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.003 Other
Filing Type:	Rate - Other (Not M.U. or G.I. Product)
Date Submitted:	09/20/2019
SERFF Tr Num:	META-132090771
SERFF Status:	Assigned
State Tr Num:	META-132090771
State Status:	Received Review in Progress
Co Tr Num:	CT19-80 (MET-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 4.05% increase on 356 policyholders of MetLife forms TCL-LTC.04(PA) Ed. 4/00 and TCL-LTC.04(PA-E) Ed. 4/00.

State:	*Pennsylvania*	**Filing Company:**	*Metropolitan Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Individual Long-Term Care Insurance*		
Project Name/Number:	*2019 TIAA Rate Increase Filings/CT19-80 (Met-Rate)*		

General Information

Project Name: 2019 TIAA Rate Increase Filings
Project Number: CT19-80 (Met-Rate)
Requested Filing Mode: Informational
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Deemer Date:
Submitted By: Cherise Livingston

Status of Filing in Domicile:
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-132090784
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.

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.003 Other*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2019 TIAA Rate Increase Filings/CT19-80 (Met-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	09/25/2019	09/25/2019
Supporting Document	Actuarial Memorandum and Explanatory Information (A&H)	Cherise Livingston	09/24/2019	09/24/2019

Filing Notes

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

State: *Pennsylvania*
Filing Company: *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2019 TIAA Rate Increase Filings/CT19-80 (Met-Rate)*

Amendment Letter

Submitted Date: 09/25/2019

Comments:

Please see the revised Actuarial Memorandum

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 attached revised Actuarial Memorandum and Explanatory Information (A&H)
Attachment(s):	2018 TIAA ActMemo_Rate_Stability-PA.pdf
Previous Version	
Satisfied - Item:	*Actuarial Memorandum and Explanatory Information (A&H)*
Comments:	*Please see attached the Actuarial Memorandum and Explanatory Information (A&H)*
Attachment(s):	*2018 TIAA ActMemo_Rate_Stability-PA.pdf*
Previous Version	
Satisfied - Item:	*Actuarial Memorandum and Explanatory Information (A&H)*
Comments:	*Please see attached the Actuarial Memorandum and Explanatory Information (A&H)*
Attachment(s):	*2018_TIAA_LTC04_ActMemo_RateStability - PA (Exhibits).pdf*

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2019 TIAA Rate Increase Filings/CT19-80 (Met-Rate)*

Amendment Letter

Submitted Date: 09/24/2019
Comments:
Please see the revised Actuarial Memorandum.

Thank you for your attention to our filing.

Deborah Fountas, LTCP, PMP
MetLife Long Term Care
Sr. Product Consultant
860-656-3808
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 attached the Actuarial Memorandum and Explanatory Information (A&H)
Attachment(s):	2018 TIAA ActMemo_Rate_Stability-PA.pdf
Previous Version	
Satisfied - Item:	*Actuarial Memorandum and Explanatory Information (A&H)*
Comments:	*Please see attached the Actuarial Memorandum and Explanatory Information (A&H)*
Attachment(s):	*2018_TIAA_LTC04_ActMemo_RateStability - PA (Exhibits).pdf*

State:	*Pennsylvania*	**Filing Company:**	*Metropolitan Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*Individual Long-Term Care Insurance*		
Project Name/Number:	*2019 TIAA Rate Increase Filings/CT19-80 (Met-Rate)*		

Note To Filer

Created By:

Jim Laverty on 09/27/2019 02:43 PM

Last Edited By:

Jim Laverty

Submitted On:

09/27/2019 02:44 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.003 Other*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2019 TIAA Rate Increase Filings/CT19-80 (Met-Rate)*

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 33.580%
Effective Date of Last Rate Revision: 11/13/2015
Filing Method of Last Filing: Prior Approval
SERFF Tracking Number of Last Filing: META-130181780

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	4.050%	4.050%	$44,484	356	$1,098,374	4.050%	4.050%

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2019 TIAA Rate Increase Filings/CT19-80 (Met-Rate)*

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		TIAA Rates PA04 Current with 4.05% Increase	TCL-LTC.04(PA) Ed. 4/00, TCL-LTC.04(PA-E) Ed. 4/00	Revised	Previous State Filing Number: Percent Rate Change Request: 4.05	TIAA_Rates_PA04_CURRENT_with_4.05%Increase.pdf,

Policy Form Series: LTC.04
With No Inflation
No Nonforfeiture
No Return of Premium
Current Annual Rates with Proposed 4.05% Increase
Rates per $10 Daily Benefits

	3 Year Benefit Period						**5 Year Benefit Period**						**7 Year Benefit Period**						**Unlimited Benefit Period**					
	Elimination Period						*Elimination Period*						*Elimination Period*						*Elimination Period*					
	30 Days	*30 Days*	*90 Days*	*90 Days*	*365 Days*	*365 Days*	*30 Days*	*30 Days*	*90 Days*	*90 Days*	*365 Days*	*365 Days*	*30 Days*	*30 Days*	*90 Days*	*90 Days*	*365 Days*	*365 Days*	*30 Days*	*30 Days*	*90 Days*	*90 Days*	*365 Days*	*365 Days*
Issue	*Home and Community Care*						*Home and Community Care*						*Home and Community Care*						*Home and Community Care*					
Age	*50%*	*100%*	*50%*	*100%*	*50%*	*100%*	*50%*	*100%*	*50%*	*100%*	*50%*	*100%*	*50%*	*100%*	*50%*	*100%*	*50%*	*100%*	*50%*	*100%*	*50%*	*100%*	*50%*	*100%*
25	16.21	19.81	14.39	18.00	10.80	14.39	18.00	25.19	16.21	21.60	12.60	18.00	21.60	27.01	19.81	25.19	14.39	19.81	25.19	34.20	23.40	30.61	18.00	23.40
26	16.21	21.60	14.39	18.00	10.80	14.39	19.81	25.19	18.00	23.40	14.39	18.00	21.60	28.80	19.81	27.01	16.21	19.81	27.01	36.00	23.40	32.40	18.00	25.19
27	18.00	21.60	16.21	19.81	12.60	16.21	21.60	27.01	19.81	25.19	14.39	19.81	23.40	30.61	21.60	27.01	16.21	21.60	28.80	37.81	25.19	34.20	19.81	27.01
28	18.00	23.40	16.21	21.60	12.60	16.21	21.60	28.80	19.81	25.19	16.21	19.81	25.19	32.40	21.60	28.80	18.00	23.40	30.61	39.60	27.01	36.00	21.60	28.80
29	19.81	23.40	18.00	21.60	12.60	16.21	23.40	30.61	21.60	27.01	16.21	21.60	27.01	34.20	23.40	30.61	18.00	23.40	30.61	41.40	28.80	37.81	21.60	28.80
30	19.81	25.19	18.00	23.40	14.39	18.00	25.19	30.61	21.60	28.80	16.21	21.60	27.01	36.00	25.19	32.40	19.81	25.19	32.40	43.20	28.80	39.60	23.40	30.61
31	21.60	27.01	19.81	23.40	14.39	18.00	25.19	32.40	23.40	28.80	18.00	23.40	28.80	37.81	25.19	34.20	19.81	25.19	34.20	45.00	30.61	41.40	23.40	32.40
32	21.60	27.01	19.81	25.19	16.21	19.81	27.01	34.20	23.40	30.61	18.00	23.40	30.61	39.60	27.01	34.20	21.60	27.01	36.00	48.61	32.40	43.20	25.19	34.20
33	23.40	28.80	19.81	25.19	16.21	19.81	27.01	36.00	25.19	32.40	19.81	25.19	30.61	41.40	28.80	36.00	21.60	28.80	37.81	50.40	34.20	45.00	25.19	34.20
34	23.40	30.61	21.60	27.01	16.21	19.81	28.80	37.81	25.19	32.40	19.81	25.19	32.40	43.20	28.80	37.81	23.40	28.80	39.60	52.20	34.20	46.80	27.01	36.00
35	25.19	30.61	21.60	27.01	18.00	21.60	30.61	37.81	27.01	34.20	19.81	27.01	34.20	43.20	30.61	39.60	23.40	30.61	39.60	54.00	36.00	48.61	28.80	37.81
36	27.01	32.40	23.40	28.80	18.00	23.40	32.40	41.40	28.80	36.00	21.60	28.80	36.00	46.80	32.40	41.40	25.19	32.40	43.20	57.60	37.81	50.40	30.61	39.60
37	28.80	36.00	25.19	30.61	19.81	23.40	34.20	43.20	30.61	39.60	23.40	30.61	39.60	50.40	34.20	45.00	27.01	34.20	46.80	61.20	41.40	54.00	32.40	41.40
38	30.61	37.81	27.01	32.40	19.81	25.19	36.00	46.80	32.40	41.40	25.19	32.40	41.40	54.00	36.00	46.80	28.80	36.00	48.61	64.79	43.20	57.60	34.20	45.00
39	32.40	39.60	28.80	34.20	21.60	27.01	37.81	48.61	34.20	43.20	27.01	34.20	43.20	55.81	39.60	50.40	30.61	37.81	52.20	68.40	45.00	61.20	36.00	46.80
40	34.20	41.40	30.61	37.81	23.40	28.80	39.60	52.20	36.00	45.00	27.01	36.00	46.80	59.41	41.40	52.20	30.61	41.40	54.00	72.00	48.61	63.00	37.81	48.61
41	34.20	43.20	30.61	39.60	23.40	30.61	43.20	54.00	37.81	48.61	28.80	37.81	48.61	63.00	43.20	55.81	32.40	43.20	57.60	75.59	50.40	66.61	39.60	52.20
42	36.00	45.00	32.40	41.40	25.19	30.61	45.00	57.60	39.60	50.40	30.61	39.60	50.40	64.79	45.00	57.60	34.20	45.00	61.20	79.20	54.00	70.21	41.40	54.00
43	37.81	48.61	34.20	43.20	27.01	32.40	46.80	59.41	41.40	52.20	32.40	41.40	54.00	68.40	46.80	61.20	36.00	46.80	63.00	82.80	55.81	73.80	43.20	57.60
44	39.60	50.40	36.00	45.00	27.01	34.20	48.61	63.00	43.20	55.81	32.40	43.20	55.81	72.00	50.40	63.00	37.81	48.61	66.61	86.39	57.60	77.41	45.00	59.41
45	41.40	52.20	37.81	46.80	28.80	36.00	50.40	64.79	45.00	57.60	34.20	45.00	59.41	75.59	52.20	66.61	39.60	50.40	70.21	91.80	61.20	79.20	46.80	61.20
46	43.20	54.00	39.60	48.61	30.61	37.81	54.00	68.40	46.80	59.41	36.00	46.80	61.20	79.20	54.00	68.40	41.40	52.20	72.00	95.40	63.00	82.80	48.61	64.79
47	45.00	55.81	39.60	50.40	30.61	37.81	55.81	70.21	48.61	63.00	37.81	48.61	64.79	81.00	55.81	72.00	43.20	55.81	75.59	99.01	66.61	86.39	50.40	66.61
48	46.80	59.41	41.40	52.20	32.40	39.60	57.60	73.80	50.40	64.79	39.60	50.40	66.61	84.60	59.41	75.59	45.00	57.60	79.20	102.60	68.40	90.00	52.20	68.40
49	50.40	61.20	43.20	54.00	34.20	41.40	61.20	77.41	54.00	66.61	41.40	52.20	70.21	88.21	61.20	77.41	46.80	59.41	82.80	108.00	72.00	93.60	54.00	72.00
50	52.20	64.79	45.00	55.81	34.20	43.20	63.00	79.20	55.81	70.21	41.40	54.00	73.80	93.60	63.00	81.00	48.61	61.20	86.39	111.60	73.80	97.20	55.81	73.80
51	54.00	66.61	46.80	57.60	36.00	45.00	66.61	82.80	57.60	72.00	43.20	55.81	75.59	97.20	66.61	84.60	50.40	63.00	88.21	115.19	77.41	100.80	59.41	75.59
52	55.81	68.40	48.61	61.20	37.81	46.80	68.40	86.39	59.41	75.59	45.00	57.60	79.20	100.80	68.40	86.39	52.20	66.61	91.80	120.61	81.00	104.39	61.20	79.20
53	61.20	73.80	52.20	64.79	39.60	50.40	73.80	93.60	64.79	81.00	48.61	61.20	84.60	108.00	73.80	93.60	55.81	70.21	99.01	129.60	86.39	111.60	64.79	82.80
54	64.79	79.20	55.81	70.21	43.20	52.20	79.20	99.01	68.40	86.39	52.20	64.79	91.80	115.19	79.20	99.01	59.41	73.80	106.20	136.79	91.80	117.01	68.40	88.21
55	68.40	84.60	61.20	73.80	45.00	55.81	84.60	106.20	73.80	91.80	55.81	68.40	97.20	122.40	84.60	106.20	63.00	79.20	113.40	145.81	97.20	124.20	72.00	93.60
56	73.80	90.00	64.79	79.20	48.61	59.41	90.00	113.40	77.41	97.20	57.60	72.00	104.39	129.60	90.00	111.60	66.61	82.80	120.61	154.80	102.60	131.40	77.41	99.01
57	77.41	95.40	68.40	82.80	50.40	63.00	95.40	118.80	82.80	102.60	61.20	77.41	109.81	138.62	93.60	117.01	70.21	88.21	127.82	163.81	108.00	138.62	81.00	102.60
58	84.60	104.39	73.80	90.00	55.81	68.40	104.39	129.60	90.00	111.60	66.61	82.80	118.80	149.42	102.60	127.82	75.59	93.60	136.79	176.40	117.01	149.42	86.39	109.81
59	91.80	111.60	79.20	97.20	59.41	72.00	111.60	138.62	95.40	118.80	72.00	88.21	127.82	160.22	109.81	136.79	81.00	100.80	147.59	189.02	125.99	160.22	91.80	117.01
60	99.01	120.61	84.60	104.39	63.00	77.41	120.61	149.42	102.60	127.82	75.59	93.60	138.62	171.01	117.01	145.81	86.39	108.00	158.40	201.61	135.00	169.21	99.01	124.20
61	106.20	129.60	91.80	111.60	66.61	82.80	127.82	160.22	109.81	135.00	81.00	100.80	147.59	183.61	125.99	154.80	91.80	113.40	169.21	216.00	142.21	180.01	104.39	133.20
62	111.60	136.79	97.20	118.80	72.00	88.21	136.79	169.21	117.01	144.01	86.39	106.20	156.61	194.41	133.20	163.81	97.20	120.61	180.01	228.61	151.21	190.81	109.81	140.41
63	122.40	149.42	106.20	127.82	77.41	95.40	149.42	185.41	127.82	156.61	93.60	115.19	171.01	210.62	144.01	178.22	106.20	129.60	194.41	246.61	163.81	205.20	118.80	149.42
64	133.20	162.01	115.19	138.62	84.60	102.60	162.01	199.82	138.62	169.21	100.80	124.20	185.41	226.80	156.61	190.81	113.40	138.62	210.62	264.61	176.40	221.41	127.82	160.22
65	144.01	174.61	124.20	149.42	90.00	109.81	174.61	214.21	149.42	181.81	108.00	133.20	199.82	244.80	167.41	205.20	122.40	149.42	226.80	284.41	189.02	235.81	136.79	171.01
66	154.80	187.20	133.20	160.22	97.20	117.01	187.20	230.41	158.40	194.41	115.19	140.41	212.41	261.01	180.01	217.81	129.60	158.40	241.21	302.41	201.61	252.01	145.81	181.81
67	165.60	199.82	142.21	171.01	102.60	125.99	199.82	244.80	169.21	207.01	124.20	149.42	226.80	277.20	190.81	232.21	138.62	167.41	257.41	320.40	214.21	266.40	154.80	190.81
68	185.41	223.21	158.40	190.81	115.19	138.62	225.01	271.81	189.02	228.61	136.79	165.60	253.81	307.81	212.41	257.41	153.01	185.41	286.21	354.61	237.60	293.41	171.01	210.62
69	203.41	244.80	174.61	208.80	127.82	153.01	248.40	300.60	208.80	252.01	151.21	181.81	279.01	338.40	234.01	282.61	169.21	203.41	315.01	390.60	261.01	322.21	187.20	230.41
70	223.21	268.21	190.81	228.61	138.62	167.41	271.81	327.60	228.61	275.41	165.60	199.82	306.00	369.01	255.60	307.81	183.61	219.60	343.81	424.80	286.21	351.00	203.41	250.22
71	243.01	291.61	208.80	248.40	151.21	181.81	295.20	354.61	248.40	298.80	180.01	216.00	333.01	399.60	277.20	333.01	198.00	237.60	372.61	459.02	309.60	378.00	219.60	270.00
72	262.81	315.01	225.01	268.21	163.81	194.41	318.61	383.41	268.21	322.21	194.41	232.21	358.21	430.21	300.60	358.21	214.21	255.60	401.40	493.21	333.01	406.80	237.60	289.80
73	298.80	356.40	255.60	302.41	185.41	221.41	363.61	433.82	306.00	363.61	219.60	261.01	406.80	484.21	340.20	403.20	241.21	286.21	453.60	552.61	374.41	455.42	266.40	322.21
74	336.61	397.81	286.21	338.40	207.01	246.61	406.80	484.21	342.00	405.01	244.80	289.80	453.60	538.22	379.80	448.22	270.00	318.61	504.00	612.01	417.60	504.00	295.20	356.40
75	372.61	439.21	318.61	374.41	230.41	271.81	451.81	532.81	379.80	446.41	271.81	320.40	502.21	592.21	419.42	491.41	297.01	349.20	556.21	671.41	459.02	552.61	324.01	390.60
76	410.40	482.41	349.20	410.40	252.01	297.01	495.02	583.21	415.82	489.61	297.01	349.20	549.02	646.21	459.02	536.40	324.01	379.80	608.41	730.81	502.21	601.21	354.61	423.00
77	446.41	523.81	379.80	444.62	273.61	322.21	540.01	633.60	453.60	531.01	324.01	378.00	597.60	700.21	498.62	581.41	352.81	410.40	658.80	790.21	543.60	648.00	383.41	457.21
78	509.42	594.00	433.82	505.82	313.21	365.41	615.60	718.22	516.62	601.21	369.01	428.41	678.60	790.21	565.20	655.20	399.60	462.61	745.21	885.61	615.60	727.21	432.01	511.21
79	572.41	664.21	487.82	565.20	352.81	408.61	691.21	801.01	581.41	671.41	414.01	478.81	759.61	880.21	633.60	730.81	446.41	514.80	831.61	982.80	685.81	806.41	482.41	567.02
80	635.41	734.41	541.81	624.61	390.60	451.81	766.81	885.61	646.21	741.62	459.02	529.21	840.61	970.21	700.21	804.62	493.21	567.02	916.22	1078.23	757.82	885.61	531.01	621.01
81	698.40	804.62	595.81	684.00	430.21	495.02	842.40	970.21	709.20	813.61	505.82	577.82	921.61	1058.42	768.61	878.41	541.81	619.21	1002.62	1175.42	828.01	964.80	581.41	676.80
82	761.42	874.81	649.81	745.21	468.01	538.22	919.81	1054.81	774.01	883.82	550.81	628.22	1004.41	1148.41	837.02	952.21	588.62	671.41	1089.02	1270.81	898.22	1044.01	630.01	732.62
83	892.80	1018.82	761.42	867.61	549.02	626.40	1076.41	1224.01	905.42	1026.01	644.40	729.01	1168.21	1326.63	973.81	1101.62	684.00	774.01	1260.01	1458.02	1040.42	1198.81	727.21	838.81
84	1024.22	1162.81	874.81	990.01	630.01	714.62	1233.02	1395.03	1038.63	1170.01	738.01	829.81	1332.01	1504.81	1110.62	1249.21	779.41	876.62	1431.02	1647.02	1182.62	1353.61	826.22	945.02
85	1155.61	1306.82	986.41	1114.22	711.02	802.82	1389.62	1566.01	1170.01	1314.02	829.81	930.61	1497.62	1683.03	1249.21	1396.82	874.81	979.21	1602.02	1836.02	1324.82	1508.42	923.41	1051.22
86	1287.03	1452.62	1098.01	1236.62	792.01	891.01	1546.22	1737.02	1303.21	1456.23	923.41	1031.42	1661.43	1861.22	1386.02	1546.22	970.21	1081.82	1773.03	2023.22	1465.21	1663.22	1022.41	1157.42
87	1418.42	1596.62	1211.42	1359.02	873.01	979.21	1702.82	1908.03	1434.62	1600.23	1017.03	1132.22	1827.02	2039.43	1522.81	1693.83	1065.61	1184.41	1945.82	2212.24	1607.42	1818.02	1119.62	1263.61
88	1567.81	1764.02	1339.22	1503.02	964.80	1083.61	1879.23	2106.02	1584.02	1765.83	1123.21	1249.21	2008.83	2244.64	1675.83	1863.03	1171.82	1301.42	2136.63	2430.03	1765.83	1998.02	1229.41	1389.62
89	1717.22	1933.22	1467.03	1647.02	1056.62	1186.22	2057.42	2304.02	1733.43	1933.22	1227.61	1368.02	2192.42	2448.02	1828.82	2032.23	1279.82	1420.22	2329.22	2649.62	1926.02	2178.03	1341.02	1513.82
90	1866.63	2102.42	1594.82	1791.02	1148.41	1290.62	2233.84	2502.03	1881.03	2098.82	1333.83	1485.02	2374.23	2651.43	1980.03	2203.23	1386.02	1539.02	2521.84	2867.44	2084.42	2358.03	1450.82	1639.83
91	2017.82	2269.83	1722.63	1933.22	1242.02	1393.21	2410.24	2700.02	2030.42	2264.43	1440.02	1602.02	2557.83	2856.64	2133.04	2372.42	1492.22	1657.82	2714.44	3085.24	2242.82	2538.02	1562.41	1764.02
92	2167.23	2439.04	1850.41	2077.22	1333.83	1497.62	2586.63	2898.04	2179.83	2431.84	1544.41	1719.02	2739.63	3060.03	2286.03	2541.63	1600.23	1776.62	2907.03	3304.84	2401.22	2718.04	1672.23	1890.03
93	2359.83	2656.83	2016.02	2262.63	1452.62	1630.83	2817.04	3155.44	2374.23	2647.83	1683.03	1873.83	2984.43	3333.64	2489.44	2768.43	1742.41	1935.03	3166.24	3600.04	2615.43	2959.23	1821.61	2057.42
94	2554.24	2874.63	2181.62	2448.02	1571.43	1764.02	3047.44	3414.64	2568.63	2863.83	1821.61	2026.82	3229.23	3605.45	2692.82	2995.24	1884.63	2093.43	3425.44	3893.45	2829.63	3202.23	1971.03	2226.63
95	2746.84	3092.44	2345.44	2633.44	1690.22	1897.23	3279.64	3672.04	2763.04	3081.63	1958.43	2179.83	3474.04	3879.06	2896.23	3222.03	2026.82	2251.83	3684.65	4188.66	3043.84	3445.24	2120.41	2395.82
96	2941.23	3310.25	2511.04	2818.83	1809.02	2030.42	3510.03	3931.25	2957.43	3297.64	2097.02	2332.82	3717.05	4152.65	3101.44	3448.83	2170.82	2410.24	3943.85	4483.86	3258.03	3686.44	2269.83	2563.23
97	3133.84	3528.03	2676.63	3004.24	1927.83	2165.44	3740.44	4188.66	3151.84	3515.44	2233.84	2487.63	3961.85	4424.45	3304.84	3675.65	2313.03	2568.63	4203.05	4779.07	3474.04	3929.46	2419.24	2732.43

