544.91	$612.71	$681.34	$754.45
65	$329.18	$417.52	$490.21	$558.91	$628.65	$699.29	$774.76
66	$337.27	$427.97	$502.66	$573.26	$645.00	$717.70	$795.61
67	$345.53	$438.73	$515.44	$587.97	$661.79	$736.59	$817.00
68	$361.48	$458.24	$538.02	$613.53	$690.37	$768.36	$852.43
69	$378.15	$478.65	$561.59	$640.18	$720.18	$801.52	$889.41
70	$395.57	$499.96	$586.20	$668.00	$751.28	$836.08	$927.98
71	$413.72	$522.24	$611.90	$697.01	$783.74	$872.15	$968.25
72	$432.71	$545.49	$638.72	$727.30	$817.61	$909.77	$1,010.25
73	$456.40	$576.20	$675.43	$769.87	$866.28	$964.78	$1,072.37
74	$481.35	$608.64	$714.26	$814.93	$917.84	$1,023.15	$1,138.36
75	$507.67	$642.92	$755.31	$862.64	$972.47	$1,085.00	$1,208.35
76	$535.34	$679.14	$798.75	$913.13	$1,030.36	$1,150.62	$1,282.69
77	$564.52	$717.38	$844.66	$966.57	$1,091.69	$1,220.19	$1,361.61
78	$593.49	$753.68	$887.26	$1,015.47	$1,147.44	$1,283.63	$1,434.23
79	$623.95	$791.80	$932.01	$1,066.84	$1,206.03	$1,350.31	$1,510.74
80	$655.90	$831.88	$978.99	$1,120.82	$1,267.60	$1,420.47	$1,591.35
81	$689.43	$873.99	$1,028.39	$1,177.47	$1,332.33	$1,494.30	$1,676.25
82	$724.61	$918.20	$1,080.24	$1,237.06	$1,400.35	$1,571.95	$1,765.68
83	$763.93	$966.41	$1,135.86	$1,300.13	$1,471.89	$1,653.65	$1,860.17
84	$805.40	$1,017.17	$1,194.33	$1,366.41	$1,547.07	$1,739.60	$1,959.76
85	$841.70	$1,060.82	$1,244.26	$1,422.81	$1,610.76	$1,811.93	$2,042.83
86	$880.56	$1,107.49	$1,297.63	$1,483.06	$1,678.84	$1,889.35	$2,131.88
87	$922.13	$1,157.39	$1,354.66	$1,547.47	$1,751.63	$1,972.21	$2,227.36
88	$953.36	$1,192.40	$1,392.52	$1,588.47	$1,796.83	$2,023.39	$2,286.44
89	$986.15	$1,229.02	$1,432.01	$1,631.15	$1,843.83	$2,076.64	$2,347.96
90	$1,020.53	$1,267.28	$1,473.19	$1,675.57	$1,892.71	$2,132.07	$2,412.06
91	$1,056.62	$1,307.31	$1,516.12	$1,721.81	$1,943.56	$2,189.73	$2,478.82
92	$1,094.51	$1,349.13	$1,560.87	$1,769.92	$1,996.44	$2,249.73	$2,548.35
93	$1,123.00	$1,378.33	$1,590.06	$1,799.69	$2,028.10	$2,285.26	$2,589.33
94	$1,152.48	$1,408.41	$1,620.03	$1,830.17	$2,060.49	$2,321.62	$2,631.27
95	$1,183.03	$1,439.40	$1,650.80	$1,861.38	$2,093.60	$2,358.81	$2,674.20
96	$1,214.65	$1,471.34	$1,682.38	$1,893.36	$2,127.50	$2,396.88	$2,718.12
97	$1,247.38	$1,504.24	$1,714.81	$1,926.10	$2,162.17	$2,435.79	$2,763.08
98	$1,274.49	$1,531.35	$1,741.46	$1,952.94	$2,190.54	$2,467.66	$2,799.93
99	$1,296.81	$1,553.57	$1,763.22	$1,974.83	$2,213.67	$2,493.63	$2,829.93
100	$1,315.07	$1,571.69	$1,780.93	$1,992.62	$2,232.45	$2,514.69	$2,854.29

Policy Form Series: LTC2-VAL
Value with Indemnity
$10 Annual Rates After Increases of 5.97%
100 Day Elimination Period
50% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$29.81	$32.90	$35.32	$37.58	$39.81	$42.15	$44.86
31	$30.39	$33.57	$36.05	$38.38	$40.67	$43.08	$45.87
32	$30.96	$34.24	$36.81	$39.21	$41.57	$44.05	$46.93
33	$31.56	$34.94	$37.57	$40.03	$42.48	$45.04	$47.97
34	$32.16	$35.65	$38.37	$40.90	$43.41	$46.05	$49.07
35	$32.76	$36.37	$39.17	$41.77	$44.36	$47.05	$50.20
36	$33.83	$37.65	$40.64	$43.42	$46.16	$49.03	$52.35
37	$34.92	$39.01	$42.16	$45.12	$48.05	$51.08	$54.59
38	$36.06	$40.37	$43.76	$46.88	$49.98	$53.21	$56.91
39	$37.21	$41.83	$45.41	$48.74	$52.01	$55.46	$59.34
40	$38.43	$43.30	$47.13	$50.65	$54.14	$57.77	$61.89
41	$39.65	$44.86	$48.90	$52.64	$56.32	$60.19	$64.55
42	$40.95	$46.45	$50.72	$54.71	$58.62	$62.68	$67.29
43	$42.27	$48.10	$52.64	$56.86	$61.00	$65.33	$70.18
44	$43.62	$49.81	$54.63	$59.09	$63.50	$68.04	$73.20
45	$45.05	$51.59	$56.69	$61.41	$66.07	$70.89	$76.32
46	$47.04	$54.06	$59.52	$64.59	$69.57	$74.74	$80.55
47	$49.12	$56.63	$62.49	$67.93	$73.25	$78.78	$84.98
48	$51.30	$59.35	$65.61	$71.44	$77.12	$83.05	$89.69
49	$53.58	$62.19	$68.90	$75.13	$81.22	$87.55	$94.62
50	$55.94	$65.16	$72.33	$79.03	$85.52	$92.29	$99.85
51	$58.42	$68.28	$75.96	$83.09	$90.06	$97.28	$105.34
52	$60.99	$71.54	$79.77	$87.37	$94.83	$102.53	$111.17
53	$63.71	$74.96	$83.75	$91.90	$99.85	$108.08	$117.29
54	$66.49	$78.56	$87.94	$96.63	$105.13	$113.94	$123.77
55	$69.45	$82.32	$92.33	$101.64	$110.70	$120.13	$130.61
56	$73.44	$87.17	$97.90	$107.82	$117.53	$127.63	$138.89
57	$77.60	$92.31	$103.77	$114.42	$124.80	$135.60	$147.65
58	$82.03	$97.75	$110.00	$121.39	$132.51	$144.07	$156.99
59	$86.70	$103.52	$116.63	$128.79	$140.70	$153.09	$166.94
60	$91.66	$109.62	$123.64	$136.64	$149.38	$162.64	$177.49
61	$96.88	$116.09	$131.06	$144.98	$158.60	$172.81	$188.72
62	$102.41	$122.94	$138.93	$153.84	$168.39	$183.59	$200.67
63	$108.12	$130.14	$147.30	$163.27	$178.91	$195.25	$213.62
64	$114.15	$137.77	$156.17	$173.27	$190.08	$207.64	$227.43
65	$120.56	$145.83	$165.54	$183.90	$201.94	$220.80	$242.10
66	$127.29	$154.39	$175.52	$195.19	$214.54	$234.79	$257.73
67	$134.43	$163.42	$186.07	$207.17	$227.93	$249.69	$274.35
68	$146.86	$178.31	$202.86	$225.76	$248.34	$272.04	$298.95
69	$160.46	$194.54	$221.15	$246.04	$270.59	$296.35	$325.72
70	$175.34	$212.26	$241.13	$268.13	$294.79	$322.85	$354.92
71	$191.56	$231.57	$262.88	$292.20	$321.19	$351.75	$386.72
72	$209.32	$252.64	$286.60	$318.42	$349.94	$383.21	$421.36
73	$226.43	$274.22	$311.69	$346.89	$381.77	$418.63	$461.03
74	$244.97	$297.64	$338.99	$377.89	$416.48	$457.33	$504.43
75	$265.04	$323.06	$368.66	$411.64	$454.36	$499.64	$551.92
76	$286.75	$350.65	$400.95	$448.44	$495.67	$545.85	$603.88
77	$310.22	$380.60	$436.03	$488.51	$540.75	$596.31	$660.75
78	$334.04	$409.93	$469.82	$526.61	$583.44	$644.16	$714.85
79	$359.67	$441.48	$506.19	$567.72	$629.51	$695.86	$773.39
80	$387.24	$475.51	$545.38	$612.03	$679.24	$751.71	$836.74
81	$416.98	$512.12	$587.61	$659.79	$732.86	$812.03	$905.26
82	$448.95	$551.56	$633.10	$711.27	$790.73	$877.21	$979.41
83	$480.66	$589.92	$676.76	$760.32	$845.77	$939.46	$1,050.64
84	$514.58	$630.94	$723.44	$812.72	$904.67	$1,006.16	$1,127.07
85	$550.92	$674.83	$773.35	$868.76	$967.64	$1,077.54	$1,209.05
86	$589.79	$721.75	$826.71	$928.66	$1,034.99	$1,154.04	$1,297.00
87	$631.48	$771.96	$883.73	$992.67	$1,107.05	$1,235.93	$1,391.34
88	$662.81	$807.22	$921.66	$1,033.63	$1,152.33	$1,287.31	$1,450.62
89	$695.69	$844.10	$961.25	$1,076.30	$1,199.45	$1,340.83	$1,512.42
90	$730.22	$882.68	$1,002.52	$1,120.72	$1,248.50	$1,396.57	$1,576.86
91	$766.49	$923.00	$1,045.55	$1,166.96	$1,299.57	$1,454.62	$1,644.04
92	$804.54	$965.17	$1,090.45	$1,215.12	$1,352.72	$1,515.08	$1,714.07
93	$833.40	$994.64	$1,119.80	$1,245.17	$1,385.12	$1,551.68	$1,756.28
94	$863.29	$1,025.01	$1,149.94	$1,275.94	$1,418.28	$1,589.14	$1,799.51
95	$894.26	$1,056.31	$1,180.90	$1,307.49	$1,452.26	$1,627.50	$1,843.81
96	$926.36	$1,088.57	$1,212.68	$1,339.83	$1,487.03	$1,666.81	$1,889.19
97	$959.61	$1,121.82	$1,245.32	$1,372.93	$1,522.64	$1,707.06	$1,935.70
98	$987.20	$1,149.22	$1,272.15	$1,400.09	$1,551.81	$1,740.05	$1,973.82
99	$1,009.89	$1,171.67	$1,294.06	$1,422.27	$1,575.60	$1,766.92	$2,004.91
100	$1,028.48	$1,189.99	$1,311.88	$1,440.25	$1,594.94	$1,788.77	$2,030.18

Policy Form Series: LTC2-VAL
Value with Indemnity
$10 Annual Rates After Increases of 5.97%
100 Day Elimination Period
50% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$60.14	$70.79	$79.35	$87.31	$95.15	$103.39	$112.83
31	$61.04	$71.86	$80.56	$88.63	$96.62	$104.99	$114.56
32	$61.93	$72.95	$81.81	$90.02	$98.12	$106.61	$116.33
33	$62.86	$74.05	$83.03	$91.38	$99.62	$108.26	$118.11
34	$63.78	$75.16	$84.31	$92.78	$101.15	$109.94	$119.94
35	$64.76	$76.32	$85.59	$94.19	$102.73	$111.63	$121.77
36	$67.02	$79.16	$88.90	$97.94	$106.84	$116.18	$126.77
37	$69.39	$82.13	$92.35	$101.79	$111.16	$120.93	$131.95
38	$71.85	$85.20	$95.91	$105.84	$115.63	$125.85	$137.37
39	$74.39	$88.42	$99.64	$110.05	$120.28	$131.00	$143.00
40	$77.02	$91.74	$103.49	$114.41	$125.14	$136.30	$148.83
41	$79.77	$95.19	$107.50	$118.94	$130.14	$141.86	$154.94
42	$82.58	$98.73	$111.64	$123.65	$135.41	$147.62	$161.29
43	$85.51	$102.45	$115.99	$128.55	$140.88	$153.67	$167.92
44	$88.55	$106.27	$120.48	$133.65	$146.56	$159.90	$174.80
45	$91.68	$110.25	$125.14	$138.96	$152.44	$166.43	$181.95
46	$95.65	$115.26	$130.94	$145.53	$159.73	$174.48	$190.84
47	$99.79	$120.46	$137.02	$152.41	$167.40	$182.90	$200.11
48	$104.09	$125.93	$143.40	$159.62	$175.39	$191.76	$209.88
49	$108.61	$131.61	$150.05	$167.16	$183.81	$201.01	$220.09
50	$113.30	$137.61	$157.01	$175.06	$192.59	$210.73	$230.81
51	$118.22	$143.82	$164.28	$183.32	$201.82	$220.93	$242.04
52	$123.33	$150.36	$171.94	$191.97	$211.49	$231.61	$253.86
53	$128.66	$157.14	$179.93	$201.07	$221.62	$242.80	$266.21
54	$134.21	$164.26	$188.26	$210.58	$232.23	$254.54	$279.17
55	$140.04	$171.72	$197.02	$220.54	$243.34	$266.85	$292.81
56	$146.52	$179.76	$206.35	$231.04	$255.04	$279.79	$307.09
57	$153.26	$188.21	$216.13	$242.09	$267.32	$293.31	$322.07
58	$160.34	$197.05	$226.37	$253.66	$280.16	$307.53	$337.79
59	$167.75	$206.31	$237.11	$265.78	$293.65	$322.40	$354.28
60	$175.50	$215.97	$248.33	$278.47	$307.76	$338.01	$371.60
61	$183.60	$226.12	$260.10	$291.77	$322.55	$354.39	$389.72
62	$192.08	$236.74	$272.42	$305.69	$338.07	$371.51	$408.74
63	$200.65	$247.60	$285.15	$320.15	$354.23	$389.51	$428.82
64	$209.55	$258.94	$298.45	$335.29	$371.18	$408.37	$449.85
65	$218.93	$270.83	$312.36	$351.14	$388.94	$428.10	$471.95
66	$228.69	$283.24	$326.92	$367.72	$407.54	$448.77	$495.12
67	$238.88	$296.23	$342.19	$385.11	$427.03	$470.51	$519.40
68	$255.06	$315.90	$364.67	$410.32	$454.92	$501.24	$553.44
69	$272.30	$336.89	$388.66	$437.17	$484.66	$533.96	$589.71
70	$290.75	$359.27	$414.24	$465.82	$516.28	$568.83	$628.37
71	$310.44	$383.12	$441.50	$496.29	$550.03	$606.00	$669.56
72	$331.48	$408.57	$470.52	$528.78	$585.96	$645.57	$713.41
73	$353.96	$437.29	$504.38	$567.53	$629.57	$694.30	$768.19
74	$378.00	$468.09	$540.64	$609.09	$676.40	$746.71	$827.16
75	$403.66	$501.04	$579.52	$653.72	$726.74	$803.11	$890.63
76	$431.08	$536.30	$621.21	$701.62	$780.80	$863.74	$958.99
77	$460.37	$574.06	$665.89	$753.02	$838.91	$928.97	$1,032.61
78	$488.44	$608.98	$706.40	$799.13	$890.89	$987.56	$1,099.25
79	$518.27	$645.98	$749.43	$848.07	$946.09	$1,049.86	$1,170.23
80	$549.87	$685.24	$795.05	$900.04	$1,004.76	$1,116.08	$1,245.78
81	$583.43	$726.92	$843.45	$955.19	$1,067.05	$1,186.48	$1,326.17
82	$619.03	$771.09	$894.80	$1,013.72	$1,133.19	$1,261.35	$1,411.81
83	$655.64	$815.55	$945.57	$1,070.89	$1,197.63	$1,334.56	$1,496.09
84	$694.43	$862.56	$999.23	$1,131.32	$1,265.74	$1,412.05	$1,585.39
85	$727.25	$901.79	$1,043.91	$1,181.44	$1,322.05	$1,475.87	$1,658.67
86	$762.30	$943.68	$1,091.61	$1,234.91	$1,382.15	$1,544.12	$1,737.14
87	$799.80	$988.40	$1,142.49	$1,291.96	$1,446.35	$1,617.06	$1,821.16
88	$827.44	$1,019.12	$1,175.47	$1,327.46	$1,485.55	$1,661.55	$1,872.51
89	$856.40	$1,051.17	$1,209.79	$1,364.33	$1,526.26	$1,707.80	$1,925.94
90	$886.72	$1,084.62	$1,245.50	$1,402.65	$1,568.54	$1,755.87	$1,981.53
91	$918.48	$1,119.50	$1,282.67	$1,442.46	$1,612.47	$1,805.82	$2,039.37
92	$951.75	$1,155.93	$1,321.36	$1,483.83	$1,658.09	$1,857.75	$2,099.52
93	$976.36	$1,180.84	$1,345.96	$1,508.83	$1,684.98	$1,888.14	$2,134.58
94	$1,001.81	$1,206.47	$1,371.18	$1,534.40	$1,712.46	$1,919.19	$2,170.39
95	$1,028.09	$1,232.83	$1,397.05	$1,560.56	$1,740.55	$1,950.93	$2,207.02
96	$1,055.24	$1,259.96	$1,423.54	$1,587.32	$1,769.26	$1,983.39	$2,244.48
97	$1,083.31	$1,287.85	$1,450.69	$1,614.67	$1,798.59	$2,016.54	$2,282.79
98	$1,106.51	$1,310.80	$1,472.96	$1,637.05	$1,822.57	$2,043.67	$2,314.15
99	$1,125.58	$1,329.56	$1,491.13	$1,655.29	$1,842.09	$2,065.74	$2,339.66
100	$1,141.15	$1,344.86	$1,505.89	$1,670.09	$1,857.93	$2,083.67	$2,360.39

Policy Form Series: LTC2-VAL
Value with Indemnity
$10 Annual Rates After Increases of 5.97%
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$167.94	$206.31	$237.39	$266.26	$294.59	$324.06	$356.83
31	$169.91	$208.73	$240.17	$269.36	$298.02	$327.86	$361.03
32	$171.89	$211.18	$242.99	$272.52	$301.54	$331.71	$365.27
33	$173.93	$213.66	$245.85	$275.71	$305.08	$335.60	$369.52
34	$175.96	$216.17	$248.73	$278.95	$308.63	$339.52	$373.86
35	$178.03	$218.70	$251.64	$282.22	$312.27	$343.51	$378.27
36	$180.18	$221.50	$254.99	$286.07	$316.56	$348.26	$383.38
37	$182.37	$224.34	$258.37	$289.97	$320.94	$353.05	$388.57
38	$184.56	$227.19	$261.82	$293.91	$325.36	$357.92	$393.86
39	$186.79	$230.13	$265.29	$297.93	$329.85	$362.90	$399.19
40	$189.06	$233.09	$268.84	$302.03	$334.39	$367.89	$404.61
41	$191.33	$236.06	$272.39	$306.11	$339.00	$372.97	$410.12
42	$193.67	$239.09	$276.00	$310.28	$343.69	$378.11	$415.69
43	$196.01	$242.14	$279.70	$314.53	$348.43	$383.34	$421.32
44	$198.37	$245.25	$283.41	$318.81	$353.25	$388.62	$427.04
45	$200.71	$248.39	$287.18	$323.16	$358.11	$393.98	$432.82
46	$204.83	$253.65	$293.37	$330.26	$366.03	$402.76	$442.50
47	$209.00	$258.97	$299.71	$337.48	$374.15	$411.71	$452.39
48	$213.26	$264.45	$306.17	$344.89	$382.43	$420.87	$462.54
49	$217.61	$270.02	$312.76	$352.44	$390.90	$430.24	$472.85
50	$222.01	$275.73	$319.50	$360.19	$399.55	$439.82	$483.43
51	$226.52	$281.54	$326.41	$368.09	$408.38	$449.61	$494.25
52	$231.07	$287.49	$333.44	$376.12	$417.42	$459.61	$505.31
53	$235.77	$293.55	$340.65	$384.40	$426.67	$469.80	$516.61
54	$240.47	$299.75	$347.97	$392.84	$436.10	$480.28	$528.15
55	$245.30	$306.05	$355.49	$401.44	$445.74	$490.98	$539.99
56	$250.96	$313.02	$363.54	$410.52	$455.89	$502.20	$552.50
57	$256.67	$320.10	$371.80	$419.84	$466.27	$513.67	$565.30
58	$262.53	$327.39	$380.21	$429.37	$476.85	$525.42	$578.41
59	$268.48	$334.81	$388.82	$439.12	$487.72	$537.44	$591.83
60	$274.58	$342.41	$397.64	$449.07	$498.80	$549.72	$605.55
61	$280.73	$350.17	$406.63	$459.25	$510.12	$562.29	$619.59
62	$287.05	$358.14	$415.86	$469.65	$521.72	$575.12	$633.96
63	$294.11	$367.05	$426.36	$481.64	$535.20	$590.19	$650.94
64	$301.32	$376.18	$437.09	$493.92	$549.04	$605.67	$668.36
65	$308.70	$385.54	$448.13	$506.50	$563.22	$621.52	$686.23
66	$316.22	$395.13	$459.42	$519.43	$577.77	$637.78	$704.59
67	$323.87	$404.98	$470.99	$532.66	$592.72	$654.51	$723.43
68	$339.04	$423.21	$491.86	$556.05	$618.61	$683.04	$755.14
69	$354.86	$442.27	$513.66	$580.48	$645.64	$712.83	$788.25
70	$371.38	$462.19	$536.42	$606.01	$673.83	$743.93	$822.82
71	$388.58	$483.01	$560.21	$632.61	$703.29	$776.38	$858.89
72	$406.55	$504.76	$585.01	$660.39	$734.03	$810.24	$896.57
73	$428.68	$533.03	$618.45	$698.81	$777.43	$858.89	$951.37
74	$451.97	$562.89	$653.78	$739.47	$823.38	$910.43	$1,009.50
75	$476.45	$594.38	$691.14	$782.52	$872.04	$965.08	$1,071.22
76	$502.19	$627.68	$730.66	$828.04	$923.59	$1,023.00	$1,136.70
77	$529.21	$662.82	$772.40	$876.24	$978.20	$1,084.39	$1,206.19
78	$556.25	$696.03	$810.98	$920.09	$1,027.75	$1,140.40	$1,270.18
79	$584.58	$730.84	$851.41	$966.18	$1,079.78	$1,199.31	$1,337.60
80	$614.27	$767.43	$893.90	$1,014.55	$1,134.49	$1,261.26	$1,408.61
81	$645.34	$805.86	$938.52	$1,065.34	$1,191.92	$1,326.40	$1,483.36
82	$677.84	$846.20	$985.35	$1,118.69	$1,252.34	$1,394.91	$1,562.09
83	$713.96	$889.48	$1,034.64	$1,174.12	$1,314.77	$1,466.04	$1,644.27
84	$751.92	$934.96	$1,086.41	$1,232.31	$1,380.37	$1,540.84	$1,730.76
85	$784.74	$974.19	$1,131.09	$1,282.43	$1,436.68	$1,604.66	$1,804.04
86	$819.79	$1,016.08	$1,178.79	$1,335.90	$1,496.78	$1,672.91	$1,882.51
87	$857.29	$1,060.80	$1,229.67	$1,392.95	$1,560.98	$1,745.85	$1,966.53
88	$884.93	$1,091.52	$1,262.65	$1,428.45	$1,600.18	$1,790.34	$2,017.88
89	$913.89	$1,123.57	$1,296.97	$1,465.32	$1,640.89	$1,836.59	$2,071.31
90	$944.21	$1,157.02	$1,332.68	$1,503.64	$1,683.17	$1,884.66	$2,126.90
91	$975.97	$1,191.90	$1,369.85	$1,543.45	$1,727.10	$1,934.61	$2,184.74
92	$1,009.24	$1,228.33	$1,408.54	$1,584.82	$1,772.72	$1,986.54	$2,244.89
93	$1,033.85	$1,253.24	$1,433.14	$1,609.82	$1,799.61	$2,016.93	$2,279.95
94	$1,059.30	$1,278.87	$1,458.36	$1,635.39	$1,827.09	$2,047.98	$2,315.76
95	$1,085.58	$1,305.23	$1,484.23	$1,661.55	$1,855.18	$2,079.72	$2,352.39
96	$1,112.73	$1,332.36	$1,510.72	$1,688.31	$1,883.89	$2,112.18	$2,389.85
97	$1,140.80	$1,360.25	$1,537.87	$1,715.66	$1,913.22	$2,145.33	$2,428.16
98	$1,164.00	$1,383.20	$1,560.14	$1,738.04	$1,937.20	$2,172.46	$2,459.52
99	$1,183.07	$1,401.96	$1,578.31	$1,756.28	$1,956.72	$2,194.53	$2,485.03
100	$1,198.64	$1,417.26	$1,593.07	$1,771.08	$1,972.56	$2,212.46	$2,505.76

METROPOLITAN LIFE INSURANCE COMPANY
Policy Forms: VIP2 (new rates)

Using the Rating Factors for Inflation Decreases in the Gross Premium Methodology

The rating factors in the following tables are additional to the rates and factors already filed. For example:

A 55 year old (age at issue) chooses a VIP2 (Ideal) policy with 5% automatic compound inflation, 100% home care coverage, a 4 year lifetime benefit, a $10 daily benefit, a 45 day elimination period. His/her original premium was determined as follows:

Previously Filed	Base Plan Premium	$	245.51
Previously Filed	Elimination Period Factor		1.11
	Adjusted Premium	$	272.52
	Final Premium	$	272.52

Should that individual subsequently choose to decrease inflation from 5% to 4% (automatic compound), the new premium would be determined as follows:

Previously Filed	Base Plan Premium	$	245.51
Previously Filed	Elimination Period Factor		1.11
	Adjusted Premium	$	272.52
New	Inflation Decrease Factor *		0.783646
	Final Premium	$	213.56

* Because the individual is reducing inflation from 5.0% to 4.0% (a decrease of 1.0%), the inflation decrease factor = (0.975915) ^ 10 = 0.783646 .
The table factor (which reflects a 0.1% decrease) is applied 10 times to represent a 1.0% decrease.

With 28% rate increase coincident with inflation decrease:

Filed w/ 28% incr.	Base Plan Premium	$	314.25
Previously Filed	Elimination Period Factor		1.11
	Adjusted Premium	$	348.82
New	Inflation Decrease Factor *		0.783646
	Final Premium	$	273.35
	Actual Billed Premium **	$	272.52

** Simplified to charge premium before rate increase.

METROPOLITAN LIFE INSURANCE COMPANY
VIP2 (New Rates) Policy Form Series: LTC2-FAC
Facilities Only No Home Care
Rating Factors for Decreases in
Compound Inflation Percentage (below 5.0% level)

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	0.968326	0.966374	0.965254	0.964462	0.963865	0.963326	0.962831
31	0.968459	0.966531	0.965420	0.964645	0.964061	0.963539	0.963044
32	0.968598	0.966695	0.965593	0.964832	0.964258	0.963736	0.963252
33	0.968736	0.966853	0.965764	0.965013	0.964451	0.963938	0.963460
34	0.968877	0.967010	0.965936	0.965195	0.964645	0.964142	0.963672
35	0.969012	0.967167	0.966113	0.965380	0.964836	0.964344	0.963887
36	0.969391	0.967601	0.966581	0.965875	0.965362	0.964898	0.964457
37	0.969764	0.968033	0.967045	0.966374	0.965887	0.965448	0.965031
38	0.970144	0.968461	0.967504	0.966862	0.966407	0.965992	0.965597
39	0.970517	0.968889	0.967966	0.967352	0.966923	0.966535	0.966159
40	0.970886	0.969317	0.968427	0.967838	0.967436	0.967076	0.966723
41	0.971255	0.969736	0.968885	0.968323	0.967949	0.967614	0.967279
42	0.971623	0.970157	0.969337	0.968802	0.968458	0.968147	0.967835
43	0.971992	0.970577	0.969787	0.969282	0.968962	0.968678	0.968386
44	0.972356	0.970991	0.970237	0.969755	0.969463	0.969206	0.968935
45	0.972715	0.971403	0.970685	0.970229	0.969965	0.969730	0.969476
46	0.973166	0.971919	0.971235	0.970812	0.970574	0.970365	0.970129
47	0.973612	0.972428	0.971783	0.971392	0.971180	0.970994	0.970772
48	0.974053	0.972932	0.972327	0.971964	0.971777	0.971616	0.971414
49	0.974494	0.973436	0.972865	0.972530	0.972372	0.972232	0.972048
50	0.974932	0.973934	0.973403	0.973097	0.972961	0.972845	0.972672
51	0.975365	0.974426	0.973929	0.973653	0.973544	0.973450	0.973293
52	0.975795	0.974915	0.974454	0.974205	0.974120	0.974050	0.973909
53	0.976217	0.975398	0.974974	0.974751	0.974693	0.974641	0.974516
54	0.976640	0.975877	0.975491	0.975293	0.975261	0.975228	0.975117
55	0.977060	0.976356	0.975999	0.975828	0.975816	0.975809	0.975711
56	0.977725	0.977061	0.976733	0.976583	0.976588	0.976591	0.976505
57	0.978377	0.977759	0.977457	0.977325	0.977346	0.977363	0.977288
58	0.979022	0.978446	0.978167	0.978052	0.978091	0.978124	0.978054
59	0.979657	0.979120	0.978866	0.978774	0.978826	0.978868	0.978807
60	0.980277	0.979784	0.979555	0.979476	0.979543	0.979596	0.979546
61	0.980888	0.980434	0.980229	0.980168	0.980247	0.980312	0.980270
62	0.981486	0.981072	0.980889	0.980844	0.980939	0.981015	0.980981
63	0.982096	0.981731	0.981575	0.981551	0.981655	0.981740	0.981719
64	0.982691	0.982376	0.982248	0.982241	0.982356	0.982449	0.982440
65	0.983272	0.983007	0.982906	0.982916	0.983039	0.983139	0.983142
66	0.983842	0.983623	0.983550	0.983574	0.983705	0.983816	0.983826
67	0.984401	0.984225	0.984172	0.984215	0.984354	0.984472	0.984494
68	0.985305	0.985130	0.985076	0.985115	0.985245	0.985356	0.985377
69	0.986177	0.986001	0.985946	0.985981	0.986101	0.986204	0.986224
70	0.987011	0.986834	0.986781	0.986811	0.986923	0.987019	0.987038
71	0.987811	0.987636	0.987578	0.987607	0.987711	0.987801	0.987819
72	0.988575	0.988399	0.988345	0.988368	0.988465	0.988550	0.988564
73	0.989119	0.988987	0.988957	0.989009	0.989140	0.989257	0.989276
74	0.989644	0.989552	0.989543	0.989620	0.989787	0.989929	0.989956
75	0.990149	0.990096	0.990109	0.990206	0.990405	0.990570	0.990600
76	0.990636	0.990617	0.990649	0.990765	0.990993	0.991180	0.991213
77	0.991102	0.991116	0.991167	0.991301	0.991551	0.991757	0.991793
78	0.991640	0.991678	0.991743	0.991892	0.992148	0.992362	0.992401
79	0.992151	0.992211	0.992289	0.992449	0.992716	0.992929	0.992969
80	0.992635	0.992717	0.992807	0.992975	0.993245	0.993460	0.993503
81	0.993095	0.993195	0.993295	0.993470	0.993741	0.993958	0.994004
82	0.993532	0.993646	0.993755	0.993935	0.994209	0.994425	0.994471
83	0.993910	0.994049	0.994170	0.994359	0.994589	0.994786	0.994827
84	0.994268	0.994427	0.994564	0.994758	0.994951	0.995128	0.995164
85	0.994573	0.994722	0.994848	0.995032	0.995214	0.995383	0.995422
86	0.994864	0.994999	0.995118	0.995292	0.995465	0.995628	0.995670
87	0.995142	0.995267	0.995375	0.995540	0.995708	0.995862	0.995904
88	0.995327	0.995432	0.995527	0.995678	0.995832	0.995984	0.996024
89	0.995505	0.995592	0.995673	0.995812	0.995956	0.996102	0.996141
90	0.995678	0.995750	0.995814	0.995943	0.996076	0.996215	0.996254
91	0.995845	0.995899	0.995951	0.996067	0.996194	0.996327	0.996363
92	0.996005	0.996045	0.996086	0.996189	0.996309	0.996436	0.996473
93	0.996117	0.996139	0.996167	0.996259	0.996368	0.996489	0.996526
94	0.996227	0.996232	0.996247	0.996326	0.996428	0.996545	0.996578
95	0.996335	0.996324	0.996323	0.996391	0.996484	0.996598	0.996630
96	0.996438	0.996411	0.996398	0.996458	0.996543	0.996649	0.996680
97	0.996539	0.996497	0.996472	0.996520	0.996598	0.996702	0.996730
98	0.996618	0.996566	0.996531	0.996572	0.996644	0.996744	0.996771
99	0.996679	0.996621	0.996578	0.996611	0.996679	0.996775	0.996801
100	0.996729	0.996663	0.996614	0.996642	0.996706	0.996801	0.996828

METROPOLITAN LIFE INSURANCE COMPANY
VIP2 (New Rates) Policy Form Series: LTC2-IDEAL
Ideal 100% Home Care
Rating Factors for Decreases in
Compound Inflation Percentage (below 5.0% level)

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	0.966899	0.965220	0.964375	0.963744	0.963286	0.962864	0.962480
31	0.967042	0.965389	0.964559	0.963944	0.963491	0.963081	0.962708
32	0.967190	0.965563	0.964746	0.964140	0.963699	0.963300	0.962928
33	0.967341	0.965736	0.964936	0.964340	0.963909	0.963518	0.963153
34	0.967490	0.965907	0.965119	0.964539	0.964115	0.963737	0.963375
35	0.967641	0.966081	0.965309	0.964732	0.964325	0.963954	0.963602
36	0.968056	0.966544	0.965810	0.965267	0.964889	0.964542	0.964212
37	0.968471	0.967010	0.966311	0.965793	0.965447	0.965125	0.964817
38	0.968884	0.967473	0.966812	0.966327	0.966002	0.965708	0.965421
39	0.969294	0.967933	0.967306	0.966852	0.966553	0.966286	0.966018
40	0.969701	0.968398	0.967800	0.967372	0.967104	0.966863	0.966616
41	0.970108	0.968849	0.968293	0.967892	0.967647	0.967432	0.967204
42	0.970507	0.969304	0.968780	0.968406	0.968194	0.968002	0.967795
43	0.970906	0.969755	0.969265	0.968921	0.968733	0.968567	0.968378
44	0.971308	0.970206	0.969747	0.969426	0.969267	0.969128	0.968958
45	0.971705	0.970650	0.970227	0.969936	0.969801	0.969685	0.969536
46	0.972199	0.971206	0.970819	0.970556	0.970447	0.970356	0.970219
47	0.972684	0.971757	0.971406	0.971173	0.971091	0.971022	0.970898
48	0.973173	0.972305	0.971990	0.971779	0.971725	0.971679	0.971572
49	0.973656	0.972843	0.972567	0.972385	0.972358	0.972331	0.972238
50	0.974135	0.973382	0.973138	0.972986	0.972979	0.972979	0.972897
51	0.974608	0.973912	0.973704	0.973578	0.973598	0.973618	0.973549
52	0.975078	0.974439	0.974267	0.974166	0.974209	0.974248	0.974193
53	0.975545	0.974962	0.974820	0.974745	0.974813	0.974872	0.974830
54	0.976005	0.975477	0.975370	0.975319	0.975409	0.975492	0.975462
55	0.976461	0.975989	0.975915	0.975890	0.976000	0.976102	0.976082
56	0.977157	0.976727	0.976679	0.976670	0.976797	0.976913	0.976902
57	0.977843	0.977457	0.977432	0.977442	0.977582	0.977710	0.977704
58	0.978517	0.978170	0.978172	0.978198	0.978354	0.978490	0.978495
59	0.979182	0.978873	0.978896	0.978941	0.979109	0.979260	0.979266
60	0.979835	0.979563	0.979610	0.979669	0.979851	0.980009	0.980025
61	0.980477	0.980238	0.980309	0.980383	0.980577	0.980746	0.980768
62	0.981107	0.980906	0.980993	0.981084	0.981289	0.981465	0.981493
63	0.981754	0.981598	0.981711	0.981812	0.982023	0.982235	0.982271
64	0.982386	0.982277	0.982411	0.982524	0.982742	0.982987	0.983031
65	0.983006	0.982940	0.983097	0.983217	0.983441	0.983716	0.983770
66	0.983611	0.983586	0.983763	0.983893	0.984124	0.984425	0.984487
67	0.984203	0.984218	0.984413	0.984553	0.984789	0.985114	0.985183
68	0.985111	0.985124	0.985312	0.985443	0.985667	0.985986	0.986050
69	0.985982	0.985994	0.986179	0.986299	0.986510	0.986820	0.986884
70	0.986820	0.986828	0.987005	0.987118	0.987318	0.987621	0.987681
71	0.987621	0.987630	0.987800	0.987906	0.988094	0.988387	0.988441
72	0.988387	0.988393	0.988559	0.988655	0.988834	0.989117	0.989168
73	0.988960	0.989005	0.989203	0.989336	0.989558	0.989848	0.989909
74	0.989513	0.989592	0.989820	0.989988	0.990247	0.990541	0.990610
75	0.990044	0.990157	0.990406	0.990607	0.990902	0.991199	0.991272
76	0.990555	0.990697	0.990970	0.991198	0.991518	0.991821	0.991898
77	0.991046	0.991214	0.991506	0.991757	0.992104	0.992404	0.992484
78	0.991603	0.991794	0.992102	0.992366	0.992721	0.993027	0.993111
79	0.992133	0.992344	0.992666	0.992938	0.993299	0.993605	0.993691
80	0.992636	0.992863	0.993194	0.993474	0.993837	0.994143	0.994231
81	0.993111	0.993351	0.993690	0.993974	0.994337	0.994644	0.994729
82	0.993559	0.993813	0.994155	0.994442	0.994802	0.995105	0.995191
83	0.993958	0.994234	0.994589	0.994836	0.995145	0.995420	0.995501
84	0.994338	0.994628	0.994996	0.995203	0.995467	0.995718	0.995795
85	0.994673	0.994945	0.995291	0.995488	0.995738	0.995980	0.996055
86	0.994992	0.995244	0.995569	0.995756	0.995995	0.996223	0.996301
87	0.995292	0.995528	0.995833	0.996009	0.996236	0.996456	0.996534
88	0.995499	0.995714	0.995999	0.996162	0.996376	0.996590	0.996664
89	0.995698	0.995894	0.996157	0.996309	0.996512	0.996716	0.996792
90	0.995892	0.996066	0.996310	0.996451	0.996643	0.996841	0.996915
91	0.996076	0.996231	0.996460	0.996588	0.996772	0.996959	0.997034
92	0.996252	0.996391	0.996601	0.996721	0.996893	0.997075	0.997145
93	0.996378	0.996502	0.996692	0.996800	0.996966	0.997142	0.997212
94	0.996500	0.996605	0.996781	0.996879	0.997035	0.997205	0.997275
95	0.996618	0.996707	0.996867	0.996956	0.997104	0.997268	0.997340
96	0.996733	0.996805	0.996953	0.997030	0.997170	0.997330	0.997396
97	0.996847	0.996903	0.997034	0.997105	0.997237	0.997390	0.997456
98	0.996932	0.996977	0.997098	0.997163	0.997289	0.997438	0.997502
99	0.997000	0.997037	0.997148	0.997207	0.997332	0.997475	0.997537
100	0.997053	0.997084	0.997190	0.997242	0.997361	0.997504	0.997568

METROPOLITAN LIFE INSURANCE COMPANY
VIP2 (New Rates) Policy Form Series: LTC2-IDEAL
Ideal 75% Home Care
Rating Factors for Decreases in
Compound Inflation Percentage (below 5.0% level)

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	0.967284	0.965658	0.964834	0.964208	0.963750	0.963342	0.962963
31	0.967433	0.965825	0.965017	0.964402	0.963958	0.963560	0.963184
32	0.967586	0.965996	0.965198	0.964601	0.964166	0.963767	0.963404
33	0.967733	0.966162	0.965380	0.964795	0.964368	0.963985	0.963625
34	0.967878	0.966335	0.965565	0.964989	0.964572	0.964198	0.963847
35	0.968026	0.966498	0.965750	0.965186	0.964780	0.964413	0.964072
36	0.968431	0.966961	0.966246	0.965708	0.965332	0.964998	0.964674
37	0.968838	0.967418	0.966737	0.966235	0.965886	0.965575	0.965274
38	0.969237	0.967872	0.967231	0.966749	0.966432	0.966147	0.965873
39	0.969644	0.968329	0.967716	0.967267	0.966981	0.966722	0.966465
40	0.970040	0.968779	0.968203	0.967785	0.967519	0.967289	0.967051
41	0.970436	0.969227	0.968684	0.968292	0.968060	0.967857	0.967636
42	0.970831	0.969672	0.969166	0.968800	0.968596	0.968415	0.968219
43	0.971220	0.970117	0.969643	0.969303	0.969128	0.968969	0.968793
44	0.971613	0.970555	0.970118	0.969806	0.969653	0.969523	0.969367
45	0.972000	0.970994	0.970587	0.970304	0.970179	0.970073	0.969937
46	0.972487	0.971539	0.971171	0.970917	0.970822	0.970741	0.970617
47	0.972965	0.972082	0.971750	0.971523	0.971457	0.971400	0.971291
48	0.973444	0.972617	0.972326	0.972128	0.972085	0.972053	0.971958
49	0.973916	0.973151	0.972893	0.972725	0.972708	0.972697	0.972618
50	0.974388	0.973678	0.973458	0.973317	0.973327	0.973339	0.973272
51	0.974848	0.974202	0.974018	0.973902	0.973936	0.973972	0.973917
52	0.975312	0.974722	0.974568	0.974482	0.974541	0.974596	0.974553
53	0.975767	0.975233	0.975118	0.975056	0.975138	0.975214	0.975185
54	0.976222	0.975743	0.975658	0.975621	0.975729	0.975827	0.975810
55	0.976672	0.976243	0.976194	0.976184	0.976312	0.976430	0.976426
56	0.977362	0.976977	0.976955	0.976962	0.977106	0.977236	0.977241
57	0.978042	0.977697	0.977702	0.977726	0.977887	0.978030	0.978044
58	0.978713	0.978406	0.978435	0.978479	0.978650	0.978808	0.978828
59	0.979373	0.979104	0.979157	0.979214	0.979403	0.979571	0.979597
60	0.980021	0.979789	0.979863	0.979939	0.980139	0.980318	0.980354
61	0.980654	0.980460	0.980556	0.980648	0.980862	0.981049	0.981088
62	0.981279	0.981121	0.981235	0.981344	0.981566	0.981764	0.981812
63	0.981919	0.981806	0.981941	0.982060	0.982313	0.982530	0.982586
64	0.982547	0.982477	0.982633	0.982763	0.983047	0.983277	0.983341
65	0.983158	0.983133	0.983305	0.983447	0.983756	0.984003	0.984076
66	0.983760	0.983776	0.983963	0.984115	0.984448	0.984708	0.984789
67	0.984347	0.984402	0.984605	0.984764	0.985120	0.985392	0.985480
68	0.985250	0.985308	0.985499	0.985647	0.985991	0.986286	0.986371
69	0.986122	0.986176	0.986356	0.986495	0.986822	0.987139	0.987230
70	0.986957	0.987009	0.987179	0.987309	0.987620	0.987956	0.988045
71	0.987757	0.987807	0.987966	0.988086	0.988385	0.988735	0.988821
72	0.988521	0.988570	0.988720	0.988828	0.989112	0.989476	0.989559
73	0.989089	0.989177	0.989371	0.989522	0.989830	0.990186	0.990277
74	0.989634	0.989761	0.989994	0.990182	0.990511	0.990860	0.990956
75	0.990161	0.990321	0.990592	0.990810	0.991157	0.991497	0.991594
76	0.990665	0.990856	0.991157	0.991405	0.991765	0.992098	0.992199
77	0.991150	0.991365	0.991696	0.991970	0.992340	0.992665	0.992767
78	0.991707	0.991946	0.992295	0.992581	0.992963	0.993291	0.993397
79	0.992233	0.992496	0.992855	0.993152	0.993540	0.993873	0.993981
80	0.992735	0.993013	0.993381	0.993691	0.994078	0.994410	0.994520
81	0.993206	0.993501	0.993876	0.994189	0.994576	0.994907	0.995014
82	0.993654	0.993958	0.994339	0.994653	0.995038	0.995364	0.995471
83	0.994053	0.994382	0.994759	0.995027	0.995359	0.995658	0.995757
84	0.994430	0.994780	0.995149	0.995379	0.995663	0.995932	0.996026
85	0.994759	0.995082	0.995432	0.995649	0.995919	0.996177	0.996272
86	0.995069	0.995371	0.995703	0.995906	0.996162	0.996409	0.996500
87	0.995361	0.995647	0.995956	0.996150	0.996393	0.996628	0.996720
88	0.995564	0.995823	0.996112	0.996293	0.996526	0.996751	0.996841
89	0.995758	0.995996	0.996264	0.996432	0.996651	0.996871	0.996959
90	0.995944	0.996159	0.996408	0.996566	0.996776	0.996984	0.997073
91	0.996122	0.996319	0.996549	0.996695	0.996894	0.997097	0.997182
92	0.996296	0.996472	0.996686	0.996823	0.997008	0.997203	0.997289
93	0.996416	0.996573	0.996771	0.996895	0.997075	0.997265	0.997346
94	0.996535	0.996672	0.996854	0.996968	0.997139	0.997323	0.997406
95	0.996651	0.996768	0.996936	0.997039	0.997204	0.997382	0.997462
96	0.996760	0.996863	0.997016	0.997110	0.997266	0.997438	0.997517
97	0.996867	0.996954	0.997093	0.997179	0.997327	0.997494	0.997571
98	0.996951	0.997026	0.997156	0.997232	0.997375	0.997536	0.997614
99	0.997016	0.997083	0.997201	0.997275	0.997412	0.997572	0.997647
100	0.997070	0.997126	0.997240	0.997308	0.997442	0.997599	0.997674

METROPOLITAN LIFE INSURANCE COMPANY
VIP2 (New Rates) Policy Form Series: LTC2-IDEAL
Ideal 50% Home Care
Rating Factors for Decreases in
Compound Inflation Percentage (below 5.0% level)

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	0.968016	0.966366	0.965518	0.964879	0.964418	0.963996	0.963609
31	0.968167	0.966524	0.965700	0.965073	0.964620	0.964211	0.963826
32	0.968310	0.966690	0.965884	0.965261	0.964819	0.964424	0.964050
33	0.968446	0.966860	0.966061	0.965457	0.965022	0.964634	0.964269
34	0.968591	0.967019	0.966237	0.965649	0.965227	0.964844	0.964488
35	0.968732	0.967184	0.966421	0.965836	0.965427	0.965058	0.964702
36	0.969125	0.967631	0.966905	0.966350	0.965971	0.965631	0.965298
37	0.969517	0.968081	0.967386	0.966865	0.966514	0.966199	0.965892
38	0.969910	0.968521	0.967862	0.967371	0.967052	0.966762	0.966476
39	0.970295	0.968966	0.968340	0.967878	0.967584	0.967329	0.967059
40	0.970681	0.969400	0.968817	0.968383	0.968117	0.967887	0.967641
41	0.971064	0.969840	0.969286	0.968883	0.968648	0.968442	0.968217
42	0.971442	0.970271	0.969756	0.969376	0.969173	0.968993	0.968791
43	0.971824	0.970705	0.970219	0.969873	0.969694	0.969541	0.969356
44	0.972197	0.971130	0.970680	0.970362	0.970212	0.970086	0.969922
45	0.972573	0.971559	0.971140	0.970850	0.970731	0.970627	0.970482
46	0.973041	0.972091	0.971714	0.971456	0.971360	0.971284	0.971152
47	0.973508	0.972617	0.972283	0.972053	0.971985	0.971932	0.971817
48	0.973973	0.973143	0.972846	0.972644	0.972604	0.972579	0.972479
49	0.974432	0.973662	0.973405	0.973230	0.973222	0.973216	0.973132
50	0.974886	0.974180	0.973956	0.973813	0.973826	0.973849	0.973776
51	0.975338	0.974688	0.974504	0.974387	0.974430	0.974473	0.974414
52	0.975782	0.975194	0.975045	0.974958	0.975026	0.975087	0.975043
53	0.976229	0.975694	0.975580	0.975521	0.975613	0.975700	0.975668
54	0.976667	0.976189	0.976112	0.976077	0.976192	0.976301	0.976284
55	0.977100	0.976680	0.976636	0.976631	0.976766	0.976895	0.976891
56	0.977783	0.977404	0.977389	0.977401	0.977555	0.977698	0.977704
57	0.978453	0.978117	0.978129	0.978159	0.978331	0.978487	0.978502
58	0.979109	0.978818	0.978854	0.978902	0.979089	0.979259	0.979282
59	0.979759	0.979505	0.979565	0.979633	0.979834	0.980017	0.980048
60	0.980397	0.980179	0.980265	0.980348	0.980564	0.980757	0.980796
61	0.981023	0.980843	0.980951	0.981050	0.981281	0.981483	0.981531
62	0.981634	0.981494	0.981623	0.981737	0.981977	0.982192	0.982246
63	0.982263	0.982168	0.982314	0.982441	0.982723	0.982953	0.983015
64	0.982879	0.982825	0.982989	0.983128	0.983452	0.983694	0.983765
65	0.983483	0.983472	0.983647	0.983798	0.984160	0.984414	0.984494
66	0.984069	0.984100	0.984289	0.984448	0.984847	0.985114	0.985201
67	0.984646	0.984713	0.984916	0.985082	0.985517	0.985792	0.985887
68	0.985552	0.985614	0.985800	0.985969	0.986411	0.986700	0.986794
69	0.986420	0.986478	0.986648	0.986818	0.987265	0.987569	0.987662
70	0.987251	0.987306	0.987462	0.987632	0.988084	0.988394	0.988485
71	0.988046	0.988097	0.988238	0.988408	0.988861	0.989181	0.989270
72	0.988805	0.988852	0.988980	0.989149	0.989602	0.989927	0.990014
73	0.989364	0.989463	0.989646	0.989848	0.990290	0.990624	0.990718
74	0.989903	0.990046	0.990282	0.990511	0.990943	0.991284	0.991383
75	0.990418	0.990605	0.990886	0.991141	0.991562	0.991905	0.992011
76	0.990914	0.991138	0.991460	0.991737	0.992147	0.992492	0.992602
77	0.991388	0.991649	0.992007	0.992301	0.992696	0.993042	0.993153
78	0.991942	0.992230	0.992607	0.992915	0.993322	0.993652	0.993763
79	0.992467	0.992777	0.993168	0.993489	0.993902	0.994217	0.994325
80	0.992964	0.993292	0.993693	0.994024	0.994439	0.994737	0.994843
81	0.993431	0.993777	0.994184	0.994518	0.994936	0.995216	0.995319
82	0.993874	0.994231	0.994642	0.994980	0.995392	0.995658	0.995756
83	0.994274	0.994659	0.995037	0.995326	0.995681	0.995936	0.996031
84	0.994655	0.995057	0.995404	0.995651	0.995954	0.996198	0.996291
85	0.994963	0.995342	0.995670	0.995902	0.996192	0.996425	0.996518
86	0.995257	0.995610	0.995921	0.996140	0.996414	0.996638	0.996730
87	0.995535	0.995870	0.996159	0.996367	0.996628	0.996842	0.996931
88	0.995723	0.996033	0.996304	0.996498	0.996748	0.996954	0.997042
89	0.995907	0.996191	0.996444	0.996627	0.996863	0.997062	0.997151
90	0.996082	0.996345	0.996578	0.996750	0.996978	0.997166	0.997251
91	0.996251	0.996492	0.996710	0.996869	0.997082	0.997268	0.997351
92	0.996411	0.996634	0.996836	0.996984	0.997188	0.997366	0.997448
93	0.996526	0.996727	0.996913	0.997052	0.997246	0.997419	0.997500
94	0.996635	0.996818	0.996990	0.997119	0.997305	0.997472	0.997551
95	0.996743	0.996907	0.997064	0.997184	0.997362	0.997523	0.997603
96	0.996847	0.996993	0.997139	0.997246	0.997418	0.997575	0.997651
97	0.996948	0.997078	0.997210	0.997309	0.997473	0.997624	0.997700
98	0.997025	0.997143	0.997266	0.997360	0.997516	0.997664	0.997739
99	0.997087	0.997197	0.997309	0.997397	0.997552	0.997694	0.997768
100	0.997136	0.997237	0.997348	0.997427	0.997576	0.997720	0.997792

METROPOLITAN LIFE INSURANCE COMPANY
VIP2 (New Rates) Policy Form Series: LTC2-PREM
Premier 100% Home Care
Rating Factors for Decreases in
Compound Inflation Percentage (below 5.0% level)

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	0.962048	0.960001	0.958818	0.957987	0.957319	0.956752
31	0.962239	0.960217	0.959046	0.958229	0.957567	0.957011
32	0.962435	0.960432	0.959273	0.958471	0.957817	0.957266
33	0.962632	0.960647	0.959508	0.958711	0.958068	0.957524
34	0.962828	0.960864	0.959741	0.958951	0.958319	0.957786
35	0.963023	0.961083	0.959970	0.959193	0.958570	0.958040
36	0.963564	0.961671	0.960589	0.959835	0.959226	0.958716
37	0.964107	0.962264	0.961207	0.960474	0.959883	0.959388
38	0.964646	0.962854	0.961826	0.961113	0.960541	0.960061
39	0.965186	0.963444	0.962444	0.961752	0.961198	0.960734
40	0.965730	0.964035	0.963064	0.962393	0.961856	0.961410
41	0.966269	0.964629	0.963687	0.963034	0.962518	0.962086
42	0.966813	0.965218	0.964308	0.963676	0.963175	0.962762
43	0.967353	0.965812	0.964928	0.964318	0.963834	0.963436
44	0.967897	0.966402	0.965549	0.964960	0.964496	0.964114
45	0.968443	0.966998	0.966171	0.965602	0.965158	0.964790
46	0.969053	0.967652	0.966854	0.966304	0.965873	0.965519
47	0.969661	0.968311	0.967537	0.967005	0.966589	0.966247
48	0.970271	0.968971	0.968225	0.967709	0.967305	0.966977
49	0.970883	0.969631	0.968908	0.968412	0.968024	0.967710
50	0.971497	0.970291	0.969595	0.969116	0.968742	0.968441
51	0.972107	0.970951	0.970280	0.969821	0.969461	0.969174
52	0.972719	0.971612	0.970968	0.970521	0.970181	0.969904
53	0.973335	0.972269	0.971655	0.971225	0.970899	0.970637
54	0.973947	0.972935	0.972340	0.971935	0.971620	0.971369
55	0.974562	0.973596	0.973031	0.972639	0.972342	0.972105
56	0.975309	0.974371	0.973823	0.973445	0.973154	0.972925
57	0.976059	0.975151	0.974618	0.974251	0.973967	0.973746
58	0.976807	0.975932	0.975414	0.975056	0.974781	0.974567
59	0.977557	0.976711	0.976212	0.975863	0.975598	0.975390
60	0.978308	0.977489	0.977007	0.976669	0.976412	0.976212
61	0.979057	0.978272	0.977805	0.977478	0.977230	0.977035
62	0.979808	0.979053	0.978603	0.978286	0.978046	0.977861
63	0.980529	0.979801	0.979369	0.979062	0.978832	0.978653
64	0.981243	0.980549	0.980134	0.979839	0.979618	0.979447
65	0.981963	0.981300	0.980901	0.980617	0.980405	0.980243
66	0.982682	0.982052	0.981666	0.981396	0.981193	0.981038
67	0.983405	0.982801	0.982434	0.982174	0.981980	0.981835
68	0.984253	0.983653	0.983285	0.983027	0.982831	0.982685
69	0.985104	0.984508	0.984138	0.983880	0.983685	0.983540
70	0.985956	0.985359	0.984992	0.984735	0.984540	0.984395
71	0.986811	0.986215	0.985846	0.985588	0.985395	0.985252
72	0.987666	0.987068	0.986700	0.986443	0.986249	0.986106
73	0.988299	0.987726	0.987369	0.987120	0.986933	0.986795
74	0.988930	0.988383	0.988037	0.987797	0.987617	0.987485
75	0.989564	0.989040	0.988707	0.988472	0.988301	0.988174
76	0.990198	0.989699	0.989376	0.989151	0.988987	0.988866
77	0.990831	0.990356	0.990047	0.989829	0.989671	0.989556
78	0.991399	0.990938	0.990639	0.990428	0.990277	0.990171
79	0.991969	0.991521	0.991230	0.991027	0.990880	0.990784
80	0.992536	0.992104	0.991821	0.991624	0.991488	0.991396
81	0.993105	0.992686	0.992415	0.992224	0.992093	0.992011
82	0.993675	0.993271	0.993007	0.992823	0.992698	0.992623
83	0.994014	0.993636	0.993390	0.993217	0.993101	0.993034
84	0.994354	0.994000	0.993770	0.993611	0.993505	0.993447
85	0.994767	0.994437	0.994222	0.994079	0.993989	0.993943
86	0.995154	0.994846	0.994648	0.994518	0.994440	0.994409
87	0.995516	0.995228	0.995045	0.994926	0.994863	0.994840
88	0.995779	0.995501	0.995324	0.995210	0.995150	0.995138
89	0.996029	0.995761	0.995589	0.995480	0.995426	0.995419
90	0.996267	0.996008	0.995841	0.995739	0.995685	0.995685
91	0.996489	0.996241	0.996082	0.995982	0.995934	0.995939
92	0.996702	0.996464	0.996309	0.996213	0.996169	0.996179
93	0.996858	0.996625	0.996469	0.996375	0.996332	0.996345
94	0.997008	0.996779	0.996626	0.996532	0.996489	0.996505
95	0.997150	0.996926	0.996774	0.996681	0.996642	0.996658
96	0.997284	0.997067	0.996917	0.996824	0.996788	0.996807
97	0.997415	0.997201	0.997053	0.996962	0.996927	0.996951
98	0.997516	0.997307	0.997161	0.997071	0.997035	0.997060
99	0.997594	0.997388	0.997243	0.997156	0.997120	0.997144
100	0.997654	0.997451	0.997307	0.997219	0.997185	0.997213

METROPOLITAN LIFE INSURANCE COMPANY
VIP2 (New Rates) Policy Form Series: LTC2-PREM
Premier 75% Home Care
Rating Factors for Decreases in
Compound Inflation Percentage (below 5.0% level)

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	0.962324	0.960396	0.959260	0.958431	0.957742	0.957147
31	0.962514	0.960609	0.959485	0.958668	0.957986	0.957398
32	0.962710	0.960818	0.959708	0.958903	0.958230	0.957651
33	0.962896	0.961032	0.959933	0.959136	0.958469	0.957903
34	0.963088	0.961239	0.960158	0.959369	0.958716	0.958151
35	0.963283	0.961453	0.960383	0.959604	0.958961	0.958402
36	0.963810	0.962025	0.960982	0.960220	0.959593	0.959057
37	0.964339	0.962594	0.961581	0.960842	0.960233	0.959713
38	0.964864	0.963169	0.962183	0.961463	0.960869	0.960365
39	0.965390	0.963741	0.962779	0.962081	0.961511	0.961019
40	0.965921	0.964314	0.963376	0.962702	0.962149	0.961678
41	0.966453	0.964890	0.963981	0.963323	0.962785	0.962334
42	0.966983	0.965462	0.964583	0.963945	0.963428	0.962988
43	0.967510	0.966040	0.965184	0.964565	0.964066	0.963648
44	0.968044	0.966612	0.965784	0.965187	0.964708	0.964306
45	0.968573	0.967189	0.966387	0.965811	0.965348	0.964964
46	0.969169	0.967831	0.967053	0.966494	0.966047	0.965675
47	0.969770	0.968472	0.967723	0.967179	0.966747	0.966390
48	0.970370	0.969117	0.968387	0.967866	0.967448	0.967104
49	0.970970	0.969759	0.969056	0.968552	0.968147	0.967818
50	0.971572	0.970404	0.969725	0.969238	0.968850	0.968533
51	0.972170	0.971047	0.970393	0.969924	0.969552	0.969248
52	0.972770	0.971693	0.971062	0.970611	0.970256	0.969964
53	0.973370	0.972336	0.971732	0.971300	0.970954	0.970680
54	0.973973	0.972983	0.972400	0.971987	0.971660	0.971397
55	0.974576	0.973628	0.973073	0.972675	0.972364	0.972116
56	0.975315	0.974397	0.973857	0.973471	0.973168	0.972928
57	0.976058	0.975169	0.974644	0.974267	0.973972	0.973738
58	0.976801	0.975939	0.975428	0.975062	0.974778	0.974550
59	0.977545	0.976710	0.976218	0.975860	0.975582	0.975363
60	0.978288	0.977482	0.977003	0.976660	0.976388	0.976179
61	0.979032	0.978254	0.977792	0.977457	0.977196	0.976991
62	0.979777	0.979028	0.978581	0.978253	0.978003	0.977807
63	0.980485	0.979768	0.979334	0.979022	0.978779	0.978592
64	0.981198	0.980507	0.980090	0.979787	0.979554	0.979374
65	0.981906	0.981245	0.980845	0.980552	0.980329	0.980158
66	0.982621	0.981986	0.981601	0.981321	0.981107	0.980942
67	0.983332	0.982728	0.982356	0.982088	0.981884	0.981728
68	0.984186	0.983579	0.983208	0.982940	0.982736	0.982581
69	0.985037	0.984433	0.984058	0.983793	0.983590	0.983434
70	0.985891	0.985285	0.984913	0.984646	0.984444	0.984289
71	0.986747	0.986137	0.985767	0.985500	0.985297	0.985146
72	0.987600	0.986994	0.986620	0.986354	0.986153	0.986001
73	0.988225	0.987642	0.987279	0.987020	0.986828	0.986682
74	0.988853	0.988288	0.987937	0.987686	0.987502	0.987363
75	0.989477	0.988936	0.988594	0.988353	0.988177	0.988043
76	0.990106	0.989585	0.989254	0.989021	0.988851	0.988726
77	0.990733	0.990235	0.989912	0.989690	0.989528	0.989408
78	0.991299	0.990812	0.990499	0.990282	0.990127	0.990018
79	0.991863	0.991389	0.991084	0.990873	0.990727	0.990626
80	0.992429	0.991969	0.991671	0.991469	0.991328	0.991235
81	0.992996	0.992545	0.992258	0.992061	0.991927	0.991844
82	0.993560	0.993123	0.992846	0.992657	0.992530	0.992453
83	0.993911	0.993503	0.993245	0.993072	0.992955	0.992890
84	0.994260	0.993883	0.993645	0.993487	0.993382	0.993325
85	0.994676	0.994321	0.994101	0.993953	0.993863	0.993819
86	0.995067	0.994731	0.994524	0.994391	0.994313	0.994284
87	0.995429	0.995117	0.994923	0.994799	0.994736	0.994716
88	0.995695	0.995391	0.995201	0.995082	0.995019	0.995009
89	0.995946	0.995651	0.995464	0.995348	0.995292	0.995286
90	0.996186	0.995898	0.995717	0.995602	0.995548	0.995549
91	0.996412	0.996132	0.995955	0.995845	0.995794	0.995801
92	0.996625	0.996355	0.996181	0.996074	0.996027	0.996039
93	0.996782	0.996517	0.996340	0.996232	0.996188	0.996201
94	0.996934	0.996667	0.996494	0.996385	0.996343	0.996359
95	0.997077	0.996816	0.996640	0.996533	0.996489	0.996509
96	0.997214	0.996957	0.996780	0.996673	0.996633	0.996660
97	0.997344	0.997091	0.996916	0.996812	0.996771	0.996798
98	0.997447	0.997195	0.997021	0.996915	0.996878	0.996906
99	0.997525	0.997278	0.997104	0.996997	0.996962	0.996990
100	0.997588	0.997339	0.997167	0.997061	0.997027	0.997058

METROPOLITAN LIFE INSURANCE COMPANY
VIP2 (New Rates) Policy Form Series: LTC2-PREM
Premier 50% Home Care
Rating Factors for Decreases in
Compound Inflation Percentage (below 5.0% level)