Policy Form Series: LTC.04
With 5% Compound Inflation
No Nonforfeiture
No Return of Premium
Current Annual Rates with Proposed 4.05% Increase
Rates per $10 Daily Benefits

	3 Year Benefit Period						**5 Year Benefit Period**						**7 Year Benefit Period**						**Unlimited Benefit Period**					
	Elimination Period						*Elimination Period*						*Elimination Period*						*Elimination Period*					
	30 Days	*30 Days*	*90 Days*	*90 Days*	*365 Days*	*365 Days*	*30 Days*	*30 Days*	*90 Days*	*90 Days*	*365 Days*	*365 Days*	*30 Days*	*30 Days*	*90 Days*	*90 Days*	*365 Days*	*365 Days*	*30 Days*	*30 Days*	*90 Days*	*90 Days*	*365 Days*	*365 Days*
Issue	*Home and Community Care*						*Home and Community Care*						*Home and Community Care*						*Home and Community Care*					
Age	*50%*	*100%*	*50%*	*100%*	*50%*	*100%*	*50%*	*100%*	*50%*	*100%*	*50%*	*100%*	*50%*	*100%*	*50%*	*100%*	*50%*	*100%*	*50%*	*100%*	*50%*	*100%*	*50%*	*100%*
25	120.61	145.81	104.39	125.99	79.20	95.40	149.42	185.41	129.60	160.22	97.20	118.80	172.81	214.21	149.42	185.41	111.60	138.62	203.41	261.01	174.61	223.21	131.40	167.41
26	122.40	147.59	106.20	129.60	79.20	97.20	153.01	187.20	131.40	162.01	99.01	120.61	176.40	217.81	153.01	189.02	113.40	140.41	207.01	264.61	178.22	226.80	133.20	171.01
27	124.20	149.42	108.00	131.40	81.00	99.01	154.80	190.81	133.20	165.60	100.80	124.20	178.22	221.41	154.80	190.81	115.19	142.21	210.62	268.21	180.01	230.41	135.00	172.81
28	125.99	153.01	109.81	133.20	82.80	100.80	156.61	194.41	136.79	167.41	100.80	125.99	181.81	225.01	156.61	194.41	117.01	144.01	212.41	271.81	183.61	234.01	136.79	174.61
29	127.82	154.80	111.60	135.00	84.60	100.80	160.22	196.21	138.62	169.21	102.60	127.82	183.61	228.61	158.40	196.21	118.80	147.59	216.00	275.41	185.41	237.60	138.62	178.22
30	129.60	156.61	113.40	136.79	84.60	102.60	162.01	199.82	140.41	172.81	104.39	129.60	187.20	232.21	162.01	199.82	120.61	149.42	219.60	280.80	189.02	241.21	140.41	180.01
31	131.40	160.22	115.19	138.62	86.39	104.39	163.81	201.61	142.21	174.61	106.20	131.40	189.02	235.81	163.81	203.41	122.40	151.21	223.21	284.41	190.81	243.01	142.21	181.81
32	133.20	162.01	117.01	140.41	88.21	106.20	167.41	205.20	144.01	178.22	108.00	133.20	192.61	239.41	165.60	205.20	124.20	153.01	225.01	288.00	194.41	246.61	144.01	185.41
33	136.79	163.81	118.80	142.21	88.21	108.00	169.21	208.80	145.81	180.01	109.81	135.00	196.21	243.01	169.21	208.80	125.99	154.80	228.61	291.61	196.21	250.22	145.81	187.20
34	138.62	167.41	120.61	145.81	90.00	109.81	171.01	210.62	149.42	181.81	109.81	136.79	198.00	244.80	171.01	210.62	125.99	156.61	232.21	295.20	199.82	253.81	147.59	189.02
35	140.41	169.21	122.40	147.59	91.80	109.81	174.61	214.21	151.21	185.41	111.60	138.62	201.61	248.40	172.81	214.21	127.82	160.22	235.81	300.60	201.61	257.41	151.21	192.61
36	144.01	172.81	124.20	151.21	93.60	113.40	178.22	219.60	154.80	189.02	115.19	140.41	205.20	255.60	178.22	219.60	131.40	163.81	241.21	306.00	207.01	262.81	153.01	196.21
37	145.81	176.40	127.82	154.80	95.40	115.19	181.81	225.01	158.40	194.41	117.01	144.01	210.62	261.01	181.81	223.21	135.00	167.41	246.61	313.21	210.62	268.21	156.61	199.82
38	149.42	181.81	131.40	156.61	97.20	118.80	187.20	230.41	162.01	198.00	120.61	147.59	216.00	266.40	185.41	228.61	136.79	169.21	252.01	320.40	216.00	273.61	160.22	205.20
39	153.01	185.41	133.20	160.22	99.01	120.61	190.81	234.01	165.60	201.61	122.40	151.21	219.60	271.81	189.02	234.01	140.41	172.81	257.41	327.60	221.41	279.01	163.81	208.80
40	156.61	189.02	136.79	163.81	102.60	124.20	194.41	239.41	169.21	207.01	125.99	154.80	225.01	277.20	194.41	239.41	144.01	176.40	262.81	333.01	225.01	286.21	167.41	212.41
41	160.22	192.61	138.62	167.41	104.39	125.99	198.00	244.80	172.81	210.62	127.82	156.61	230.41	284.41	198.00	243.01	145.81	180.01	268.21	340.20	230.41	291.61	171.01	217.81
42	163.81	196.21	142.21	171.01	106.20	127.82	203.41	250.22	174.61	216.00	129.60	160.22	234.01	289.80	201.61	248.40	149.42	183.61	273.61	347.41	234.01	297.01	174.61	221.41
43	163.81	198.00	144.01	172.81	106.20	129.60	205.20	252.01	176.40	217.81	131.40	162.01	235.81	291.61	203.41	250.22	149.42	185.41	275.41	349.20	235.81	298.80	174.61	223.21
44	165.60	199.82	144.01	174.61	108.00	131.40	205.20	253.81	178.22	217.81	131.40	162.01	237.60	293.41	205.20	252.01	151.21	187.20	277.20	352.81	237.60	300.60	176.40	225.01
45	167.41	201.61	145.81	174.61	108.00	131.40	207.01	255.60	180.01	219.60	133.20	163.81	239.41	297.01	207.01	253.81	153.01	189.02	279.01	354.61	239.41	302.41	178.22	225.01
46	169.21	203.41	145.81	176.40	109.81	133.20	208.80	257.41	180.01	221.41	135.00	165.60	241.21	298.80	207.01	255.60	153.01	190.81	280.80	358.21	241.21	306.00	178.22	226.80
47	169.21	205.20	147.59	178.22	109.81	133.20	210.62	259.20	181.81	223.21	135.00	165.60	243.01	300.60	208.80	257.41	154.80	190.81	282.61	360.00	243.01	307.81	180.01	228.61
48	172.81	207.01	149.42	180.01	111.60	135.00	214.21	262.81	183.61	226.80	136.79	169.21	246.61	304.21	212.41	261.01	156.61	192.61	286.21	363.61	244.80	311.41	181.81	230.41
49	174.61	210.62	151.21	181.81	113.40	136.79	216.00	266.40	187.20	228.61	138.62	171.01	250.22	309.60	214.21	264.61	158.40	196.21	289.80	369.01	248.40	313.21	183.61	232.21
50	176.40	212.41	153.01	185.41	115.19	138.62	219.60	270.00	189.02	232.21	140.41	172.81	253.81	313.21	217.81	266.40	160.22	198.00	293.41	372.61	250.22	316.80	185.41	234.01
51	178.22	216.00	154.80	187.20	115.19	140.41	221.41	273.61	190.81	234.01	142.21	174.61	255.60	316.80	219.60	270.00	162.01	199.82	297.01	376.21	253.81	320.40	187.20	235.81
52	181.81	219.60	156.61	189.02	117.01	142.21	225.01	277.20	194.41	237.60	144.01	176.40	259.20	320.40	223.21	273.61	163.81	201.61	300.60	381.60	255.60	322.21	189.02	237.60
53	189.02	226.80	163.81	196.21	120.61	147.59	234.01	288.00	201.61	246.61	147.59	181.81	270.00	331.20	230.41	282.61	169.21	207.01	311.41	394.21	264.61	333.01	194.41	244.80
54	196.21	235.81	169.21	203.41	125.99	151.21	243.01	297.01	208.80	253.81	153.01	187.20	279.01	343.81	237.60	291.61	174.61	214.21	322.21	406.80	273.61	343.81	199.82	252.01
55	201.61	244.80	174.61	210.62	129.60	156.61	250.22	307.81	216.00	262.81	158.40	194.41	288.00	354.61	246.61	300.60	180.01	221.41	333.01	419.42	280.80	352.81	205.20	259.20
56	208.80	252.01	181.81	217.81	133.20	162.01	259.20	318.61	221.41	271.81	163.81	199.82	298.80	367.20	253.81	309.60	185.41	226.80	343.81	432.01	289.80	363.61	210.62	264.61
57	216.00	261.01	187.20	225.01	138.62	167.41	268.21	329.41	228.61	279.01	167.41	205.20	307.81	378.00	261.01	320.40	190.81	234.01	352.81	444.62	298.80	372.61	217.81	271.81
58	225.01	271.81	194.41	234.01	144.01	172.81	279.01	342.00	239.41	289.80	174.61	212.41	320.40	392.40	271.81	331.20	198.00	241.21	367.20	460.81	309.60	387.01	225.01	280.80
59	234.01	282.61	201.61	243.01	149.42	180.01	289.80	354.61	248.40	300.60	181.81	219.60	333.01	406.80	282.61	343.81	205.20	250.22	379.80	477.02	320.40	399.60	232.21	289.80
60	243.01	293.41	208.80	252.01	154.80	185.41	300.60	367.20	257.41	311.41	187.20	228.61	343.81	421.20	291.61	354.61	212.41	257.41	394.21	493.21	331.20	412.20	239.41	298.80
61	252.01	302.41	217.81	261.01	160.22	192.61	311.41	379.80	266.40	322.21	194.41	235.81	356.40	435.61	302.41	367.20	217.81	264.61	406.80	509.42	342.00	424.80	246.61	307.81
62	261.01	313.21	225.01	270.00	165.60	198.00	322.21	394.21	275.41	333.01	199.82	243.01	369.01	450.01	311.41	378.00	225.01	273.61	421.20	525.60	352.81	437.42	253.81	315.01
63	275.41	329.41	235.81	282.61	172.81	207.01	340.20	412.20	288.00	349.20	208.80	253.81	387.01	469.81	327.60	394.21	235.81	284.41	441.01	547.21	369.01	455.42	264.61	327.60
64	288.00	345.60	246.61	295.20	180.01	217.81	356.40	432.01	302.41	363.61	219.60	264.61	405.01	491.41	342.00	412.20	244.80	295.20	460.81	570.61	385.20	473.41	275.41	340.20
65	302.41	360.00	259.20	307.81	189.02	226.80	372.61	450.01	315.01	379.80	228.61	275.41	423.00	511.21	356.40	428.41	255.60	307.81	478.81	592.21	399.60	491.41	286.21	351.00
66	315.01	376.21	270.00	322.21	196.21	235.81	388.80	468.01	329.41	396.00	237.60	286.21	441.01	532.81	370.80	444.62	266.40	318.61	498.62	615.60	415.82	509.42	297.01	363.61
67	329.41	390.60	280.80	334.80	205.20	244.80	405.01	487.82	343.81	410.40	246.61	297.01	459.02	552.61	385.20	460.81	275.41	329.41	518.41	637.20	432.01	527.42	307.81	376.21
68	351.00	417.60	300.60	356.40	217.81	261.01	433.82	520.21	365.41	437.42	262.81	315.01	489.61	586.80	410.40	489.61	293.41	349.20	552.61	676.80	459.02	559.81	325.81	397.81
69	374.41	442.81	320.40	378.00	232.21	275.41	460.81	550.81	388.80	464.40	279.01	333.01	520.21	622.81	435.61	518.41	311.41	369.01	585.01	714.62	486.01	590.41	343.81	419.42
70	396.00	469.81	338.40	401.40	246.61	291.61	487.82	583.21	412.20	489.61	297.01	352.81	550.81	657.01	460.81	547.21	327.60	388.80	617.41	754.22	513.01	622.81	363.61	441.01
71	419.42	495.02	358.21	423.00	259.20	307.81	516.62	615.60	435.61	516.62	313.21	370.80	581.41	691.21	486.01	576.00	345.60	408.61	651.61	792.01	540.01	653.41	381.60	462.61
72	442.81	522.01	378.00	444.62	273.61	324.01	543.60	646.21	459.02	543.60	329.41	388.80	612.01	727.21	511.21	604.80	363.61	430.21	684.00	829.81	567.02	684.00	401.40	484.21
73	484.21	568.81	414.01	486.01	298.80	352.81	595.81	703.82	502.21	592.21	360.00	423.00	667.81	788.41	558.01	657.01	396.00	464.40	743.42	898.22	615.60	739.81	433.82	522.01
74	525.60	617.41	448.22	525.60	324.01	381.60	648.00	761.42	545.41	639.02	388.80	457.21	723.61	851.41	604.80	707.42	426.62	500.41	802.82	964.80	664.21	795.61	468.01	559.81
75	568.81	664.21	484.21	565.20	351.00	410.40	698.40	819.01	588.62	687.60	419.42	489.61	779.41	912.61	649.81	757.82	459.02	534.61	862.21	1033.21	714.62	849.61	502.21	597.60
76	610.21	711.02	520.21	606.61	376.21	437.42	750.62	876.62	631.81	736.22	450.01	523.81	835.21	975.60	696.61	810.01	491.41	570.61	921.61	1099.82	763.22	905.42	534.61	635.41
77	651.61	759.61	556.21	646.21	401.40	466.22	801.01	934.21	675.01	784.81	480.61	558.01	891.01	1036.81	743.42	860.41	523.81	606.61	982.80	1166.41	811.81	959.41	568.81	673.21
78	718.22	831.61	612.01	707.42	441.01	511.21	882.01	1024.22	743.42	858.61	529.21	610.21	977.42	1130.42	815.42	939.61	572.41	660.61	1072.81	1267.21	885.61	1042.22	621.01	729.01
79	784.81	903.60	669.61	770.41	482.41	556.21	963.01	1112.42	810.01	932.40	576.00	662.41	1062.02	1224.01	885.61	1017.03	622.81	714.62	1162.81	1368.02	961.21	1125.02	671.41	786.62
80	849.61	977.42	725.42	831.61	522.01	601.21	1042.22	1200.62	878.41	1006.23	624.61	714.62	1148.41	1317.62	957.61	1094.41	673.21	768.61	1252.81	1467.03	1035.02	1206.01	723.61	842.40
81	916.22	1049.42	781.21	894.62	563.41	646.21	1123.21	1288.82	946.81	1081.82	671.41	766.81	1234.81	1411.22	1029.62	1173.61	721.82	822.62	1342.81	1567.81	1110.62	1288.82	775.82	898.22
82	981.01	1123.21	838.81	957.61	603.01	689.42	1204.22	1377.03	1015.21	1155.61	720.01	819.01	1321.21	1506.61	1101.62	1251.01	772.22	876.62	1432.81	1666.82	1186.22	1371.61	826.22	955.82
83	1117.81	1272.63	954.00	1083.61	687.60	781.21	1368.02	1555.21	1153.82	1306.82	819.01	925.21	1494.01	1693.83	1247.42	1407.62	873.01	984.61	1614.63	1864.82	1333.83	1533.61	928.81	1067.43
84	1252.81	1420.22	1071.02	1211.42	770.41	873.01	1533.61	1735.22	1294.23	1458.02	916.22	1029.62	1668.62	1881.03	1391.42	1564.23	972.01	1090.82	1794.63	2062.82	1483.21	1697.42	1031.42	1179.01

Policy Form Series: LTC.04
With No Inflation
Nonforfeiture - Shortened Benefit Period
No Return of Premium
Current Annual Rates with Proposed 4.05% Increase
Rates per $10 Daily Benefits