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	0.962908	0.961071	0.959932	0.959060	0.958318	0.957677
31	0.963093	0.961278	0.960147	0.959281	0.958553	0.957918
32	0.963273	0.961482	0.960358	0.959508	0.958784	0.958163
33	0.963461	0.961679	0.960575	0.959731	0.959019	0.958406
34	0.963639	0.961885	0.960788	0.959960	0.959256	0.958646
35	0.963821	0.962089	0.961001	0.960184	0.959491	0.958890
36	0.964328	0.962632	0.961572	0.960776	0.960100	0.959518
37	0.964837	0.963179	0.962150	0.961368	0.960711	0.960149
38	0.965342	0.963723	0.962718	0.961964	0.961326	0.960779
39	0.965849	0.964271	0.963293	0.962558	0.961940	0.961414
40	0.966354	0.964819	0.963866	0.963152	0.962554	0.962043
41	0.966859	0.965363	0.964439	0.963744	0.963168	0.962675
42	0.967365	0.965908	0.965012	0.964343	0.963781	0.963308
43	0.967874	0.966460	0.965587	0.964936	0.964399	0.963945
44	0.968380	0.967006	0.966161	0.965533	0.965012	0.964574
45	0.968889	0.967554	0.966737	0.966132	0.965631	0.965211
46	0.969464	0.968170	0.967377	0.966790	0.966307	0.965901
47	0.970041	0.968790	0.968022	0.967454	0.966983	0.966595
48	0.970619	0.969407	0.968663	0.968113	0.967661	0.967288
49	0.971194	0.970026	0.969309	0.968774	0.968340	0.967981
50	0.971776	0.970646	0.969953	0.969439	0.969020	0.968674
51	0.972352	0.971265	0.970595	0.970102	0.969700	0.969371
52	0.972932	0.971886	0.971240	0.970765	0.970381	0.970064
53	0.973514	0.972504	0.971886	0.971428	0.971058	0.970759
54	0.974092	0.973129	0.972532	0.972091	0.971742	0.971454
55	0.974672	0.973748	0.973179	0.972758	0.972422	0.972153
56	0.975401	0.974503	0.973948	0.973539	0.973211	0.972953
57	0.976130	0.975258	0.974720	0.974322	0.974004	0.973749
58	0.976862	0.976014	0.975491	0.975105	0.974795	0.974551
59	0.977591	0.976773	0.976266	0.975889	0.975589	0.975353
60	0.978321	0.977530	0.977039	0.976674	0.976383	0.976156
61	0.979053	0.978286	0.977811	0.977457	0.977175	0.976958
62	0.979785	0.979045	0.978587	0.978244	0.977969	0.977760
63	0.980482	0.979769	0.979324	0.978993	0.978731	0.978528
64	0.981177	0.980493	0.980062	0.979743	0.979491	0.979296
65	0.981875	0.981219	0.980801	0.980493	0.980251	0.980065
66	0.982570	0.981939	0.981542	0.981246	0.981015	0.980838
67	0.983269	0.982666	0.982282	0.981996	0.981778	0.981608
68	0.984119	0.983515	0.983133	0.982849	0.982629	0.982464
69	0.984972	0.984369	0.983985	0.983699	0.983483	0.983317
70	0.985827	0.985221	0.984836	0.984553	0.984336	0.984170
71	0.986681	0.986074	0.985690	0.985408	0.985191	0.985027
72	0.987537	0.986930	0.986544	0.986263	0.986046	0.985885
73	0.988148	0.987562	0.987184	0.986917	0.986710	0.986554
74	0.988761	0.988192	0.987830	0.987571	0.987373	0.987226
75	0.989375	0.988824	0.988475	0.988225	0.988035	0.987898
76	0.989989	0.989457	0.989119	0.988876	0.988700	0.988569
77	0.990604	0.990091	0.989763	0.989532	0.989366	0.989242
78	0.991160	0.990660	0.990342	0.990118	0.989957	0.989843
79	0.991720	0.991230	0.990920	0.990704	0.990551	0.990447
80	0.992278	0.991799	0.991498	0.991291	0.991145	0.991052
81	0.992837	0.992371	0.992077	0.991879	0.991739	0.991654
82	0.993396	0.992941	0.992656	0.992464	0.992333	0.992260
83	0.993763	0.993346	0.993085	0.992909	0.992791	0.992723
84	0.994131	0.993745	0.993511	0.993353	0.993248	0.993188
85	0.994548	0.994183	0.993963	0.993815	0.993723	0.993681
86	0.994939	0.994592	0.994384	0.994249	0.994173	0.994142
87	0.995305	0.994977	0.994780	0.994658	0.994590	0.994575
88	0.995570	0.995247	0.995053	0.994932	0.994870	0.994859
89	0.995824	0.995507	0.995313	0.995194	0.995136	0.995132
90	0.996062	0.995751	0.995559	0.995444	0.995389	0.995391
91	0.996289	0.995985	0.995794	0.995683	0.995631	0.995637
92	0.996503	0.996205	0.996019	0.995910	0.995859	0.995872
93	0.996663	0.996361	0.996173	0.996062	0.996016	0.996034
94	0.996809	0.996511	0.996322	0.996210	0.996167	0.996188
95	0.996955	0.996658	0.996465	0.996354	0.996312	0.996336
96	0.997094	0.996795	0.996602	0.996493	0.996451	0.996480
97	0.997226	0.996929	0.996736	0.996626	0.996586	0.996618
98	0.997327	0.997033	0.996840	0.996729	0.996692	0.996725
99	0.997408	0.997115	0.996918	0.996808	0.996775	0.996812
100	0.997470	0.997178	0.996982	0.996873	0.996841	0.996877

METROPOLITAN LIFE INSURANCE COMPANY
VIP2 (New Rates) Policy Form Series: LTC2-VAL
Value 100% Home Care
Rating Factors for Decreases in
Compound Inflation Percentage (below 5.0% level)

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	0.967069	0.965247	0.964285	0.963549	0.963003	0.962489	0.962005
31	0.967212	0.965415	0.964461	0.963741	0.963199	0.962696	0.962222
32	0.967361	0.965577	0.964643	0.963938	0.963405	0.962908	0.962438
33	0.967508	0.965749	0.964819	0.964122	0.963601	0.963120	0.962656
34	0.967656	0.965911	0.965000	0.964313	0.963807	0.963323	0.962873
35	0.967807	0.966082	0.965177	0.964510	0.964004	0.963540	0.963094
36	0.968206	0.966533	0.965667	0.965023	0.964544	0.964104	0.963679
37	0.968611	0.966983	0.966150	0.965536	0.965086	0.964669	0.964265
38	0.969007	0.967432	0.966634	0.966044	0.965622	0.965227	0.964846
39	0.969408	0.967878	0.967110	0.966548	0.966154	0.965785	0.965424
40	0.969804	0.968323	0.967590	0.967055	0.966685	0.966344	0.966001
41	0.970196	0.968764	0.968064	0.967554	0.967214	0.966893	0.966570
42	0.970589	0.969201	0.968534	0.968051	0.967736	0.967441	0.967141
43	0.970978	0.969640	0.969003	0.968549	0.968258	0.967988	0.967708
44	0.971368	0.970076	0.969468	0.969038	0.968776	0.968527	0.968270
45	0.971755	0.970509	0.969932	0.969527	0.969293	0.969064	0.968828
46	0.972234	0.971049	0.970507	0.970130	0.969919	0.969716	0.969492
47	0.972714	0.971579	0.971077	0.970725	0.970542	0.970361	0.970150
48	0.973181	0.972110	0.971640	0.971319	0.971157	0.970997	0.970802
49	0.973656	0.972637	0.972198	0.971902	0.971768	0.971629	0.971449
50	0.974123	0.973158	0.972754	0.972483	0.972373	0.972255	0.972093
51	0.974584	0.973675	0.973302	0.973060	0.972972	0.972876	0.972726
52	0.975042	0.974187	0.973851	0.973631	0.973566	0.973492	0.973356
53	0.975495	0.974694	0.974388	0.974194	0.974155	0.974099	0.973976
54	0.975949	0.975198	0.974922	0.974754	0.974736	0.974700	0.974591
55	0.976394	0.975695	0.975452	0.975309	0.975313	0.975295	0.975197
56	0.977082	0.976422	0.976204	0.976079	0.976096	0.976093	0.976001
57	0.977762	0.977138	0.976942	0.976834	0.976865	0.976874	0.976793
58	0.978426	0.977841	0.977670	0.977580	0.977624	0.977643	0.977571
59	0.979085	0.978534	0.978385	0.978309	0.978371	0.978399	0.978334
60	0.979728	0.979216	0.979088	0.979028	0.979103	0.979144	0.979084
61	0.980362	0.979885	0.979777	0.979736	0.979819	0.979873	0.979820
62	0.980985	0.980541	0.980457	0.980425	0.980523	0.980587	0.980538
63	0.981621	0.981220	0.981161	0.981150	0.981264	0.981340	0.981303
64	0.982247	0.981886	0.981850	0.981859	0.981988	0.982072	0.982047
65	0.982854	0.982537	0.982526	0.982550	0.982693	0.982791	0.982774
66	0.983454	0.983174	0.983187	0.983228	0.983383	0.983493	0.983483
67	0.984037	0.983794	0.983827	0.983886	0.984053	0.984173	0.984173
68	0.984947	0.984699	0.984731	0.984789	0.984954	0.985074	0.985072
69	0.985818	0.985570	0.985601	0.985656	0.985824	0.985943	0.985939
70	0.986654	0.986407	0.986436	0.986490	0.986657	0.986777	0.986771
71	0.987458	0.987211	0.987236	0.987289	0.987455	0.987575	0.987568
72	0.988224	0.987983	0.988004	0.988056	0.988221	0.988338	0.988328
73	0.988789	0.988579	0.988626	0.988697	0.988877	0.989013	0.989011
74	0.989332	0.989155	0.989222	0.989311	0.989510	0.989658	0.989662
75	0.989855	0.989709	0.989793	0.989900	0.990113	0.990272	0.990283
76	0.990360	0.990242	0.990345	0.990461	0.990689	0.990861	0.990876
77	0.990845	0.990751	0.990869	0.991000	0.991240	0.991421	0.991439
78	0.991395	0.991322	0.991455	0.991594	0.991839	0.992024	0.992046
79	0.991921	0.991863	0.992006	0.992156	0.992406	0.992592	0.992616
80	0.992415	0.992376	0.992530	0.992688	0.992940	0.993128	0.993152
81	0.992888	0.992861	0.993022	0.993186	0.993442	0.993632	0.993659
82	0.993334	0.993324	0.993489	0.993658	0.993914	0.994102	0.994130
83	0.993725	0.993729	0.993909	0.994087	0.994322	0.994490	0.994518
84	0.994094	0.994113	0.994305	0.994490	0.994704	0.994855	0.994878
85	0.994438	0.994449	0.994629	0.994807	0.995012	0.995158	0.995186
86	0.994763	0.994769	0.994938	0.995104	0.995304	0.995445	0.995480
87	0.995074	0.995073	0.995230	0.995388	0.995578	0.995718	0.995755
88	0.995283	0.995271	0.995411	0.995557	0.995736	0.995871	0.995910
89	0.995487	0.995459	0.995584	0.995720	0.995889	0.996020	0.996060
90	0.995683	0.995643	0.995753	0.995875	0.996036	0.996164	0.996206
91	0.995871	0.995820	0.995913	0.996027	0.996179	0.996303	0.996345
92	0.996051	0.995989	0.996070	0.996174	0.996318	0.996437	0.996482
93	0.996179	0.996101	0.996169	0.996260	0.996396	0.996515	0.996557
94	0.996303	0.996209	0.996265	0.996344	0.996474	0.996586	0.996631
95	0.996424	0.996317	0.996360	0.996428	0.996550	0.996658	0.996706
96	0.996540	0.996422	0.996448	0.996509	0.996625	0.996732	0.996776
97	0.996656	0.996524	0.996538	0.996589	0.996700	0.996801	0.996846
98	0.996743	0.996602	0.996608	0.996651	0.996756	0.996857	0.996900
99	0.996811	0.996666	0.996666	0.996703	0.996801	0.996900	0.996944
100	0.996866	0.996714	0.996707	0.996741	0.996837	0.996935	0.996979

METROPOLITAN LIFE INSURANCE COMPANY
VIP2 (New Rates) Policy Form Series: LTC2-VAL
Value 75% Home Care
Rating Factors for Decreases in
Compound Inflation Percentage (below 5.0% level)

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	0.967598	0.965959	0.965036	0.964353	0.963870	0.963273	0.962733
31	0.967743	0.966117	0.965212	0.964539	0.964063	0.963471	0.962944
32	0.967889	0.966282	0.965388	0.964723	0.964259	0.963676	0.963152
33	0.968025	0.966443	0.965555	0.964909	0.964448	0.963880	0.963364
34	0.968165	0.966601	0.965730	0.965091	0.964643	0.964080	0.963572
35	0.968309	0.966765	0.965911	0.965278	0.964842	0.964288	0.963784
36	0.968696	0.967201	0.966375	0.965774	0.965365	0.964834	0.964353
37	0.969088	0.967635	0.966844	0.966270	0.965888	0.965379	0.964919
38	0.969477	0.968066	0.967305	0.966762	0.966410	0.965920	0.965481
39	0.969856	0.968501	0.967768	0.967249	0.966928	0.966463	0.966043
40	0.970236	0.968924	0.968226	0.967741	0.967437	0.967001	0.966600
41	0.970617	0.969352	0.968687	0.968225	0.967949	0.967530	0.967153
42	0.970995	0.969775	0.969137	0.968704	0.968458	0.968064	0.967707
43	0.971367	0.970196	0.969593	0.969183	0.968964	0.968587	0.968252
44	0.971744	0.970617	0.970042	0.969658	0.969467	0.969114	0.968794
45	0.972117	0.971031	0.970488	0.970133	0.969964	0.969633	0.969338
46	0.972579	0.971553	0.971045	0.970717	0.970574	0.970266	0.969982
47	0.973045	0.972069	0.971595	0.971297	0.971180	0.970893	0.970626
48	0.973500	0.972586	0.972144	0.971871	0.971782	0.971513	0.971262
49	0.973955	0.973093	0.972686	0.972439	0.972376	0.972129	0.971892
50	0.974408	0.973600	0.973224	0.973003	0.972967	0.972738	0.972517
51	0.974854	0.974099	0.973759	0.973564	0.973547	0.973342	0.973136
52	0.975299	0.974594	0.974283	0.974119	0.974129	0.973940	0.973749
53	0.975737	0.975087	0.974809	0.974668	0.974701	0.974533	0.974353
54	0.976176	0.975574	0.975326	0.975211	0.975267	0.975118	0.974953
55	0.976606	0.976055	0.975838	0.975747	0.975827	0.975697	0.975545
56	0.977284	0.976770	0.976580	0.976505	0.976602	0.976482	0.976341
57	0.977954	0.977477	0.977308	0.977253	0.977361	0.977254	0.977123
58	0.978610	0.978169	0.978026	0.977987	0.978109	0.978015	0.977890
59	0.979256	0.978852	0.978730	0.978710	0.978844	0.978761	0.978644
60	0.979892	0.979523	0.979421	0.979416	0.979565	0.979494	0.979387
61	0.980517	0.980182	0.980101	0.980110	0.980273	0.980212	0.980110
62	0.981129	0.980827	0.980769	0.980791	0.980965	0.980914	0.980822
63	0.981754	0.981494	0.981462	0.981505	0.981694	0.981655	0.981574
64	0.982369	0.982149	0.982141	0.982203	0.982401	0.982376	0.982307
65	0.982967	0.982788	0.982803	0.982882	0.983097	0.983079	0.983024
66	0.983552	0.983414	0.983452	0.983549	0.983773	0.983767	0.983722
67	0.984124	0.984027	0.984086	0.984195	0.984426	0.984435	0.984402
68	0.985031	0.984931	0.984987	0.985098	0.985326	0.985333	0.985303
69	0.985903	0.985798	0.985854	0.985965	0.986192	0.986195	0.986168
70	0.986740	0.986633	0.986688	0.986800	0.987021	0.987022	0.986998
71	0.987541	0.987436	0.987488	0.987598	0.987814	0.987814	0.987792
72	0.988307	0.988199	0.988253	0.988360	0.988571	0.988572	0.988551
73	0.988860	0.988788	0.988865	0.988992	0.989231	0.989249	0.989226
74	0.989392	0.989354	0.989453	0.989600	0.989864	0.989892	0.989870
75	0.989906	0.989903	0.990017	0.990180	0.990463	0.990508	0.990484
76	0.990399	0.990425	0.990559	0.990737	0.991041	0.991092	0.991068
77	0.990875	0.990928	0.991076	0.991267	0.991586	0.991648	0.991626
78	0.991421	0.991493	0.991656	0.991858	0.992183	0.992250	0.992229
79	0.991939	0.992028	0.992205	0.992415	0.992747	0.992818	0.992798
80	0.992430	0.992538	0.992724	0.992943	0.993273	0.993348	0.993330
81	0.992897	0.993019	0.993216	0.993440	0.993770	0.993845	0.993833
82	0.993342	0.993475	0.993678	0.993905	0.994235	0.994312	0.994301
83	0.993729	0.993879	0.994097	0.994329	0.994611	0.994684	0.994670
84	0.994097	0.994264	0.994494	0.994727	0.994968	0.995033	0.995018
85	0.994433	0.994589	0.994804	0.995027	0.995256	0.995323	0.995317
86	0.994755	0.994897	0.995099	0.995309	0.995530	0.995598	0.995600
87	0.995061	0.995188	0.995379	0.995578	0.995790	0.995858	0.995865
88	0.995266	0.995375	0.995551	0.995736	0.995936	0.996004	0.996015
89	0.995464	0.995555	0.995712	0.995886	0.996078	0.996146	0.996160
90	0.995657	0.995729	0.995870	0.996032	0.996215	0.996282	0.996299
91	0.995839	0.995896	0.996024	0.996174	0.996351	0.996415	0.996434
92	0.996017	0.996058	0.996171	0.996310	0.996477	0.996544	0.996564
93	0.996142	0.996162	0.996261	0.996391	0.996551	0.996615	0.996637
94	0.996261	0.996266	0.996349	0.996468	0.996622	0.996687	0.996708
95	0.996376	0.996365	0.996437	0.996545	0.996693	0.996755	0.996778
96	0.996492	0.996463	0.996523	0.996620	0.996760	0.996823	0.996848
97	0.996600	0.996559	0.996605	0.996694	0.996830	0.996888	0.996913
98	0.996687	0.996634	0.996669	0.996752	0.996882	0.996940	0.996965
99	0.996756	0.996693	0.996722	0.996798	0.996924	0.996982	0.997007
100	0.996807	0.996741	0.996762	0.996835	0.996957	0.997015	0.997041

METROPOLITAN LIFE INSURANCE COMPANY
VIP2 (New Rates) Policy Form Series: LTC2-VAL
Value 50% Home Care
Rating Factors for Decreases in
Compound Inflation Percentage (below 5.0% level)

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	0.968432	0.967009	0.966096	0.965495	0.964952	0.964284	0.963700
31	0.968568	0.967164	0.966258	0.965667	0.965137	0.964483	0.963902
32	0.968706	0.967310	0.966429	0.965842	0.965318	0.964676	0.964104
33	0.968839	0.967467	0.966598	0.966018	0.965509	0.964868	0.964308
34	0.968973	0.967619	0.966765	0.966201	0.965687	0.965064	0.964507
35	0.969110	0.967779	0.966933	0.966373	0.965879	0.965257	0.964711
36	0.969484	0.968193	0.967379	0.966853	0.966381	0.965784	0.965256
37	0.969844	0.968606	0.967821	0.967328	0.966877	0.966308	0.965800
38	0.970212	0.969018	0.968264	0.967799	0.967379	0.966827	0.966338
39	0.970582	0.969431	0.968705	0.968265	0.967872	0.967342	0.966879
40	0.970937	0.969838	0.969145	0.968731	0.968364	0.967852	0.967413
41	0.971299	0.970246	0.969578	0.969196	0.968849	0.968365	0.967940
42	0.971660	0.970648	0.970013	0.969654	0.969340	0.968871	0.968467
43	0.972014	0.971051	0.970445	0.970113	0.969819	0.969377	0.968994
44	0.972368	0.971447	0.970873	0.970566	0.970300	0.969879	0.969514
45	0.972721	0.971844	0.971299	0.971021	0.970778	0.970378	0.970032
46	0.973168	0.972344	0.971833	0.971586	0.971367	0.970985	0.970658
47	0.973607	0.972840	0.972361	0.972144	0.971952	0.971589	0.971280
48	0.974046	0.973331	0.972888	0.972701	0.972530	0.972189	0.971897
49	0.974481	0.973820	0.973412	0.973246	0.973104	0.972783	0.972508
50	0.974912	0.974306	0.973928	0.973792	0.973674	0.973370	0.973112
51	0.975338	0.974782	0.974442	0.974334	0.974234	0.973952	0.973710
52	0.975758	0.975258	0.974950	0.974865	0.974791	0.974527	0.974301
53	0.976181	0.975728	0.975451	0.975396	0.975341	0.975100	0.974889
54	0.976597	0.976195	0.975948	0.975919	0.975886	0.975663	0.975469
55	0.977007	0.976658	0.976442	0.976437	0.976426	0.976221	0.976040
56	0.977672	0.977359	0.977167	0.977180	0.977187	0.976992	0.976823
57	0.978325	0.978049	0.977880	0.977913	0.977932	0.977751	0.977591
58	0.978967	0.978730	0.978584	0.978631	0.978665	0.978497	0.978348
59	0.979599	0.979396	0.979276	0.979338	0.979388	0.979228	0.979090
60	0.980221	0.980053	0.979950	0.980034	0.980093	0.979947	0.979819
61	0.980830	0.980697	0.980617	0.980715	0.980787	0.980650	0.980532
62	0.981432	0.981328	0.981269	0.981379	0.981464	0.981340	0.981229
63	0.982038	0.981981	0.981948	0.982075	0.982167	0.982059	0.981964
64	0.982634	0.982621	0.982611	0.982750	0.982852	0.982761	0.982680
65	0.983217	0.983245	0.983261	0.983412	0.983526	0.983445	0.983379
66	0.983786	0.983855	0.983894	0.984057	0.984179	0.984112	0.984059
67	0.984344	0.984452	0.984512	0.984687	0.984817	0.984758	0.984721
68	0.985250	0.985354	0.985416	0.985583	0.985706	0.985649	0.985616
69	0.986119	0.986223	0.986282	0.986443	0.986558	0.986505	0.986472
70	0.986951	0.987054	0.987112	0.987266	0.987376	0.987323	0.987292
71	0.987750	0.987849	0.987907	0.988055	0.988157	0.988107	0.988079
72	0.988513	0.988608	0.988666	0.988810	0.988905	0.988854	0.988826
73	0.989051	0.989187	0.989268	0.989447	0.989575	0.989534	0.989506
74	0.989569	0.989740	0.989850	0.990059	0.990213	0.990184	0.990154
75	0.990068	0.990274	0.990400	0.990640	0.990824	0.990800	0.990769
76	0.990550	0.990787	0.990931	0.991195	0.991402	0.991387	0.991355
77	0.991013	0.991277	0.991439	0.991723	0.991954	0.991942	0.991910
78	0.991553	0.991838	0.992018	0.992313	0.992545	0.992542	0.992513
79	0.992063	0.992372	0.992562	0.992866	0.993104	0.993103	0.993079
80	0.992549	0.992878	0.993079	0.993386	0.993627	0.993631	0.993608
81	0.993012	0.993352	0.993565	0.993876	0.994115	0.994122	0.994102
82	0.993450	0.993800	0.994019	0.994330	0.994570	0.994581	0.994565
83	0.993834	0.994207	0.994442	0.994700	0.994916	0.994929	0.994911
84	0.994196	0.994590	0.994837	0.995049	0.995242	0.995257	0.995239
85	0.994521	0.994890	0.995124	0.995325	0.995512	0.995529	0.995520
86	0.994831	0.995177	0.995397	0.995589	0.995769	0.995790	0.995787
87	0.995124	0.995448	0.995657	0.995837	0.996012	0.996036	0.996039
88	0.995320	0.995619	0.995811	0.995980	0.996146	0.996172	0.996179
89	0.995509	0.995783	0.995958	0.996116	0.996277	0.996305	0.996314
90	0.995693	0.995944	0.996101	0.996248	0.996403	0.996434	0.996446
91	0.995867	0.996096	0.996240	0.996377	0.996526	0.996558	0.996572
92	0.996036	0.996244	0.996373	0.996503	0.996645	0.996678	0.996695
93	0.996153	0.996337	0.996456	0.996573	0.996712	0.996744	0.996761
94	0.996267	0.996431	0.996534	0.996642	0.996777	0.996807	0.996828
95	0.996377	0.996522	0.996611	0.996712	0.996842	0.996873	0.996894
96	0.996483	0.996610	0.996686	0.996779	0.996904	0.996936	0.996956
97	0.996588	0.996696	0.996761	0.996845	0.996965	0.996999	0.997019
98	0.996673	0.996764	0.996818	0.996897	0.997015	0.997046	0.997068
99	0.996736	0.996815	0.996867	0.996938	0.997052	0.997085	0.997107
100	0.996785	0.996860	0.996902	0.996970	0.997082	0.997115	0.997138

METROPOLITAN LIFE INSURANCE COMPANY
VIP2 (New Rates) Policy Form Series: LTC2-FAC
Facilities Only No Home Care
Rating Factors for Decreases in
Simple Inflation Percentage (below 5.0% level)

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	0.987155	0.985943	0.985172	0.984573	0.984128	0.983751	0.983381
31	0.987231	0.986041	0.985277	0.984694	0.984256	0.983894	0.983527
32	0.987311	0.986145	0.985388	0.984817	0.984387	0.984026	0.983674
33	0.987399	0.986245	0.985496	0.984934	0.984517	0.984162	0.983818
34	0.987482	0.986342	0.985608	0.985054	0.984646	0.984306	0.983962
35	0.987561	0.986440	0.985725	0.985172	0.984775	0.984440	0.984116
36	0.987506	0.986409	0.985713	0.985178	0.984793	0.984478	0.984163
37	0.987440	0.986377	0.985701	0.985184	0.984815	0.984516	0.984213
38	0.987389	0.986344	0.985684	0.985186	0.984836	0.984549	0.984264
39	0.987327	0.986315	0.985671	0.985191	0.984854	0.984586	0.984316
40	0.987271	0.986287	0.985661	0.985195	0.984875	0.984625	0.984368
41	0.987211	0.986253	0.985652	0.985202	0.984897	0.984664	0.984416
42	0.987154	0.986224	0.985639	0.985202	0.984921	0.984699	0.984469
43	0.987098	0.986194	0.985627	0.985211	0.984936	0.984736	0.984520
44	0.987038	0.986159	0.985615	0.985210	0.984956	0.984776	0.984573
45	0.986984	0.986130	0.985609	0.985217	0.984981	0.984812	0.984620
46	0.986996	0.986182	0.985679	0.985310	0.985085	0.984933	0.984758
47	0.987007	0.986234	0.985753	0.985401	0.985196	0.985058	0.984890
48	0.987025	0.986287	0.985830	0.985492	0.985304	0.985182	0.985026
49	0.987042	0.986337	0.985900	0.985584	0.985409	0.985305	0.985163
50	0.987058	0.986390	0.985977	0.985679	0.985521	0.985429	0.985297
51	0.987073	0.986441	0.986051	0.985767	0.985630	0.985552	0.985431
52	0.987085	0.986494	0.986124	0.985858	0.985736	0.985675	0.985568
53	0.987100	0.986544	0.986198	0.985950	0.985845	0.985797	0.985700
54	0.987115	0.986594	0.986273	0.986041	0.985953	0.985921	0.985836
55	0.987133	0.986649	0.986345	0.986135	0.986060	0.986047	0.985969
56	0.987333	0.986875	0.986587	0.986386	0.986322	0.986316	0.986247
57	0.987532	0.987101	0.986828	0.986639	0.986583	0.986585	0.986523
58	0.987734	0.987328	0.987071	0.986890	0.986844	0.986853	0.986797
59	0.987936	0.987556	0.987314	0.987140	0.987105	0.987125	0.987073
60	0.988131	0.987783	0.987555	0.987396	0.987368	0.987394	0.987351
61	0.988333	0.988008	0.987796	0.987648	0.987630	0.987665	0.987629
62	0.988533	0.988234	0.988037	0.987900	0.987892	0.987935	0.987904
63	0.988744	0.988475	0.988293	0.988172	0.988172	0.988222	0.988202
64	0.988953	0.988715	0.988554	0.988443	0.988453	0.988514	0.988497
65	0.989158	0.988958	0.988811	0.988712	0.988735	0.988803	0.988793
66	0.989370	0.989200	0.989071	0.988983	0.989014	0.989093	0.989093
67	0.989581	0.989441	0.989328	0.989255	0.989296	0.989383	0.989390
68	0.990031	0.989888	0.989773	0.989693	0.989735	0.989823	0.989826
69	0.990484	0.990335	0.990218	0.990138	0.990175	0.990260	0.990260
70	0.990934	0.990786	0.990663	0.990579	0.990613	0.990697	0.990695
71	0.991387	0.991231	0.991106	0.991021	0.991053	0.991138	0.991133
72	0.991837	0.991678	0.991552	0.991465	0.991494	0.991575	0.991571
73	0.992095	0.991961	0.991845	0.991769	0.991808	0.991899	0.991899
74	0.992350	0.992241	0.992141	0.992074	0.992122	0.992222	0.992230
75	0.992607	0.992525	0.992435	0.992378	0.992437	0.992547	0.992561
76	0.992865	0.992805	0.992730	0.992683	0.992752	0.992873	0.992891
77	0.993124	0.993089	0.993024	0.992988	0.993067	0.993195	0.993222
78	0.993417	0.993395	0.993340	0.993307	0.993387	0.993518	0.993545
79	0.993709	0.993703	0.993652	0.993625	0.993711	0.993843	0.993869
80	0.994005	0.994009	0.993966	0.993942	0.994031	0.994166	0.994194
81	0.994299	0.994317	0.994281	0.994262	0.994353	0.994487	0.994518
82	0.994595	0.994624	0.994592	0.994584	0.994674	0.994813	0.994843
83	0.994816	0.994858	0.994832	0.994827	0.994920	0.995055	0.995087
84	0.995036	0.995090	0.995073	0.995073	0.995168	0.995299	0.995333
85	0.995306	0.995352	0.995332	0.995333	0.995422	0.995549	0.995580
86	0.995561	0.995601	0.995581	0.995577	0.995664	0.995786	0.995822
87	0.995805	0.995842	0.995819	0.995813	0.995895	0.996013	0.996048
88	0.995967	0.995989	0.995954	0.995943	0.996016	0.996131	0.996164
89	0.996124	0.996131	0.996087	0.996070	0.996136	0.996245	0.996278
90	0.996275	0.996268	0.996217	0.996193	0.996250	0.996354	0.996389
91	0.996421	0.996402	0.996342	0.996311	0.996362	0.996462	0.996496
92	0.996562	0.996533	0.996465	0.996427	0.996472	0.996567	0.996598
93	0.996658	0.996617	0.996538	0.996492	0.996530	0.996620	0.996648
94	0.996756	0.996700	0.996611	0.996555	0.996586	0.996671	0.996700
95	0.996848	0.996780	0.996682	0.996617	0.996644	0.996723	0.996751
96	0.996938	0.996858	0.996750	0.996678	0.996697	0.996774	0.996799
97	0.997026	0.996935	0.996819	0.996738	0.996750	0.996825	0.996848
98	0.997095	0.996994	0.996871	0.996786	0.996794	0.996864	0.996886
99	0.997147	0.997042	0.996912	0.996826	0.996827	0.996895	0.996918
100	0.997192	0.997081	0.996946	0.996853	0.996854	0.996920	0.996942

METROPOLITAN LIFE INSURANCE COMPANY
VIP2 (New Rates) Policy Form Series: LTC2-IDEAL
Ideal 100% Home Care
Rating Factors for Decreases in
Simple Inflation Percentage (below 5.0% level)

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	0.986370	0.985293	0.984667	0.984185	0.983813	0.983528	0.983247
31	0.986455	0.985396	0.984786	0.984318	0.983952	0.983677	0.983406
32	0.986542	0.985509	0.984911	0.984450	0.984092	0.983825	0.983561
33	0.986631	0.985619	0.985033	0.984583	0.984238	0.983976	0.983722
34	0.986723	0.985729	0.985153	0.984711	0.984376	0.984127	0.983875
35	0.986815	0.985836	0.985276	0.984838	0.984519	0.984270	0.984033
36	0.986771	0.985822	0.985285	0.984867	0.984559	0.984334	0.984110
37	0.986730	0.985808	0.985292	0.984890	0.984601	0.984392	0.984177
38	0.986691	0.985792	0.985303	0.984920	0.984645	0.984451	0.984256
39	0.986649	0.985781	0.985307	0.984944	0.984687	0.984511	0.984327
40	0.986604	0.985772	0.985315	0.984969	0.984730	0.984571	0.984401
41	0.986565	0.985754	0.985328	0.984997	0.984768	0.984629	0.984472
42	0.986516	0.985745	0.985335	0.985016	0.984812	0.984691	0.984543
43	0.986476	0.985732	0.985343	0.985047	0.984856	0.984749	0.984619
44	0.986437	0.985722	0.985353	0.985070	0.984896	0.984809	0.984691
45	0.986395	0.985705	0.985359	0.985100	0.984943	0.984867	0.984766
46	0.986434	0.985782	0.985458	0.985215	0.985072	0.985015	0.984921
47	0.986465	0.985857	0.985554	0.985328	0.985202	0.985162	0.985076
48	0.986509	0.985931	0.985653	0.985441	0.985331	0.985307	0.985230
49	0.986544	0.986008	0.985748	0.985556	0.985465	0.985453	0.985386
50	0.986585	0.986082	0.985847	0.985672	0.985596	0.985600	0.985544
51	0.986623	0.986156	0.985943	0.985786	0.985725	0.985743	0.985700
52	0.986658	0.986229	0.986042	0.985903	0.985857	0.985891	0.985856
53	0.986696	0.986303	0.986139	0.986017	0.985987	0.986035	0.986008
54	0.986734	0.986377	0.986238	0.986129	0.986117	0.986182	0.986168
55	0.986771	0.986452	0.986336	0.986243	0.986248	0.986329	0.986323
56	0.986989	0.986694	0.986590	0.986510	0.986522	0.986613	0.986611
57	0.987204	0.986938	0.986848	0.986781	0.986798	0.986892	0.986899
58	0.987422	0.987179	0.987104	0.987046	0.987075	0.987175	0.987186
59	0.987639	0.987422	0.987362	0.987310	0.987348	0.987461	0.987477
60	0.987856	0.987662	0.987617	0.987578	0.987623	0.987741	0.987766
61	0.988072	0.987907	0.987875	0.987846	0.987899	0.988022	0.988054
62	0.988293	0.988148	0.988131	0.988112	0.988172	0.988308	0.988343
63	0.988522	0.988409	0.988408	0.988401	0.988472	0.988612	0.988656
64	0.988756	0.988670	0.988684	0.988689	0.988768	0.988918	0.988966
65	0.988986	0.988931	0.988962	0.988979	0.989066	0.989224	0.989279
66	0.989220	0.989194	0.989240	0.989266	0.989365	0.989530	0.989589
67	0.989452	0.989453	0.989518	0.989555	0.989664	0.989835	0.989903
68	0.989900	0.989897	0.989954	0.989991	0.990096	0.990267	0.990333
69	0.990346	0.990339	0.990393	0.990428	0.990528	0.990699	0.990762
70	0.990794	0.990780	0.990833	0.990863	0.990963	0.991132	0.991191
71	0.991243	0.991223	0.991273	0.991300	0.991397	0.991565	0.991621
72	0.991690	0.991670	0.991710	0.991737	0.991831	0.991997	0.992053
73	0.991962	0.991962	0.992019	0.992053	0.992156	0.992332	0.992391
74	0.992233	0.992256	0.992323	0.992367	0.992479	0.992664	0.992728
75	0.992506	0.992549	0.992628	0.992683	0.992804	0.992999	0.993066
76	0.992778	0.992844	0.992934	0.993000	0.993129	0.993332	0.993403
77	0.993051	0.993138	0.993242	0.993313	0.993454	0.993664	0.993742
78	0.993352	0.993453	0.993561	0.993636	0.993777	0.993992	0.994066
79	0.993655	0.993765	0.993878	0.993959	0.994102	0.994318	0.994392
80	0.993958	0.994081	0.994196	0.994284	0.994428	0.994641	0.994718
81	0.994263	0.994395	0.994517	0.994607	0.994753	0.994969	0.995045
82	0.994566	0.994708	0.994835	0.994927	0.995080	0.995292	0.995370
83	0.994797	0.994945	0.995078	0.995178	0.995329	0.995535	0.995609
84	0.995025	0.995186	0.995324	0.995425	0.995578	0.995778	0.995851
85	0.995325	0.995472	0.995601	0.995696	0.995840	0.996036	0.996108
86	0.995608	0.995744	0.995864	0.995956	0.996094	0.996279	0.996351
87	0.995876	0.996002	0.996113	0.996198	0.996328	0.996506	0.996581
88	0.996059	0.996170	0.996267	0.996343	0.996466	0.996640	0.996711
89	0.996236	0.996333	0.996416	0.996484	0.996598	0.996764	0.996837
90	0.996408	0.996487	0.996561	0.996621	0.996727	0.996887	0.996957
91	0.996570	0.996636	0.996700	0.996752	0.996852	0.997003	0.997075
92	0.996726	0.996780	0.996833	0.996878	0.996970	0.997117	0.997187
93	0.996839	0.996878	0.996918	0.996956	0.997040	0.997183	0.997250
94	0.996945	0.996971	0.997002	0.997031	0.997109	0.997246	0.997313
95	0.997051	0.997065	0.997083	0.997103	0.997177	0.997309	0.997373
96	0.997153	0.997157	0.997162	0.997175	0.997242	0.997368	0.997433
97	0.997250	0.997240	0.997238	0.997245	0.997306	0.997428	0.997491
98	0.997325	0.997308	0.997299	0.997300	0.997356	0.997476	0.997537
99	0.997386	0.997360	0.997348	0.997345	0.997396	0.997513	0.997573
100	0.997432	0.997402	0.997384	0.997377	0.997427	0.997540	0.997602

METROPOLITAN LIFE INSURANCE COMPANY
VIP2 (New Rates) Policy Form Series: LTC2-IDEAL
Ideal 75% Home Care
Rating Factors for Decreases in
Simple Inflation Percentage (below 5.0% level)

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	0.986578	0.985536	0.984922	0.984438	0.984069	0.983793	0.983511
31	0.986667	0.985638	0.985042	0.984568	0.984213	0.983940	0.983665
32	0.986762	0.985750	0.985159	0.984699	0.984347	0.984081	0.983820
33	0.986846	0.985850	0.985274	0.984831	0.984486	0.984229	0.983972
34	0.986938	0.985961	0.985395	0.984957	0.984622	0.984375	0.984132
35	0.987023	0.986063	0.985514	0.985089	0.984761	0.984519	0.984289
36	0.986976	0.986048	0.985521	0.985103	0.984802	0.984579	0.984354
37	0.986932	0.986031	0.985523	0.985132	0.984841	0.984635	0.984428
38	0.986882	0.986015	0.985531	0.985149	0.984876	0.984690	0.984498
39	0.986843	0.986000	0.985533	0.985171	0.984918	0.984748	0.984567
40	0.986795	0.985987	0.985540	0.985196	0.984954	0.984803	0.984635
41	0.986749	0.985969	0.985543	0.985218	0.984996	0.984860	0.984703
42	0.986702	0.985951	0.985547	0.985239	0.985035	0.984917	0.984778
43	0.986652	0.985938	0.985554	0.985257	0.985072	0.984969	0.984843
44	0.986609	0.985919	0.985562	0.985282	0.985111	0.985025	0.984915
45	0.986565	0.985900	0.985562	0.985304	0.985149	0.985083	0.984985
46	0.986602	0.985971	0.985655	0.985410	0.985276	0.985225	0.985136
47	0.986631	0.986047	0.985748	0.985524	0.985407	0.985369	0.985293
48	0.986668	0.986113	0.985844	0.985635	0.985531	0.985510	0.985444
49	0.986699	0.986183	0.985937	0.985745	0.985655	0.985654	0.985597
50	0.986735	0.986250	0.986030	0.985854	0.985784	0.985797	0.985750
51	0.986765	0.986322	0.986124	0.985967	0.985913	0.985938	0.985901
52	0.986801	0.986395	0.986215	0.986077	0.986038	0.986079	0.986054
53	0.986833	0.986462	0.986313	0.986190	0.986167	0.986223	0.986205
54	0.986868	0.986533	0.986403	0.986301	0.986294	0.986365	0.986359
55	0.986900	0.986601	0.986497	0.986411	0.986421	0.986509	0.986510
56	0.987114	0.986844	0.986749	0.986673	0.986692	0.986790	0.986797
57	0.987328	0.987081	0.987005	0.986940	0.986966	0.987068	0.987085
58	0.987542	0.987319	0.987256	0.987203	0.987238	0.987349	0.987373
59	0.987757	0.987561	0.987513	0.987467	0.987510	0.987630	0.987657
60	0.987972	0.987799	0.987766	0.987731	0.987784	0.987912	0.987944
61	0.988184	0.988040	0.988018	0.987996	0.988057	0.988192	0.988231
62	0.988401	0.988278	0.988274	0.988261	0.988329	0.988470	0.988518
63	0.988630	0.988534	0.988547	0.988546	0.988624	0.988775	0.988826
64	0.988856	0.988792	0.988821	0.988830	0.988919	0.989080	0.989137
65	0.989085	0.989049	0.989092	0.989119	0.989216	0.989383	0.989447
66	0.989311	0.989306	0.989368	0.989402	0.989509	0.989686	0.989756
67	0.989541	0.989563	0.989642	0.989690	0.989804	0.989989	0.990066
68	0.989987	0.990008	0.990080	0.990122	0.990237	0.990421	0.990496
69	0.990433	0.990451	0.990518	0.990559	0.990672	0.990851	0.990924
70	0.990881	0.990892	0.990958	0.990997	0.991108	0.991286	0.991357
71	0.991329	0.991335	0.991397	0.991432	0.991541	0.991719	0.991786
72	0.991777	0.991779	0.991836	0.991869	0.991974	0.992149	0.992216
73	0.992045	0.992070	0.992141	0.992184	0.992296	0.992485	0.992555
74	0.992313	0.992360	0.992444	0.992495	0.992619	0.992817	0.992892
75	0.992581	0.992652	0.992747	0.992810	0.992942	0.993149	0.993230
76	0.992848	0.992942	0.993052	0.993123	0.993265	0.993481	0.993566
77	0.993117	0.993235	0.993355	0.993438	0.993589	0.993814	0.993905
78	0.993420	0.993547	0.993673	0.993759	0.993914	0.994141	0.994229
79	0.993720	0.993860	0.993994	0.994082	0.994238	0.994465	0.994555
80	0.994023	0.994172	0.994309	0.994408	0.994565	0.994791	0.994881
81	0.994324	0.994484	0.994628	0.994730	0.994888	0.995117	0.995206
82	0.994626	0.994797	0.994948	0.995053	0.995216	0.995441	0.995533
83	0.994854	0.995037	0.995193	0.995304	0.995467	0.995686	0.995775
84	0.995083	0.995279	0.995438	0.995553	0.995717	0.995932	0.996017
85	0.995376	0.995557	0.995705	0.995815	0.995970	0.996176	0.996262
86	0.995655	0.995822	0.995961	0.996062	0.996209	0.996408	0.996495
87	0.995917	0.996071	0.996199	0.996296	0.996437	0.996628	0.996713
88	0.996097	0.996231	0.996349	0.996436	0.996568	0.996752	0.996834
89	0.996270	0.996389	0.996492	0.996569	0.996693	0.996870	0.996953
90	0.996436	0.996539	0.996629	0.996700	0.996816	0.996987	0.997068
91	0.996595	0.996682	0.996762	0.996823	0.996934	0.997097	0.997178
92	0.996747	0.996820	0.996889	0.996944	0.997047	0.997204	0.997283
93	0.996855	0.996913	0.996969	0.997016	0.997113	0.997264	0.997340
94	0.996959	0.997005	0.997050	0.997086	0.997177	0.997323	0.997400
95	0.997062	0.997093	0.997126	0.997156	0.997240	0.997381	0.997456
96	0.997163	0.997178	0.997201	0.997224	0.997300	0.997437	0.997512
97	0.997254	0.997260	0.997274	0.997288	0.997360	0.997494	0.997565
98	0.997331	0.997324	0.997329	0.997344	0.997408	0.997535	0.997608
99	0.997386	0.997376	0.997376	0.997383	0.997446	0.997571	0.997642
100	0.997432	0.997417	0.997412	0.997414	0.997475	0.997600	0.997669

METROPOLITAN LIFE INSURANCE COMPANY
VIP2 (New Rates) Policy Form Series: LTC2-IDEAL
Ideal 50% Home Care
Rating Factors for Decreases in
Simple Inflation Percentage (below 5.0% level)

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	0.986968	0.985918	0.985292	0.984801	0.984431	0.984141	0.983857
31	0.987059	0.986019	0.985411	0.984928	0.984563	0.984288	0.984009
32	0.987141	0.986124	0.985529	0.985052	0.984696	0.984433	0.984165
33	0.987224	0.986229	0.985642	0.985181	0.984832	0.984573	0.984321
34	0.987309	0.986331	0.985755	0.985309	0.984971	0.984717	0.984471
35	0.987395	0.986435	0.985874	0.985434	0.985104	0.984861	0.984621
36	0.987344	0.986409	0.985874	0.985450	0.985137	0.984915	0.984688
37	0.987295	0.986392	0.985874	0.985468	0.985176	0.984966	0.984756
38	0.987245	0.986370	0.985873	0.985481	0.985205	0.985014	0.984818
39	0.987192	0.986351	0.985874	0.985501	0.985238	0.985070	0.984885
40	0.987143	0.986325	0.985875	0.985520	0.985273	0.985120	0.984952
41	0.987094	0.986310	0.985873	0.985536	0.985308	0.985174	0.985015
42	0.987042	0.986285	0.985875	0.985551	0.985342	0.985226	0.985084
43	0.986994	0.986267	0.985871	0.985568	0.985375	0.985278	0.985148
44	0.986940	0.986240	0.985871	0.985584	0.985408	0.985329	0.985217
45	0.986894	0.986222	0.985872	0.985601	0.985447	0.985380	0.985280
46	0.986912	0.986285	0.985959	0.985711	0.985566	0.985518	0.985429
47	0.986942	0.986346	0.986047	0.985813	0.985687	0.985654	0.985577
48	0.986970	0.986409	0.986134	0.985917	0.985813	0.985794	0.985728
49	0.986997	0.986472	0.986220	0.986022	0.985935	0.985931	0.985875
50	0.987023	0.986542	0.986309	0.986129	0.986057	0.986071	0.986025
51	0.987052	0.986600	0.986395	0.986232	0.986181	0.986208	0.986170
52	0.987074	0.986665	0.986482	0.986341	0.986299	0.986343	0.986319
53	0.987103	0.986727	0.986569	0.986445	0.986423	0.986483	0.986469
54	0.987129	0.986793	0.986660	0.986551	0.986544	0.986623	0.986617
55	0.987151	0.986857	0.986743	0.986657	0.986665	0.986760	0.986767
56	0.987363	0.987091	0.986995	0.986916	0.986933	0.987038	0.987051
57	0.987571	0.987324	0.987244	0.987177	0.987205	0.987315	0.987334
58	0.987779	0.987560	0.987494	0.987436	0.987474	0.987593	0.987616
59	0.987990	0.987794	0.987744	0.987699	0.987742	0.987873	0.987901
60	0.988197	0.988027	0.987994	0.987960	0.988013	0.988149	0.988186
61	0.988403	0.988265	0.988247	0.988220	0.988283	0.988428	0.988469
62	0.988616	0.988498	0.988494	0.988482	0.988552	0.988704	0.988753
63	0.988834	0.988749	0.988766	0.988762	0.988843	0.989006	0.989060
64	0.989057	0.989001	0.989030	0.989044	0.989137	0.989304	0.989368
65	0.989280	0.989254	0.989303	0.989327	0.989427	0.989605	0.989674
66	0.989498	0.989505	0.989571	0.989607	0.989718	0.989906	0.989982
67	0.989721	0.989757	0.989841	0.989889	0.990010	0.990206	0.990289
68	0.990167	0.990199	0.990279	0.990326	0.990444	0.990639	0.990717
69	0.990614	0.990642	0.990718	0.990760	0.990878	0.991071	0.991149
70	0.991061	0.991084	0.991157	0.991198	0.991313	0.991505	0.991581
71	0.991508	0.991528	0.991597	0.991635	0.991746	0.991937	0.992009
72	0.991955	0.991971	0.992036	0.992072	0.992183	0.992370	0.992441
73	0.992218	0.992258	0.992336	0.992384	0.992502	0.992701	0.992775
74	0.992481	0.992545	0.992638	0.992693	0.992825	0.993032	0.993112
75	0.992744	0.992834	0.992939	0.993005	0.993144	0.993364	0.993450
76	0.993007	0.993121	0.993240	0.993318	0.993467	0.993696	0.993787
77	0.993270	0.993409	0.993540	0.993628	0.993789	0.994027	0.994122
78	0.993569	0.993720	0.993860	0.993952	0.994114	0.994354	0.994449
79	0.993869	0.994033	0.994178	0.994274	0.994440	0.994680	0.994776
80	0.994169	0.994345	0.994496	0.994599	0.994765	0.995005	0.995102
81	0.994468	0.994658	0.994816	0.994922	0.995092	0.995332	0.995429
82	0.994769	0.994969	0.995133	0.995244	0.995417	0.995658	0.995756
83	0.994996	0.995210	0.995378	0.995496	0.995669	0.995906	0.996000
84	0.995226	0.995451	0.995629	0.995750	0.995922	0.996153	0.996246
85	0.995506	0.995717	0.995879	0.995998	0.996161	0.996383	0.996473
86	0.995770	0.995967	0.996119	0.996230	0.996388	0.996599	0.996690
87	0.996022	0.996203	0.996346	0.996451	0.996600	0.996804	0.996892
88	0.996194	0.996357	0.996488	0.996581	0.996721	0.996916	0.997004
89	0.996355	0.996502	0.996619	0.996706	0.996839	0.997026	0.997112
90	0.996513	0.996646	0.996748	0.996826	0.996951	0.997131	0.997217
91	0.996665	0.996781	0.996873	0.996943	0.997059	0.997233	0.997319
92	0.996811	0.996912	0.996996	0.997054	0.997165	0.997336	0.997415
93	0.996912	0.996997	0.997069	0.997122	0.997225	0.997388	0.997469
94	0.997011	0.997081	0.997140	0.997187	0.997285	0.997440	0.997522
95	0.997107	0.997164	0.997212	0.997250	0.997341	0.997493	0.997572
96	0.997200	0.997246	0.997282	0.997313	0.997397	0.997544	0.997622
97	0.997290	0.997324	0.997352	0.997374	0.997453	0.997594	0.997670
98	0.997361	0.997384	0.997404	0.997421	0.997495	0.997634	0.997709
99	0.997416	0.997431	0.997447	0.997459	0.997529	0.997666	0.997739
100	0.997460	0.997469	0.997479	0.997490	0.997556	0.997691	0.997763

METROPOLITAN LIFE INSURANCE COMPANY
VIP2 (New Rates) Policy Form Series: LTC2-PREM
Premier 100% Home Care
Rating Factors for Decreases in
Simple Inflation Percentage (below 5.0% level)

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	0.982902	0.981568	0.980781	0.980211	0.979747	0.979342
31	0.983028	0.981714	0.980933	0.980380	0.979920	0.979523
32	0.983158	0.981853	0.981090	0.980546	0.980092	0.979700
33	0.983282	0.982002	0.981248	0.980707	0.980267	0.979881
34	0.983414	0.982145	0.981407	0.980872	0.980439	0.980063
35	0.983539	0.982291	0.981563	0.981039	0.980615	0.980240
36	0.983569	0.982347	0.981638	0.981134	0.980716	0.980360
37	0.983594	0.982409	0.981719	0.981228	0.980823	0.980476
38	0.983619	0.982466	0.981797	0.981319	0.980926	0.980591
39	0.983645	0.982526	0.981874	0.981410	0.981030	0.980707
40	0.983675	0.982582	0.981951	0.981502	0.981136	0.980825
41	0.983697	0.982644	0.982030	0.981596	0.981243	0.980942
42	0.983728	0.982699	0.982109	0.981691	0.981347	0.981059
43	0.983751	0.982759	0.982185	0.981781	0.981453	0.981173
44	0.983781	0.982815	0.982264	0.981874	0.981558	0.981292
45	0.983807	0.982875	0.982342	0.981966	0.981665	0.981406
46	0.983927	0.983024	0.982509	0.982148	0.981855	0.981604
47	0.984043	0.983174	0.982676	0.982325	0.982045	0.981806
48	0.984160	0.983323	0.982847	0.982507	0.982233	0.982006
49	0.984278	0.983474	0.983011	0.982686	0.982426	0.982208
50	0.984398	0.983621	0.983180	0.982867	0.982617	0.982408
51	0.984515	0.983774	0.983348	0.983048	0.982806	0.982612
52	0.984635	0.983922	0.983515	0.983227	0.982999	0.982809
53	0.984755	0.984072	0.983682	0.983407	0.983188	0.983012
54	0.984873	0.984222	0.983850	0.983587	0.983380	0.983213
55	0.984992	0.984371	0.984017	0.983768	0.983572	0.983411
56	0.985264	0.984661	0.984316	0.984076	0.983886	0.983732
57	0.985538	0.984954	0.984617	0.984382	0.984198	0.984050
58	0.985807	0.985242	0.984916	0.984689	0.984512	0.984368
59	0.986081	0.985530	0.985217	0.984996	0.984824	0.984687
60	0.986353	0.985822	0.985517	0.985304	0.985138	0.985007
61	0.986624	0.986111	0.985816	0.985611	0.985454	0.985326
62	0.986898	0.986405	0.986118	0.985921	0.985767	0.985644
63	0.987194	0.986720	0.986443	0.986253	0.986105	0.985987
64	0.987492	0.987038	0.986771	0.986588	0.986447	0.986332
65	0.987789	0.987354	0.987099	0.986922	0.986786	0.986677
66	0.988086	0.987672	0.987428	0.987257	0.987125	0.987021
67	0.988385	0.987990	0.987755	0.987591	0.987465	0.987366
68	0.988839	0.988440	0.988201	0.988037	0.987908	0.987806
69	0.989293	0.988892	0.988647	0.988478	0.988349	0.988250
70	0.989749	0.989341	0.989094	0.988923	0.988792	0.988690
71	0.990203	0.989794	0.989541	0.989368	0.989234	0.989133
72	0.990659	0.990241	0.989990	0.989813	0.989679	0.989573
73	0.990993	0.990593	0.990346	0.990173	0.990044	0.989943
74	0.991330	0.990943	0.990703	0.990533	0.990408	0.990313
75	0.991665	0.991291	0.991058	0.990895	0.990773	0.990682
76	0.992001	0.991642	0.991414	0.991257	0.991138	0.991049
77	0.992335	0.991993	0.991772	0.991616	0.991505	0.991418
78	0.992675	0.992338	0.992123	0.991969	0.991858	0.991775
79	0.993013	0.992684	0.992472	0.992320	0.992213	0.992133
80	0.993352	0.993030	0.992821	0.992672	0.992567	0.992490
81	0.993690	0.993376	0.993171	0.993022	0.992920	0.992847
82	0.994031	0.993721	0.993518	0.993376	0.993277	0.993207
83	0.994298	0.993996	0.993798	0.993658	0.993562	0.993501
84	0.994567	0.994270	0.994078	0.993942	0.993850	0.993794
85	0.994968	0.994689	0.994510	0.994388	0.994312	0.994270
86	0.995342	0.995083	0.994917	0.994807	0.994743	0.994712
87	0.995689	0.995449	0.995296	0.995197	0.995144	0.995125
88	0.995944	0.995710	0.995564	0.995469	0.995420	0.995407
89	0.996185	0.995960	0.995817	0.995726	0.995681	0.995675
90	0.996414	0.996197	0.996059	0.995970	0.995927	0.995927
91	0.996630	0.996421	0.996286	0.996202	0.996163	0.996168
92	0.996833	0.996634	0.996504	0.996421	0.996385	0.996396
93	0.996982	0.996785	0.996656	0.996575	0.996541	0.996554
94	0.997128	0.996934	0.996803	0.996724	0.996690	0.996706
95	0.997265	0.997074	0.996945	0.996866	0.996835	0.996852
96	0.997395	0.997209	0.997082	0.997003	0.996971	0.996993
97	0.997521	0.997339	0.997211	0.997133	0.997104	0.997126
98	0.997618	0.997438	0.997313	0.997234	0.997207	0.997230
99	0.997692	0.997516	0.997390	0.997313	0.997287	0.997310
100	0.997747	0.997575	0.997452	0.997376	0.997350	0.997375

METROPOLITAN LIFE INSURANCE COMPANY
VIP2 (New Rates) Policy Form Series: LTC2-PREM
Premier 75% Home Care
Rating Factors for Decreases in
Simple Inflation Percentage (below 5.0% level)

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	0.983142	0.981894	0.981140	0.980581	0.980109	0.979690
31	0.983263	0.982036	0.981292	0.980742	0.980277	0.979862
32	0.983396	0.982175	0.981444	0.980902	0.980443	0.980040
33	0.983511	0.982317	0.981594	0.981062	0.980607	0.980214
34	0.983635	0.982449	0.981747	0.981220	0.980778	0.980387
35	0.983765	0.982595	0.981899	0.981380	0.980944	0.980560
36	0.983781	0.982641	0.981962	0.981456	0.981036	0.980665
37	0.983797	0.982688	0.982026	0.981538	0.981129	0.980768
38	0.983816	0.982736	0.982096	0.981620	0.981219	0.980869
39	0.983833	0.982782	0.982160	0.981700	0.981312	0.980973
40	0.983851	0.982827	0.982223	0.981780	0.981404	0.981078
41	0.983873	0.982875	0.982291	0.981860	0.981496	0.981183
42	0.983894	0.982924	0.982356	0.981938	0.981588	0.981287
43	0.983910	0.982973	0.982422	0.982018	0.981681	0.981393
44	0.983934	0.983019	0.982487	0.982097	0.981774	0.981497
45	0.983949	0.983067	0.982552	0.982179	0.981866	0.981602
46	0.984058	0.983207	0.982709	0.982345	0.982047	0.981789
47	0.984169	0.983342	0.982865	0.982514	0.982227	0.981979
48	0.984277	0.983485	0.983018	0.982684	0.982404	0.982169
49	0.984392	0.983624	0.983177	0.982852	0.982585	0.982357
50	0.984503	0.983762	0.983332	0.983022	0.982763	0.982548
51	0.984610	0.983903	0.983488	0.983188	0.982945	0.982736
52	0.984723	0.984041	0.983644	0.983357	0.983124	0.982925
53	0.984830	0.984178	0.983800	0.983526	0.983302	0.983116
54	0.984942	0.984318	0.983955	0.983694	0.983483	0.983304
55	0.985052	0.984456	0.984114	0.983863	0.983659	0.983495
56	0.985319	0.984742	0.984406	0.984165	0.983968	0.983807
57	0.985588	0.985025	0.984699	0.984465	0.984273	0.984118
58	0.985852	0.985309	0.984993	0.984763	0.984582	0.984430
59	0.986123	0.985592	0.985286	0.985065	0.984890	0.984745
60	0.986388	0.985878	0.985580	0.985363	0.985196	0.985059
61	0.986655	0.986160	0.985874	0.985666	0.985503	0.985370
62	0.986922	0.986444	0.986168	0.985967	0.985810	0.985684
63	0.987214	0.986755	0.986486	0.986292	0.986143	0.986018
64	0.987504	0.987064	0.986807	0.986621	0.986474	0.986358
65	0.987797	0.987376	0.987127	0.986948	0.986808	0.986694
66	0.988090	0.987686	0.987448	0.987275	0.987140	0.987032
67	0.988379	0.987997	0.987767	0.987600	0.987474	0.987369
68	0.988834	0.988447	0.988215	0.988047	0.987916	0.987811
69	0.989287	0.988897	0.988659	0.988491	0.988358	0.988253
70	0.989746	0.989347	0.989106	0.988936	0.988803	0.988696
71	0.990199	0.989799	0.989553	0.989378	0.989245	0.989138
72	0.990655	0.990248	0.990002	0.989823	0.989688	0.989581
73	0.990984	0.990591	0.990350	0.990178	0.990046	0.989943
74	0.991315	0.990934	0.990699	0.990530	0.990404	0.990306
75	0.991644	0.991277	0.991048	0.990885	0.990763	0.990669
76	0.991974	0.991620	0.991398	0.991237	0.991121	0.991033
77	0.992305	0.991963	0.991747	0.991591	0.991479	0.991396
78	0.992642	0.992304	0.992091	0.991939	0.991830	0.991748
79	0.992977	0.992647	0.992437	0.992288	0.992183	0.992105
80	0.993312	0.992988	0.992783	0.992635	0.992534	0.992460
81	0.993648	0.993328	0.993129	0.992984	0.992885	0.992816
82	0.993985	0.993673	0.993474	0.993332	0.993236	0.993170
83	0.994249	0.993941	0.993749	0.993610	0.993523	0.993460
84	0.994515	0.994212	0.994024	0.993893	0.993804	0.993752
85	0.994916	0.994630	0.994454	0.994332	0.994262	0.994220
86	0.995288	0.995022	0.994856	0.994748	0.994686	0.994658
87	0.995637	0.995385	0.995233	0.995136	0.995082	0.995067
88	0.995892	0.995646	0.995497	0.995399	0.995350	0.995342
89	0.996134	0.995894	0.995745	0.995651	0.995607	0.995603
90	0.996364	0.996128	0.995984	0.995891	0.995848	0.995852
91	0.996579	0.996353	0.996206	0.996117	0.996078	0.996086
92	0.996784	0.996562	0.996421	0.996335	0.996298	0.996309
93	0.996933	0.996714	0.996571	0.996485	0.996449	0.996463
94	0.997078	0.996859	0.996714	0.996626	0.996593	0.996611
95	0.997215	0.996999	0.996852	0.996764	0.996731	0.996753
96	0.997345	0.997132	0.996984	0.996896	0.996866	0.996889
97	0.997473	0.997260	0.997113	0.997025	0.996994	0.997020
98	0.997569	0.997359	0.997213	0.997123	0.997095	0.997122
99	0.997644	0.997435	0.997289	0.997201	0.997172	0.997201
100	0.997704	0.997496	0.997349	0.997261	0.997233	0.997264

METROPOLITAN LIFE INSURANCE COMPANY
VIP2 (New Rates) Policy Form Series: LTC2-PREM
Premier 50% Home Care
Rating Factors for Decreases in
Simple Inflation Percentage (below 5.0% level)