	3 Year Benefit Period						**5 Year Benefit Period**						**7 Year Benefit Period**						**Unlimited Benefit Period**					
	Elimination Period						*Elimination Period*						*Elimination Period*						*Elimination Period*					
	30 Days	*30 Days*	*90 Days*	*90 Days*	*365 Days*	*365 Days*	*30 Days*	*30 Days*	*90 Days*	*90 Days*	*365 Days*	*365 Days*	*30 Days*	*30 Days*	*90 Days*	*90 Days*	*365 Days*	*365 Days*	*30 Days*	*30 Days*	*90 Days*	*90 Days*	*365 Days*	*365 Days*
Issue	*Home and Community Care*						*Home and Community Care*						*Home and Community Care*						*Home and Community Care*					
Age	*50%*	*100%*	*50%*	*100%*	*50%*	*100%*	*50%*	*100%*	*50%*	*100%*	*50%*	*100%*	*50%*	*100%*	*50%*	*100%*	*50%*	*100%*	*50%*	*100%*	*50%*	*100%*	*50%*	*100%*
25	18.00	21.60	16.21	19.81	12.60	14.39	19.81	27.01	18.00	23.40	14.39	18.00	23.40	30.61	19.81	27.01	16.21	19.81	27.01	36.00	25.19	32.40	18.00	25.19
26	18.00	23.40	16.21	19.81	12.60	16.21	21.60	27.01	19.81	25.19	14.39	19.81	25.19	32.40	21.60	28.80	16.21	21.60	28.80	39.60	25.19	34.20	19.81	27.01
27	19.81	23.40	18.00	21.60	12.60	16.21	23.40	28.80	19.81	25.19	16.21	19.81	25.19	34.20	23.40	28.80	18.00	23.40	30.61	41.40	27.01	36.00	21.60	28.80
28	19.81	25.19	18.00	21.60	14.39	16.21	25.19	30.61	21.60	27.01	16.21	21.60	27.01	36.00	23.40	30.61	18.00	23.40	32.40	43.20	28.80	37.81	21.60	28.80
29	21.60	27.01	18.00	23.40	14.39	18.00	25.19	32.40	23.40	28.80	18.00	21.60	28.80	37.81	25.19	32.40	19.81	25.19	34.20	45.00	30.61	39.60	23.40	30.61
30	21.60	27.01	19.81	25.19	14.39	18.00	27.01	34.20	23.40	30.61	18.00	23.40	30.61	39.60	27.01	34.20	19.81	27.01	36.00	46.80	32.40	41.40	23.40	32.40
31	23.40	28.80	19.81	25.19	16.21	19.81	28.80	36.00	25.19	30.61	18.00	23.40	32.40	41.40	27.01	36.00	21.60	27.01	37.81	50.40	32.40	43.20	25.19	34.20
32	25.19	30.61	21.60	27.01	16.21	19.81	28.80	37.81	25.19	32.40	19.81	25.19	32.40	43.20	28.80	37.81	21.60	28.80	39.60	52.20	34.20	45.00	27.01	36.00
33	25.19	30.61	21.60	27.01	18.00	21.60	30.61	37.81	27.01	34.20	19.81	25.19	34.20	45.00	30.61	39.60	23.40	30.61	41.40	54.00	36.00	46.80	27.01	36.00
34	27.01	32.40	23.40	28.80	18.00	21.60	32.40	39.60	27.01	36.00	21.60	27.01	36.00	46.80	32.40	39.60	23.40	30.61	43.20	55.81	37.81	48.61	28.80	37.81
35	27.01	34.20	23.40	30.61	18.00	23.40	32.40	41.40	28.80	36.00	21.60	28.80	37.81	48.61	32.40	41.40	25.19	32.40	45.00	59.41	39.60	50.40	28.80	39.60
36	28.80	36.00	25.19	32.40	19.81	23.40	36.00	45.00	30.61	39.60	23.40	30.61	39.60	50.40	34.20	45.00	27.01	34.20	46.80	63.00	41.40	54.00	32.40	41.40
37	30.61	37.81	27.01	34.20	21.60	25.19	37.81	46.80	32.40	41.40	25.19	32.40	43.20	54.00	37.81	46.80	28.80	36.00	50.40	66.61	43.20	57.60	34.20	45.00
38	32.40	41.40	28.80	36.00	21.60	27.01	39.60	50.40	34.20	43.20	27.01	34.20	45.00	57.60	39.60	50.40	30.61	37.81	54.00	70.21	46.80	61.20	36.00	46.80
39	34.20	43.20	30.61	37.81	23.40	28.80	41.40	52.20	36.00	46.80	27.01	36.00	48.61	61.20	41.40	54.00	32.40	39.60	55.81	73.80	48.61	64.79	37.81	50.40
40	36.00	45.00	32.40	39.60	25.19	30.61	45.00	55.81	37.81	48.61	28.80	37.81	50.40	64.79	43.20	55.81	34.20	43.20	59.41	79.20	52.20	68.40	39.60	52.20
41	37.81	46.80	34.20	41.40	25.19	32.40	46.80	59.41	41.40	50.40	30.61	39.60	52.20	68.40	46.80	59.41	34.20	45.00	63.00	82.80	54.00	72.00	41.40	54.00
42	39.60	50.40	36.00	43.20	27.01	32.40	48.61	61.20	43.20	54.00	32.40	41.40	55.81	70.21	48.61	61.20	36.00	46.80	64.79	86.39	57.60	75.59	43.20	57.60
43	43.20	52.20	37.81	45.00	28.80	34.20	50.40	64.79	45.00	55.81	34.20	43.20	59.41	75.59	50.40	64.79	37.81	48.61	68.40	90.00	59.41	79.20	45.00	59.41
44	45.00	54.00	39.60	48.61	28.80	36.00	54.00	68.40	46.80	59.41	36.00	45.00	61.20	79.20	54.00	68.40	39.60	52.20	72.00	95.40	63.00	82.80	46.80	63.00
45	46.80	57.60	41.40	50.40	30.61	37.81	55.81	72.00	48.61	61.20	37.81	46.80	64.79	82.80	55.81	72.00	41.40	54.00	75.59	100.80	66.61	86.39	50.40	64.79
46	48.61	59.41	43.20	52.20	32.40	39.60	59.41	73.80	50.40	64.79	37.81	48.61	68.40	86.39	59.41	73.80	43.20	55.81	79.20	104.39	68.40	90.00	52.20	68.40
47	50.40	63.00	45.00	54.00	32.40	41.40	61.20	77.41	54.00	66.61	39.60	50.40	70.21	90.00	61.20	77.41	46.80	57.60	82.80	109.81	72.00	93.60	54.00	70.21
48	54.00	64.79	46.80	55.81	34.20	43.20	64.79	81.00	55.81	70.21	41.40	52.20	73.80	95.40	64.79	81.00	48.61	61.20	88.21	115.19	75.59	97.20	55.81	73.80
49	55.81	68.40	48.61	59.41	36.00	45.00	68.40	84.60	57.60	73.80	43.20	55.81	79.20	99.01	66.61	84.60	50.40	63.00	91.80	118.80	79.20	102.60	57.60	75.59
50	57.60	72.00	50.40	61.20	37.81	46.80	70.21	90.00	61.20	75.59	45.00	57.60	82.80	104.39	70.21	88.21	52.20	66.61	95.40	124.20	81.00	106.20	61.20	79.20
51	61.20	73.80	52.20	64.79	39.60	48.61	73.80	93.60	63.00	79.20	46.80	59.41	86.39	108.00	73.80	91.80	54.00	68.40	100.80	129.60	84.60	109.81	63.00	81.00
52	63.00	77.41	54.00	66.61	39.60	50.40	77.41	97.20	66.61	82.80	48.61	61.20	90.00	113.40	75.59	95.40	55.81	70.21	104.39	135.00	88.21	113.40	64.79	84.60
53	68.40	82.80	57.60	72.00	43.20	54.00	82.80	104.39	70.21	88.21	52.20	64.79	95.40	120.61	81.00	102.60	59.41	75.59	111.60	144.01	93.60	120.61	70.21	90.00
54	72.00	90.00	63.00	75.59	46.80	55.81	88.21	111.60	75.59	93.60	55.81	70.21	102.60	129.60	86.39	108.00	63.00	79.20	118.80	154.80	100.80	129.60	73.80	95.40
55	77.41	95.40	66.61	81.00	48.61	59.41	95.40	118.80	81.00	100.80	59.41	73.80	109.81	136.79	91.80	115.19	66.61	84.60	127.82	163.81	106.20	136.79	77.41	100.80
56	82.80	100.80	70.21	86.39	52.20	63.00	100.80	125.99	84.60	106.20	63.00	77.41	117.01	145.81	97.20	122.40	72.00	88.21	135.00	172.81	113.40	144.01	82.80	104.39
57	86.39	106.20	73.80	90.00	54.00	66.61	106.20	133.20	90.00	111.60	66.61	81.00	122.40	153.01	102.60	127.82	75.59	93.60	142.21	181.81	118.80	151.21	86.39	109.81
58	95.40	117.01	81.00	99.01	59.41	72.00	115.19	144.01	97.20	120.61	70.21	88.21	133.20	167.41	111.60	138.62	81.00	100.80	154.80	196.21	127.82	162.01	91.80	118.80
59	102.60	125.99	86.39	106.20	63.00	77.41	124.20	154.80	104.39	129.60	75.59	93.60	144.01	180.01	120.61	149.42	86.39	108.00	165.60	212.41	136.79	174.61	99.01	125.99
60	109.81	135.00	93.60	113.40	68.40	82.80	133.20	167.41	111.60	138.62	81.00	100.80	154.80	192.61	129.60	158.40	91.80	115.19	178.22	226.80	147.59	185.41	106.20	133.20
61	117.01	144.01	99.01	120.61	72.00	88.21	144.01	178.22	120.61	147.59	86.39	106.20	163.81	205.20	136.79	169.21	99.01	122.40	189.02	241.21	156.61	198.00	111.60	142.21
62	125.99	153.01	106.20	129.60	77.41	93.60	153.01	189.02	127.82	156.61	91.80	113.40	174.61	217.81	145.81	180.01	104.39	127.82	201.61	255.60	165.60	208.80	118.80	149.42
63	136.79	165.60	115.19	140.41	82.80	100.80	165.60	205.20	138.62	171.01	99.01	122.40	190.81	235.81	158.40	194.41	113.40	138.62	217.81	275.41	180.01	225.01	127.82	160.22
64	147.59	180.01	124.20	151.21	90.00	109.81	180.01	221.41	149.42	183.61	108.00	131.40	205.20	253.81	171.01	208.80	120.61	147.59	234.01	295.20	192.61	241.21	136.79	171.01
65	158.40	192.61	135.00	162.01	97.20	117.01	194.41	237.60	162.01	196.21	115.19	140.41	221.41	270.00	183.61	223.21	129.60	158.40	252.01	315.01	207.01	257.41	145.81	181.81
66	171.01	207.01	144.01	174.61	102.60	124.20	207.01	253.81	172.81	210.62	122.40	149.42	235.81	288.00	194.41	237.60	138.62	167.41	268.21	334.80	219.60	273.61	154.80	192.61
67	181.81	219.60	153.01	185.41	109.81	133.20	221.41	270.00	183.61	223.21	131.40	158.40	252.01	306.00	207.01	252.01	145.81	178.22	284.41	354.61	234.01	288.00	163.81	203.41
68	203.41	244.80	171.01	205.20	122.40	147.59	246.61	298.80	205.20	246.61	145.81	176.40	279.01	338.40	230.41	277.20	162.01	196.21	315.01	390.60	257.41	318.61	181.81	223.21
69	223.21	268.21	189.02	225.01	135.00	162.01	271.81	327.60	225.01	271.81	160.22	192.61	306.00	370.80	252.01	304.21	178.22	214.21	345.60	428.41	282.61	347.41	198.00	244.80
70	244.80	293.41	205.20	246.61	147.59	176.40	297.01	358.21	246.61	295.20	174.61	210.62	334.80	403.20	275.41	331.20	194.41	232.21	376.21	464.40	307.81	376.21	216.00	264.61
71	264.61	316.80	223.21	266.40	158.40	190.81	322.21	387.01	266.40	320.40	189.02	226.80	361.80	435.61	298.80	356.40	208.80	250.22	406.80	500.41	331.20	406.80	232.21	284.41
72	286.21	342.00	241.21	286.21	171.01	205.20	345.60	415.82	288.00	343.81	203.41	243.01	390.60	468.01	320.40	383.41	225.01	270.00	437.42	536.40	356.40	435.61	250.22	304.21
73	322.21	383.41	271.81	322.21	194.41	230.41	390.60	466.22	324.01	385.20	228.61	273.61	437.42	522.01	360.00	428.41	252.01	300.60	487.82	594.00	397.81	482.41	279.01	338.40
74	358.21	423.00	302.41	356.40	216.00	255.60	433.82	514.80	361.80	426.62	255.60	302.41	484.21	574.21	399.60	471.61	280.80	331.20	538.22	653.41	441.01	531.01	307.81	370.80
75	394.21	464.40	333.01	392.40	237.60	280.80	477.02	565.20	397.81	468.01	280.80	331.20	531.01	628.22	439.21	516.62	307.81	361.80	588.62	711.02	482.41	577.82	336.61	405.01
76	430.21	505.82	363.61	428.41	261.01	306.00	520.21	613.81	433.82	511.21	307.81	360.00	577.82	680.41	477.02	559.81	334.80	392.40	639.02	768.61	523.81	626.40	365.41	437.42
77	468.01	547.21	394.21	462.61	282.61	331.20	565.20	662.41	471.61	552.61	333.01	390.60	624.61	734.41	516.62	604.80	361.80	423.00	691.21	828.01	565.20	675.01	394.21	471.61
78	531.01	619.21	450.01	523.81	322.21	376.21	640.81	747.02	534.61	622.81	378.00	439.21	707.42	824.41	585.01	678.60	410.40	475.20	777.61	925.21	637.20	754.22	444.62	525.60
79	594.00	689.42	504.00	583.21	361.80	419.42	718.22	831.61	599.42	693.01	424.80	489.61	788.41	914.40	653.41	754.22	457.21	527.42	864.01	1020.62	709.20	833.42	493.21	581.41
80	658.80	761.42	558.01	644.40	399.60	462.61	793.82	918.01	664.21	765.02	469.81	540.01	871.21	1004.41	721.82	828.01	505.82	579.61	950.41	1117.81	779.41	912.61	543.60	637.20
81	721.82	831.61	613.81	705.60	439.21	505.82	871.21	1002.62	729.01	835.21	516.62	590.41	952.21	1094.41	790.21	903.60	552.61	631.81	1036.81	1215.02	851.41	991.82	594.00	691.21
82	786.62	903.60	667.81	765.02	478.81	549.02	946.81	1087.21	793.82	907.21	561.61	640.81	1035.02	1184.41	858.61	979.21	601.21	684.00	1123.21	1310.42	923.41	1072.81	642.61	747.02
83	921.61	1051.22	783.02	891.01	561.61	640.81	1108.81	1261.82	928.81	1054.81	657.01	743.42	1204.22	1368.02	999.02	1130.42	698.40	788.41	1299.62	1504.81	1069.22	1231.20	743.42	855.02
84	1056.62	1200.62	898.22	1017.03	642.61	730.81	1270.81	1438.22	1065.61	1200.62	752.42	847.82	1373.42	1551.61	1139.42	1283.43	795.61	894.62	1476.01	1699.22	1213.21	1389.62	842.40	964.80
85	1191.62	1350.02	1013.42	1144.81	725.42	820.81	1432.81	1614.63	1200.62	1348.22	847.82	950.41	1542.62	1735.22	1281.60	1434.62	892.80	999.02	1652.42	1893.62	1359.02	1548.01	943.20	1072.81
86	1326.63	1497.62	1128.61	1270.81	808.22	910.81	1593.03	1789.22	1337.43	1495.82	943.20	1053.02	1711.83	1918.83	1422.01	1587.62	990.01	1103.42	1828.82	2088.02	1504.81	1708.22	1042.22	1182.62
87	1463.42	1647.02	1243.82	1396.82	891.01	1000.82	1755.03	1965.62	1472.41	1643.43	1038.63	1155.61	1882.82	2104.23	1562.41	1738.82	1087.21	1207.81	2005.22	2280.63	1650.63	1866.63	1143.02	1290.62
88	1618.22	1821.61	1375.22	1544.41	984.61	1107.02	1936.82	2170.82	1625.43	1812.62	1146.62	1276.23	2070.03	2313.03	1719.02	1913.43	1197.02	1328.42	2205.04	2507.43	1812.62	2052.02	1254.62	1418.42
89	1771.21	1994.42	1506.61	1692.02	1078.23	1213.21	2118.62	2374.23	1778.42	1983.62	1254.62	1395.03	2259.03	2523.63	1875.62	2088.02	1305.03	1449.02	2403.03	2732.43	1976.42	2235.63	1368.02	1546.22
90	1926.02	2169.03	1638.02	1839.62	1173.61	1319.42	2302.23	2577.63	1931.43	2154.64	1362.62	1515.61	2446.23	2734.25	2032.23	2260.82	1414.81	1571.43	2601.04	2957.43	2140.23	2421.04	1481.42	1674.02
91	2080.82	2343.62	1769.42	1987.22	1267.21	1423.82	2484.03	2782.83	2084.42	2323.83	1470.62	1636.23	2635.23	2944.83	2188.83	2435.43	1522.81	1692.02	2799.04	3182.43	2302.23	2604.63	1594.82	1801.82
92	2235.63	2516.43	1900.82	2134.83	1360.82	1530.02	2665.83	2986.24	2237.43	2494.83	1576.82	1755.03	2824.23	3155.44	2343.62	2610.02	1632.63	1812.62	2997.04	3409.24	2466.03	2790.03	1706.42	1929.63
93	2435.43	2741.44	2070.03	2325.63	1483.21	1666.82	2903.43	3252.63	2435.43	2718.04	1719.02	1911.62	3076.24	3436.24	2554.24	2842.24	1776.62	1974.63	3265.23	3713.44	2685.63	3038.43	1859.43	2100.63
94	2635.23	2966.43	2239.22	2516.43	1603.83	1803.61	3141.04	3519.04	2635.23	2939.44	1859.43	2068.22	3328.25	3718.84	2763.04	3074.44	1922.42	2134.83	3531.64	4017.64	2905.23	3286.85	2012.42	2273.43
95	2835.03	3191.44	2408.43	2705.44	1726.23	1940.42	3378.65	3785.44	2835.03	3162.63	1999.83	2224.83	3578.44	3999.64	2971.84	3308.44	2068.22	2296.83	3799.85	4321.85	3124.84	3535.24	2163.63	2446.23
96	3033.05	3416.43	2577.63	2896.23	1846.83	2075.42	3618.04	4051.84	3034.84	3385.84	2140.23	2381.43	3830.44	4282.25	3180.64	3540.64	2214.03	2458.84	4066.25	4624.25	3346.24	3783.64	2316.63	2617.23
97	3232.83	3639.64	2748.64	3087.04	1969.23	2212.24	3855.64	4318.26	3234.64	3607.24	2280.63	2538.02	4082.44	4563.05	3389.45	3772.84	2359.83	2620.82	4334.44	4928.45	3565.85	4033.85	2467.84	2790.03

Policy Form Series: LTC.04
With 5% Compound Inflation
Nonforfeiture - Shortened Benefit Period
No Return of Premium
Current Annual Rates with Proposed 4.05% Increase
Rates per $10 Daily Benefits

	3 Year Benefit Period						**5 Year Benefit Period**						**7 Year Benefit Period**						**Unlimited Benefit Period**					
	Elimination Period						*Elimination Period*						*Elimination Period*						*Elimination Period*					
	30 Days	*30 Days*	*90 Days*	*90 Days*	*365 Days*	*365 Days*	*30 Days*	*30 Days*	*90 Days*	*90 Days*	*365 Days*	*365 Days*	*30 Days*	*30 Days*	*90 Days*	*90 Days*	*365 Days*	*365 Days*	*30 Days*	*30 Days*	*90 Days*	*90 Days*	*365 Days*	*365 Days*
Issue	*Home and Community Care*						*Home and Community Care*						*Home and Community Care*						*Home and Community Care*					
Age	*50%*	*100%*	*50%*	*100%*	*50%*	*100%*	*50%*	*100%*	*50%*	*100%*	*50%*	*100%*	*50%*	*100%*	*50%*	*100%*	*50%*	*100%*	*50%*	*100%*	*50%*	*100%*	*50%*	*100%*
25	127.82	153.01	109.81	133.20	81.00	99.01	158.40	194.41	135.00	167.41	100.80	124.20	183.61	226.80	156.61	194.41	115.19	142.21	214.21	275.41	183.61	234.01	135.00	172.81
26	129.60	156.61	111.60	135.00	82.80	100.80	160.22	198.00	136.79	169.21	102.60	125.99	185.41	230.41	158.40	196.21	117.01	145.81	217.81	279.01	185.41	237.60	136.79	176.40
27	131.40	158.40	113.40	136.79	84.60	102.60	163.81	201.61	140.41	172.81	102.60	127.82	189.02	234.01	162.01	199.82	118.80	147.59	221.41	284.41	189.02	241.21	138.62	178.22
28	133.20	162.01	115.19	138.62	86.39	102.60	165.60	205.20	142.21	174.61	104.39	129.60	192.61	239.41	163.81	203.41	120.61	149.42	225.01	288.00	192.61	244.80	142.21	181.81
29	135.00	163.81	117.01	140.41	86.39	104.39	169.21	207.01	144.01	178.22	106.20	131.40	196.21	243.01	167.41	205.20	122.40	151.21	228.61	293.41	194.41	248.40	144.01	183.61
30	138.62	165.60	118.80	144.01	88.21	106.20	171.01	210.62	145.81	180.01	108.00	133.20	198.00	246.61	169.21	208.80	124.20	154.80	232.21	297.01	198.00	252.01	145.81	187.20
31	140.41	169.21	120.61	145.81	90.00	108.00	174.61	214.21	149.42	183.61	109.81	135.00	201.61	250.22	171.01	212.41	125.99	156.61	235.81	300.60	199.82	255.60	147.59	189.02
32	142.21	171.01	122.40	147.59	90.00	109.81	176.40	217.81	151.21	185.41	111.60	136.79	205.20	253.81	174.61	216.00	127.82	158.40	239.41	306.00	203.41	259.20	149.42	190.81
33	144.01	174.61	124.20	149.42	91.80	111.60	180.01	221.41	153.01	189.02	113.40	138.62	207.01	257.41	176.40	217.81	129.60	160.22	243.01	309.60	207.01	262.81	151.21	194.41
34	145.81	176.40	125.99	151.21	93.60	113.40	181.81	225.01	154.80	190.81	115.19	140.41	210.62	261.01	180.01	221.41	131.40	163.81	246.61	315.01	208.80	266.40	154.80	196.21
35	147.59	180.01	127.82	154.80	95.40	115.19	185.41	226.80	158.40	194.41	117.01	142.21	214.21	264.61	181.81	225.01	133.20	165.60	250.22	318.61	212.41	270.00	156.61	199.82
36	151.21	183.61	131.40	158.40	97.20	117.01	189.02	232.21	162.01	198.00	118.80	145.81	217.81	271.81	185.41	230.41	136.79	169.21	255.60	325.81	217.81	275.41	160.22	203.41
37	154.80	187.20	133.20	162.01	99.01	120.61	192.61	237.60	165.60	203.41	122.40	149.42	223.21	277.20	190.81	235.81	138.62	172.81	261.01	333.01	221.41	282.61	163.81	207.01
38	158.40	192.61	136.79	165.60	100.80	122.40	198.00	243.01	169.21	207.01	124.20	153.01	228.61	282.61	194.41	241.21	142.21	176.40	268.21	340.20	226.80	288.00	165.60	212.41
39	163.81	196.21	140.41	169.21	104.39	125.99	201.61	248.40	172.81	212.41	127.82	156.61	234.01	289.80	199.82	244.80	145.81	180.01	273.61	347.41	232.21	293.41	169.21	216.00
40	167.41	199.82	144.01	172.81	106.20	127.82	207.01	253.81	176.40	216.00	129.60	160.22	239.41	295.20	203.41	250.22	149.42	183.61	279.01	354.61	235.81	300.60	172.81	221.41
41	171.01	205.20	145.81	176.40	108.00	129.60	210.62	259.20	180.01	221.41	131.40	162.01	244.80	302.41	207.01	255.60	151.21	187.20	284.41	361.80	241.21	306.00	176.40	225.01
42	174.61	208.80	149.42	180.01	109.81	133.20	216.00	264.61	183.61	225.01	135.00	165.60	250.22	307.81	212.41	261.01	154.80	190.81	291.61	369.01	246.61	311.41	180.01	230.41
43	176.40	212.41	151.21	181.81	111.60	135.00	217.81	268.21	185.41	228.61	136.79	167.41	252.01	311.41	214.21	264.61	156.61	192.61	293.41	374.41	248.40	315.01	181.81	232.21
44	178.22	214.21	153.01	183.61	111.60	135.00	219.60	271.81	187.20	230.41	136.79	169.21	255.60	315.01	216.00	266.40	158.40	194.41	297.01	378.00	252.01	318.61	183.61	234.01
45	180.01	216.00	154.80	185.41	113.40	136.79	223.21	275.41	190.81	234.01	138.62	171.01	257.41	318.61	219.60	270.00	160.22	196.21	300.60	383.41	253.81	322.21	185.41	235.81
46	181.81	219.60	156.61	187.20	115.19	138.62	225.01	277.20	192.61	235.81	140.41	172.81	261.01	322.21	221.41	271.81	160.22	198.00	304.21	387.01	257.41	325.81	187.20	237.60
47	183.61	221.41	156.61	189.02	115.19	140.41	228.61	280.80	194.41	237.60	142.21	174.61	264.61	327.60	223.21	275.41	162.01	199.82	307.81	390.60	259.20	327.60	189.02	239.41
48	187.20	225.01	160.22	192.61	117.01	142.21	232.21	286.21	196.21	241.21	144.01	176.40	268.21	331.20	226.80	279.01	163.81	203.41	313.21	397.81	262.81	333.01	190.81	243.01
49	190.81	230.41	162.01	196.21	118.80	144.01	235.81	289.80	199.82	244.80	145.81	180.01	273.61	336.61	230.41	282.61	167.41	205.20	318.61	403.20	266.40	336.61	192.61	244.80
50	192.61	234.01	165.60	198.00	120.61	145.81	239.41	295.20	203.41	248.40	147.59	181.81	277.20	342.00	234.01	288.00	169.21	208.80	322.21	408.61	270.00	340.20	196.21	248.40
51	196.21	237.60	167.41	201.61	122.40	147.59	244.80	300.60	205.20	252.01	149.42	183.61	282.61	347.41	237.60	291.61	171.01	210.62	327.60	414.01	273.61	345.60	198.00	250.22
52	199.82	241.21	171.01	205.20	124.20	149.42	248.40	304.21	208.80	257.41	151.21	187.20	286.21	352.81	241.21	295.20	172.81	214.21	333.01	419.42	277.20	349.20	199.82	252.01
53	207.01	250.22	176.40	212.41	127.82	154.80	257.41	316.80	216.00	264.61	156.61	192.61	297.01	365.41	248.40	306.00	180.01	219.60	343.81	433.82	286.21	360.00	205.20	259.20
54	214.21	259.20	181.81	219.60	133.20	160.22	266.40	327.60	223.21	273.61	162.01	198.00	307.81	378.00	257.41	315.01	185.41	226.80	354.61	448.22	295.20	370.80	212.41	266.40
55	221.41	268.21	189.02	226.80	136.79	165.60	275.41	338.40	232.21	282.61	167.41	205.20	316.80	390.60	266.40	324.01	190.81	234.01	365.41	460.81	304.21	381.60	217.81	273.61
56	230.41	277.20	194.41	234.01	140.41	171.01	284.41	349.20	239.41	291.61	172.81	210.62	327.60	403.20	273.61	334.80	196.21	239.41	378.00	475.20	313.21	392.40	223.21	280.80
57	237.60	286.21	201.61	243.01	145.81	176.40	293.41	360.00	246.61	300.60	178.22	216.00	338.40	414.01	282.61	343.81	201.61	246.61	388.80	489.61	322.21	403.20	230.41	288.00
58	246.61	297.01	208.80	252.01	151.21	183.61	306.00	374.41	257.41	313.21	183.61	225.01	352.81	430.21	293.41	358.21	208.80	255.60	403.20	507.61	334.80	417.60	237.60	297.01
59	257.41	309.60	217.81	261.01	156.61	189.02	318.61	388.80	266.40	324.01	190.81	232.21	365.41	446.41	304.21	370.80	216.00	264.61	419.42	525.60	345.60	430.21	246.61	306.00
60	266.40	322.21	226.80	271.81	163.81	196.21	329.41	403.20	277.20	336.61	198.00	241.21	379.80	464.40	315.01	383.41	223.21	271.81	433.82	543.60	358.21	444.62	253.81	316.80
61	277.20	333.01	234.01	280.80	169.21	203.41	342.00	417.60	286.21	347.41	205.20	248.40	392.40	480.61	325.81	396.00	232.21	280.80	450.01	561.61	370.80	459.02	261.01	325.81
62	288.00	345.60	243.01	289.80	174.61	210.62	354.61	432.01	297.01	360.00	210.62	257.41	406.80	496.81	338.40	408.61	239.41	289.80	464.40	579.61	381.60	473.41	270.00	334.80
63	300.60	361.80	255.60	304.21	183.61	219.60	372.61	451.81	311.41	376.21	221.41	268.21	426.62	518.41	352.81	426.62	250.22	300.60	486.01	603.01	399.60	491.41	280.80	347.41
64	315.01	378.00	266.40	318.61	190.81	228.61	388.80	471.61	325.81	392.40	230.41	279.01	444.62	540.01	369.01	444.62	259.20	313.21	505.82	626.40	415.82	511.21	291.61	360.00
65	329.41	394.21	279.01	331.20	199.82	239.41	406.80	491.41	340.20	408.61	241.21	289.80	464.40	561.61	383.41	460.81	270.00	324.01	525.60	649.81	432.01	529.21	302.41	372.61
66	343.81	410.40	289.80	345.60	207.01	248.40	424.80	511.21	352.81	424.80	250.22	300.60	482.41	583.21	399.60	478.81	280.80	336.61	547.21	673.21	448.22	549.02	313.21	385.20
67	358.21	426.62	302.41	360.00	216.00	257.41	442.81	531.01	367.20	441.01	261.01	311.41	502.21	604.80	414.01	496.81	291.61	347.41	567.02	698.40	464.40	567.02	324.01	397.81
68	381.60	453.60	322.21	381.60	230.41	273.61	471.61	565.20	392.40	468.01	277.20	331.20	534.61	640.81	441.01	525.60	309.60	369.01	601.21	738.01	493.21	599.42	343.81	419.42
69	405.01	482.41	342.00	405.01	244.80	289.80	500.41	597.60	415.82	495.02	293.41	351.00	565.20	676.80	466.22	556.21	327.60	388.80	637.20	777.61	520.21	631.81	363.61	441.01
70	430.21	509.42	361.80	428.41	259.20	306.00	529.21	631.81	439.21	523.81	311.41	369.01	597.60	712.82	493.21	585.01	345.60	410.40	671.41	817.21	549.02	664.21	381.60	464.40
71	453.60	536.40	381.60	451.81	271.81	322.21	558.01	664.21	464.40	550.81	327.60	388.80	628.22	748.81	518.41	615.60	363.61	430.21	705.60	858.61	576.00	696.61	401.40	486.01
72	477.02	563.41	401.40	473.41	286.21	338.40	586.80	696.61	487.82	577.82	343.81	408.61	660.61	784.81	545.41	644.40	381.60	450.01	739.81	898.22	604.80	729.01	421.20	507.61
73	518.41	608.41	437.42	513.01	311.41	367.20	637.20	752.42	531.01	624.61	374.41	441.01	714.62	844.22	590.41	694.80	412.20	484.21	797.42	963.01	651.61	783.02	453.60	545.41
74	558.01	655.20	471.61	552.61	336.61	396.00	685.81	808.22	572.41	671.41	405.01	473.41	768.61	903.60	635.41	743.42	442.81	520.21	853.20	1026.01	698.40	835.21	486.01	581.41
75	599.42	700.21	507.61	592.21	361.80	423.00	736.22	864.01	613.81	718.22	433.82	507.61	822.62	963.01	680.41	793.82	475.20	554.40	910.81	1090.82	747.02	889.21	518.41	617.41
76	640.81	747.02	541.81	631.81	387.01	451.81	786.62	919.81	657.01	765.02	464.40	540.01	874.81	1022.41	725.42	842.40	505.82	588.62	968.41	1153.82	793.82	941.41	550.81	655.20
77	680.41	792.01	577.82	669.61	412.20	480.61	835.21	975.60	698.40	811.81	493.21	572.41	928.81	1081.82	770.41	892.80	536.40	622.81	1026.01	1218.61	840.61	995.42	585.01	691.21
78	747.02	865.82	633.60	732.62	453.60	525.60	916.22	1063.82	766.81	887.42	541.81	626.40	1015.21	1175.42	842.40	970.21	586.80	676.80	1116.01	1317.62	916.22	1078.23	635.41	748.81
79	813.61	937.82	689.42	795.61	493.21	570.61	997.22	1152.02	835.21	961.21	590.41	678.60	1101.62	1269.01	912.61	1049.42	637.20	730.81	1206.01	1418.42	990.01	1159.21	687.60	804.62
80	878.41	1011.62	747.02	856.81	534.61	613.81	1078.23	1240.21	903.60	1035.02	637.20	730.81	1188.01	1364.41	984.61	1126.81	687.60	784.81	1296.02	1517.43	1065.61	1242.02	739.81	860.41
81	945.02	1083.61	802.82	919.81	574.21	658.80	1157.42	1328.42	972.01	1110.62	685.81	783.02	1272.63	1458.02	1056.62	1204.22	736.22	838.81	1386.02	1618.22	1139.42	1324.82	790.21	918.01
82	1011.62	1157.42	860.41	981.01	615.60	703.82	1238.41	1416.63	1040.42	1184.41	734.41	835.21	1359.02	1551.61	1128.61	1283.43	786.62	894.62	1476.01	1717.22	1215.02	1405.83	842.40	973.81
83	1150.22	1310.42	979.21	1112.42	700.21	797.42	1409.42	1602.02	1182.62	1339.22	833.42	943.20	1539.02	1744.23	1278.01	1443.61	889.21	1002.62	1661.43	1920.63	1368.02	1573.22	946.81	1087.21
84	1290.62	1465.21	1098.01	1243.82	786.62	891.01	1578.63	1787.42	1324.82	1494.01	934.21	1051.22	1717.22	1938.63	1427.43	1603.83	991.82	1112.42	1846.83	2125.82	1521.02	1740.62	1051.22	1200.62

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2019 TIAA Rate Increase Filings/CT19-80 (Met-Rate)*

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	Please see attached the Filing Letter
Attachment(s):	PA (MET) LTC.04 rate filing ltr.pdf
Item Status:	
Status Date:	

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

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	Please see attached revised Actuarial Memorandum and Explanatory Information (A&H)
Attachment(s):	2018 TIAA ActMemo_Rate_Stability-PA.pdf
Item Status:	
Status Date:	

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

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

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

State: *Pennsylvania*
Filing Company: *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2019 TIAA Rate Increase Filings/CT19-80 (Met-Rate)*

Status Date:	

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

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

Bypassed - Item:	Advertisement Compliance Certification
Bypass Reason:	not applicable to this filing
Attachment(s):	
Item Status:	
Status Date:	

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

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	not applicable to this filing
Attachment(s):	
Item Status:	
Status Date:	

Metropolitan Life Insurance Company
1300 Hall Boulevard
Bloomfield, CT 06002
Phone: 860-656-3813; Fax 860-656-3815
treilly1@metlife.com

Thomas G. Reilly
Assistant Vice President
Product Management & 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 – Premium Rate Schedule Increase Filing
NAIC Company No. is 65978
FEIN is 13-5581829

Dear Sir/Madam:

The referenced filing is being submitted by Metropolitan Life Insurance Company ("MetLife") with respect to individual long-term care policies that it assumed under the assumption reinsurance agreements described below.

Background on Reinsurance Transactions

On May 1, 2004, MetLife entered into indemnity reinsurance agreements with each of TIAA and TIAA-CREF Life Insurance Company ("T-C Life" and together with TIAA, "Teachers"), pursuant to which MetLife agreed to reinsure all of Teachers' long-term care insurance business on an indemnity reinsurance basis.

Concurrently with entering into the indemnity reinsurance agreements, MetLife entered into assumption reinsurance agreements with each of TIAA and T-C Life, pursuant to which MetLife agreed to assume Teachers' direct obligations under their long-term care insurance policies on the terms and conditions set forth in the assumption reinsurance agreements.

All required approvals were obtained for these transactions.

This filing for approval only pertains to those long-term care insurance policies issued by TIAA and T-C Life in your state that MetLife has assumed. Concurrently with this filing, we are submitting the following filings:

- a filing to request approval of premium rate schedule increases for the long-term care policies that MetLife indemnity reinsures for T-C Life (policy form series TCL-LTC.04).

We are requesting policies for which we are submitting a request for approval from your state, be treated as one block.

Please note that previously, a premium rate increase was authorized by your Department on October 28, 2011. The authorized premium rate increase was approved to be implemented in three phases: 9% in year one, a second increase of 9% one year later, and a third increase of 9% one year thereafter.

Please note that previously, a premium rate increase request of 33.58% was authorized by your Department on November 30, 2015. The authorized premium rate increase was approved to be implemented in two phases: 15.58% in year on and a second increase of 15.58% on year thereafter.

Request for Approval of Inforce Premium Rate Schedule Increase

We are filing, for your review and approval, a request for a 4.05% premium rate schedule increase with respect to the policy form numbers listed below.

- TCL-LTC.04(PA) Ed. 4/00 and TCL-LTC.04(PA-E) Ed. 4/00 both initially approved by your Department on 2/23/2001, along with any rider and endorsement forms that were contemporaneously or subsequently approved for use with that policy form. This policy series is no longer being marketed to new policyholders in any state.

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

Requirement for Updated Projections

Please note that we do not intend to provide updated projections annually for the next three years.

Notification to Policyholders of Premium Rate Schedule Increase

After we have obtained approval of the premium rate increase, the rate increase will become effective on each policy's anniversary date, following at least 60 days advance written notice 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 approved by your Department;

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

- Information regarding each premium rate increase on this policy form or similar policy forms over the past ten (10) years for this state or any other state that identifies:

    1. The policy forms for which premium rates have been increased;
    2. The calendar years when the form was available for purchase; and
    3. The percent range of each increase;

- The following options available to the policyholder:
    - the policyholder can continue his/her current coverage by paying the new premium amount when due;

    - 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
        - 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.

        - If the policyholder's coverage includes Reduced Paid-Up Insurance and coverage lapses during the Election Period, the policyholder will be offered the choice of nonforfeiture coverage under the Reduced Paid-Up Insurance provision or the Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL")

described below. LCUL will only be issued and apply if specifically elected by the policyholder instead of Reduced Paid-Up Insurance.

- If the policyholder's coverage includes the Nonforfeiture Benefit Option Rider (Shortened Benefit Period) and coverage lapses during the Election Period, the nonforfeiture coverage will be provided under that feature.

We will not provide coverage under more than one nonforfeiture coverage provision.

We have included a copy of our policyholder letter and coverage change form for informational purposes.

Limited Coverage Upon Lapse Following Premium Increase Endorsement

In connection with our request for approval of a premium rate schedule increase, we are extending the use of the following form, which was previously approved by your Department on October 27, 2011. Please refer to the section above titled Notification to Policyholders of Premium Rate Schedule Increase for information on how we intend to use this endorsement.

Form Number:	Description:
LCUL.04-MET	LIMITED COVERAGE UPON LAPSE FOLLOWING PREMIUM INCREASE ENDORSEMENT. Endorsement to be issued to TCL-LTC.04 policyholders whose policies lapsed during the Election Period and whose policies do not include the Nonforfeiture Benefit Option Rider (Shortened Benefit Period).

The contact person for this filing is:

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

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: TCL-LTC.04 (PA) Ed. 4/00 and TCL-LTC.04 (PA-E) Ed. 4/00
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 4.05% • Weighted average statutory rate 4.51% LLR without rate increase – 111.0% LLR with rate increase – 109.7%
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 4.05% • Weighted average statutory rate 4.50% LLR without rate increase – 99.5% LLR with rate increase – 97.8%
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 (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

September 17, 2019

This actuarial memorandum pertains to individual long-term care policies for which:

- MetLife acts as administrator on behalf of TIAA-CREF Life Insurance Company ("T-C Life") under an administrative agreement between MetLife and T-C Life that became effective on May 1, 2004; or
- MetLife is the direct insurer through assumption reinsurance agreements with TIAA and T-C Life.

Please note that our request to Pennsylvania for rate increases approval pertains only to: LTC.04 policies (defined below) issued and delivered by T-C Life in your state which are either insured by T-C Life (indemnity reinsured by MetLife) or insured by MetLife (through assumptive reinsurance).

For purposes of analyzing past and future policy experience (including the projected lifetime loss ratio) in this actuarial memorandum, we are treating all policies (LTC.02, LTC.03, and LTC.04) issued nationwide as one block of business.

Policy Forms

Policy Form Series Originally Issued by T-C Life

Because the individual long-term care insurance policies issued by T-C Life in your state were not issued under an exemption from licensure, we are seeking approval from your department of a premium rate schedule increase on these forms. The policies described below are either administered by MetLife on behalf of T-C Life or assumed by MetLife:

TCL-LTC.04 Policy Form Series - this policy form series is referred to as LTC.04 throughout this actuarial memorandum and includes the following policy form(s):

TCL-LTC.04 (PA) Ed. 4/00
TCL-LTC.04 (PA-E) Ed. 4/00

LTC.04 also includes any riders or endorsements approved for issue with the above listed policy.

Dates of Issue

LTC.04 forms were issued in Pennsylvania from 2001 to 2004. Nationwide, the last policies were issued in 2004.

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

LTC.04 is a comprehensive long-term care insurance policy form series. These long-term care policy forms provide benefits for care in a facility and care at home for insureds who are unable to perform a certain number of activities of daily living or who suffer cognitive impairment. Each of the series has optional benefits, including, but not limited to, nonforfeiture and inflation protection benefits.

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to inforce 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.

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	3.00%
4	2.00%
5	1.50%
6	0.70%
7	0.70%
8-10	0.60%
11+	0.50%

In the year of rate increase implementation, it is assumed that an additional 1.34% of policies lapse and there is a 0.4% net reduction to premiums and benefits due to benefit downgrades.

c. Mortality 92% of Annuity 2000 Basic Table with selection consistent with experience.

d. Adverse Selection No adverse selection is assumed.

e. 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. The assumptions used in this filing were developed from the actual experience on these forms and supplemented, as needed, based on the experience of other 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 through direct response methods without the use of agents or brokers.

7. Underwriting Description

Individual medical underwriting was performed based on health status, functional capacity, and other health data.

8. Premiums

Premium rates are level premiums from the date of issue except when Periodic Inflation Additions are taken. Premiums do not vary by occupation or sex. Premiums do vary by plan design, payment method, and the selection of additional 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 for Direct Payment Methods	Modal Factors for Automatic Payment Methods
Annual	1.00*AP	1.00*AP
Semi-Annual	0.51*AP	0.50699*AP
Quarterly	0.26*AP	0.25527*AP
Monthly	0.088*AP	0.08549*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 experiences for all policy forms combined are shown in Exhibit I-A and Exhibit I-B respectively. Exhibit I-A normalizes the premium to reflect the prior rate action authorized by Pennsylvania rather than the prior rate action authorized by other states.

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 4.51%. Incurred but not reported reserves were allocated based on a historical analysis of claim development pattern.

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

A lifetime loss ratio as of December 31, 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 4.51%.

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 Exhibit 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 4.51%.

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

Projections in Exhibit II-A and Exhibit II-B 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 Rate Increases

Round	Authorized %	Authorization Date	Implementation Date
1	29.50%	10/28/2011	9/1/2012 in 3 Phases
2	33.85%	11/13/2015	6/1/2016 in 2 Phases

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

17. Requested Rate Increase

The company is requesting an increase of 4.05% for the policy forms listed above. Corresponding rate tables reflecting the increase are included with this filing. Please note that the actual rates implemented may vary slightly from those filed due to implementation rounding algorithms.

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, mortality, and interest were as follows:

a. Incidence and continuance rates for nursing home care were based on a study published by the Society of Actuaries based on the 1985 NNHS with modifications. Home health care incidence and continuance rates were based on the nursing home care rates with modifications.

b. Voluntary termination rates vary by duration and issue age as shown in the following table[1].

	Issue Age											
Duration	25	35	42	47	52	57	62	67	72	77	82	87+
1	5.00%	6.00%	6.00%	6.00%	6.00%	6.00%	4.00%	3.00%	3.00%	3.00%	3.00%	0.00%
2	4.50%	5.50%	5.50%	5.50%	5.50%	5.50%	3.50%	3.00%	3.00%	2.50%	2.50%	0.00%
3	4.00%	5.00%	5.00%	5.00%	5.00%	5.00%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
4	3.50%	4.50%	4.50%	4.50%	4.50%	4.50%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
5	3.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
6	2.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
7	2.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
8	1.50%	2.50%	2.50%	2.50%	2.50%	2.50%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
9	1.00%	2.30%	2.30%	2.30%	2.30%	2.30%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
10	1.00%	2.00%	2.00%	2.00%	2.00%	2.00%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
11	1.00%	1.80%	1.80%	1.80%	2.00%	2.00%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
12	1.00%	1.50%	1.50%	1.50%	2.00%	2.00%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
13	1.00%	1.30%	1.30%	1.50%	2.00%	2.00%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
14	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
15	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%
16	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%
17	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%
18	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%
19	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%
20	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%
21	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%
22	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%

[1] For certain younger issue ages with specific inflation options only, policy form series LTC.02 had slightly higher lapse rates in some durations.

23	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%
24	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%
25+	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	1.00%	1.00%	1.00%	1.00%	0.00%

c. Mortality was assumed based on TIAA's own 1983 Table A Merged Gender Mod 1 (with ages set back 4.5 years)

Age	Mortality
22	0.000348
27	0.000435
32	0.000548
37	0.000664
42	0.000857
47	0.001356
52	0.002327
57	0.003694
62	0.005352
67	0.007955
72	0.012906
77	0.021114
82	0.035309
87	0.059251
92	0.097039
97	0.149565
102	0.363419
107	0.480274
110	1.000000

d. Investment earnings rate was assumed at 5.75%.

As part of the inforce management of the business, MetLife monitors the performance of the business by completing periodic analyses of lapse rates, mortality rates, claim incidence rates, claim continuance rates and claim utilization rates. The findings from these analyses were used to determine the current experience assumptions. 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 increases.

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 reflecting the implementation of the increase is shown in Exhibit I. As shown in these exhibits, the expected lifetime loss ratio with and without the requested rate increase meet the 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 increases are:

Before increase:	$3,221
After current requested increase of 4.05%:	$3,351

21. Proposed Effective Date

This rate increase will apply to policies on their policy anniversary date following at least a 60-day policyholder notification period following approval.

22. Nationwide Distribution of Business as of September 20, 2018 (based on premium-paying policies inforce count)

By Policy Form:

Policy Form	Count	Percent
LTC.02	6,044	22%
LTC.03	13,224	47%
LTC.04	8,833	31%
Total	28,101	100%

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum

September 17, 2019

By Issue Age:

Issue Ages	Count	Percent
<40	106	0%
40-49	1,292	5%
50-59	9,144	33%
60-64	8,002	28%
65-69	6,319	22%
70-74	2,737	10%
75-79	468	2%
>79	33	0%
Total	28,101	100%

By Elimination Period:

Elimination Period	Count	Percent
30-day	2,503	9%
60-day	569	2%
90-day	23,869	85%
100-day	118	0%
365-day	1,042	4%
Total	28,101	100%

By Benefit Period:

Benefit Period	Count	Percent
3 Year	7,162	25%
5 Year	8,038	29%
7 Year	5,547	20%
Lifetime	7,354	26%
Total	28,101	100%

By Inflation Option:

Inflation Option	Count	Percent
3% Capped	172	1%
5% Capped	250	1%
5% Uncapped	4,028	14%
No Inflation	23,651	84%
Total	28,101	100%

By Home Care Percentage:

HC%	Count	Percent
50%	8,758	31%
100%	19,343	69%
Total	28,101	100%

23. Number of Policyholders

As of September 30, 2018, the number of LTC.04 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	202	$701,590	307	$937,778
Nationwide	7,116	$17,474,575	1,717	$4,356,480

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.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum

September 17, 2019

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; 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: LTC.02, LTC.03 and LTC.04