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	0.983598	0.982421	0.981676	0.981097	0.980595	0.980149
31	0.983714	0.982558	0.981821	0.981246	0.980757	0.980316
32	0.983832	0.982688	0.981958	0.981399	0.980914	0.980485
33	0.983951	0.982816	0.982104	0.981549	0.981072	0.980648
34	0.984061	0.982948	0.982245	0.981702	0.981233	0.980812
35	0.984180	0.983085	0.982386	0.981851	0.981393	0.980981
36	0.984185	0.983113	0.982434	0.981914	0.981467	0.981066
37	0.984194	0.983143	0.982486	0.981978	0.981544	0.981157
38	0.984199	0.983173	0.982532	0.982044	0.981621	0.981243
39	0.984204	0.983208	0.982582	0.982104	0.981697	0.981335
40	0.984208	0.983239	0.982631	0.982170	0.981774	0.981423
41	0.984215	0.983268	0.982680	0.982231	0.981850	0.981509
42	0.984219	0.983297	0.982730	0.982297	0.981925	0.981600
43	0.984228	0.983331	0.982780	0.982358	0.982003	0.981688
44	0.984230	0.983364	0.982826	0.982424	0.982076	0.981776
45	0.984237	0.983394	0.982875	0.982485	0.982157	0.981868
46	0.984334	0.983516	0.983014	0.982640	0.982320	0.982040
47	0.984427	0.983643	0.983156	0.982792	0.982485	0.982219
48	0.984525	0.983763	0.983293	0.982944	0.982646	0.982392
49	0.984618	0.983885	0.983436	0.983094	0.982813	0.982568
50	0.984716	0.984010	0.983575	0.983251	0.982976	0.982740
51	0.984812	0.984134	0.983715	0.983402	0.983141	0.982918
52	0.984908	0.984255	0.983854	0.983556	0.983306	0.983092
53	0.985007	0.984373	0.983992	0.983710	0.983468	0.983268
54	0.985101	0.984503	0.984132	0.983862	0.983634	0.983443
55	0.985196	0.984623	0.984273	0.984014	0.983796	0.983618
56	0.985457	0.984896	0.984558	0.984305	0.984097	0.983922
57	0.985714	0.985172	0.984842	0.984595	0.984395	0.984225
58	0.985975	0.985447	0.985126	0.984888	0.984691	0.984531
59	0.986232	0.985722	0.985409	0.985178	0.984990	0.984834
60	0.986490	0.985996	0.985695	0.985470	0.985286	0.985136
61	0.986749	0.986271	0.985977	0.985761	0.985586	0.985443
62	0.987007	0.986545	0.986262	0.986054	0.985885	0.985748
63	0.987289	0.986845	0.986573	0.986368	0.986207	0.986075
64	0.987569	0.987141	0.986880	0.986687	0.986530	0.986405
65	0.987849	0.987443	0.987187	0.987002	0.986853	0.986734
66	0.988130	0.987739	0.987499	0.987319	0.987177	0.987061
67	0.988411	0.988040	0.987807	0.987635	0.987500	0.987389
68	0.988865	0.988488	0.988255	0.988081	0.987945	0.987834
69	0.989320	0.988940	0.988702	0.988526	0.988387	0.988275
70	0.989775	0.989393	0.989149	0.988971	0.988830	0.988721
71	0.990231	0.989841	0.989598	0.989418	0.989276	0.989162
72	0.990686	0.990295	0.990047	0.989864	0.989721	0.989606
73	0.991006	0.990625	0.990383	0.990210	0.990072	0.989964
74	0.991324	0.990959	0.990725	0.990555	0.990423	0.990320
75	0.991647	0.991290	0.991066	0.990899	0.990773	0.990676
76	0.991968	0.991623	0.991403	0.991246	0.991125	0.991032
77	0.992286	0.991954	0.991742	0.991591	0.991476	0.991387
78	0.992618	0.992290	0.992086	0.991933	0.991823	0.991740
79	0.992950	0.992627	0.992424	0.992278	0.992171	0.992092
80	0.993277	0.992964	0.992764	0.992622	0.992519	0.992444
81	0.993607	0.993298	0.993105	0.992966	0.992867	0.992796
82	0.993937	0.993636	0.993446	0.993312	0.993214	0.993149
83	0.994197	0.993901	0.993716	0.993585	0.993496	0.993436
84	0.994456	0.994165	0.993986	0.993862	0.993777	0.993724
85	0.994854	0.994577	0.994408	0.994292	0.994219	0.994182
86	0.995226	0.994961	0.994802	0.994698	0.994638	0.994613
87	0.995572	0.995323	0.995172	0.995078	0.995027	0.995013
88	0.995827	0.995575	0.995427	0.995333	0.995287	0.995278
89	0.996065	0.995819	0.995668	0.995579	0.995533	0.995530
90	0.996291	0.996048	0.995899	0.995809	0.995767	0.995772
91	0.996507	0.996267	0.996120	0.996032	0.995991	0.996000
92	0.996710	0.996475	0.996327	0.996241	0.996204	0.996217
93	0.996858	0.996621	0.996471	0.996384	0.996347	0.996365
94	0.997000	0.996761	0.996608	0.996521	0.996487	0.996511
95	0.997137	0.996895	0.996741	0.996651	0.996621	0.996646
96	0.997267	0.997025	0.996868	0.996780	0.996751	0.996777
97	0.997392	0.997153	0.996991	0.996904	0.996876	0.996905
98	0.997488	0.997246	0.997088	0.996998	0.996974	0.997004
99	0.997565	0.997322	0.997164	0.997073	0.997049	0.997082
100	0.997622	0.997382	0.997221	0.997132	0.997108	0.997142

METROPOLITAN LIFE INSURANCE COMPANY
VIP2 (New Rates) Policy Form Series: LTC2-VAL
Value 100% Home Care
Rating Factors for Decreases in
Simple Inflation Percentage (below 5.0% level)

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	0.986536	0.985349	0.984638	0.984087	0.983691	0.983325	0.982957
31	0.986623	0.985457	0.984752	0.984210	0.983817	0.983464	0.983107
32	0.986710	0.985562	0.984870	0.984341	0.983958	0.983608	0.983261
33	0.986797	0.985665	0.984983	0.984464	0.984087	0.983751	0.983407
34	0.986889	0.985767	0.985095	0.984586	0.984225	0.983888	0.983562
35	0.986979	0.985875	0.985212	0.984715	0.984353	0.984033	0.983713
36	0.986926	0.985847	0.985215	0.984727	0.984384	0.984076	0.983772
37	0.986880	0.985827	0.985209	0.984740	0.984415	0.984123	0.983827
38	0.986827	0.985808	0.985204	0.984751	0.984443	0.984166	0.983885
39	0.986785	0.985784	0.985199	0.984762	0.984472	0.984209	0.983940
40	0.986734	0.985759	0.985201	0.984777	0.984497	0.984258	0.984002
41	0.986684	0.985736	0.985197	0.984789	0.984531	0.984303	0.984060
42	0.986637	0.985715	0.985191	0.984800	0.984557	0.984346	0.984120
43	0.986586	0.985695	0.985191	0.984814	0.984585	0.984393	0.984177
44	0.986544	0.985670	0.985182	0.984826	0.984617	0.984433	0.984236
45	0.986495	0.985651	0.985182	0.984839	0.984646	0.984478	0.984293
46	0.986525	0.985716	0.985269	0.984939	0.984763	0.984613	0.984438
47	0.986559	0.985776	0.985349	0.985041	0.984882	0.984745	0.984578
48	0.986585	0.985839	0.985436	0.985145	0.985000	0.984877	0.984721
49	0.986616	0.985904	0.985522	0.985242	0.985115	0.985007	0.984863
50	0.986649	0.985969	0.985607	0.985344	0.985232	0.985135	0.985006
51	0.986679	0.986035	0.985692	0.985444	0.985348	0.985269	0.985146
52	0.986708	0.986095	0.985777	0.985549	0.985465	0.985403	0.985292
53	0.986738	0.986157	0.985860	0.985649	0.985587	0.985532	0.985432
54	0.986771	0.986226	0.985947	0.985750	0.985704	0.985666	0.985573
55	0.986801	0.986288	0.986032	0.985854	0.985820	0.985797	0.985717
56	0.987016	0.986521	0.986280	0.986113	0.986086	0.986072	0.985998
57	0.987225	0.986757	0.986530	0.986370	0.986352	0.986348	0.986280
58	0.987437	0.986993	0.986778	0.986631	0.986619	0.986622	0.986561
59	0.987653	0.987230	0.987025	0.986888	0.986888	0.986897	0.986839
60	0.987863	0.987463	0.987273	0.987147	0.987154	0.987170	0.987123
61	0.988076	0.987698	0.987524	0.987405	0.987423	0.987447	0.987404
62	0.988287	0.987935	0.987773	0.987664	0.987689	0.987722	0.987683
63	0.988513	0.988187	0.988040	0.987943	0.987979	0.988019	0.987988
64	0.988739	0.988440	0.988308	0.988222	0.988267	0.988314	0.988290
65	0.988964	0.988692	0.988576	0.988497	0.988553	0.988609	0.988594
66	0.989191	0.988944	0.988844	0.988777	0.988842	0.988907	0.988896
67	0.989414	0.989194	0.989111	0.989058	0.989130	0.989201	0.989200
68	0.989865	0.989639	0.989550	0.989494	0.989567	0.989638	0.989631
69	0.990311	0.990083	0.989993	0.989933	0.990002	0.990074	0.990066
70	0.990758	0.990528	0.990433	0.990373	0.990440	0.990508	0.990499
71	0.991206	0.990973	0.990876	0.990813	0.990877	0.990941	0.990933
72	0.991655	0.991418	0.991317	0.991250	0.991312	0.991379	0.991365
73	0.991923	0.991707	0.991617	0.991557	0.991628	0.991703	0.991695
74	0.992190	0.991991	0.991915	0.991864	0.991947	0.992030	0.992025
75	0.992456	0.992279	0.992211	0.992171	0.992263	0.992354	0.992356
76	0.992721	0.992565	0.992510	0.992478	0.992579	0.992679	0.992687
77	0.992990	0.992852	0.992809	0.992785	0.992899	0.993005	0.993018
78	0.993289	0.993162	0.993121	0.993104	0.993218	0.993327	0.993341
79	0.993587	0.993471	0.993437	0.993424	0.993537	0.993649	0.993665
80	0.993887	0.993780	0.993752	0.993742	0.993860	0.993973	0.993990
81	0.994187	0.994087	0.994066	0.994060	0.994180	0.994295	0.994313
82	0.994487	0.994397	0.994381	0.994381	0.994501	0.994617	0.994636
83	0.994712	0.994631	0.994620	0.994625	0.994747	0.994858	0.994878
84	0.994938	0.994865	0.994859	0.994871	0.994992	0.995100	0.995120
85	0.995238	0.995165	0.995157	0.995165	0.995283	0.995392	0.995415
86	0.995521	0.995448	0.995438	0.995447	0.995558	0.995665	0.995695
87	0.995792	0.995716	0.995704	0.995713	0.995821	0.995926	0.995959
88	0.995974	0.995890	0.995870	0.995871	0.995971	0.996074	0.996108
89	0.996152	0.996058	0.996028	0.996022	0.996118	0.996214	0.996250
90	0.996322	0.996219	0.996180	0.996169	0.996256	0.996353	0.996390
91	0.996484	0.996375	0.996328	0.996310	0.996393	0.996484	0.996522
92	0.996639	0.996523	0.996470	0.996447	0.996522	0.996614	0.996651
93	0.996751	0.996621	0.996558	0.996527	0.996599	0.996685	0.996726
94	0.996858	0.996717	0.996644	0.996608	0.996672	0.996757	0.996796
95	0.996963	0.996811	0.996729	0.996687	0.996745	0.996826	0.996866
96	0.997061	0.996903	0.996811	0.996762	0.996816	0.996894	0.996933
97	0.997160	0.996992	0.996894	0.996836	0.996886	0.996963	0.997000
98	0.997234	0.997061	0.996957	0.996895	0.996941	0.997014	0.997053
99	0.997294	0.997116	0.997006	0.996943	0.996985	0.997055	0.997095
100	0.997339	0.997157	0.997046	0.996979	0.997017	0.997088	0.997128

METROPOLITAN LIFE INSURANCE COMPANY
VIP2 (New Rates) Policy Form Series: LTC2-VAL
Value 75% Home Care
Rating Factors for Decreases in
Simple Inflation Percentage (below 5.0% level)

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	0.986854	0.985720	0.985071	0.984601	0.984218	0.983821	0.983414
31	0.986939	0.985816	0.985184	0.984722	0.984347	0.983950	0.983563
32	0.987026	0.985923	0.985297	0.984842	0.984475	0.984092	0.983703
33	0.987108	0.986020	0.985403	0.984961	0.984600	0.984226	0.983848
34	0.987189	0.986113	0.985512	0.985077	0.984729	0.984360	0.983988
35	0.987267	0.986213	0.985628	0.985200	0.984862	0.984500	0.984138
36	0.987218	0.986189	0.985611	0.985204	0.984879	0.984533	0.984186
37	0.987165	0.986153	0.985603	0.985209	0.984903	0.984569	0.984235
38	0.987110	0.986125	0.985585	0.985209	0.984923	0.984600	0.984279
39	0.987057	0.986099	0.985573	0.985212	0.984942	0.984638	0.984328
40	0.986998	0.986061	0.985563	0.985222	0.984960	0.984674	0.984373
41	0.986944	0.986031	0.985551	0.985227	0.984980	0.984704	0.984424
42	0.986894	0.986007	0.985538	0.985227	0.985004	0.984743	0.984470
43	0.986834	0.985971	0.985530	0.985231	0.985025	0.984774	0.984518
44	0.986782	0.985942	0.985515	0.985235	0.985044	0.984811	0.984565
45	0.986728	0.985907	0.985503	0.985242	0.985064	0.984842	0.984612
46	0.986751	0.985967	0.985580	0.985334	0.985171	0.984969	0.984743
47	0.986775	0.986017	0.985654	0.985425	0.985279	0.985089	0.984876
48	0.986792	0.986077	0.985728	0.985518	0.985388	0.985208	0.985009
49	0.986815	0.986129	0.985804	0.985611	0.985495	0.985330	0.985141
50	0.986841	0.986183	0.985876	0.985699	0.985602	0.985451	0.985272
51	0.986862	0.986236	0.985955	0.985790	0.985710	0.985572	0.985405
52	0.986888	0.986288	0.986027	0.985887	0.985821	0.985695	0.985538
53	0.986904	0.986342	0.986105	0.985976	0.985930	0.985818	0.985669
54	0.986928	0.986398	0.986178	0.986068	0.986037	0.985940	0.985805
55	0.986951	0.986451	0.986250	0.986161	0.986147	0.986061	0.985937
56	0.987158	0.986680	0.986493	0.986410	0.986404	0.986330	0.986210
57	0.987366	0.986907	0.986738	0.986665	0.986666	0.986596	0.986485
58	0.987571	0.987136	0.986979	0.986917	0.986926	0.986866	0.986757
59	0.987778	0.987367	0.987219	0.987170	0.987185	0.987134	0.987032
60	0.987981	0.987593	0.987461	0.987423	0.987451	0.987401	0.987306
61	0.988189	0.987822	0.987704	0.987673	0.987711	0.987673	0.987581
62	0.988395	0.988051	0.987948	0.987927	0.987973	0.987941	0.987857
63	0.988612	0.988296	0.988205	0.988198	0.988254	0.988230	0.988154
64	0.988833	0.988539	0.988464	0.988468	0.988533	0.988518	0.988449
65	0.989048	0.988785	0.988724	0.988740	0.988816	0.988808	0.988746
66	0.989267	0.989027	0.988986	0.989011	0.989097	0.989097	0.989042
67	0.989485	0.989273	0.989244	0.989282	0.989378	0.989386	0.989338
68	0.989931	0.989717	0.989683	0.989723	0.989813	0.989823	0.989773
69	0.990381	0.990162	0.990127	0.990159	0.990248	0.990258	0.990205
70	0.990828	0.990606	0.990566	0.990596	0.990686	0.990694	0.990640
71	0.991275	0.991052	0.991007	0.991035	0.991122	0.991126	0.991072
72	0.991725	0.991495	0.991448	0.991474	0.991558	0.991562	0.991508
73	0.991981	0.991775	0.991740	0.991777	0.991870	0.991885	0.991831
74	0.992240	0.992055	0.992030	0.992078	0.992181	0.992203	0.992158
75	0.992500	0.992334	0.992323	0.992381	0.992496	0.992524	0.992484
76	0.992760	0.992614	0.992613	0.992682	0.992808	0.992845	0.992809
77	0.993019	0.992893	0.992906	0.992985	0.993122	0.993165	0.993135
78	0.993316	0.993198	0.993219	0.993299	0.993438	0.993484	0.993455
79	0.993612	0.993505	0.993529	0.993617	0.993756	0.993806	0.993777
80	0.993908	0.993814	0.993840	0.993933	0.994073	0.994123	0.994101
81	0.994205	0.994120	0.994155	0.994249	0.994390	0.994444	0.994422
82	0.994500	0.994424	0.994466	0.994567	0.994709	0.994763	0.994743
83	0.994724	0.994657	0.994705	0.994809	0.994951	0.995003	0.994983
84	0.994950	0.994890	0.994943	0.995050	0.995193	0.995243	0.995225
85	0.995243	0.995183	0.995233	0.995332	0.995470	0.995523	0.995511
86	0.995523	0.995461	0.995505	0.995601	0.995731	0.995788	0.995783
87	0.995788	0.995726	0.995765	0.995857	0.995980	0.996039	0.996040
88	0.995967	0.995893	0.995922	0.996002	0.996121	0.996179	0.996184
89	0.996138	0.996054	0.996072	0.996145	0.996258	0.996314	0.996323
90	0.996305	0.996210	0.996220	0.996282	0.996390	0.996445	0.996457
91	0.996464	0.996362	0.996362	0.996417	0.996516	0.996573	0.996585
92	0.996617	0.996506	0.996495	0.996545	0.996639	0.996695	0.996712
93	0.996723	0.996600	0.996580	0.996620	0.996709	0.996764	0.996781
94	0.996826	0.996692	0.996661	0.996695	0.996778	0.996831	0.996850
95	0.996927	0.996781	0.996742	0.996766	0.996847	0.996898	0.996918
96	0.997025	0.996870	0.996822	0.996837	0.996911	0.996962	0.996981
97	0.997119	0.996956	0.996897	0.996907	0.996977	0.997026	0.997048
98	0.997193	0.997023	0.996956	0.996961	0.997027	0.997076	0.997098
99	0.997252	0.997074	0.997003	0.997004	0.997067	0.997117	0.997137
100	0.997297	0.997116	0.997040	0.997039	0.997099	0.997146	0.997170

METROPOLITAN LIFE INSURANCE COMPANY
VIP2 (New Rates) Policy Form Series: LTC2-VAL
Value 50% Home Care
Rating Factors for Decreases in
Simple Inflation Percentage (below 5.0% level)

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	0.987334	0.986285	0.985720	0.985228	0.984868	0.984430	0.984003
31	0.987409	0.986383	0.985821	0.985331	0.984988	0.984560	0.984141
32	0.987492	0.986469	0.985926	0.985448	0.985106	0.984687	0.984276
33	0.987568	0.986567	0.986035	0.985558	0.985229	0.984812	0.984416
34	0.987644	0.986657	0.986137	0.985677	0.985347	0.984941	0.984556
35	0.987722	0.986757	0.986245	0.985789	0.985471	0.985069	0.984691
36	0.987666	0.986715	0.986223	0.985781	0.985481	0.985093	0.984725
37	0.987598	0.986676	0.986195	0.985777	0.985483	0.985118	0.984758
38	0.987534	0.986636	0.986170	0.985770	0.985497	0.985139	0.984794
39	0.987478	0.986602	0.986152	0.985761	0.985502	0.985162	0.984830
40	0.987413	0.986559	0.986129	0.985752	0.985516	0.985180	0.984866
41	0.987348	0.986523	0.986108	0.985747	0.985520	0.985203	0.984897
42	0.987287	0.986480	0.986087	0.985737	0.985533	0.985225	0.984929
43	0.987226	0.986443	0.986067	0.985731	0.985538	0.985246	0.984965
44	0.987162	0.986401	0.986048	0.985722	0.985547	0.985271	0.985000
45	0.987097	0.986361	0.986022	0.985719	0.985558	0.985293	0.985036
46	0.987111	0.986406	0.986087	0.985797	0.985654	0.985399	0.985155
47	0.987128	0.986444	0.986147	0.985877	0.985749	0.985506	0.985274
48	0.987135	0.986489	0.986209	0.985959	0.985844	0.985617	0.985392
49	0.987149	0.986530	0.986276	0.986036	0.985939	0.985726	0.985516
50	0.987160	0.986574	0.986338	0.986114	0.986035	0.985836	0.985635
51	0.987169	0.986616	0.986402	0.986197	0.986131	0.985941	0.985756
52	0.987177	0.986660	0.986466	0.986276	0.986226	0.986051	0.985873
53	0.987191	0.986698	0.986525	0.986355	0.986323	0.986160	0.985992
54	0.987203	0.986742	0.986594	0.986435	0.986416	0.986266	0.986115
55	0.987213	0.986787	0.986656	0.986518	0.986513	0.986375	0.986232
56	0.987414	0.987007	0.986888	0.986760	0.986766	0.986636	0.986500
57	0.987608	0.987223	0.987122	0.987005	0.987017	0.986896	0.986766
58	0.987806	0.987447	0.987357	0.987246	0.987270	0.987157	0.987035
59	0.988004	0.987663	0.987592	0.987491	0.987523	0.987418	0.987299
60	0.988201	0.987887	0.987826	0.987735	0.987775	0.987677	0.987566
61	0.988398	0.988106	0.988060	0.987979	0.988028	0.987939	0.987833
62	0.988598	0.988323	0.988296	0.988222	0.988280	0.988198	0.988100
63	0.988803	0.988560	0.988543	0.988484	0.988552	0.988479	0.988389
64	0.989011	0.988794	0.988797	0.988746	0.988824	0.988760	0.988676
65	0.989221	0.989027	0.989044	0.989007	0.989097	0.989039	0.988965
66	0.989428	0.989264	0.989296	0.989270	0.989370	0.989320	0.989252
67	0.989637	0.989498	0.989546	0.989532	0.989640	0.989600	0.989540
68	0.990083	0.989940	0.989986	0.989969	0.990075	0.990035	0.989975
69	0.990530	0.990383	0.990426	0.990407	0.990510	0.990470	0.990408
70	0.990977	0.990825	0.990863	0.990844	0.990948	0.990905	0.990841
71	0.991424	0.991270	0.991305	0.991281	0.991383	0.991339	0.991276
72	0.991871	0.991713	0.991745	0.991720	0.991819	0.991777	0.991712
73	0.992122	0.991987	0.992029	0.992017	0.992126	0.992090	0.992029
74	0.992370	0.992256	0.992314	0.992311	0.992431	0.992405	0.992351
75	0.992622	0.992527	0.992600	0.992606	0.992738	0.992718	0.992668
76	0.992870	0.992798	0.992885	0.992901	0.993043	0.993032	0.992988
77	0.993121	0.993071	0.993170	0.993196	0.993349	0.993346	0.993309
78	0.993413	0.993375	0.993479	0.993510	0.993664	0.993662	0.993628
79	0.993706	0.993676	0.993787	0.993823	0.993978	0.993980	0.993947
80	0.993999	0.993979	0.994097	0.994136	0.994292	0.994298	0.994267
81	0.994291	0.994280	0.994405	0.994450	0.994606	0.994616	0.994586
82	0.994585	0.994585	0.994716	0.994763	0.994923	0.994931	0.994906
83	0.994804	0.994815	0.994953	0.995004	0.995161	0.995171	0.995149
84	0.995029	0.995049	0.995193	0.995248	0.995400	0.995409	0.995387
85	0.995312	0.995328	0.995462	0.995514	0.995659	0.995677	0.995661
86	0.995580	0.995593	0.995717	0.995768	0.995908	0.995928	0.995921
87	0.995836	0.995841	0.995960	0.996007	0.996144	0.996167	0.996165
88	0.996006	0.995998	0.996103	0.996143	0.996275	0.996300	0.996301
89	0.996171	0.996150	0.996244	0.996275	0.996402	0.996429	0.996433
90	0.996330	0.996297	0.996378	0.996405	0.996524	0.996552	0.996559
91	0.996481	0.996437	0.996509	0.996529	0.996643	0.996671	0.996683
92	0.996627	0.996573	0.996632	0.996647	0.996759	0.996790	0.996801
93	0.996728	0.996661	0.996709	0.996716	0.996825	0.996853	0.996867
94	0.996826	0.996747	0.996781	0.996783	0.996886	0.996917	0.996931
95	0.996920	0.996830	0.996854	0.996849	0.996949	0.996976	0.996994
96	0.997013	0.996911	0.996924	0.996914	0.997009	0.997040	0.997057
97	0.997102	0.996989	0.996996	0.996976	0.997070	0.997099	0.997117
98	0.997172	0.997053	0.997048	0.997028	0.997117	0.997144	0.997164
99	0.997228	0.997101	0.997091	0.997066	0.997150	0.997183	0.997202
100	0.997271	0.997139	0.997126	0.997099	0.997183	0.997213	0.997233

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2019 IB Rate Increase Filings/CT19-219 VIP2-New (Rate)*

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	Please see the attached Filing Letter and description
Attachment(s):	VIP2 NEW RATE Filing Letter_LS_Rate Action 2019.pdf LSE description - VIP2new.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 revised Actuarial Memorandum and Explanatory Information (A&H)
Attachment(s):	2018_VIP2new_ActMemo_RateStability - PA.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:	

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:	Advertisement Compliance Certification
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:	

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

MetLife

Thomas G. Reilly
Assistant Vice President
Product Management and Compliance

September 20, 2019

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

Re: Metropolitan Life Insurance Company ("MetLife")
Individual Long-Term Care Insurance –
Inforce Premium Rate Schedule Increase Filing for Policy Forms LTC2-IDEAL-PA, et al and LTC2-IDEAL-ML-PA, et al.
NAIC Company No. is 65978
FEIN No. is 13-5581829

Dear Sir/Madam:

We are filing, for your review and authorization, a request for a 5.97% premium rate schedule increase with respect to the policy forms listed below. The policy forms are tax-qualified individual long-term care insurance policies.

LTC2-IDEAL-PA	- approved by your Department in 2005
LTC2-FAC-PA	- approved by your Department in 2005
LTC2-VAL-PA	- approved by your Department in 2005
LTC2-PREM-PA	- approved by your Department in 2005
LTC2-IDEAL-ML-PA	- approved by your Department in 2006
LTC2-FAC-ML-PA	- approved by your Department in 2006
LTC2-VAL-ML-PA	- approved by your Department in 2006
LTC2-PREM-ML-PA	- approved by your Department in 2006

The inforce premium rate schedule increase for which we are seeking authorization in this filing will only apply to the above listed policies issued in your state, along with those rider and endorsements that were contemporaneously or subsequently authorized for use by your Department, in connection with policy application dates on or after 4/2/09. Please note these policy forms are no longer being marketed in any state.

Please note that we are submitting a separate filing for the policies issued on the forms listed above that were not subject to the prospective premium rate schedule increase that your Department authorized.

We are fully aware that a premium increase may be difficult for our policyholders; therefore, we will be providing policyholders with an array of options, if available, which will help them mitigate the impact of any increase. Most importantly, for those-policyholders who elected compound or simple inflation, we will provide them, if applicable, with the ability to ***completely avoid the increase*** by reducing their benefit increase coverage from 5 percent automatic compound or simple benefit increase to a lower percentage benefit increase. Policyholders can choose to completely avoid the increase in premium resulting from the rate increase by opting for a reduction in inflation protection levels. The lower benefit increase percentage will apply on a prospective basis only. We are, therefore, filing the following riders for each policy series to implement these options.

Policy Series	New Compound Rider Form	New Lower Compound Amount(s)	New Simple Rider Form	New Lower Simple Amount(s)
LTC2-IDEAL-PA, LTC2-FAC-PA, LTC2-VAL-PA, LTC2-PREM-PA, LTC2-IDEAL-ML-PA, LTC2-FAC-ML-PA. LTC2-VAL-ML-PA, LTC2-PREM-ML-PA	ACI-VIP-MR	0.1% - 4.9%	ASI-VIP-MR	0.1% - 4.9%

Upon policyholder selection, their current inflation rider will be replaced by the new rider. Please note, that we are extending the use of the following endorsements, as we may offer inflation mitigation options to insureds outside of this requested rate increase.

As it relates to DRA Partnership, the rider will change the percentage amount for inflation increases and will continue to comply with state requirements. The insured may be offered the ability to decrease to a lower level of inflation, based on our understanding of your state's DRA Partnership requirements as follows:

- Under issue age 61: 1% automatic compound inflation
- Issue Age 61 – 75: 1% automatic compound inflation or 1% automatic simple inflation
- Issue Age 76 and over: No inflation requirement

We are extending the use of the following rider, which your Department authorized on May 21, 2018. Please see below for a description of each rider.

ACI-VIP-MR — Automatic Compound Inflation Protection Modification Rider. This rider will be issued to policyholders who have been issued Policy Form #'s LTC2-IDEAL-PA, LTC2-FAC-PA, LTC2-VAL-PA, LTC2-PREM-PA, LTC2-IDEAL-ML-PA, LTC2-FAC-ML-PA, LTC2-VAL-ML-PA, LTC2-PREM-ML-PA, in place of the automatic compound inflation rider that is currently in effect. The new rider will go into effect when the current rider ends. The new rider will provide a lower percentage amount for automatic inflation increases to mitigate the rate increase impact.

ASI-VIP-MR — Automatic Simple Compound Inflation Protection Modification Rider. This rider will be issued to policyholders who have been issued Policy Form #'s LTC2-IDEAL-PA, LTC2-FAC-PA, LTC2-VAL-PA, LTC2-PREM-PA, LTC2-IDEAL-ML-PA, LTC2-FAC-ML-PA, LTC2-VAL-ML-PA, LTC2-PREM-ML-PA, in place of the automatic compound inflation rider that is currently in effect. The new rider will go into effect when the current rider ends. The new rider will provide a lower percentage amount for automatic inflation increases to mitigate the rate increase impact.

Note that previously, a premium rate increase request of 35.56% was submitted on January 10, 2017, and your Department authorized 35.56% on March 22, 2017, to be phased in over a period of two (2) years.

We are submitting an actuarial memorandum, which reflects inflation protection landing spots applicable to our proposed rate increase request.

Notification to Policyholders of Premium Rate Schedule Increase

After we have obtained authorization of the premium rate increase, this rate increase will become effective on each policy's modal premium due date (monthly, quarterly, semi-annually and annually),

following at least a 60 day advance written notification to the policyholder. In our written notification we will include explanatory information related to the rate increase, including:

- The amount of the increase requested in this filing and the amount of the increase authorized by your Department;

- If the full amount of the requested increase is authorized by your Department, a statement that the policy may be subject to rate increases in the future and, if the amount of the increase authorized by your Department is less than the amount requested in this filing, the notice may include an additional statement about the likelihood of MetLife making future rate increase requests on the policy. The wording of the statement will depend on the degree of variance from the amount requested;

- The current premium rate and the premium rate after the increase is applied;

- A statement that the premium rate adjustment will be effective on the policy's modal premium due date as described above;

- The following options available to the policyholder:

    1. the policyholder can continue his/her current coverage by paying the new premium amount when due;

    2. the policyholder can reduce his/her coverage to lessen the impact of the premium rate schedule, if the current level of coverage permits a reduction; or

    3. if the policyholder's coverage lapses (due to nonpayment of premium or cancellation) at any time from the date of our written notification up to 120 days following the first due date of the new premium ("Election Period"), then the policyholder will have nonforfeiture coverage as follows.
        - If the policyholder'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 Increase Endorsement ("LCUL"), we will issue the policyholder the LCUL.

        - If the policyholder's policy includes Contingent Benefits Upon Lapse and the policyholder qualifies for coverage under Contingent Benefits Upon Lapse, we will instead provide coverage under the LCUL, since the benefit payable under the LCUL is equal to the benefit payable under Contingent Benefits Upon Lapse.

        - If the policyholder'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.

We will not provide coverage under more than one feature that provides for a nonforfeiture benefit.

We are extending the use of the Limited Coverage Upon Lapse Following Premium Increase Endorsement (LCUL), which was previously authorized by your Department on 3/2/13.

The contact person for this filing is:

Deborah Fountas
1300 Hall Boulevard
Bloomfield, CT 06002
Telephone: 860-656-3808
dfountas@metlilfe.com

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

Sincerely,

Thomas G. Reilly
Assistant Vice President
Product Management & Compliance

Addendum: Automatic Inflation Choices ("Landing Spots"): VIP2 (new rates) Policy Series

The original filed forms for the VIP2 (new rate) policy series included 5% ACI (Automatic Compound Inflation) and 5% Simple (Automatic Simple Inflation) riders. Applicable rates for these Automatic Inflation riders were filed and approved with the original forms and rates.

In order to provide additional inflation options ("Landing Spots") to individuals with Automatic Inflation, we are filing new Inflation riders that make Automatic Inflation available at percentages lower than 5.0% (from 0.1% to 4.9%, in 0.1% increments). By allowing reductions to the insured's current 5% Automatic Inflation in conjunction with a rate increase, these policyholders have an additional opportunity to significantly mitigate any rate action and adjust future automatic increases in coverage to a level more consistent with their current needs and circumstances.

The applicable rating factors for these new Inflation Mitigation riders have been included in this filing. For each policy series, these factors were determined using the relative ratios of the "5% ACI", "5% Simple" and "No Inflation" rates. The 5% Automatic Inflation rate is then essentially multiplied by the Inflation Mitigation "rating factors" (which are less than 1) to determine rates for lower Automatic Inflation percentages.

The new premium will be determined as if the policyholder had originally chosen the new lower Automatic Inflation percentage, and using the insured's original age and original benefit amounts. (Note: this methodology is consistent with that used to calculate new premiums for other coverage downgrade options offered). However, since the new Automatic Inflation percentage will apply on a prospective basis only (starting with the next benefit increase after the Inflation Mitigation rider becomes effective), policyholders will keep all benefit increase amounts accrued to date.

Inflation Downgrades (Landing Spots) for Requested Rate Increase

MetLife offers policyholders an array of options to help mitigate the impact of any in-force rate increase, including reductions to their Daily Benefit Amount or their Total Lifetime Benefit.[1] When implementing a rate increase, the new automatic inflation choices create an additional benefit offer.

Landing Spots reduce the policyholder's future Automatic Inflation percentage. For each policyholder, this new percentage can be determined such that the new premium (including the impact of the rate increase and the Inflation Mitigation Rider) can be as close as possible to (but not less than) the premium before the increase. However, for administrative and policyholder communication simplicity, the actual billed premium will be exactly equal to the premium before the rate increase. This simplification generates billed premiums that are about ½% lower than premiums using the actual Inflation Mitigation Rider rating factors and never higher than filed rates. (In effect, the Landing Spot Automatic Inflation percentage is rounded up to the next highest 0.1%).

For DRA Partnership policyholders, a new benefit downgrade offer will change the future Automatic Inflation percentage. The downgrade offer will comply with state requirements, based on our understanding of your state's DRA Partnership requirements, as outlined in the filing letter.

Landing spot offers may not be made in all instances. In some cases, such as paid-up plans and/or limited-pay policies, the usefulness of landing spots is limited. The "Landing Spot" offer is expected to be a one-time option available at the time of this rate increase only and the policyholder rate increase letters will disclose this fact.

[1] Other options such as changing elimination period or removing riders are also available, but not explicitly quoted in the policyholder letters. Policyholders are instructed to contact MetLife customer service representatives to learn about options not described.

[1] Other options such as changing elimination period or removing riders are also available, but not explicitly quoted in the policyholder letters. Policyholders are instructed to contact MetLife customer service representatives to learn about options not described.

Metropolitan Life Insurance Company
1300 Hall Boulevard, Bloomfield, CT 06002
Email: mark.newton@metlife.com

Mark D. Newton, FSA, MAAA

September 17, 2019

Pennsylvania Insurance Department
Strawberry Square Harrisburg, PA 17120

Re: LTC2-FAC, LTC2-VAL, LTC2-IDEAL and LTC2-PREM (with applications dated after April 2, 2009)
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 previous 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 Attachments on specific aspects of the Pennsylvania Administrative Code as well as supporting data based on earlier reviews. These documents are outlined and summarized here for your convenience.

Title	**Description**
Actuarial Memorandum Exhibit I-A	Lifetime Loss Ratio ("LLR") • ***Nationwide*** experience • Without/with proposed rate increase of 5.97% • Weighted average statutory rate 4.00% LLR without rate increase – 77.8% LLR with rate increase – 74.0%
Exhibit II-A	Demonstration of rate action meeting Rate Stability (58/85) limitations
Exhibit I-B	Lifetime Loss Ratio ("LLR") • ***Pennsylvania*** experience • Without/with proposed rate increase of 5.97% • Weighted average statutory rate 4.00% LLR without rate increase – 78.7% LLR with rate increase – 74.9%
Exhibit II-B	Demonstration of rate action meeting Rate Stability (58/85) limitations

Review of Prior Correspondence	Attachment 1 – Assumptions Summary Attachment 2 – A/E Ratios (Calendar Year) Attachment 3 – A/E Ratios (Policy Duration) Attachment 4 – A/E Ratios (Lapse, Mortality, Incidence, Claim Termination) Attachment 5 – ***Nationwide*** Lifetime Loss Ratio with Earned Premium and Paid Claims Attachment 6 – ***Pennsylvania*** Lifetime Loss Ratio with Earned Premium and Paid Claims Attachment 7 – ***Nationwide*** Lifetime Loss Ratio at Initial Rates Since Inception Attachment 8 – ***Nationwide*** Lifetime Loss Ratio at Proposed Rates Since Inception Attachment 9 – Nationwide Reserve Experience

Rationale for the Rate Increase Request

Exhibit I demonstrates that the combination of historical and projected experience using the most recent Best Estimate assumptions is clearly far beyond the expected loss ratio using the original pricing assumptions. Attachments 2 and 3 support the development of the experience by analyzing the Actual-to-Expected Ratios by Calendar Year and Policy Duration.

Attachment 1 compares the development of the changes in assumptions from the time of original pricing to the latest Experience Study. Generally, worse than expected morbidity and lower decrements are the primary reasons for the rate action.

Assumption Setting and Review

All projection assumptions are based on the Experience Study performed each year. In general, the assumptions used in all projections are those that reproduce historical experience within a non-material degree of tolerance. Attachment 4 shows the Actual-to-Expected Ratios comparing the latest Best Estimate assumptions with the set of actual experience for Lapse, Mortality, Incidence, and Claim Termination.

Some actuarial judgment is used in areas where credibility or trending requires adjustment. In any case, the methodology, results, conclusions and use are prescribed by MetLife internal Standards and Actuarial Standards of Practice and are reviewed and approved by MetLife management, internal auditors, and external auditors.

Calculation of the Rate Request

MetLife's evaluation of the Justifiable Rate Increase ("JRI") uses the industry standard "If Knew" basis. This method calculates the premium needed at time zero to achieve the original loss ratio if all current experience had been known at inception. Of course, the Company cannot retroactively charge such premiums, so all historical losses stemming from past premium shortfalls are taken by the Company.

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, the Pennsylvania LLR's still meet the standards above at the full rate action level.

Despite the rate action requested, the experience of the block does not fully return to pricing levels. In general, the rate action restricts consideration of recovering historical losses by focusing on lifetime experience. We will continue, of course, to analyze and adjust experience assumptions and reserve the right to update those in the future along with requesting any resulting changes in premium rates.

The actuarial justification for experience analysis and projections, including assumptions and methods, are reflective of the Code of Professional Conduct and applicable Actuarial Standards of Practice. 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.

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

Sincerely,

Mark D. Newton, FSA, MAAA
Actuarial Director, Metropolitan Life Insurance Company

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

September 17, 2019

Policy Forms

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

- LTC2-FAC-PA
- LTC2-VAL-PA
- LTC2-IDEAL-PA
- LTC2-PREM-PA
- LTC2-FAC-ML-PA
- LTC2-VAL-ML-PA
- LTC2-IDEAL-ML-PA
- LTC2-PREM-ML-PA

These forms were developed as part of a nationwide series and were issued in Pennsylvania from May 2009 to December 2011, but are no longer being marketed in any state. Nationwide, the last policies under this series were issued in 2011.

Policy forms LTC2-FAC-PA, LTC2-VAL-PA, LTC2-IDEAL-PA, and LTC2-PREM-PA (subsequently referred to as LTC2-FAC, LTC2-VAL, LTC2-IDEAL, and LTC2-PREM, respectively) are existing individual tax-qualified policy forms and were previously approved in 2009, along with any rider or endorsement forms that were contemporaneously or subsequently approved for use with these policy forms. Note, however, that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated after April 02, 2009.

Policy form LTC2-FAC provides coverage for long-term care services received in a nursing home, assisted living facility (ALF), or hospice facility. Policy forms LTC2-VAL, LTC2-IDEAL and LTC2-PREM provide comprehensive long-term care coverage.

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

<u>LTC2-FAC</u> is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home or assisted living facility. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

The daily benefit amount and the maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and transition expenses are also provided. In addition, LTC2-FAC provides benefits for international coverage, caregiver training, and alternate services.

LTC2-VAL is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC2-VAL also includes an assisted living/home care/community-based care benefit which reimburses 100% of charges from formal caregivers, up to a maximum assisted living/home/community-based care benefit amount, for services received at home or assisted living facility or at an adult day care center for maintenance or personal care, including hospice care.

The daily benefit amount, assisted living/home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses are also provided. In addition, LTC2-VAL provides benefits for respite care, international coverage, caregiver training, and alternate services.

LTC2-IDEAL is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home or assisted living facility. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC2-IDEAL also includes a home care/community-based care benefit which reimburses 100% of charges from formal caregivers, up to a maximum home care/community-based care benefit amount, for services received at home or at an adult day care center for maintenance or personal care, including hospice care.

The daily benefit amount, home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and transition expenses are also provided. In addition, LTC2-IDEAL provides benefits for respite care, international coverage, caregiver training, alternate services, and supportive services/specialized transportation.

LTC2-PREM is part of a nationwide series of individually underwritten policy forms which reimburses a maximum facility benefit amount, for confinement in a licensed nursing home. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC2-PREM also includes a home/community-based care benefit which reimburses a maximum home/community-based care benefit amount, for services received at home or assisted living facility or at an adult day care center for maintenance or personal care, including hospice care.

The daily benefit amount, home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and international coverage are also provided.

LTC2-FAC, LTC2-VAL, LTC2-IDEAL, and LTC2-PREM
For all these policies, benefit eligibility is based on the inability to perform at least two of six activities of daily living (ADLs) including bathing, continence, dressing, eating, toileting, and transferring, for a period of at least 90 days due to loss of functional capacity; or due to severe cognitive impairment.

Benefit payments commence after a specified number of days in a waiting period, selected at issue, which accumulate over the lifetime of the policy. The waiting period need not be satisfied before receiving coverage for hospice care (except LTC2-PREM) or (if covered under the policy form) respite care, needs assessment or caregiver training; however, receipt of these services does not count towards satisfying the waiting period. Waiver of premium is provided beginning on the first day of the policy month coincident with or following the day the insured becomes eligible for benefit payments (includes completion of the waiting period).

At issue, the insured had the option of choosing one of the following benefit increase riders: 5% Compound, 5% Simple, or Future Purchase (in some states, a 3% Compound Inflation Rider was also available).

At issue, the insured had the option of selecting the following riders: Nonforfeiture Coverage Rider, Return of Premium Rider, Restoration of Benefits Rider, Shared Care Rider, Home Care Elimination Period Waiver Rider (except LTC2-PREM), Indemnity Rider (LTC2-VAL only), Calendar Day Elimination Period Rider (except LTC2-FAC and LTC2-PREM), Ten Year Premium Payment Rider, (except LTC2-FAC and LTC2-PREM), Paid-up Rider, Double Pay First Year Rider or Reduced Pay at 65 Rider. A Contingent Benefits Upon Lapse Rider is attached to all policies, except those that select the Nonforfeiture Coverage Rider, for no additional premium.

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders. Note, however, that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated after April 02, 2009.

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, 2017.

b. Voluntary Termination Rates vary by duration as developed from actual experience through June 30, 2017 and are shown in the following table:

Voluntary Termination Rates

Policy Duration	Lapse Rate
1	5.00%
2	4.50%
3	4.00%
4	3.50%
5	2.50%
6	2.00%
7	1.80%
8	1.50%
9	1.30%
10	1.10%
11+	0.90%

In the year of rate increase implementation, it is assumed that an additional 3.22% of policies lapse and there is 2.14% net reduction to future 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 these particular policy forms. 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.

6. Marketing Method

These policy forms were marketed by agents and brokers of MetLife.

7. Underwriting Description

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

8. Premiums

Premiums are unisex, but vary by issue age, rating class, benefit period, initial daily benefit, waiting period, home and community care percentage, inflation protection option, payment method, premium mode and the selection of any other options or riders.

9. Issue Age Range

These policy forms were issued up to age 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

The following modal factors are applied to the annual premium (AP):

Premium Mode	Modal Factors
Annual	1.00*AP
Semi-Annual	0.51*AP
Quarterly	0.265*AP
Monthly	0.09*AP

12. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2017 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, 2017 have been allocated to a calendar year of incurral and included in historical incurred claims.

13. Trend Assumptions

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

14. Past and Future Policy Experience

Nationwide and Pennsylvania experience for policy form series LTC2-FAC, LTC2-VAL, LTC2-IDEAL, and LTC2-PREM are shown in Exhibit I-A and I-B, 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 4.00%. Incurred but not reported reserve balances as of December 31, 2017 have been allocated to a calendar year of incurral and included in historical incurred claims.

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

A lifetime loss ratio as of December 31, 2017 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 4.00%.

15. Projected Earned Premiums and Incurred Claims

Earned premiums for projection years 2018 through 2098 are developed by multiplying each prior period's earned premium (starting with December 31, 2017 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.

Each projection year claim amount is calculated by multiplying incidence, continuance and utilization factors by the policy and rider benefits on a seriatim basis.

Present and accumulated values in the lifetime projections in Exhibit I-A and I-B 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 4.00%.

The assumptions used in the projections in Exhibit I-A and I-B were developed from the company's LTC insurance 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.

16. History of Previous Inforce Rate Increases

Round	Authorized %	Authorization Date	Implementation Date
1	34.00%*	3/22/2017	16.43% 9/1/2017, 16.43% 9/1/2018

* Implemented in two phases of 16.43% resulting in a cumulative 34.00% actuarial equivalent single rate increase

17. Requested Rate Increase

The company is requesting an increase of 5.97% for the policy forms listed above. Corresponding rate tables reflecting the 5.97% increase are included with this filing.

The actual rates implemented may vary slightly from those filed due to implementation rounding algorithms. Also note that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated after April 02, 2009.

18. 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: The morbidity assumptions used in the pricing were primarily based on the company's own experience. Since the company's own individual block of business was relatively new, these assumptions were modified to reflect the experience of other long term care business that MetLife issued or administered, and to incorporate industry expectation and competitive rate information. Morbidity selection factors were also applied to reflect the effect of underwriting. Due to lack of actual experience of the individual business, we used industry standard selection factors developed by our consultants. These issue-age and duration dependent selection factors are expected to be consistent with our underwriting methods in early durations. Due to lack of actual data, late duration selection factors primarily reflect industry expectations.

b. The original pricing expected voluntary termination rates varied by duration as shown in the following table:

Policy Duration	Lapse Rate
1	5.50%
2	3.00%
3	1.75%
4	1.55%
5	1.40%
6	1.20%
7	1.00%
8	0.95%
9+	0.90%

c. The original pricing expected mortality rates were based on the company's own experience. The mortality rates used in the pricing were equal to 88% of the Annuity 2000 Basic Mortality Table with additional modifications to reflect the selection effects of underwriting.

As part of the in-force management of its long-term care insurance business, MetLife monitors its performance 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. 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 experience 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 experience assumptions combine to a resulting loss ratio that far exceeds both original pricing expectations and state minimum requirements.

Similar analyses were done for the prior premium rate increases. Since then, morbidity and voluntary termination levels have been worse than that assumed in the prior rate increase.

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-A and I-B have been relied upon by the actuary in the development of this memorandum.

19. Loss Ratio Requirement Compliance Demonstration

Projected experience assuming the increase is implemented is shown in Exhibit I. As shown in these exhibits, the expected lifetime loss ratio, both with and without the requested rate increase, exceeds the minimum requirements under rate stability regulations.

20. Average Annual Premium

The average September 30, 2018 annualized premiums for all premium-paying policies issued in Pennsylvania, before and after the current requested increase of 5.97% are:

Before increase:	$3,029
After prior authorized 16.43%/16.43% increases:	$3,482
After current requested 5.97% increase:	$3,690

21. Proposed Effective Date

This rate increase will become effective on each policy's modal premium due date (monthly, quarterly, semi-annually and annually) following at least a 60-day advance written notification to the policyholder.

22. Nationwide Distribution of Business as of September 30, 2018 (based on premium-paying policies inforce count)

By Issue Age

Issue Age	%
<45	9%
45-49	8%
50-54	13%
55-59	19%
60-64	20%
65-69	14%
70-74	10%
75+	7%
Total	100%

By Benefit Period

Benefit Period	%
1 Year	0%
1.5 Year	0%
2 Year	13%
3 Year	40%
4 Year	17%
5 Year	23%
7 Year	8%

Lifetime	0%
Total	100%

By Inflation Type

Inflation Type	**%**
Compound 3%	0%
Compound 5%	12%
Simple 5%	42%
FPO	19%
None	27%
Total	100%

By Home Care Percentage

Home Care Percentage	**%**
None (FC only)	1%
50%	4%
75%	3%
100%	93%
Total	100%

By Gender

Gender	**%**
Female	60%
Male	40%
Total	100%

By Premium Payment Option

Payment Option	**%**
Standard	96%
Ten Year	3%
Total	100%

23. Number of Policyholders

As of September 30, 2018, the number of premium-paying policies inforce and 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	**2018 Annualized Premium**	**Number of Insured**	**2018 Annualized Premium**
Pennsylvania	-	-	286	$866,376
Nationwide	1,554	$5,042,709	5,107	$13,643,965

24. 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.

The projections contained in this actuarial memorandum are based on best estimate assumptions that do not reflect any margins for moderately adverse experience. I certify that (1) if the requested premium rate schedule increase is implemented and (2) unless underlying assumptions which reflect moderately adverse conditions are realized, no further premium rate schedule increases are anticipated. Moderately adverse conditions are interpreted as those conditions where aggregate experience deviates unfavorably from the aggregate experience assumptions used in determining the lifetime projections, such that the value of the deviation is equal to 5% of gross premiums or more.

I further certify that:

- the analysis described in Section 18 of this memorandum was used in determining the need for a rate increase;
- the policy design, underwriting and claims adjudication practices have been taken into consideration in this rate increase request;
- the actuarial assumptions 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 we are no longer marketing new business.

Mark D. Newton, FSA, MAAA
Actuarial Director, Metropolitan Life Insurance Company

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM
Policies with Application Dates After April 2, 2009

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest			Premium		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1998	-	-	N/A	-	-	-	N/A							4.00%	2.1467
	1999	-	-	N/A	-	-	-	N/A							4.00%	2.0643
	2000	-	-	N/A	-	-	-	N/A							4.00%	1.9849
	2001	-	-	N/A	-	-	-	N/A							4.00%	1.9087
	2002	-	-	N/A	-	-	-	N/A							4.00%	1.8354
	2003	-	-	N/A	-	-	-	N/A							4.00%	1.7648
	2004	-	-	N/A	-	-	-	N/A							4.00%	1.6970
	2005	-	-	N/A	-	-	-	N/A							4.00%	1.6318
	2006	-	-	N/A	-	-	-	N/A							4.00%	1.5691
	2007	-	-	N/A	-	-	-	N/A							4.00%	1.5089
	2008	-	-	N/A	-	-	-	N/A							4.00%	1.4509
	2009	2,255,829	62,850	2.8%	3,062	3,147,222	87,685	2.8%							4.00%	1.3952
	2010	13,177,558	372,723	2.8%	8,151	17,678,357	500,027	2.8%							4.00%	1.3416
	2011	21,213,573	981,690	4.6%	8,658	27,365,697	1,266,389	4.6%							4.00%	1.2900
	2012	20,541,252	811,893	4.0%	8,043	25,480,347	1,007,110	4.0%							4.00%	1.2404
	2013	19,829,256	1,314,300	6.6%	7,647	23,652,149	1,567,685	6.6%							4.00%	1.1928
	2014	19,476,823	1,527,511	7.8%	7,386	22,339,221	1,752,000	7.8%							4.00%	1.1470
	2015	18,776,449	2,752,985	14.7%	7,167	20,708,522	3,036,264	14.7%							4.00%	1.1029
	2016	18,382,433	5,295,732	28.8%	6,989	19,495,051	5,616,262	28.8%							4.00%	1.0605
	2017	18,108,419	3,311,322	18.3%	6,863	18,466,631	3,376,825	18.3%							4.00%	1.0198
Projected Future Experience	2018	19,460,560	5,524,045	28.4%	6,672	19,083,068	5,416,891	28.4%	1.1511	N/A	0.0278	N/A	0.972	0.955	4.00%	0.9806
	2019	21,398,602	6,155,575	28.8%	6,487	20,177,345	5,804,265	28.8%	1.3212	N/A	0.0278	N/A	0.972	0.958	4.00%	0.9429
	2020	20,510,284	6,848,383	33.4%	6,304	18,596,706	6,209,440	33.4%	1.3535	N/A	0.0281	N/A	0.972	0.936	4.00%	0.9067
	2021	19,149,958	7,570,429	39.5%	6,122	16,696,211	6,600,405	39.5%	1.3535	N/A	0.0290	N/A	0.971	0.934	4.00%	0.8719
	2022	18,297,256	8,316,253	45.5%	5,935	15,339,874	6,972,098	45.5%	1.3535	N/A	0.0305	N/A	0.970	0.955	4.00%	0.8384
	2023	17,458,100	9,110,522	52.2%	5,745	14,074,032	7,344,544	52.2%	1.3535	N/A	0.0321	N/A	0.968	0.954	4.00%	0.8062
	2024	16,608,829	9,945,422	59.9%	5,551	12,874,973	7,709,577	59.9%	1.3535	N/A	0.0338	N/A	0.966	0.951	4.00%	0.7752
	2025	15,765,804	10,814,250	68.6%	5,353	11,751,929	8,061,010	68.6%	1.3535	N/A	0.0356	N/A	0.964	0.949	4.00%	0.7454
	2026	14,918,408	11,716,614	78.5%	5,153	10,693,042	8,398,097	78.5%	1.3535	N/A	0.0374	N/A	0.963	0.946	4.00%	0.7168
	2027	14,084,086	12,626,038	89.6%	4,951	9,707,183	8,702,251	89.6%	1.3535	N/A	0.0393	N/A	0.961	0.944	4.00%	0.6892
	2028	13,267,282	13,558,682	102.2%	4,746	8,792,902	8,986,028	102.2%	1.3535	N/A	0.0413	N/A	0.959	0.942	4.00%	0.6628
	2029	12,468,533	14,492,193	116.2%	4,541	7,946,051	9,235,706	116.2%	1.3535	N/A	0.0434	N/A	0.957	0.940	4.00%	0.6373
	2030	11,685,782	15,415,107	131.9%	4,334	7,161,097	9,446,443	131.9%	1.3535	N/A	0.0455	N/A	0.955	0.937	4.00%	0.6128
	2031	10,923,877	16,331,220	149.5%	4,127	6,437,012	9,623,346	149.5%	1.3535	N/A	0.0477	N/A	0.952	0.935	4.00%	0.5893
	2032	10,172,930	17,217,382	169.2%	3,921	5,764,203	9,755,743	169.2%	1.3535	N/A	0.0499	N/A	0.950	0.931	4.00%	0.5666
	2033	9,450,423	18,086,495	191.4%	3,716	5,149,087	9,854,472	191.4%	1.3535	N/A	0.0523	N/A	0.948	0.929	4.00%	0.5449
	2034	8,748,288	18,903,992	216.1%	3,513	4,583,400	9,904,173	216.1%	1.3535	N/A	0.0547	N/A	0.945	0.926	4.00%	0.5239
	2035	8,073,901	19,651,514	243.4%	3,312	4,067,559	9,900,257	243.4%	1.3535	N/A	0.0573	N/A	0.943	0.923	4.00%	0.5038
	2036	7,424,917	20,312,635	273.6%	3,114	3,596,895	9,840,167	273.6%	1.3535	N/A	0.0598	N/A	0.940	0.920	4.00%	0.4844
	2037	6,804,633	20,896,857	307.1%	2,920	3,169,762	9,734,259	307.1%	1.3535	N/A	0.0624	N/A	0.938	0.916	4.00%	0.4658
	2038	6,213,058	21,361,207	343.8%	2,730	2,782,999	9,568,271	343.8%	1.3535	N/A	0.0651	N/A	0.935	0.913	4.00%	0.4479
	2039	5,648,221	21,698,895	384.2%	2,545	2,432,793	9,346,113	384.2%	1.3535	N/A	0.0678	N/A	0.932	0.909	4.00%	0.4307
	2040	5,113,632	21,897,771	428.2%	2,365	2,117,916	9,069,410	428.2%	1.3535	N/A	0.0706	N/A	0.929	0.905	4.00%	0.4142
	2041	4,614,121	21,952,919	475.8%	2,191	1,837,612	8,742,933	475.8%	1.3535	N/A	0.0734	N/A	0.927	0.902	4.00%	0.3983
	2042	4,142,536	21,834,523	527.1%	2,024	1,586,415	8,361,695	527.1%	1.3535	N/A	0.0763	N/A	0.924	0.898	4.00%	0.3830
	2043	3,706,922	21,578,357	582.1%	1,863	1,365,054	7,946,113	582.1%	1.3535	N/A	0.0794	N/A	0.921	0.895	4.00%	0.3682
	2044	3,303,815	21,188,160	641.3%	1,711	1,169,871	7,502,661	641.3%	1.3535	N/A	0.0820	N/A	0.918	0.891	4.00%	0.3541
	2045	2,932,408	20,636,670	703.7%	1,565	998,464	7,026,636	703.7%	1.3535	N/A	0.0851	N/A	0.915	0.888	4.00%	0.3405
	2046	2,592,393	19,957,589	769.9%	1,428	848,779	6,534,339	769.9%	1.3535	N/A	0.0877	N/A	0.912	0.884	4.00%	0.3274
	2047	2,282,851	19,192,210	840.7%	1,299	718,715	6,042,328	840.7%	1.3535	N/A	0.0906	N/A	0.909	0.881	4.00%	0.3148
	2048	2,002,191	18,312,614	914.6%	1,177	606,137	5,543,900	914.6%	1.3535	N/A	0.0933	N/A	0.907	0.877	4.00%	0.3027
	2049	1,749,230	17,359,087	992.4%	1,065	509,211	5,053,330	992.4%	1.3535	N/A	0.0959	N/A	0.904	0.874	4.00%	0.2911
	2050	1,522,440	16,367,630	1075.1%	960	426,164	4,581,655	1075.1%	1.3535	N/A	0.0983	N/A	0.902	0.870	4.00%	0.2799
	2051	1,320,192	15,344,459	1162.3%	863	355,352	4,130,227	1162.3%	1.3535	N/A	0.1009	N/A	0.899	0.867	4.00%	0.2692
	2052	1,140,651	14,300,061	1253.7%	774	295,230	3,701,229	1253.7%	1.3535	N/A	0.1032	N/A	0.897	0.864	4.00%	0.2588
	2053	982,145	13,256,293	1349.7%	692	244,438	3,299,255	1349.7%	1.3535	N/A	0.1054	N/A	0.895	0.861	4.00%	0.2489
	2054	842,879	12,226,348	1450.5%	618	201,718	2,926,013	1450.5%	1.3535	N/A	0.1076	N/A	0.892	0.858	4.00%	0.2393
	2055	721,036	11,204,116	1553.9%	550	165,929	2,578,356	1553.9%	1.3535	N/A	0.1092	N/A	0.891	0.855	4.00%	0.2301
	2056	615,040	10,217,538	1661.3%	489	136,099	2,260,983	1661.3%	1.3535	N/A	0.1114	N/A	0.889	0.853	4.00%	0.2213
	2057	523,194	9,294,245	1776.4%	434	111,327	1,977,657	1776.4%	1.3535	N/A	0.1129	N/A	0.887	0.851	4.00%	0.2128
	2058	443,953	8,409,341	1894.2%	384	90,836	1,720,618	1894.2%	1.3535	N/A	0.1148	N/A	0.885	0.849	4.00%	0.2046
	2059	375,845	7,583,126	2017.6%	339	73,946	1,491,958	2017.6%	1.3535	N/A	0.1164	N/A	0.884	0.847	4.00%	0.1967
	2060	317,552	6,822,255	2148.4%	300	60,077	1,290,690	2148.4%	1.3535	N/A	0.1172	N/A	0.883	0.845	4.00%	0.1892
	2061	267,795	6,114,041	2283.1%	264	48,717	1,112,264	2283.1%	1.3535	N/A	0.1192	N/A	0.881	0.843	4.00%	0.1819
	2062	225,444	5,471,116	2426.8%	232	39,437	957,065	2426.8%	1.3535	N/A	0.1200	N/A	0.880	0.842	4.00%	0.1749
	2063	189,456	4,876,862	2574.1%	204	31,868	820,336	2574.1%	1.3535	N/A	0.1211	N/A	0.879	0.840	4.00%	0.1682
	2064	159,028	4,348,271	2734.3%	179	25,722	703,321	2734.3%	1.3535	N/A	0.1227	N/A	0.877	0.839	4.00%	0.1617
	2065	133,283	3,875,718	2907.9%	157	20,730	602,802	2907.9%	1.3535	N/A	0.1238	N/A	0.876	0.838	4.00%	0.1555
	2066	111,513	3,438,664	3083.6%	137	16,678	514,278	3083.6%	1.3535	N/A	0.1242	N/A	0.876	0.837	4.00%	0.1496
	2067	93,203	3,046,633	3268.8%	120	13,404	438,141	3268.8%	1.3535	N/A	0.1267	N/A	0.873	0.836	4.00%	0.1438
	2068	77,811	2,687,740	3454.2%	105	10,760	371,678	3454.2%	1.3535	N/A	0.1283	N/A	0.872	0.835	4.00%	0.1383
	2069	64,860	2,370,671	3655.1%	91	8,625	315,237	3655.1%	1.3535	N/A	0.1311	N/A	0.869	0.834	4.00%	0.1330
	2070	53,970	2,086,065	3865.2%	79	6,901	266,735	3865.2%	1.3535	N/A	0.1306	N/A	0.869	0.832	4.00%	0.1279
	2071	44,825	1,833,545	4090.5%	68	5,511	225,439	4090.5%	1.3535	N/A	0.1339	N/A	0.866	0.831	4.00%	0.1230
	2072	37,154	1,607,644	4327.0%	59	4,393	190,070	4327.0%	1.3535	N/A	0.1391	N/A	0.861	0.829	4.00%	0.1182
	2073	30,720	1,402,472	4565.4%	50	3,492	159,442	4565.4%	1.3535	N/A	0.1433	N/A	0.857	0.827	4.00%	0.1137
	2074	25,334	1,219,455	4813.5%	43	2,769	133,309	4813.5%	1.3535	N/A	0.1444	N/A	0.856	0.825	4.00%	0.1093
	2075	20,819	1,053,805	5061.7%	37	2,188	110,775	5061.7%	1.3535	N/A	0.1461	N/A	0.854	0.822	4.00%	0.1051
	2076	17,043	908,811	5332.3%	31	1,723	91,863	5332.3%	1.3535	N/A	0.1549	N/A	0.845	0.819	4.00%	0.1011
	2077	13,891	780,509	5618.7%	26	1,350	75,863	5618.7%	1.3535	N/A	0.1611	N/A	0.839	0.815	4.00%	0.0972
	2078-2098	45,822	3,162,945	6902.7%	22	4,283	295,617	6902.7%	1.3535	N/A	0.1626	N/A	0.837	N/A	4.00%	0.0935
	Past	151,761,592	16,431,006	10.8%	63,966	178,333,197	18,210,247	10.2%								
	Future	331,390,733	685,773,986	206.9%	126,788	225,045,966	295,579,775	131.3%								
	Lifetime	483,152,326	702,204,992	145.3%	190,754	403,379,163	313,790,022	77.8%								

Note:
- The premiums shown in this exhibit are normalized to reflect prior rate inreases authorized by Pennsylvannia rather than that authorized by other states.
- There was a prior authorized increase implemented in two phases of 16.43% resulting in a cumulative 34% actuarial equivalent single rate increase.
- The projections are based on the assumptions derived using experience data through 6/30/2017.