		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	1991	236,752	-	0.0%	318	762,037	-	0.0%							4.51%	3.2187
	1992	1,001,528	12,795	1.3%	693	3,084,525	39,406	1.3%							4.51%	3.0798
	1993	1,836,721	88,383	4.8%	1,217	5,412,656	260,458	4.8%							4.51%	2.9469
	1994	2,576,020	630,822	24.5%	1,778	7,263,711	1,778,754	24.5%							4.51%	2.8197
	1995	4,000,511	355,644	8.9%	3,527	10,793,618	959,548	8.9%							4.51%	2.6981
	1996	8,028,467	1,479,819	18.4%	6,611	20,726,519	3,820,342	18.4%							4.51%	2.5816
	1997	11,468,941	1,826,216	15.9%	7,787	28,330,823	4,511,157	15.9%							4.51%	2.4702
	1998	16,887,682	2,710,864	16.1%	11,882	39,916,098	6,407,458	16.1%							4.51%	2.3636
	1999	28,570,510	5,905,951	20.7%	20,137	64,615,718	13,357,034	20.7%							4.51%	2.2616
	2000	38,527,352	7,405,276	19.2%	31,662	83,374,165	16,025,205	19.2%							4.51%	2.1640
	2001	48,864,876	9,570,375	19.6%	37,340	101,181,540	19,816,795	19.6%							4.51%	2.0706
	2002	55,785,945	13,959,089	25.0%	40,621	110,527,777	27,656,914	25.0%							4.51%	1.9813
	2003	61,686,649	17,919,043	29.0%	43,992	116,944,546	33,970,630	29.0%							4.51%	1.8958
	2004	64,809,682	23,294,582	35.9%	43,706	117,563,047	42,255,756	35.9%							4.51%	1.8140
	2005	64,016,577	33,631,116	52.5%	42,813	111,113,172	58,373,318	52.5%							4.51%	1.7357
	2006	63,346,011	29,298,106	46.3%	41,973	105,204,550	48,658,060	46.3%							4.51%	1.6608
	2007	62,994,681	35,823,680	56.9%	41,116	100,106,271	56,928,219	56.9%							4.51%	1.5891
	2008	62,696,015	45,210,430	72.1%	40,259	95,332,173	68,744,536	72.1%							4.51%	1.5205
	2009	62,119,757	46,923,133	75.5%	39,577	90,379,816	68,269,812	75.5%							4.51%	1.4549
	2010	61,366,092	51,237,723	83.5%	38,613	85,430,377	71,330,239	83.5%							4.51%	1.3921
	2011	59,402,016	53,047,819	89.3%	37,587	79,127,454	70,663,240	89.3%							4.51%	1.3321
	2012	58,110,971	60,887,612	104.8%	36,403	74,067,263	77,606,323	104.8%							4.51%	1.2746
	2013	59,644,310	71,261,820	119.5%	35,545	72,741,011	86,909,494	119.5%							4.51%	1.2196
	2014	61,817,897	76,044,062	123.0%	34,297	72,138,431	88,739,662	123.0%							4.51%	1.1670
	2015	63,050,387	82,859,304	131.4%	33,015	70,401,576	92,520,059	131.4%							4.51%	1.1166
	2016	64,627,976	91,561,658	141.7%	31,781	69,048,990	97,825,127	141.7%							4.51%	1.0684
	2017	68,155,636	94,963,030	139.3%	30,515	69,675,597	97,080,832	139.3%							4.51%	1.0223
Projected Future Experience	2018	79,357,424	94,618,935	119.2%	28,948	77,626,256	92,554,839	119.2%	1.7181	N/A	0.0513	N/A	0.949	N/A	4.51%	0.9782
	2019	74,008,840	98,928,016	133.7%	27,419	69,270,261	92,593,932	133.7%	1.7278	N/A	0.0528	N/A	0.947	0.927	4.51%	0.9360
	2020	68,335,512	102,738,764	150.3%	25,822	61,200,058	92,010,993	150.3%	1.7278	N/A	0.0582	N/A	0.942	0.923	4.51%	0.8956
	2021	62,804,673	105,955,043	168.7%	24,205	53,819,479	90,796,512	168.7%	1.7278	N/A	0.0626	N/A	0.937	0.919	4.51%	0.8569
	2022	57,437,768	108,611,320	189.1%	22,712	47,096,349	89,056,327	189.1%	1.7278	N/A	0.0617	N/A	0.938	0.915	4.51%	0.8200
	2023	52,260,725	110,673,322	211.8%	21,240	41,002,210	86,830,996	211.8%	1.7278	N/A	0.0648	N/A	0.935	0.910	4.51%	0.7846
	2024	47,301,396	112,032,136	236.8%	19,787	35,509,777	84,103,991	236.8%	1.7278	N/A	0.0684	N/A	0.932	0.905	4.51%	0.7507
	2025	42,587,901	112,710,280	264.7%	18,360	30,591,613	80,961,710	264.7%	1.7278	N/A	0.0721	N/A	0.928	0.900	4.51%	0.7183
	2026	38,118,497	112,558,065	295.3%	16,967	26,199,564	77,363,287	295.3%	1.7278	N/A	0.0759	N/A	0.924	0.895	4.51%	0.6873
	2027	33,924,675	111,571,122	328.9%	15,612	22,310,851	73,375,698	328.9%	1.7278	N/A	0.0798	N/A	0.920	0.890	4.51%	0.6577
	2028	30,026,479	109,765,590	365.6%	14,303	18,895,005	69,073,079	365.6%	1.7278	N/A	0.0839	N/A	0.916	0.885	4.51%	0.6293
	2029	26,426,669	107,108,717	405.3%	13,045	15,912,088	64,492,553	405.3%	1.7278	N/A	0.0880	N/A	0.912	0.880	4.51%	0.6021
	2030	23,118,936	103,740,144	448.7%	11,843	13,319,709	59,768,692	448.7%	1.7278	N/A	0.0922	N/A	0.908	0.875	4.51%	0.5761
	2031	20,104,435	99,675,772	495.8%	10,700	11,083,091	54,948,857	495.8%	1.7278	N/A	0.0965	N/A	0.903	0.870	4.51%	0.5513
	2032	17,374,112	95,001,051	546.8%	9,619	9,164,607	50,111,756	546.8%	1.7278	N/A	0.1010	N/A	0.899	0.864	4.51%	0.5275
	2033	14,921,173	89,825,230	602.0%	8,605	7,531,064	45,336,887	602.0%	1.7278	N/A	0.1054	N/A	0.895	0.859	4.51%	0.5047
	2034	12,733,530	84,191,113	661.2%	7,659	6,149,564	40,659,475	661.2%	1.7278	N/A	0.1100	N/A	0.890	0.853	4.51%	0.4829
	2035	10,797,221	78,258,744	724.8%	6,781	4,989,415	36,163,507	724.8%	1.7278	N/A	0.1146	N/A	0.885	0.848	4.51%	0.4621
	2036	9,096,971	72,140,302	793.0%	5,971	4,022,320	31,897,583	793.0%	1.7278	N/A	0.1194	N/A	0.881	0.843	4.51%	0.4422
	2037	7,615,319	65,956,499	866.1%	5,230	3,221,885	27,904,842	866.1%	1.7278	N/A	0.1241	N/A	0.876	0.837	4.51%	0.4231
	2038	6,333,259	59,821,952	944.6%	4,556	2,563,842	24,217,243	944.6%	1.7278	N/A	0.1288	N/A	0.871	0.832	4.51%	0.4048
	2039	5,232,612	53,771,124	1027.6%	3,947	2,026,865	20,828,375	1027.6%	1.7278	N/A	0.1337	N/A	0.866	0.826	4.51%	0.3874
	2040	4,294,930	47,946,172	1116.3%	3,400	1,591,859	17,770,611	1116.3%	1.7278	N/A	0.1385	N/A	0.861	0.821	4.51%	0.3706
	2041	3,501,953	42,369,965	1209.9%	2,913	1,241,941	15,026,184	1209.9%	1.7278	N/A	0.1434	N/A	0.857	0.815	4.51%	0.3546
	2042	2,836,231	37,133,852	1309.3%	2,481	962,442	12,600,934	1309.3%	1.7278	N/A	0.1482	N/A	0.852	0.810	4.51%	0.3393
	2043	2,281,722	32,257,244	1413.7%	2,101	740,862	10,473,748	1413.7%	1.7278	N/A	0.1531	N/A	0.847	0.804	4.51%	0.3247
	2044	1,823,195	27,763,252	1522.8%	1,770	566,435	8,625,561	1522.8%	1.7278	N/A	0.1579	N/A	0.842	0.799	4.51%	0.3107
	2045	1,447,162	23,700,413	1637.7%	1,481	430,206	7,045,553	1637.7%	1.7278	N/A	0.1630	N/A	0.837	0.794	4.51%	0.2973
	2046	1,141,118	20,042,098	1756.4%	1,233	324,588	5,700,914	1756.4%	1.7278	N/A	0.1677	N/A	0.832	0.789	4.51%	0.2844
	2047	894,023	16,802,131	1879.4%	1,020	243,328	4,573,070	1879.4%	1.7278	N/A	0.1723	N/A	0.828	0.783	4.51%	0.2722
	2048	696,011	13,968,529	2006.9%	840	181,260	3,637,779	2006.9%	1.7278	N/A	0.1772	N/A	0.823	0.779	4.51%	0.2604
	2049	538,641	11,511,986	2137.2%	687	134,223	2,868,653	2137.2%	1.7278	N/A	0.1818	N/A	0.818	0.774	4.51%	0.2492
	2050	414,556	9,403,655	2268.4%	559	98,845	2,242,160	2268.4%	1.7278	N/A	0.1863	N/A	0.814	0.770	4.51%	0.2384
	2051	317,552	7,622,670	2400.5%	452	72,448	1,739,079	2400.5%	1.7278	N/A	0.1908	N/A	0.809	0.766	4.51%	0.2281
	2052	242,157	6,133,688	2532.9%	364	52,863	1,338,986	2532.9%	1.7278	N/A	0.1946	N/A	0.805	0.763	4.51%	0.2183
	2053	183,853	4,895,940	2663.0%	292	38,403	1,022,663	2663.0%	1.7278	N/A	0.1992	N/A	0.801	0.759	4.51%	0.2089
	2054	139,073	3,874,074	2785.6%	233	27,796	774,295	2785.6%	1.7278	N/A	0.2017	N/A	0.798	0.756	4.51%	0.1999
	2055	104,911	3,048,184	2905.5%	185	20,063	582,937	2905.5%	1.7278	N/A	0.2047	N/A	0.795	0.754	4.51%	0.1912
	2056	78,991	2,372,513	3003.5%	147	14,454	434,142	3003.5%	1.7278	N/A	0.2079	N/A	0.792	0.753	4.51%	0.1830
	2057	59,386	1,839,570	3097.6%	115	10,398	322,093	3097.6%	1.7278	N/A	0.2133	N/A	0.787	0.752	4.51%	0.1751
	2058	44,630	1,417,859	3176.9%	91	7,477	237,542	3176.9%	1.7278	N/A	0.2129	N/A	0.787	0.752	4.51%	0.1675
	2059	33,580	1,088,221	3240.6%	71	5,383	174,448	3240.6%	1.7278	N/A	0.2179	N/A	0.782	0.752	4.51%	0.1603
	2060	25,335	833,073	3288.2%	56	3,886	127,783	3288.2%	1.7278	N/A	0.2189	N/A	0.781	0.754	4.51%	0.1534
	2061	19,206	633,589	3299.0%	43	2,819	92,991	3299.0%	1.7278	N/A	0.2180	N/A	0.782	0.758	4.51%	0.1468
	2062	14,665	481,282	3281.8%	34	2,059	67,589	3281.8%	1.7278	N/A	0.2221	N/A	0.778	0.764	4.51%	0.1404
	2063	11,321	364,542	3220.1%	26	1,521	48,985	3220.1%	1.7278	N/A	0.2287	N/A	0.771	0.772	4.51%	0.1344
	2064	8,854	276,450	3122.3%	20	1,138	35,545	3122.3%	1.7278	N/A	0.2247	N/A	0.775	0.782	4.51%	0.1286
	2065	7,038	209,376	2975.1%	16	866	25,759	2975.1%	1.7278	N/A	0.2224	N/A	0.778	0.795	4.51%	0.1230
	2066	5,707	158,175	2771.5%	12	672	18,620	2771.5%	1.7278	N/A	0.2242	N/A	0.776	0.811	4.51%	0.1177
	2067	4,726	118,832	2514.2%	10	532	13,385	2514.2%	1.7278	N/A	0.2184	N/A	0.782	0.828	4.51%	0.1126
	2068	3,998	90,663	2267.5%	7	431	9,771	2267.5%	1.7278	N/A	0.2248	N/A	0.775	0.846	4.51%	0.1078
	2069	3,459	68,411	1977.6%	6	357	7,055	1977.6%	1.7278	N/A	0.2154	N/A	0.785	0.865	4.51%	0.1031
	2070	3,059	51,782	1692.6%	5	302	5,110	1692.6%	1.7278	N/A	0.2107	N/A	0.789	0.884	4.51%	0.0987
	2071	2,754	39,722	1442.2%	4	260	3,750	1442.2%	1.7278	N/A	0.2123	N/A	0.788	0.900	4.51%	0.0944
	2072	2,521	29,912	1186.7%	3	228	2,702	1186.7%	1.7278	N/A	0.2167	N/A	0.783	0.915	4.51%	0.0903
	2073	2,340	23,019	983.6%	2	202	1,990	983.6%	1.7278	N/A	0.1986	N/A	0.801	0.928	4.51%	0.0864
	2074	2,197	17,320	788.4%	2	182	1,433	788.4%	1.7278	N/A	0.2168	N/A	0.783	0.939	4.51%	0.0827
	2075	2,080	13,027	626.4%	1	165	1,031	626.4%	1.7278	N/A	0.1751	N/A	0.825	0.947	4.51%	0.0791
	2076	1,981	9,477	478.3%	1	150	718	478.3%	1.7278	N/A	0.1986	N/A	0.801	0.953	4.51%	0.0757
	2077	1,897	6,825	359.7%	1	137	495	359.7%	1.7278	N/A	N/A	N/A	N/A	N/A	4.51%	0.0725
	2078-2098	17,289	16,869	97.6%	1	1,199	1,170	97.6%	1.7278	N/A	N/A	N/A	N/A	N/A	4.51%	0.0693
	Past	1,155,629,961	857,908,350	74.2%	734,765	1,805,263,459	1,154,508,377	64.0%								
	Future	761,132,231	2,408,287,602	316.4%	344,017	570,288,256	1,482,708,367	260.0%								
	Lifetime	1,916,762,192	3,266,195,952	170.4%	1,078,782	2,375,551,715	2,637,216,744	111.0%								

Note:
- This exhibit normalizes the premium from all states to reflect the prior rate action authorized by Pennsylvania rather than the prior rate action authorized by other states.
- There were two prior authorized increases phased in for a cumulative total of approximately 73%.
- 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 4.05% Future Increase
Policy Forms: LTC.02, LTC.03 and LTC.04

		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	1991	236,752	-	0.0%	318	762,037	-	0.0%							4.51%	3.2187
	1992	1,001,528	12,795	1.3%	693	3,084,525	39,406	1.3%							4.51%	3.0798
	1993	1,836,721	88,383	4.8%	1,217	5,412,656	260,458	4.8%							4.51%	2.9469
	1994	2,576,020	630,822	24.5%	1,778	7,263,711	1,778,754	24.5%							4.51%	2.8197
	1995	4,000,511	355,644	8.9%	3,527	10,793,618	959,548	8.9%							4.51%	2.6981
	1996	8,028,467	1,479,819	18.4%	6,611	20,726,519	3,820,342	18.4%							4.51%	2.5816
	1997	11,468,941	1,826,216	15.9%	7,787	28,330,823	4,511,157	15.9%							4.51%	2.4702
	1998	16,887,682	2,710,864	16.1%	11,882	39,916,098	6,407,458	16.1%							4.51%	2.3636
	1999	28,570,510	5,905,951	20.7%	20,137	64,615,718	13,357,034	20.7%							4.51%	2.2616
	2000	38,527,352	7,405,276	19.2%	31,662	83,374,165	16,025,205	19.2%							4.51%	2.1640
	2001	48,864,876	9,570,375	19.6%	37,340	101,181,540	19,816,795	19.6%							4.51%	2.0706
	2002	55,785,945	13,959,089	25.0%	40,621	110,527,777	27,656,914	25.0%							4.51%	1.9813
	2003	61,686,649	17,919,043	29.0%	43,992	116,944,546	33,970,630	29.0%							4.51%	1.8958
	2004	64,809,682	23,294,582	35.9%	43,706	117,563,047	42,255,756	35.9%							4.51%	1.8140
	2005	64,016,577	33,631,116	52.5%	42,813	111,113,172	58,373,318	52.5%							4.51%	1.7357
	2006	63,346,011	29,298,106	46.3%	41,973	105,204,550	48,658,060	46.3%							4.51%	1.6608
	2007	62,994,681	35,823,680	56.9%	41,116	100,106,271	56,928,219	56.9%							4.51%	1.5891
	2008	62,696,015	45,210,430	72.1%	40,259	95,332,173	68,744,536	72.1%							4.51%	1.5205
	2009	62,119,757	46,923,133	75.5%	39,577	90,379,816	68,269,812	75.5%							4.51%	1.4549
	2010	61,366,092	51,237,723	83.5%	38,613	85,430,377	71,330,239	83.5%							4.51%	1.3921
	2011	59,402,016	53,047,819	89.3%	37,587	79,127,454	70,663,240	89.3%							4.51%	1.3321
	2012	58,110,971	60,887,612	104.8%	36,403	74,067,263	77,606,323	104.8%							4.51%	1.2746
	2013	59,644,310	71,261,820	119.5%	35,545	72,741,011	86,909,494	119.5%							4.51%	1.2196
	2014	61,817,897	76,044,062	123.0%	34,297	72,138,431	88,739,662	123.0%							4.51%	1.1670
	2015	63,050,387	82,859,304	131.4%	33,015	70,401,576	92,520,059	131.4%							4.51%	1.1166
	2016	64,627,976	91,561,658	141.7%	31,781	69,048,990	97,825,127	141.7%							4.51%	1.0684
	2017	68,155,636	94,963,030	139.3%	30,515	69,675,597	97,080,832	139.3%							4.51%	1.0223
Projected Future Experience	2018	79,357,424	94,618,935	119.2%	28,948	77,626,256	92,554,839	119.2%	1.7181	1.0000	0.0513	1.0000	0.949	N/A	4.51%	0.9782
	2019	74,008,840	98,928,016	133.7%	27,419	69,270,261	92,593,932	133.7%	1.7278	1.0000	0.0528	1.0000	0.947	0.927	4.51%	0.9360
	2020	69,049,682	101,920,579	147.6%	25,664	61,839,655	91,278,241	147.6%	1.7599	0.9982	0.0640	0.9939	0.936	0.923	4.51%	0.8956
	2021	64,214,705	104,117,104	162.1%	23,880	55,027,784	89,221,519	162.1%	1.7978	0.9960	0.0695	0.9866	0.931	0.919	4.51%	0.8569
	2022	58,727,308	106,727,305	181.7%	22,407	48,153,713	87,511,520	181.7%	1.7978	0.9960	0.0617	0.9866	0.938	0.915	4.51%	0.8200
	2023	53,434,034	108,753,538	203.5%	20,955	41,922,753	85,324,791	203.5%	1.7978	0.9960	0.0648	0.9866	0.935	0.910	4.51%	0.7846
	2024	48,363,363	110,088,782	227.6%	19,521	36,307,010	82,645,090	227.6%	1.7978	0.9960	0.0684	0.9866	0.932	0.905	4.51%	0.7507
	2025	43,544,045	110,755,163	254.4%	18,114	31,278,428	79,557,316	254.4%	1.7978	0.9960	0.0721	0.9866	0.928	0.900	4.51%	0.7183
	2026	38,974,298	110,605,587	283.8%	16,739	26,787,772	76,021,312	283.8%	1.7978	0.9960	0.0759	0.9866	0.924	0.895	4.51%	0.6873
	2027	34,686,320	109,635,765	316.1%	15,403	22,811,754	72,102,894	316.1%	1.7978	0.9960	0.0798	0.9866	0.920	0.890	4.51%	0.6577
	2028	30,700,606	107,861,552	351.3%	14,112	19,319,218	67,874,910	351.3%	1.7978	0.9960	0.0839	0.9866	0.916	0.885	4.51%	0.6293
	2029	27,019,976	105,250,766	389.5%	12,871	16,269,332	63,373,839	389.5%	1.7978	0.9960	0.0880	0.9866	0.912	0.880	4.51%	0.6021
	2030	23,637,981	101,940,626	431.3%	11,684	13,618,751	58,731,920	431.3%	1.7978	0.9960	0.0922	0.9866	0.908	0.875	4.51%	0.5761
	2031	20,555,801	97,946,757	476.5%	10,556	11,331,919	53,995,692	476.5%	1.7978	0.9960	0.0965	0.9866	0.903	0.870	4.51%	0.5513
	2032	17,764,180	93,353,125	525.5%	9,491	9,370,362	49,242,497	525.5%	1.7978	0.9960	0.1010	0.9866	0.899	0.864	4.51%	0.5275
	2033	15,256,169	88,267,085	578.6%	8,490	7,700,144	44,550,455	578.6%	1.7978	0.9960	0.1054	0.9866	0.895	0.859	4.51%	0.5047
	2034	13,019,412	82,730,700	635.4%	7,556	6,287,628	39,954,179	635.4%	1.7978	0.9960	0.1100	0.9866	0.890	0.853	4.51%	0.4829
	2035	11,039,630	76,901,236	696.6%	6,690	5,101,433	35,536,200	696.6%	1.7978	0.9960	0.1146	0.9866	0.885	0.848	4.51%	0.4621
	2036	9,301,208	70,888,927	762.1%	5,891	4,112,626	31,344,274	762.1%	1.7978	0.9960	0.1194	0.9866	0.881	0.843	4.51%	0.4422
	2037	7,786,291	64,812,391	832.4%	5,160	3,294,220	27,420,793	832.4%	1.7978	0.9960	0.1241	0.9866	0.876	0.837	4.51%	0.4231
	2038	6,475,447	58,784,257	907.8%	4,495	2,621,403	23,797,161	907.8%	1.7978	0.9960	0.1288	0.9866	0.871	0.832	4.51%	0.4048
	2039	5,350,090	52,838,388	987.6%	3,894	2,072,370	20,467,078	987.6%	1.7978	0.9960	0.1337	0.9866	0.866	0.826	4.51%	0.3874
	2040	4,391,356	47,114,479	1072.9%	3,355	1,627,598	17,462,355	1072.9%	1.7978	0.9960	0.1385	0.9866	0.861	0.821	4.51%	0.3706
	2041	3,580,576	41,634,999	1162.8%	2,874	1,269,824	14,765,533	1162.8%	1.7978	0.9960	0.1434	0.9866	0.857	0.815	4.51%	0.3546
	2042	2,899,908	36,489,714	1258.3%	2,448	984,049	12,382,353	1258.3%	1.7978	0.9960	0.1482	0.9866	0.852	0.810	4.51%	0.3393
	2043	2,332,949	31,697,697	1358.7%	2,073	757,496	10,292,067	1358.7%	1.7978	0.9960	0.1531	0.9866	0.847	0.804	4.51%	0.3247
	2044	1,864,128	27,281,659	1463.5%	1,746	579,152	8,475,939	1463.5%	1.7978	0.9960	0.1579	0.9866	0.842	0.799	4.51%	0.3107
	2045	1,479,653	23,289,296	1574.0%	1,461	439,865	6,923,338	1574.0%	1.7978	0.9960	0.1630	0.9866	0.837	0.794	4.51%	0.2973
	2046	1,166,737	19,694,439	1688.0%	1,216	331,875	5,602,024	1688.0%	1.7978	0.9960	0.1677	0.9866	0.832	0.789	4.51%	0.2844
	2047	914,094	16,510,675	1806.2%	1,007	248,791	4,493,744	1806.2%	1.7978	0.9960	0.1723	0.9866	0.828	0.783	4.51%	0.2722
	2048	711,637	13,726,226	1928.8%	828	185,329	3,574,677	1928.8%	1.7978	0.9960	0.1772	0.9866	0.823	0.779	4.51%	0.2604
	2049	550,734	11,312,295	2054.0%	678	137,237	2,818,892	2054.0%	1.7978	0.9960	0.1818	0.9866	0.818	0.774	4.51%	0.2492
	2050	423,864	9,240,536	2180.1%	552	101,064	2,203,267	2180.1%	1.7978	0.9960	0.1863	0.9866	0.814	0.770	4.51%	0.2384
	2051	324,681	7,490,445	2307.0%	446	74,075	1,708,912	2307.0%	1.7978	0.9960	0.1908	0.9866	0.809	0.766	4.51%	0.2281
	2052	247,594	6,027,290	2434.3%	359	54,050	1,315,759	2434.3%	1.7978	0.9960	0.1946	0.9866	0.805	0.763	4.51%	0.2183
	2053	187,980	4,811,013	2559.3%	288	39,265	1,004,923	2559.3%	1.7978	0.9960	0.1992	0.9866	0.801	0.759	4.51%	0.2089
	2054	142,196	3,806,872	2677.2%	230	28,420	760,864	2677.2%	1.7978	0.9960	0.2017	0.9866	0.798	0.756	4.51%	0.1999
	2055	107,266	2,995,309	2792.4%	183	20,514	572,826	2792.4%	1.7978	0.9960	0.2047	0.9866	0.795	0.754	4.51%	0.1912
	2056	80,764	2,331,359	2886.6%	145	14,779	426,611	2886.6%	1.7978	0.9960	0.2079	0.9866	0.792	0.753	4.51%	0.1830
	2057	60,719	1,807,660	2977.1%	114	10,631	316,506	2977.1%	1.7978	0.9960	0.2133	0.9866	0.787	0.752	4.51%	0.1751
	2058	45,632	1,393,265	3053.3%	90	7,645	233,421	3053.3%	1.7978	0.9960	0.2129	0.9866	0.787	0.752	4.51%	0.1675
	2059	34,334	1,069,344	3114.5%	70	5,504	171,422	3114.5%	1.7978	0.9960	0.2179	0.9866	0.782	0.752	4.51%	0.1603
	2060	25,904	818,622	3160.2%	55	3,973	125,567	3160.2%	1.7978	0.9960	0.2189	0.9866	0.781	0.754	4.51%	0.1534
	2061	19,637	622,598	3170.6%	43	2,882	91,378	3170.6%	1.7978	0.9960	0.2180	0.9866	0.782	0.758	4.51%	0.1468
	2062	14,994	472,933	3154.1%	33	2,106	66,416	3154.1%	1.7978	0.9960	0.2221	0.9866	0.778	0.764	4.51%	0.1404
	2063	11,575	358,219	3094.8%	26	1,555	48,136	3094.8%	1.7978	0.9960	0.2287	0.9866	0.771	0.772	4.51%	0.1344
	2064	9,053	271,654	3000.8%	20	1,164	34,928	3000.8%	1.7978	0.9960	0.2247	0.9866	0.775	0.782	4.51%	0.1286
	2065	7,196	205,744	2859.3%	15	885	25,312	2859.3%	1.7978	0.9960	0.2224	0.9866	0.778	0.795	4.51%	0.1230
	2066	5,835	155,431	2663.6%	12	687	18,297	2663.6%	1.7978	0.9960	0.2242	0.9866	0.776	0.811	4.51%	0.1177
	2067	4,833	116,771	2416.3%	9	544	13,153	2416.3%	1.7978	0.9960	0.2184	0.9866	0.782	0.828	4.51%	0.1126
	2068	4,088	89,090	2179.2%	7	441	9,602	2179.2%	1.7978	0.9960	0.2248	0.9866	0.775	0.846	4.51%	0.1078
	2069	3,537	67,225	1900.6%	6	365	6,933	1900.6%	1.7978	0.9960	0.2154	0.9866	0.785	0.865	4.51%	0.1031
	2070	3,128	50,884	1626.7%	5	309	5,021	1626.7%	1.7978	0.9960	0.2107	0.9866	0.789	0.884	4.51%	0.0987
	2071	2,816	39,033	1386.1%	4	266	3,685	1386.1%	1.7978	0.9960	0.2123	0.9866	0.788	0.900	4.51%	0.0944
	2072	2,577	29,393	1140.5%	3	233	2,655	1140.5%	1.7978	0.9960	0.2167	0.9866	0.783	0.915	4.51%	0.0903
	2073	2,393	22,620	945.3%	2	207	1,955	945.3%	1.7978	0.9960	0.1986	0.9866	0.801	0.928	4.51%	0.0864
	2074	2,246	17,020	757.7%	2	186	1,408	757.7%	1.7978	0.9960	0.2168	0.9866	0.783	0.939	4.51%	0.0827
	2075	2,126	12,801	602.0%	1	168	1,013	602.0%	1.7978	0.9960	0.1751	0.9866	0.825	0.947	4.51%	0.0791
	2076	2,026	9,313	459.7%	1	153	705	459.7%	1.7978	0.9960	0.1986	0.9866	0.801	0.953	4.51%	0.0757
	2077	1,940	6,706	345.7%	1	141	486	345.7%	1.7978	0.9960	N/A	0.9866	N/A	N/A	4.51%	0.0725
	2078-2098	17,677	16,576	93.8%	1	1,226	1,149	93.8%	1.7978	0.9960	N/A	0.9866	N/A	N/A	4.51%	0.0693
	Past	1,155,629,961	857,908,350	74.2%	734,765	1,805,263,459	1,154,508,377	64.0%								
	Future	773,957,192	2,370,833,788	306.3%	340,350	579,059,444	1,461,063,687	252.3%								
	Lifetime	1,929,587,153	3,228,742,138	167.3%	1,075,115	2,384,322,904	2,615,572,064	109.7%								

Note:
- This exhibit normalizes the premium from all states to reflect the prior rate action authorized by Pennsylvania rather than the prior rate action authorized by other states.
- There were two prior authorized increases phased in for a cumulative total of approximately 73%.
- The current requested increase of 4.05% is assumed to be implemented starting 2/1/2020.
- The projections are based on the assumptions derived using experience data through 6/30/2017.