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 5.97% Future Increase
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM
Policies with Application Dates After April 2, 2009

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest			Premium		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1998	-	-	N/A	-	-	-	N/A							4.00%	2.1467
	1999	-	-	N/A	-	-	-	N/A							4.00%	2.0643
	2000	-	-	N/A	-	-	-	N/A							4.00%	1.9849
	2001	-	-	N/A	-	-	-	N/A							4.00%	1.9087
	2002	-	-	N/A	-	-	-	N/A							4.00%	1.8354
	2003	-	-	N/A	-	-	-	N/A							4.00%	1.7648
	2004	-	-	N/A	-	-	-	N/A							4.00%	1.6970
	2005	-	-	N/A	-	-	-	N/A							4.00%	1.6318
	2006	-	-	N/A	-	-	-	N/A							4.00%	1.5691
	2007	-	-	N/A	-	-	-	N/A							4.00%	1.5089
	2008	-	-	N/A	-	-	-	N/A							4.00%	1.4509
	2009	2,255,829	62,850	2.8%	3,062	3,147,222	87,685	2.8%							4.00%	1.3952
	2010	13,177,558	372,723	2.8%	8,151	17,678,357	500,027	2.8%							4.00%	1.3416
	2011	21,213,573	981,690	4.6%	8,658	27,365,697	1,266,389	4.6%							4.00%	1.2900
	2012	20,541,252	811,893	4.0%	8,043	25,480,347	1,007,110	4.0%							4.00%	1.2404
	2013	19,829,256	1,314,300	6.6%	7,647	23,652,149	1,567,685	6.6%							4.00%	1.1928
	2014	19,476,823	1,527,511	7.8%	7,386	22,339,221	1,752,000	7.8%							4.00%	1.1470
	2015	18,776,449	2,752,985	14.7%	7,167	20,708,522	3,036,264	14.7%							4.00%	1.1029
	2016	18,382,433	5,295,732	28.8%	6,989	19,495,051	5,616,262	28.8%							4.00%	1.0605
	2017	18,108,419	3,311,322	18.3%	6,863	18,466,631	3,376,825	18.3%							4.00%	1.0198
Projected Future Experience	2018	19,460,560	5,524,045	28.4%	6,672	19,083,068	5,416,891	28.4%	1.1511	1.0000	0.0278	1.0000	0.972	0.955	4.00%	0.9806
	2019	21,398,602	6,155,575	28.8%	6,487	20,177,345	5,804,265	28.8%	1.3212	1.0000	0.0278	1.0000	0.972	0.958	4.00%	0.9429
	2020	20,559,813	6,667,285	32.4%	6,204	18,641,614	6,045,237	32.4%	1.3936	0.9894	0.0436	0.9840	0.956	0.936	4.00%	0.9067
	2021	19,219,478	7,169,870	37.3%	5,925	16,756,823	6,251,171	37.3%	1.4343	0.9786	0.0450	0.9678	0.955	0.934	4.00%	0.8719
	2022	18,363,681	7,876,232	42.9%	5,744	15,395,562	6,603,198	42.9%	1.4343	0.9786	0.0305	0.9678	0.970	0.955	4.00%	0.8384
	2023	17,521,478	8,628,476	49.2%	5,560	14,125,125	6,955,938	49.2%	1.4343	0.9786	0.0321	0.9678	0.968	0.954	4.00%	0.8062
	2024	16,669,124	9,419,201	56.5%	5,372	12,921,713	7,301,656	56.5%	1.4343	0.9786	0.0338	0.9678	0.966	0.951	4.00%	0.7752
	2025	15,823,038	10,242,058	64.7%	5,181	11,794,592	7,634,495	64.7%	1.4343	0.9786	0.0356	0.9678	0.964	0.949	4.00%	0.7454
	2026	14,972,566	11,096,677	74.1%	4,987	10,731,861	7,953,746	74.1%	1.4343	0.9786	0.0374	0.9678	0.963	0.946	4.00%	0.7168
	2027	14,135,216	11,957,983	84.6%	4,791	9,742,423	8,241,807	84.6%	1.4343	0.9786	0.0393	0.9678	0.961	0.944	4.00%	0.6892
	2028	13,315,446	12,841,280	96.4%	4,594	8,824,823	8,510,569	96.4%	1.4343	0.9786	0.0413	0.9678	0.959	0.942	4.00%	0.6628
	2029	12,513,797	13,725,397	109.7%	4,394	7,974,898	8,747,036	109.7%	1.4343	0.9786	0.0434	0.9678	0.957	0.940	4.00%	0.6373
	2030	11,728,205	14,599,480	124.5%	4,195	7,187,094	8,946,623	124.5%	1.4343	0.9786	0.0455	0.9678	0.955	0.937	4.00%	0.6128
	2031	10,963,534	15,467,120	141.1%	3,994	6,460,380	9,114,166	141.1%	1.4343	0.9786	0.0477	0.9678	0.952	0.935	4.00%	0.5893
	2032	10,209,861	16,306,394	159.7%	3,795	5,785,129	9,239,557	159.7%	1.4343	0.9786	0.0499	0.9678	0.950	0.931	4.00%	0.5666
	2033	9,484,730	17,129,522	180.6%	3,597	5,167,779	9,333,063	180.6%	1.4343	0.9786	0.0523	0.9678	0.948	0.929	4.00%	0.5449
	2034	8,780,047	17,903,764	203.9%	3,400	4,600,040	9,380,134	203.9%	1.4343	0.9786	0.0547	0.9678	0.945	0.926	4.00%	0.5239
	2035	8,103,212	18,611,734	229.7%	3,205	4,082,326	9,376,425	229.7%	1.4343	0.9786	0.0573	0.9678	0.943	0.923	4.00%	0.5038
	2036	7,451,871	19,237,875	258.2%	3,014	3,609,953	9,319,515	258.2%	1.4343	0.9786	0.0598	0.9678	0.940	0.920	4.00%	0.4844
	2037	6,829,336	19,791,185	289.8%	2,826	3,181,269	9,219,211	289.8%	1.4343	0.9786	0.0624	0.9678	0.938	0.916	4.00%	0.4658
	2038	6,235,613	20,230,966	324.4%	2,642	2,793,102	9,062,005	324.4%	1.4343	0.9786	0.0651	0.9678	0.935	0.913	4.00%	0.4479
	2039	5,668,726	20,550,786	362.5%	2,463	2,441,625	8,851,601	362.5%	1.4343	0.9786	0.0678	0.9678	0.932	0.909	4.00%	0.4307
	2040	5,132,196	20,739,140	404.1%	2,289	2,125,604	8,589,540	404.1%	1.4343	0.9786	0.0706	0.9678	0.929	0.905	4.00%	0.4142
	2041	4,630,871	20,791,370	449.0%	2,121	1,844,283	8,280,337	449.0%	1.4343	0.9786	0.0734	0.9678	0.927	0.902	4.00%	0.3983
	2042	4,157,575	20,679,238	497.4%	1,959	1,592,175	7,919,270	497.4%	1.4343	0.9786	0.0763	0.9678	0.924	0.898	4.00%	0.3830
	2043	3,720,380	20,436,627	549.3%	1,803	1,370,010	7,525,677	549.3%	1.4343	0.9786	0.0794	0.9678	0.921	0.895	4.00%	0.3682
	2044	3,315,809	20,067,075	605.2%	1,656	1,174,118	7,105,689	605.2%	1.4343	0.9786	0.0820	0.9678	0.918	0.891	4.00%	0.3541
	2045	2,943,054	19,544,765	664.1%	1,515	1,002,088	6,654,850	664.1%	1.4343	0.9786	0.0851	0.9678	0.915	0.888	4.00%	0.3405
	2046	2,601,804	18,901,614	726.5%	1,382	851,860	6,188,601	726.5%	1.4343	0.9786	0.0877	0.9678	0.912	0.884	4.00%	0.3274
	2047	2,291,138	18,176,733	793.3%	1,257	721,324	5,722,623	793.3%	1.4343	0.9786	0.0906	0.9678	0.909	0.881	4.00%	0.3148
	2048	2,009,460	17,343,676	863.1%	1,140	608,337	5,250,567	863.1%	1.4343	0.9786	0.0933	0.9678	0.907	0.877	4.00%	0.3027
	2049	1,755,581	16,440,601	936.5%	1,030	511,060	4,785,954	936.5%	1.4343	0.9786	0.0959	0.9678	0.904	0.874	4.00%	0.2911
	2050	1,527,967	15,501,604	1014.5%	929	427,711	4,339,235	1014.5%	1.4343	0.9786	0.0983	0.9678	0.902	0.870	4.00%	0.2799
	2051	1,324,985	14,532,570	1096.8%	835	356,643	3,911,692	1096.8%	1.4343	0.9786	0.1009	0.9678	0.899	0.867	4.00%	0.2692
	2052	1,144,792	13,543,432	1183.0%	749	296,302	3,505,393	1183.0%	1.4343	0.9786	0.1032	0.9678	0.897	0.864	4.00%	0.2588
	2053	985,711	12,554,890	1273.7%	670	245,326	3,124,688	1273.7%	1.4343	0.9786	0.1054	0.9678	0.895	0.861	4.00%	0.2489
	2054	845,939	11,579,441	1368.8%	598	202,450	2,771,195	1368.8%	1.4343	0.9786	0.1076	0.9678	0.892	0.858	4.00%	0.2393
	2055	723,653	10,611,296	1466.4%	533	166,531	2,441,933	1466.4%	1.4343	0.9786	0.1092	0.9678	0.891	0.855	4.00%	0.2301
	2056	617,273	9,676,919	1567.7%	473	136,593	2,141,352	1567.7%	1.4343	0.9786	0.1114	0.9678	0.889	0.853	4.00%	0.2213
	2057	525,093	8,802,478	1676.4%	420	111,731	1,873,017	1676.4%	1.4343	0.9786	0.1129	0.9678	0.887	0.851	4.00%	0.2128
	2058	445,565	7,964,395	1787.5%	372	91,166	1,629,578	1787.5%	1.4343	0.9786	0.1148	0.9678	0.885	0.849	4.00%	0.2046
	2059	377,209	7,181,895	1904.0%	328	74,215	1,413,017	1904.0%	1.4343	0.9786	0.1164	0.9678	0.884	0.847	4.00%	0.1967
	2060	318,705	6,461,283	2027.4%	290	60,295	1,222,398	2027.4%	1.4343	0.9786	0.1172	0.9678	0.883	0.845	4.00%	0.1892
	2061	268,767	5,790,542	2154.5%	255	48,894	1,053,414	2154.5%	1.4343	0.9786	0.1192	0.9678	0.881	0.843	4.00%	0.1819
	2062	226,263	5,181,634	2290.1%	225	39,580	906,426	2290.1%	1.4343	0.9786	0.1200	0.9678	0.880	0.842	4.00%	0.1749
	2063	190,144	4,618,822	2429.1%	197	31,984	776,931	2429.1%	1.4343	0.9786	0.1211	0.9678	0.879	0.840	4.00%	0.1682
	2064	159,605	4,118,200	2580.2%	173	25,816	666,108	2580.2%	1.4343	0.9786	0.1227	0.9678	0.877	0.839	4.00%	0.1617
	2065	133,767	3,670,650	2744.1%	152	20,805	570,907	2744.1%	1.4343	0.9786	0.1238	0.9678	0.876	0.838	4.00%	0.1555
	2066	111,918	3,256,721	2909.9%	133	16,738	487,067	2909.9%	1.4343	0.9786	0.1242	0.9678	0.876	0.837	4.00%	0.1496
	2067	93,542	2,885,433	3084.6%	116	13,452	414,959	3084.6%	1.4343	0.9786	0.1267	0.9678	0.873	0.836	4.00%	0.1438
	2068	78,093	2,545,529	3259.6%	101	10,799	352,012	3259.6%	1.4343	0.9786	0.1283	0.9678	0.872	0.835	4.00%	0.1383
	2069	65,095	2,245,237	3449.2%	88	8,656	298,557	3449.2%	1.4343	0.9786	0.1311	0.9678	0.869	0.834	4.00%	0.1330
	2070	54,166	1,975,690	3647.5%	76	6,926	252,621	3647.5%	1.4343	0.9786	0.1306	0.9678	0.869	0.832	4.00%	0.1279
	2071	44,988	1,736,530	3860.0%	66	5,531	213,511	3860.0%	1.4343	0.9786	0.1339	0.9678	0.866	0.831	4.00%	0.1230
	2072	37,289	1,522,582	4083.2%	57	4,409	180,013	4083.2%	1.4343	0.9786	0.1391	0.9678	0.861	0.829	4.00%	0.1182
	2073	30,831	1,328,266	4308.2%	49	3,505	151,006	4308.2%	1.4343	0.9786	0.1433	0.9678	0.857	0.827	4.00%	0.1137
	2074	25,426	1,154,933	4542.3%	42	2,780	126,256	4542.3%	1.4343	0.9786	0.1444	0.9678	0.856	0.825	4.00%	0.1093
	2075	20,895	998,047	4776.6%	36	2,196	104,913	4776.6%	1.4343	0.9786	0.1461	0.9678	0.854	0.822	4.00%	0.1051
	2076	17,105	860,725	5031.9%	30	1,729	87,002	5031.9%	1.4343	0.9786	0.1549	0.9678	0.845	0.819	4.00%	0.1011
	2077	13,942	739,211	5302.2%	25	1,355	71,849	5302.2%	1.4343	0.9786	0.1611	0.9678	0.839	0.815	4.00%	0.0972
	2078-2098	45,988	2,995,591	6513.8%	21	4,298	279,975	6513.8%	1.4343	0.9786	0.1626	0.9678	0.837	N/A	4.00%	0.0935
	Past	151,761,592	16,431,006	10.8%	63,966	178,333,197	18,210,247	10.2%								
	Future	332,420,520	650,288,289	195.6%	123,232	225,697,819	280,698,444	124.4%								
	Lifetime	484,182,112	666,719,294	137.7%	187,198	404,031,016	298,908,691	74.0%								

Note:
- The premiums shown in this exhibit are normalized to reflect prior rate inreases authorized by Pennsylvannia rather than that authorized by other states.
- There was a prior authorized increase implemented in two phases of 16.43% resulting in a cumulative 34% actuarial equivalent single rate increase.
- The projections are based on the assumptions derived using experience data through 6/30/2017.
- The current requested increase of 5.97% is assumed to be implemented starting 2/1/2020.

Exhibit II-A
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM
Policies with Application Dates After April 2, 2009

1 Accumulated value of initial earned premium	177,912,601	x	58%	=	103,189,308
2a Accumulated value of earned premium	178,333,197				
2b Accumulated value of prior premium rate schedule increases (2a-1)	420,596		85%	=	357,507
3 Present value of future projected initial earned premium	169,114,252		58%	=	98,086,266
4a Present value of future projected premium	225,697,819				
4b Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	56,583,567		85%	=	48,096,032
5 Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					**249,729,113**
6a Accumulated value of incurred claims without the inclusion of active life reserves					18,210,247
6b Present value of future projected incurred claims without the inclusion of active life reserves					280,698,444
7 Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					**298,908,691**
8 Test: 7 is not less than 5					TRUE

Exhibit I-B
Metropolitan Life Insurance Company
Pennsylvannia Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM
Policies with Application Dates After April 2, 2009

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest			Premium		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1998	-	-	N/A	-	-	-	N/A							4.00%	2.1467
	1999	-	-	N/A	-	-	-	N/A							4.00%	2.0643
	2000	-	-	N/A	-	-	-	N/A							4.00%	1.9849
	2001	-	-	N/A	-	-	-	N/A							4.00%	1.9087
	2002	-	-	N/A	-	-	-	N/A							4.00%	1.8354
	2003	-	-	N/A	-	-	-	N/A							4.00%	1.7648
	2004	-	-	N/A	-	-	-	N/A							4.00%	1.6970
	2005	-	-	N/A	-	-	-	N/A							4.00%	1.6318
	2006	-	-	N/A	-	-	-	N/A							4.00%	1.5691
	2007	-	-	N/A	-	-	-	N/A							4.00%	1.5089
	2008	-	-	N/A	-	-	-	N/A							4.00%	1.4509
	2009	125,661	-	0.0%	151	175,316	-	0.0%							4.00%	1.3952
	2010	719,776	-	0.0%	349	965,615	-	0.0%							4.00%	1.3416
	2011	1,029,848	-	0.0%	378	1,328,513	-	0.0%							4.00%	1.2900
	2012	952,922	-	0.0%	341	1,182,049	-	0.0%							4.00%	1.2404
	2013	910,197	1,285	0.1%	324	1,085,674	1,533	0.1%							4.00%	1.1928
	2014	898,215	198,252	22.1%	323	1,030,220	227,389	22.1%							4.00%	1.1470
	2015	863,547	252,346	29.2%	318	952,405	278,312	29.2%							4.00%	1.1029
	2016	840,560	15,807	1.9%	309	891,436	16,763	1.9%							4.00%	1.0605
	2017	797,233	112,018	14.1%	301	813,004	114,234	14.1%							4.00%	1.0198
Projected Future Experience	2018	825,914	289,899	35.1%	292	809,893	284,275	35.1%	1.1511	N/A	0.0289	N/A	0.971	0.921	4.00%	0.9806
	2019	910,340	323,490	35.5%	284	858,385	305,028	35.5%	1.3212	N/A	0.0290	N/A	0.971	0.960	4.00%	0.9429
	2020	894,269	358,387	40.1%	275	810,835	324,950	40.1%	1.3535	N/A	0.0296	N/A	0.970	0.959	4.00%	0.9067
	2021	855,958	395,084	46.2%	267	746,282	344,461	46.2%	1.3535	N/A	0.0311	N/A	0.969	0.957	4.00%	0.8719
	2022	817,336	431,894	52.8%	258	685,230	362,087	52.8%	1.3535	N/A	0.0326	N/A	0.967	0.955	4.00%	0.8384
	2023	778,401	471,098	60.5%	249	627,517	379,781	60.5%	1.3535	N/A	0.0344	N/A	0.966	0.952	4.00%	0.8062
	2024	739,249	510,353	69.0%	240	573,057	395,620	69.0%	1.3535	N/A	0.0363	N/A	0.964	0.950	4.00%	0.7752
	2025	700,062	551,546	78.8%	231	521,830	411,126	78.8%	1.3535	N/A	0.0383	N/A	0.962	0.947	4.00%	0.7454
	2026	661,015	592,787	89.7%	222	473,795	424,891	89.7%	1.3535	N/A	0.0403	N/A	0.960	0.944	4.00%	0.7168
	2027	622,288	630,208	101.3%	212	428,900	434,359	101.3%	1.3535	N/A	0.0424	N/A	0.958	0.941	4.00%	0.6892
	2028	584,147	670,876	114.8%	203	387,144	444,624	114.8%	1.3535	N/A	0.0445	N/A	0.955	0.939	4.00%	0.6628
	2029	546,700	710,844	130.0%	193	348,406	453,013	130.0%	1.3535	N/A	0.0466	N/A	0.953	0.936	4.00%	0.6373
	2030	510,124	748,618	146.8%	184	312,606	458,756	146.8%	1.3535	N/A	0.0490	N/A	0.951	0.933	4.00%	0.6128
	2031	474,594	784,693	165.3%	175	279,660	462,389	165.3%	1.3535	N/A	0.0513	N/A	0.949	0.930	4.00%	0.5893
	2032	440,259	821,102	186.5%	165	249,461	465,254	186.5%	1.3535	N/A	0.0535	N/A	0.947	0.928	4.00%	0.5666
	2033	407,156	857,056	210.5%	156	221,840	466,969	210.5%	1.3535	N/A	0.0561	N/A	0.944	0.925	4.00%	0.5449
	2034	375,275	891,836	237.6%	147	196,614	467,251	237.6%	1.3535	N/A	0.0586	N/A	0.941	0.922	4.00%	0.5239
	2035	344,665	923,224	267.9%	138	173,639	465,112	267.9%	1.3535	N/A	0.0610	N/A	0.939	0.918	4.00%	0.5038
	2036	315,387	950,602	301.4%	129	152,785	460,506	301.4%	1.3535	N/A	0.0638	N/A	0.936	0.915	4.00%	0.4844
	2037	287,525	975,581	339.3%	120	133,936	454,449	339.3%	1.3535	N/A	0.0666	N/A	0.933	0.912	4.00%	0.4658
	2038	261,078	996,140	381.5%	112	116,944	446,198	381.5%	1.3535	N/A	0.0693	N/A	0.931	0.908	4.00%	0.4479
	2039	236,059	1,008,266	427.1%	104	101,675	434,279	427.1%	1.3535	N/A	0.0723	N/A	0.928	0.904	4.00%	0.4307
	2040	212,506	1,010,868	475.7%	96	88,014	418,672	475.7%	1.3535	N/A	0.0752	N/A	0.925	0.900	4.00%	0.4142
	2041	190,453	1,010,820	530.7%	89	75,850	402,568	530.7%	1.3535	N/A	0.0782	N/A	0.922	0.896	4.00%	0.3983
	2042	169,868	1,004,116	591.1%	81	65,052	384,534	591.1%	1.3535	N/A	0.0813	N/A	0.919	0.892	4.00%	0.3830
	2043	150,760	984,782	653.2%	75	55,516	362,641	653.2%	1.3535	N/A	0.0848	N/A	0.915	0.888	4.00%	0.3682
	2044	133,139	958,737	720.1%	68	47,144	339,486	720.1%	1.3535	N/A	0.0877	N/A	0.912	0.883	4.00%	0.3541
	2045	116,971	927,424	792.9%	62	39,828	315,781	792.9%	1.3535	N/A	0.0916	N/A	0.908	0.879	4.00%	0.3405
	2046	102,246	882,984	863.6%	56	33,477	289,099	863.6%	1.3535	N/A	0.0934	N/A	0.907	0.874	4.00%	0.3274
	2047	88,975	836,113	939.7%	51	28,012	263,235	939.7%	1.3535	N/A	0.0975	N/A	0.902	0.870	4.00%	0.3148
	2048	77,050	784,762	1018.5%	45	23,326	237,576	1018.5%	1.3535	N/A	0.1003	N/A	0.900	0.866	4.00%	0.3027
	2049	66,427	728,892	1097.3%	41	19,337	212,185	1097.3%	1.3535	N/A	0.1029	N/A	0.897	0.862	4.00%	0.2911
	2050	57,002	674,290	1182.9%	36	15,956	188,748	1182.9%	1.3535	N/A	0.1054	N/A	0.895	0.858	4.00%	0.2799
	2051	48,682	620,117	1273.8%	33	13,104	166,915	1273.8%	1.3535	N/A	0.1086	N/A	0.891	0.854	4.00%	0.2692
	2052	41,383	567,673	1371.8%	29	10,711	146,929	1371.8%	1.3535	N/A	0.1104	N/A	0.890	0.850	4.00%	0.2588
	2053	35,012	515,898	1473.5%	26	8,714	128,398	1473.5%	1.3535	N/A	0.1141	N/A	0.886	0.846	4.00%	0.2489
	2054	29,477	463,996	1574.1%	23	7,054	111,044	1574.1%	1.3535	N/A	0.1163	N/A	0.884	0.842	4.00%	0.2393
	2055	24,724	413,263	1671.5%	20	5,690	95,102	1671.5%	1.3535	N/A	0.1192	N/A	0.881	0.839	4.00%	0.2301
	2056	20,660	363,907	1761.4%	18	4,572	80,527	1761.4%	1.3535	N/A	0.1183	N/A	0.882	0.836	4.00%	0.2213
	2057	17,219	319,288	1854.3%	15	3,664	67,939	1854.3%	1.3535	N/A	0.1217	N/A	0.878	0.833	4.00%	0.2128
	2058	14,322	278,377	1943.7%	14	2,930	56,958	1943.7%	1.3535	N/A	0.1249	N/A	0.875	0.832	4.00%	0.2046
	2059	11,885	240,299	2021.8%	12	2,338	47,278	2021.8%	1.3535	N/A	0.1250	N/A	0.875	0.830	4.00%	0.1967
	2060	9,845	207,979	2112.5%	10	1,863	39,347	2112.5%	1.3535	N/A	0.1243	N/A	0.876	0.828	4.00%	0.1892
	2061	8,148	178,479	2190.5%	9	1,482	32,469	2190.5%	1.3535	N/A	0.1284	N/A	0.872	0.828	4.00%	0.1819
	2062	6,744	153,002	2268.6%	8	1,180	26,765	2268.6%	1.3535	N/A	0.1285	N/A	0.872	0.828	4.00%	0.1749
	2063	5,578	130,322	2336.6%	7	938	21,921	2336.6%	1.3535	N/A	0.1245	N/A	0.875	0.827	4.00%	0.1682
	2064	4,620	111,674	2417.4%	6	747	18,063	2417.4%	1.3535	N/A	0.1292	N/A	0.871	0.828	4.00%	0.1617
	2065	3,840	94,959	2473.1%	5	597	14,769	2473.1%	1.3535	N/A	0.1283	N/A	0.872	0.831	4.00%	0.1555
	2066	3,204	81,153	2532.9%	5	479	12,137	2532.9%	1.3535	N/A	0.1300	N/A	0.870	0.834	4.00%	0.1496
	2067	2,680	69,579	2596.4%	4	385	10,006	2596.4%	1.3535	N/A	0.1231	N/A	0.877	0.836	4.00%	0.1438
	2068	2,247	59,783	2660.7%	4	311	8,267	2660.7%	1.3535	N/A	0.1203	N/A	0.880	0.838	4.00%	0.1383
	2069	1,889	51,206	2711.3%	3	251	6,809	2711.3%	1.3535	N/A	0.1339	N/A	0.866	0.841	4.00%	0.1330
	2070	1,591	44,529	2799.4%	3	203	5,694	2799.4%	1.3535	N/A	0.1217	N/A	0.878	0.842	4.00%	0.1279
	2071	1,342	38,574	2873.7%	2	165	4,743	2873.7%	1.3535	N/A	0.1236	N/A	0.876	0.844	4.00%	0.1230
	2072	1,134	33,902	2989.6%	2	134	4,008	2989.6%	1.3535	N/A	0.1368	N/A	0.863	0.845	4.00%	0.1182
	2073	962	30,155	3135.6%	2	109	3,428	3135.6%	1.3535	N/A	0.1337	N/A	0.866	0.848	4.00%	0.1137
	2074	817	27,181	3326.5%	2	89	2,971	3326.5%	1.3535	N/A	0.1371	N/A	0.863	0.850	4.00%	0.1093
	2075	695	24,445	3518.7%	1	73	2,570	3518.7%	1.3535	N/A	0.1258	N/A	0.874	0.850	4.00%	0.1051
	2076	588	21,996	3740.4%	1	59	2,223	3740.4%	1.3535	N/A	0.1364	N/A	0.864	0.846	4.00%	0.1011
	2077	497	19,595	3946.3%	1	48	1,905	3946.3%	1.3535	N/A	N/A	N/A	N/A	N/A	4.00%	0.0972
	2078-2098	1,816	99,398	5472.7%	1	170	9,290	5472.7%	1.3535	N/A	N/A	N/A	N/A	N/A	4.00%	0.0935
	Past	7,137,958	579,708	8.1%	2,794	8,424,232	638,231	7.6%								
	Future	14,254,797	29,958,103	210.2%	5,320	9,770,006	13,688,376	140.1%								
	Lifetime	21,392,754	30,537,811	142.7%	8,114	18,194,238	14,326,607	78.7%								

Note:
- The premiums shown in this exhibit are normalized to reflect prior rate inreases authorized by Pennsylvannia rather than that authorized by other states.
- There was a prior authorized increase implemented in two phases of 16.43% resulting in a cumulative 34% actuarial equivalent single rate increase.
- The projections are based on the assumptions derived using experience data through 6/30/2017.

Exhibit I-B
Metropolitan Life Insurance Company
Pennsylvannia Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 5.97% Future Increase
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM
Policies with Application Dates After April 2, 2009

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest			Premium		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1998	-	-	N/A	-	-	-	N/A							4.00%	2.1467
	1999	-	-	N/A	-	-	-	N/A							4.00%	2.0643
	2000	-	-	N/A	-	-	-	N/A							4.00%	1.9849
	2001	-	-	N/A	-	-	-	N/A							4.00%	1.9087
	2002	-	-	N/A	-	-	-	N/A							4.00%	1.8354
	2003	-	-	N/A	-	-	-	N/A							4.00%	1.7648
	2004	-	-	N/A	-	-	-	N/A							4.00%	1.6970
	2005	-	-	N/A	-	-	-	N/A							4.00%	1.6318
	2006	-	-	N/A	-	-	-	N/A							4.00%	1.5691
	2007	-	-	N/A	-	-	-	N/A							4.00%	1.5089
	2008	-	-	N/A	-	-	-	N/A							4.00%	1.4509
	2009	125,661	-	0.0%	151	175,316	-	0.0%							4.00%	1.3952
	2010	719,776	-	0.0%	349	965,615	-	0.0%							4.00%	1.3416
	2011	1,029,848	-	0.0%	378	1,328,513	-	0.0%							4.00%	1.2900
	2012	952,922	-	0.0%	341	1,182,049	-	0.0%							4.00%	1.2404
	2013	910,197	1,285	0.1%	324	1,085,674	1,533	0.1%							4.00%	1.1928
	2014	898,215	198,252	22.1%	323	1,030,220	227,389	22.1%							4.00%	1.1470
	2015	863,547	252,346	29.2%	318	952,405	278,312	29.2%							4.00%	1.1029
	2016	840,560	15,807	1.9%	309	891,436	16,763	1.9%							4.00%	1.0605
	2017	797,233	112,018	14.1%	301	813,004	114,234	14.1%							4.00%	1.0198
Projected Future Experience	2018	825,914	289,899	35.1%	292	809,893	284,275	35.1%	1.1511	1.0000	0.0289	1.0000	0.971	0.921	4.00%	0.9806
	2019	910,340	323,490	35.5%	284	858,385	305,028	35.5%	1.3212	1.0000	0.0290	1.0000	0.971	0.960	4.00%	0.9429
	2020	896,429	348,910	38.9%	271	812,793	316,357	38.9%	1.3936	0.9894	0.0451	0.9840	0.955	0.959	4.00%	0.9067
	2021	859,066	374,180	43.6%	258	748,991	326,235	43.6%	1.4343	0.9786	0.0470	0.9678	0.953	0.957	4.00%	0.8719
	2022	820,303	409,042	49.9%	250	687,717	342,928	49.9%	1.4343	0.9786	0.0326	0.9678	0.967	0.955	4.00%	0.8384
	2023	781,227	446,172	57.1%	241	629,795	359,686	57.1%	1.4343	0.9786	0.0344	0.9678	0.966	0.952	4.00%	0.8062
	2024	741,932	483,349	65.1%	232	575,137	374,687	65.1%	1.4343	0.9786	0.0363	0.9678	0.964	0.950	4.00%	0.7752
	2025	702,603	522,363	74.3%	224	523,725	389,373	74.3%	1.4343	0.9786	0.0383	0.9678	0.962	0.947	4.00%	0.7454
	2026	663,415	561,422	84.6%	215	475,515	402,409	84.6%	1.4343	0.9786	0.0403	0.9678	0.960	0.944	4.00%	0.7168
	2027	624,547	596,863	95.6%	205	430,457	411,376	95.6%	1.4343	0.9786	0.0424	0.9678	0.958	0.941	4.00%	0.6892
	2028	586,268	635,379	108.4%	196	388,549	421,098	108.4%	1.4343	0.9786	0.0445	0.9678	0.955	0.939	4.00%	0.6628
	2029	548,685	673,233	122.7%	187	349,670	429,043	122.7%	1.4343	0.9786	0.0466	0.9678	0.953	0.936	4.00%	0.6373
	2030	511,976	709,008	138.5%	178	313,741	434,483	138.5%	1.4343	0.9786	0.0490	0.9678	0.951	0.933	4.00%	0.6128
	2031	476,317	743,175	156.0%	169	280,675	437,924	156.0%	1.4343	0.9786	0.0513	0.9678	0.949	0.930	4.00%	0.5893
	2032	441,858	777,656	176.0%	160	250,366	440,637	176.0%	1.4343	0.9786	0.0535	0.9678	0.947	0.928	4.00%	0.5666
	2033	408,634	811,708	198.6%	151	222,645	442,261	198.6%	1.4343	0.9786	0.0561	0.9678	0.944	0.925	4.00%	0.5449
	2034	376,637	844,648	224.3%	142	197,328	442,528	224.3%	1.4343	0.9786	0.0586	0.9678	0.941	0.922	4.00%	0.5239
	2035	345,916	874,375	252.8%	133	174,269	440,502	252.8%	1.4343	0.9786	0.0610	0.9678	0.939	0.918	4.00%	0.5038
	2036	316,532	900,305	284.4%	125	153,340	436,140	284.4%	1.4343	0.9786	0.0638	0.9678	0.936	0.915	4.00%	0.4844
	2037	288,568	923,962	320.2%	117	134,422	430,404	320.2%	1.4343	0.9786	0.0666	0.9678	0.933	0.912	4.00%	0.4658
	2038	262,026	943,433	360.1%	108	117,369	422,590	360.1%	1.4343	0.9786	0.0693	0.9678	0.931	0.908	4.00%	0.4479
	2039	236,916	954,918	403.1%	101	102,044	411,301	403.1%	1.4343	0.9786	0.0723	0.9678	0.928	0.904	4.00%	0.4307
	2040	213,277	957,382	448.9%	93	88,333	396,520	448.9%	1.4343	0.9786	0.0752	0.9678	0.925	0.900	4.00%	0.4142
	2041	191,145	957,337	500.8%	86	76,125	381,267	500.8%	1.4343	0.9786	0.0782	0.9678	0.922	0.896	4.00%	0.3983
	2042	170,485	950,987	557.8%	79	65,288	364,188	557.8%	1.4343	0.9786	0.0813	0.9678	0.919	0.892	4.00%	0.3830
	2043	151,307	932,677	616.4%	72	55,718	343,453	616.4%	1.4343	0.9786	0.0848	0.9678	0.915	0.888	4.00%	0.3682
	2044	133,623	908,010	679.5%	66	47,315	321,523	679.5%	1.4343	0.9786	0.0877	0.9678	0.912	0.883	4.00%	0.3541
	2045	117,396	878,353	748.2%	60	39,972	299,073	748.2%	1.4343	0.9786	0.0916	0.9678	0.908	0.879	4.00%	0.3405
	2046	102,618	836,265	814.9%	54	33,598	273,802	814.9%	1.4343	0.9786	0.0934	0.9678	0.907	0.874	4.00%	0.3274
	2047	89,298	791,874	886.8%	49	28,114	249,307	886.8%	1.4343	0.9786	0.0975	0.9678	0.902	0.870	4.00%	0.3148
	2048	77,329	743,239	961.1%	44	23,410	225,006	961.1%	1.4343	0.9786	0.1003	0.9678	0.900	0.866	4.00%	0.3027
	2049	66,668	690,325	1035.5%	39	19,407	200,958	1035.5%	1.4343	0.9786	0.1029	0.9678	0.897	0.862	4.00%	0.2911
	2050	57,209	638,612	1116.3%	35	16,014	178,761	1116.3%	1.4343	0.9786	0.1054	0.9678	0.895	0.858	4.00%	0.2799
	2051	48,859	587,306	1202.0%	31	13,151	158,084	1202.0%	1.4343	0.9786	0.1086	0.9678	0.891	0.854	4.00%	0.2692
	2052	41,533	537,637	1294.5%	28	10,750	139,155	1294.5%	1.4343	0.9786	0.1104	0.9678	0.890	0.850	4.00%	0.2588
	2053	35,139	488,601	1390.5%	25	8,745	121,604	1390.5%	1.4343	0.9786	0.1141	0.9678	0.886	0.846	4.00%	0.2489
	2054	29,584	439,445	1485.4%	22	7,080	105,168	1485.4%	1.4343	0.9786	0.1163	0.9678	0.884	0.842	4.00%	0.2393
	2055	24,814	391,397	1577.3%	19	5,710	90,070	1577.3%	1.4343	0.9786	0.1192	0.9678	0.881	0.839	4.00%	0.2301
	2056	20,735	344,652	1662.2%	17	4,588	76,266	1662.2%	1.4343	0.9786	0.1183	0.9678	0.882	0.836	4.00%	0.2213
	2057	17,281	302,394	1749.8%	15	3,677	64,344	1749.8%	1.4343	0.9786	0.1217	0.9678	0.878	0.833	4.00%	0.2128
	2058	14,374	263,648	1834.2%	13	2,941	53,944	1834.2%	1.4343	0.9786	0.1249	0.9678	0.875	0.832	4.00%	0.2046
	2059	11,928	227,585	1907.9%	11	2,347	44,777	1907.9%	1.4343	0.9786	0.1250	0.9678	0.875	0.830	4.00%	0.1967
	2060	9,881	196,974	1993.5%	10	1,869	37,265	1993.5%	1.4343	0.9786	0.1243	0.9678	0.876	0.828	4.00%	0.1892
	2061	8,178	169,036	2067.1%	9	1,488	30,751	2067.1%	1.4343	0.9786	0.1284	0.9678	0.872	0.828	4.00%	0.1819
	2062	6,769	144,906	2140.8%	8	1,184	25,349	2140.8%	1.4343	0.9786	0.1285	0.9678	0.872	0.828	4.00%	0.1749
	2063	5,598	123,427	2204.9%	7	942	20,762	2204.9%	1.4343	0.9786	0.1245	0.9678	0.875	0.827	4.00%	0.1682
	2064	4,636	105,765	2281.2%	6	750	17,107	2281.2%	1.4343	0.9786	0.1292	0.9678	0.871	0.828	4.00%	0.1617
	2065	3,854	89,934	2333.7%	5	599	13,988	2333.7%	1.4343	0.9786	0.1283	0.9678	0.872	0.831	4.00%	0.1555
	2066	3,216	76,860	2390.2%	4	481	11,495	2390.2%	1.4343	0.9786	0.1300	0.9678	0.870	0.834	4.00%	0.1496
	2067	2,690	65,897	2450.1%	4	387	9,477	2450.1%	1.4343	0.9786	0.1231	0.9678	0.877	0.836	4.00%	0.1438
	2068	2,255	56,620	2510.8%	3	312	7,830	2510.8%	1.4343	0.9786	0.1203	0.9678	0.880	0.838	4.00%	0.1383
	2069	1,895	48,497	2558.6%	3	252	6,449	2558.6%	1.4343	0.9786	0.1339	0.9678	0.866	0.841	4.00%	0.1330
	2070	1,596	42,172	2641.7%	3	204	5,392	2641.7%	1.4343	0.9786	0.1217	0.9678	0.878	0.842	4.00%	0.1279
	2071	1,347	36,533	2711.8%	2	166	4,492	2711.8%	1.4343	0.9786	0.1236	0.9678	0.876	0.844	4.00%	0.1230
	2072	1,138	32,109	2821.2%	2	135	3,796	2821.2%	1.4343	0.9786	0.1368	0.9678	0.863	0.845	4.00%	0.1182
	2073	965	28,559	2959.0%	2	110	3,247	2959.0%	1.4343	0.9786	0.1337	0.9678	0.866	0.848	4.00%	0.1137
	2074	820	25,742	3139.1%	1	90	2,814	3139.1%	1.4343	0.9786	0.1371	0.9678	0.863	0.850	4.00%	0.1093
	2075	697	23,152	3320.4%	1	73	2,434	3320.4%	1.4343	0.9786	0.1258	0.9678	0.874	0.850	4.00%	0.1051
	2076	590	20,832	3529.7%	1	60	2,106	3529.7%	1.4343	0.9786	0.1364	0.9678	0.864	0.846	4.00%	0.1011
	2077	498	18,558	3724.0%	1	48	1,804	3724.0%	1.4343	0.9786	N/A	0.9678	N/A	N/A	4.00%	0.0972
	2078-2098	1,823	94,139	5164.4%	1	170	8,798	5164.4%	1.4343	0.9786	N/A	0.9678	N/A	N/A	4.00%	0.0935
	Past	7,137,958	579,708	8.1%	2,794	8,424,232	638,231	7.6%								
	Future	14,299,156	28,414,932	198.7%	5,172	9,798,432	13,003,893	132.7%								
	Lifetime	21,437,113	28,994,641	135.3%	7,966	18,222,664	13,642,123	74.9%								

Note:
- The premiums shown in this exhibit are normalized to reflect prior rate inreases authorized by Pennsylvannia rather than that authorized by other states.
- There was a prior authorized increase implemented in two phases of 16.43% resulting in a cumulative 34% actuarial equivalent single rate increase.
- The projections are based on the assumptions derived using experience data through 6/30/2017.
- The current requested increase of 5.97% is assumed to be implemented starting 2/1/2020.

Exhibit II-B
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM
Policies with Application Dates After April 2, 2009

1 Accumulated value of initial earned premium	8,405,715	x	58%	=	4,875,315
2a Accumulated value of earned premium	8,424,232				
2b Accumulated value of prior premium rate schedule increases (2a-1)	18,517		85%	=	15,739
3 Present value of future projected initial earned premium	7,339,090		58%	=	4,256,672
4a Present value of future projected premium	9,798,432				
4b Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	2,459,341		85%	=	2,090,440
5 Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					**11,238,167**
6a Accumulated value of incurred claims without the inclusion of active life reserves					638,231
6b Present value of future projected incurred claims without the inclusion of active life reserves					13,003,893
7 Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					**13,642,123**
8 Test: 7 is not less than 5					TRUE

Attachment 1
Metropolitan Life Insurance Company
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM, LTC2-FAC-P and LTC2-IDEAL-P
Assumptions Summary
Policies with Application Dates After April 2, 2009

Original Pricing Assumptions

Interest Rate: 4.00%

Mortality: 88% of Annuity 2000 Basic table
With Mortality Selection Factors of:

Duration	Mortality Selection
1	33%
2	40%
3	47%
4	53%
5	60%
6	67%
7	73%
8	80%
9	87%
10	93%
11+	100%

Voluntary Lapse Rates:

Duration	Lapse Rate
1	5.50%
2	3.00%
3	1.75%
4	1.55%
5	1.40%
6	1.20%
7	1.00%
8	0.95%
9+	0.90%

Morbidity:

The bases for the morbidity assumptions used in pricing are based on MetLife's internal data and experience studies. These studies analyzed incidence rates, claim continuance rates and utilization for MetLife's existing block of Long Term Care business including individually underwritten business. The results of the studies were modified to reflect specific plan feautres.

Duration	U/W Selection
1	64%
2	77%
3	100%

Incidence: Sample Incidence Rates (before gross-up to zero-day elimination)

Attained	Male		Female	
Age	Facility Care	Home Care	Facility Care	Home Care
81	1.01%	0.35%	1.31%	0.58%
82	1.22%	0.39%	1.64%	0.61%
83	1.39%	0.48%	1.88%	0.63%
84	1.60%	0.56%	2.26%	0.77%
85	1.90%	0.67%	2.94%	1.01%

Continuance: Continuance rates were based on MetLife's experience study.

Utilization:

Home Care	Facility Care
60%	85%

Last Filing Assumptions

Maximum valuation interest rate for contract reserves, which average to 4.00%

88% of Annuity 2000 Basic table
With Mortality Selection Factors of:

Duration	Mortality Selection
1	25%
2	50%
3	55%
4	65%
5	70%
6	75%
7	80%
8	85%
9	90%
10	95%
11+	100%

Duration	Lapse Rate
1	5.00%
2	4.50%
3	4.00%
4	3.50%
5	2.50%
6	2.00%
7	1.80%
8	1.50%
9	1.30%
10	1.10%
11+	1.10%

Current IB block experience with morbidity U/W Selection Factors of:

Duration	U/W Selection
1	64%
2	77%
3	100%
4+	100%

Sample Ultimate Smoothed Incidence Rates (before gross-up to zero-day elimination)

Attained	Male		Female	
Age	Facility Care	Home Care	Facility Care	Home Care
81	1.18%	1.16%	1.61%	1.23%
82	1.45%	1.55%	1.86%	1.43%
83	1.74%	1.93%	2.09%	1.68%
84	2.07%	2.18%	2.35%	1.93%
85	2.39%	2.43%	2.57%	2.21%

Termination curves were constructed separately for deaths and recoveries, gender and care path. Coefficients to an exponential-shaped curve were based on experience adjusted to minimize differences between actual and expected terminations in total as well as at periodic duration points along the curves. Death and recovery termination rates were recombined into a single termination table for modelling and valuation uses.

Home Care	Facility Care
61%	79%

Current Best Estimate Assumptions

Maximum valuation interest rate for contract reserves, which average to 4.00%

88% of Annuity 2000 Basic table
With Mortality Selection Factors of:

Duration	ortality Selection
1	25%
2	50%
3	55%
4	65%
5	70%
6	75%
7	80%
8	85%
9	90%
10	95%
11+	100%

Duration	Lapse Rate
1	5.00%
2	4.50%
3	4.00%
4	3.50%
5	2.50%
6	2.00%
7	1.80%
8	1.50%
9	1.30%
10	1.10%
11+	0.90%

Current IB block experience with morbidity U/W Selection Factors of:

Duration	U/W Selection
1	64%
2	77%
3	100%
4+	100%

Sample Ultimate Smoothed Incidence Rates (before gross-up to zero-day elimination)

Attained	Male		Female	
Age	Facility Care	Home Care	Facility Care	Home Care
81	1.19%	1.06%	1.65%	1.11%
82	1.40%	1.23%	1.99%	1.29%
83	1.64%	1.41%	2.36%	1.48%
84	1.90%	1.60%	2.78%	1.67%
85	2.18%	1.81%	3.24%	1.87%

Change
In 2018, incidence curves were reshaped to better reflect the emerged experience over the years.

In 2016, termination curves were constructed separately for deaths and recoveries, gender and care path. Coefficients to an exponential-shaped curve were based on experience adjusted to minimize differences between actual and expected terminations in total as well as at periodic duration points along the curves. Death and recovery termination rates were recombined into a single termination table for modelling and valuation uses. Minor adjustments made to Male Facility and Male Home Care.

Home Care	Facility Care
61%	79%

Attachment 2
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Actual to Expected Ratios
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2- PREM
Policies with Application Dates After April 2, 2009

	Actual / Projected Experience			Expected Pricing Experience			
	Actual Experience through 12/31/2017 Projections based on Current Assumptions			Reproduced based on Original Pricing Assumptions since inception			
	A	B	C = B / A	D	E	F = E / D	G = C / F
Duration	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Actual to Expected Ratio
1	11,571,635	64,100	0.6%	11,566,853	708,307	6.1%	0.09
2	22,256,120	1,360,999	6.1%	22,238,293	1,914,032	8.6%	0.71
3	20,965,428	697,651	3.3%	21,143,307	2,833,320	13.4%	0.25
4	20,176,163	1,266,045	6.3%	20,294,050	3,533,002	17.4%	0.36
5	19,682,145	1,705,834	8.7%	19,454,037	4,005,218	20.6%	0.42
6	19,096,802	1,765,231	9.2%	18,611,916	4,682,627	25.2%	0.37
7	18,534,354	6,254,093	33.7%	17,771,155	5,184,461	29.2%	1.16
8	18,849,123	3,032,375	16.1%	16,924,264	5,853,067	34.6%	0.47
9	21,219,937	4,959,226	23.4%	16,036,365	6,759,749	42.2%	0.55
10	21,858,939	6,056,111	27.7%	15,098,719	7,316,745	48.5%	0.57
11	20,367,570	6,741,446	33.1%	14,123,145	8,002,733	56.7%	0.58
12	18,963,466	7,469,670	39.4%	13,140,539	8,402,508	63.9%	0.62
13	18,144,540	8,210,285	45.2%	12,179,880	8,917,436	73.2%	0.62
14	17,325,656	8,992,213	51.9%	11,243,398	9,416,332	83.7%	0.62
15	16,498,006	9,822,877	59.5%	10,331,612	9,722,718	94.1%	0.63
16	15,655,735	10,690,178	68.3%	9,463,310	10,127,811	107.0%	0.64
17	14,836,489	11,583,381	78.1%	8,636,885	10,270,230	118.9%	0.66
18	14,017,538	12,501,867	89.2%	7,851,275	10,488,094	133.6%	0.67
19	13,211,919	13,441,948	101.7%	7,110,001	10,370,247	145.9%	0.70
20	12,422,169	14,378,943	115.8%	6,415,753	10,352,123	161.4%	0.72
21	11,646,535	15,313,152	131.5%	5,775,746	10,317,480	178.6%	0.74
22	10,886,418	16,242,305	149.2%	5,185,413	10,074,442	194.3%	0.77
23	10,140,589	17,153,264	169.2%	4,640,731	9,937,192	214.1%	0.79
24	9,421,886	18,031,687	191.4%	4,143,497	9,245,462	223.1%	0.86
25	8,723,374	18,867,069	216.3%	3,694,379	8,954,952	242.4%	0.89
26	8,052,320	19,636,917	243.9%	3,291,331	8,689,829	264.0%	0.92
27	7,405,948	20,336,475	274.6%	2,929,282	8,253,328	281.8%	0.97
28	6,787,472	20,932,252	308.4%	2,604,613	7,953,195	305.4%	1.01
29	6,195,612	21,425,523	345.8%	2,316,871	7,103,478	306.6%	1.13
30	5,633,640	21,790,558	386.8%	2,064,519	6,789,188	328.9%	1.18
31	5,100,013	22,012,910	431.6%	1,843,005	6,507,739	353.1%	1.22
32	4,597,207	22,086,962	480.4%	1,646,657	6,137,302	372.7%	1.29
33	4,129,817	21,987,009	532.4%	1,472,982	5,864,083	398.1%	1.34
34	3,694,794	21,737,748	588.3%	1,320,979	5,260,975	398.3%	1.48
35	3,292,025	21,348,587	648.5%	1,188,456	4,955,445	417.0%	1.56
36	2,920,898	20,816,260	712.7%	1,071,383	4,760,178	444.3%	1.60
37	2,580,943	20,150,663	780.7%	967,501	4,526,374	467.8%	1.67
38	2,271,289	19,356,436	852.2%	875,774	4,357,720	497.6%	1.71
39	1,990,894	18,490,372	928.7%	794,875	4,045,362	508.9%	1.82
40	1,738,150	17,528,921	1008.5%	723,123	3,993,670	552.3%	1.83
41	1,511,574	16,514,558	1092.5%	658,955	3,828,169	580.9%	1.88
42	1,309,665	15,479,091	1181.9%	600,515	3,780,376	629.5%	1.88
43	1,130,615	14,441,530	1277.3%	547,385	3,760,238	686.9%	1.86
44	972,498	13,375,947	1375.4%	498,540	3,754,386	753.1%	1.83
45	833,740	12,328,415	1478.7%	453,544	3,724,662	821.2%	1.80
46	712,497	11,306,621	1586.9%	412,148	3,626,502	879.9%	1.80
47	607,010	10,310,787	1698.6%	373,789	3,535,208	945.8%	1.80
48	515,713	9,366,676	1816.3%	338,248	3,516,405	1039.6%	1.75
49	437,064	8,469,425	1937.8%	305,243	3,423,853	1121.7%	1.73
50	369,535	7,633,860	2065.8%	274,542	3,489,183	1270.9%	1.63
51	311,779	6,852,171	2197.8%	246,114	3,341,469	1357.7%	1.62
52	262,558	6,132,740	2335.8%	219,428	3,342,586	1523.3%	1.53
53	220,762	5,469,358	2477.5%	194,700	3,302,258	1696.1%	1.46
54	185,350	4,868,915	2626.9%	171,527	3,282,835	1913.9%	1.37
55	155,437	4,332,692	2787.4%	149,986	3,185,341	2123.8%	1.31
56	130,158	3,854,611	2961.5%	130,152	2,961,006	2275.0%	1.30
57	108,878	3,418,583	3139.8%	112,116	2,790,423	2488.9%	1.26
58	90,986	3,020,627	3319.9%	95,855	2,601,639	2714.1%	1.22
59	75,938	2,663,972	3508.1%	81,117	2,375,315	2928.3%	1.20
60	63,294	2,341,264	3699.0%	67,901	2,247,659	3310.2%	1.12
Lifetime	482,868,610	688,421,386	142.6%	334,117,676	342,457,668	102.5%	1.39
Lifetime*	288,802,352	222,930,803	77.2%	220,542,146	140,256,176	64.0%	1.21

Note:

- Figures in column A are normalized to reflect the prior rate action authorized by Pennsylvannia rather than the prior rate action approved by other states.
- Figures in column D do not reflect any rate action.
* Columns A and B are discounted back to the inception date at an interest rate of 4%, which is the weighted average maximum valuation interest rate for contract reserves. Columns D and E are discounted back to the inception date at the original pricing interest rate of 4%.

Attachment 3
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Actual to Expected Ratios
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2- PREM
Policies with Application Dates After April 2, 2009

		Actual / Projected Experience			Reproduced Expected Pricing Experience				Accumulative Loss Ratio as of 12/31/2017		
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual/Projected at 4% (on C)	Expected at 4% (on F)	Actual to Expected Ratio
Historical Experience	2009	2,255,829	62,850	2.8%	2,255,829	138,138	6.1%	0.45	2.8%	6.1%	0.45
	2010	13,177,558	372,723	2.8%	10,656,774	774,628	7.3%	0.39	2.8%	7.1%	0.40
	2011	21,213,573	981,690	4.6%	19,175,385	1,788,691	9.3%	0.50	3.8%	8.4%	0.46
	2012	20,541,252	811,893	4.0%	20,413,751	2,621,659	12.8%	0.31	3.9%	10.1%	0.39
	2013	19,829,256	1,314,300	6.6%	19,671,390	3,229,008	16.4%	0.40	4.6%	11.7%	0.39
	2014	19,476,823	1,527,511	7.8%	18,941,739	3,758,679	19.8%	0.40	5.2%	13.3%	0.39
	2015	18,776,449	2,752,985	14.7%	18,197,900	4,316,276	23.7%	0.62	6.6%	14.8%	0.44
	2016	18,382,433	5,295,732	28.8%	17,442,091	4,863,562	27.9%	1.03	9.3%	16.4%	0.56
	2017	18,108,419	3,311,322	18.3%	16,663,709	5,545,001	33.3%	0.55	10.2%	18.1%	0.56
Projected Experience	2018	19,460,560	5,524,045	28.4%	15,839,634	6,273,400	39.6%	0.72	12.0%	20.0%	0.60
	2019	21,398,602	6,155,575	28.8%	14,963,338	6,898,542	46.1%	0.62	13.5%	21.8%	0.62
	2020	20,510,284	6,848,383	33.4%	14,049,092	7,467,106	53.2%	0.63	15.1%	23.7%	0.64
	2021	19,149,958	7,570,429	39.5%	13,124,283	7,943,840	60.5%	0.65	16.7%	25.6%	0.65
	2022	18,297,256	8,316,253	45.5%	12,210,006	8,441,735	69.1%	0.66	18.3%	27.5%	0.67
	2023	17,458,100	9,110,522	52.2%	11,312,019	8,893,750	78.6%	0.66	20.0%	29.5%	0.68
	2024	16,608,829	9,945,422	59.9%	10,437,245	9,276,675	88.9%	0.67	21.8%	31.4%	0.69
	2025	15,765,804	10,814,250	68.6%	9,596,203	9,611,059	100.2%	0.68	23.6%	33.3%	0.71
	2026	14,918,408	11,716,614	78.5%	8,790,836	9,846,041	112.0%	0.70	25.4%	35.2%	0.72
	2027	14,084,086	12,626,038	89.6%	8,021,982	9,987,483	124.5%	0.72	27.3%	37.0%	0.74
	2028	13,267,282	13,558,682	102.2%	7,292,892	9,992,513	137.0%	0.75	29.3%	38.8%	0.75
	2029	12,468,533	14,492,193	116.2%	6,608,523	10,000,104	151.3%	0.77	31.3%	40.5%	0.77
	2030	11,685,782	15,415,107	131.9%	5,972,549	9,948,819	166.6%	0.79	33.3%	42.1%	0.79
	2031	10,923,877	16,331,220	149.5%	5,382,738	9,815,404	182.3%	0.82	35.4%	43.7%	0.81
	2032	10,172,930	17,217,382	169.2%	4,837,322	9,540,216	197.2%	0.86	37.6%	45.2%	0.83
	2033	9,450,423	18,086,495	191.4%	4,337,575	9,100,626	209.8%	0.91	39.7%	46.5%	0.85
	2034	8,748,288	18,903,992	216.1%	3,884,086	8,805,821	226.7%	0.95	41.9%	47.8%	0.88
	2035	8,073,901	19,651,514	243.4%	3,474,685	8,523,716	245.3%	0.99	44.0%	48.9%	0.90
	2036	7,424,917	20,312,635	273.6%	3,105,452	8,191,569	263.8%	1.04	46.2%	50.0%	0.92
	2037	6,804,633	20,896,857	307.1%	2,773,866	7,736,564	278.9%	1.10	48.4%	51.0%	0.95
	2038	6,213,058	21,361,207	343.8%	2,479,086	7,161,181	288.9%	1.19	50.5%	51.9%	0.97
	2039	5,648,221	21,698,895	384.2%	2,219,060	6,809,947	306.9%	1.25	52.6%	52.7%	1.00
	2040	5,113,632	21,897,771	428.2%	1,989,348	6,520,329	327.8%	1.31	54.6%	53.5%	1.02
	2041	4,614,121	21,952,919	475.8%	1,785,380	6,214,438	348.1%	1.37	56.6%	54.2%	1.04
	2042	4,142,536	21,834,523	527.1%	1,604,766	5,843,046	364.1%	1.45	58.5%	54.8%	1.07
	2043	3,706,922	21,578,357	582.1%	1,446,053	5,391,723	372.9%	1.56	60.3%	55.4%	1.09
	2044	3,303,815	21,188,160	641.3%	1,306,631	5,092,604	389.8%	1.65	62.0%	55.9%	1.11
	2045	2,932,408	20,636,670	703.7%	1,183,154	4,883,253	412.7%	1.71	63.6%	56.4%	1.13
	2046	2,592,393	19,957,589	769.9%	1,073,443	4,687,352	436.7%	1.76	65.1%	56.8%	1.15
	2047	2,282,851	19,192,210	840.7%	976,213	4,475,004	458.4%	1.83	66.5%	57.2%	1.16
	2048	2,002,191	18,312,614	914.6%	890,042	4,272,767	480.1%	1.91	67.8%	57.6%	1.18
	2049	1,749,230	17,359,087	992.4%	813,260	4,160,888	511.6%	1.94	68.9%	58.0%	1.19
	2050	1,522,440	16,367,630	1075.1%	744,080	4,058,852	545.5%	1.97	70.0%	58.3%	1.20
	2051	1,320,192	15,344,459	1162.3%	681,035	4,017,035	589.8%	1.97	71.0%	58.6%	1.21
	2052	1,140,651	14,300,061	1253.7%	623,272	4,013,083	643.9%	1.95	71.8%	58.9%	1.22
	2053	982,145	13,256,293	1349.7%	569,983	4,013,767	704.2%	1.92	72.6%	59.2%	1.23
	2054	842,879	12,226,348	1450.5%	520,692	3,979,663	764.3%	1.90	73.3%	59.5%	1.23
	2055	721,036	11,204,116	1553.9%	475,016	3,903,486	821.8%	1.89	73.9%	59.8%	1.24
	2056	615,040	10,217,538	1661.3%	432,519	3,844,770	888.9%	1.87	74.5%	60.1%	1.24
	2057	523,194	9,294,245	1776.4%	392,907	3,804,672	968.3%	1.83	74.9%	60.3%	1.24
	2058	443,953	8,409,341	1894.2%	355,914	3,784,649	1063.4%	1.78	75.3%	60.5%	1.24
	2059	375,845	7,583,126	2017.6%	321,365	3,775,489	1174.8%	1.72	75.7%	60.8%	1.25
	2060	317,552	6,822,255	2148.4%	289,038	3,712,586	1284.5%	1.67	76.0%	61.0%	1.25
	2061	267,795	6,114,041	2283.1%	258,688	3,692,584	1427.4%	1.60	76.3%	61.2%	1.25
	2062	225,444	5,471,116	2426.8%	230,244	3,677,051	1597.0%	1.52	76.5%	61.4%	1.25
	2063	189,456	4,876,862	2574.1%	203,532	3,640,695	1788.8%	1.44	76.7%	61.6%	1.25
	2064	159,028	4,348,271	2734.3%	178,586	3,514,895	1968.2%	1.39	76.9%	61.8%	1.24
	2065	133,283	3,875,718	2907.9%	155,526	3,316,246	2132.3%	1.36	77.0%	61.9%	1.24
	2066	111,513	3,438,664	3083.6%	134,444	3,122,657	2322.6%	1.33	77.1%	62.1%	1.24
	2067	93,203	3,046,633	3268.8%	115,271	2,910,944	2525.3%	1.29	77.2%	62.2%	1.24
	2068	77,811	2,687,740	3454.2%	97,857	2,705,995	2765.3%	1.25	77.3%	62.3%	1.24
	2069	64,860	2,370,671	3655.1%	82,135	2,472,785	3010.6%	1.21	77.4%	62.5%	1.24
	2070	53,970	2,086,065	3865.2%	68,071	2,179,603	3202.0%	1.21	77.5%	62.5%	1.24
	Past	151,761,592	16,431,006	10.8%	143,418,568	27,035,642	18.9%	0.57	10.2%	18.1%	0.56
	Future	331,155,125	673,804,801	203.5%	190,710,937	315,949,020	165.7%	1.23	130.8%	117.4%	1.11
	Lifetime	482,916,718	690,235,807	142.9%	334,129,506	342,984,662	102.7%	1.39	77.5%	63.0%	1.23

Note:
- Figures in column A are normalized to reflect the prior rate action authorized by Pennsylvannia rather than the prior rate action approved by other states.
- Figures in column D do not reflect any rate action.

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Lapse/Mortality
Individual Business

Lapse			
Policy Duration	**Actual**	**Expected ***	**A/E%**
1	10,950	12,042	90.93%
2	13,842	10,123	136.73%
3	9,571	8,558	111.83%
4	6,947	7,167	96.92%
5	5,555	4,621	120.22%
6	3,723	3,359	110.82%
7	2,835	2,838	99.88%
8	2,094	2,165	96.73%
9	1,647	1,644	100.18%
10+	3,441	4,031	85.35%

Mortality			
Policy Duration	**Actual**	**Expected ***	**A/E%**
1	536	541	99.05%
2	924	1,129	81.85%
3	1,110	1,318	84.25%
4	1,316	1,663	79.11%
5	1,532	1,922	79.72%
6	1,703	2,213	76.97%
7	1,903	2,520	75.52%
8	2,125	2,801	75.86%
9	2,218	3,068	72.30%
10	2,416	3,259	74.13%
11	2,462	3,388	72.67%
12	2,476	3,260	75.95%
13	2,305	2,836	81.28%
14+	6,736	7,196	93.61%

* The expecteds are based on current best estimate assumptions.

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Incidence
Individual Business

Attained Age	Female						Male					
	Facility Care			Home Care			Facility Care			Home Care		
	Actual Claims[1]	Expected Claims[2]	A/E%	Actual Claims[1]	Expected Claims[2]	A/E%	Actual Claims[1]	Expected Claims[2]	A/E%	Actual Claims[1]	Expected Claims[2]	A/E%
under 50	0	11	0%	7	13	56%	5	6	90%	6	8	72%
50 to 54	5	20	25%	15	27	56%	2	10	20%	14	17	84%
55 to 59	21	53	40%	71	75	94%	17	26	66%	46	48	96%
60 to 64	73	101	73%	148	157	94%	36	52	70%	97	108	89%
65 to 69	152	140	109%	220	213	104%	101	87	116%	173	163	106%
70 to 74	308	263	117%	261	251	104%	173	171	101%	234	218	107%
75 to 79	433	418	104%	320	328	97%	244	231	106%	225	239	94%
80 to 84	476	500	95%	299	315	95%	192	202	95%	173	175	99%
85 to 89	354	363	97%	183	181	101%	106	103	103%	81	79	102%
over 89	125	124	101%	65	48	135%	36	25	145%	21	17	121%
Total	**1,947**	**1,991**	**98%**	**1,589**	**1,609**	**99%**	**912**	**912**	**100%**	**1,070**	**1,072**	**100%**

[1] Based on actual experience through 6/30/2017 including adjustments for incurred but not reported claims.
[2] The expected claims are based on current best estimate assumptions.

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Claim Termination
All Business (exclude AARP-Pru)

Claim Duration (Months)	Actual Deaths	Expected Deaths[1]	Actual Recoveries	Expected Recoveries[1]	Deaths A/E%	Recoveries A/E%	Total A/E%
1	881	542	64	85	163%	76%	151%
2	766	1,329	163	260	58%	63%	58%
3	822	1,155	251	247	71%	102%	77%
4	928	1,272	324	281	73%	115%	81%
5	926	1,047	288	230	88%	125%	95%
6	806	916	212	199	88%	106%	91%
7	703	760	193	164	93%	118%	97%
8	631	654	143	136	96%	105%	98%
9	613	575	123	114	107%	108%	107%
10	541	519	120	97	104%	124%	107%
11	491	478	91	84	103%	108%	104%
12	536	449	87	74	119%	118%	119%
13	442	423	78	66	104%	118%	106%
14+	13,138	11,830	1,272	1,427	111%	89%	109%
Total	**22,224**	**21,949**	**3,409**	**3,461**	**101%**	**98%**	**101%**

[1] The expected deaths and recoveries are based on current best estimate assumptions.

Attachment 5
Metropolitan Life Insurance Company
Nationwide Earned Premium and Paid Claims Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM
Policies with Application Dates After April 2, 2009

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest			Premium		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1998	-	-	N/A	-	-	-	N/A							4.00%	2.1467
	1999	-	-	N/A	-	-	-	N/A							4.00%	2.0643
	2000	-	-	N/A	-	-	-	N/A							4.00%	1.9849
	2001	-	-	N/A	-	-	-	N/A							4.00%	1.9087
	2002	-	-	N/A	-	-	-	N/A							4.00%	1.8354
	2003	-	-	N/A	-	-	-	N/A							4.00%	1.7648
	2004	-	-	N/A	-	-	-	N/A							4.00%	1.6970
	2005	-	-	N/A	-	-	-	N/A							4.00%	1.6318
	2006	-	-	N/A	-	-	-	N/A							4.00%	1.5691
	2007	-	-	N/A	-	-	-	N/A							4.00%	1.5089
	2008	-	-	N/A	-	-	-	N/A							4.00%	1.4509
	2009	2,255,829	62,850	2.8%	3,062	3,147,222	87,685	2.8%							4.00%	1.3952
	2010	13,177,558	372,723	2.8%	8,151	17,678,357	500,027	2.8%							4.00%	1.3416
	2011	21,213,573	981,690	4.6%	8,658	27,365,697	1,266,389	4.6%							4.00%	1.2900
	2012	20,541,252	811,893	4.0%	8,043	25,480,347	1,007,110	4.0%							4.00%	1.2404
	2013	19,829,256	1,314,300	6.6%	7,647	23,652,149	1,567,685	6.6%							4.00%	1.1928
	2014	19,476,823	1,527,511	7.8%	7,386	22,339,221	1,752,000	7.8%							4.00%	1.1470
	2015	18,776,449	2,752,985	14.7%	7,167	20,708,522	3,036,264	14.7%							4.00%	1.1029
	2016	18,382,433	5,295,732	28.8%	6,989	19,495,051	5,616,262	28.8%							4.00%	1.0605
	2017	18,108,419	3,311,322	18.3%	6,863	18,466,631	3,376,825	18.3%							4.00%	1.0198
Projected Future Experience	2018	19,460,560	5,524,045	28.4%	6,672	19,083,068	5,416,891	28.4%	1.1511	N/A	0.0278	N/A	0.972	0.955	4.00%	0.9806
	2019	21,398,602	6,155,575	28.8%	6,487	20,177,345	5,804,265	28.8%	1.3212	N/A	0.0278	N/A	0.972	0.958	4.00%	0.9429
	2020	20,510,284	6,848,383	33.4%	6,304	18,596,706	6,209,440	33.4%	1.3535	N/A	0.0281	N/A	0.972	0.936	4.00%	0.9067
	2021	19,149,958	7,570,429	39.5%	6,122	16,696,211	6,600,405	39.5%	1.3535	N/A	0.0290	N/A	0.971	0.934	4.00%	0.8719
	2022	18,297,256	8,316,253	45.5%	5,935	15,339,874	6,972,098	45.5%	1.3535	N/A	0.0305	N/A	0.970	0.955	4.00%	0.8384
	2023	17,458,100	9,110,522	52.2%	5,745	14,074,032	7,344,544	52.2%	1.3535	N/A	0.0321	N/A	0.968	0.954	4.00%	0.8062
	2024	16,608,829	9,945,422	59.9%	5,551	12,874,973	7,709,577	59.9%	1.3535	N/A	0.0338	N/A	0.966	0.951	4.00%	0.7752
	2025	15,765,804	10,814,250	68.6%	5,353	11,751,929	8,061,010	68.6%	1.3535	N/A	0.0356	N/A	0.964	0.949	4.00%	0.7454
	2026	14,918,408	11,716,614	78.5%	5,153	10,693,042	8,398,097	78.5%	1.3535	N/A	0.0374	N/A	0.963	0.946	4.00%	0.7168
	2027	14,084,086	12,626,038	89.6%	4,951	9,707,183	8,702,251	89.6%	1.3535	N/A	0.0393	N/A	0.961	0.944	4.00%	0.6892
	2028	13,267,282	13,558,682	102.2%	4,746	8,792,902	8,986,028	102.2%	1.3535	N/A	0.0413	N/A	0.959	0.942	4.00%	0.6628
	2029	12,468,533	14,492,193	116.2%	4,541	7,946,051	9,235,706	116.2%	1.3535	N/A	0.0434	N/A	0.957	0.940	4.00%	0.6373
	2030	11,685,782	15,415,107	131.9%	4,334	7,161,097	9,446,443	131.9%	1.3535	N/A	0.0455	N/A	0.955	0.937	4.00%	0.6128
	2031	10,923,877	16,331,220	149.5%	4,127	6,437,012	9,623,346	149.5%	1.3535	N/A	0.0477	N/A	0.952	0.935	4.00%	0.5893
	2032	10,172,930	17,217,382	169.2%	3,921	5,764,203	9,755,743	169.2%	1.3535	N/A	0.0499	N/A	0.950	0.931	4.00%	0.5666
	2033	9,450,423	18,086,495	191.4%	3,716	5,149,087	9,854,472	191.4%	1.3535	N/A	0.0523	N/A	0.948	0.929	4.00%	0.5449
	2034	8,748,288	18,903,992	216.1%	3,513	4,583,400	9,904,173	216.1%	1.3535	N/A	0.0547	N/A	0.945	0.926	4.00%	0.5239
	2035	8,073,901	19,651,514	243.4%	3,312	4,067,559	9,900,257	243.4%	1.3535	N/A	0.0573	N/A	0.943	0.923	4.00%	0.5038
	2036	7,424,917	20,312,635	273.6%	3,114	3,596,895	9,840,167	273.6%	1.3535	N/A	0.0598	N/A	0.940	0.920	4.00%	0.4844
	2037	6,804,633	20,896,857	307.1%	2,920	3,169,762	9,734,259	307.1%	1.3535	N/A	0.0624	N/A	0.938	0.916	4.00%	0.4658
	2038	6,213,058	21,361,207	343.8%	2,730	2,782,999	9,568,271	343.8%	1.3535	N/A	0.0651	N/A	0.935	0.913	4.00%	0.4479
	2039	5,648,221	21,698,895	384.2%	2,545	2,432,793	9,346,113	384.2%	1.3535	N/A	0.0678	N/A	0.932	0.909	4.00%	0.4307
	2040	5,113,632	21,897,771	428.2%	2,365	2,117,916	9,069,410	428.2%	1.3535	N/A	0.0706	N/A	0.929	0.905	4.00%	0.4142
	2041	4,614,121	21,952,919	475.8%	2,191	1,837,612	8,742,933	475.8%	1.3535	N/A	0.0734	N/A	0.927	0.902	4.00%	0.3983
	2042	4,142,536	21,834,523	527.1%	2,024	1,586,415	8,361,695	527.1%	1.3535	N/A	0.0763	N/A	0.924	0.898	4.00%	0.3830
	2043	3,706,922	21,578,357	582.1%	1,863	1,365,054	7,946,113	582.1%	1.3535	N/A	0.0794	N/A	0.921	0.895	4.00%	0.3682
	2044	3,303,815	21,188,160	641.3%	1,711	1,169,871	7,502,661	641.3%	1.3535	N/A	0.0820	N/A	0.918	0.891	4.00%	0.3541
	2045	2,932,408	20,636,670	703.7%	1,565	998,464	7,026,636	703.7%	1.3535	N/A	0.0851	N/A	0.915	0.888	4.00%	0.3405
	2046	2,592,393	19,957,589	769.9%	1,428	848,779	6,534,339	769.9%	1.3535	N/A	0.0877	N/A	0.912	0.884	4.00%	0.3274
	2047	2,282,851	19,192,210	840.7%	1,299	718,715	6,042,328	840.7%	1.3535	N/A	0.0906	N/A	0.909	0.881	4.00%	0.3148
	2048	2,002,191	18,312,614	914.6%	1,177	606,137	5,543,900	914.6%	1.3535	N/A	0.0933	N/A	0.907	0.877	4.00%	0.3027
	2049	1,749,230	17,359,087	992.4%	1,065	509,211	5,053,330	992.4%	1.3535	N/A	0.0959	N/A	0.904	0.874	4.00%	0.2911
	2050	1,522,440	16,367,630	1075.1%	960	426,164	4,581,655	1075.1%	1.3535	N/A	0.0983	N/A	0.902	0.870	4.00%	0.2799
	2051	1,320,192	15,344,459	1162.3%	863	355,352	4,130,227	1162.3%	1.3535	N/A	0.1009	N/A	0.899	0.867	4.00%	0.2692
	2052	1,140,651	14,300,061	1253.7%	774	295,230	3,701,229	1253.7%	1.3535	N/A	0.1032	N/A	0.897	0.864	4.00%	0.2588
	2053	982,145	13,256,293	1349.7%	692	244,438	3,299,255	1349.7%	1.3535	N/A	0.1054	N/A	0.895	0.861	4.00%	0.2489
	2054	842,879	12,226,348	1450.5%	618	201,718	2,926,013	1450.5%	1.3535	N/A	0.1076	N/A	0.892	0.858	4.00%	0.2393
	2055	721,036	11,204,116	1553.9%	550	165,929	2,578,356	1553.9%	1.3535	N/A	0.1092	N/A	0.891	0.855	4.00%	0.2301
	2056	615,040	10,217,538	1661.3%	489	136,099	2,260,983	1661.3%	1.3535	N/A	0.1114	N/A	0.889	0.853	4.00%	0.2213
	2057	523,194	9,294,245	1776.4%	434	111,327	1,977,657	1776.4%	1.3535	N/A	0.1129	N/A	0.887	0.851	4.00%	0.2128
	2058	443,953	8,409,341	1894.2%	384	90,836	1,720,618	1894.2%	1.3535	N/A	0.1148	N/A	0.885	0.849	4.00%	0.2046
	2059	375,845	7,583,126	2017.6%	339	73,946	1,491,958	2017.6%	1.3535	N/A	0.1164	N/A	0.884	0.847	4.00%	0.1967
	2060	317,552	6,822,255	2148.4%	300	60,077	1,290,690	2148.4%	1.3535	N/A	0.1172	N/A	0.883	0.845	4.00%	0.1892
	2061	267,795	6,114,041	2283.1%	264	48,717	1,112,264	2283.1%	1.3535	N/A	0.1192	N/A	0.881	0.843	4.00%	0.1819
	2062	225,444	5,471,116	2426.8%	232	39,437	957,065	2426.8%	1.3535	N/A	0.1200	N/A	0.880	0.842	4.00%	0.1749
	2063	189,456	4,876,862	2574.1%	204	31,868	820,336	2574.1%	1.3535	N/A	0.1211	N/A	0.879	0.840	4.00%	0.1682
	2064	159,028	4,348,271	2734.3%	179	25,722	703,321	2734.3%	1.3535	N/A	0.1227	N/A	0.877	0.839	4.00%	0.1617
	2065	133,283	3,875,718	2907.9%	157	20,730	602,802	2907.9%	1.3535	N/A	0.1238	N/A	0.876	0.838	4.00%	0.1555
	2066	111,513	3,438,664	3083.6%	137	16,678	514,278	3083.6%	1.3535	N/A	0.1242	N/A	0.876	0.837	4.00%	0.1496
	2067	93,203	3,046,633	3268.8%	120	13,404	438,141	3268.8%	1.3535	N/A	0.1267	N/A	0.873	0.836	4.00%	0.1438
	2068	77,811	2,687,740	3454.2%	105	10,760	371,678	3454.2%	1.3535	N/A	0.1283	N/A	0.872	0.835	4.00%	0.1383
	2069	64,860	2,370,671	3655.1%	91	8,625	315,237	3655.1%	1.3535	N/A	0.1311	N/A	0.869	0.834	4.00%	0.1330
	2070	53,970	2,086,065	3865.2%	79	6,901	266,735	3865.2%	1.3535	N/A	0.1306	N/A	0.869	0.832	4.00%	0.1279
	2071	44,825	1,833,545	4090.5%	68	5,511	225,439	4090.5%	1.3535	N/A	0.1339	N/A	0.866	0.831	4.00%	0.1230
	2072	37,154	1,607,644	4327.0%	59	4,393	190,070	4327.0%	1.3535	N/A	0.1391	N/A	0.861	0.829	4.00%	0.1182
	2073	30,720	1,402,472	4565.4%	50	3,492	159,442	4565.4%	1.3535	N/A	0.1433	N/A	0.857	0.827	4.00%	0.1137
	2074	25,334	1,219,455	4813.5%	43	2,769	133,309	4813.5%	1.3535	N/A	0.1444	N/A	0.856	0.825	4.00%	0.1093
	2075	20,819	1,053,805	5061.7%	37	2,188	110,775	5061.7%	1.3535	N/A	0.1461	N/A	0.854	0.822	4.00%	0.1051
	2076	17,043	908,811	5332.3%	31	1,723	91,863	5332.3%	1.3535	N/A	0.1549	N/A	0.845	0.819	4.00%	0.1011
	2077	13,891	780,509	5618.7%	26	1,350	75,863	5618.7%	1.3535	N/A	0.1611	N/A	0.839	0.815	4.00%	0.0972
	2078-2098	45,822	3,162,945	6902.7%	22	4,283	295,617	6902.7%	1.3535	N/A	0.1626	N/A	0.837	N/A	4.00%	0.0935
	Past	151,761,592	16,431,006	10.8%	63,966	178,333,197	18,210,247	10.2%								
	Future	331,390,733	685,773,986	206.9%	126,788	225,045,966	295,579,775	131.3%								
	Lifetime	483,152,326	702,204,992	145.3%	190,754	403,379,163	313,790,022	77.8%								

Note:
- The premiums shown in this exhibit are normalized to reflect prior rate inreases authorized by Pennsylvannia rather than that authorized by other states.
- There was a prior authorized increase implemented in two phases of 16.43% resulting in a cumulative 34% actuarial equivalent single rate increase.
- The projections are based on the assumptions derived using experience data through 6/30/2017.

Attachment 5
Metropolitan Life Insurance Company
Nationwide Earned Premium and Paid Claims Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 5.97% Future Increase
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM
Policies with Application Dates After April 2, 2009

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest			Premium		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1998	-	-	N/A	-	-	-	N/A							4.00%	2.1467
	1999	-	-	N/A	-	-	-	N/A							4.00%	2.0643
	2000	-	-	N/A	-	-	-	N/A							4.00%	1.9849
	2001	-	-	N/A	-	-	-	N/A							4.00%	1.9087
	2002	-	-	N/A	-	-	-	N/A							4.00%	1.8354
	2003	-	-	N/A	-	-	-	N/A							4.00%	1.7648
	2004	-	-	N/A	-	-	-	N/A							4.00%	1.6970
	2005	-	-	N/A	-	-	-	N/A							4.00%	1.6318
	2006	-	-	N/A	-	-	-	N/A							4.00%	1.5691
	2007	-	-	N/A	-	-	-	N/A							4.00%	1.5089
	2008	-	-	N/A	-	-	-	N/A							4.00%	1.4509
	2009	2,255,829	62,850	2.8%	3,062	3,147,222	87,685	2.8%							4.00%	1.3952
	2010	13,177,558	372,723	2.8%	8,151	17,678,357	500,027	2.8%							4.00%	1.3416
	2011	21,213,573	981,690	4.6%	8,658	27,365,697	1,266,389	4.6%							4.00%	1.2900
	2012	20,541,252	811,893	4.0%	8,043	25,480,347	1,007,110	4.0%							4.00%	1.2404
	2013	19,829,256	1,314,300	6.6%	7,647	23,652,149	1,567,685	6.6%							4.00%	1.1928
	2014	19,476,823	1,527,511	7.8%	7,386	22,339,221	1,752,000	7.8%							4.00%	1.1470
	2015	18,776,449	2,752,985	14.7%	7,167	20,708,522	3,036,264	14.7%							4.00%	1.1029
	2016	18,382,433	5,295,732	28.8%	6,989	19,495,051	5,616,262	28.8%							4.00%	1.0605
	2017	18,108,419	3,311,322	18.3%	6,863	18,466,631	3,376,825	18.3%							4.00%	1.0198
Projected Future Experience	2018	19,460,560	5,524,045	28.4%	6,672	19,083,068	5,416,891	28.4%	1.1511	1.0000	0.0278	1.0000	0.972	0.955	4.00%	0.9806
	2019	21,398,602	6,155,575	28.8%	6,487	20,177,345	5,804,265	28.8%	1.3212	1.0000	0.0278	1.0000	0.972	0.958	4.00%	0.9429
	2020	20,559,813	6,667,285	32.4%	6,204	18,641,614	6,045,237	32.4%	1.3936	0.9894	0.0436	0.9840	0.956	0.936	4.00%	0.9067
	2021	19,219,478	7,169,870	37.3%	5,925	16,756,823	6,251,171	37.3%	1.4343	0.9786	0.0450	0.9678	0.955	0.934	4.00%	0.8719
	2022	18,363,681	7,876,232	42.9%	5,744	15,395,562	6,603,198	42.9%	1.4343	0.9786	0.0305	0.9678	0.970	0.955	4.00%	0.8384
	2023	17,521,478	8,628,476	49.2%	5,560	14,125,125	6,955,938	49.2%	1.4343	0.9786	0.0321	0.9678	0.968	0.954	4.00%	0.8062
	2024	16,669,124	9,419,201	56.5%	5,372	12,921,713	7,301,656	56.5%	1.4343	0.9786	0.0338	0.9678	0.966	0.951	4.00%	0.7752
	2025	15,823,038	10,242,058	64.7%	5,181	11,794,592	7,634,495	64.7%	1.4343	0.9786	0.0356	0.9678	0.964	0.949	4.00%	0.7454
	2026	14,972,566	11,096,677	74.1%	4,987	10,731,861	7,953,746	74.1%	1.4343	0.9786	0.0374	0.9678	0.963	0.946	4.00%	0.7168
	2027	14,135,216	11,957,983	84.6%	4,791	9,742,423	8,241,807	84.6%	1.4343	0.9786	0.0393	0.9678	0.961	0.944	4.00%	0.6892
	2028	13,315,446	12,841,280	96.4%	4,594	8,824,823	8,510,569	96.4%	1.4343	0.9786	0.0413	0.9678	0.959	0.942	4.00%	0.6628
	2029	12,513,797	13,725,397	109.7%	4,394	7,974,898	8,747,036	109.7%	1.4343	0.9786	0.0434	0.9678	0.957	0.940	4.00%	0.6373
	2030	11,728,205	14,599,480	124.5%	4,195	7,187,094	8,946,623	124.5%	1.4343	0.9786	0.0455	0.9678	0.955	0.937	4.00%	0.6128
	2031	10,963,534	15,467,120	141.1%	3,994	6,460,380	9,114,166	141.1%	1.4343	0.9786	0.0477	0.9678	0.952	0.935	4.00%	0.5893
	2032	10,209,861	16,306,394	159.7%	3,795	5,785,129	9,239,557	159.7%	1.4343	0.9786	0.0499	0.9678	0.950	0.931	4.00%	0.5666
	2033	9,484,730	17,129,522	180.6%	3,597	5,167,779	9,333,063	180.6%	1.4343	0.9786	0.0523	0.9678	0.948	0.929	4.00%	0.5449
	2034	8,780,047	17,903,764	203.9%	3,400	4,600,040	9,380,134	203.9%	1.4343	0.9786	0.0547	0.9678	0.945	0.926	4.00%	0.5239
	2035	8,103,212	18,611,734	229.7%	3,205	4,082,326	9,376,425	229.7%	1.4343	0.9786	0.0573	0.9678	0.943	0.923	4.00%	0.5038
	2036	7,451,871	19,237,875	258.2%	3,014	3,609,953	9,319,515	258.2%	1.4343	0.9786	0.0598	0.9678	0.940	0.920	4.00%	0.4844
	2037	6,829,336	19,791,185	289.8%	2,826	3,181,269	9,219,211	289.8%	1.4343	0.9786	0.0624	0.9678	0.938	0.916	4.00%	0.4658
	2038	6,235,613	20,230,966	324.4%	2,642	2,793,102	9,062,005	324.4%	1.4343	0.9786	0.0651	0.9678	0.935	0.913	4.00%	0.4479
	2039	5,668,726	20,550,786	362.5%	2,463	2,441,625	8,851,601	362.5%	1.4343	0.9786	0.0678	0.9678	0.932	0.909	4.00%	0.4307
	2040	5,132,196	20,739,140	404.1%	2,289	2,125,604	8,589,540	404.1%	1.4343	0.9786	0.0706	0.9678	0.929	0.905	4.00%	0.4142
	2041	4,630,871	20,791,370	449.0%	2,121	1,844,283	8,280,337	449.0%	1.4343	0.9786	0.0734	0.9678	0.927	0.902	4.00%	0.3983
	2042	4,157,575	20,679,238	497.4%	1,959	1,592,175	7,919,270	497.4%	1.4343	0.9786	0.0763	0.9678	0.924	0.898	4.00%	0.3830
	2043	3,720,380	20,436,627	549.3%	1,803	1,370,010	7,525,677	549.3%	1.4343	0.9786	0.0794	0.9678	0.921	0.895	4.00%	0.3682
	2044	3,315,809	20,067,075	605.2%	1,656	1,174,118	7,105,689	605.2%	1.4343	0.9786	0.0820	0.9678	0.918	0.891	4.00%	0.3541
	2045	2,943,054	19,544,765	664.1%	1,515	1,002,088	6,654,850	664.1%	1.4343	0.9786	0.0851	0.9678	0.915	0.888	4.00%	0.3405
	2046	2,601,804	18,901,614	726.5%	1,382	851,860	6,188,601	726.5%	1.4343	0.9786	0.0877	0.9678	0.912	0.884	4.00%	0.3274
	2047	2,291,138	18,176,733	793.3%	1,257	721,324	5,722,623	793.3%	1.4343	0.9786	0.0906	0.9678	0.909	0.881	4.00%	0.3148
	2048	2,009,460	17,343,676	863.1%	1,140	608,337	5,250,567	863.1%	1.4343	0.9786	0.0933	0.9678	0.907	0.877	4.00%	0.3027
	2049	1,755,581	16,440,601	936.5%	1,030	511,060	4,785,954	936.5%	1.4343	0.9786	0.0959	0.9678	0.904	0.874	4.00%	0.2911
	2050	1,527,967	15,501,604	1014.5%	929	427,711	4,339,235	1014.5%	1.4343	0.9786	0.0983	0.9678	0.902	0.870	4.00%	0.2799
	2051	1,324,985	14,532,570	1096.8%	835	356,643	3,911,692	1096.8%	1.4343	0.9786	0.1009	0.9678	0.899	0.867	4.00%	0.2692
	2052	1,144,792	13,543,432	1183.0%	749	296,302	3,505,393	1183.0%	1.4343	0.9786	0.1032	0.9678	0.897	0.864	4.00%	0.2588
	2053	985,711	12,554,890	1273.7%	670	245,326	3,124,688	1273.7%	1.4343	0.9786	0.1054	0.9678	0.895	0.861	4.00%	0.2489
	2054	845,939	11,579,441	1368.8%	598	202,450	2,771,195	1368.8%	1.4343	0.9786	0.1076	0.9678	0.892	0.858	4.00%	0.2393
	2055	723,653	10,611,296	1466.4%	533	166,531	2,441,933	1466.4%	1.4343	0.9786	0.1092	0.9678	0.891	0.855	4.00%	0.2301
	2056	617,273	9,676,919	1567.7%	473	136,593	2,141,352	1567.7%	1.4343	0.9786	0.1114	0.9678	0.889	0.853	4.00%	0.2213
	2057	525,093	8,802,478	1676.4%	420	111,731	1,873,017	1676.4%	1.4343	0.9786	0.1129	0.9678	0.887	0.851	4.00%	0.2128
	2058	445,565	7,964,395	1787.5%	372	91,166	1,629,578	1787.5%	1.4343	0.9786	0.1148	0.9678	0.885	0.849	4.00%	0.2046
	2059	377,209	7,181,895	1904.0%	328	74,215	1,413,017	1904.0%	1.4343	0.9786	0.1164	0.9678	0.884	0.847	4.00%	0.1967
	2060	318,705	6,461,283	2027.4%	290	60,295	1,222,398	2027.4%	1.4343	0.9786	0.1172	0.9678	0.883	0.845	4.00%	0.1892
	2061	268,767	5,790,542	2154.5%	255	48,894	1,053,414	2154.5%	1.4343	0.9786	0.1192	0.9678	0.881	0.843	4.00%	0.1819
	2062	226,263	5,181,634	2290.1%	225	39,580	906,426	2290.1%	1.4343	0.9786	0.1200	0.9678	0.880	0.842	4.00%	0.1749
	2063	190,144	4,618,822	2429.1%	197	31,984	776,931	2429.1%	1.4343	0.9786	0.1211	0.9678	0.879	0.840	4.00%	0.1682
	2064	159,605	4,118,200	2580.2%	173	25,816	666,108	2580.2%	1.4343	0.9786	0.1227	0.9678	0.877	0.839	4.00%	0.1617
	2065	133,767	3,670,650	2744.1%	152	20,805	570,907	2744.1%	1.4343	0.9786	0.1238	0.9678	0.876	0.838	4.00%	0.1555
	2066	111,918	3,256,721	2909.9%	133	16,738	487,067	2909.9%	1.4343	0.9786	0.1242	0.9678	0.876	0.837	4.00%	0.1496
	2067	93,542	2,885,433	3084.6%	116	13,452	414,959	3084.6%	1.4343	0.9786	0.1267	0.9678	0.873	0.836	4.00%	0.1438
	2068	78,093	2,545,529	3259.6%	101	10,799	352,012	3259.6%	1.4343	0.9786	0.1283	0.9678	0.872	0.835	4.00%	0.1383
	2069	65,095	2,245,237	3449.2%	88	8,656	298,557	3449.2%	1.4343	0.9786	0.1311	0.9678	0.869	0.834	4.00%	0.1330
	2070	54,166	1,975,690	3647.5%	76	6,926	252,621	3647.5%	1.4343	0.9786	0.1306	0.9678	0.869	0.832	4.00%	0.1279
	2071	44,988	1,736,530	3860.0%	66	5,531	213,511	3860.0%	1.4343	0.9786	0.1339	0.9678	0.866	0.831	4.00%	0.1230
	2072	37,289	1,522,582	4083.2%	57	4,409	180,013	4083.2%	1.4343	0.9786	0.1391	0.9678	0.861	0.829	4.00%	0.1182
	2073	30,831	1,328,266	4308.2%	49	3,505	151,006	4308.2%	1.4343	0.9786	0.1433	0.9678	0.857	0.827	4.00%	0.1137
	2074	25,426	1,154,933	4542.3%	42	2,780	126,256	4542.3%	1.4343	0.9786	0.1444	0.9678	0.856	0.825	4.00%	0.1093
	2075	20,895	998,047	4776.6%	36	2,196	104,913	4776.6%	1.4343	0.9786	0.1461	0.9678	0.854	0.822	4.00%	0.1051
	2076	17,105	860,725	5031.9%	30	1,729	87,002	5031.9%	1.4343	0.9786	0.1549	0.9678	0.845	0.819	4.00%	0.1011
	2077	13,942	739,211	5302.2%	25	1,355	71,849	5302.2%	1.4343	0.9786	0.1611	0.9678	0.839	0.815	4.00%	0.0972
	2078-2098	45,988	2,995,591	6513.8%	21	4,298	279,975	6513.8%	1.4343	0.9786	0.1626	0.9678	0.837	N/A	4.00%	0.0935
	Past	151,761,592	16,431,006	10.8%	63,966	178,333,197	18,210,247	10.2%								
	Future	332,420,520	650,288,289	195.6%	123,232	225,697,819	280,698,444	124.4%								
	Lifetime	484,182,112	666,719,294	137.7%	187,198	404,031,016	298,908,691	74.0%								

Note:
- The premiums shown in this exhibit are normalized to reflect prior rate inreases authorized by Pennsylvannia rather than that authorized by other states.
- There was a prior authorized increase implemented in two phases of 16.43% resulting in a cumulative 34% actuarial equivalent single rate increase.
- The projections are based on the assumptions derived using experience data through 6/30/2017.
- The current requested increase of 5.97% is assumed to be implemented starting 2/1/2020.

Attachment 6
Metropolitan Life Insurance Company
Pennsylvannia Earned Premium and Paid Claims Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM
Policies with Application Dates After April 2, 2009

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest			Premium		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1998	-	-	N/A	-	-	-	N/A							4.00%	2.1467
	1999	-	-	N/A	-	-	-	N/A							4.00%	2.0643
	2000	-	-	N/A	-	-	-	N/A							4.00%	1.9849
	2001	-	-	N/A	-	-	-	N/A							4.00%	1.9087
	2002	-	-	N/A	-	-	-	N/A							4.00%	1.8354
	2003	-	-	N/A	-	-	-	N/A							4.00%	1.7648
	2004	-	-	N/A	-	-	-	N/A							4.00%	1.6970
	2005	-	-	N/A	-	-	-	N/A							4.00%	1.6318
	2006	-	-	N/A	-	-	-	N/A							4.00%	1.5691
	2007	-	-	N/A	-	-	-	N/A							4.00%	1.5089
	2008	-	-	N/A	-	-	-	N/A							4.00%	1.4509
	2009	125,661	-	0.0%	151	175,316	-	0.0%							4.00%	1.3952
	2010	719,776	-	0.0%	349	965,615	-	0.0%							4.00%	1.3416
	2011	1,029,848	-	0.0%	378	1,328,513	-	0.0%							4.00%	1.2900
	2012	952,922	-	0.0%	341	1,182,049	-	0.0%							4.00%	1.2404
	2013	910,197	1,285	0.1%	324	1,085,674	1,533	0.1%							4.00%	1.1928
	2014	898,215	198,252	22.1%	323	1,030,220	227,389	22.1%							4.00%	1.1470
	2015	863,547	160,517	18.6%	318	952,405	177,034	18.6%							4.00%	1.1029
	2016	840,560	10,926	1.3%	309	891,436	11,587	1.3%							4.00%	1.0605
	2017	797,233	7,090	0.9%	301	813,004	7,230	0.9%							4.00%	1.0198
Projected Future Experience	2018	825,914	31,753	3.8%	292	809,893	31,137	3.8%	1.1511	N/A	0.0289	N/A	0.971	0.921	4.00%	0.9806
	2019	910,340	116,060	12.7%	284	858,385	109,436	12.7%	1.3212	N/A	0.0290	N/A	0.971	0.960	4.00%	0.9429
	2020	894,269	198,748	22.2%	275	810,835	180,205	22.2%	1.3535	N/A	0.0296	N/A	0.970	0.959	4.00%	0.9067
	2021	855,958	274,285	32.0%	267	746,282	239,140	32.0%	1.3535	N/A	0.0311	N/A	0.969	0.957	4.00%	0.8719
	2022	817,336	338,331	41.4%	258	685,230	283,646	41.4%	1.3535	N/A	0.0326	N/A	0.967	0.955	4.00%	0.8384
	2023	778,401	392,247	50.4%	249	627,517	316,214	50.4%	1.3535	N/A	0.0344	N/A	0.966	0.952	4.00%	0.8062
	2024	739,249	441,493	59.7%	240	573,057	342,240	59.7%	1.3535	N/A	0.0363	N/A	0.964	0.950	4.00%	0.7752
	2025	700,062	487,272	69.6%	231	521,830	363,215	69.6%	1.3535	N/A	0.0383	N/A	0.962	0.947	4.00%	0.7454
	2026	661,015	532,354	80.5%	222	473,795	381,574	80.5%	1.3535	N/A	0.0403	N/A	0.960	0.944	4.00%	0.7168
	2027	622,288	576,908	92.7%	212	428,900	397,622	92.7%	1.3535	N/A	0.0424	N/A	0.958	0.941	4.00%	0.6892
	2028	584,147	620,954	106.3%	203	387,144	411,538	106.3%	1.3535	N/A	0.0445	N/A	0.955	0.939	4.00%	0.6628
	2029	546,700	664,942	121.6%	193	348,406	423,760	121.6%	1.3535	N/A	0.0466	N/A	0.953	0.936	4.00%	0.6373
	2030	510,124	708,539	138.9%	184	312,606	434,196	138.9%	1.3535	N/A	0.0490	N/A	0.951	0.933	4.00%	0.6128
	2031	474,594	751,448	158.3%	175	279,660	442,799	158.3%	1.3535	N/A	0.0513	N/A	0.949	0.930	4.00%	0.5893
	2032	440,259	793,630	180.3%	165	249,461	449,688	180.3%	1.3535	N/A	0.0535	N/A	0.947	0.928	4.00%	0.5666
	2033	407,156	834,943	205.1%	156	221,840	454,921	205.1%	1.3535	N/A	0.0561	N/A	0.944	0.925	4.00%	0.5449
	2034	375,275	875,627	233.3%	147	196,614	458,758	233.3%	1.3535	N/A	0.0586	N/A	0.941	0.922	4.00%	0.5239
	2035	344,665	915,111	265.5%	138	173,639	461,025	265.5%	1.3535	N/A	0.0610	N/A	0.939	0.918	4.00%	0.5038
	2036	315,387	953,368	302.3%	129	152,785	461,846	302.3%	1.3535	N/A	0.0638	N/A	0.936	0.915	4.00%	0.4844
	2037	287,525	988,540	343.8%	120	133,936	460,486	343.8%	1.3535	N/A	0.0666	N/A	0.933	0.912	4.00%	0.4658
	2038	261,078	1,020,985	391.1%	112	116,944	457,327	391.1%	1.3535	N/A	0.0693	N/A	0.931	0.908	4.00%	0.4479
	2039	236,059	1,049,963	444.8%	104	101,675	452,238	444.8%	1.3535	N/A	0.0723	N/A	0.928	0.904	4.00%	0.4307
	2040	212,506	1,073,474	505.2%	96	88,014	444,601	505.2%	1.3535	N/A	0.0752	N/A	0.925	0.900	4.00%	0.4142
	2041	190,453	1,090,752	572.7%	89	75,850	434,401	572.7%	1.3535	N/A	0.0782	N/A	0.922	0.896	4.00%	0.3983
	2042	169,868	1,102,461	649.0%	81	65,052	422,196	649.0%	1.3535	N/A	0.0813	N/A	0.919	0.892	4.00%	0.3830
	2043	150,760	1,106,724	734.1%	75	55,516	407,545	734.1%	1.3535	N/A	0.0848	N/A	0.915	0.888	4.00%	0.3682
	2044	133,139	1,103,099	828.5%	68	47,144	390,604	828.5%	1.3535	N/A	0.0877	N/A	0.912	0.883	4.00%	0.3541
	2045	116,971	1,091,395	933.0%	62	39,828	371,612	933.0%	1.3535	N/A	0.0916	N/A	0.908	0.879	4.00%	0.3405
	2046	102,246	1,070,257	1046.7%	56	33,477	350,414	1046.7%	1.3535	N/A	0.0934	N/A	0.907	0.874	4.00%	0.3274
	2047	88,975	1,041,789	1170.9%	51	28,012	327,989	1170.9%	1.3535	N/A	0.0975	N/A	0.902	0.870	4.00%	0.3148
	2048	77,050	1,003,579	1302.5%	45	23,326	303,820	1302.5%	1.3535	N/A	0.1003	N/A	0.900	0.866	4.00%	0.3027
	2049	66,427	958,346	1442.7%	41	19,337	278,980	1442.7%	1.3535	N/A	0.1029	N/A	0.897	0.862	4.00%	0.2911
	2050	57,002	907,880	1592.7%	36	15,956	254,135	1592.7%	1.3535	N/A	0.1054	N/A	0.895	0.858	4.00%	0.2799
	2051	48,682	853,361	1752.9%	33	13,104	229,697	1752.9%	1.3535	N/A	0.1086	N/A	0.891	0.854	4.00%	0.2692
	2052	41,383	795,508	1922.3%	29	10,711	205,898	1922.3%	1.3535	N/A	0.1104	N/A	0.890	0.850	4.00%	0.2588
	2053	35,012	736,767	2104.4%	26	8,714	183,368	2104.4%	1.3535	N/A	0.1141	N/A	0.886	0.846	4.00%	0.2489
	2054	29,477	677,046	2296.9%	23	7,054	162,031	2296.9%	1.3535	N/A	0.1163	N/A	0.884	0.842	4.00%	0.2393
	2055	24,724	617,296	2496.8%	20	5,690	142,056	2496.8%	1.3535	N/A	0.1192	N/A	0.881	0.839	4.00%	0.2301
	2056	20,660	557,876	2700.2%	18	4,572	123,449	2700.2%	1.3535	N/A	0.1183	N/A	0.882	0.836	4.00%	0.2213
	2057	17,219	497,720	2890.6%	15	3,664	105,906	2890.6%	1.3535	N/A	0.1217	N/A	0.878	0.833	4.00%	0.2128
	2058	14,322	440,704	3077.1%	14	2,930	90,172	3077.1%	1.3535	N/A	0.1249	N/A	0.875	0.832	4.00%	0.2046
	2059	11,885	388,089	3265.3%	12	2,338	76,355	3265.3%	1.3535	N/A	0.1250	N/A	0.875	0.830	4.00%	0.1967
	2060	9,845	340,799	3461.6%	10	1,863	64,475	3461.6%	1.3535	N/A	0.1243	N/A	0.876	0.828	4.00%	0.1892
	2061	8,148	295,631	3628.3%	9	1,482	53,781	3628.3%	1.3535	N/A	0.1284	N/A	0.872	0.828	4.00%	0.1819
	2062	6,744	253,472	3758.3%	8	1,180	44,340	3758.3%	1.3535	N/A	0.1285	N/A	0.872	0.828	4.00%	0.1749
	2063	5,578	218,126	3910.8%	7	938	36,691	3910.8%	1.3535	N/A	0.1245	N/A	0.875	0.827	4.00%	0.1682
	2064	4,620	185,289	4010.9%	6	747	29,970	4010.9%	1.3535	N/A	0.1292	N/A	0.871	0.828	4.00%	0.1617
	2065	3,840	154,914	4034.5%	5	597	24,094	4034.5%	1.3535	N/A	0.1283	N/A	0.872	0.831	4.00%	0.1555
	2066	3,204	131,702	4110.6%	5	479	19,697	4110.6%	1.3535	N/A	0.1300	N/A	0.870	0.834	4.00%	0.1496
	2067	2,680	112,199	4186.8%	4	385	16,136	4186.8%	1.3535	N/A	0.1231	N/A	0.877	0.836	4.00%	0.1438
	2068	2,247	95,322	4242.3%	4	311	13,182	4242.3%	1.3535	N/A	0.1203	N/A	0.880	0.838	4.00%	0.1383
	2069	1,889	82,338	4359.7%	3	251	10,949	4359.7%	1.3535	N/A	0.1339	N/A	0.866	0.841	4.00%	0.1330
	2070	1,591	71,118	4471.0%	3	203	9,094	4471.0%	1.3535	N/A	0.1217	N/A	0.878	0.842	4.00%	0.1279
	2071	1,342	61,251	4563.2%	2	165	7,531	4563.2%	1.3535	N/A	0.1236	N/A	0.876	0.844	4.00%	0.1230
	2072	1,134	51,973	4583.1%	2	134	6,145	4583.1%	1.3535	N/A	0.1368	N/A	0.863	0.845	4.00%	0.1182
	2073	962	44,504	4627.8%	2	109	5,060	4627.8%	1.3535	N/A	0.1337	N/A	0.866	0.848	4.00%	0.1137
	2074	817	38,877	4758.0%	2	89	4,250	4758.0%	1.3535	N/A	0.1371	N/A	0.863	0.850	4.00%	0.1093
	2075	695	34,592	4979.2%	1	73	3,636	4979.2%	1.3535	N/A	0.1258	N/A	0.874	0.850	4.00%	0.1051
	2076	588	31,356	5332.0%	1	59	3,169	5332.0%	1.3535	N/A	0.1364	N/A	0.864	0.846	4.00%	0.1011
	2077	497	28,361	5711.6%	1	48	2,757	5711.6%	1.3535	N/A	N/A	N/A	N/A	N/A	4.00%	0.0972
	2078-2098	1,816	161,163	8873.3%	1	170	15,063	8873.3%	1.3535	N/A	N/A	N/A	N/A	N/A	4.00%	0.0935
	Past	7,137,958	378,070	5.3%	2,794	8,424,232	424,772	5.0%								
	Future	14,254,797	33,074,608	232.0%	5,320	9,770,006	13,688,260	140.1%								
	Lifetime	21,392,754	33,452,678	156.4%	8,114	18,194,238	14,113,032	77.6%								

Note:
- The premiums shown in this exhibit are normalized to reflect prior rate inreases authorized by Pennsylvannia rather than that authorized by other states.
- There was a prior authorized increase implemented in two phases of 16.43% resulting in a cumulative 34% actuarial equivalent single rate increase.
- The projections are based on the assumptions derived using experience data through 6/30/2017.

Attachment 6
Metropolitan Life Insurance Company
Pennsylvannia Earned Premium and Paid Claims Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 5.97% Future Increase
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM
Policies with Application Dates After April 2, 2009

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest			Premium		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1998	-	-	N/A	-	-	-	N/A							4.00%	2.1467
	1999	-	-	N/A	-	-	-	N/A							4.00%	2.0643
	2000	-	-	N/A	-	-	-	N/A							4.00%	1.9849
	2001	-	-	N/A	-	-	-	N/A							4.00%	1.9087
	2002	-	-	N/A	-	-	-	N/A							4.00%	1.8354
	2003	-	-	N/A	-	-	-	N/A							4.00%	1.7648
	2004	-	-	N/A	-	-	-	N/A							4.00%	1.6970
	2005	-	-	N/A	-	-	-	N/A							4.00%	1.6318
	2006	-	-	N/A	-	-	-	N/A							4.00%	1.5691
	2007	-	-	N/A	-	-	-	N/A							4.00%	1.5089
	2008	-	-	N/A	-	-	-	N/A							4.00%	1.4509
	2009	125,661	-	0.0%	151	175,316	-	0.0%							4.00%	1.3952
	2010	719,776	-	0.0%	349	965,615	-	0.0%							4.00%	1.3416
	2011	1,029,848	-	0.0%	378	1,328,513	-	0.0%							4.00%	1.2900
	2012	952,922	-	0.0%	341	1,182,049	-	0.0%							4.00%	1.2404
	2013	910,197	1,285	0.1%	324	1,085,674	1,533	0.1%							4.00%	1.1928
	2014	898,215	198,252	22.1%	323	1,030,220	227,389	22.1%							4.00%	1.1470
	2015	863,547	160,517	18.6%	318	952,405	177,034	18.6%							4.00%	1.1029
	2016	840,560	10,926	1.3%	309	891,436	11,587	1.3%							4.00%	1.0605
	2017	797,233	7,090	0.9%	301	813,004	7,230	0.9%							4.00%	1.0198
Projected Future Experience	2018	825,914	31,753	3.8%	292	809,893	31,137	3.8%	1.1511	1.0000	0.0289	1.0000	0.971	0.921	4.00%	0.9806
	2019	910,340	116,060	12.7%	284	858,385	109,436	12.7%	1.3212	1.0000	0.0290	1.0000	0.971	0.960	4.00%	0.9429
	2020	896,429	193,492	21.6%	271	812,793	175,440	21.6%	1.3936	0.9894	0.0451	0.9840	0.955	0.959	4.00%	0.9067
	2021	859,066	259,772	30.2%	258	748,991	226,487	30.2%	1.4343	0.9786	0.0470	0.9678	0.953	0.957	4.00%	0.8719
	2022	820,303	320,429	39.1%	250	687,717	268,638	39.1%	1.4343	0.9786	0.0326	0.9678	0.967	0.955	4.00%	0.8384
	2023	781,227	371,493	47.6%	241	629,795	299,483	47.6%	1.4343	0.9786	0.0344	0.9678	0.966	0.952	4.00%	0.8062
	2024	741,932	418,133	56.4%	232	575,137	324,132	56.4%	1.4343	0.9786	0.0363	0.9678	0.964	0.950	4.00%	0.7752
	2025	702,603	461,490	65.7%	224	523,725	343,997	65.7%	1.4343	0.9786	0.0383	0.9678	0.962	0.947	4.00%	0.7454
	2026	663,415	504,186	76.0%	215	475,515	361,385	76.0%	1.4343	0.9786	0.0403	0.9678	0.960	0.944	4.00%	0.7168
	2027	624,547	546,383	87.5%	205	430,457	376,584	87.5%	1.4343	0.9786	0.0424	0.9678	0.958	0.941	4.00%	0.6892
	2028	586,268	588,099	100.3%	196	388,549	389,763	100.3%	1.4343	0.9786	0.0445	0.9678	0.955	0.939	4.00%	0.6628
	2029	548,685	629,760	114.8%	187	349,670	401,338	114.8%	1.4343	0.9786	0.0466	0.9678	0.953	0.936	4.00%	0.6373
	2030	511,976	671,050	131.1%	178	313,741	411,222	131.1%	1.4343	0.9786	0.0490	0.9678	0.951	0.933	4.00%	0.6128
	2031	476,317	711,688	149.4%	169	280,675	419,370	149.4%	1.4343	0.9786	0.0513	0.9678	0.949	0.930	4.00%	0.5893
	2032	441,858	751,638	170.1%	160	250,366	425,895	170.1%	1.4343	0.9786	0.0535	0.9678	0.947	0.928	4.00%	0.5666
	2033	408,634	790,765	193.5%	151	222,645	430,850	193.5%	1.4343	0.9786	0.0561	0.9678	0.944	0.925	4.00%	0.5449
	2034	376,637	829,297	220.2%	142	197,328	434,485	220.2%	1.4343	0.9786	0.0586	0.9678	0.941	0.922	4.00%	0.5239
	2035	345,916	866,691	250.5%	133	174,269	436,631	250.5%	1.4343	0.9786	0.0610	0.9678	0.939	0.918	4.00%	0.5038
	2036	316,532	902,925	285.3%	125	153,340	437,409	285.3%	1.4343	0.9786	0.0638	0.9678	0.936	0.915	4.00%	0.4844
	2037	288,568	936,235	324.4%	117	134,422	436,121	324.4%	1.4343	0.9786	0.0666	0.9678	0.933	0.912	4.00%	0.4658
	2038	262,026	966,963	369.0%	108	117,369	433,129	369.0%	1.4343	0.9786	0.0693	0.9678	0.931	0.908	4.00%	0.4479
	2039	236,916	994,409	419.7%	101	102,044	428,310	419.7%	1.4343	0.9786	0.0723	0.9678	0.928	0.904	4.00%	0.4307
	2040	213,277	1,016,676	476.7%	93	88,333	421,077	476.7%	1.4343	0.9786	0.0752	0.9678	0.925	0.900	4.00%	0.4142
	2041	191,145	1,033,039	540.4%	86	76,125	411,416	540.4%	1.4343	0.9786	0.0782	0.9678	0.922	0.896	4.00%	0.3983
	2042	170,485	1,044,129	612.4%	79	65,288	399,857	612.4%	1.4343	0.9786	0.0813	0.9678	0.919	0.892	4.00%	0.3830
	2043	151,307	1,048,166	692.7%	72	55,718	385,982	692.7%	1.4343	0.9786	0.0848	0.9678	0.915	0.888	4.00%	0.3682
	2044	133,623	1,044,733	781.9%	66	47,315	369,937	781.9%	1.4343	0.9786	0.0877	0.9678	0.912	0.883	4.00%	0.3541
	2045	117,396	1,033,648	880.5%	60	39,972	351,950	880.5%	1.4343	0.9786	0.0916	0.9678	0.908	0.879	4.00%	0.3405
	2046	102,618	1,013,629	987.8%	54	33,598	331,873	987.8%	1.4343	0.9786	0.0934	0.9678	0.907	0.874	4.00%	0.3274
	2047	89,298	986,667	1104.9%	49	28,114	310,635	1104.9%	1.4343	0.9786	0.0975	0.9678	0.902	0.870	4.00%	0.3148
	2048	77,329	950,479	1229.1%	44	23,410	287,745	1229.1%	1.4343	0.9786	0.1003	0.9678	0.900	0.866	4.00%	0.3027
	2049	66,668	907,639	1361.4%	39	19,407	264,219	1361.4%	1.4343	0.9786	0.1029	0.9678	0.897	0.862	4.00%	0.2911
	2050	57,209	859,843	1503.0%	35	16,014	240,689	1503.0%	1.4343	0.9786	0.1054	0.9678	0.895	0.858	4.00%	0.2799
	2051	48,859	808,209	1654.2%	31	13,151	217,543	1654.2%	1.4343	0.9786	0.1086	0.9678	0.891	0.854	4.00%	0.2692
	2052	41,533	753,417	1814.0%	28	10,750	195,004	1814.0%	1.4343	0.9786	0.1104	0.9678	0.890	0.850	4.00%	0.2588
	2053	35,139	697,784	1985.8%	25	8,745	173,666	1985.8%	1.4343	0.9786	0.1141	0.9678	0.886	0.846	4.00%	0.2489
	2054	29,584	641,223	2167.5%	22	7,080	153,458	2167.5%	1.4343	0.9786	0.1163	0.9678	0.884	0.842	4.00%	0.2393
	2055	24,814	584,634	2356.1%	19	5,710	134,539	2356.1%	1.4343	0.9786	0.1192	0.9678	0.881	0.839	4.00%	0.2301
	2056	20,735	528,358	2548.1%	17	4,588	116,917	2548.1%	1.4343	0.9786	0.1183	0.9678	0.882	0.836	4.00%	0.2213
	2057	17,281	471,385	2727.7%	15	3,677	100,303	2727.7%	1.4343	0.9786	0.1217	0.9678	0.878	0.833	4.00%	0.2128
	2058	14,374	417,386	2903.7%	13	2,941	85,400	2903.7%	1.4343	0.9786	0.1249	0.9678	0.875	0.832	4.00%	0.2046
	2059	11,928	367,554	3081.4%	11	2,347	72,315	3081.4%	1.4343	0.9786	0.1250	0.9678	0.875	0.830	4.00%	0.1967
	2060	9,881	322,767	3266.5%	10	1,869	61,064	3266.5%	1.4343	0.9786	0.1243	0.9678	0.876	0.828	4.00%	0.1892
	2061	8,178	279,989	3423.9%	9	1,488	50,935	3423.9%	1.4343	0.9786	0.1284	0.9678	0.872	0.828	4.00%	0.1819
	2062	6,769	240,061	3546.6%	8	1,184	41,994	3546.6%	1.4343	0.9786	0.1285	0.9678	0.872	0.828	4.00%	0.1749
	2063	5,598	206,585	3690.5%	7	942	34,750	3690.5%	1.4343	0.9786	0.1245	0.9678	0.875	0.827	4.00%	0.1682
	2064	4,636	175,485	3785.0%	6	750	28,384	3785.0%	1.4343	0.9786	0.1292	0.9678	0.871	0.828	4.00%	0.1617
	2065	3,854	146,717	3807.2%	5	599	22,819	3807.2%	1.4343	0.9786	0.1283	0.9678	0.872	0.831	4.00%	0.1555
	2066	3,216	124,734	3879.0%	4	481	18,655	3879.0%	1.4343	0.9786	0.1300	0.9678	0.870	0.834	4.00%	0.1496
	2067	2,690	106,262	3950.9%	4	387	15,282	3950.9%	1.4343	0.9786	0.1231	0.9678	0.877	0.836	4.00%	0.1438
	2068	2,255	90,278	4003.3%	3	312	12,484	4003.3%	1.4343	0.9786	0.1203	0.9678	0.880	0.838	4.00%	0.1383
	2069	1,895	77,981	4114.1%	3	252	10,369	4114.1%	1.4343	0.9786	0.1339	0.9678	0.866	0.841	4.00%	0.1330
	2070	1,596	67,356	4219.1%	3	204	8,612	4219.1%	1.4343	0.9786	0.1217	0.9678	0.878	0.842	4.00%	0.1279
	2071	1,347	58,010	4306.1%	2	166	7,133	4306.1%	1.4343	0.9786	0.1236	0.9678	0.876	0.844	4.00%	0.1230
	2072	1,138	49,223	4324.9%	2	135	5,820	4324.9%	1.4343	0.9786	0.1368	0.9678	0.863	0.845	4.00%	0.1182
	2073	965	42,150	4367.1%	2	110	4,792	4367.1%	1.4343	0.9786	0.1337	0.9678	0.866	0.848	4.00%	0.1137
	2074	820	36,820	4489.9%	1	90	4,025	4489.9%	1.4343	0.9786	0.1371	0.9678	0.863	0.850	4.00%	0.1093
	2075	697	32,761	4698.7%	1	73	3,444	4698.7%	1.4343	0.9786	0.1258	0.9678	0.874	0.850	4.00%	0.1051
	2076	590	29,697	5031.6%	1	60	3,002	5031.6%	1.4343	0.9786	0.1364	0.9678	0.864	0.846	4.00%	0.1011
	2077	498	26,860	5389.8%	1	48	2,611	5389.8%	1.4343	0.9786	N/A	0.9678	N/A	N/A	4.00%	0.0972
	2078-2098	1,823	152,635	8373.4%	1	170	14,266	8373.4%	1.4343	0.9786	N/A	0.9678	N/A	N/A	4.00%	0.0935
	Past	7,137,958	378,070	5.3%	2,794	8,424,232	424,772	5.0%								
	Future	14,299,156	31,337,681	219.2%	5,172	9,798,432	12,976,209	132.4%								
	Lifetime	21,437,113	31,715,751	147.9%	7,966	18,222,664	13,400,981	73.5%								

Note:
- The premiums shown in this exhibit reflect prior rate inreases authorized by Pennsylvannia.
- There was a prior authorized increase implemented in two phases of 19.85% resulting in a cumulative 42% actuarial equivalent single rate increase.
- The projections are based on the assumptions derived using experience data through 6/30/2017.
- The current requested increase of 3.52% is assumed to be implemented starting 2/1/2020.

Attachment 7
Metropolitan Life Insurance Company
Nationwide Experience Projections on Initial Rate Basis With No Rate Increase
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM
Policies with Application Dates After April 2, 2009

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest			Premium		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1998	-	-	N/A	-	-	-	N/A							4.00%	2.1467
	1999	-	-	N/A	-	-	-	N/A							4.00%	2.0643
	2000	-	-	N/A	-	-	-	N/A							4.00%	1.9849
	2001	-	-	N/A	-	-	-	N/A							4.00%	1.9087
	2002	-	-	N/A	-	-	-	N/A							4.00%	1.8354
	2003	-	-	N/A	-	-	-	N/A							4.00%	1.7648
	2004	-	-	N/A	-	-	-	N/A							4.00%	1.6970
	2005	-	-	N/A	-	-	-	N/A							4.00%	1.6318
	2006	-	-	N/A	-	-	-	N/A							4.00%	1.5691
	2007	-	-	N/A	-	-	-	N/A							4.00%	1.5089
	2008	-	-	N/A	-	-	-	N/A							4.00%	1.4509
	2009	2,255,829	62,850	2.8%	3,062	3,147,222	87,685	2.8%							4.00%	1.3952
	2010	13,177,558	372,723	2.8%	8,151	17,678,357	500,027	2.8%							4.00%	1.3416
	2011	21,213,573	981,690	4.6%	8,658	27,365,697	1,266,389	4.6%							4.00%	1.2900
	2012	20,541,252	811,893	4.0%	8,043	25,480,347	1,007,110	4.0%							4.00%	1.2404
	2013	19,829,256	1,314,300	6.6%	7,647	23,652,149	1,567,685	6.6%							4.00%	1.1928
	2014	19,476,823	1,527,511	7.8%	7,386	22,339,221	1,752,000	7.8%							4.00%	1.1470
	2015	18,776,449	2,752,985	14.7%	7,167	20,708,522	3,036,264	14.7%							4.00%	1.1029
	2016	18,382,433	5,295,732	28.8%	6,989	19,495,051	5,616,262	28.8%							4.00%	1.0605
	2017	17,695,982	3,311,322	18.7%	6,863	18,046,035	3,376,825	18.7%							4.00%	1.0198
Projected Future Experience	2018	16,906,607	5,524,045	32.7%	6,672	16,578,657	5,416,891	32.7%	1.0000	N/A	0.0278	N/A	0.972	0.955	4.00%	0.9806
	2019	16,196,875	6,155,575	38.0%	6,487	15,272,490	5,804,265	38.0%	1.0000	N/A	0.0278	N/A	0.972	0.958	4.00%	0.9429
	2020	15,153,521	6,848,383	45.2%	6,304	13,739,721	6,209,440	45.2%	1.0000	N/A	0.0281	N/A	0.972	0.936	4.00%	0.9067
	2021	14,148,478	7,570,429	53.5%	6,122	12,335,586	6,600,405	53.5%	1.0000	N/A	0.0290	N/A	0.971	0.934	4.00%	0.8719
	2022	13,518,480	8,316,253	61.5%	5,935	11,333,490	6,972,098	61.5%	1.0000	N/A	0.0305	N/A	0.970	0.955	4.00%	0.8384
	2023	12,898,490	9,110,522	70.6%	5,745	10,398,254	7,344,544	70.6%	1.0000	N/A	0.0321	N/A	0.968	0.954	4.00%	0.8062
	2024	12,271,026	9,945,422	81.0%	5,551	9,512,358	7,709,577	81.0%	1.0000	N/A	0.0338	N/A	0.966	0.951	4.00%	0.7752
	2025	11,648,178	10,814,250	92.8%	5,353	8,682,625	8,061,010	92.8%	1.0000	N/A	0.0356	N/A	0.964	0.949	4.00%	0.7454
	2026	11,022,100	11,716,614	106.3%	5,153	7,900,292	8,398,097	106.3%	1.0000	N/A	0.0374	N/A	0.963	0.946	4.00%	0.7168
	2027	10,405,682	12,626,038	121.3%	4,951	7,171,914	8,702,251	121.3%	1.0000	N/A	0.0393	N/A	0.961	0.944	4.00%	0.6892
	2028	9,802,206	13,558,682	138.3%	4,746	6,496,420	8,986,028	138.3%	1.0000	N/A	0.0413	N/A	0.959	0.942	4.00%	0.6628
	2029	9,212,070	14,492,193	157.3%	4,541	5,870,745	9,235,706	157.3%	1.0000	N/A	0.0434	N/A	0.957	0.940	4.00%	0.6373
	2030	8,633,754	15,415,107	178.5%	4,334	5,290,801	9,446,443	178.5%	1.0000	N/A	0.0455	N/A	0.955	0.937	4.00%	0.6128
	2031	8,070,839	16,331,220	202.3%	4,127	4,755,829	9,623,346	202.3%	1.0000	N/A	0.0477	N/A	0.952	0.935	4.00%	0.5893
	2032	7,516,020	17,217,382	229.1%	3,921	4,258,741	9,755,743	229.1%	1.0000	N/A	0.0499	N/A	0.950	0.931	4.00%	0.5666
	2033	6,982,213	18,086,495	259.0%	3,716	3,804,277	9,854,472	259.0%	1.0000	N/A	0.0523	N/A	0.948	0.929	4.00%	0.5449
	2034	6,463,459	18,903,992	292.5%	3,513	3,386,333	9,904,173	292.5%	1.0000	N/A	0.0547	N/A	0.945	0.926	4.00%	0.5239
	2035	5,965,204	19,651,514	329.4%	3,312	3,005,216	9,900,257	329.4%	1.0000	N/A	0.0573	N/A	0.943	0.923	4.00%	0.5038
	2036	5,485,718	20,312,635	370.3%	3,114	2,657,478	9,840,167	370.3%	1.0000	N/A	0.0598	N/A	0.940	0.920	4.00%	0.4844
	2037	5,027,437	20,896,857	415.7%	2,920	2,341,901	9,734,259	415.7%	1.0000	N/A	0.0624	N/A	0.938	0.916	4.00%	0.4658
	2038	4,590,366	21,361,207	465.3%	2,730	2,056,151	9,568,271	465.3%	1.0000	N/A	0.0651	N/A	0.935	0.913	4.00%	0.4479
	2039	4,173,050	21,698,895	520.0%	2,545	1,797,409	9,346,113	520.0%	1.0000	N/A	0.0678	N/A	0.932	0.909	4.00%	0.4307
	2040	3,778,082	21,897,771	579.6%	2,365	1,564,770	9,069,410	579.6%	1.0000	N/A	0.0706	N/A	0.929	0.905	4.00%	0.4142
	2041	3,409,030	21,952,919	644.0%	2,191	1,357,675	8,742,933	644.0%	1.0000	N/A	0.0734	N/A	0.927	0.902	4.00%	0.3983
	2042	3,060,611	21,834,523	713.4%	2,024	1,172,084	8,361,695	713.4%	1.0000	N/A	0.0763	N/A	0.924	0.898	4.00%	0.3830
	2043	2,738,769	21,578,357	787.9%	1,863	1,008,537	7,946,113	787.9%	1.0000	N/A	0.0794	N/A	0.921	0.895	4.00%	0.3682
	2044	2,440,943	21,188,160	868.0%	1,711	864,330	7,502,661	868.0%	1.0000	N/A	0.0820	N/A	0.918	0.891	4.00%	0.3541
	2045	2,166,538	20,636,670	952.5%	1,565	737,690	7,026,636	952.5%	1.0000	N/A	0.0851	N/A	0.915	0.888	4.00%	0.3405
	2046	1,915,326	19,957,589	1042.0%	1,428	627,099	6,534,339	1042.0%	1.0000	N/A	0.0877	N/A	0.912	0.884	4.00%	0.3274
	2047	1,686,629	19,192,210	1137.9%	1,299	531,005	6,042,328	1137.9%	1.0000	N/A	0.0906	N/A	0.909	0.881	4.00%	0.3148
	2048	1,479,270	18,312,614	1237.9%	1,177	447,829	5,543,900	1237.9%	1.0000	N/A	0.0933	N/A	0.907	0.877	4.00%	0.3027
	2049	1,292,376	17,359,087	1343.2%	1,065	376,218	5,053,330	1343.2%	1.0000	N/A	0.0959	N/A	0.904	0.874	4.00%	0.2911
	2050	1,124,818	16,367,630	1455.1%	960	314,861	4,581,655	1455.1%	1.0000	N/A	0.0983	N/A	0.902	0.870	4.00%	0.2799
	2051	975,391	15,344,459	1573.2%	863	262,543	4,130,227	1573.2%	1.0000	N/A	0.1009	N/A	0.899	0.867	4.00%	0.2692
	2052	842,742	14,300,061	1696.8%	774	218,124	3,701,229	1696.8%	1.0000	N/A	0.1032	N/A	0.897	0.864	4.00%	0.2588
	2053	725,634	13,256,293	1826.9%	692	180,597	3,299,255	1826.9%	1.0000	N/A	0.1054	N/A	0.895	0.861	4.00%	0.2489
	2054	622,741	12,226,348	1963.3%	618	149,034	2,926,013	1963.3%	1.0000	N/A	0.1076	N/A	0.892	0.858	4.00%	0.2393
	2055	532,720	11,204,116	2103.2%	550	122,592	2,578,356	2103.2%	1.0000	N/A	0.1092	N/A	0.891	0.855	4.00%	0.2301
	2056	454,408	10,217,538	2248.5%	489	100,553	2,260,983	2248.5%	1.0000	N/A	0.1114	N/A	0.889	0.853	4.00%	0.2213
	2057	386,549	9,294,245	2404.4%	434	82,251	1,977,657	2404.4%	1.0000	N/A	0.1129	N/A	0.887	0.851	4.00%	0.2128
	2058	328,004	8,409,341	2563.8%	384	67,112	1,720,618	2563.8%	1.0000	N/A	0.1148	N/A	0.885	0.849	4.00%	0.2046
	2059	277,684	7,583,126	2730.8%	339	54,633	1,491,958	2730.8%	1.0000	N/A	0.1164	N/A	0.884	0.847	4.00%	0.1967
	2060	234,616	6,822,255	2907.8%	300	44,386	1,290,690	2907.8%	1.0000	N/A	0.1172	N/A	0.883	0.845	4.00%	0.1892
	2061	197,854	6,114,041	3090.2%	264	35,994	1,112,264	3090.2%	1.0000	N/A	0.1192	N/A	0.881	0.843	4.00%	0.1819
	2062	166,564	5,471,116	3284.7%	232	29,137	957,065	3284.7%	1.0000	N/A	0.1200	N/A	0.880	0.842	4.00%	0.1749
	2063	139,975	4,876,862	3484.1%	204	23,545	820,336	3484.1%	1.0000	N/A	0.1211	N/A	0.879	0.840	4.00%	0.1682
	2064	117,494	4,348,271	3700.8%	179	19,004	703,321	3700.8%	1.0000	N/A	0.1227	N/A	0.877	0.839	4.00%	0.1617
	2065	98,473	3,875,718	3935.8%	157	15,316	602,802	3935.8%	1.0000	N/A	0.1238	N/A	0.876	0.838	4.00%	0.1555
	2066	82,389	3,438,664	4173.7%	137	12,322	514,278	4173.7%	1.0000	N/A	0.1242	N/A	0.876	0.837	4.00%	0.1496
	2067	68,861	3,046,633	4424.3%	120	9,903	438,141	4424.3%	1.0000	N/A	0.1267	N/A	0.873	0.836	4.00%	0.1438
	2068	57,489	2,687,740	4675.2%	105	7,950	371,678	4675.2%	1.0000	N/A	0.1283	N/A	0.872	0.835	4.00%	0.1383
	2069	47,920	2,370,671	4947.1%	91	6,372	315,237	4947.1%	1.0000	N/A	0.1311	N/A	0.869	0.834	4.00%	0.1330
	2070	39,875	2,086,065	5231.6%	79	5,099	266,735	5231.6%	1.0000	N/A	0.1306	N/A	0.869	0.832	4.00%	0.1279
	2071	33,118	1,833,545	5536.4%	68	4,072	225,439	5536.4%	1.0000	N/A	0.1339	N/A	0.866	0.831	4.00%	0.1230
	2072	27,450	1,607,644	5856.6%	59	3,245	190,070	5856.6%	1.0000	N/A	0.1391	N/A	0.861	0.829	4.00%	0.1182
	2073	22,697	1,402,472	6179.2%	50	2,580	159,442	6179.2%	1.0000	N/A	0.1433	N/A	0.857	0.827	4.00%	0.1137
	2074	18,717	1,219,455	6515.1%	43	2,046	133,309	6515.1%	1.0000	N/A	0.1444	N/A	0.856	0.825	4.00%	0.1093
	2075	15,382	1,053,805	6851.0%	37	1,617	110,775	6851.0%	1.0000	N/A	0.1461	N/A	0.854	0.822	4.00%	0.1051
	2076	12,592	908,811	7217.3%	31	1,273	91,863	7217.3%	1.0000	N/A	0.1549	N/A	0.845	0.819	4.00%	0.1011
	2077	10,263	780,509	7604.9%	26	998	75,863	7604.9%	1.0000	N/A	0.1611	N/A	0.839	0.815	4.00%	0.0972
	2078-2098	33,854	3,162,945	9342.8%	22	3,164	295,617	9342.8%	1.0000	N/A	0.1626	N/A	0.837	N/A	4.00%	0.0935
	Past	151,349,155	16,431,006	10.9%	63,966	177,912,601	18,210,247	10.2%								
	Future	247,755,618	685,773,986	276.8%	126,788	169,114,252	295,579,775	174.8%								
	Lifetime	399,104,773	702,204,992	175.9%	190,754	347,026,852	313,790,022	90.4%								

Note:
- The projections are based on the assumptions derived using experience data through 6/30/2017.