Exhibit II-A
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Forms: LTC.02, LTC.03 and LTC.04

1 Accumulated value of initial earned premium	1,736,768,486	x	58%	=	1,007,325,722
2a Accumulated value of earned premium	1,805,263,459				
2b Accumulated value of prior premium rate schedule increases (2a-1)	68,494,974	x	85%	=	58,220,728
3 Present value of future projected initial earned premium	330,320,130	x	58%	=	191,585,676
4a Present value of future projected premium	579,059,444				
4b Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	248,739,314	x	85%	=	211,428,417
5 Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					**1,468,560,542**
6a Accumulated value of incurred claims without the inclusion of active life reserves					1,154,508,377
6b Present value of future projected incurred claims without the inclusion of active life reserves					1,461,063,687
7 Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					**2,615,572,064**
8 Test: 7 is not less than 5					TRUE

Exhibit I-B
Metropolitan Life Insurance Company
Pennsylvania Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Policy Form: LTC.04

		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	1991	-	-	N/A	-	-	-	N/A							4.50%	3.2106
	1992	-	-	N/A	-	-	-	N/A							4.50%	3.0723
	1993	-	-	N/A	-	-	-	N/A							4.50%	2.9400
	1994	-	-	N/A	-	-	-	N/A							4.50%	2.8134
	1995	-	-	N/A	-	-	-	N/A							4.50%	2.6923
	1996	-	-	N/A	-	-	-	N/A							4.50%	2.5763
	1997	-	-	N/A	-	-	-	N/A							4.50%	2.4654
	1998	-	-	N/A	-	-	-	N/A							4.50%	2.3592
	1999	-	-	N/A	-	-	-	N/A							4.50%	2.2576
	2000	-	-	N/A	-	-	-	N/A							4.50%	2.1604
	2001	48,842	-	0.0%	118	100,975	-	0.0%							4.50%	2.0674
	2002	428,648	-	0.0%	382	848,014	-	0.0%							4.50%	1.9783
	2003	875,820	-	0.0%	681	1,658,064	-	0.0%							4.50%	1.8932
	2004	1,087,951	-	0.0%	681	1,970,967	-	0.0%							4.50%	1.8116
	2005	1,077,240	233,044	21.6%	672	1,867,524	404,009	21.6%							4.50%	1.7336
	2006	1,081,901	344,453	31.8%	666	1,794,836	571,436	31.8%							4.50%	1.6590
	2007	1,084,051	217,999	20.1%	657	1,720,961	346,079	20.1%							4.50%	1.5875
	2008	1,089,173	999,314	91.7%	652	1,654,633	1,518,122	91.7%							4.50%	1.5192
	2009	1,100,053	-	0.0%	649	1,599,197	-	0.0%							4.50%	1.4537
	2010	1,107,859	966,140	87.2%	637	1,541,192	1,344,040	87.2%							4.50%	1.3911
	2011	1,124,254	520,618	46.3%	633	1,496,650	693,067	46.3%							4.50%	1.3312
	2012	1,125,420	112,363	10.0%	619	1,433,687	143,141	10.0%							4.50%	1.2739
	2013	1,164,943	510,948	43.9%	612	1,420,130	622,874	43.9%							4.50%	1.2191
	2014	1,223,425	1,587,899	129.8%	602	1,427,198	1,852,379	129.8%							4.50%	1.1666
	2015	1,267,202	564,062	44.5%	593	1,414,609	629,677	44.5%							4.50%	1.1163
	2016	1,306,120	678,142	51.9%	584	1,395,268	724,428	51.9%							4.50%	1.0683
	2017	1,405,327	895,479	63.7%	574	1,436,599	915,406	63.7%							4.50%	1.0223
Projected Future Experience	2018	1,598,446	1,072,094	67.1%	554	1,563,651	1,048,756	67.1%	1.7181	N/A	0.0346	N/A	0.965	0.987	4.50%	0.9782
	2019	1,532,392	1,181,121	77.1%	535	1,434,484	1,105,656	77.1%	1.7278	N/A	0.0354	N/A	0.965	0.953	4.50%	0.9361
	2020	1,456,976	1,292,681	88.7%	513	1,305,154	1,157,979	88.7%	1.7278	N/A	0.0399	N/A	0.960	0.951	4.50%	0.8958
	2021	1,381,028	1,405,723	101.8%	491	1,183,846	1,205,016	101.8%	1.7278	N/A	0.0436	N/A	0.956	0.948	4.50%	0.8572
	2022	1,304,422	1,522,805	116.7%	470	1,070,027	1,249,168	116.7%	1.7278	N/A	0.0421	N/A	0.958	0.945	4.50%	0.8203
	2023	1,227,220	1,643,493	133.9%	449	963,347	1,290,114	133.9%	1.7278	N/A	0.0446	N/A	0.955	0.941	4.50%	0.7850
	2024	1,149,671	1,759,812	153.1%	428	863,610	1,321,936	153.1%	1.7278	N/A	0.0477	N/A	0.952	0.937	4.50%	0.7512
	2025	1,072,319	1,873,670	174.7%	406	770,818	1,346,855	174.7%	1.7278	N/A	0.0507	N/A	0.949	0.933	4.50%	0.7188
	2026	994,873	1,974,978	198.5%	384	684,351	1,358,544	198.5%	1.7278	N/A	0.0542	N/A	0.946	0.928	4.50%	0.6879
	2027	918,281	2,069,926	225.4%	362	604,464	1,362,542	225.4%	1.7278	N/A	0.0577	N/A	0.942	0.923	4.50%	0.6583
	2028	843,172	2,143,640	254.2%	340	531,123	1,350,302	254.2%	1.7278	N/A	0.0614	N/A	0.939	0.918	4.50%	0.6299
	2029	770,074	2,196,270	285.2%	318	464,190	1,323,879	285.2%	1.7278	N/A	0.0652	N/A	0.935	0.913	4.50%	0.6028
	2030	699,291	2,234,935	319.6%	296	403,371	1,289,173	319.6%	1.7278	N/A	0.0693	N/A	0.931	0.908	4.50%	0.5768
	2031	631,327	2,251,219	356.6%	274	348,485	1,242,647	356.6%	1.7278	N/A	0.0734	N/A	0.927	0.903	4.50%	0.5520
	2032	566,503	2,248,613	396.9%	253	299,238	1,187,759	396.9%	1.7278	N/A	0.0776	N/A	0.922	0.897	4.50%	0.5282
	2033	505,127	2,225,086	440.5%	232	255,328	1,124,720	440.5%	1.7278	N/A	0.0820	N/A	0.918	0.892	4.50%	0.5055
	2034	447,497	2,179,817	487.1%	212	216,457	1,054,390	487.1%	1.7278	N/A	0.0863	N/A	0.914	0.886	4.50%	0.4837
	2035	393,801	2,114,648	537.0%	193	182,281	978,820	537.0%	1.7278	N/A	0.0911	N/A	0.909	0.880	4.50%	0.4629
	2036	344,217	2,029,113	589.5%	174	152,469	898,783	589.5%	1.7278	N/A	0.0955	N/A	0.905	0.874	4.50%	0.4429
	2037	298,846	1,933,233	646.9%	157	126,672	819,439	646.9%	1.7278	N/A	0.1002	N/A	0.900	0.868	4.50%	0.4239
	2038	257,594	1,823,753	708.0%	140	104,485	739,745	708.0%	1.7278	N/A	0.1053	N/A	0.895	0.862	4.50%	0.4056
	2039	220,427	1,706,890	774.4%	125	85,559	662,529	774.4%	1.7278	N/A	0.1100	N/A	0.890	0.856	4.50%	0.3882
	2040	187,244	1,583,893	845.9%	110	69,549	588,314	845.9%	1.7278	N/A	0.1149	N/A	0.885	0.849	4.50%	0.3714
	2041	157,837	1,453,203	920.7%	97	56,102	516,527	920.7%	1.7278	N/A	0.1201	N/A	0.880	0.843	4.50%	0.3554
	2042	131,978	1,324,437	1003.5%	85	44,890	450,487	1003.5%	1.7278	N/A	0.1258	N/A	0.874	0.836	4.50%	0.3401
	2043	109,441	1,187,719	1085.3%	74	35,622	386,588	1085.3%	1.7278	N/A	0.1300	N/A	0.870	0.829	4.50%	0.3255
	2044	89,986	1,054,655	1172.0%	64	28,028	328,495	1172.0%	1.7278	N/A	0.1358	N/A	0.864	0.822	4.50%	0.3115
	2045	73,376	926,010	1262.0%	55	21,870	276,005	1262.0%	1.7278	N/A	0.1404	N/A	0.860	0.815	4.50%	0.2981
	2046	59,341	803,021	1353.2%	47	16,925	229,041	1353.2%	1.7278	N/A	0.1464	N/A	0.854	0.809	4.50%	0.2852
	2047	47,578	689,934	1450.1%	40	12,986	188,312	1450.1%	1.7278	N/A	0.1511	N/A	0.849	0.802	4.50%	0.2729
	2048	37,833	586,711	1550.8%	34	9,882	153,242	1550.8%	1.7278	N/A	0.1556	N/A	0.844	0.795	4.50%	0.2612
	2049	29,829	493,434	1654.2%	28	7,455	123,329	1654.2%	1.7278	N/A	0.1611	N/A	0.839	0.788	4.50%	0.2499
	2050	23,324	410,586	1760.3%	24	5,579	98,203	1760.3%	1.7278	N/A	0.1657	N/A	0.834	0.782	4.50%	0.2392
	2051	18,086	338,191	1869.9%	20	4,139	77,405	1869.9%	1.7278	N/A	0.1684	N/A	0.832	0.775	4.50%	0.2289
	2052	13,916	275,191	1977.5%	16	3,048	60,273	1977.5%	1.7278	N/A	0.1729	N/A	0.827	0.769	4.50%	0.2190
	2053	10,619	220,872	2079.9%	13	2,226	46,293	2079.9%	1.7278	N/A	0.1769	N/A	0.823	0.763	4.50%	0.2096
	2054	8,039	175,098	2178.0%	11	1,612	35,119	2178.0%	1.7278	N/A	0.1803	N/A	0.820	0.757	4.50%	0.2006
	2055	6,034	136,225	2257.7%	9	1,158	26,145	2257.7%	1.7278	N/A	0.1797	N/A	0.820	0.751	4.50%	0.1919
	2056	4,499	103,733	2305.6%	7	826	19,052	2305.6%	1.7278	N/A	0.1810	N/A	0.819	0.746	4.50%	0.1837
	2057	3,326	78,202	2351.5%	6	584	13,744	2351.5%	1.7278	N/A	0.1855	N/A	0.814	0.739	4.50%	0.1758
	2058	2,441	57,247	2344.9%	5	411	9,628	2344.9%	1.7278	N/A	0.1843	N/A	0.816	0.734	4.50%	0.1682
	2059	1,786	41,908	2346.9%	4	287	6,745	2346.9%	1.7278	N/A	0.1766	N/A	0.823	0.731	4.50%	0.1609
	2060	1,312	29,974	2284.0%	3	202	4,616	2284.0%	1.7278	N/A	0.1721	N/A	0.828	0.735	4.50%	0.1540
	2061	972	21,418	2203.2%	3	143	3,157	2203.2%	1.7278	N/A	0.1717	N/A	0.828	0.741	4.50%	0.1474
	2062	723	16,210	2242.6%	2	102	2,286	2242.6%	1.7278	N/A	0.1564	N/A	0.844	0.744	4.50%	0.1410
	2063	545	12,058	2213.8%	2	74	1,627	2213.8%	1.7278	N/A	0.1595	N/A	0.841	0.754	4.50%	0.1350
	2064	415	9,665	2330.1%	2	54	1,248	2330.1%	1.7278	N/A	0.1385	N/A	0.862	0.762	4.50%	0.1291
	2065	319	7,926	2487.6%	1	39	980	2487.6%	1.7278	N/A	0.1310	N/A	0.869	0.768	4.50%	0.1236
	2066	247	6,454	2616.1%	1	29	763	2616.1%	1.7278	N/A	0.1233	N/A	0.877	0.774	4.50%	0.1183
	2067	190	5,229	2746.7%	1	22	592	2746.7%	1.7278	N/A	0.1016	N/A	0.898	0.772	4.50%	0.1132
	2068	146	4,239	2905.8%	1	16	459	2905.8%	1.7278	N/A	0.1043	N/A	0.896	0.766	4.50%	0.1083
	2069	113	3,419	3020.7%	1	12	354	3020.7%	1.7278	N/A	N/A	N/A	N/A	N/A	4.50%	0.1036
	2070	88	2,756	3142.3%	1	9	273	3142.3%	1.7278	N/A	N/A	N/A	N/A	N/A	4.50%	0.0992
	2071	67	2,287	3392.1%	1	6	217	3392.1%	1.7278	N/A	N/A	N/A	N/A	N/A	4.50%	0.0949
	2072	52	1,936	3707.6%	1	5	176	3707.6%	1.7278	N/A	N/A	N/A	N/A	N/A	4.50%	0.0908
	2073	40	1,620	4059.3%	1	3	141	4059.3%	1.7278	N/A	N/A	N/A	N/A	N/A	4.50%	0.0869
	2074	30	1,347	4453.8%	1	3	112	4453.8%	1.7278	N/A	N/A	N/A	N/A	N/A	4.50%	0.0832
	2075	23	1,107	4917.8%	0	2	88	4917.8%	1.7278	N/A	N/A	N/A	N/A	N/A	4.50%	0.0796
	2076	16	878	5388.1%	0	1	67	5388.1%	1.7278	N/A	N/A	N/A	N/A	N/A	4.50%	0.0762
	2077	11	686	5969.6%	0	1	50	5969.6%	1.7278	N/A	N/A	N/A	N/A	N/A	4.50%	0.0729
	2078-2098	17	1,602	9156.8%	0	1	112	9156.8%	1.7278	N/A	N/A	N/A	N/A	N/A	4.50%	0.0697
	Past	17,598,230	7,630,460	43.4%	10,012	24,780,504	9,764,656	39.4%								
	Future	19,635,345	52,954,596	269.7%	8,074	13,937,312	28,769,019	206.4%								
	Lifetime	37,233,575	60,585,056	162.7%	18,086	38,717,816	38,533,675	99.5%								

Note:
- This exhibit reflects the prior rate action authorized by Pennsylvania.
- There were two prior authorized increases phased in for a cumulative total of approximately 73%.
- The projections are based on the assumptions derived using experience data through 6/30/2017.

Exhibit I-B
Metropolitan Life Insurance Company
Pennsylvania Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 4.05% Future Increase
Policy Forms: LTC.04