Attachment 8
Metropolitan Life Insurance Company
Nationwide Experience Projections With Premiums Restated to Proposed Rate Level Since Inception
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM
Policies with Application Dates After April 2, 2009

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest			Premium		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1998	-	-	N/A	-	-	-	N/A							4.00%	2.1467
	1999	-	-	N/A	-	-	-	N/A							4.00%	2.0643
	2000	-	-	N/A	-	-	-	N/A							4.00%	1.9849
	2001	-	-	N/A	-	-	-	N/A							4.00%	1.9087
	2002	-	-	N/A	-	-	-	N/A							4.00%	1.8354
	2003	-	-	N/A	-	-	-	N/A							4.00%	1.7648
	2004	-	-	N/A	-	-	-	N/A							4.00%	1.6970
	2005	-	-	N/A	-	-	-	N/A							4.00%	1.6318
	2006	-	-	N/A	-	-	-	N/A							4.00%	1.5691
	2007	-	-	N/A	-	-	-	N/A							4.00%	1.5089
	2008	-	-	N/A	-	-	-	N/A							4.00%	1.4509
	2009	3,235,543	62,850	1.9%	3,062	4,514,071	87,685	1.9%							4.00%	1.3952
	2010	18,900,618	372,723	2.0%	8,151	25,356,129	500,027	2.0%							4.00%	1.3416
	2011	30,426,702	981,690	3.2%	8,658	39,250,714	1,266,389	3.2%							4.00%	1.2900
	2012	29,462,389	811,893	2.8%	8,043	36,546,550	1,007,110	2.8%							4.00%	1.2404
	2013	28,441,172	1,314,300	4.6%	7,647	33,924,359	1,567,685	4.6%							4.00%	1.1928
	2014	27,935,675	1,527,511	5.5%	7,386	32,041,223	1,752,000	5.5%							4.00%	1.1470
	2015	26,931,126	2,752,985	10.2%	7,167	29,702,306	3,036,264	10.2%							4.00%	1.1029
	2016	26,365,987	5,295,732	20.1%	6,989	27,961,819	5,616,262	20.1%							4.00%	1.0605
	2017	25,381,408	3,311,322	13.0%	6,863	25,883,491	3,376,825	13.0%							4.00%	1.0198
Projected Future Experience	2018	24,249,206	5,524,045	22.8%	6,672	23,778,825	5,416,891	22.8%	1.4343	N/A	0.0278	N/A	0.972	0.955	4.00%	0.9806
	2019	23,231,234	6,155,575	26.5%	6,487	21,905,385	5,804,265	26.5%	1.4343	N/A	0.0278	N/A	0.972	0.958	4.00%	0.9429
	2020	21,734,748	6,848,383	31.5%	6,304	19,706,929	6,209,440	31.5%	1.4343	N/A	0.0281	N/A	0.972	0.936	4.00%	0.9067
	2021	20,293,211	7,570,429	37.3%	6,122	17,692,975	6,600,405	37.3%	1.4343	N/A	0.0290	N/A	0.971	0.934	4.00%	0.8719
	2022	19,389,602	8,316,253	42.9%	5,935	16,255,665	6,972,098	42.9%	1.4343	N/A	0.0305	N/A	0.970	0.955	4.00%	0.8384
	2023	18,500,349	9,110,522	49.2%	5,745	14,914,252	7,344,544	49.2%	1.4343	N/A	0.0321	N/A	0.968	0.954	4.00%	0.8062
	2024	17,600,376	9,945,422	56.5%	5,551	13,643,608	7,709,577	56.5%	1.4343	N/A	0.0338	N/A	0.966	0.951	4.00%	0.7752
	2025	16,707,022	10,814,250	64.7%	5,353	12,453,519	8,061,010	64.7%	1.4343	N/A	0.0356	N/A	0.964	0.949	4.00%	0.7454
	2026	15,809,037	11,716,614	74.1%	5,153	11,331,417	8,398,097	74.1%	1.4343	N/A	0.0374	N/A	0.963	0.946	4.00%	0.7168
	2027	14,924,906	12,626,038	84.6%	4,951	10,286,702	8,702,251	84.6%	1.4343	N/A	0.0393	N/A	0.961	0.944	4.00%	0.6892
	2028	14,059,339	13,558,682	96.4%	4,746	9,317,838	8,986,028	96.4%	1.4343	N/A	0.0413	N/A	0.959	0.942	4.00%	0.6628
	2029	13,212,904	14,492,193	109.7%	4,541	8,420,430	9,235,706	109.7%	1.4343	N/A	0.0434	N/A	0.957	0.940	4.00%	0.6373
	2030	12,383,423	15,415,107	124.5%	4,334	7,588,614	9,446,443	124.5%	1.4343	N/A	0.0455	N/A	0.955	0.937	4.00%	0.6128
	2031	11,576,033	16,331,220	141.1%	4,127	6,821,301	9,623,346	141.1%	1.4343	N/A	0.0477	N/A	0.952	0.935	4.00%	0.5893
	2032	10,780,254	17,217,382	159.7%	3,921	6,108,326	9,755,743	159.7%	1.4343	N/A	0.0499	N/A	0.950	0.931	4.00%	0.5666
	2033	10,014,613	18,086,495	180.6%	3,716	5,456,487	9,854,472	180.6%	1.4343	N/A	0.0523	N/A	0.948	0.929	4.00%	0.5449
	2034	9,270,561	18,903,992	203.9%	3,513	4,857,029	9,904,173	203.9%	1.4343	N/A	0.0547	N/A	0.945	0.926	4.00%	0.5239
	2035	8,555,913	19,651,514	229.7%	3,312	4,310,392	9,900,257	229.7%	1.4343	N/A	0.0573	N/A	0.943	0.923	4.00%	0.5038
	2036	7,868,184	20,312,635	258.2%	3,114	3,811,630	9,840,167	258.2%	1.4343	N/A	0.0598	N/A	0.940	0.920	4.00%	0.4844
	2037	7,210,870	20,896,857	289.8%	2,920	3,358,997	9,734,259	289.8%	1.4343	N/A	0.0624	N/A	0.938	0.916	4.00%	0.4658
	2038	6,583,977	21,361,207	324.4%	2,730	2,949,144	9,568,271	324.4%	1.4343	N/A	0.0651	N/A	0.935	0.913	4.00%	0.4479
	2039	5,985,420	21,698,895	362.5%	2,545	2,578,030	9,346,113	362.5%	1.4343	N/A	0.0678	N/A	0.932	0.909	4.00%	0.4307
	2040	5,418,916	21,897,771	404.1%	2,365	2,244,355	9,069,410	404.1%	1.4343	N/A	0.0706	N/A	0.929	0.905	4.00%	0.4142
	2041	4,889,584	21,952,919	449.0%	2,191	1,947,318	8,742,933	449.0%	1.4343	N/A	0.0734	N/A	0.927	0.902	4.00%	0.3983
	2042	4,389,845	21,834,523	497.4%	2,024	1,681,124	8,361,695	497.4%	1.4343	N/A	0.0763	N/A	0.924	0.898	4.00%	0.3830
	2043	3,928,226	21,578,357	549.3%	1,863	1,446,548	7,946,113	549.3%	1.4343	N/A	0.0794	N/A	0.921	0.895	4.00%	0.3682
	2044	3,501,053	21,188,160	605.2%	1,711	1,239,712	7,502,661	605.2%	1.4343	N/A	0.0820	N/A	0.918	0.891	4.00%	0.3541
	2045	3,107,473	20,636,670	664.1%	1,565	1,058,072	7,026,636	664.1%	1.4343	N/A	0.0851	N/A	0.915	0.888	4.00%	0.3405
	2046	2,747,159	19,957,589	726.5%	1,428	899,451	6,534,339	726.5%	1.4343	N/A	0.0877	N/A	0.912	0.884	4.00%	0.3274
	2047	2,419,137	19,192,210	793.3%	1,299	761,623	6,042,328	793.3%	1.4343	N/A	0.0906	N/A	0.909	0.881	4.00%	0.3148
	2048	2,121,722	18,312,614	863.1%	1,177	642,323	5,543,900	863.1%	1.4343	N/A	0.0933	N/A	0.907	0.877	4.00%	0.3027
	2049	1,853,659	17,359,087	936.5%	1,065	539,611	5,053,330	936.5%	1.4343	N/A	0.0959	N/A	0.904	0.874	4.00%	0.2911
	2050	1,613,330	16,367,630	1014.5%	960	451,606	4,581,655	1014.5%	1.4343	N/A	0.0983	N/A	0.902	0.870	4.00%	0.2799
	2051	1,399,007	15,344,459	1096.8%	863	376,567	4,130,227	1096.8%	1.4343	N/A	0.1009	N/A	0.899	0.867	4.00%	0.2692
	2052	1,208,748	14,300,061	1183.0%	774	312,855	3,701,229	1183.0%	1.4343	N/A	0.1032	N/A	0.897	0.864	4.00%	0.2588
	2053	1,040,779	13,256,293	1273.7%	692	259,031	3,299,255	1273.7%	1.4343	N/A	0.1054	N/A	0.895	0.861	4.00%	0.2489
	2054	893,199	12,226,348	1368.8%	618	213,761	2,926,013	1368.8%	1.4343	N/A	0.1076	N/A	0.892	0.858	4.00%	0.2393
	2055	764,081	11,204,116	1466.4%	550	175,835	2,578,356	1466.4%	1.4343	N/A	0.1092	N/A	0.891	0.855	4.00%	0.2301
	2056	651,758	10,217,538	1567.7%	489	144,224	2,260,983	1567.7%	1.4343	N/A	0.1114	N/A	0.889	0.853	4.00%	0.2213
	2057	554,428	9,294,245	1676.4%	434	117,973	1,977,657	1676.4%	1.4343	N/A	0.1129	N/A	0.887	0.851	4.00%	0.2128
	2058	470,457	8,409,341	1787.5%	384	96,259	1,720,618	1787.5%	1.4343	N/A	0.1148	N/A	0.885	0.849	4.00%	0.2046
	2059	398,283	7,583,126	1904.0%	339	78,361	1,491,958	1904.0%	1.4343	N/A	0.1164	N/A	0.884	0.847	4.00%	0.1967
	2060	336,510	6,822,255	2027.4%	300	63,664	1,290,690	2027.4%	1.4343	N/A	0.1172	N/A	0.883	0.845	4.00%	0.1892
	2061	283,782	6,114,041	2154.5%	264	51,626	1,112,264	2154.5%	1.4343	N/A	0.1192	N/A	0.881	0.843	4.00%	0.1819
	2062	238,903	5,471,116	2290.1%	232	41,791	957,065	2290.1%	1.4343	N/A	0.1200	N/A	0.880	0.842	4.00%	0.1749
	2063	200,766	4,876,862	2429.1%	204	33,771	820,336	2429.1%	1.4343	N/A	0.1211	N/A	0.879	0.840	4.00%	0.1682
	2064	168,522	4,348,271	2580.2%	179	27,258	703,321	2580.2%	1.4343	N/A	0.1227	N/A	0.877	0.839	4.00%	0.1617
	2065	141,240	3,875,718	2744.1%	157	21,967	602,802	2744.1%	1.4343	N/A	0.1238	N/A	0.876	0.838	4.00%	0.1555
	2066	118,171	3,438,664	2909.9%	137	17,673	514,278	2909.9%	1.4343	N/A	0.1242	N/A	0.876	0.837	4.00%	0.1496
	2067	98,768	3,046,633	3084.6%	120	14,204	438,141	3084.6%	1.4343	N/A	0.1267	N/A	0.873	0.836	4.00%	0.1438
	2068	82,456	2,687,740	3259.6%	105	11,403	371,678	3259.6%	1.4343	N/A	0.1283	N/A	0.872	0.835	4.00%	0.1383
	2069	68,732	2,370,671	3449.2%	91	9,140	315,237	3449.2%	1.4343	N/A	0.1311	N/A	0.869	0.834	4.00%	0.1330
	2070	57,192	2,086,065	3647.5%	79	7,313	266,735	3647.5%	1.4343	N/A	0.1306	N/A	0.869	0.832	4.00%	0.1279
	2071	47,501	1,833,545	3860.0%	68	5,840	225,439	3860.0%	1.4343	N/A	0.1339	N/A	0.866	0.831	4.00%	0.1230
	2072	39,372	1,607,644	4083.2%	59	4,655	190,070	4083.2%	1.4343	N/A	0.1391	N/A	0.861	0.829	4.00%	0.1182
	2073	32,554	1,402,472	4308.2%	50	3,701	159,442	4308.2%	1.4343	N/A	0.1433	N/A	0.857	0.827	4.00%	0.1137
	2074	26,847	1,219,455	4542.3%	43	2,935	133,309	4542.3%	1.4343	N/A	0.1444	N/A	0.856	0.825	4.00%	0.1093
	2075	22,062	1,053,805	4776.6%	37	2,319	110,775	4776.6%	1.4343	N/A	0.1461	N/A	0.854	0.822	4.00%	0.1051
	2076	18,061	908,811	5031.9%	31	1,826	91,863	5031.9%	1.4343	N/A	0.1549	N/A	0.845	0.819	4.00%	0.1011
	2077	14,721	780,509	5302.2%	26	1,431	75,863	5302.2%	1.4343	N/A	0.1611	N/A	0.839	0.815	4.00%	0.0972
	2078-2098	48,557	3,162,945	6513.8%	22	4,538	295,617	6513.8%	1.4343	N/A	0.1626	N/A	0.837	N/A	4.00%	0.0935
	Past	217,080,620	16,431,006	7.6%	63,966	255,180,663	18,210,247	7.1%								
	Future	355,356,746	685,773,986	193.0%	126,788	242,561,160	295,579,775	121.9%								
	Lifetime	572,437,366	702,204,992	122.7%	190,754	497,741,823	313,790,022	63.0%								

Note:
- The projections are based on the assumptions derived using experience data through 6/30/2017.

Attachment 9
Metropolitan Life Insurance Company
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM
Historial Claim and Active Life Reserves

Nationwide

Calendar Year	Incurred Claim Reserves	Active Life Reserves[1]
2000	-	
2001	-	
2002	-	
2003	-	
2004	-	
2005	-	
2006	-	
2007	-	
2008	-	
2009	-	
2010	27,083	
2011	87,139	
2012	-	
2013	43,954	
2014	436,613	
2015	1,376,228	
2016	3,776,813	
2017	3,223,438	120,931,469

Pennsylvania Only

Calendar Year	Incurred Claim Reserves	Active Life Reserves[1]
2007	-	
2008	-	
2009	-	
2010	-	
2011	-	
2012	-	
2013	-	
2014	-	
2015	91,829	
2016	4,881	
2017	104,928	5,583,842

[1] Figure as of 12/31/2017

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2019 IB Rate Increase Filings/CT19-219 VIP2-New (Rate)*

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
09/20/2019		Supporting Document	Actuarial Memorandum and Explanatory Information (A&H)	10/02/2019	2018_VIP2new_ActMemo_RateStability - PA.pdf (Superceded)

Metropolitan Life Insurance Company
1300 Hall Boulevard, Bloomfield, CT 06002
Email: mark.newton@metlife.com

Mark D. Newton, FSA, MAAA

September 17, 2019

Pennsylvania Insurance Department
Strawberry Square Harrisburg, PA 17120

Re: 1LTC-97-PA and 2LTC-97-PA
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 previous 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, the Addendum Automatic Inflation Choices "Landing Spots" focusing on premium rates for various levels of inflation protection for use as Landing Spots consequent to rate action, and Attachments on specific aspects of the Pennsylvania Administrative Code as well as supporting data based on earlier reviews. These documents are outlined and summarized here for your convenience.

Title	**Description**
Actuarial Memorandum Exhibit I-A	Lifetime Loss Ratio ("LLR") • ***Nationwide*** experience • Without/with proposed rate increase of 10.39% • Weighted average statutory rate 4.50% LLR without rate increase – 109.3% LLR with rate increase – 104.6%
Exhibit II-A	Demonstration of rate action meeting Rate Stability (58/85) limitations
Exhibit I-B	Lifetime Loss Ratio ("LLR") • ***Pennsylvania*** experience • Without/with proposed rate increase of 10.39% • Weighted average statutory rate 4.50% LLR without rate increase – 103.3% LLR with rate increase – 98.8%
Exhibit II-B	Demonstration of rate action meeting Rate Stability (58/85) limitations

Review of Prior Correspondence	Attachment 1 – Assumptions Summary Attachment 2 – A/E Ratios (Policy Duration) Attachment 3 – A/E Ratios (Calendar Year) Attachment 4 – A/E Ratios (Lapse, Mortality, Incidence, Claim Termination) Attachment 5 – ***Nationwide*** Lifetime Loss Ratio with Earned Premium and Paid Claims Attachment 6 – ***Pennsylvania*** Lifetime Loss Ratio with Earned Premium and Paid Claims Attachment 7 – ***Nationwide*** Lifetime Loss Ratio at Initial Rates Since Inception Attachment 8 – ***Nationwide*** Lifetime Loss Ratio at Proposed Rates Since Inception Attachment 9 – ***Nationwide*** Reserve Experience
Addendum – Actuarial Memorandum	Memorandum on Premium Rates for use as "Landing Spots" with Rate Increases

Rationale for the Rate Increase Request

Exhibit I demonstrates that the combination of historical and projected experience using the most recent Best Estimate assumptions is clearly far beyond the expected loss ratio using the original pricing assumptions. Attachments 2 and 3 support the development of the experience by analyzing the Actual-to-Expected Ratios by Calendar Year and Policy Duration.

Attachment 1 compares the development of the changes in assumptions from the time of original pricing to the latest Experience Study. Generally, worse than expected morbidity and lower decrements are the primary reasons for the rate action.

Assumption Setting and Review

All projection assumptions are based on the Experience Study performed each year. In general, the assumptions used in all projections are those that reproduce historical experience within a non-material degree of tolerance. Attachment 4 shows the Actual-to-Expected Ratios comparing the latest Best Estimate assumptions with the set of actual experience for Lapse, Mortality, Incidence, and Claim Termination.

Some actuarial judgment is used in areas where credibility or trending requires adjustment. In any case, the methodology, results, conclusions and use are prescribed by MetLife internal Standards and Actuarial Standards of Practice and are reviewed and approved by MetLife management, internal auditors, and external auditors.

Calculation of the Rate Request

MetLife's evaluation of the Justifiable Rate Increase ("JRI") uses the industry standard "If Knew" basis. This method calculates the premium needed at time zero to achieve the original loss ratio if all current experience had been known at inception. Of course, the Company cannot retroactively charge such premiums, so all historical losses stemming from past premium shortfalls are taken by the Company.

Additional Notes

MetLife requests the rate action based on deviations from anticipated experience outlined in the Actuarial Memorandum, the Addendum, 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, the Pennsylvania LLR's still meet the standards above at the full rate action level.

Despite the rate action requested, the experience of the block does not fully return to pricing levels. In general, the rate action restricts consideration of recovering historical losses by focusing on lifetime experience. We will continue, of course, to analyze and adjust experience assumptions and reserve the right to update those in the future along with requesting any resulting changes in premium rates.

The actuarial justification for experience analysis and projections, including assumptions and methods, are reflective of the Code of Professional Conduct and applicable Actuarial Standards of Practice. 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.

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

Sincerely,

Mark D. Newton, FSA, MAAA
Actuarial Director, Metropolitan Life Insurance Company

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

September 17, 2019

Policy Forms

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

- LTC2-FAC-PA
- LTC2-VAL-PA
- LTC2-IDEAL-PA
- LTC2-PREM-PA
- LTC2-FAC-ML-PA
- LTC2-VAL-ML-PA
- LTC2-IDEAL-ML-PA
- LTC2-PREM-ML-PA

These forms were developed as part of a nationwide series and were issued in Pennsylvania from May 2009 to December 2011, but are no longer being marketed in any state. Nationwide, the last policies under this series were issued in 2011.

Policy forms LTC2-FAC-PA, LTC2-VAL-PA, LTC2-IDEAL-PA, and LTC2-PREM-PA (subsequently referred to as LTC2-FAC, LTC2-VAL, LTC2-IDEAL, and LTC2-PREM, respectively) are existing individual tax-qualified policy forms and were previously approved in 2009, along with any rider or endorsement forms that were contemporaneously or subsequently approved for use with these policy forms. Note, however, that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated after April 02, 2009.

Policy form LTC2-FAC provides coverage for long-term care services received in a nursing home, assisted living facility (ALF), or hospice facility. Policy forms LTC2-VAL, LTC2-IDEAL and LTC2-PREM provide comprehensive long-term care coverage.

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

<u>LTC2-FAC</u> is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home or assisted living facility. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

The daily benefit amount and the maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and transition expenses are also provided. In addition, LTC2-FAC provides benefits for international coverage, caregiver training, and alternate services.

LTC2-VAL is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC2-VAL also includes an assisted living/home care/community-based care benefit which reimburses 100% of charges from formal caregivers, up to a maximum assisted living/home/community-based care benefit amount, for services received at home or assisted living facility or at an adult day care center for maintenance or personal care, including hospice care.

The daily benefit amount, assisted living/home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses are also provided. In addition, LTC2-VAL provides benefits for respite care, international coverage, caregiver training, and alternate services.

LTC2-IDEAL is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home or assisted living facility. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC2-IDEAL also includes a home care/community-based care benefit which reimburses 100% of charges from formal caregivers, up to a maximum home care/community-based care benefit amount, for services received at home or at an adult day care center for maintenance or personal care, including hospice care.

The daily benefit amount, home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and transition expenses are also provided. In addition, LTC2-IDEAL provides benefits for respite care, international coverage, caregiver training, alternate services, and supportive services/specialized transportation.

LTC2-PREM is part of a nationwide series of individually underwritten policy forms which reimburses a maximum facility benefit amount, for confinement in a licensed nursing home. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC2-PREM also includes a home/community-based care benefit which reimburses a maximum home/community-based care benefit amount, for services received at home or assisted living facility or at an adult day care center for maintenance or personal care, including hospice care.

The daily benefit amount, home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and international coverage are also provided.

LTC2-FAC, LTC2-VAL, LTC2-IDEAL, and LTC2-PREM
For all these policies, benefit eligibility is based on the inability to perform at least two of six activities of daily living (ADLs) including bathing, continence, dressing, eating, toileting, and transferring, for a period of at least 90 days due to loss of functional capacity; or due to severe cognitive impairment.

Benefit payments commence after a specified number of days in a waiting period, selected at issue, which accumulate over the lifetime of the policy. The waiting period need not be satisfied before receiving coverage for hospice care (except LTC2-PREM) or (if covered under the policy form) respite care, needs assessment or caregiver training; however, receipt of these services does not count towards satisfying the waiting period. Waiver of premium is provided beginning on the first day of the policy month coincident with or following the day the insured becomes eligible for benefit payments (includes completion of the waiting period).

At issue, the insured had the option of choosing one of the following benefit increase riders: 5% Compound, 5% Simple, or Future Purchase (in some states, a 3% Compound Inflation Rider was also available).

At issue, the insured had the option of selecting the following riders: Nonforfeiture Coverage Rider, Return of Premium Rider, Restoration of Benefits Rider, Shared Care Rider, Home Care Elimination Period Waiver Rider (except LTC2-PREM), Indemnity Rider (LTC2-VAL only), Calendar Day Elimination Period Rider (except LTC2-FAC and LTC2-PREM), Ten Year Premium Payment Rider, (except LTC2-FAC and LTC2-PREM), Paid-up Rider, Double Pay First Year Rider or Reduced Pay at 65 Rider. A Contingent Benefits Upon Lapse Rider is attached to all policies, except those that select the Nonforfeiture Coverage Rider, for no additional premium.

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders. Note, however, that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated after April 02, 2009.

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, 2017.

b. Voluntary Termination Rates vary by duration as developed from actual experience through June 30, 2017 and are shown in the following table:

Voluntary Termination Rates

Policy Duration	Lapse Rate
1	5.00%
2	4.50%
3	4.00%
4	3.50%
5	2.50%
6	2.00%
7	1.80%
8	1.50%
9	1.30%
10	1.10%
11+	0.90%

In the year of rate increase implementation, it is assumed that an additional 3.22% of policies lapse and there is 2.14% net reduction to future 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 these particular policy forms. 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.

6. Marketing Method

These policy forms were marketed by agents and brokers of MetLife.

7. Underwriting Description

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

8. Premiums

Premiums are unisex, but vary by issue age, rating class, benefit period, initial daily benefit, waiting period, home and community care percentage, inflation protection option, payment method, premium mode and the selection of any other options or riders.

9. Issue Age Range

These policy forms were issued up to age 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

The following modal factors are applied to the annual premium (AP):

Premium Mode	Modal Factors
Annual	1.00*AP
Semi-Annual	0.51*AP
Quarterly	0.265*AP
Monthly	0.09*AP

12. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2017 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, 2017 have been allocated to a calendar year of incurral and included in historical incurred claims.

13. Trend Assumptions

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

14. Past and Future Policy Experience

Nationwide and Pennsylvania experience for policy form series LTC2-FAC, LTC2-VAL, LTC2-IDEAL, and LTC2-PREM are shown in Exhibit I-A and I-B, 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 4.00%. Incurred but not reported reserve balances as of December 31, 2017 have been allocated to a calendar year of incurral and included in historical incurred claims.

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

A lifetime loss ratio as of December 31, 2017 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 4.00%.

15. Projected Earned Premiums and Incurred Claims

Earned premiums for projection years 2018 through 2098 are developed by multiplying each prior period's earned premium (starting with December 31, 2017 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.

Each projection year claim amount is calculated by multiplying incidence, continuance and utilization factors by the policy and rider benefits on a seriatim basis.

Present and accumulated values in the lifetime projections in Exhibit I-A and I-B 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 4.00%.

The assumptions used in the projections in Exhibit I-A and I-B were developed from the company's LTC insurance 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.

16. History of Previous Inforce Rate Increases

Round	Authorized %	Authorization Date	Implementation Date
1	34.00%*	3/22/2017	16.43% 9/1/2017, 16.43% 9/1/2018

* Implemented in two phases of 16.43% resulting in a cumulative 34.00% actuarial equivalent single rate increase

17. Requested Rate Increase

The company is requesting an increase of 5.97% for the policy forms listed above. Corresponding rate tables reflecting the 5.97% increase are included with this filing.

The actual rates implemented may vary slightly from those filed due to implementation rounding algorithms. Also note that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated after April 02, 2009.

18. 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: The morbidity assumptions used in the pricing were primarily based on the company's own experience. Since the company's own individual block of business was relatively new, these assumptions were modified to reflect the experience of other long term care business that MetLife issued or administered, and to incorporate industry expectation and competitive rate information. Morbidity selection factors were also applied to reflect the effect of underwriting. Due to lack of actual experience of the individual business, we used industry standard selection factors developed by our consultants. These issue-age and duration dependent selection factors are expected to be consistent with our underwriting methods in early durations. Due to lack of actual data, late duration selection factors primarily reflect industry expectations.

b. The original pricing expected voluntary termination rates varied by duration as shown in the following table:

Policy Duration	Lapse Rate
1	5.50%
2	3.00%
3	1.75%
4	1.55%
5	1.40%
6	1.20%
7	1.00%
8	0.95%
9+	0.90%

c. The original pricing expected mortality rates were based on the company's own experience. The mortality rates used in the pricing were equal to 88% of the Annuity 2000 Basic Mortality Table with additional modifications to reflect the selection effects of underwriting.

As part of the in-force management of its long-term care insurance business, MetLife monitors its performance 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. 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 experience 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 experience assumptions combine to a resulting loss ratio that far exceeds both original pricing expectations and state minimum requirements.

Similar analyses were done for the prior premium rate increases. Since then, morbidity and voluntary termination levels have been worse than that assumed in the prior rate increase.

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-A and I-B have been relied upon by the actuary in the development of this memorandum.

19. Loss Ratio Requirement Compliance Demonstration

Projected experience assuming the increase is implemented is shown in Exhibit I. As shown in these exhibits, the expected lifetime loss ratio, both with and without the requested rate increase, exceeds the minimum requirements under rate stability regulations.

20. Average Annual Premium

The average September 30, 2018 annualized premiums for all premium-paying policies issued in Pennsylvania, before and after the current requested increase of 5.97% are:

Before increase:	$3,029
After prior authorized 16.43%/16.43% increases:	$3,482
After current requested 5.97% increase:	$3,690

21. Proposed Effective Date

This rate increase will become effective on each policy's modal premium due date (monthly, quarterly, semi-annually and annually) following at least a 60-day advance written notification to the policyholder.

22. Nationwide Distribution of Business as of September 30, 2018 (based on premium-paying policies inforce count)

By Issue Age

Issue Age	%
<45	9%
45-49	8%
50-54	13%
55-59	19%
60-64	20%
65-69	14%
70-74	10%
75+	7%
Total	100%

By Benefit Period

Benefit Period	%
1 Year	0%
1.5 Year	0%
2 Year	13%
3 Year	40%
4 Year	17%
5 Year	23%
7 Year	8%

Lifetime	0%
Total	100%

By Inflation Type

Inflation Type	**%**
Compound 3%	0%
Compound 5%	12%
Simple 5%	42%
FPO	19%
None	27%
Total	100%

By Home Care Percentage

Home Care Percentage	**%**
None (FC only)	1%
50%	4%
75%	3%
100%	93%
Total	100%

By Gender

Gender	**%**
Female	60%
Male	40%
Total	100%

By Premium Payment Option

Payment Option	**%**
Standard	96%
Ten Year	3%
Total	100%

23. Number of Policyholders

As of September 30, 2018, the number of premium-paying policies inforce and 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	**2018 Annualized Premium**	**Number of Insured**	**2018 Annualized Premium**
Pennsylvania	-	-	286	$866,376
Nationwide	1,554	$5,042,709	5,107	$13,643,965

24. 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.

The projections contained in this actuarial memorandum are based on best estimate assumptions that do not reflect any margins for moderately adverse experience. I certify that (1) if the requested premium rate schedule increase is implemented and (2) unless underlying assumptions which reflect moderately adverse conditions are realized, no further premium rate schedule increases are anticipated. Moderately adverse conditions are interpreted as those conditions where aggregate experience deviates unfavorably from the aggregate experience assumptions used in determining the lifetime projections, such that the value of the deviation is equal to 5% of gross premiums or more.

I further certify that:

- the analysis described in Section 18 of this memorandum was used in determining the need for a rate increase;
- the policy design, underwriting and claims adjudication practices have been taken into consideration in this rate increase request;
- the actuarial assumptions 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 we are no longer marketing new business.

Mark D. Newton, FSA, MAAA
Actuarial Director, Metropolitan Life Insurance Company

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Policy Forms: 1LTC97 and 2LTC97

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest			Premium		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1998	168,478	-	0.0%	382	397,476	-	0.0%							4.50%	2.3592
	1999	2,560,434	6,342	0.2%	2,956	5,780,495	14,317	0.2%							4.50%	2.2576
	2000	11,396,617	799,919	7.0%	9,132	24,621,304	1,728,150	7.0%							4.50%	2.1604
	2001	26,357,812	1,887,246	7.2%	16,499	54,491,424	3,901,641	7.2%							4.50%	2.0674
	2002	40,902,404	5,830,315	14.3%	23,624	80,919,154	11,534,387	14.3%							4.50%	1.9783
	2003	45,926,027	7,827,660	17.0%	23,333	86,945,096	14,818,975	17.0%							4.50%	1.8932
	2004	43,347,561	4,800,886	11.1%	22,403	78,529,817	8,697,437	11.1%							4.50%	1.8116
	2005	41,853,950	7,934,859	19.0%	21,705	72,558,799	13,756,021	19.0%							4.50%	1.7336
	2006	40,589,954	12,535,485	30.9%	21,156	67,337,331	20,795,937	30.9%							4.50%	1.6590
	2007	39,488,020	17,009,497	43.1%	20,727	62,688,288	27,003,031	43.1%							4.50%	1.5875
	2008	38,480,022	21,687,525	56.4%	20,268	58,457,478	32,946,914	56.4%							4.50%	1.5192
	2009	37,377,183	16,353,713	43.8%	19,771	54,336,923	23,774,141	43.8%							4.50%	1.4537
	2010	39,075,419	17,368,919	44.4%	19,205	54,359,547	24,162,672	44.4%							4.50%	1.3911
	2011	38,837,031	18,713,068	48.2%	18,705	51,701,353	24,911,558	48.2%							4.50%	1.3312
	2012	37,402,037	27,098,640	72.5%	18,059	47,646,923	34,521,296	72.5%							4.50%	1.2739
	2013	36,658,829	22,324,766	60.9%	17,587	44,689,129	27,215,118	60.9%							4.50%	1.2191
	2014	39,488,267	30,950,979	78.4%	17,174	46,065,426	36,106,169	78.4%							4.50%	1.1666
	2015	38,177,054	28,515,507	74.7%	16,675	42,618,007	31,832,579	74.7%							4.50%	1.1163
	2016	36,963,548	36,868,889	99.7%	16,123	39,486,449	39,385,329	99.7%							4.50%	1.0683
	2017	39,754,006	44,199,470	111.2%	15,643	40,638,629	45,183,015	111.2%							4.50%	1.0223
Projected Future Experience	2018	38,752,541	32,689,829	84.4%	15,052	37,908,975	31,978,236	84.4%	1.6399	N/A	0.0378	N/A	0.962	0.964	4.50%	0.9782
	2019	40,422,077	36,099,262	89.3%	14,448	37,839,396	33,792,778	89.3%	1.8076	N/A	0.0401	N/A	0.960	0.946	4.50%	0.9361
	2020	41,126,053	39,705,705	96.5%	13,833	36,840,567	35,568,224	96.5%	1.9495	N/A	0.0425	N/A	0.957	0.943	4.50%	0.8958
	2021	38,670,142	43,507,228	112.5%	13,209	33,148,871	37,295,325	112.5%	1.9495	N/A	0.0451	N/A	0.955	0.940	4.50%	0.8572
	2022	36,237,159	47,468,846	131.0%	12,578	29,725,614	38,939,051	131.0%	1.9495	N/A	0.0478	N/A	0.952	0.937	4.50%	0.8203
	2023	33,835,202	51,585,806	152.5%	11,942	26,560,068	40,493,995	152.5%	1.9495	N/A	0.0506	N/A	0.949	0.934	4.50%	0.7850
	2024	31,474,858	55,767,933	177.2%	11,302	23,643,289	41,891,765	177.2%	1.9495	N/A	0.0536	N/A	0.946	0.930	4.50%	0.7512
	2025	29,166,908	60,003,973	205.7%	10,662	20,966,127	43,132,818	205.7%	1.9495	N/A	0.0566	N/A	0.943	0.927	4.50%	0.7188
	2026	26,917,826	64,178,965	238.4%	10,024	18,516,185	44,147,310	238.4%	1.9495	N/A	0.0598	N/A	0.940	0.923	4.50%	0.6879
	2027	24,736,388	68,223,117	275.8%	9,391	16,282,891	44,908,319	275.8%	1.9495	N/A	0.0632	N/A	0.937	0.919	4.50%	0.6583
	2028	22,631,738	72,072,524	318.5%	8,765	14,255,973	45,399,250	318.5%	1.9495	N/A	0.0666	N/A	0.933	0.915	4.50%	0.6299
	2029	20,611,066	75,628,489	366.9%	8,149	12,424,048	45,587,742	366.9%	1.9495	N/A	0.0702	N/A	0.930	0.911	4.50%	0.6028
	2030	18,681,958	78,774,161	421.7%	7,547	10,776,277	45,439,145	421.7%	1.9495	N/A	0.0740	N/A	0.926	0.906	4.50%	0.5768
	2031	16,850,476	81,472,053	483.5%	6,960	9,301,270	44,971,641	483.5%	1.9495	N/A	0.0778	N/A	0.922	0.902	4.50%	0.5520
	2032	15,122,007	83,664,011	553.3%	6,390	7,987,727	44,192,897	553.3%	1.9495	N/A	0.0818	N/A	0.918	0.897	4.50%	0.5282
	2033	13,501,045	85,274,647	631.6%	5,841	6,824,406	43,103,986	631.6%	1.9495	N/A	0.0859	N/A	0.914	0.893	4.50%	0.5055
	2034	11,986,426	86,246,573	719.5%	5,315	5,797,902	41,717,959	719.5%	1.9495	N/A	0.0901	N/A	0.910	0.888	4.50%	0.4837
	2035	10,580,711	86,423,486	816.8%	4,812	4,897,560	40,003,381	816.8%	1.9495	N/A	0.0946	N/A	0.905	0.883	4.50%	0.4629
	2036	9,285,761	85,869,881	924.7%	4,336	4,113,070	38,035,531	924.7%	1.9495	N/A	0.0991	N/A	0.901	0.878	4.50%	0.4429
	2037	8,100,900	84,687,628	1045.4%	3,886	3,433,726	35,896,517	1045.4%	1.9495	N/A	0.1037	N/A	0.896	0.872	4.50%	0.4239
	2038	7,022,841	82,786,637	1178.8%	3,465	2,848,583	33,579,659	1178.8%	1.9495	N/A	0.1084	N/A	0.892	0.867	4.50%	0.4056
	2039	6,049,439	80,116,139	1324.4%	3,072	2,348,091	31,097,091	1324.4%	1.9495	N/A	0.1134	N/A	0.887	0.861	4.50%	0.3882
	2040	5,177,292	76,834,064	1484.1%	2,708	1,923,030	28,538,902	1484.1%	1.9495	N/A	0.1184	N/A	0.882	0.856	4.50%	0.3714
	2041	4,401,239	72,975,218	1658.1%	2,374	1,564,380	25,938,364	1658.1%	1.9495	N/A	0.1235	N/A	0.876	0.850	4.50%	0.3554
	2042	3,716,967	68,735,275	1849.2%	2,068	1,264,269	23,379,249	1849.2%	1.9495	N/A	0.1286	N/A	0.871	0.845	4.50%	0.3401
	2043	3,117,622	64,155,528	2057.8%	1,792	1,014,747	20,881,836	2057.8%	1.9495	N/A	0.1337	N/A	0.866	0.839	4.50%	0.3255
	2044	2,596,758	59,343,908	2285.3%	1,542	808,816	18,483,936	2285.3%	1.9495	N/A	0.1393	N/A	0.861	0.833	4.50%	0.3115
	2045	2,147,325	54,402,786	2533.5%	1,319	640,029	16,215,231	2533.5%	1.9495	N/A	0.1447	N/A	0.855	0.827	4.50%	0.2981
	2046	1,763,131	49,448,952	2804.6%	1,121	502,887	14,104,017	2804.6%	1.9495	N/A	0.1502	N/A	0.850	0.821	4.50%	0.2852
	2047	1,437,492	44,539,610	3098.4%	946	392,351	12,156,704	3098.4%	1.9495	N/A	0.1558	N/A	0.844	0.815	4.50%	0.2729
	2048	1,163,570	39,750,301	3416.2%	794	303,910	10,382,300	3416.2%	1.9495	N/A	0.1614	N/A	0.839	0.809	4.50%	0.2612
	2049	934,845	35,134,362	3758.3%	661	233,656	8,781,504	3758.3%	1.9495	N/A	0.1672	N/A	0.833	0.803	4.50%	0.2499
	2050	745,346	30,763,217	4127.4%	547	178,270	7,357,873	4127.4%	1.9495	N/A	0.1731	N/A	0.827	0.797	4.50%	0.2392
	2051	589,644	26,676,582	4524.2%	449	134,957	6,105,686	4524.2%	1.9495	N/A	0.1793	N/A	0.821	0.791	4.50%	0.2289
	2052	462,703	22,886,466	4946.3%	365	101,342	5,012,642	4946.3%	1.9495	N/A	0.1856	N/A	0.814	0.785	4.50%	0.2190
	2053	360,214	19,434,166	5395.2%	295	75,497	4,073,217	5395.2%	1.9495	N/A	0.1918	N/A	0.808	0.778	4.50%	0.2096
	2054	278,065	16,309,196	5865.2%	237	55,770	3,271,056	5865.2%	1.9495	N/A	0.1987	N/A	0.801	0.772	4.50%	0.2006
	2055	212,880	13,545,564	6363.0%	188	40,858	2,599,778	6363.0%	1.9495	N/A	0.2044	N/A	0.796	0.766	4.50%	0.1919
	2056	161,507	11,113,819	6881.3%	148	29,663	2,041,203	6881.3%	1.9495	N/A	0.2113	N/A	0.789	0.759	4.50%	0.1837
	2057	121,554	9,043,427	7439.8%	116	21,364	1,589,423	7439.8%	1.9495	N/A	0.2211	N/A	0.779	0.753	4.50%	0.1758
	2058	90,807	7,292,489	8030.8%	89	15,272	1,226,496	8030.8%	1.9495	N/A	0.2278	N/A	0.772	0.747	4.50%	0.1682
	2059	67,342	5,816,424	8637.2%	69	10,838	936,117	8637.2%	1.9495	N/A	0.2317	N/A	0.768	0.742	4.50%	0.1609
	2060	49,530	4,592,088	9271.2%	52	7,628	707,242	9271.2%	1.9495	N/A	0.2391	N/A	0.761	0.736	4.50%	0.1540
	2061	36,099	3,588,229	9940.1%	39	5,320	528,837	9940.1%	1.9495	N/A	0.2456	N/A	0.754	0.729	4.50%	0.1474
	2062	26,086	2,767,906	10610.8%	29	3,679	390,370	10610.8%	1.9495	N/A	0.2527	N/A	0.747	0.723	4.50%	0.1410
	2063	18,666	2,113,797	11324.4%	22	2,519	285,281	11324.4%	1.9495	N/A	0.2630	N/A	0.737	0.716	4.50%	0.1350
	2064	13,218	1,586,671	12003.6%	16	1,707	204,918	12003.6%	1.9495	N/A	0.2633	N/A	0.737	0.708	4.50%	0.1291
	2065	9,262	1,174,372	12679.2%	12	1,145	145,138	12679.2%	1.9495	N/A	0.2804	N/A	0.720	0.701	4.50%	0.1236
	2066	6,418	852,329	13279.6%	8	759	100,802	13279.6%	1.9495	N/A	0.2783	N/A	0.722	0.693	4.50%	0.1183
	2067	4,392	605,151	13779.0%	6	497	68,487	13779.0%	1.9495	N/A	0.3000	N/A	0.700	0.684	4.50%	0.1132
	2068	2,964	422,569	14257.7%	4	321	45,764	14257.7%	1.9495	N/A	0.2892	N/A	0.711	0.675	4.50%	0.1083
	2069	1,965	286,464	14579.3%	3	204	29,688	14579.3%	1.9495	N/A	0.3220	N/A	0.678	0.663	4.50%	0.1036
	2070	1,286	193,716	15063.9%	2	128	19,211	15063.9%	1.9495	N/A	0.3464	N/A	0.654	0.654	4.50%	0.0992
	2071	835	129,697	15528.0%	1	79	12,309	15528.0%	1.9495	N/A	0.3825	N/A	0.617	0.650	4.50%	0.0949
	2072	537	83,965	15650.2%	1	49	7,625	15650.2%	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.0908
	2073	344	57,079	16597.5%	0	30	4,961	16597.5%	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.0869
	2074	221	37,855	17140.3%	0	18	3,148	17140.3%	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.0832
	2075	143	25,875	18127.3%	0	11	2,059	18127.3%	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.0796
	2076	88	17,099	19379.7%	0	7	1,302	19379.7%	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.0762
	2077	54	11,202	20895.9%	0	4	816	20895.9%	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.0729
	2078-2098	63	15,094	24107.1%	0	4	1,053	24107.1%	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.0697
	Past	674,804,655	322,713,683	47.8%	341,127	1,014,269,047	422,288,687	41.6%								
	Future	531,481,992	2,229,009,406	419.4%	209,003	375,776,633	1,096,807,164	291.9%								
	Lifetime	1,206,286,647	2,551,723,089	211.5%	550,130	1,390,045,680	1,519,095,851	109.3%								

Note:
- The premiums shown in this exhibit are normalized to reflect prior rate inreases authorized by Pennsylvannia rather than that authorized by other states.
- There were four prior authorized increases resulting in a cumulative 102% rate increase.
- The projections are based on the assumptions derived using experience data through 6/30/2017.

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 10.39% Future Increase
Policy Forms: 1LTC97 and 2LTC97

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		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest					Persistency Factors					
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1998	168,478	-	0.0%	382	397,476	-	0.0%							4.50%	2.3592
	1999	2,560,434	6,342	0.2%	2,956	5,780,495	14,317	0.2%							4.50%	2.2576
	2000	11,396,617	799,919	7.0%	9,132	24,621,304	1,728,150	7.0%							4.50%	2.1604
	2001	26,357,812	1,887,246	7.2%	16,499	54,491,424	3,901,641	7.2%							4.50%	2.0674
	2002	40,902,404	5,830,315	14.3%	23,624	80,919,154	11,534,387	14.3%							4.50%	1.9783
	2003	45,926,027	7,827,660	17.0%	23,333	86,945,096	14,818,975	17.0%							4.50%	1.8932
	2004	43,347,561	4,800,886	11.1%	22,403	78,529,817	8,697,437	11.1%							4.50%	1.8116
	2005	41,853,950	7,934,859	19.0%	21,705	72,558,799	13,756,021	19.0%							4.50%	1.7336
	2006	40,589,954	12,535,485	30.9%	21,156	67,337,331	20,795,937	30.9%							4.50%	1.6590
	2007	39,488,020	17,009,497	43.1%	20,727	62,688,288	27,003,031	43.1%							4.50%	1.5875
	2008	38,480,022	21,687,525	56.4%	20,268	58,457,478	32,946,914	56.4%							4.50%	1.5192
	2009	37,377,183	16,353,713	43.8%	19,771	54,336,923	23,774,141	43.8%							4.50%	1.4537
	2010	39,075,419	17,368,919	44.4%	19,205	54,359,547	24,162,672	44.4%							4.50%	1.3911
	2011	38,837,031	18,713,068	48.2%	18,705	51,701,353	24,911,558	48.2%							4.50%	1.3312
	2012	37,402,037	27,098,640	72.5%	18,059	47,646,923	34,521,296	72.5%							4.50%	1.2739
	2013	36,658,829	22,324,766	60.9%	17,587	44,689,129	27,215,118	60.9%							4.50%	1.2191
	2014	39,488,267	30,950,979	78.4%	17,174	46,065,426	36,106,169	78.4%							4.50%	1.1666
	2015	38,177,054	28,515,507	74.7%	16,675	42,618,007	31,832,579	74.7%							4.50%	1.1163
	2016	36,963,548	36,868,889	99.7%	16,123	39,486,449	39,385,329	99.7%							4.50%	1.0683
	2017	39,754,006	44,199,470	111.2%	15,643	40,638,629	45,183,015	111.2%							4.50%	1.0223
Projected Future Experience	2018	38,752,541	32,689,829	84.4%	15,052	37,908,975	31,978,236	84.4%	1.6399	1.0000	0.0378	1.0000	0.962	0.964	4.50%	0.9782
	2019	40,422,077	36,099,262	89.3%	14,448	37,839,396	33,792,778	89.3%	1.8076	1.0000	0.0401	1.0000	0.960	0.946	4.50%	0.9361
	2020	41,520,723	39,292,917	94.6%	13,747	37,194,110	35,198,451	94.6%	1.9888	0.9958	0.0485	0.9937	0.951	0.943	4.50%	0.8958
	2021	40,318,994	41,363,145	102.6%	12,814	34,562,303	35,457,371	102.6%	2.1379	0.9801	0.0679	0.9700	0.932	0.940	4.50%	0.8572
	2022	37,885,646	44,957,226	118.7%	12,173	31,077,881	36,878,750	118.7%	2.1520	0.9786	0.0500	0.9678	0.950	0.937	4.50%	0.8203
	2023	35,374,421	48,856,353	138.1%	11,557	27,768,328	38,351,420	138.1%	2.1520	0.9786	0.0506	0.9678	0.949	0.934	4.50%	0.7850
	2024	32,906,701	52,817,200	160.5%	10,938	24,718,861	39,675,233	160.5%	2.1520	0.9786	0.0536	0.9678	0.946	0.930	4.50%	0.7512
	2025	30,493,758	56,829,108	186.4%	10,319	21,919,910	40,850,621	186.4%	2.1520	0.9786	0.0566	0.9678	0.943	0.927	4.50%	0.7188
	2026	28,142,362	60,783,197	216.0%	9,701	19,358,517	41,811,435	216.0%	2.1520	0.9786	0.0598	0.9678	0.940	0.923	4.50%	0.6879
	2027	25,861,687	64,613,369	249.8%	9,088	17,023,627	42,532,179	249.8%	2.1520	0.9786	0.0632	0.9678	0.937	0.919	4.50%	0.6583
	2028	23,661,293	68,259,100	288.5%	8,483	14,904,500	42,997,134	288.5%	2.1520	0.9786	0.0666	0.9678	0.933	0.915	4.50%	0.6299
	2029	21,548,697	71,626,916	332.4%	7,887	12,989,238	43,175,653	332.4%	2.1520	0.9786	0.0702	0.9678	0.930	0.911	4.50%	0.6028
	2030	19,531,830	74,606,148	382.0%	7,304	11,266,508	43,034,918	382.0%	2.1520	0.9786	0.0740	0.9678	0.926	0.906	4.50%	0.5768
	2031	17,617,032	77,161,292	438.0%	6,736	9,724,400	42,592,151	438.0%	2.1520	0.9786	0.0778	0.9678	0.922	0.902	4.50%	0.5520
	2032	15,809,932	79,237,271	501.2%	6,185	8,351,102	41,854,610	501.2%	2.1520	0.9786	0.0818	0.9678	0.918	0.897	4.50%	0.5282
	2033	14,115,229	80,762,687	572.2%	5,653	7,134,860	40,823,314	572.2%	2.1520	0.9786	0.0859	0.9678	0.914	0.893	4.50%	0.5055
	2034	12,531,708	81,683,188	651.8%	5,144	6,061,658	39,510,624	651.8%	2.1520	0.9786	0.0901	0.9678	0.910	0.888	4.50%	0.4837
	2035	11,062,045	81,850,740	739.9%	4,657	5,120,358	37,886,765	739.9%	2.1520	0.9786	0.0946	0.9678	0.905	0.883	4.50%	0.4629
	2036	9,708,185	81,326,427	837.7%	4,196	4,300,181	36,023,036	837.7%	2.1520	0.9786	0.0991	0.9678	0.901	0.878	4.50%	0.4429
	2037	8,469,423	80,206,728	947.0%	3,761	3,589,931	33,997,199	947.0%	2.1520	0.9786	0.1037	0.9678	0.896	0.872	4.50%	0.4239
	2038	7,342,322	78,406,320	1067.9%	3,353	2,978,170	31,802,929	1067.9%	2.1520	0.9786	0.1084	0.9678	0.892	0.867	4.50%	0.4056
	2039	6,324,638	75,877,120	1199.7%	2,973	2,454,909	29,451,715	1199.7%	2.1520	0.9786	0.1134	0.9678	0.887	0.861	4.50%	0.3882
	2040	5,412,816	72,768,703	1344.4%	2,621	2,010,512	27,028,883	1344.4%	2.1520	0.9786	0.1184	0.9678	0.882	0.856	4.50%	0.3714
	2041	4,601,458	69,114,032	1502.0%	2,297	1,635,546	24,565,941	1502.0%	2.1520	0.9786	0.1235	0.9678	0.876	0.850	4.50%	0.3554
	2042	3,886,058	65,098,429	1675.2%	2,002	1,321,783	22,142,232	1675.2%	2.1520	0.9786	0.1286	0.9678	0.871	0.845	4.50%	0.3401
	2043	3,259,447	60,761,000	1864.2%	1,734	1,060,910	19,776,959	1864.2%	2.1520	0.9786	0.1337	0.9678	0.866	0.839	4.50%	0.3255
	2044	2,714,888	56,203,967	2070.2%	1,492	845,610	17,505,934	2070.2%	2.1520	0.9786	0.1393	0.9678	0.861	0.833	4.50%	0.3115
	2045	2,245,010	51,524,284	2295.1%	1,277	669,145	15,357,269	2295.1%	2.1520	0.9786	0.1447	0.9678	0.855	0.827	4.50%	0.2981
	2046	1,843,339	46,832,563	2540.6%	1,085	525,764	13,357,760	2540.6%	2.1520	0.9786	0.1502	0.9678	0.850	0.821	4.50%	0.2852
	2047	1,502,886	42,182,978	2806.8%	916	410,200	11,513,482	2806.8%	2.1520	0.9786	0.1558	0.9678	0.844	0.815	4.50%	0.2729
	2048	1,216,502	37,647,076	3094.7%	768	317,736	9,832,963	3094.7%	2.1520	0.9786	0.1614	0.9678	0.839	0.809	4.50%	0.2612
	2049	977,373	33,275,371	3404.6%	640	244,285	8,316,867	3404.6%	2.1520	0.9786	0.1672	0.9678	0.833	0.803	4.50%	0.2499
	2050	779,253	29,135,506	3738.9%	529	186,380	6,968,561	3738.9%	2.1520	0.9786	0.1731	0.9678	0.827	0.797	4.50%	0.2392
	2051	616,467	25,265,100	4098.4%	434	141,096	5,782,628	4098.4%	2.1520	0.9786	0.1793	0.9678	0.821	0.791	4.50%	0.2289
	2052	483,752	21,675,522	4480.7%	354	105,952	4,747,419	4480.7%	2.1520	0.9786	0.1856	0.9678	0.814	0.785	4.50%	0.2190
	2053	376,601	18,405,886	4887.4%	286	78,932	3,857,700	4887.4%	2.1520	0.9786	0.1918	0.9678	0.808	0.778	4.50%	0.2096
	2054	290,715	15,446,261	5313.2%	229	58,307	3,097,981	5313.2%	2.1520	0.9786	0.1987	0.9678	0.801	0.772	4.50%	0.2006
	2055	222,564	12,828,856	5764.1%	182	42,716	2,462,221	5764.1%	2.1520	0.9786	0.2044	0.9678	0.796	0.766	4.50%	0.1919
	2056	168,855	10,525,777	6233.6%	144	31,012	1,933,201	6233.6%	2.1520	0.9786	0.2113	0.9678	0.789	0.759	4.50%	0.1837
	2057	127,084	8,564,931	6739.6%	112	22,336	1,505,325	6739.6%	2.1520	0.9786	0.2211	0.9678	0.779	0.753	4.50%	0.1758
	2058	94,938	6,906,637	7274.9%	86	15,967	1,161,601	7274.9%	2.1520	0.9786	0.2278	0.9678	0.772	0.747	4.50%	0.1682
	2059	70,405	5,508,671	7824.2%	66	11,331	886,586	7824.2%	2.1520	0.9786	0.2317	0.9678	0.768	0.742	4.50%	0.1609
	2060	51,784	4,349,117	8398.6%	51	7,975	669,821	8398.6%	2.1520	0.9786	0.2391	0.9678	0.761	0.736	4.50%	0.1540
	2061	37,741	3,398,373	9004.5%	38	5,562	500,855	9004.5%	2.1520	0.9786	0.2456	0.9678	0.754	0.729	4.50%	0.1474
	2062	27,272	2,621,453	9612.1%	28	3,846	369,715	9612.1%	2.1520	0.9786	0.2527	0.9678	0.747	0.723	4.50%	0.1410
	2063	19,515	2,001,954	10258.6%	21	2,634	270,186	10258.6%	2.1520	0.9786	0.2630	0.9678	0.737	0.716	4.50%	0.1350
	2064	13,820	1,502,719	10873.8%	15	1,785	194,075	10873.8%	2.1520	0.9786	0.2633	0.9678	0.737	0.708	4.50%	0.1291
	2065	9,684	1,112,235	11485.8%	11	1,197	137,459	11485.8%	2.1520	0.9786	0.2804	0.9678	0.720	0.701	4.50%	0.1236
	2066	6,710	807,232	12029.7%	8	794	95,468	12029.7%	2.1520	0.9786	0.2783	0.9678	0.722	0.693	4.50%	0.1183
	2067	4,592	573,132	12482.2%	6	520	64,863	12482.2%	2.1520	0.9786	0.3000	0.9678	0.700	0.684	4.50%	0.1132
	2068	3,099	400,210	12915.7%	4	336	43,343	12915.7%	2.1520	0.9786	0.2892	0.9678	0.711	0.675	4.50%	0.1083
	2069	2,054	271,307	13207.1%	3	213	28,117	13207.1%	2.1520	0.9786	0.3220	0.9678	0.678	0.663	4.50%	0.1036
	2070	1,344	183,467	13646.1%	2	133	18,195	13646.1%	2.1520	0.9786	0.3464	0.9678	0.654	0.654	4.50%	0.0992
	2071	873	122,835	14066.5%	1	83	11,657	14066.5%	2.1520	0.9786	0.3825	0.9678	0.617	0.650	4.50%	0.0949
	2072	561	79,522	14177.2%	1	51	7,222	14177.2%	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.0908
	2073	360	54,059	15035.3%	0	31	4,698	15035.3%	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.0869
	2074	231	35,852	15527.0%	0	19	2,982	15527.0%	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.0832
	2075	149	24,506	16421.2%	0	12	1,950	16421.2%	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.0796
	2076	92	16,194	17555.6%	0	7	1,233	17555.6%	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.0762
	2077	56	10,610	18929.1%	0	4	773	18929.1%	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.0729
	2078-2098	65	14,295	21838.1%	0	5	997	21838.1%	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.0697
	Past	674,804,655	322,713,683	47.8%	341,127	1,014,269,047	422,288,687	41.6%								
	Future	550,471,657	2,116,556,164	384.5%	203,611	388,008,450	1,043,901,643	269.0%								
	Lifetime	1,225,276,312	2,439,269,847	199.1%	544,738	1,402,277,497	1,466,190,330	104.6%								

Note:
- The premiums shown in this exhibit are normalized to reflect prior rate inreases authorized by Pennsylvannia rather than that authorized by other states.
- There were four prior authorized increases resulting in a cumulative 102% rate increase.
- The projections are based on the assumptions derived using experience data through 6/30/2017.
- The current requested increase of 10.39% is assumed to be implemented starting 6/1/2020.

Exhibit II-A
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Forms: 1LTC97 and 2LTC97

1 Accumulated value of initial earned premium	941,893,843	x	58%	=	546,298,429
2a Accumulated value of earned premium	1,014,269,047				
2b Accumulated value of prior premium rate schedule increases (2a-1)	72,375,204		85%	=	61,518,924
3 Present value of future projected initial earned premium	197,954,564		58%	=	114,813,647
4a Present value of future projected premium	388,008,450				
4b Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	190,053,886		85%	=	161,545,803
5 Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					**884,176,803**
6a Accumulated value of incurred claims without the inclusion of active life reserves					422,288,687
6b Present value of future projected incurred claims without the inclusion of active life reserves					1,043,901,643
7 Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					**1,466,190,330**
8 Test: 7 is not less than 5					TRUE

Exhibit I-B
Metropolitan Life Insurance Company
Pennsylvannia Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Policy Forms: 1LTC97 and 2LTC97

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest			Premium		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1998	-	-	N/A	-	-	-	N/A							4.50%	2.3592
	1999	-	-	N/A	-	-	-	N/A							4.50%	2.2576
	2000	338,600	-	0.0%	352	731,513	-	0.0%							4.50%	2.1604
	2001	1,052,546	285,982	27.2%	656	2,176,005	591,231	27.2%							4.50%	2.0674
	2002	1,855,292	192,965	10.4%	1,198	3,670,412	381,752	10.4%							4.50%	1.9783
	2003	2,637,046	273,143	10.4%	1,336	4,992,337	517,101	10.4%							4.50%	1.8932
	2004	2,552,978	231,259	9.1%	1,277	4,625,055	418,956	9.1%							4.50%	1.8116
	2005	2,451,403	260,401	10.6%	1,231	4,249,798	451,435	10.6%							4.50%	1.7336
	2006	2,388,863	270,754	11.3%	1,199	3,963,041	449,171	11.3%							4.50%	1.6590
	2007	2,331,921	1,710,930	73.4%	1,174	3,701,987	2,716,147	73.4%							4.50%	1.5875
	2008	2,274,195	1,375,526	60.5%	1,143	3,454,876	2,089,650	60.5%							4.50%	1.5192
	2009	2,203,430	327,029	14.8%	1,124	3,203,226	475,417	14.8%							4.50%	1.4537
	2010	2,255,540	1,014,312	45.0%	1,089	3,137,782	1,411,054	45.0%							4.50%	1.3911
	2011	2,259,135	306,533	13.6%	1,058	3,007,447	408,068	13.6%							4.50%	1.3312
	2012	2,202,378	723,280	32.8%	1,013	2,805,637	921,395	32.8%							4.50%	1.2739
	2013	2,133,242	2,107,609	98.8%	994	2,600,539	2,569,292	98.8%							4.50%	1.2191
	2014	2,232,479	1,045,768	46.8%	965	2,604,321	1,219,952	46.8%							4.50%	1.1666
	2015	2,168,080	1,671,653	77.1%	928	2,420,282	1,866,108	77.1%							4.50%	1.1163
	2016	2,086,642	1,429,933	68.5%	897	2,229,063	1,527,531	68.5%							4.50%	1.0683
	2017	2,165,260	2,323,218	107.3%	865	2,213,442	2,374,915	107.3%							4.50%	1.0223
Projected Future Experience	2018	2,062,535	1,822,108	88.3%	830	2,017,638	1,782,444	88.3%	1.6399	N/A	0.0401	N/A	0.960	0.942	4.50%	0.9782
	2019	2,145,605	1,995,969	93.0%	795	2,008,516	1,868,441	93.0%	1.8076	N/A	0.0426	N/A	0.957	0.944	4.50%	0.9361
	2020	2,176,638	2,176,952	100.0%	759	1,949,824	1,950,106	100.0%	1.9495	N/A	0.0452	N/A	0.955	0.941	4.50%	0.8958
	2021	2,040,355	2,363,110	115.8%	723	1,749,036	2,025,709	115.8%	1.9495	N/A	0.0479	N/A	0.952	0.937	4.50%	0.8572
	2022	1,905,912	2,550,574	133.8%	686	1,563,434	2,092,255	133.8%	1.9495	N/A	0.0507	N/A	0.949	0.934	4.50%	0.8203
	2023	1,773,964	2,745,438	154.8%	649	1,392,532	2,155,123	154.8%	1.9495	N/A	0.0536	N/A	0.946	0.931	4.50%	0.7850
	2024	1,644,985	2,937,142	178.6%	612	1,235,680	2,206,322	178.6%	1.9495	N/A	0.0565	N/A	0.943	0.927	4.50%	0.7512
	2025	1,519,796	3,128,231	205.8%	576	1,092,479	2,248,675	205.8%	1.9495	N/A	0.0597	N/A	0.940	0.924	4.50%	0.7188
	2026	1,398,593	3,310,975	236.7%	540	962,062	2,277,547	236.7%	1.9495	N/A	0.0629	N/A	0.937	0.920	4.50%	0.6879
	2027	1,281,829	3,485,684	271.9%	504	843,772	2,294,475	271.9%	1.9495	N/A	0.0662	N/A	0.934	0.917	4.50%	0.6583
	2028	1,169,934	3,652,314	312.2%	469	736,954	2,300,632	312.2%	1.9495	N/A	0.0695	N/A	0.930	0.913	4.50%	0.6299
	2029	1,063,131	3,800,937	357.5%	435	640,840	2,291,149	357.5%	1.9495	N/A	0.0730	N/A	0.927	0.909	4.50%	0.6028
	2030	961,893	3,935,930	409.2%	401	554,847	2,270,355	409.2%	1.9495	N/A	0.0766	N/A	0.923	0.905	4.50%	0.5768
	2031	866,234	4,046,349	467.1%	369	478,151	2,233,538	467.1%	1.9495	N/A	0.0801	N/A	0.920	0.901	4.50%	0.5520
	2032	776,533	4,138,462	532.9%	338	410,179	2,186,013	532.9%	1.9495	N/A	0.0839	N/A	0.916	0.896	4.50%	0.5282
	2033	692,963	4,209,720	607.5%	309	350,274	2,127,897	607.5%	1.9495	N/A	0.0877	N/A	0.912	0.892	4.50%	0.5055
	2034	615,294	4,257,030	691.9%	280	297,621	2,059,150	691.9%	1.9495	N/A	0.0915	N/A	0.909	0.888	4.50%	0.4837
	2035	543,642	4,270,585	785.6%	254	251,639	1,976,752	785.6%	1.9495	N/A	0.0954	N/A	0.905	0.884	4.50%	0.4629
	2036	478,007	4,260,587	891.3%	228	211,730	1,887,201	891.3%	1.9495	N/A	0.0994	N/A	0.901	0.879	4.50%	0.4429
	2037	418,162	4,232,120	1012.1%	205	177,246	1,793,867	1012.1%	1.9495	N/A	0.1036	N/A	0.896	0.875	4.50%	0.4239
	2038	363,790	4,170,600	1146.4%	183	147,559	1,691,666	1146.4%	1.9495	N/A	0.1076	N/A	0.892	0.870	4.50%	0.4056
	2039	314,826	4,087,565	1298.4%	162	122,200	1,586,589	1298.4%	1.9495	N/A	0.1120	N/A	0.888	0.865	4.50%	0.3882
	2040	271,030	3,965,315	1463.1%	143	100,670	1,472,859	1463.1%	1.9495	N/A	0.1163	N/A	0.884	0.861	4.50%	0.3714
	2041	231,961	3,818,939	1646.4%	126	82,448	1,357,406	1646.4%	1.9495	N/A	0.1209	N/A	0.879	0.856	4.50%	0.3554
	2042	197,362	3,649,317	1849.0%	110	67,130	1,241,259	1849.0%	1.9495	N/A	0.1252	N/A	0.875	0.851	4.50%	0.3401
	2043	166,904	3,462,627	2074.6%	96	54,325	1,127,043	2074.6%	1.9495	N/A	0.1297	N/A	0.870	0.846	4.50%	0.3255
	2044	140,280	3,258,247	2322.7%	83	43,693	1,014,851	2322.7%	1.9495	N/A	0.1347	N/A	0.865	0.840	4.50%	0.3115
	2045	117,091	3,042,006	2598.0%	71	34,900	906,697	2598.0%	1.9495	N/A	0.1398	N/A	0.860	0.835	4.50%	0.2981
	2046	97,025	2,820,473	2906.9%	61	27,674	804,466	2906.9%	1.9495	N/A	0.1446	N/A	0.855	0.829	4.50%	0.2852
	2047	79,872	2,587,895	3240.1%	52	21,800	706,344	3240.1%	1.9495	N/A	0.1499	N/A	0.850	0.823	4.50%	0.2729
	2048	65,300	2,354,502	3605.7%	44	17,056	614,967	3605.7%	1.9495	N/A	0.1553	N/A	0.845	0.818	4.50%	0.2612
	2049	53,015	2,128,119	4014.2%	37	13,251	531,903	4014.2%	1.9495	N/A	0.1600	N/A	0.840	0.812	4.50%	0.2499
	2050	42,693	1,910,484	4474.9%	31	10,211	456,945	4474.9%	1.9495	N/A	0.1663	N/A	0.834	0.805	4.50%	0.2392
	2051	34,113	1,697,245	4975.4%	25	7,808	388,462	4975.4%	1.9495	N/A	0.1718	N/A	0.828	0.799	4.50%	0.2289
	2052	27,036	1,497,168	5537.7%	21	5,921	327,913	5537.7%	1.9495	N/A	0.1776	N/A	0.822	0.793	4.50%	0.2190
	2053	21,241	1,300,496	6122.5%	17	4,452	272,572	6122.5%	1.9495	N/A	0.1835	N/A	0.817	0.786	4.50%	0.2096
	2054	16,534	1,116,223	6750.9%	14	3,316	223,875	6750.9%	1.9495	N/A	0.1913	N/A	0.809	0.778	4.50%	0.2006
	2055	12,738	948,777	7448.5%	11	2,445	182,097	7448.5%	1.9495	N/A	0.1954	N/A	0.805	0.770	4.50%	0.1919
	2056	9,698	793,873	8185.9%	9	1,781	145,805	8185.9%	1.9495	N/A	0.2050	N/A	0.795	0.761	4.50%	0.1837
	2057	7,302	656,342	8987.9%	7	1,283	115,355	8987.9%	1.9495	N/A	0.2115	N/A	0.788	0.753	4.50%	0.1758
	2058	5,437	537,515	9885.5%	5	915	90,403	9885.5%	1.9495	N/A	0.2253	N/A	0.775	0.745	4.50%	0.1682
	2059	4,007	435,247	10862.7%	4	645	70,050	10862.7%	1.9495	N/A	0.2278	N/A	0.772	0.737	4.50%	0.1609
	2060	2,912	348,068	11952.0%	3	449	53,607	11952.0%	1.9495	N/A	0.2302	N/A	0.770	0.727	4.50%	0.1540
	2061	2,089	274,978	13163.5%	2	308	40,527	13163.5%	1.9495	N/A	0.2461	N/A	0.754	0.717	4.50%	0.1474
	2062	1,477	214,414	14516.9%	2	208	30,240	14516.9%	1.9495	N/A	0.2562	N/A	0.744	0.707	4.50%	0.1410
	2063	1,026	164,842	16059.8%	1	139	22,247	16059.8%	1.9495	N/A	0.2778	N/A	0.722	0.695	4.50%	0.1350
	2064	703	124,291	17678.8%	1	91	16,052	17678.8%	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.1291
	2065	474	93,019	19608.6%	1	59	11,496	19608.6%	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.1236
	2066	312	66,605	21329.7%	0	37	7,877	21329.7%	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.1183
	2067	198	45,569	23034.5%	0	22	5,157	23034.5%	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.1132
	2068	119	29,076	24418.3%	0	13	3,149	24418.3%	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.1083
	2069	66	17,604	26473.8%	0	7	1,824	26473.8%	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.1036
	2070	34	9,920	29481.2%	0	3	984	29481.2%	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.0992
	2071	16	5,249	33531.4%	0	1	498	33531.4%	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.0949
	2072	7	2,513	36414.6%	0	1	228	36414.6%	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.0908
	2073	2	897	42200.1%	0	0	78	42200.1%	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.0869
	2074	0	9	3473.4%	-	0	1	3473.4%	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.0832
	2075	-	266	N/A	-	-	21	N/A	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.0796
	2076	-	-	N/A	-	-	-	N/A	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.0762
	2077	-	-	N/A	-	-	-	N/A	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.0729
	2078-2098	-	-	N/A	-	-	-	N/A	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.0697
	Past	37,589,030	15,550,294	41.4%	18,499	55,786,765	20,389,177	36.5%								
	Future	27,824,696	118,956,509	427.5%	11,288	19,697,275	57,551,165	292.2%								
	Lifetime	65,413,726	134,506,803	205.6%	29,787	75,484,040	77,940,341	103.3%								

Note:
- The premiums shown in this exhibit are normalized to reflect prior rate inreases authorized by Pennsylvannia rather than that authorized by other states.
- There were four prior authorized increases resulting in a cumulative 102% rate increase.
- The projections are based on the assumptions derived using experience data through 6/30/2017.

Exhibit I-B
Metropolitan Life Insurance Company
Pennsylvannia Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 10.39% Future Increase
Policy Forms: 1LTC97 and 2LTC97

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		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest					Persistency Factors					
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1998	-	-	N/A	-	-	-	N/A							4.50%	2.3592
	1999	-	-	N/A	-	-	-	N/A							4.50%	2.2576
	2000	338,600	-	0.0%	352	731,513	-	0.0%							4.50%	2.1604
	2001	1,052,546	285,982	27.2%	656	2,176,005	591,231	27.2%							4.50%	2.0674
	2002	1,855,292	192,965	10.4%	1,198	3,670,412	381,752	10.4%							4.50%	1.9783
	2003	2,637,046	273,143	10.4%	1,336	4,992,337	517,101	10.4%							4.50%	1.8932
	2004	2,552,978	231,259	9.1%	1,277	4,625,055	418,956	9.1%							4.50%	1.8116
	2005	2,451,403	260,401	10.6%	1,231	4,249,798	451,435	10.6%							4.50%	1.7336
	2006	2,388,863	270,754	11.3%	1,199	3,963,041	449,171	11.3%							4.50%	1.6590
	2007	2,331,921	1,710,930	73.4%	1,174	3,701,987	2,716,147	73.4%							4.50%	1.5875
	2008	2,274,195	1,375,526	60.5%	1,143	3,454,876	2,089,650	60.5%							4.50%	1.5192
	2009	2,203,430	327,029	14.8%	1,124	3,203,226	475,417	14.8%							4.50%	1.4537
	2010	2,255,540	1,014,312	45.0%	1,089	3,137,782	1,411,054	45.0%							4.50%	1.3911
	2011	2,259,135	306,533	13.6%	1,058	3,007,447	408,068	13.6%							4.50%	1.3312
	2012	2,202,378	723,280	32.8%	1,013	2,805,637	921,395	32.8%							4.50%	1.2739
	2013	2,133,242	2,107,609	98.8%	994	2,600,539	2,569,292	98.8%							4.50%	1.2191
	2014	2,232,479	1,045,768	46.8%	965	2,604,321	1,219,952	46.8%							4.50%	1.1666
	2015	2,168,080	1,671,653	77.1%	928	2,420,282	1,866,108	77.1%							4.50%	1.1163
	2016	2,086,642	1,429,933	68.5%	897	2,229,063	1,527,531	68.5%							4.50%	1.0683
	2017	2,165,260	2,323,218	107.3%	865	2,213,442	2,374,915	107.3%							4.50%	1.0223
Projected Future Experience	2018	2,062,535	1,822,108	88.3%	830	2,017,638	1,782,444	88.3%	1.6399	1.0000	0.0401	1.0000	0.960	0.942	4.50%	0.9782
	2019	2,145,605	1,995,969	93.0%	795	2,008,516	1,868,441	93.0%	1.8076	1.0000	0.0426	1.0000	0.957	0.944	4.50%	0.9361
	2020	2,197,526	2,154,320	98.0%	754	1,968,536	1,929,832	98.0%	1.9888	0.9958	0.0512	0.9937	0.949	0.941	4.50%	0.8958
	2021	2,127,354	2,246,654	105.6%	701	1,823,613	1,925,880	105.6%	2.1379	0.9801	0.0706	0.9700	0.929	0.937	4.50%	0.8572
	2022	1,992,615	2,415,620	121.2%	664	1,634,557	1,981,552	121.2%	2.1520	0.9786	0.0529	0.9678	0.947	0.934	4.50%	0.8203
	2023	1,854,664	2,600,175	140.2%	628	1,455,880	2,041,094	140.2%	2.1520	0.9786	0.0536	0.9678	0.946	0.931	4.50%	0.7850
	2024	1,719,818	2,781,735	161.7%	593	1,291,893	2,089,584	161.7%	2.1520	0.9786	0.0565	0.9678	0.943	0.927	4.50%	0.7512
	2025	1,588,934	2,962,713	186.5%	557	1,142,178	2,129,695	186.5%	2.1520	0.9786	0.0597	0.9678	0.940	0.924	4.50%	0.7188
	2026	1,462,217	3,135,788	214.5%	522	1,005,827	2,157,040	214.5%	2.1520	0.9786	0.0629	0.9678	0.937	0.920	4.50%	0.6879
	2027	1,340,141	3,301,254	246.3%	488	882,157	2,173,072	246.3%	2.1520	0.9786	0.0662	0.9678	0.934	0.917	4.50%	0.6583
	2028	1,223,156	3,459,067	282.8%	454	770,479	2,178,903	282.8%	2.1520	0.9786	0.0695	0.9678	0.930	0.913	4.50%	0.6299
	2029	1,111,494	3,599,826	323.9%	421	669,992	2,169,922	323.9%	2.1520	0.9786	0.0730	0.9678	0.927	0.909	4.50%	0.6028
	2030	1,005,651	3,727,676	370.7%	388	580,087	2,150,228	370.7%	2.1520	0.9786	0.0766	0.9678	0.923	0.905	4.50%	0.5768
	2031	905,641	3,832,253	423.2%	357	499,903	2,115,360	423.2%	2.1520	0.9786	0.0801	0.9678	0.920	0.901	4.50%	0.5520
	2032	811,859	3,919,493	482.8%	327	428,839	2,070,349	482.8%	2.1520	0.9786	0.0839	0.9678	0.916	0.896	4.50%	0.5282
	2033	724,487	3,986,980	550.3%	299	366,208	2,015,308	550.3%	2.1520	0.9786	0.0877	0.9678	0.912	0.892	4.50%	0.5055
	2034	643,285	4,031,787	626.7%	271	311,161	1,950,198	626.7%	2.1520	0.9786	0.0915	0.9678	0.909	0.888	4.50%	0.4837
	2035	568,373	4,044,624	711.6%	245	263,086	1,872,161	711.6%	2.1520	0.9786	0.0954	0.9678	0.905	0.884	4.50%	0.4629
	2036	499,752	4,035,156	807.4%	221	221,362	1,787,347	807.4%	2.1520	0.9786	0.0994	0.9678	0.901	0.879	4.50%	0.4429
	2037	437,184	4,008,194	916.8%	198	185,309	1,698,952	916.8%	2.1520	0.9786	0.1036	0.9678	0.896	0.875	4.50%	0.4239
	2038	380,340	3,949,929	1038.5%	177	154,272	1,602,158	1038.5%	2.1520	0.9786	0.1076	0.9678	0.892	0.870	4.50%	0.4056
	2039	329,148	3,871,288	1176.2%	157	127,759	1,502,641	1176.2%	2.1520	0.9786	0.1120	0.9678	0.888	0.865	4.50%	0.3882
	2040	283,360	3,755,506	1325.3%	139	105,250	1,394,929	1325.3%	2.1520	0.9786	0.1163	0.9678	0.884	0.861	4.50%	0.3714
	2041	242,513	3,616,875	1491.4%	122	86,199	1,285,585	1491.4%	2.1520	0.9786	0.1209	0.9678	0.879	0.856	4.50%	0.3554
	2042	206,341	3,456,228	1675.0%	107	70,184	1,175,583	1675.0%	2.1520	0.9786	0.1252	0.9678	0.875	0.851	4.50%	0.3401
	2043	174,497	3,279,416	1879.4%	93	56,797	1,067,410	1879.4%	2.1520	0.9786	0.1297	0.9678	0.870	0.846	4.50%	0.3255
	2044	146,662	3,085,850	2104.1%	80	45,681	961,154	2104.1%	2.1520	0.9786	0.1347	0.9678	0.865	0.840	4.50%	0.3115
	2045	122,417	2,881,051	2353.5%	69	36,488	858,723	2353.5%	2.1520	0.9786	0.1398	0.9678	0.860	0.835	4.50%	0.2981
	2046	101,439	2,671,239	2633.3%	59	28,933	761,901	2633.3%	2.1520	0.9786	0.1446	0.9678	0.855	0.829	4.50%	0.2852
	2047	83,505	2,450,967	2935.1%	50	22,792	668,970	2935.1%	2.1520	0.9786	0.1499	0.9678	0.850	0.823	4.50%	0.2729
	2048	68,271	2,229,923	3266.3%	42	17,832	582,429	3266.3%	2.1520	0.9786	0.1553	0.9678	0.845	0.818	4.50%	0.2612
	2049	55,427	2,015,518	3636.4%	36	13,853	503,760	3636.4%	2.1520	0.9786	0.1600	0.9678	0.840	0.812	4.50%	0.2499
	2050	44,635	1,809,398	4053.8%	30	10,676	432,768	4053.8%	2.1520	0.9786	0.1663	0.9678	0.834	0.805	4.50%	0.2392
	2051	35,664	1,607,442	4507.1%	25	8,163	367,908	4507.1%	2.1520	0.9786	0.1718	0.9678	0.828	0.799	4.50%	0.2289
	2052	28,266	1,417,952	5016.5%	20	6,191	310,563	5016.5%	2.1520	0.9786	0.1776	0.9678	0.822	0.793	4.50%	0.2190
	2053	22,207	1,231,685	5546.3%	17	4,654	258,150	5546.3%	2.1520	0.9786	0.1835	0.9678	0.817	0.786	4.50%	0.2096
	2054	17,287	1,057,163	6115.5%	13	3,467	212,030	6115.5%	2.1520	0.9786	0.1913	0.9678	0.809	0.778	4.50%	0.2006
	2055	13,317	898,576	6747.5%	11	2,556	172,462	6747.5%	2.1520	0.9786	0.1954	0.9678	0.805	0.770	4.50%	0.1919
	2056	10,139	751,868	7415.4%	9	1,862	138,091	7415.4%	2.1520	0.9786	0.2050	0.9678	0.795	0.761	4.50%	0.1837
	2057	7,635	621,615	8142.0%	7	1,342	109,252	8142.0%	2.1520	0.9786	0.2115	0.9678	0.788	0.753	4.50%	0.1758
	2058	5,685	509,074	8955.0%	5	956	85,619	8955.0%	2.1520	0.9786	0.2253	0.9678	0.775	0.745	4.50%	0.1682
	2059	4,189	412,218	9840.3%	4	674	66,344	9840.3%	2.1520	0.9786	0.2278	0.9678	0.772	0.737	4.50%	0.1609
	2060	3,045	329,651	10827.0%	3	469	50,771	10827.0%	2.1520	0.9786	0.2302	0.9678	0.770	0.727	4.50%	0.1540
	2061	2,184	260,429	11924.5%	2	322	38,382	11924.5%	2.1520	0.9786	0.2461	0.9678	0.754	0.717	4.50%	0.1474
	2062	1,544	203,069	13150.6%	2	218	28,640	13150.6%	2.1520	0.9786	0.2562	0.9678	0.744	0.707	4.50%	0.1410
	2063	1,073	156,120	14548.2%	1	145	21,070	14548.2%	2.1520	0.9786	0.2778	0.9678	0.722	0.695	4.50%	0.1350
	2064	735	117,715	16014.8%	1	95	15,203	16014.8%	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.1291
	2065	496	88,098	17763.0%	1	61	10,888	17763.0%	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.1236
	2066	326	63,081	19322.2%	0	39	7,460	19322.2%	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.1183
	2067	207	43,158	20866.4%	0	23	4,884	20866.4%	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.1132
	2068	124	27,537	22120.1%	0	13	2,982	22120.1%	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.1083
	2069	70	16,673	23982.1%	0	7	1,728	23982.1%	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.1036
	2070	35	9,395	26706.4%	0	3	932	26706.4%	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.0992
	2071	16	4,971	30375.4%	0	2	472	30375.4%	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.0949
	2072	7	2,380	32987.3%	0	1	216	32987.3%	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.0908
	2073	2	849	38228.2%	0	0	74	38228.2%	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.0869
	2074	0	8	3146.5%	-	0	1	3146.5%	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.0832
	2075	-	252	N/A	-	-	20	N/A	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.0796
	2076	-	-	N/A	-	-	-	N/A	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.0762
	2077	-	-	N/A	-	-	-	N/A	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.0729
	2078-2098	-	-	N/A	-	-	-	N/A	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.0697
	Past	37,589,030	15,550,294	41.4%	18,499	55,786,765	20,389,177	36.5%								
	Future	28,815,101	112,965,559	392.0%	10,998	20,335,201	54,789,513	269.4%								
	Lifetime	66,404,131	128,515,853	193.5%	29,497	76,121,966	75,178,689	98.8%								

Note:
- The premiums shown in this exhibit are normalized to reflect prior rate inreases authorized by Pennsylvannia rather than that authorized by other states.
- There were four prior authorized increases resulting in a cumulative 102% rate increase.
- The projections are based on the assumptions derived using experience data through 6/30/2017.
- The current requested increase of 10.39% is assumed to be implemented starting 6/1/2020.

Exhibit II-B
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Forms: 1LTC97 and 2LTC97

1 Accumulated value of initial earned premium	51,686,732	x	58%	=	29,978,304
2a Accumulated value of earned premium	55,786,765				
2b Accumulated value of prior premium rate schedule increases (2a-1)	4,100,033		85%	=	3,485,028
3 Present value of future projected initial earned premium	10,380,253		58%	=	6,020,547
4a Present value of future projected premium	20,335,201				
4b Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	9,954,948		85%	=	8,461,706
5 Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					**47,945,585**
6a Accumulated value of incurred claims without the inclusion of active life reserves					20,389,177
6b Present value of future projected incurred claims without the inclusion of active life reserves					54,789,513
7 Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					**75,178,689**
8 Test: 7 is not less than 5					TRUE

Attachment 1
Metropolitan Life Insurance Company
Policy Forms: 1LTC97 and 2LTC97

Assumptions Summary

Original Pricing Assumptions

Interest Rate: 6.00%

Mortality: 1983 GAM Basic Mortality Table
With Mortality Selection Factors of:

Duration	Mortality Selection
1	50%
2	60%
3	70%
4	80%
5	90%
6+	100%

Voluntary Lapse Rates:

Duration	Lapse Rate
1	10.00%
2	9.00%
3	8.00%
4	7.50%
5	7.00%
6	6.50%
7	6.00%
8	5.50%
9	5.00%
10+	4.50%

Morbidity: Morbidity underwriting savings vary by duration. However, we do not have the actual rates.

Incidence: Incidence rates for nursing home care were based on a study published by the Society of Actuaries based on the 1985 NNHS with modifications.

Continuance: Continuance rates for nursing home care were based on a study published by the Society of Actuaries based on the 1985 NNHS with modifications.

Utilization: Home care prevalence rates were based on 1982-1984 National Long Term Care Surveys with modifications. Note that the actual utilization assumption at original pricing is not

Last Filing Assumptions

Maximum valuation interest rate for contract reserves, which average to 4.5%

88% of Annuity 2000 Basic table
With Mortality Selection Factors of:

Duration	Mortality Selection
1	25%
2	50%
3	55%
4	65%
5	70%
6	75%
7	80%
8	85%
9	90%
10	95%
11+	100%

Duration	Lapse Rate
1	5.00%
2	4.50%
3	4.00%
4	3.50%
5	2.50%
6	2.00%
7	1.80%
8	1.50%
9	1.30%
10	1.10%
11+	1.10%

Current IB block experience with morbidity U/W Selection Factors of:

Duration	U/W Selection
1	64%
2	77%
3	100%
4+	100%

Sample Ultimate Smoothed Incidence Rates (before gross-up to zero-day elimination)

Attained Age	Male		Female	
	Facility Care	Home Care	Facility Care	Home Care
81	1.12%	1.16%	1.61%	1.23%
82	1.37%	1.55%	1.86%	1.43%
83	1.66%	1.93%	2.09%	1.68%
84	1.96%	2.18%	2.35%	1.93%
85	2.27%	2.43%	2.57%	2.21%

In 2016, termination curves were constructed separately for deaths and recoveries, gender and care path. Coefficients to an exponential-shaped curve were based on experience adjusted to minimize differences between actual and expected terminations in total as well as at periodic duration points along the curves. Death and recovery termination rates were recombined into a single termination table for modelling and valuation uses.

Home Care	Facility Care
61%	79%

Current Best Estimate Assumptions

Maximum valuation interest rate for contract reserves, which average to 4.5%

88% of Annuity 2000 Basic table
With Mortality Selection Factors of:

Duration	Mortality Selection
1	25%
2	50%
3	55%
4	65%
5	70%
6	75%
7	80%
8	85%
9	90%
10	95%
11+	100%

Duration	Lapse Rate
1	5.00%
2	4.50%
3	4.00%
4	3.50%
5	2.50%
6	2.00%
7	1.80%
8	1.50%
9	1.30%
10	1.10%
11+	0.90%

Current IB block experience with morbidity U/W Selection Factors of:

Duration	U/W Selection
1	64%
2	77%
3	100%
4+	100%

Sample Ultimate Smoothed Incidence Rates (before gross-up to zero-day elimination)

Attained Age	Male		Female	
	Facility Care	Home Care	Facility Care	Home Care
81	1.19%	1.06%	1.65%	1.11%
82	1.40%	1.23%	1.99%	1.29%
83	1.64%	1.41%	2.36%	1.48%
84	1.90%	1.60%	2.78%	1.67%
85	2.18%	1.81%	3.24%	1.87%

Change
In 2018, incidence curves were reshaped to better reflect the emerged experience over the years.

In 2016, termination curves were constructed separately for deaths and recoveries, gender and care path. Coefficients to an exponential-shaped curve were based on experience adjusted to minimize differences between actual and expected terminations in total as well as at periodic duration points along the curves. Death and recovery termination rates were recombined into a single termination table for modelling and valuation uses. Minor adjustments made to Male Facility and Male Home Care.

Home Care	Facility Care
61%	79%

Attachment 2
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Actual to Expected Ratios
Policy Forms: 1LTC97 and 2LTC97

	Actual / Projected Experience			Expected Pricing Experience			
	Actual Experience through 12/31/2017 Projections based on Current Assumptions			Reproduced based on Original Pricing Assumptions since inception			
	A	B	C = B / A	D	E	F = E / D	G = C / F
Duration	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Actual to Expected Ratio
1	30,912,577	648,757	2.1%	30,912,577	2,165,676	7.0%	0.30
2	50,291,224	4,692,092	9.3%	50,291,224	4,890,274	9.7%	0.96
3	45,880,805	5,541,741	12.1%	45,401,698	5,963,897	13.1%	0.92
4	43,460,555	8,735,084	20.1%	41,225,656	7,426,668	18.0%	1.12
5	41,800,890	7,146,770	17.1%	37,567,676	8,831,485	23.5%	0.73
6	40,558,382	11,672,158	28.8%	34,290,978	10,324,681	30.1%	0.96
7	41,374,389	13,467,795	32.6%	31,387,213	11,075,316	35.3%	0.92
8	40,352,502	19,832,018	49.1%	28,787,809	11,850,885	41.2%	1.19
9	39,567,726	19,962,546	50.5%	26,445,719	13,102,596	49.5%	1.02
10	39,039,710	14,294,176	36.6%	24,301,517	14,044,540	57.8%	0.63
11	38,625,532	21,929,356	56.8%	22,340,915	14,547,017	65.1%	0.87
12	38,011,316	22,082,151	58.1%	20,485,208	15,078,002	73.6%	0.79
13	37,417,038	28,361,808	75.8%	18,737,965	15,589,087	83.2%	0.91
14	37,097,776	32,815,960	88.5%	17,095,845	16,392,420	95.9%	0.92
15	37,168,566	32,546,644	87.6%	15,556,004	16,859,315	108.4%	0.81
16	37,949,648	37,590,337	99.1%	14,116,400	17,392,718	123.2%	0.80
17	40,564,371	32,337,489	79.7%	12,774,256	17,740,809	138.9%	0.57
18	41,833,119	35,332,787	84.5%	11,526,858	18,023,326	156.4%	0.54
19	41,814,118	38,562,302	92.2%	10,369,987	18,175,320	175.3%	0.53
20	40,078,303	39,765,411	99.2%	9,299,898	18,284,576	196.6%	0.50
21	38,110,052	43,746,705	114.8%	8,313,927	19,475,380	234.3%	0.49
22	35,708,595	47,878,823	134.1%	7,408,317	20,190,181	272.5%	0.49
23	33,336,216	52,140,042	156.4%	6,579,423	20,903,097	317.7%	0.49
24	31,003,184	56,497,442	182.2%	5,822,307	21,354,435	366.8%	0.50
25	28,717,998	60,869,737	212.0%	5,132,735	21,962,698	427.9%	0.50
26	26,490,076	65,224,419	246.2%	4,507,755	22,574,402	500.8%	0.49
27	24,328,006	69,426,165	285.4%	3,943,531	22,892,822	580.5%	0.49
28	22,240,331	73,383,116	330.0%	3,436,359	23,161,634	674.0%	0.49
29	20,235,771	77,045,616	380.7%	2,981,535	23,209,076	778.4%	0.49
30	18,321,448	80,256,298	438.0%	2,575,105	23,223,874	901.9%	0.49
31	16,504,340	83,001,858	502.9%	2,214,266	22,707,883	1025.5%	0.49
32	14,789,902	85,221,773	576.2%	1,895,426	22,379,884	1180.7%	0.49
33	13,181,390	86,779,856	658.4%	1,615,204	21,879,109	1354.6%	0.49
34	11,681,488	87,576,258	749.7%	1,369,495	20,945,854	1529.5%	0.49
35	10,291,955	87,668,615	851.8%	1,154,565	19,955,656	1728.4%	0.49
36	9,012,932	87,019,742	965.5%	967,794	18,789,421	1941.5%	0.50
37	7,843,977	85,634,967	1091.7%	806,441	17,541,758	2175.2%	0.50
38	6,782,949	83,485,939	1230.8%	667,850	16,051,812	2403.5%	0.51
39	5,827,005	80,618,282	1383.5%	549,484	14,519,233	2642.3%	0.52
40	4,972,328	77,155,778	1551.7%	449,361	13,339,726	2968.6%	0.52
41	4,214,058	73,097,536	1734.6%	364,852	11,615,662	3183.7%	0.54
42	3,546,913	68,654,074	1935.6%	293,760	10,545,582	3589.9%	0.54
43	2,964,341	63,836,015	2153.5%	234,850	9,484,374	4038.5%	0.53
44	2,459,705	58,852,598	2392.7%	186,508	8,455,892	4533.8%	0.53
45	2,025,934	53,723,211	2651.8%	147,166	7,454,206	5065.2%	0.52
46	1,656,554	48,620,709	2935.1%	115,399	6,334,339	5489.1%	0.53
47	1,344,582	43,624,454	3244.5%	89,970	5,460,301	6069.0%	0.53
48	1,083,113	38,776,415	3580.1%	69,782	4,615,698	6614.5%	0.54
49	865,817	34,112,655	3939.9%	53,871	3,864,860	7174.2%	0.55
50	686,659	29,716,777	4327.7%	41,448	3,295,356	7950.6%	0.54
51	540,143	25,619,910	4743.2%	31,737	2,623,001	8264.9%	0.57
52	421,401	21,845,163	5183.9%	24,301	2,087,828	8591.7%	0.60
53	326,029	18,429,234	5652.6%	18,607	1,661,846	8931.4%	0.63
54	250,017	15,364,688	6145.5%	14,247	1,322,778	9284.5%	0.66
55	190,032	12,661,734	6663.0%	10,909	1,052,891	9651.6%	0.69
56	143,196	10,328,350	7212.7%	8,353	838,068	10033.2%	0.72
57	107,002	8,339,103	7793.4%	6,396	667,076	10429.8%	0.75
58	79,305	6,662,410	8401.0%	4,897	530,972	10842.2%	0.77
59	58,323	5,275,909	9046.0%	3,750	422,637	11270.9%	0.80
60	42,537	4,133,398	9717.2%	2,871	336,406	11716.5%	0.83

Lifetime	1,206,184,157	2,539,623,156	210.6%	567,029,956	747,486,321	131.8%	1.60
Lifetime*	645,249,394	702,100,935	108.8%	344,642,952	210,221,874	61.0%	1.78

Note:

- Figures in column A are normalized to reflect the prior rate action authorized by Pennsylvannia rather than the prior rate action approved by other states.
- Figures in column D do not reflect any rate action.
* Columns A and B are discounted back to the inception date at an interest rate of 4.5%, which is the weighted average maximum valuation interest rate for contract reserves. Columns D and E are discounted back to the inception date at the original pricing interest rate of 6%.

Attachment 3
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Actual to Expected Ratios
Policy Forms: 1LTC97 and 2LTC97

		Actual / Projected Experience			Reproduced Expected Pricing Experience				Accumulative Loss Ratio as of 12/31/2017		
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual/Projected at 4.5% (on C)	Expected at 6% (on F)	Actual to Expected Ratio
Historical Experience	1998	168,478	0	0.0%	168,478	11,803	7.0%	0.00	0.0%	7.0%	0.00
	1999	2,560,434	6,342	0.2%	1,864,222	140,408	7.5%	0.03	0.2%	7.5%	0.03
	2000	11,396,617	799,919	7.0%	8,310,368	682,062	8.2%	0.86	5.7%	8.1%	0.70
	2001	26,357,812	1,887,246	7.2%	20,325,804	1,854,713	9.1%	0.78	6.6%	8.7%	0.76
	2002	40,902,404	5,830,315	14.3%	33,663,454	3,501,846	10.4%	1.37	10.3%	9.6%	1.08
	2003	45,926,027	7,827,660	17.0%	42,687,110	5,305,588	12.4%	1.37	12.6%	10.6%	1.19
	2004	43,347,561	4,800,886	11.1%	41,235,491	6,640,576	16.1%	0.69	12.3%	12.0%	1.02
	2005	41,853,950	7,934,859	19.0%	37,734,980	7,890,305	20.9%	0.91	13.5%	13.6%	0.99
	2006	40,589,954	12,535,485	30.9%	34,628,103	9,032,499	26.1%	1.18	16.0%	15.3%	1.04
	2007	39,488,020	17,009,497	43.1%	31,847,041	10,049,491	31.6%	1.37	19.1%	17.0%	1.12
	2008	38,480,022	21,687,525	56.4%	29,348,478	10,954,686	37.3%	1.51	22.8%	18.7%	1.22
	2009	37,377,183	16,353,713	43.8%	27,084,526	11,860,038	43.8%	1.00	24.6%	20.4%	1.20
	2010	39,075,419	17,368,919	44.4%	25,011,561	12,732,312	50.9%	0.87	26.1%	22.1%	1.18
	2011	38,837,031	18,713,068	48.2%	23,089,048	13,441,504	58.2%	0.83	27.6%	23.8%	1.16
	2012	37,402,037	27,098,640	72.5%	21,286,757	14,039,783	66.0%	1.10	30.3%	25.4%	1.19
	2013	36,658,829	22,324,766	60.9%	19,577,788	14,657,341	74.9%	0.81	31.9%	27.0%	1.18
	2014	39,488,267	30,950,979	78.4%	17,960,789	15,287,626	85.1%	0.92	34.3%	28.6%	1.20
	2015	38,177,054	28,515,507	74.7%	16,433,133	15,911,251	96.8%	0.77	36.2%	30.2%	1.20
	2016	36,963,548	36,868,889	99.7%	14,994,721	16,431,501	109.6%	0.91	38.7%	31.7%	1.22
	2017	39,754,006	44,199,470	111.2%	13,644,233	16,877,294	123.7%	0.90	41.6%	33.3%	1.25
Projected Experience	2018	38,752,541	32,689,829	84.4%	12,379,819	17,237,744	139.2%	0.61	43.2%	34.7%	1.24
	2019	40,422,077	36,099,262	89.3%	11,199,279	17,612,464	157.3%	0.57	44.8%	36.2%	1.24
	2020	41,126,053	39,705,705	96.5%	10,100,184	18,140,618	179.6%	0.54	46.5%	37.6%	1.24
	2021	38,670,142	43,507,228	112.5%	9,080,153	18,852,914	207.6%	0.54	48.4%	39.0%	1.24
	2022	36,237,159	47,468,846	131.0%	8,136,692	19,732,611	242.5%	0.54	50.4%	40.4%	1.25
	2023	33,835,202	51,585,806	152.5%	7,266,740	20,497,970	282.1%	0.54	52.6%	41.8%	1.26
	2024	31,474,858	55,767,933	177.2%	6,466,997	21,197,610	327.8%	0.54	55.0%	43.2%	1.27
	2025	29,166,908	60,003,973	205.7%	5,734,130	21,844,816	381.0%	0.54	57.5%	44.6%	1.29
	2026	26,917,826	64,178,965	238.4%	5,065,065	22,454,701	443.3%	0.54	60.1%	45.9%	1.31
	2027	24,736,388	68,223,117	275.8%	4,456,790	22,961,925	515.2%	0.54	62.9%	47.2%	1.33
	2028	22,631,738	72,072,524	318.5%	3,905,873	23,307,088	596.7%	0.53	65.6%	48.5%	1.35
	2029	20,611,066	75,628,489	366.9%	3,408,755	23,500,595	689.4%	0.53	68.5%	49.7%	1.38
	2030	18,681,958	78,774,161	421.7%	2,961,936	23,501,333	793.4%	0.53	71.3%	50.9%	1.40
	2031	16,850,476	81,472,053	483.5%	2,562,214	23,339,837	910.9%	0.53	74.2%	52.0%	1.43
	2032	15,122,007	83,664,011	553.3%	2,206,484	22,981,598	1041.5%	0.53	77.0%	53.0%	1.45
	2033	13,501,045	85,274,647	631.6%	1,891,304	22,477,824	1188.5%	0.53	79.8%	53.9%	1.48
	2034	11,986,426	86,246,573	719.5%	1,613,135	21,760,373	1348.9%	0.53	82.5%	54.8%	1.51
	2035	10,580,711	86,423,486	816.8%	1,368,538	20,813,470	1520.9%	0.54	85.2%	55.6%	1.53
	2036	9,285,761	85,869,881	924.7%	1,154,438	19,710,429	1707.4%	0.54	87.7%	56.3%	1.56
	2037	8,100,900	84,687,628	1045.4%	968,121	18,448,940	1905.6%	0.55	90.1%	56.9%	1.58
	2038	7,022,841	82,786,637	1178.8%	806,963	17,075,237	2116.0%	0.56	92.3%	57.4%	1.61
	2039	6,049,439	80,116,139	1324.4%	668,436	15,633,113	2338.8%	0.57	94.4%	57.9%	1.63
	2040	5,177,292	76,834,064	1484.1%	550,079	14,183,069	2578.4%	0.58	96.3%	58.3%	1.65
	2041	4,401,239	72,975,218	1658.1%	449,580	12,823,864	2852.4%	0.58	98.1%	58.6%	1.67
	2042	3,716,967	68,735,275	1849.2%	364,766	11,509,944	3155.4%	0.59	99.7%	58.9%	1.69
	2043	3,117,622	64,155,528	2057.8%	293,772	10,374,739	3531.6%	0.58	101.1%	59.2%	1.71
	2044	2,596,758	59,343,908	2285.3%	234,979	9,284,297	3951.1%	0.58	102.4%	59.4%	1.72
	2045	2,147,325	54,402,786	2533.5%	186,743	8,196,614	4389.3%	0.58	103.5%	59.6%	1.74
	2046	1,763,131	49,448,952	2804.6%	147,497	7,137,990	4839.4%	0.58	104.5%	59.7%	1.75
	2047	1,437,492	44,539,610	3098.4%	115,826	6,130,426	5292.8%	0.59	105.4%	59.8%	1.76
	2048	1,163,570	39,750,301	3416.2%	90,476	5,239,249	5790.7%	0.59	106.1%	59.9%	1.77
	2049	934,845	35,134,362	3758.3%	70,343	4,436,837	6307.5%	0.60	106.7%	60.0%	1.78
	2050	745,346	30,763,217	4127.4%	54,466	3,709,302	6810.3%	0.61	107.2%	60.1%	1.79
	2051	589,644	26,676,582	4524.2%	42,040	3,058,082	7274.1%	0.62	107.6%	60.1%	1.79
	2052	462,703	22,886,466	4946.3%	32,379	2,462,960	7606.7%	0.65	108.0%	60.1%	1.80
	2053	360,214	19,434,166	5395.2%	24,925	1,970,959	7907.5%	0.68	108.3%	60.2%	1.80
	2054	278,065	16,309,196	5865.2%	19,187	1,577,239	8220.3%	0.71	108.5%	60.2%	1.80
	2055	212,880	13,545,564	6363.0%	14,770	1,262,167	8545.5%	0.74	108.7%	60.2%	1.81
	2056	161,507	11,113,819	6881.3%	11,370	1,010,025	8883.6%	0.77	108.8%	60.2%	1.81
	2057	121,554	9,043,427	7439.8%	8,752	808,259	9235.2%	0.81	108.9%	60.2%	1.81
	2058	90,807	7,292,489	8030.8%	6,737	646,787	9600.6%	0.84	109.0%	60.2%	1.81
	2059	67,342	5,816,424	8637.2%	5,186	517,577	9980.6%	0.87	109.1%	60.2%	1.81
	2060	49,530	4,592,088	9271.2%	3,992	414,178	10375.8%	0.89	109.2%	60.2%	1.81
	2061	36,099	3,588,229	9940.1%	3,073	331,422	10786.1%	0.92	109.2%	60.2%	1.81
	2062	26,086	2,767,906	10610.8%	2,365	265,203	11212.8%	0.95	109.2%	60.2%	1.81
	2063	18,666	2,113,797	11324.4%	1,821	212,209	11656.1%	0.97	109.2%	60.2%	1.81
	2064	13,218	1,586,671	12003.6%	1,401	169,805	12117.0%	0.99	109.3%	60.2%	1.81
	2065	9,262	1,174,372	12679.2%	1,079	135,874	12596.0%	1.01	109.3%	60.2%	1.81
	2066	6,418	852,329	13279.6%	830	108,723	13094.1%	1.01	109.3%	60.2%	1.81
	2067	4,392	605,151	13779.0%	639	86,997	13611.7%	1.01	109.3%	60.2%	1.81
	2068	2,964	422,569	14257.7%	492	69,613	14149.9%	1.01	109.3%	60.2%	1.81
	2069	1,965	286,464	14579.3%	379	55,703	14709.3%	0.99	109.3%	60.2%	1.81
	2070	1,286	193,716	15063.9%	291	44,572	15290.9%	0.99	109.3%	60.2%	1.81
	Past	674,804,655	322,713,683	47.8%	460,896,085	187,302,627	40.6%	1.18	41.6%	33.3%	1.25
	Future	531,479,708	2,228,631,539	419.3%	106,142,281	561,317,893	528.8%	0.79	291.9%	368.4%	0.79
	Lifetime	1,206,284,363	2,551,345,223	211.5%	567,038,365	748,620,521	132.0%	1.60	109.3%	60.0%	1.82

Note:
- Figures in column A are normalized to reflect the prior rate action authorized by Pennsylvannia rather than the prior rate action approved by other states.
- Figures in column D do not reflect any rate action.

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Lapse/Mortality
Individual Business

Lapse			
Policy Duration	**Actual**	**Expected ***	**A/E%**
1	10,950	12,042	90.93%
2	13,842	10,123	136.73%
3	9,571	8,558	111.83%
4	6,947	7,167	96.92%
5	5,555	4,621	120.22%
6	3,723	3,359	110.82%
7	2,835	2,838	99.88%
8	2,094	2,165	96.73%
9	1,647	1,644	100.18%
10+	3,441	4,031	85.35%

Mortality			
Policy Duration	**Actual**	**Expected ***	**A/E%**
1	536	541	99.05%
2	924	1,129	81.85%
3	1,110	1,318	84.25%
4	1,316	1,663	79.11%
5	1,532	1,922	79.72%
6	1,703	2,213	76.97%
7	1,903	2,520	75.52%
8	2,125	2,801	75.86%
9	2,218	3,068	72.30%
10	2,416	3,259	74.13%
11	2,462	3,388	72.67%
12	2,476	3,260	75.95%
13	2,305	2,836	81.28%
14+	6,736	7,196	93.61%

* The expecteds are based on current best estimate assumptions.

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Incidence
Individual Business

Attained Age	Female						Male					
	Facility Care			Home Care			Facility Care			Home Care		
	Actual Claims[1]	Expected Claims[2]	A/E%	Actual Claims[1]	Expected Claims[2]	A/E%	Actual Claims[1]	Expected Claims[2]	A/E%	Actual Claims[1]	Expected Claims[2]	A/E%
under 50	0	11	0%	7	13	56%	5	6	90%	6	8	72%
50 to 54	5	20	25%	15	27	56%	2	10	20%	14	17	84%
55 to 59	21	53	40%	71	75	94%	17	26	66%	46	48	96%
60 to 64	73	101	73%	148	157	94%	36	52	70%	97	108	89%
65 to 69	152	140	109%	220	213	104%	101	87	116%	173	163	106%
70 to 74	308	263	117%	261	251	104%	173	171	101%	234	218	107%
75 to 79	433	418	104%	320	328	97%	244	231	106%	225	239	94%
80 to 84	476	500	95%	299	315	95%	192	202	95%	173	175	99%
85 to 89	354	363	97%	183	181	101%	106	103	103%	81	79	102%
over 89	125	124	101%	65	48	135%	36	25	145%	21	17	121%
Total	**1,947**	**1,991**	**98%**	**1,589**	**1,609**	**99%**	**912**	**912**	**100%**	**1,070**	**1,072**	**100%**

[1] Based on actual experience through 6/30/2017 including adjustments for incurred but not reported claims.
[2] The expected claims are based on current best estimate assumptions.

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Claim Termination
All Business (exclude AARP-Pru)

Claim Duration (Months)	Actual Deaths	Expected Deaths[1]	Actual Recoveries	Expected Recoveries[1]	Deaths A/E%	Recoveries A/E%	Total A/E%
1	881	542	64	85	163%	76%	151%
2	766	1,329	163	260	58%	63%	58%
3	822	1,155	251	247	71%	102%	77%
4	928	1,272	324	281	73%	115%	81%
5	926	1,047	288	230	88%	125%	95%
6	806	916	212	199	88%	106%	91%
7	703	760	193	164	93%	118%	97%
8	631	654	143	136	96%	105%	98%
9	613	575	123	114	107%	108%	107%
10	541	519	120	97	104%	124%	107%
11	491	478	91	84	103%	108%	104%
12	536	449	87	74	119%	118%	119%
13	442	423	78	66	104%	118%	106%
14+	13,138	11,830	1,272	1,427	111%	89%	109%
Total	**22,224**	**21,949**	**3,409**	**3,461**	**101%**	**98%**	**101%**

[1] The expected deaths and recoveries are based on current best estimate assumptions.

Attachment 5
Metropolitan Life Insurance Company
Nationwide Earned Premium and Paid Claims Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Policy Forms: 1LTC97 and 2LTC97

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest			Premium		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1998	168,478	-	0.0%	382	397,476	-	0.0%							4.50%	2.3592
	1999	2,560,434	6,342	0.2%	2,956	5,780,495	14,317	0.2%							4.50%	2.2576
	2000	11,396,617	679,135	6.0%	9,132	24,621,304	1,467,206	6.0%							4.50%	2.1604
	2001	26,357,812	1,887,246	7.2%	16,499	54,491,424	3,901,641	7.2%							4.50%	2.0674
	2002	40,902,404	5,514,902	13.5%	23,624	80,919,154	10,910,391	13.5%							4.50%	1.9783
	2003	45,926,027	7,337,077	16.0%	23,333	86,945,096	13,890,225	16.0%							4.50%	1.8932
	2004	43,347,561	4,676,082	10.8%	22,403	78,529,817	8,471,338	10.8%							4.50%	1.8116
	2005	41,853,950	7,813,854	18.7%	21,705	72,558,799	13,546,246	18.7%							4.50%	1.7336
	2006	40,589,954	11,703,608	28.8%	21,156	67,337,331	19,415,882	28.8%							4.50%	1.6590
	2007	39,488,020	14,922,564	37.8%	20,727	62,688,288	23,689,969	37.8%							4.50%	1.5875
	2008	38,480,022	19,298,436	50.2%	20,268	58,457,478	29,317,496	50.2%							4.50%	1.5192
	2009	37,377,183	14,922,904	39.9%	19,771	54,336,923	21,694,108	39.9%							4.50%	1.4537
	2010	39,075,419	15,787,918	40.4%	19,205	54,359,547	21,963,272	40.4%							4.50%	1.3911
	2011	38,837,031	16,475,380	42.4%	18,705	51,701,353	21,932,661	42.4%							4.50%	1.3312
	2012	37,402,037	22,307,237	59.6%	18,059	47,646,923	28,417,468	59.6%							4.50%	1.2739
	2013	36,658,829	16,271,268	44.4%	17,587	44,689,129	19,835,571	44.4%							4.50%	1.2191
	2014	39,488,267	18,371,940	46.5%	17,174	46,065,426	21,431,967	46.5%							4.50%	1.1666
	2015	38,177,054	12,836,254	33.6%	16,675	42,618,007	14,329,433	33.6%							4.50%	1.1163
	2016	36,963,548	8,222,158	22.2%	16,123	39,486,449	8,783,352	22.2%							4.50%	1.0683
	2017	39,754,006	1,908,564	4.8%	15,643	40,638,629	1,951,034	4.8%							4.50%	1.0223
Projected Future Experience	2018	38,752,541	3,314,890	8.6%	15,052	37,908,975	3,242,732	8.6%	1.6399	N/A	0.0378	N/A	0.962	0.964	4.50%	0.9782
	2019	40,422,077	11,726,246	29.0%	14,448	37,839,396	10,977,023	29.0%	1.8076	N/A	0.0401	N/A	0.960	0.946	4.50%	0.9361
	2020	41,126,053	19,898,614	48.4%	13,833	36,840,567	17,825,105	48.4%	1.9495	N/A	0.0425	N/A	0.957	0.943	4.50%	0.8958
	2021	38,670,142	27,451,473	71.0%	13,209	33,148,871	23,531,989	71.0%	1.9495	N/A	0.0451	N/A	0.955	0.940	4.50%	0.8572
	2022	36,237,159	34,262,178	94.5%	12,578	29,725,614	28,105,522	94.5%	1.9495	N/A	0.0478	N/A	0.952	0.937	4.50%	0.8203
	2023	33,835,202	40,272,609	119.0%	11,942	26,560,068	31,613,325	119.0%	1.9495	N/A	0.0506	N/A	0.949	0.934	4.50%	0.7850
	2024	31,474,858	45,869,179	145.7%	11,302	23,643,289	34,456,018	145.7%	1.9495	N/A	0.0536	N/A	0.946	0.930	4.50%	0.7512
	2025	29,166,908	51,131,559	175.3%	10,662	20,966,127	36,755,036	175.3%	1.9495	N/A	0.0566	N/A	0.943	0.927	4.50%	0.7188
	2026	26,917,826	56,232,661	208.9%	10,024	18,516,185	38,681,220	208.9%	1.9495	N/A	0.0598	N/A	0.940	0.923	4.50%	0.6879
	2027	24,736,388	61,247,086	247.6%	9,391	16,282,891	40,316,300	247.6%	1.9495	N/A	0.0632	N/A	0.937	0.919	4.50%	0.6583
	2028	22,631,738	66,164,722	292.4%	8,765	14,255,973	41,677,863	292.4%	1.9495	N/A	0.0666	N/A	0.933	0.915	4.50%	0.6299
	2029	20,611,066	70,938,910	344.2%	8,149	12,424,048	42,760,933	344.2%	1.9495	N/A	0.0702	N/A	0.930	0.911	4.50%	0.6028
	2030	18,681,958	75,509,719	404.2%	7,547	10,776,277	43,556,124	404.2%	1.9495	N/A	0.0740	N/A	0.926	0.906	4.50%	0.5768
	2031	16,850,476	79,826,316	473.7%	6,960	9,301,270	44,063,214	473.7%	1.9495	N/A	0.0778	N/A	0.922	0.902	4.50%	0.5520
	2032	15,122,007	83,817,748	554.3%	6,390	7,987,727	44,274,103	554.3%	1.9495	N/A	0.0818	N/A	0.918	0.897	4.50%	0.5282
	2033	13,501,045	87,417,147	647.5%	5,841	6,824,406	44,186,960	647.5%	1.9495	N/A	0.0859	N/A	0.914	0.893	4.50%	0.5055
	2034	11,986,426	90,548,089	755.4%	5,315	5,797,902	43,798,627	755.4%	1.9495	N/A	0.0901	N/A	0.910	0.888	4.50%	0.4837
	2035	10,580,711	93,118,616	880.1%	4,812	4,897,560	43,102,398	880.1%	1.9495	N/A	0.0946	N/A	0.905	0.883	4.50%	0.4629
	2036	9,285,761	95,057,707	1023.7%	4,336	4,113,070	42,105,222	1023.7%	1.9495	N/A	0.0991	N/A	0.901	0.878	4.50%	0.4429
	2037	8,100,900	96,307,695	1188.9%	3,886	3,433,726	40,821,910	1188.9%	1.9495	N/A	0.1037	N/A	0.896	0.872	4.50%	0.4239
	2038	7,022,841	96,848,385	1379.0%	3,465	2,848,583	39,283,342	1379.0%	1.9495	N/A	0.1084	N/A	0.892	0.867	4.50%	0.4056
	2039	6,049,439	96,628,792	1597.3%	3,072	2,348,091	37,506,480	1597.3%	1.9495	N/A	0.1134	N/A	0.887	0.861	4.50%	0.3882
	2040	5,177,292	95,615,163	1846.8%	2,708	1,923,030	35,514,870	1846.8%	1.9495	N/A	0.1184	N/A	0.882	0.856	4.50%	0.3714
	2041	4,401,239	93,819,064	2131.7%	2,374	1,564,380	33,347,115	2131.7%	1.9495	N/A	0.1235	N/A	0.876	0.850	4.50%	0.3554
	2042	3,716,967	91,278,808	2455.7%	2,068	1,264,269	31,047,086	2455.7%	1.9495	N/A	0.1286	N/A	0.871	0.845	4.50%	0.3401
	2043	3,117,622	88,052,237	2824.3%	1,792	1,014,747	28,659,921	2824.3%	1.9495	N/A	0.1337	N/A	0.866	0.839	4.50%	0.3255
	2044	2,596,758	84,219,378	3243.3%	1,542	808,816	26,231,935	3243.3%	1.9495	N/A	0.1393	N/A	0.861	0.833	4.50%	0.3115
	2045	2,147,325	79,839,585	3718.1%	1,319	640,029	23,796,894	3718.1%	1.9495	N/A	0.1447	N/A	0.855	0.827	4.50%	0.2981
	2046	1,763,131	75,032,344	4255.6%	1,121	502,887	21,401,008	4255.6%	1.9495	N/A	0.1502	N/A	0.850	0.821	4.50%	0.2852
	2047	1,437,492	69,899,090	4862.6%	946	392,351	19,078,356	4862.6%	1.9495	N/A	0.1558	N/A	0.844	0.815	4.50%	0.2729
	2048	1,163,570	64,529,500	5545.8%	794	303,910	16,854,328	5545.8%	1.9495	N/A	0.1614	N/A	0.839	0.809	4.50%	0.2612
	2049	934,845	59,035,534	6315.0%	661	233,656	14,755,378	6315.0%	1.9495	N/A	0.1672	N/A	0.833	0.803	4.50%	0.2499
	2050	745,346	53,550,226	7184.6%	547	178,270	12,808,016	7184.6%	1.9495	N/A	0.1731	N/A	0.827	0.797	4.50%	0.2392
	2051	589,644	48,126,258	8161.9%	449	134,957	11,015,047	8161.9%	1.9495	N/A	0.1793	N/A	0.821	0.791	4.50%	0.2289
	2052	462,703	42,820,361	9254.4%	365	101,342	9,378,606	9254.4%	1.9495	N/A	0.1856	N/A	0.814	0.785	4.50%	0.2190
	2053	360,214	37,712,381	10469.4%	295	75,497	7,904,159	10469.4%	1.9495	N/A	0.1918	N/A	0.808	0.778	4.50%	0.2096
	2054	278,065	32,884,826	11826.3%	237	55,770	6,595,549	11826.3%	1.9495	N/A	0.1987	N/A	0.801	0.772	4.50%	0.2006
	2055	212,880	28,428,938	13354.4%	188	40,858	5,456,319	13354.4%	1.9495	N/A	0.2044	N/A	0.796	0.766	4.50%	0.1919
	2056	161,507	24,318,067	15056.9%	148	29,663	4,466,341	15056.9%	1.9495	N/A	0.2113	N/A	0.789	0.759	4.50%	0.1837
	2057	121,554	20,509,867	16873.0%	116	21,364	3,604,702	16873.0%	1.9495	N/A	0.2211	N/A	0.779	0.753	4.50%	0.1758
	2058	90,807	17,079,784	18809.0%	89	15,272	2,872,583	18809.0%	1.9495	N/A	0.2278	N/A	0.772	0.747	4.50%	0.1682
	2059	67,342	14,105,369	20946.0%	69	10,838	2,270,170	20946.0%	1.9495	N/A	0.2317	N/A	0.768	0.742	4.50%	0.1609
	2060	49,530	11,536,798	23292.3%	52	7,628	1,776,818	23292.3%	1.9495	N/A	0.2391	N/A	0.761	0.736	4.50%	0.1540
	2061	36,099	9,352,650	25908.6%	39	5,320	1,378,402	25908.6%	1.9495	N/A	0.2456	N/A	0.754	0.729	4.50%	0.1474
	2062	26,086	7,483,220	28687.1%	29	3,679	1,055,392	28687.1%	1.9495	N/A	0.2527	N/A	0.747	0.723	4.50%	0.1410
	2063	18,666	5,923,680	31735.5%	22	2,519	799,467	31735.5%	1.9495	N/A	0.2630	N/A	0.737	0.716	4.50%	0.1350
	2064	13,218	4,640,551	35107.0%	16	1,707	599,325	35107.0%	1.9495	N/A	0.2633	N/A	0.737	0.708	4.50%	0.1291
	2065	9,262	3,591,274	38773.5%	12	1,145	443,838	38773.5%	1.9495	N/A	0.2804	N/A	0.720	0.701	4.50%	0.1236
	2066	6,418	2,740,984	42705.5%	8	759	324,165	42705.5%	1.9495	N/A	0.2783	N/A	0.722	0.693	4.50%	0.1183
	2067	4,392	2,063,879	46993.7%	6	497	233,576	46993.7%	1.9495	N/A	0.3000	N/A	0.700	0.684	4.50%	0.1132
	2068	2,964	1,528,586	51575.2%	4	321	165,545	51575.2%	1.9495	N/A	0.2892	N/A	0.711	0.675	4.50%	0.1083
	2069	1,965	1,111,641	56576.1%	3	204	115,206	56576.1%	1.9495	N/A	0.3220	N/A	0.678	0.663	4.50%	0.1036
	2070	1,286	785,444	61078.3%	2	128	77,895	61078.3%	1.9495	N/A	0.3464	N/A	0.654	0.654	4.50%	0.0992
	2071	835	533,805	63909.9%	1	79	50,660	63909.9%	1.9495	N/A	0.3825	N/A	0.617	0.650	4.50%	0.0949
	2072	537	362,136	67498.4%	1	49	32,888	67498.4%	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.0908
	2073	344	236,304	68712.1%	0	30	20,536	68712.1%	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.0869
	2074	221	155,795	70542.1%	0	18	12,956	70542.1%	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.0832
	2075	143	95,955	67223.8%	0	11	7,636	67223.8%	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.0796
	2076	88	66,286	75126.8%	0	7	5,048	75126.8%	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.0762
	2077	54	45,777	85388.4%	0	4	3,336	85388.4%	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.0729
	2078-2098	63	65,455	104543.6%	0	4	4,565	104543.6%	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.0697
	Past	674,804,655	200,942,869	29.8%	341,127	1,014,269,047	284,963,578	28.1%								
	Future	531,481,992	2,556,767,343	481.1%	209,003	375,776,633	1,096,807,086	291.9%								
	Lifetime	1,206,286,647	2,757,710,212	228.6%	550,130	1,390,045,680	1,381,770,664	99.4%								

Note:
- The premiums shown in this exhibit are normalized to reflect prior rate inreases authorized by Pennsylvannia rather than that authorized by other states.
- There were four prior authorized increases resulting in a cumulative 102% rate increase.
- The projections are based on the assumptions derived using experience data through 6/30/2017.