		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
	1991	-	-	N/A	-	-	-	N/A							4.50%	3.2106
	1992	-	-	N/A	-	-	-	N/A							4.50%	3.0723
	1993	-	-	N/A	-	-	-	N/A							4.50%	2.9400
	1994	-	-	N/A	-	-	-	N/A							4.50%	2.8134
	1995	-	-	N/A	-	-	-	N/A							4.50%	2.6923
	1996	-	-	N/A	-	-	-	N/A							4.50%	2.5763
	1997	-	-	N/A	-	-	-	N/A							4.50%	2.4654
	1998	-	-	N/A	-	-	-	N/A							4.50%	2.3592
	1999	-	-	N/A	-	-	-	N/A							4.50%	2.2576
	2000	-	-	N/A	-	-	-	N/A							4.50%	2.1604
	2001	48,842	-	0.0%	118	100,975	-	0.0%							4.50%	2.0674
	2002	428,648	-	0.0%	382	848,014	-	0.0%							4.50%	1.9783
	2003	875,820	-	0.0%	681	1,658,064	-	0.0%							4.50%	1.8932
	2004	1,087,951	-	0.0%	681	1,970,967	-	0.0%							4.50%	1.8116
Historical	2005	1,077,240	233,044	21.6%	672	1,867,524	404,009	21.6%							4.50%	1.7336
Experience	2006	1,081,901	344,453	31.8%	666	1,794,836	571,436	31.8%							4.50%	1.6590
	2007	1,084,051	217,999	20.1%	657	1,720,961	346,079	20.1%							4.50%	1.5875
	2008	1,089,173	999,314	91.7%	652	1,654,633	1,518,122	91.7%							4.50%	1.5192
	2009	1,100,053	-	0.0%	649	1,599,197	-	0.0%							4.50%	1.4537
	2010	1,107,859	966,140	87.2%	637	1,541,192	1,344,040	87.2%							4.50%	1.3911
	2011	1,124,254	520,618	46.3%	633	1,496,650	693,067	46.3%							4.50%	1.3312
	2012	1,125,420	112,363	10.0%	619	1,433,687	143,141	10.0%							4.50%	1.2739
	2013	1,164,943	510,948	43.9%	612	1,420,130	622,874	43.9%							4.50%	1.2191
	2014	1,223,425	1,587,899	129.8%	602	1,427,198	1,852,379	129.8%							4.50%	1.1666
	2015	1,267,202	564,062	44.5%	593	1,414,609	629,677	44.5%							4.50%	1.1163
	2016	1,306,120	678,142	51.9%	584	1,395,268	724,428	51.9%							4.50%	1.0683
	2017	1,405,327	895,479	63.7%	574	1,436,599	915,406	63.7%							4.50%	1.0223
Projected	2018	1,598,446	1,072,094	67.1%	554	1,563,651	1,048,756	67.1%	1.7181	1.0000	0.0346	1.0000	0.965	0.987	4.50%	0.9782
Future	2019	1,532,392	1,181,121	77.1%	535	1,434,484	1,105,656	77.1%	1.7278	1.0000	0.0354	1.0000	0.965	0.953	4.50%	0.9361
Experience	2020	1,472,203	1,282,387	87.1%	510	1,318,794	1,148,757	87.1%	1.7599	0.9982	0.0458	0.9939	0.954	0.951	4.50%	0.8958
	2021	1,412,033	1,381,339	97.8%	484	1,210,425	1,184,113	97.8%	1.7978	0.9960	0.0506	0.9866	0.949	0.948	4.50%	0.8572
	2022	1,333,707	1,496,390	112.2%	464	1,094,050	1,227,500	112.2%	1.7978	0.9960	0.0421	0.9866	0.958	0.945	4.50%	0.8203
	2023	1,254,772	1,614,984	128.7%	443	984,975	1,267,735	128.7%	1.7978	0.9960	0.0446	0.9866	0.955	0.941	4.50%	0.7850
	2024	1,175,483	1,729,285	147.1%	422	882,999	1,299,005	147.1%	1.7978	0.9960	0.0477	0.9866	0.952	0.937	4.50%	0.7512
	2025	1,096,394	1,841,169	167.9%	401	788,124	1,323,492	167.9%	1.7978	0.9960	0.0507	0.9866	0.949	0.933	4.50%	0.7188
	2026	1,017,208	1,940,719	190.8%	379	699,716	1,334,978	190.8%	1.7978	0.9960	0.0542	0.9866	0.946	0.928	4.50%	0.6879
	2027	938,897	2,034,020	216.6%	357	618,035	1,338,907	216.6%	1.7978	0.9960	0.0577	0.9866	0.942	0.923	4.50%	0.6583
	2028	862,102	2,106,455	244.3%	335	543,047	1,326,879	244.3%	1.7978	0.9960	0.0614	0.9866	0.939	0.918	4.50%	0.6299
	2029	787,363	2,158,173	274.1%	313	474,611	1,300,915	274.1%	1.7978	0.9960	0.0652	0.9866	0.935	0.913	4.50%	0.6028
	2030	714,991	2,196,167	307.2%	292	412,427	1,266,811	307.2%	1.7978	0.9960	0.0693	0.9866	0.931	0.908	4.50%	0.5768
	2031	645,501	2,212,169	342.7%	270	356,309	1,221,092	342.7%	1.7978	0.9960	0.0734	0.9866	0.927	0.903	4.50%	0.5520
	2032	579,222	2,209,607	381.5%	249	305,956	1,167,156	381.5%	1.7978	0.9960	0.0776	0.9866	0.922	0.897	4.50%	0.5282
	2033	516,468	2,186,489	423.4%	229	261,060	1,105,210	423.4%	1.7978	0.9960	0.0820	0.9866	0.918	0.892	4.50%	0.5055
	2034	457,543	2,142,005	468.2%	209	221,316	1,036,100	468.2%	1.7978	0.9960	0.0863	0.9866	0.914	0.886	4.50%	0.4837
	2035	402,642	2,077,966	516.1%	190	186,374	961,841	516.1%	1.7978	0.9960	0.0911	0.9866	0.909	0.880	4.50%	0.4629
	2036	351,946	1,993,915	566.5%	172	155,892	883,192	566.5%	1.7978	0.9960	0.0955	0.9866	0.905	0.874	4.50%	0.4429
	2037	305,556	1,899,698	621.7%	155	129,516	805,224	621.7%	1.7978	0.9960	0.1002	0.9866	0.900	0.868	4.50%	0.4239
	2038	263,378	1,792,117	680.4%	138	106,830	726,913	680.4%	1.7978	0.9960	0.1053	0.9866	0.895	0.862	4.50%	0.4056
	2039	225,376	1,677,281	744.2%	123	87,480	651,037	744.2%	1.7978	0.9960	0.1100	0.9866	0.890	0.856	4.50%	0.3882
	2040	191,448	1,556,419	813.0%	109	71,110	578,109	813.0%	1.7978	0.9960	0.1149	0.9866	0.885	0.849	4.50%	0.3714
	2041	161,381	1,427,995	884.9%	96	57,361	507,567	884.9%	1.7978	0.9960	0.1201	0.9866	0.880	0.843	4.50%	0.3554
	2042	134,942	1,301,463	964.5%	84	45,898	442,673	964.5%	1.7978	0.9960	0.1258	0.9866	0.874	0.836	4.50%	0.3401
	2043	111,898	1,167,116	1043.0%	73	36,421	379,882	1043.0%	1.7978	0.9960	0.1300	0.9866	0.870	0.829	4.50%	0.3255
	2044	92,006	1,036,360	1126.4%	63	28,657	322,797	1126.4%	1.7978	0.9960	0.1358	0.9866	0.864	0.822	4.50%	0.3115
	2045	75,023	909,947	1212.9%	54	22,361	271,218	1212.9%	1.7978	0.9960	0.1404	0.9866	0.860	0.815	4.50%	0.2981
	2046	60,673	789,092	1300.6%	46	17,305	225,068	1300.6%	1.7978	0.9960	0.1464	0.9866	0.854	0.809	4.50%	0.2852
	2047	48,646	677,966	1393.7%	39	13,278	185,045	1393.7%	1.7978	0.9960	0.1511	0.9866	0.849	0.802	4.50%	0.2729
	2048	38,683	576,533	1490.4%	33	10,103	150,584	1490.4%	1.7978	0.9960	0.1556	0.9866	0.844	0.795	4.50%	0.2612
	2049	30,498	484,875	1589.8%	28	7,623	121,190	1589.8%	1.7978	0.9960	0.1611	0.9866	0.839	0.788	4.50%	0.2499
	2050	23,848	403,464	1691.8%	23	5,704	96,499	1691.8%	1.7978	0.9960	0.1657	0.9866	0.834	0.782	4.50%	0.2392
	2051	18,492	332,325	1797.1%	19	4,232	76,062	1797.1%	1.7978	0.9960	0.1684	0.9866	0.832	0.775	4.50%	0.2289
	2052	14,228	270,417	1900.6%	16	3,116	59,227	1900.6%	1.7978	0.9960	0.1729	0.9866	0.827	0.769	4.50%	0.2190
	2053	10,858	217,040	1998.9%	13	2,276	45,490	1998.9%	1.7978	0.9960	0.1769	0.9866	0.823	0.763	4.50%	0.2096
	2054	8,220	172,061	2093.2%	11	1,649	34,509	2093.2%	1.7978	0.9960	0.1803	0.9866	0.820	0.757	4.50%	0.2006
	2055	6,169	133,862	2169.8%	9	1,184	25,692	2169.8%	1.7978	0.9960	0.1797	0.9866	0.820	0.751	4.50%	0.1919
	2056	4,600	101,934	2215.9%	7	845	18,722	2215.9%	1.7978	0.9960	0.1810	0.9866	0.819	0.746	4.50%	0.1837
	2057	3,400	76,845	2260.0%	6	598	13,506	2260.0%	1.7978	0.9960	0.1855	0.9866	0.814	0.739	4.50%	0.1758
	2058	2,496	56,254	2253.6%	5	420	9,461	2253.6%	1.7978	0.9960	0.1843	0.9866	0.816	0.734	4.50%	0.1682
	2059	1,826	41,181	2255.5%	4	294	6,628	2255.5%	1.7978	0.9960	0.1766	0.9866	0.823	0.731	4.50%	0.1609
	2060	1,342	29,454	2195.1%	3	207	4,536	2195.1%	1.7978	0.9960	0.1721	0.9866	0.828	0.735	4.50%	0.1540
	2061	994	21,046	2117.4%	3	146	3,102	2117.4%	1.7978	0.9960	0.1717	0.9866	0.828	0.741	4.50%	0.1474
	2062	739	15,929	2155.3%	2	104	2,246	2155.3%	1.7978	0.9960	0.1564	0.9866	0.844	0.744	4.50%	0.1410
	2063	557	11,849	2127.7%	2	75	1,599	2127.7%	1.7978	0.9960	0.1595	0.9866	0.841	0.754	4.50%	0.1350
	2064	424	9,498	2239.4%	2	55	1,227	2239.4%	1.7978	0.9960	0.1385	0.9866	0.862	0.762	4.50%	0.1291
	2065	326	7,788	2390.8%	1	40	963	2390.8%	1.7978	0.9960	0.1310	0.9866	0.869	0.768	4.50%	0.1236
	2066	252	6,342	2514.3%	1	30	750	2514.3%	1.7978	0.9960	0.1233	0.9866	0.877	0.774	4.50%	0.1183
	2067	195	5,138	2639.8%	1	22	581	2639.8%	1.7978	0.9960	0.1016	0.9866	0.898	0.772	4.50%	0.1132
	2068	149	4,165	2792.7%	1	16	451	2792.7%	1.7978	0.9960	0.1043	0.9866	0.896	0.766	4.50%	0.1083
	2069	116	3,359	2903.1%	1	12	348	2903.1%	1.7978	0.9960	N/A	0.9866	N/A	N/A	4.50%	0.1036
	2070	90	2,709	3020.0%	1	9	269	3020.0%	1.7978	0.9960	N/A	0.9866	N/A	N/A	4.50%	0.0992
	2071	69	2,248	3260.1%	1	7	213	3260.1%	1.7978	0.9960	N/A	0.9866	N/A	N/A	4.50%	0.0949
	2072	53	1,903	3563.3%	1	5	173	3563.3%	1.7978	0.9960	N/A	0.9866	N/A	N/A	4.50%	0.0908
	2073	41	1,592	3901.3%	1	4	138	3901.3%	1.7978	0.9960	N/A	0.9866	N/A	N/A	4.50%	0.0869
	2074	31	1,324	4280.4%	1	3	110	4280.4%	1.7978	0.9960	N/A	0.9866	N/A	N/A	4.50%	0.0832
	2075	23	1,087	4726.4%	0	2	87	4726.4%	1.7978	0.9960	N/A	0.9866	N/A	N/A	4.50%	0.0796
	2076	17	863	5178.3%	0	1	66	5178.3%	1.7978	0.9960	N/A	0.9866	N/A	N/A	4.50%	0.0762
	2077	12	674	5737.3%	0	1	49	5737.3%	1.7978	0.9960	N/A	0.9866	N/A	N/A	4.50%	0.0729
	2078-2098	18	1,574	8800.4%	0	1	110	8800.4%	1.7978	0.9960	N/A	0.9866	N/A	N/A	4.50%	0.0697
	Past	17,598,230	7,630,460	43.4%	10,012	24,780,504	9,764,656	39.4%								
	Future	19,988,405	52,087,239	260.6%	7,984	14,167,247	28,318,216	199.9%								
	Lifetime	37,586,635	59,717,699	158.9%	17,996	38,947,750	38,082,872	97.8%								

Note:
- This exhibit reflects the prior rate action authorized by Pennsylvania.
- There were two prior authorized increases phased in for a cumulative total of approximately 73%.
- The current requested increase of 4.05% is assumed to be implemented starting 2/1/2020.
- The projections are based on the assumptions derived using experience data through 6/30/2017.

Exhibit II-B
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Form: LTC.04

1 Accumulated value of initial earned premium	23,396,410	x	58%	=	13,569,918
2a Accumulated value of earned premium	24,780,504				
2b Accumulated value of prior premium rate schedule increases (2a-1)	1,384,094	x	85%	=	1,176,480
3 Present value of future projected initial earned premium	8,071,625	x	58%	=	4,681,543
4a Present value of future projected premium	14,167,247				
4b Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	6,095,621	x	85%	=	5,181,278
5 Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					**24,609,218**
6a Accumulated value of incurred claims without the inclusion of active life reserves					9,764,656
6b Present value of future projected incurred claims without the inclusion of active life reserves					28,318,216
7 Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					**38,082,872**
8 Test: 7 is not less than 5					TRUE

Attachment 1
Metropolitan Life Insurance Company
Assumption Comparison

<table>
<tr><th></th><th>Original Pricing Assumptions</th><th>Current Best Estimate Assumptions</th></tr>
<tr><td>Interest Rate:</td><td>5.75%</td><td>Maximum valuation interest rate for contract reserves,
which average to 4.51%</td></tr>
<tr><td>Mortality:</td><td>TIAA's annuity data
1983 Table A Merged Gender Mod 1
(with ages set back 2.5 years for LTC.02 and 4.5 years for LTC.03/LTC.04)</td><td>92% of Annuity 2000 Basic table
With Mortality Selection Factors of:
<table><tr><th>Duration</th><th>Mortality Selection</th></tr><tr><td>1</td><td>25%</td></tr><tr><td>2</td><td>50%</td></tr><tr><td>3</td><td>55%</td></tr><tr><td>4</td><td>65%</td></tr><tr><td>5</td><td>70%</td></tr><tr><td>6</td><td>75%</td></tr><tr><td>7</td><td>80%</td></tr><tr><td>8</td><td>85%</td></tr><tr><td>9</td><td>90%</td></tr><tr><td>10</td><td>95%</td></tr><tr><td>11+</td><td>100%</td></tr></table></td></tr>
<tr><td>Voluntary Lapse Rates:</td><td><table><tr><th>Issue Age</th><th>Ultimate Lapse</th></tr><tr><td>25-42</td><td>1%</td></tr><tr><td>47</td><td>1.5%</td></tr><tr><td>52-62</td><td>2%</td></tr><tr><td>67-82</td><td>1%</td></tr><tr><td>87+</td><td>0%</td></tr></table></td><td><table><tr><th>Duration</th><th>Lapse Rate</th></tr><tr><td>1</td><td>5.00%</td></tr><tr><td>2</td><td>4.50%</td></tr><tr><td>3</td><td>3.00%</td></tr><tr><td>4</td><td>2.00%</td></tr><tr><td>5</td><td>1.50%</td></tr><tr><td>6-7</td><td>0.70%</td></tr><tr><td>8-10</td><td>0.60%</td></tr><tr><td>11+</td><td>0.50%</td></tr></table></td></tr>
<tr><td>Morbidity
U/W:</td><td>Morbidity underwriting savings vary by age and duration.
Actual assumption is not available.</td><td>Current TIAA block experience
With Morbidity U/W Selection Factors of:
<table><tr><th>Duration</th><th>U/W Selection</th></tr><tr><td>1</td><td>58%</td></tr><tr><td>2</td><td>74%</td></tr><tr><td>3</td><td>83%</td></tr><tr><td>4+</td><td>100%</td></tr></table></td></tr>
<tr><td>Incidence:</td><td>Incidence rates for nursing home care
were based on a study published by the Society of Actuaries based on the 1985 NNHS with modifications.
Home health care incidence and continuance rates were based on the nursing home care rates with modifications.</td><td>Sample Ultimate Smoothed Incidence Rates (before gross-up to zero-day elimination)
<table><tr><th rowspan="2">Attained Age</th><th colspan="2">Male</th><th colspan="2">Female</th></tr><tr><th>Facility Care</th><th>Home Care</th><th>Facility Care</th><th>Home Care</th></tr><tr><td>80</td><td>1.04%</td><td>0.87%</td><td>1.36%</td><td>0.94%</td></tr><tr><td>81</td><td>1.23%</td><td>1.03%</td><td>1.61%</td><td>1.10%</td></tr><tr><td>82</td><td>1.44%</td><td>1.20%</td><td>1.89%</td><td>1.28%</td></tr><tr><td>83</td><td>1.68%</td><td>1.40%</td><td>2.21%</td><td>1.49%</td></tr><tr><td>84</td><td>1.93%</td><td>1.62%</td><td>2.54%</td><td>1.72%</td></tr><tr><td>85</td><td>2.21%</td><td>1.87%</td><td>2.90%</td><td>1.96%</td></tr></table>
<u>Change</u>
In 2018, incidence curves were reshaped to better reflect the emerged experience over the years.</td></tr>
<tr><td>Continuance:</td><td>Continuance rates for nursing home care
were based on a study published by the Society of Actuaries based on the 1985 NNHS with modifications.
Home health care incidence and continuance rates were based on the nursing home care rates with modifications.</td><td>Continuance curves were constructed in 2016 by gender and care path separately for deaths and recoveries. 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 are recombined into a single termination table for modeling and valuation uses.</td></tr>
<tr><td>Utilization:</td><td><table><tr><th>Home Care</th><th>Facility Care</th></tr><tr><td>Not available</td><td>Not available</td></tr></table></td><td><table><tr><th>Home Care</th><th>Facility Care</th></tr><tr><td>61%</td><td>78%</td></tr></table></td></tr>
</table>

Attachment 2
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Actual to Expected Ratios
Policy Forms: LTC.02, LTC.03 and LTC.04

	Actual or 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	42,122,688	2,825,252	6.7%	42,122,688	1,729,115	4.1%	1.63
2	76,311,225	7,344,764	9.6%	76,311,225	4,830,254	6.3%	1.52
3	71,811,023	13,121,440	18.3%	72,201,489	6,627,192	9.2%	1.99
4	69,413,219	15,414,220	22.2%	68,345,295	8,417,246	12.3%	1.80
5	67,731,502	21,622,002	31.9%	64,629,221	10,501,394	16.2%	1.96
6	66,383,304	23,663,862	35.6%	61,035,113	12,587,782	20.6%	1.73
7	65,611,303	30,862,794	47.0%	57,524,139	15,962,125	27.7%	1.70
8	64,906,031	34,108,620	52.6%	54,061,778	19,389,605	35.9%	1.47
9	66,016,165	41,040,137	62.2%	50,657,541	23,729,423	46.8%	1.33
10	65,455,653	45,794,204	70.0%	47,293,052	27,619,963	58.4%	1.20
11	64,952,631	48,208,930	74.2%	43,985,515	31,224,828	71.0%	1.05
12	64,440,698	60,627,050	94.1%	40,718,880	34,571,676	84.9%	1.11
13	63,951,031	55,990,655	87.6%	37,499,331	37,376,517	99.7%	0.88
14	64,053,325	71,528,293	111.7%	34,368,007	40,920,998	119.1%	0.94
15	64,430,240	80,129,090	124.4%	31,320,218	42,997,789	137.3%	0.91
16	65,637,855	83,278,712	126.9%	28,653,567	44,969,594	156.9%	0.81
17	65,672,928	87,180,615	132.7%	26,027,486	48,460,857	186.2%	0.71
18	66,378,400	98,271,202	148.0%	23,431,076	50,889,881	217.2%	0.68
19	70,920,423	95,177,258	134.2%	20,948,482	53,527,991	255.5%	0.53
20	70,999,898	100,356,524	141.3%	18,592,835	54,391,593	292.5%	0.48
21	67,573,912	108,909,683	161.2%	16,384,883	55,446,877	338.4%	0.48
22	62,525,344	108,837,718	174.1%	14,296,892	56,692,598	396.5%	0.44
23	57,762,337	114,128,472	197.6%	12,360,941	55,413,390	448.3%	0.44
24	52,754,166	116,611,935	221.0%	10,669,158	52,637,720	493.4%	0.45
25	47,698,148	118,555,968	248.6%	9,161,559	51,867,776	566.1%	0.44
26	42,860,160	118,541,421	276.6%	7,818,235	52,370,410	669.8%	0.41
27	38,253,757	118,655,547	310.2%	6,575,031	50,830,982	773.1%	0.40
28	33,921,274	117,315,694	345.8%	5,491,992	46,377,619	844.5%	0.41
29	29,872,765	115,096,395	385.3%	4,598,798	39,739,652	864.1%	0.45
30	26,139,567	111,932,361	428.2%	3,845,604	37,460,420	974.1%	0.44
31	22,724,460	107,929,739	474.9%	3,180,794	36,551,873	1149.1%	0.41
32	19,625,303	103,215,049	525.9%	2,604,689	33,670,242	1292.7%	0.41
33	16,834,857	97,784,015	580.8%	2,159,082	26,692,442	1236.3%	0.47
34	14,341,385	91,783,167	640.0%	1,817,458	23,042,319	1267.8%	0.50
35	12,134,304	85,386,627	703.7%	1,515,380	21,817,776	1439.8%	0.49
36	10,195,995	78,736,569	772.2%	1,229,801	22,332,541	1815.9%	0.43
37	8,507,901	71,949,917	845.7%	960,606	22,453,567	2337.4%	0.36
38	7,049,670	65,137,542	924.0%	727,710	20,203,172	2776.3%	0.33
39	5,800,648	58,465,928	1007.9%	552,386	16,514,723	2989.7%	0.34
40	4,739,650	51,987,558	1096.9%	446,181	9,512,861	2132.1%	0.51
41	3,845,917	45,818,159	1191.3%	392,080	4,834,351	1233.0%	0.97
42	3,098,770	40,015,039	1291.3%	354,931	3,837,385	1081.2%	1.19
43	2,479,381	34,647,252	1397.4%	320,622	4,043,499	1261.1%	1.11
44	1,970,125	29,720,076	1508.5%	286,222	4,384,946	1532.0%	0.98
45	1,554,958	25,272,135	1625.3%	251,312	4,662,143	1855.1%	0.88
46	1,219,161	21,328,880	1749.5%	216,656	4,901,344	2262.3%	0.77
47	949,595	17,831,738	1877.8%	183,071	5,049,216	2758.1%	0.68
48	735,047	14,768,823	2009.2%	152,087	4,951,054	3255.4%	0.62
49	565,595	12,122,582	2143.3%	125,180	4,686,627	3743.9%	0.57
50	432,886	9,859,359	2277.6%	104,295	3,521,490	3376.5%	0.67
51	329,725	7,961,677	2414.6%	89,696	2,558,937	2852.9%	0.85
52	250,134	6,384,027	2552.2%	77,652	1,951,714	2513.4%	1.02
53	189,053	5,069,811	2681.7%	66,674	2,051,000	3076.2%	0.87
54	142,492	4,002,855	2809.2%	55,740	2,202,615	3951.6%	0.71
55	107,125	3,141,024	2932.1%	44,719	2,319,314	5186.4%	0.57
56	80,445	2,455,997	3053.0%	33,925	2,398,802	7070.9%	0.43
57	60,393	1,908,449	3160.1%	23,691	2,442,662	10310.4%	0.31
58	45,375	1,482,128	3266.4%	14,521	2,387,321	16440.7%	0.20
59	34,168	1,145,108	3351.4%	7,064	2,219,333	31417.4%	0.11
60	25,825	886,920	3434.4%	2,373	1,474,568	62136.4%	0.06
Lifetime	1,916,631,316	3,263,328,971	170.3%	1,008,926,631	1,369,233,105	135.7%	1.25
Lifetime*	1,037,763,531	1,149,658,529	110.8%	609,348,892	432,637,752	71.0%	1.56

Note:

- Figures in column A are normalized to reflect the prior rate action authorized by Pennsylvania 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 4.51%, 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 5.75%.

Attachment 3
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Actual to Expected Ratios
Policy Forms: LTC.02, LTC.03 and LTC.04