Attachment 5
Metropolitan Life Insurance Company
Nationwide Earned Premium and Paid Claims Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 10.39% Future Increase
Policy Forms: 1LTC97 and 2LTC97

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		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest			Premium		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1998	168,478	-	0.0%	382	397,476	-	0.0%							4.50%	2.3592
	1999	2,560,434	6,342	0.2%	2,956	5,780,495	14,317	0.2%							4.50%	2.2576
	2000	11,396,617	679,135	6.0%	9,132	24,621,304	1,467,206	6.0%							4.50%	2.1604
	2001	26,357,812	1,887,246	7.2%	16,499	54,491,424	3,901,641	7.2%							4.50%	2.0674
	2002	40,902,404	5,514,902	13.5%	23,624	80,919,154	10,910,391	13.5%							4.50%	1.9783
	2003	45,926,027	7,337,077	16.0%	23,333	86,945,096	13,890,225	16.0%							4.50%	1.8932
	2004	43,347,561	4,676,082	10.8%	22,403	78,529,817	8,471,338	10.8%							4.50%	1.8116
	2005	41,853,950	7,813,854	18.7%	21,705	72,558,799	13,546,246	18.7%							4.50%	1.7336
	2006	40,589,954	11,703,608	28.8%	21,156	67,337,331	19,415,882	28.8%							4.50%	1.6590
	2007	39,488,020	14,922,564	37.8%	20,727	62,688,288	23,689,969	37.8%							4.50%	1.5875
	2008	38,480,022	19,298,436	50.2%	20,268	58,457,478	29,317,496	50.2%							4.50%	1.5192
	2009	37,377,183	14,922,904	39.9%	19,771	54,336,923	21,694,108	39.9%							4.50%	1.4537
	2010	39,075,419	15,787,918	40.4%	19,205	54,359,547	21,963,272	40.4%							4.50%	1.3911
	2011	38,837,031	16,475,380	42.4%	18,705	51,701,353	21,932,661	42.4%							4.50%	1.3312
	2012	37,402,037	22,307,237	59.6%	18,059	47,646,923	28,417,468	59.6%							4.50%	1.2739
	2013	36,658,829	16,271,268	44.4%	17,587	44,689,129	19,835,571	44.4%							4.50%	1.2191
	2014	39,488,267	18,371,940	46.5%	17,174	46,065,426	21,431,967	46.5%							4.50%	1.1666
	2015	38,177,054	12,836,254	33.6%	16,675	42,618,007	14,329,433	33.6%							4.50%	1.1163
	2016	36,963,548	8,222,158	22.2%	16,123	39,486,449	8,783,352	22.2%							4.50%	1.0683
	2017	39,754,006	1,908,564	4.8%	15,643	40,638,629	1,951,034	4.8%							4.50%	1.0223
Projected Future Experience	2018	38,752,541	3,314,890	8.6%	15,052	37,908,975	3,242,732	8.6%	1.6399	1.0000	0.0378	1.0000	0.962	0.964	4.50%	0.9782
	2019	40,422,077	11,726,246	29.0%	14,448	37,839,396	10,977,023	29.0%	1.8076	1.0000	0.0401	1.0000	0.960	0.946	4.50%	0.9361
	2020	41,520,723	19,691,745	47.4%	13,747	37,194,110	17,639,792	47.4%	1.9888	0.9958	0.0485	0.9937	0.951	0.943	4.50%	0.8958
	2021	40,318,994	26,098,635	64.7%	12,814	34,562,303	22,372,307	64.7%	2.1379	0.9801	0.0679	0.9700	0.932	0.940	4.50%	0.8572
	2022	37,885,646	32,449,334	85.7%	12,173	31,077,881	26,618,433	85.7%	2.1520	0.9786	0.0500	0.9678	0.950	0.937	4.50%	0.8203
	2023	35,374,421	38,141,749	107.8%	11,557	27,768,328	29,940,635	107.8%	2.1520	0.9786	0.0506	0.9678	0.949	0.934	4.50%	0.7850
	2024	32,906,701	43,442,199	132.0%	10,938	24,718,861	32,632,918	132.0%	2.1520	0.9786	0.0536	0.9678	0.946	0.930	4.50%	0.7512
	2025	30,493,758	48,426,141	158.8%	10,319	21,919,910	34,810,294	158.8%	2.1520	0.9786	0.0566	0.9678	0.943	0.927	4.50%	0.7188
	2026	28,142,362	53,257,339	189.2%	9,701	19,358,517	36,634,561	189.2%	2.1520	0.9786	0.0598	0.9678	0.940	0.923	4.50%	0.6879
	2027	25,861,687	58,006,446	224.3%	9,088	17,023,627	38,183,128	224.3%	2.1520	0.9786	0.0632	0.9678	0.937	0.919	4.50%	0.6583
	2028	23,661,293	62,663,885	264.8%	8,483	14,904,500	39,472,649	264.8%	2.1520	0.9786	0.0666	0.9678	0.933	0.915	4.50%	0.6299
	2029	21,548,697	67,185,467	311.8%	7,887	12,989,238	40,498,413	311.8%	2.1520	0.9786	0.0702	0.9678	0.930	0.911	4.50%	0.6028
	2030	19,531,830	71,514,431	366.1%	7,304	11,266,508	41,251,529	366.1%	2.1520	0.9786	0.0740	0.9678	0.926	0.906	4.50%	0.5768
	2031	17,617,032	75,602,633	429.1%	6,736	9,724,400	41,731,788	429.1%	2.1520	0.9786	0.0778	0.9678	0.922	0.902	4.50%	0.5520
	2032	15,809,932	79,382,874	502.1%	6,185	8,351,102	41,931,520	502.1%	2.1520	0.9786	0.0818	0.9678	0.918	0.897	4.50%	0.5282
	2033	14,115,229	82,791,826	586.5%	5,653	7,134,860	41,848,988	586.5%	2.1520	0.9786	0.0859	0.9678	0.914	0.893	4.50%	0.5055
	2034	12,531,708	85,757,106	684.3%	5,144	6,061,658	41,481,201	684.3%	2.1520	0.9786	0.0901	0.9678	0.910	0.888	4.50%	0.4837
	2035	11,062,045	88,191,624	797.2%	4,657	5,120,358	40,821,810	797.2%	2.1520	0.9786	0.0946	0.9678	0.905	0.883	4.50%	0.4629
	2036	9,708,185	90,028,116	927.3%	4,196	4,300,181	39,877,396	927.3%	2.1520	0.9786	0.0991	0.9678	0.901	0.878	4.50%	0.4429
	2037	8,469,423	91,211,966	1077.0%	3,761	3,589,931	38,661,986	1077.0%	2.1520	0.9786	0.1037	0.9678	0.896	0.872	4.50%	0.4239
	2038	7,342,322	91,724,048	1249.3%	3,353	2,978,170	37,204,824	1249.3%	2.1520	0.9786	0.1084	0.9678	0.892	0.867	4.50%	0.4056
	2039	6,324,638	91,516,073	1447.0%	2,973	2,454,909	35,521,977	1447.0%	2.1520	0.9786	0.1134	0.9678	0.887	0.861	4.50%	0.3882
	2040	5,412,816	90,556,077	1673.0%	2,621	2,010,512	33,635,746	1673.0%	2.1520	0.9786	0.1184	0.9678	0.882	0.856	4.50%	0.3714
	2041	4,601,458	88,855,011	1931.0%	2,297	1,635,546	31,582,689	1931.0%	2.1520	0.9786	0.1235	0.9678	0.876	0.850	4.50%	0.3554
	2042	3,886,058	86,449,162	2224.6%	2,002	1,321,783	29,404,356	2224.6%	2.1520	0.9786	0.1286	0.9678	0.871	0.845	4.50%	0.3401
	2043	3,259,447	83,393,312	2558.5%	1,734	1,060,910	27,143,498	2558.5%	2.1520	0.9786	0.1337	0.9678	0.866	0.839	4.50%	0.3255
	2044	2,714,888	79,763,253	2938.0%	1,492	845,610	24,843,980	2938.0%	2.1520	0.9786	0.1393	0.9678	0.861	0.833	4.50%	0.3115
	2045	2,245,010	75,615,199	3368.1%	1,277	669,145	22,537,779	3368.1%	2.1520	0.9786	0.1447	0.9678	0.855	0.827	4.50%	0.2981
	2046	1,843,339	71,062,314	3855.1%	1,085	525,764	20,268,661	3855.1%	2.1520	0.9786	0.1502	0.9678	0.850	0.821	4.50%	0.2852
	2047	1,502,886	66,200,665	4404.9%	916	410,200	18,068,903	4404.9%	2.1520	0.9786	0.1558	0.9678	0.844	0.815	4.50%	0.2729
	2048	1,216,502	61,115,185	5023.8%	768	317,736	15,962,550	5023.8%	2.1520	0.9786	0.1614	0.9678	0.839	0.809	4.50%	0.2612
	2049	977,373	55,911,910	5720.6%	640	244,285	13,974,658	5720.6%	2.1520	0.9786	0.1672	0.9678	0.833	0.803	4.50%	0.2499
	2050	779,253	50,716,834	6508.4%	529	186,380	12,130,332	6508.4%	2.1520	0.9786	0.1731	0.9678	0.827	0.797	4.50%	0.2392
	2051	616,467	45,579,854	7393.7%	434	141,096	10,432,231	7393.7%	2.1520	0.9786	0.1793	0.9678	0.821	0.791	4.50%	0.2289
	2052	483,752	40,554,696	8383.4%	354	105,952	8,882,376	8383.4%	2.1520	0.9786	0.1856	0.9678	0.814	0.785	4.50%	0.2190
	2053	376,601	35,716,984	9484.0%	286	78,932	7,485,942	9484.0%	2.1520	0.9786	0.1918	0.9678	0.808	0.778	4.50%	0.2096
	2054	290,715	31,144,860	10713.2%	229	58,307	6,246,572	10713.2%	2.1520	0.9786	0.1987	0.9678	0.801	0.772	4.50%	0.2006
	2055	222,564	26,924,736	12097.5%	182	42,716	5,167,620	12097.5%	2.1520	0.9786	0.2044	0.9678	0.796	0.766	4.50%	0.1919
	2056	168,855	23,031,376	13639.8%	144	31,012	4,230,023	13639.8%	2.1520	0.9786	0.2113	0.9678	0.789	0.759	4.50%	0.1837
	2057	127,084	19,424,671	15284.9%	112	22,336	3,413,974	15284.9%	2.1520	0.9786	0.2211	0.9678	0.779	0.753	4.50%	0.1758
	2058	94,938	16,176,077	17038.7%	86	15,967	2,720,592	17038.7%	2.1520	0.9786	0.2278	0.9678	0.772	0.747	4.50%	0.1682
	2059	70,405	13,359,041	18974.5%	66	11,331	2,150,053	18974.5%	2.1520	0.9786	0.2317	0.9678	0.768	0.742	4.50%	0.1609
	2060	51,784	10,926,375	21100.0%	51	7,975	1,682,805	21100.0%	2.1520	0.9786	0.2391	0.9678	0.761	0.736	4.50%	0.1540
	2061	37,741	8,857,793	23470.0%	38	5,562	1,305,470	23470.0%	2.1520	0.9786	0.2456	0.9678	0.754	0.729	4.50%	0.1474
	2062	27,272	7,087,276	25987.1%	28	3,846	999,550	25987.1%	2.1520	0.9786	0.2527	0.9678	0.747	0.723	4.50%	0.1410
	2063	19,515	5,610,253	28748.5%	21	2,634	757,166	28748.5%	2.1520	0.9786	0.2630	0.9678	0.737	0.716	4.50%	0.1350
	2064	13,820	4,395,015	31802.7%	15	1,785	567,614	31802.7%	2.1520	0.9786	0.2633	0.9678	0.737	0.708	4.50%	0.1291
	2065	9,684	3,401,257	35124.1%	11	1,197	420,354	35124.1%	2.1520	0.9786	0.2804	0.9678	0.720	0.701	4.50%	0.1236
	2066	6,710	2,595,956	38686.0%	8	794	307,013	38686.0%	2.1520	0.9786	0.2783	0.9678	0.722	0.693	4.50%	0.1183
	2067	4,592	1,954,677	42570.6%	6	520	221,217	42570.6%	2.1520	0.9786	0.3000	0.9678	0.700	0.684	4.50%	0.1132
	2068	3,099	1,447,707	46720.9%	4	336	156,786	46720.9%	2.1520	0.9786	0.2892	0.9678	0.711	0.675	4.50%	0.1083
	2069	2,054	1,052,823	51251.1%	3	213	109,110	51251.1%	2.1520	0.9786	0.3220	0.9678	0.678	0.663	4.50%	0.1036
	2070	1,344	743,885	55329.6%	2	133	73,774	55329.6%	2.1520	0.9786	0.3464	0.9678	0.654	0.654	4.50%	0.0992
	2071	873	505,561	57894.7%	1	83	47,979	57894.7%	2.1520	0.9786	0.3825	0.9678	0.617	0.650	4.50%	0.0949
	2072	561	342,975	61145.4%	1	51	31,148	61145.4%	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.0908
	2073	360	223,801	62244.9%	0	31	19,449	62244.9%	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.0869
	2074	231	147,552	63902.6%	0	19	12,271	63902.6%	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.0832
	2075	149	90,878	60896.6%	0	12	7,232	60896.6%	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.0796
	2076	92	62,779	68055.8%	0	7	4,781	68055.8%	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.0762
	2077	56	43,355	77351.6%	0	4	3,159	77351.6%	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.0729
	2078-2098	65	61,992	94703.8%	0	5	4,323	94703.8%	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.0697
	Past	674,804,655	200,942,869	29.8%	341,127	1,014,269,047	284,963,578	28.1%								
	Future	550,471,657	2,423,227,900	440.2%	203,611	388,008,450	1,040,369,641	268.1%								
	Lifetime	1,225,276,312	2,624,170,769	214.2%	544,738	1,402,277,497	1,325,333,219	94.5%								

Note:
- The premiums shown in this exhibit are normalized to reflect prior rate inreases authorized by Pennsylvannia rather than that authorized by other states.
- There were four prior authorized increases resulting in a cumulative 102% rate increase.
- The projections are based on the assumptions derived using experience data through 6/30/2017.
- The current requested increase of 10.39% is assumed to be implemented starting 6/1/2020.

Attachment 6
Metropolitan Life Insurance Company
Pennsylvannia Earned Premium and Paid Claims Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Policy Forms: 1LTC97 and 2LTC97

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest					Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1998	-	-	N/A	-	-	-	N/A							4.50%	2.3592
	1999	-	-	N/A	-	-	-	N/A							4.50%	2.2576
	2000	338,600	-	0.0%	352	731,513	-	0.0%							4.50%	2.1604
	2001	1,052,546	285,982	27.2%	656	2,176,005	591,231	27.2%							4.50%	2.0674
	2002	1,855,292	192,965	10.4%	1,198	3,670,412	381,752	10.4%							4.50%	1.9783
	2003	2,637,046	273,143	10.4%	1,336	4,992,337	517,101	10.4%							4.50%	1.8932
	2004	2,552,978	231,259	9.1%	1,277	4,625,055	418,956	9.1%							4.50%	1.8116
	2005	2,451,403	260,401	10.6%	1,231	4,249,798	451,435	10.6%							4.50%	1.7336
	2006	2,388,863	270,754	11.3%	1,199	3,963,041	449,171	11.3%							4.50%	1.6590
	2007	2,331,921	1,215,735	52.1%	1,174	3,701,987	1,930,013	52.1%							4.50%	1.5875
	2008	2,274,195	1,375,526	60.5%	1,143	3,454,876	2,089,650	60.5%							4.50%	1.5192
	2009	2,203,430	327,029	14.8%	1,124	3,203,226	475,417	14.8%							4.50%	1.4537
	2010	2,255,540	940,687	41.7%	1,089	3,137,782	1,308,632	41.7%							4.50%	1.3911
	2011	2,259,135	291,746	12.9%	1,058	3,007,447	388,384	12.9%							4.50%	1.3312
	2012	2,202,378	723,280	32.8%	1,013	2,805,637	921,395	32.8%							4.50%	1.2739
	2013	2,133,242	1,520,694	71.3%	994	2,600,539	1,853,809	71.3%							4.50%	1.2191
	2014	2,232,479	779,862	34.9%	965	2,604,321	909,755	34.9%							4.50%	1.1666
	2015	2,168,080	982,928	45.3%	928	2,420,282	1,097,267	45.3%							4.50%	1.1163
	2016	2,086,642	360,736	17.3%	897	2,229,063	385,358	17.3%							4.50%	1.0683
	2017	2,165,260	50,766	2.3%	865	2,213,442	51,896	2.3%							4.50%	1.0223
Projected Future Experience	2018	2,062,535	190,487	9.2%	830	2,017,638	186,341	9.2%	1.6399	N/A	0.0401	N/A	0.960	0.942	4.50%	0.9782
	2019	2,145,605	670,380	31.2%	795	2,008,516	627,547	31.2%	1.8076	N/A	0.0426	N/A	0.957	0.944	4.50%	0.9361
	2020	2,176,638	1,130,856	52.0%	759	1,949,824	1,013,017	52.0%	1.9495	N/A	0.0452	N/A	0.955	0.941	4.50%	0.8958
	2021	2,040,355	1,544,699	75.7%	723	1,749,036	1,324,149	75.7%	1.9495	N/A	0.0479	N/A	0.952	0.937	4.50%	0.8572
	2022	1,905,912	1,907,592	100.1%	686	1,563,434	1,564,812	100.1%	1.9495	N/A	0.0507	N/A	0.949	0.934	4.50%	0.8203
	2023	1,773,964	2,217,001	125.0%	649	1,392,532	1,740,309	125.0%	1.9495	N/A	0.0536	N/A	0.946	0.931	4.50%	0.7850
	2024	1,644,985	2,496,614	151.8%	612	1,235,680	1,875,407	151.8%	1.9495	N/A	0.0565	N/A	0.943	0.927	4.50%	0.7512
	2025	1,519,796	2,750,135	181.0%	576	1,092,479	1,976,887	181.0%	1.9495	N/A	0.0597	N/A	0.940	0.924	4.50%	0.7188
	2026	1,398,593	2,989,303	213.7%	540	962,062	2,056,276	213.7%	1.9495	N/A	0.0629	N/A	0.937	0.920	4.50%	0.6879
	2027	1,281,829	3,218,949	251.1%	504	843,772	2,118,894	251.1%	1.9495	N/A	0.0662	N/A	0.934	0.917	4.50%	0.6583
	2028	1,169,934	3,438,480	293.9%	469	736,954	2,165,935	293.9%	1.9495	N/A	0.0695	N/A	0.930	0.913	4.50%	0.6299
	2029	1,063,131	3,647,582	343.1%	435	640,840	2,198,709	343.1%	1.9495	N/A	0.0730	N/A	0.927	0.909	4.50%	0.6028
	2030	961,893	3,844,739	399.7%	401	554,847	2,217,753	399.7%	1.9495	N/A	0.0766	N/A	0.923	0.905	4.50%	0.5768
	2031	866,234	4,028,949	465.1%	369	478,151	2,223,934	465.1%	1.9495	N/A	0.0801	N/A	0.920	0.901	4.50%	0.5520
	2032	776,533	4,197,272	540.5%	338	410,179	2,217,078	540.5%	1.9495	N/A	0.0839	N/A	0.916	0.896	4.50%	0.5282
	2033	692,963	4,347,350	627.4%	309	350,274	2,197,466	627.4%	1.9495	N/A	0.0877	N/A	0.912	0.892	4.50%	0.5055
	2034	615,294	4,478,984	727.9%	280	297,621	2,166,510	727.9%	1.9495	N/A	0.0915	N/A	0.909	0.888	4.50%	0.4837
	2035	543,642	4,588,664	844.1%	254	251,639	2,123,984	844.1%	1.9495	N/A	0.0954	N/A	0.905	0.884	4.50%	0.4629
	2036	478,007	4,674,471	977.9%	228	211,730	2,070,528	977.9%	1.9495	N/A	0.0994	N/A	0.901	0.879	4.50%	0.4429
	2037	418,162	4,733,757	1132.0%	205	177,246	2,006,496	1132.0%	1.9495	N/A	0.1036	N/A	0.896	0.875	4.50%	0.4239
	2038	363,790	4,770,103	1311.2%	183	147,559	1,934,835	1311.2%	1.9495	N/A	0.1076	N/A	0.892	0.870	4.50%	0.4056
	2039	314,826	4,779,128	1518.0%	162	122,200	1,855,019	1518.0%	1.9495	N/A	0.1120	N/A	0.888	0.865	4.50%	0.3882
	2040	271,030	4,758,421	1755.7%	143	100,670	1,767,447	1755.7%	1.9495	N/A	0.1163	N/A	0.884	0.861	4.50%	0.3714
	2041	231,961	4,706,980	2029.2%	126	82,448	1,673,052	2029.2%	1.9495	N/A	0.1209	N/A	0.879	0.856	4.50%	0.3554
	2042	197,362	4,626,356	2344.1%	110	67,130	1,573,584	2344.1%	1.9495	N/A	0.1252	N/A	0.875	0.851	4.50%	0.3401
	2043	166,904	4,512,615	2703.7%	96	54,325	1,468,801	2703.7%	1.9495	N/A	0.1297	N/A	0.870	0.846	4.50%	0.3255
	2044	140,280	4,371,577	3116.3%	83	43,693	1,361,622	3116.3%	1.9495	N/A	0.1347	N/A	0.865	0.840	4.50%	0.3115
	2045	117,091	4,202,487	3589.1%	71	34,900	1,252,588	3589.1%	1.9495	N/A	0.1398	N/A	0.860	0.835	4.50%	0.2981
	2046	97,025	4,013,202	4136.2%	61	27,674	1,144,661	4136.2%	1.9495	N/A	0.1446	N/A	0.855	0.829	4.50%	0.2852
	2047	79,872	3,804,742	4763.6%	52	21,800	1,038,472	4763.6%	1.9495	N/A	0.1499	N/A	0.850	0.823	4.50%	0.2729
	2048	65,300	3,573,443	5472.3%	44	17,056	933,340	5472.3%	1.9495	N/A	0.1553	N/A	0.845	0.818	4.50%	0.2612
	2049	53,015	3,331,330	6283.8%	37	13,251	832,635	6283.8%	1.9495	N/A	0.1600	N/A	0.840	0.812	4.50%	0.2499
	2050	42,693	3,081,439	7217.7%	31	10,211	737,011	7217.7%	1.9495	N/A	0.1663	N/A	0.834	0.805	4.50%	0.2392
	2051	34,113	2,829,642	8295.0%	25	7,808	647,643	8295.0%	1.9495	N/A	0.1718	N/A	0.828	0.799	4.50%	0.2289
	2052	27,036	2,573,003	9517.0%	21	5,921	563,544	9517.0%	1.9495	N/A	0.1776	N/A	0.822	0.793	4.50%	0.2190
	2053	21,241	2,317,991	10912.7%	17	4,452	485,829	10912.7%	1.9495	N/A	0.1835	N/A	0.817	0.786	4.50%	0.2096
	2054	16,534	2,070,608	12523.0%	14	3,316	415,292	12523.0%	1.9495	N/A	0.1913	N/A	0.809	0.778	4.50%	0.2006
	2055	12,738	1,837,082	14422.3%	11	2,445	352,588	14422.3%	1.9495	N/A	0.1954	N/A	0.805	0.770	4.50%	0.1919
	2056	9,698	1,612,659	16628.6%	9	1,781	296,187	16628.6%	1.9495	N/A	0.2050	N/A	0.795	0.761	4.50%	0.1837
	2057	7,302	1,395,118	19104.7%	7	1,283	245,198	19104.7%	1.9495	N/A	0.2115	N/A	0.788	0.753	4.50%	0.1758
	2058	5,437	1,194,273	21963.9%	5	915	200,860	21963.9%	1.9495	N/A	0.2253	N/A	0.775	0.745	4.50%	0.1682
	2059	4,007	1,004,848	25078.4%	4	645	161,724	25078.4%	1.9495	N/A	0.2278	N/A	0.772	0.737	4.50%	0.1609
	2060	2,912	842,601	28933.3%	3	449	129,772	28933.3%	1.9495	N/A	0.2302	N/A	0.770	0.727	4.50%	0.1540
	2061	2,089	697,102	33371.0%	2	308	102,740	33371.0%	1.9495	N/A	0.2461	N/A	0.754	0.717	4.50%	0.1474
	2062	1,477	568,767	38508.6%	2	208	80,216	38508.6%	1.9495	N/A	0.2562	N/A	0.744	0.707	4.50%	0.1410
	2063	1,026	455,550	44382.0%	1	139	61,482	44382.0%	1.9495	N/A	0.2778	N/A	0.722	0.695	4.50%	0.1350
	2064	703	361,631	51437.2%	1	91	46,704	51437.2%	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.1291
	2065	474	281,751	59393.4%	1	59	34,821	59393.4%	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.1236
	2066	312	215,791	69105.1%	0	37	25,521	69105.1%	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.1183
	2067	198	166,716	84272.1%	0	22	18,868	84272.1%	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.1132
	2068	119	127,924	107433.2%	0	13	13,854	107433.2%	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.1083
	2069	66	92,752	139484.4%	0	7	9,612	139484.4%	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.1036
	2070	34	62,106	184576.6%	0	3	6,159	184576.6%	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.0992
	2071	16	39,248	250721.4%	0	1	3,725	250721.4%	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.0949
	2072	7	21,580	312705.5%	0	1	1,960	312705.5%	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.0908
	2073	2	12,503	588409.6%	0	0	1,087	588409.6%	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.0869
	2074	0	7,017	2768889.6%	-	0	584	2768889.6%	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.0832
	2075	-	1,245	N/A	-	-	99	N/A	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.0796
	2076	-	-	N/A	-	-	-	N/A	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.0762
	2077	-	-	N/A	-	-	-	N/A	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.0729
	2078-2098	-	-	N/A	-	-	-	N/A	1.9495	N/A	N/A	N/A	N/A	N/A	4.50%	0.0697
	Past	37,589,030	10,083,492	26.8%	18,499	55,786,765	14,221,222	25.5%								
	Future	27,824,696	136,417,595	490.3%	11,288	19,697,275	57,551,165	292.2%								
	Lifetime	65,413,726	146,501,087	224.0%	29,787	75,484,040	71,772,387	95.1%								

Note:
- The premiums shown in this exhibit are normalized to reflect prior rate inreases authorized by Pennsylvannia rather than that authorized by other states.
- There were four prior authorized increases resulting in a cumulative 102% rate increase.
- The projections are based on the assumptions derived using experience data through 6/30/2017.

Attachment 6
Metropolitan Life Insurance Company
Pennsylvannia Earned Premium and Paid Claims Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 10.39% Future Increase
Policy Forms: 1LTC97 and 2LTC97

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		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest					Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1998	-	-	N/A	-	-	-	N/A							4.50%	2.3592
	1999	-	-	N/A	-	-	-	N/A							4.50%	2.2576
	2000	338,600	-	0.0%	352	731,513	-	0.0%							4.50%	2.1604
	2001	1,052,546	285,982	27.2%	656	2,176,005	591,231	27.2%							4.50%	2.0674
	2002	1,855,292	192,965	10.4%	1,198	3,670,412	381,752	10.4%							4.50%	1.9783
	2003	2,637,046	273,143	10.4%	1,336	4,992,337	517,101	10.4%							4.50%	1.8932
	2004	2,552,978	231,259	9.1%	1,277	4,625,055	418,956	9.1%							4.50%	1.8116
	2005	2,451,403	260,401	10.6%	1,231	4,249,798	451,435	10.6%							4.50%	1.7336
	2006	2,388,863	270,754	11.3%	1,199	3,963,041	449,171	11.3%							4.50%	1.6590
	2007	2,331,921	1,215,735	52.1%	1,174	3,701,987	1,930,013	52.1%							4.50%	1.5875
	2008	2,274,195	1,375,526	60.5%	1,143	3,454,876	2,089,650	60.5%							4.50%	1.5192
	2009	2,203,430	327,029	14.8%	1,124	3,203,226	475,417	14.8%							4.50%	1.4537
	2010	2,255,540	940,687	41.7%	1,089	3,137,782	1,308,632	41.7%							4.50%	1.3911
	2011	2,259,135	291,746	12.9%	1,058	3,007,447	388,384	12.9%							4.50%	1.3312
	2012	2,202,378	723,280	32.8%	1,013	2,805,637	921,395	32.8%							4.50%	1.2739
	2013	2,133,242	1,520,694	71.3%	994	2,600,539	1,853,809	71.3%							4.50%	1.2191
	2014	2,232,479	779,862	34.9%	965	2,604,321	909,755	34.9%							4.50%	1.1666
	2015	2,168,080	982,928	45.3%	928	2,420,282	1,097,267	45.3%							4.50%	1.1163
	2016	2,086,642	360,736	17.3%	897	2,229,063	385,358	17.3%							4.50%	1.0683
	2017	2,165,260	50,766	2.3%	865	2,213,442	51,896	2.3%							4.50%	1.0223
Projected Future Experience	2018	2,062,535	190,487	9.2%	830	2,017,638	186,341	9.2%	1.6399	1.0000	0.0401	1.0000	0.960	0.942	4.50%	0.9782
	2019	2,145,605	670,380	31.2%	795	2,008,516	627,547	31.2%	1.8076	1.0000	0.0426	1.0000	0.957	0.944	4.50%	0.9361
	2020	2,197,526	1,119,099	50.9%	754	1,968,536	1,002,485	50.9%	1.9888	0.9958	0.0512	0.9937	0.949	0.941	4.50%	0.8958
	2021	2,127,354	1,468,575	69.0%	701	1,823,613	1,258,894	69.0%	2.1379	0.9801	0.0706	0.9700	0.929	0.937	4.50%	0.8572
	2022	1,992,615	1,806,660	90.7%	664	1,634,557	1,482,016	90.7%	2.1520	0.9786	0.0529	0.9678	0.947	0.934	4.50%	0.8203
	2023	1,854,664	2,099,697	113.2%	628	1,455,880	1,648,227	113.2%	2.1520	0.9786	0.0536	0.9678	0.946	0.931	4.50%	0.7850
	2024	1,719,818	2,364,515	137.5%	593	1,291,893	1,776,177	137.5%	2.1520	0.9786	0.0565	0.9678	0.943	0.927	4.50%	0.7512
	2025	1,588,934	2,604,623	163.9%	557	1,142,178	1,872,288	163.9%	2.1520	0.9786	0.0597	0.9678	0.940	0.924	4.50%	0.7188
	2026	1,462,217	2,831,136	193.6%	522	1,005,827	1,947,477	193.6%	2.1520	0.9786	0.0629	0.9678	0.937	0.920	4.50%	0.6879
	2027	1,340,141	3,048,631	227.5%	488	882,157	2,006,782	227.5%	2.1520	0.9786	0.0662	0.9678	0.934	0.917	4.50%	0.6583
	2028	1,223,156	3,256,547	266.2%	454	770,479	2,051,334	266.2%	2.1520	0.9786	0.0695	0.9678	0.930	0.913	4.50%	0.6299
	2029	1,111,494	3,454,585	310.8%	421	669,992	2,082,373	310.8%	2.1520	0.9786	0.0730	0.9678	0.927	0.909	4.50%	0.6028
	2030	1,005,651	3,641,310	362.1%	388	580,087	2,100,410	362.1%	2.1520	0.9786	0.0766	0.9678	0.923	0.905	4.50%	0.5768
	2031	905,641	3,815,774	421.3%	357	499,903	2,106,263	421.3%	2.1520	0.9786	0.0801	0.9678	0.920	0.901	4.50%	0.5520
	2032	811,859	3,975,190	489.6%	327	428,839	2,099,770	489.6%	2.1520	0.9786	0.0839	0.9678	0.916	0.896	4.50%	0.5282
	2033	724,487	4,117,328	568.3%	299	366,208	2,081,196	568.3%	2.1520	0.9786	0.0877	0.9678	0.912	0.892	4.50%	0.5055
	2034	643,285	4,241,997	659.4%	271	311,161	2,051,878	659.4%	2.1520	0.9786	0.0915	0.9678	0.909	0.888	4.50%	0.4837
	2035	568,373	4,345,874	764.6%	245	263,086	2,011,602	764.6%	2.1520	0.9786	0.0954	0.9678	0.905	0.884	4.50%	0.4629
	2036	499,752	4,427,141	885.9%	221	221,362	1,960,974	885.9%	2.1520	0.9786	0.0994	0.9678	0.901	0.879	4.50%	0.4429
	2037	437,184	4,483,290	1025.5%	198	185,309	1,900,331	1025.5%	2.1520	0.9786	0.1036	0.9678	0.896	0.875	4.50%	0.4239
	2038	380,340	4,517,713	1187.8%	177	154,272	1,832,461	1187.8%	2.1520	0.9786	0.1076	0.9678	0.892	0.870	4.50%	0.4056
	2039	329,148	4,526,260	1375.1%	157	127,759	1,756,868	1375.1%	2.1520	0.9786	0.1120	0.9678	0.888	0.865	4.50%	0.3882
	2040	283,360	4,506,649	1590.4%	139	105,250	1,673,930	1590.4%	2.1520	0.9786	0.1163	0.9678	0.884	0.861	4.50%	0.3714
	2041	242,513	4,457,929	1838.2%	122	86,199	1,584,530	1838.2%	2.1520	0.9786	0.1209	0.9678	0.879	0.856	4.50%	0.3554
	2042	206,341	4,381,572	2123.5%	107	70,184	1,490,324	2123.5%	2.1520	0.9786	0.1252	0.9678	0.875	0.851	4.50%	0.3401
	2043	174,497	4,273,849	2449.2%	93	56,797	1,391,085	2449.2%	2.1520	0.9786	0.1297	0.9678	0.870	0.846	4.50%	0.3255
	2044	146,662	4,140,273	2823.0%	80	45,681	1,289,577	2823.0%	2.1520	0.9786	0.1347	0.9678	0.865	0.840	4.50%	0.3115
	2045	122,417	3,980,129	3251.3%	69	36,488	1,186,313	3251.3%	2.1520	0.9786	0.1398	0.9678	0.860	0.835	4.50%	0.2981
	2046	101,439	3,800,860	3746.9%	59	28,933	1,084,096	3746.9%	2.1520	0.9786	0.1446	0.9678	0.855	0.829	4.50%	0.2852
	2047	83,505	3,603,429	4315.2%	50	22,792	983,525	4315.2%	2.1520	0.9786	0.1499	0.9678	0.850	0.823	4.50%	0.2729
	2048	68,271	3,384,369	4957.3%	42	17,832	883,956	4957.3%	2.1520	0.9786	0.1553	0.9678	0.845	0.818	4.50%	0.2612
	2049	55,427	3,155,066	5692.3%	36	13,853	788,579	5692.3%	2.1520	0.9786	0.1600	0.9678	0.840	0.812	4.50%	0.2499
	2050	44,635	2,918,397	6538.4%	30	10,676	698,015	6538.4%	2.1520	0.9786	0.1663	0.9678	0.834	0.805	4.50%	0.2392
	2051	35,664	2,679,923	7514.3%	25	8,163	613,376	7514.3%	2.1520	0.9786	0.1718	0.9678	0.828	0.799	4.50%	0.2289
	2052	28,266	2,436,863	8621.2%	20	6,191	533,727	8621.2%	2.1520	0.9786	0.1776	0.9678	0.822	0.793	4.50%	0.2190
	2053	22,207	2,195,344	9885.6%	17	4,654	460,123	9885.6%	2.1520	0.9786	0.1835	0.9678	0.817	0.786	4.50%	0.2096
	2054	17,287	1,961,050	11344.3%	13	3,467	393,318	11344.3%	2.1520	0.9786	0.1913	0.9678	0.809	0.778	4.50%	0.2006
	2055	13,317	1,739,880	13064.9%	11	2,556	333,932	13064.9%	2.1520	0.9786	0.1954	0.9678	0.805	0.770	4.50%	0.1919
	2056	10,139	1,527,332	15063.5%	9	1,862	280,515	15063.5%	2.1520	0.9786	0.2050	0.9678	0.795	0.761	4.50%	0.1837
	2057	7,635	1,321,301	17306.6%	7	1,342	232,225	17306.6%	2.1520	0.9786	0.2115	0.9678	0.788	0.753	4.50%	0.1758
	2058	5,685	1,131,083	19896.7%	5	956	190,232	19896.7%	2.1520	0.9786	0.2253	0.9678	0.775	0.745	4.50%	0.1682
	2059	4,189	951,680	22718.0%	4	674	153,167	22718.0%	2.1520	0.9786	0.2278	0.9678	0.772	0.737	4.50%	0.1609
	2060	3,045	798,018	26210.1%	3	469	122,905	26210.1%	2.1520	0.9786	0.2302	0.9678	0.770	0.727	4.50%	0.1540
	2061	2,184	660,218	30230.1%	2	322	97,303	30230.1%	2.1520	0.9786	0.2461	0.9678	0.754	0.717	4.50%	0.1474
	2062	1,544	538,673	34884.1%	2	218	75,971	34884.1%	2.1520	0.9786	0.2562	0.9678	0.744	0.707	4.50%	0.1410
	2063	1,073	431,447	40204.8%	1	145	58,229	40204.8%	2.1520	0.9786	0.2778	0.9678	0.722	0.695	4.50%	0.1350
	2064	735	342,496	46595.9%	1	95	44,233	46595.9%	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.1291
	2065	496	266,843	53803.2%	1	61	32,979	53803.2%	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.1236
	2066	326	204,373	62600.8%	0	39	24,170	62600.8%	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.1183
	2067	207	157,895	76340.3%	0	23	17,870	76340.3%	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.1132
	2068	124	121,155	97321.5%	0	13	13,121	97321.5%	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.1083
	2069	70	87,844	126356.0%	0	7	9,104	126356.0%	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.1036
	2070	35	58,820	167204.1%	0	3	5,833	167204.1%	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.0992
	2071	16	37,172	227123.3%	0	2	3,528	227123.3%	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.0949
	2072	7	20,438	283273.4%	0	1	1,856	283273.4%	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.0908
	2073	2	11,842	533028.0%	0	0	1,029	533028.0%	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.0869
	2074	0	6,646	2508279.4%	-	0	553	2508279.4%	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.0832
	2075	-	1,179	N/A	-	-	94	N/A	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.0796
	2076	-	-	N/A	-	-	-	N/A	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.0762
	2077	-	-	N/A	-	-	-	N/A	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.0729
	2078-2098	-	-	N/A	-	-	-	N/A	2.1520	0.9786	N/A	0.9678	N/A	N/A	4.50%	0.0697
	Past	37,589,030	10,083,492	26.8%	18,499	55,786,765	14,221,222	25.5%								
	Future	28,815,101	129,298,849	448.7%	10,998	20,335,201	54,597,018	268.5%								
	Lifetime	66,404,131	139,382,341	209.9%	29,497	76,121,966	68,818,240	90.4%								

Note:
- The premiums shown in this exhibit are normalized to reflect prior rate inreases authorized by Pennsylvannia rather than that authorized by other states.
- There were four prior authorized increases resulting in a cumulative 102% rate increase.
- The projections are based on the assumptions derived using experience data through 6/30/2017.
- The current requested increase of 10.39% is assumed to be implemented starting 6/1/2020.

Attachment 7
Metropolitan Life Insurance Company
Nationwide Experience Projections on Initial Rate Basis With No Rate Increase
Policy Forms: 1LTC97 and 2LTC97

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest			Premium		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1998	168,478	-	0.0%	382	397,476	-	0.0%							4.50%	2.3592
	1999	2,560,434	6,342	0.2%	2,956	5,780,495	14,317	0.2%							4.50%	2.2576
	2000	11,396,617	799,919	7.0%	9,132	24,621,304	1,728,150	7.0%							4.50%	2.1604
	2001	26,357,812	1,887,246	7.2%	16,499	54,491,424	3,901,641	7.2%							4.50%	2.0674
	2002	40,902,404	5,830,315	14.3%	23,624	80,919,154	11,534,387	14.3%							4.50%	1.9783
	2003	45,926,027	7,827,660	17.0%	23,333	86,945,096	14,818,975	17.0%							4.50%	1.8932
	2004	43,347,561	4,800,886	11.1%	22,403	78,529,817	8,697,437	11.1%							4.50%	1.8116
	2005	41,853,950	7,934,859	19.0%	21,705	72,558,799	13,756,021	19.0%							4.50%	1.7336
	2006	40,589,954	12,535,485	30.9%	21,156	67,337,331	20,795,937	30.9%							4.50%	1.6590
	2007	39,488,020	17,009,497	43.1%	20,727	62,688,288	27,003,031	43.1%							4.50%	1.5875
	2008	38,480,022	21,687,525	56.4%	20,268	58,457,478	32,946,914	56.4%							4.50%	1.5192
	2009	37,196,897	16,353,713	44.0%	19,771	54,074,832	23,774,141	44.0%							4.50%	1.4537
	2010	35,710,179	17,368,919	48.6%	19,205	49,678,012	24,162,672	48.6%							4.50%	1.3911
	2011	34,434,190	18,713,068	54.3%	18,705	45,840,121	24,911,558	54.3%							4.50%	1.3312
	2012	33,105,882	27,098,640	81.9%	18,059	42,173,997	34,521,296	81.9%							4.50%	1.2739
	2013	31,728,095	22,324,766	70.4%	17,587	38,678,293	27,215,118	70.4%							4.50%	1.2191
	2014	29,719,137	30,950,979	104.1%	17,174	34,669,152	36,106,169	104.1%							4.50%	1.1666
	2015	27,936,900	28,515,507	102.1%	16,675	31,186,665	31,832,579	102.1%							4.50%	1.1163
	2016	26,031,714	36,868,889	141.6%	16,123	27,808,477	39,385,329	141.6%							4.50%	1.0683
	2017	24,512,177	44,199,470	180.3%	15,643	25,057,632	45,183,015	180.3%							4.50%	1.0223
Projected Future Experience	2018	23,631,688	32,689,829	138.3%	15,052	23,117,273	31,978,236	138.3%	1.0000	N/A	0.0378	N/A	0.962	0.964	4.50%	0.9782
	2019	22,362,817	36,099,262	161.4%	14,448	20,933,993	33,792,778	161.4%	1.0000	N/A	0.0401	N/A	0.960	0.946	4.50%	0.9361
	2020	21,096,130	39,705,705	188.2%	13,833	18,897,836	35,568,224	188.2%	1.0000	N/A	0.0425	N/A	0.957	0.943	4.50%	0.8958
	2021	19,836,339	43,507,228	219.3%	13,209	17,004,134	37,295,325	219.3%	1.0000	N/A	0.0451	N/A	0.955	0.940	4.50%	0.8572
	2022	18,588,310	47,468,846	255.4%	12,578	15,248,130	38,939,051	255.4%	1.0000	N/A	0.0478	N/A	0.952	0.937	4.50%	0.8203
	2023	17,356,196	51,585,806	297.2%	11,942	13,624,323	40,493,995	297.2%	1.0000	N/A	0.0506	N/A	0.949	0.934	4.50%	0.7850
	2024	16,145,427	55,767,933	345.4%	11,302	12,128,125	41,891,765	345.4%	1.0000	N/A	0.0536	N/A	0.946	0.930	4.50%	0.7512
	2025	14,961,535	60,003,973	401.1%	10,662	10,754,841	43,132,818	401.1%	1.0000	N/A	0.0566	N/A	0.943	0.927	4.50%	0.7188
	2026	13,807,840	64,178,965	464.8%	10,024	9,498,112	44,147,310	464.8%	1.0000	N/A	0.0598	N/A	0.940	0.923	4.50%	0.6879
	2027	12,688,844	68,223,117	537.7%	9,391	8,352,515	44,908,319	537.7%	1.0000	N/A	0.0632	N/A	0.937	0.919	4.50%	0.6583
	2028	11,609,237	72,072,524	620.8%	8,765	7,312,782	45,399,250	620.8%	1.0000	N/A	0.0666	N/A	0.933	0.915	4.50%	0.6299
	2029	10,572,708	75,628,489	715.3%	8,149	6,373,073	45,587,742	715.3%	1.0000	N/A	0.0702	N/A	0.930	0.911	4.50%	0.6028
	2030	9,583,147	78,774,161	822.0%	7,547	5,527,828	45,439,145	822.0%	1.0000	N/A	0.0740	N/A	0.926	0.906	4.50%	0.5768
	2031	8,643,665	81,472,053	942.6%	6,960	4,771,204	44,971,641	942.6%	1.0000	N/A	0.0778	N/A	0.922	0.902	4.50%	0.5520
	2032	7,757,025	83,664,011	1078.6%	6,390	4,097,406	44,192,897	1078.6%	1.0000	N/A	0.0818	N/A	0.918	0.897	4.50%	0.5282
	2033	6,925,532	85,274,647	1231.3%	5,841	3,500,666	43,103,986	1231.3%	1.0000	N/A	0.0859	N/A	0.914	0.893	4.50%	0.5055
	2034	6,148,589	86,246,573	1402.7%	5,315	2,974,108	41,717,959	1402.7%	1.0000	N/A	0.0901	N/A	0.910	0.888	4.50%	0.4837
	2035	5,427,510	86,423,486	1592.3%	4,812	2,512,266	40,003,381	1592.3%	1.0000	N/A	0.0946	N/A	0.905	0.883	4.50%	0.4629
	2036	4,763,249	85,869,881	1802.8%	4,336	2,109,851	38,035,531	1802.8%	1.0000	N/A	0.0991	N/A	0.901	0.878	4.50%	0.4429
	2037	4,155,459	84,687,628	2038.0%	3,886	1,761,373	35,896,517	2038.0%	1.0000	N/A	0.1037	N/A	0.896	0.872	4.50%	0.4239
	2038	3,602,455	82,786,637	2298.1%	3,465	1,461,217	33,579,659	2298.1%	1.0000	N/A	0.1084	N/A	0.892	0.867	4.50%	0.4056
	2039	3,103,136	80,116,139	2581.8%	3,072	1,204,483	31,097,091	2581.8%	1.0000	N/A	0.1134	N/A	0.887	0.861	4.50%	0.3882
	2040	2,655,758	76,834,064	2893.1%	2,708	986,443	28,538,902	2893.1%	1.0000	N/A	0.1184	N/A	0.882	0.856	4.50%	0.3714
	2041	2,257,671	72,975,218	3232.3%	2,374	802,468	25,938,364	3232.3%	1.0000	N/A	0.1235	N/A	0.876	0.850	4.50%	0.3554
	2042	1,906,665	68,735,275	3605.0%	2,068	648,523	23,379,249	3605.0%	1.0000	N/A	0.1286	N/A	0.871	0.845	4.50%	0.3401
	2043	1,599,223	64,155,528	4011.7%	1,792	520,528	20,881,836	4011.7%	1.0000	N/A	0.1337	N/A	0.866	0.839	4.50%	0.3255
	2044	1,332,040	59,343,908	4455.1%	1,542	414,892	18,483,936	4455.1%	1.0000	N/A	0.1393	N/A	0.861	0.833	4.50%	0.3115
	2045	1,101,497	54,402,786	4939.0%	1,319	328,311	16,215,231	4939.0%	1.0000	N/A	0.1447	N/A	0.855	0.827	4.50%	0.2981
	2046	904,421	49,448,952	5467.5%	1,121	257,962	14,104,017	5467.5%	1.0000	N/A	0.1502	N/A	0.850	0.821	4.50%	0.2852
	2047	737,380	44,539,610	6040.3%	946	201,261	12,156,704	6040.3%	1.0000	N/A	0.1558	N/A	0.844	0.815	4.50%	0.2729
	2048	596,868	39,750,301	6659.8%	794	155,895	10,382,300	6659.8%	1.0000	N/A	0.1614	N/A	0.839	0.809	4.50%	0.2612
	2049	479,541	35,134,362	7326.7%	661	119,857	8,781,504	7326.7%	1.0000	N/A	0.1672	N/A	0.833	0.803	4.50%	0.2499
	2050	382,335	30,763,217	8046.1%	547	91,446	7,357,873	8046.1%	1.0000	N/A	0.1731	N/A	0.827	0.797	4.50%	0.2392
	2051	302,465	26,676,582	8819.7%	449	69,228	6,105,686	8819.7%	1.0000	N/A	0.1793	N/A	0.821	0.791	4.50%	0.2289
	2052	237,349	22,886,466	9642.5%	365	51,985	5,012,642	9642.5%	1.0000	N/A	0.1856	N/A	0.814	0.785	4.50%	0.2190
	2053	184,776	19,434,166	10517.7%	295	38,727	4,073,217	10517.7%	1.0000	N/A	0.1918	N/A	0.808	0.778	4.50%	0.2096
	2054	142,637	16,309,196	11434.1%	237	28,608	3,271,056	11434.1%	1.0000	N/A	0.1987	N/A	0.801	0.772	4.50%	0.2006
	2055	109,200	13,545,564	12404.4%	188	20,958	2,599,778	12404.4%	1.0000	N/A	0.2044	N/A	0.796	0.766	4.50%	0.1919
	2056	82,847	11,113,819	13414.8%	148	15,216	2,041,203	13414.8%	1.0000	N/A	0.2113	N/A	0.789	0.759	4.50%	0.1837
	2057	62,353	9,043,427	14503.6%	116	10,959	1,589,423	14503.6%	1.0000	N/A	0.2211	N/A	0.779	0.753	4.50%	0.1758
	2058	46,580	7,292,489	15655.7%	89	7,834	1,226,496	15655.7%	1.0000	N/A	0.2278	N/A	0.772	0.747	4.50%	0.1682
	2059	34,544	5,816,424	16837.8%	69	5,560	936,117	16837.8%	1.0000	N/A	0.2317	N/A	0.768	0.742	4.50%	0.1609
	2060	25,407	4,592,088	18073.9%	52	3,913	707,242	18073.9%	1.0000	N/A	0.2391	N/A	0.761	0.736	4.50%	0.1540
	2061	18,517	3,588,229	19377.7%	39	2,729	528,837	19377.7%	1.0000	N/A	0.2456	N/A	0.754	0.729	4.50%	0.1474
	2062	13,381	2,767,906	20685.4%	29	1,887	390,370	20685.4%	1.0000	N/A	0.2527	N/A	0.747	0.723	4.50%	0.1410
	2063	9,575	2,113,797	22076.6%	22	1,292	285,281	22076.6%	1.0000	N/A	0.2630	N/A	0.737	0.716	4.50%	0.1350
	2064	6,781	1,586,671	23400.5%	16	876	204,918	23400.5%	1.0000	N/A	0.2633	N/A	0.737	0.708	4.50%	0.1291
	2065	4,751	1,174,372	24717.6%	12	587	145,138	24717.6%	1.0000	N/A	0.2804	N/A	0.720	0.701	4.50%	0.1236
	2066	3,292	852,329	25888.0%	8	389	100,802	25888.0%	1.0000	N/A	0.2783	N/A	0.722	0.693	4.50%	0.1183
	2067	2,253	605,151	26861.7%	6	255	68,487	26861.7%	1.0000	N/A	0.3000	N/A	0.700	0.684	4.50%	0.1132
	2068	1,520	422,569	27794.7%	4	165	45,764	27794.7%	1.0000	N/A	0.2892	N/A	0.711	0.675	4.50%	0.1083
	2069	1,008	286,464	28421.8%	3	104	29,688	28421.8%	1.0000	N/A	0.3220	N/A	0.678	0.663	4.50%	0.1036
	2070	660	193,716	29366.5%	2	65	19,211	29366.5%	1.0000	N/A	0.3464	N/A	0.654	0.654	4.50%	0.0992
	2071	428	129,697	30271.2%	1	41	12,309	30271.2%	1.0000	N/A	0.3825	N/A	0.617	0.650	4.50%	0.0949
	2072	275	83,965	30509.5%	1	25	7,625	30509.5%	1.0000	N/A	N/A	N/A	N/A	N/A	4.50%	0.0908
	2073	176	57,079	32356.1%	0	15	4,961	32356.1%	1.0000	N/A	N/A	N/A	N/A	N/A	4.50%	0.0869
	2074	113	37,855	33414.2%	0	9	3,148	33414.2%	1.0000	N/A	N/A	N/A	N/A	N/A	4.50%	0.0832
	2075	73	25,875	35338.5%	0	6	2,059	35338.5%	1.0000	N/A	N/A	N/A	N/A	N/A	4.50%	0.0796
	2076	45	17,099	37779.9%	0	3	1,302	37779.9%	1.0000	N/A	N/A	N/A	N/A	N/A	4.50%	0.0762
	2077	28	11,202	40735.6%	0	2	816	40735.6%	1.0000	N/A	N/A	N/A	N/A	N/A	4.50%	0.0729
	2078-2098	32	15,094	46995.9%	0	2	1,053	46995.9%	1.0000	N/A	N/A	N/A	N/A	N/A	4.50%	0.0697
	Past	611,446,452	322,713,683	52.8%	341,127	941,893,843	422,288,687	44.8%								
	Future	278,011,303	2,229,009,406	801.8%	209,003	197,954,564	1,096,807,164	554.1%								
	Lifetime	889,457,755	2,551,723,089	286.9%	550,130	1,139,848,407	1,519,095,851	133.3%								

Note:
- The projections are based on the assumptions derived using experience data through 6/30/2017.

Attachment 8
Metropolitan Life Insurance Company
Nationwide Experience Projections With Premiums Restated to Proposed Rate Level Since Inception
Policy Forms: 1LTC97 and 2LTC97

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest			Premium		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1998	375,687	-	0.0%	382	886,326	-	0.0%							4.50%	2.3592
	1999	5,709,482	6,342	0.1%	2,956	12,889,856	14,317	0.1%							4.50%	2.2576
	2000	25,413,179	799,919	3.1%	9,132	54,902,748	1,728,150	3.1%							4.50%	2.1604
	2001	58,774,967	1,887,246	3.2%	16,499	121,509,766	3,901,641	3.2%							4.50%	2.0674
	2002	91,207,775	5,830,315	6.4%	23,624	180,440,642	11,534,387	6.4%							4.50%	1.9783
	2003	102,409,892	7,827,660	7.6%	23,333	193,877,816	14,818,975	7.6%							4.50%	1.8932
	2004	96,660,200	4,800,886	5.0%	22,403	175,112,687	8,697,437	5.0%							4.50%	1.8116
	2005	93,329,617	7,934,859	8.5%	21,705	161,797,987	13,756,021	8.5%							4.50%	1.7336
	2006	90,511,047	12,535,485	13.8%	21,156	150,154,700	20,795,937	13.8%							4.50%	1.6590
	2007	88,053,858	17,009,497	19.3%	20,727	139,787,854	27,003,031	19.3%							4.50%	1.5875
	2008	85,806,136	21,687,525	25.3%	20,268	130,353,623	32,946,914	25.3%							4.50%	1.5192
	2009	82,944,909	16,353,713	19.7%	19,771	120,580,812	23,774,141	19.7%							4.50%	1.4537
	2010	79,629,696	17,368,919	21.8%	19,205	110,776,397	24,162,672	21.8%							4.50%	1.3911
	2011	76,784,383	18,713,068	24.4%	18,705	102,218,332	24,911,558	24.4%							4.50%	1.3312
	2012	73,822,406	27,098,640	36.7%	18,059	94,043,285	34,521,296	36.7%							4.50%	1.2739
	2013	70,750,094	22,324,766	31.6%	17,587	86,248,257	27,215,118	31.6%							4.50%	1.2191
	2014	66,270,344	30,950,979	46.7%	17,174	77,308,321	36,106,169	46.7%							4.50%	1.1666
	2015	62,296,155	28,515,507	45.8%	16,675	69,542,767	31,832,579	45.8%							4.50%	1.1163
	2016	58,047,805	36,868,889	63.5%	16,123	62,009,787	39,385,329	63.5%							4.50%	1.0683
	2017	54,659,407	44,199,470	80.9%	15,643	55,875,711	45,183,015	80.9%							4.50%	1.0223
Projected Future Experience	2018	52,696,015	32,689,829	62.0%	15,052	51,548,927	31,978,236	62.0%	2.2299	N/A	0.0378	N/A	0.962	0.964	4.50%	0.9782
	2019	49,866,575	36,099,262	72.4%	14,448	46,680,457	33,792,778	72.4%	2.2299	N/A	0.0401	N/A	0.960	0.946	4.50%	0.9361
	2020	47,042,005	39,705,705	84.4%	13,833	42,140,055	35,568,224	84.4%	2.2299	N/A	0.0425	N/A	0.957	0.943	4.50%	0.8958
	2021	44,232,812	43,507,228	98.4%	13,209	37,917,312	37,295,325	98.4%	2.2299	N/A	0.0451	N/A	0.955	0.940	4.50%	0.8572
	2022	41,449,847	47,468,846	114.5%	12,578	34,001,621	38,939,051	114.5%	2.2299	N/A	0.0478	N/A	0.952	0.937	4.50%	0.8203
	2023	38,702,370	51,585,806	133.3%	11,942	30,380,713	40,493,995	133.3%	2.2299	N/A	0.0506	N/A	0.949	0.934	4.50%	0.7850
	2024	36,002,493	55,767,933	154.9%	11,302	27,044,358	41,891,765	154.9%	2.2299	N/A	0.0536	N/A	0.946	0.930	4.50%	0.7512
	2025	33,362,546	60,003,973	179.9%	10,662	23,982,089	43,132,818	179.9%	2.2299	N/A	0.0566	N/A	0.943	0.927	4.50%	0.7188
	2026	30,789,935	64,178,965	208.4%	10,024	21,179,724	44,147,310	208.4%	2.2299	N/A	0.0598	N/A	0.940	0.923	4.50%	0.6879
	2027	28,294,699	68,223,117	241.1%	9,391	18,625,173	44,908,319	241.1%	2.2299	N/A	0.0632	N/A	0.937	0.919	4.50%	0.6583
	2028	25,887,297	72,072,524	278.4%	8,765	16,306,684	45,399,250	278.4%	2.2299	N/A	0.0666	N/A	0.933	0.915	4.50%	0.6299
	2029	23,575,953	75,628,489	320.8%	8,149	14,211,238	45,587,742	320.8%	2.2299	N/A	0.0702	N/A	0.930	0.911	4.50%	0.6028
	2030	21,369,343	78,774,161	368.6%	7,547	12,326,437	45,439,145	368.6%	2.2299	N/A	0.0740	N/A	0.926	0.906	4.50%	0.5768
	2031	19,274,404	81,472,053	422.7%	6,960	10,639,251	44,971,641	422.7%	2.2299	N/A	0.0778	N/A	0.922	0.902	4.50%	0.5520
	2032	17,297,296	83,664,011	483.7%	6,390	9,136,756	44,192,897	483.7%	2.2299	N/A	0.0818	N/A	0.918	0.897	4.50%	0.5282
	2033	15,443,160	85,274,647	552.2%	5,841	7,806,092	43,103,986	552.2%	2.2299	N/A	0.0859	N/A	0.914	0.893	4.50%	0.5055
	2034	13,710,664	86,246,573	629.0%	5,315	6,631,926	41,717,959	629.0%	2.2299	N/A	0.0901	N/A	0.910	0.888	4.50%	0.4837
	2035	12,102,739	86,423,486	714.1%	4,812	5,602,071	40,003,381	714.1%	2.2299	N/A	0.0946	N/A	0.905	0.883	4.50%	0.4629
	2036	10,621,511	85,869,881	808.5%	4,336	4,704,732	38,035,531	808.5%	2.2299	N/A	0.0991	N/A	0.901	0.878	4.50%	0.4429
	2037	9,266,208	84,687,628	913.9%	3,886	3,927,665	35,896,517	913.9%	2.2299	N/A	0.1037	N/A	0.896	0.872	4.50%	0.4239
	2038	8,033,072	82,786,637	1030.6%	3,465	3,258,350	33,579,659	1030.6%	2.2299	N/A	0.1084	N/A	0.892	0.867	4.50%	0.4056
	2039	6,919,646	80,116,139	1157.8%	3,072	2,685,862	31,097,091	1157.8%	2.2299	N/A	0.1134	N/A	0.887	0.861	4.50%	0.3882
	2040	5,922,042	76,834,064	1297.4%	2,708	2,199,657	28,538,902	1297.4%	2.2299	N/A	0.1184	N/A	0.882	0.856	4.50%	0.3714
	2041	5,034,354	72,975,218	1449.5%	2,374	1,789,414	25,938,364	1449.5%	2.2299	N/A	0.1235	N/A	0.876	0.850	4.50%	0.3554
	2042	4,251,650	68,735,275	1616.7%	2,068	1,446,134	23,379,249	1616.7%	2.2299	N/A	0.1286	N/A	0.871	0.845	4.50%	0.3401
	2043	3,566,089	64,155,528	1799.0%	1,792	1,160,718	20,881,836	1799.0%	2.2299	N/A	0.1337	N/A	0.866	0.839	4.50%	0.3255
	2044	2,970,299	59,343,908	1997.9%	1,542	925,164	18,483,936	1997.9%	2.2299	N/A	0.1393	N/A	0.861	0.833	4.50%	0.3115
	2045	2,456,216	54,402,786	2214.9%	1,319	732,097	16,215,231	2214.9%	2.2299	N/A	0.1447	N/A	0.855	0.827	4.50%	0.2981
	2046	2,016,756	49,448,952	2451.9%	1,121	575,227	14,104,017	2451.9%	2.2299	N/A	0.1502	N/A	0.850	0.821	4.50%	0.2852
	2047	1,644,274	44,539,610	2708.8%	946	448,790	12,156,704	2708.8%	2.2299	N/A	0.1558	N/A	0.844	0.815	4.50%	0.2729
	2048	1,330,948	39,750,301	2986.6%	794	347,628	10,382,300	2986.6%	2.2299	N/A	0.1614	N/A	0.839	0.809	4.50%	0.2612
	2049	1,069,322	35,134,362	3285.7%	661	267,267	8,781,504	3285.7%	2.2299	N/A	0.1672	N/A	0.833	0.803	4.50%	0.2499
	2050	852,563	30,763,217	3608.3%	547	203,914	7,357,873	3608.3%	2.2299	N/A	0.1731	N/A	0.827	0.797	4.50%	0.2392
	2051	674,463	26,676,582	3955.2%	449	154,370	6,105,686	3955.2%	2.2299	N/A	0.1793	N/A	0.821	0.791	4.50%	0.2289
	2052	529,262	22,886,466	4324.2%	365	115,920	5,012,642	4324.2%	2.2299	N/A	0.1856	N/A	0.814	0.785	4.50%	0.2190
	2053	412,030	19,434,166	4716.7%	295	86,358	4,073,217	4716.7%	2.2299	N/A	0.1918	N/A	0.808	0.778	4.50%	0.2096
	2054	318,064	16,309,196	5127.6%	237	63,793	3,271,056	5127.6%	2.2299	N/A	0.1987	N/A	0.801	0.772	4.50%	0.2006
	2055	243,503	13,545,564	5562.8%	188	46,735	2,599,778	5562.8%	2.2299	N/A	0.2044	N/A	0.796	0.766	4.50%	0.1919
	2056	184,740	11,113,819	6015.9%	148	33,930	2,041,203	6015.9%	2.2299	N/A	0.2113	N/A	0.789	0.759	4.50%	0.1837
	2057	139,040	9,043,427	6504.2%	116	24,437	1,589,423	6504.2%	2.2299	N/A	0.2211	N/A	0.779	0.753	4.50%	0.1758
	2058	103,869	7,292,489	7020.8%	89	17,469	1,226,496	7020.8%	2.2299	N/A	0.2278	N/A	0.772	0.747	4.50%	0.1682
	2059	77,029	5,816,424	7551.0%	69	12,397	936,117	7551.0%	2.2299	N/A	0.2317	N/A	0.768	0.742	4.50%	0.1609
	2060	56,655	4,592,088	8105.3%	52	8,726	707,242	8105.3%	2.2299	N/A	0.2391	N/A	0.761	0.736	4.50%	0.1540
	2061	41,291	3,588,229	8690.0%	39	6,086	528,837	8690.0%	2.2299	N/A	0.2456	N/A	0.754	0.729	4.50%	0.1474
	2062	29,838	2,767,906	9276.4%	29	4,208	390,370	9276.4%	2.2299	N/A	0.2527	N/A	0.747	0.723	4.50%	0.1410
	2063	21,351	2,113,797	9900.3%	22	2,882	285,281	9900.3%	2.2299	N/A	0.2630	N/A	0.737	0.716	4.50%	0.1350
	2064	15,120	1,586,671	10494.0%	16	1,953	204,918	10494.0%	2.2299	N/A	0.2633	N/A	0.737	0.708	4.50%	0.1291
	2065	10,595	1,174,372	11084.7%	12	1,309	145,138	11084.7%	2.2299	N/A	0.2804	N/A	0.720	0.701	4.50%	0.1236
	2066	7,342	852,329	11609.6%	8	868	100,802	11609.6%	2.2299	N/A	0.2783	N/A	0.722	0.693	4.50%	0.1183
	2067	5,024	605,151	12046.2%	6	569	68,487	12046.2%	2.2299	N/A	0.3000	N/A	0.700	0.684	4.50%	0.1132
	2068	3,390	422,569	12464.6%	4	367	45,764	12464.6%	2.2299	N/A	0.2892	N/A	0.711	0.675	4.50%	0.1083
	2069	2,248	286,464	12745.9%	3	233	29,688	12745.9%	2.2299	N/A	0.3220	N/A	0.678	0.663	4.50%	0.1036
	2070	1,471	193,716	13169.5%	2	146	19,211	13169.5%	2.2299	N/A	0.3464	N/A	0.654	0.654	4.50%	0.0992
	2071	955	129,697	13575.2%	1	91	12,309	13575.2%	2.2299	N/A	0.3825	N/A	0.617	0.650	4.50%	0.0949
	2072	614	83,965	13682.1%	1	56	7,625	13682.1%	2.2299	N/A	N/A	N/A	N/A	N/A	4.50%	0.0908
	2073	393	57,079	14510.2%	0	34	4,961	14510.2%	2.2299	N/A	N/A	N/A	N/A	N/A	4.50%	0.0869
	2074	253	37,855	14984.7%	0	21	3,148	14984.7%	2.2299	N/A	N/A	N/A	N/A	N/A	4.50%	0.0832
	2075	163	25,875	15847.7%	0	13	2,059	15847.7%	2.2299	N/A	N/A	N/A	N/A	N/A	4.50%	0.0796
	2076	101	17,099	16942.5%	0	8	1,302	16942.5%	2.2299	N/A	N/A	N/A	N/A	N/A	4.50%	0.0762
	2077	61	11,202	18268.0%	0	4	816	18268.0%	2.2299	N/A	N/A	N/A	N/A	N/A	4.50%	0.0729
	2078-2098	72	15,094	21075.4%	0	5	1,053	21075.4%	2.2299	N/A	N/A	N/A	N/A	N/A	4.50%	0.0697
	Past	1,363,457,039	322,713,683	23.7%	341,127	2,100,317,674	422,288,687	20.1%								
	Future	619,934,038	2,229,009,406	359.6%	209,003	441,416,486	1,096,807,164	248.5%								
	Lifetime	1,983,391,078	2,551,723,089	128.7%	550,130	2,541,734,160	1,519,095,851	59.8%								

Note:
- The projections are based on the assumptions derived using experience data through 6/30/2017.

Attachment 9
Metropolitan Life Insurance Company
Policy Forms: 1LTC97 and 2LTC97
Historial Claim and Active Life Reserves

Nationwide

Calendar Year	Incurred Claim Reserves	Active Life Reserves[1]
2000	120,784	
2001	-	
2002	315,413	
2003	490,583	
2004	124,804	
2005	121,004	
2006	831,877	
2007	2,086,933	
2008	2,389,089	
2009	1,430,809	
2010	1,581,001	
2011	2,237,688	
2012	4,791,402	
2013	6,053,497	
2014	12,579,040	
2015	15,679,254	
2016	28,646,730	
2017	42,290,906	738,388,673

Pennsylvania Only

Calendar Year	Incurred Claim Reserves	Active Life Reserves[1]
2007	495,195	
2008	-	
2009	-	
2010	73,625	
2011	14,787	
2012	-	
2013	586,916	
2014	265,907	
2015	688,725	
2016	1,069,197	
2017	2,272,451	39,572,668

[1] Figure as of 12/31/2017