		Actual or Projected Experience			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 4.51% (on C)	Expected at 5.75% (on F)	Actual to Expected Ratio
Historical Experience	1991	236,752	0	0.0%	236,752	13,051	5.5%	0.00	0.0%	5.5%	0.00
	1992	1,001,528	12,795	1.3%	1,319,993	89,695	6.8%	0.19	1.0%	6.6%	0.16
	1993	1,836,721	88,383	4.8%	2,174,781	174,758	8.0%	0.60	3.2%	7.4%	0.44
	1994	2,576,020	630,822	24.5%	2,794,493	273,545	9.8%	2.50	12.6%	8.4%	1.50
	1995	4,000,511	355,644	8.9%	5,278,559	494,086	9.4%	0.95	11.1%	8.8%	1.26
	1996	8,028,467	1,479,819	18.4%	9,743,868	887,574	9.1%	2.02	14.3%	8.9%	1.60
	1997	11,468,941	1,826,216	15.9%	11,441,992	1,283,375	11.2%	1.42	14.9%	9.7%	1.54
	1998	16,887,682	2,710,864	16.1%	21,566,873	2,188,098	10.1%	1.58	15.3%	9.8%	1.55
	1999	28,570,510	5,905,951	20.7%	33,381,322	3,476,623	10.4%	1.98	17.2%	10.0%	1.71
	2000	38,527,352	7,405,276	19.2%	48,003,078	5,283,258	11.0%	1.75	17.8%	10.3%	1.72
	2001	48,864,876	9,570,375	19.6%	54,084,963	7,160,002	13.2%	1.48	18.3%	11.1%	1.65
	2002	55,785,945	13,959,089	25.0%	57,274,692	9,269,540	16.2%	1.55	19.9%	12.1%	1.64
	2003	61,686,649	17,919,043	29.0%	60,469,423	11,631,848	19.2%	1.51	21.7%	13.3%	1.63
	2004	64,809,682	23,294,582	35.9%	58,408,001	14,184,437	24.3%	1.48	24.0%	14.8%	1.63
	2005	64,016,577	33,631,116	52.5%	55,347,692	16,946,263	30.6%	1.72	27.9%	16.5%	1.69
	2006	63,346,011	29,298,106	46.3%	52,341,831	20,081,193	38.4%	1.21	30.0%	18.4%	1.63
	2007	62,994,681	35,823,680	56.9%	49,368,733	23,407,205	47.4%	1.20	32.6%	20.5%	1.59
	2008	62,696,015	45,210,430	72.1%	46,422,674	26,850,402	57.8%	1.25	36.0%	22.7%	1.58
	2009	62,119,757	46,923,133	75.5%	43,498,253	30,253,481	69.6%	1.09	38.9%	25.1%	1.55
	2010	61,366,092	51,237,723	83.5%	40,602,337	33,365,740	82.2%	1.02	41.8%	27.6%	1.52
	2011	59,402,016	53,047,819	89.3%	37,747,995	36,372,076	96.4%	0.93	44.6%	30.0%	1.48
	2012	58,110,971	60,887,612	104.8%	34,929,654	39,092,320	111.9%	0.94	47.6%	32.6%	1.46
	2013	59,644,310	71,261,820	119.5%	32,192,558	41,499,030	128.9%	0.93	51.1%	35.1%	1.46
	2014	61,817,897	76,044,062	123.0%	29,550,386	43,651,453	147.7%	0.83	54.3%	37.6%	1.45
	2015	63,050,387	82,859,304	131.4%	27,016,908	46,813,668	173.3%	0.76	57.6%	40.1%	1.43
	2016	64,627,976	91,561,658	141.7%	24,567,935	49,149,088	200.1%	0.71	60.9%	42.7%	1.43
	2017	68,155,636	94,963,030	139.3%	22,203,622	51,012,754	229.7%	0.61	64.0%	45.2%	1.41
Projected Experience	2018	79,357,424	94,618,935	119.2%	19,949,535	52,384,462	262.6%	0.45	66.2%	47.6%	1.39
	2019	74,008,840	98,928,016	133.7%	17,800,040	53,325,231	299.6%	0.45	68.6%	50.0%	1.37
	2020	68,335,512	102,738,764	150.3%	15,762,420	53,814,801	341.4%	0.44	71.1%	52.3%	1.36
	2021	62,804,673	105,955,043	168.7%	13,857,023	53,640,894	387.1%	0.44	73.6%	54.5%	1.35
	2022	57,437,768	108,611,320	189.1%	12,098,442	52,673,268	435.4%	0.43	76.2%	56.5%	1.35
	2023	52,260,725	110,673,322	211.8%	10,502,455	51,311,462	488.6%	0.43	78.8%	58.4%	1.35
	2024	47,301,396	112,032,136	236.8%	9,057,903	49,874,141	550.6%	0.43	81.4%	60.1%	1.35
	2025	42,587,901	112,710,280	264.7%	7,758,291	48,100,209	620.0%	0.43	83.9%	61.7%	1.36
	2026	38,118,497	112,558,065	295.3%	6,602,016	45,396,651	687.6%	0.43	86.3%	63.1%	1.37
	2027	33,924,675	111,571,122	328.9%	5,588,853	42,167,856	754.5%	0.44	88.7%	64.4%	1.38
	2028	30,026,479	109,765,590	365.6%	4,711,312	38,882,627	825.3%	0.44	91.0%	65.5%	1.39
	2029	26,426,669	107,108,717	405.3%	3,950,205	36,042,448	912.4%	0.44	93.2%	66.5%	1.40
	2030	23,118,936	103,740,144	448.7%	3,296,946	32,872,025	997.0%	0.45	95.2%	67.3%	1.41
	2031	20,104,435	99,675,772	495.8%	2,746,846	29,444,604	1071.9%	0.46	97.1%	68.0%	1.43
	2032	17,374,112	95,001,051	546.8%	2,287,883	26,200,731	1145.2%	0.48	98.9%	68.6%	1.44
	2033	14,921,173	89,825,230	602.0%	1,900,575	23,735,519	1248.9%	0.48	100.5%	69.2%	1.45
	2034	12,733,530	84,191,113	661.2%	1,567,244	21,761,790	1388.5%	0.48	102.0%	69.6%	1.46
	2035	10,797,221	78,258,744	724.8%	1,279,887	19,816,450	1548.3%	0.47	103.3%	70.0%	1.48
	2036	9,096,971	72,140,302	793.0%	1,033,812	17,961,095	1737.4%	0.46	104.5%	70.4%	1.48
	2037	7,615,319	65,956,499	866.1%	828,723	15,546,910	1876.0%	0.46	105.5%	70.6%	1.49
	2038	6,333,259	59,821,952	944.6%	667,279	12,651,318	1896.0%	0.50	106.4%	70.9%	1.50
	2039	5,232,612	53,771,124	1027.6%	547,387	9,657,979	1764.4%	0.58	107.2%	71.0%	1.51
	2040	4,294,930	47,946,172	1116.3%	461,242	7,286,868	1579.8%	0.71	107.9%	71.1%	1.52
	2041	3,501,953	42,369,965	1209.9%	398,355	5,777,316	1450.3%	0.83	108.5%	71.2%	1.52
	2042	2,836,231	37,133,852	1309.3%	350,214	4,826,209	1378.1%	0.95	109.0%	71.3%	1.53
	2043	2,281,722	32,257,244	1413.7%	310,000	4,423,098	1426.8%	0.99	109.4%	71.3%	1.53
	2044	1,823,195	27,763,252	1522.8%	272,902	4,378,579	1604.4%	0.95	109.7%	71.4%	1.54
	2045	1,447,162	23,700,413	1637.7%	237,503	4,379,093	1843.8%	0.89	110.0%	71.4%	1.54
	2046	1,141,118	20,042,098	1756.4%	204,079	4,317,922	2115.8%	0.83	110.2%	71.5%	1.54
	2047	894,023	16,802,131	1879.4%	173,463	4,084,348	2354.6%	0.80	110.4%	71.5%	1.54
	2048	696,011	13,968,529	2006.9%	146,628	3,708,041	2528.9%	0.79	110.5%	71.5%	1.54
	2049	538,641	11,511,986	2137.2%	123,880	3,199,809	2583.0%	0.83	110.6%	71.6%	1.55
	2050	414,556	9,403,655	2268.4%	104,872	2,754,130	2626.2%	0.86	110.7%	71.6%	1.55
	2051	317,552	7,622,670	2400.5%	88,620	2,436,669	2749.6%	0.87	110.8%	72.0%	1.54
	2052	242,157	6,133,688	2532.9%	74,314	2,241,922	3016.8%	0.84	110.9%	72.0%	1.54
	2053	183,853	4,895,940	2663.0%	61,294	2,145,705	3500.7%	0.76	110.9%	72.0%	1.54
	2054	139,073	3,874,074	2785.6%	49,093	2,098,018	4273.6%	0.65	110.9%	72.0%	1.54
	2055	104,911	3,048,184	2905.5%	37,720	2,049,554	5433.6%	0.53	110.9%	72.0%	1.54
	2056	78,991	2,372,513	3003.5%	27,377	1,958,240	7152.8%	0.42	111.0%	72.0%	1.54
	2057	59,386	1,839,570	3097.6%	18,449	1,768,390	9585.4%	0.32	111.0%	72.0%	1.54
	2058	44,630	1,417,859	3176.9%	11,369	1,475,237	12975.8%	0.24	111.0%	72.0%	1.54
	2059	33,580	1,088,221	3240.6%	6,325	1,067,059	16870.6%	0.19	111.0%	72.0%	1.54
	2060	25,335	833,073	3288.2%	3,131	683,820	21837.3%	0.15	111.0%	72.0%	1.54
	Past	1,155,629,961	857,908,350	74.2%	861,969,369	514,904,563	59.7%	1.24	64.0%	45.2%	1.41
	Future	761,017,138	2,405,678,330	316.1%	146,955,906	854,322,499	581.3%	0.54	259.9%	485.4%	0.54
	Lifetime	1,916,647,099	3,263,586,680	170.3%	1,008,925,275	1,369,227,063	135.7%	1.25	111.0%	72.0%	1.54

Note:
- Figures in column A are normalized to reflect the prior rate action authorized by Pennsylvania 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
TIAA Business

Lapse			
Policy Duration	Actual	Expected *	A/E%
1	870	2,433	35.75%
2	923	2,133	43.28%
3	661	1,391	47.53%
4	564	908	62.08%
5	446	668	66.73%
6+	2,497	3,020	82.70%

Mortality			
Policy Duration	Actual	Expected *	A/E%
1	96	124	77.25%
2	235	268	87.82%
3	311	318	97.92%
4	361	405	89.04%
5	445	472	94.38%
6	443	546	81.20%
7	514	627	82.04%
8	550	715	76.91%
9	660	811	81.40%
10	689	912	75.52%
11	726	1,018	71.31%
12	768	1,076	71.36%
13	834	1,134	73.56%
14+	4,594	5,316	86.42%

* The expecteds are based on current best estimate assumptions.

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Incidence
TIAA 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	1	0%	4	1	659%	0	0	0%	0	0	0%
50 to 54	1	2	58%	1	2	50%	1	1	135%	1	1	114%
55 to 59	3	6	46%	7	8	90%	1	3	32%	2	4	52%
60 to 64	15	20	76%	23	25	92%	8	11	71%	10	14	70%
65 to 69	50	51	99%	61	58	105%	38	35	109%	43	41	104%
70 to 74	220	187	118%	162	155	104%	128	132	97%	131	129	102%
75 to 79	476	491	97%	352	356	99%	349	346	101%	316	301	105%
80 to 84	764	773	99%	518	526	99%	524	527	99%	417	440	95%
85 to 89	659	650	101%	453	448	101%	426	422	101%	397	366	108%
over 89	249	267	93%	178	206	87%	162	161	101%	163	161	101%
Total	**2,437**	**2,446**	**100%**	**1,759**	**1,784**	**99%**	**1,637**	**1,638**	**100%**	**1,480**	**1,457**	**102%**

[1] Based on actual experience through 6/30/2017.
[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: LTC.02, LTC.03 and LTC.04

		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	1991	236,752	-	0.0%	318	762,037	-	0.0%							4.51%	3.2187
	1992	1,001,528	12,795	1.3%	693	3,084,525	39,406	1.3%							4.51%	3.0798
	1993	1,836,721	88,383	4.8%	1,217	5,412,656	260,458	4.8%							4.51%	2.9469
	1994	2,576,020	630,822	24.5%	1,778	7,263,711	1,778,754	24.5%							4.51%	2.8197
	1995	4,000,511	355,644	8.9%	3,527	10,793,618	959,548	8.9%							4.51%	2.6981
	1996	8,028,467	1,479,819	18.4%	6,611	20,726,519	3,820,342	18.4%							4.51%	2.5816
	1997	11,468,941	1,826,216	15.9%	7,787	28,330,823	4,511,157	15.9%							4.51%	2.4702
	1998	16,887,682	2,710,864	16.1%	11,882	39,916,098	6,407,458	16.1%							4.51%	2.3636
	1999	28,570,510	5,905,951	20.7%	20,137	64,615,718	13,357,034	20.7%							4.51%	2.2616
	2000	38,527,352	7,405,276	19.2%	31,662	83,374,165	16,025,205	19.2%							4.51%	2.1640
	2001	48,864,876	9,528,020	19.5%	37,340	101,181,540	19,729,095	19.5%							4.51%	2.0706
	2002	55,785,945	13,892,216	24.9%	40,621	110,527,777	27,524,420	24.9%							4.51%	1.9813
	2003	61,686,649	17,795,617	28.8%	43,992	116,944,546	33,736,641	28.8%							4.51%	1.8958
	2004	64,809,682	22,422,354	34.6%	43,706	117,563,047	40,673,557	34.6%							4.51%	1.8140
	2005	64,016,577	32,611,372	50.9%	42,813	111,113,172	56,603,353	50.9%							4.51%	1.7357
	2006	63,346,011	28,417,235	44.9%	41,973	105,204,550	47,195,117	44.9%							4.51%	1.6608
	2007	62,994,681	34,049,625	54.1%	41,116	100,106,271	54,109,029	54.1%							4.51%	1.5891
	2008	62,696,015	43,116,670	68.8%	40,259	95,332,173	65,560,878	68.8%							4.51%	1.5205
	2009	62,119,757	44,593,378	71.8%	39,577	90,379,816	64,880,185	71.8%							4.51%	1.4549
	2010	61,366,092	47,646,680	77.6%	38,613	85,430,377	66,330,994	77.6%							4.51%	1.3921
	2011	59,402,016	49,032,931	82.5%	37,587	79,127,454	65,315,140	82.5%							4.51%	1.3321
	2012	58,110,971	52,605,526	90.5%	36,403	74,067,263	67,050,116	90.5%							4.51%	1.2746
	2013	59,644,310	54,453,608	91.3%	35,545	72,741,011	66,410,534	91.3%							4.51%	1.2196
	2014	61,817,897	50,872,370	82.3%	34,297	72,138,431	59,365,542	82.3%							4.51%	1.1670
	2015	63,050,387	42,427,522	67.3%	33,015	70,401,576	47,374,243	67.3%							4.51%	1.1166
	2016	64,627,976	22,850,671	35.4%	31,781	69,048,990	24,413,819	35.4%							4.51%	1.0684
	2017	68,155,636	3,950,048	5.8%	30,515	69,675,597	4,038,140	5.8%							4.51%	1.0223
Projected Future Experience	2018	76,905,306	9,898,839	12.9%	28,948	75,227,630	9,682,897	12.9%	1.6650	N/A	0.0513	N/A	0.949	N/A	4.51%	0.9782
	2019	73,806,405	34,468,001	46.7%	27,419	69,080,787	32,261,111	46.7%	1.7231	N/A	0.0528	N/A	0.947	0.927	4.51%	0.9360
	2020	68,148,594	55,779,744	81.9%	25,822	61,032,658	49,955,338	81.9%	1.7231	N/A	0.0582	N/A	0.942	0.923	4.51%	0.8956
	2021	62,632,884	74,178,257	118.4%	24,205	53,672,267	63,565,894	118.4%	1.7231	N/A	0.0626	N/A	0.937	0.919	4.51%	0.8569
	2022	57,280,660	89,085,862	155.5%	22,712	46,967,527	73,046,342	155.5%	1.7231	N/A	0.0617	N/A	0.938	0.915	4.51%	0.8200
	2023	52,117,777	100,096,777	192.1%	21,240	40,890,057	78,532,953	192.1%	1.7231	N/A	0.0648	N/A	0.935	0.910	4.51%	0.7846
	2024	47,172,013	108,744,668	230.5%	19,787	35,412,648	81,636,046	230.5%	1.7231	N/A	0.0684	N/A	0.932	0.905	4.51%	0.7507
	2025	42,471,411	115,153,393	271.1%	18,360	30,507,936	82,716,639	271.1%	1.7231	N/A	0.0721	N/A	0.928	0.900	4.51%	0.7183
	2026	38,014,232	119,750,490	315.0%	16,967	26,127,901	82,306,776	315.0%	1.7231	N/A	0.0759	N/A	0.924	0.895	4.51%	0.6873
	2027	33,831,881	122,800,334	363.0%	15,612	22,249,825	80,760,685	363.0%	1.7231	N/A	0.0798	N/A	0.920	0.890	4.51%	0.6577
	2028	29,944,348	124,518,991	415.8%	14,303	18,843,322	78,357,071	415.8%	1.7231	N/A	0.0839	N/A	0.916	0.885	4.51%	0.6293
	2029	26,354,385	124,944,426	474.1%	13,045	15,868,564	75,231,832	474.1%	1.7231	N/A	0.0880	N/A	0.912	0.880	4.51%	0.6021
	2030	23,055,699	124,161,990	538.5%	11,843	13,283,276	71,534,504	538.5%	1.7231	N/A	0.0922	N/A	0.908	0.875	4.51%	0.5761
	2031	20,049,443	122,421,246	610.6%	10,700	11,052,776	67,487,890	610.6%	1.7231	N/A	0.0965	N/A	0.903	0.870	4.51%	0.5513
	2032	17,326,589	119,785,927	691.3%	9,619	9,139,539	63,185,439	691.3%	1.7231	N/A	0.1010	N/A	0.899	0.864	4.51%	0.5275
	2033	14,880,359	116,307,074	781.6%	8,605	7,510,464	58,702,891	781.6%	1.7231	N/A	0.1054	N/A	0.895	0.859	4.51%	0.5047
	2034	12,698,700	112,082,965	882.6%	7,659	6,132,743	54,129,638	882.6%	1.7231	N/A	0.1100	N/A	0.890	0.853	4.51%	0.4829
	2035	10,767,687	107,162,235	995.2%	6,781	4,975,768	49,519,862	995.2%	1.7231	N/A	0.1146	N/A	0.885	0.848	4.51%	0.4621
	2036	9,072,088	101,655,582	1120.5%	5,971	4,011,318	44,948,070	1120.5%	1.7231	N/A	0.1194	N/A	0.881	0.843	4.51%	0.4422
	2037	7,594,489	95,670,214	1259.7%	5,230	3,213,072	40,476,105	1259.7%	1.7231	N/A	0.1241	N/A	0.876	0.837	4.51%	0.4231
	2038	6,315,935	89,328,267	1414.3%	4,556	2,556,830	36,162,049	1414.3%	1.7231	N/A	0.1288	N/A	0.871	0.832	4.51%	0.4048
	2039	5,218,300	82,751,620	1585.8%	3,947	2,021,321	32,054,040	1585.8%	1.7231	N/A	0.1337	N/A	0.866	0.826	4.51%	0.3874
	2040	4,283,182	76,039,645	1775.3%	3,400	1,587,504	28,183,083	1775.3%	1.7231	N/A	0.1385	N/A	0.861	0.821	4.51%	0.3706
	2041	3,492,374	69,308,619	1984.6%	2,913	1,238,544	24,579,770	1984.6%	1.7231	N/A	0.1434	N/A	0.857	0.815	4.51%	0.3546
	2042	2,828,474	62,644,727	2214.8%	2,481	959,809	21,257,748	2214.8%	1.7231	N/A	0.1482	N/A	0.852	0.810	4.51%	0.3393
	2043	2,275,481	56,181,609	2469.0%	2,101	738,836	18,241,857	2469.0%	1.7231	N/A	0.1531	N/A	0.847	0.804	4.51%	0.3247
	2044	1,818,208	49,961,730	2747.9%	1,770	564,886	15,522,244	2747.9%	1.7231	N/A	0.1579	N/A	0.842	0.799	4.51%	0.3107
	2045	1,443,204	44,026,002	3050.6%	1,481	429,029	13,087,854	3050.6%	1.7231	N/A	0.1630	N/A	0.837	0.794	4.51%	0.2973
	2046	1,137,997	38,461,960	3379.8%	1,233	323,700	10,940,389	3379.8%	1.7231	N/A	0.1677	N/A	0.832	0.789	4.51%	0.2844
	2047	891,577	33,306,333	3735.7%	1,020	242,662	9,065,052	3735.7%	1.7231	N/A	0.1723	N/A	0.828	0.783	4.51%	0.2722
	2048	694,107	28,572,848	4116.5%	840	180,764	7,441,135	4116.5%	1.7231	N/A	0.1772	N/A	0.823	0.779	4.51%	0.2604
	2049	537,168	24,305,642	4524.8%	687	133,856	6,056,684	4524.8%	1.7231	N/A	0.1818	N/A	0.818	0.774	4.51%	0.2492
	2050	413,422	20,492,209	4956.7%	559	98,574	4,886,059	4956.7%	1.7231	N/A	0.1863	N/A	0.814	0.770	4.51%	0.2384
	2051	316,683	17,127,254	5408.3%	452	72,250	3,907,508	5408.3%	1.7231	N/A	0.1908	N/A	0.809	0.766	4.51%	0.2281
	2052	241,495	14,164,373	5865.3%	364	52,718	3,092,086	5865.3%	1.7231	N/A	0.1946	N/A	0.805	0.763	4.51%	0.2183
	2053	183,350	11,603,267	6328.5%	292	38,298	2,423,688	6328.5%	1.7231	N/A	0.1992	N/A	0.801	0.759	4.51%	0.2089
	2054	138,693	9,450,553	6814.0%	233	27,720	1,888,843	6814.0%	1.7231	N/A	0.2017	N/A	0.798	0.756	4.51%	0.1999
	2055	104,624	7,636,997	7299.5%	185	20,008	1,460,506	7299.5%	1.7231	N/A	0.2047	N/A	0.795	0.754	4.51%	0.1912
	2056	78,775	6,120,531	7769.7%	147	14,415	1,119,984	7769.7%	1.7231	N/A	0.2079	N/A	0.792	0.753	4.51%	0.1830
	2057	59,224	4,862,452	8210.3%	115	10,370	851,374	8210.3%	1.7231	N/A	0.2133	N/A	0.787	0.752	4.51%	0.1751
	2058	44,508	3,825,008	8594.0%	91	7,457	640,825	8594.0%	1.7231	N/A	0.2129	N/A	0.787	0.752	4.51%	0.1675
	2059	33,489	2,989,937	8928.2%	71	5,368	479,304	8928.2%	1.7231	N/A	0.2179	N/A	0.782	0.752	4.51%	0.1603
	2060	25,266	2,313,958	9158.3%	56	3,876	354,933	9158.3%	1.7231	N/A	0.2189	N/A	0.781	0.754	4.51%	0.1534
	2061	19,153	1,794,289	9368.1%	43	2,811	263,346	9368.1%	1.7231	N/A	0.2180	N/A	0.782	0.758	4.51%	0.1468
	2062	14,625	1,377,115	9416.2%	34	2,054	193,395	9416.2%	1.7231	N/A	0.2221	N/A	0.778	0.764	4.51%	0.1404
	2063	11,290	1,051,003	9309.2%	26	1,517	141,228	9309.2%	1.7231	N/A	0.2287	N/A	0.771	0.772	4.51%	0.1344
	2064	8,830	801,243	9074.4%	20	1,135	103,021	9074.4%	1.7231	N/A	0.2247	N/A	0.775	0.782	4.51%	0.1286
	2065	7,018	606,108	8635.9%	16	863	74,568	8635.9%	1.7231	N/A	0.2224	N/A	0.778	0.795	4.51%	0.1230
	2066	5,692	460,950	8098.7%	12	670	54,262	8098.7%	1.7231	N/A	0.2242	N/A	0.776	0.811	4.51%	0.1177
	2067	4,714	351,946	7466.7%	10	531	39,643	7466.7%	1.7231	N/A	0.2184	N/A	0.782	0.828	4.51%	0.1126
	2068	3,987	267,373	6705.4%	7	430	28,817	6705.4%	1.7231	N/A	0.2248	N/A	0.775	0.846	4.51%	0.1078
	2069	3,450	201,215	5832.5%	6	356	20,751	5832.5%	1.7231	N/A	0.2154	N/A	0.785	0.865	4.51%	0.1031
	2070	3,051	155,429	5094.3%	5	301	15,337	5094.3%	1.7231	N/A	0.2107	N/A	0.789	0.884	4.51%	0.0987
	2071	2,747	115,789	4215.5%	4	259	10,933	4215.5%	1.7231	N/A	0.2123	N/A	0.788	0.900	4.51%	0.0944
	2072	2,514	86,777	3452.2%	3	227	7,840	3452.2%	1.7231	N/A	0.2167	N/A	0.783	0.915	4.51%	0.0903
	2073	2,334	67,428	2889.0%	2	202	5,829	2889.0%	1.7231	N/A	0.1986	N/A	0.801	0.928	4.51%	0.0864
	2074	2,191	51,105	2332.6%	2	181	4,227	2332.6%	1.7231	N/A	0.2168	N/A	0.783	0.939	4.51%	0.0827
	2075	2,074	36,741	1771.5%	1	164	2,908	1771.5%	1.7231	N/A	0.1751	N/A	0.825	0.947	4.51%	0.0791
	2076	1,976	28,316	1433.0%	1	150	2,144	1433.0%	1.7231	N/A	0.1986	N/A	0.801	0.953	4.51%	0.0757
	2077	1,892	21,793	1151.9%	1	137	1,579	1151.9%	1.7231	N/A	N/A	N/A	N/A	N/A	4.51%	0.0725
	2078-2098	17,242	50,264	291.5%	1	1,195	3,485	291.5%	1.7231	N/A	N/A	N/A	N/A	N/A	4.51%	0.0693
	Past	1,155,629,961	590,681,612	51.1%	734,765	1,805,263,459	857,470,165	47.5%								
	Future	756,815,264	2,741,667,435	362.3%	344,017	566,542,058	1,482,708,311	261.7%								
	Lifetime	1,912,445,225	3,332,349,047	174.2%	1,078,782	2,371,805,518	2,340,178,476	98.7%								

Note:
- This exhibit normalizes the premium from all states to reflect the prior rate action authorized by Pennsylvania rather than the prior rate action authorized by other states.
- There were two prior authorized increases phased in for a cumulative total of approximately 73%.
- 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 4.05% Future Increase
Policy Forms: LTC.02, LTC.03 and LTC.04

		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
	1991	236,752	-	0.0%	318	762,037	-	0.0%							4.51%	3.2187
	1992	1,001,528	12,795	1.3%	693	3,084,525	39,406	1.3%							4.51%	3.0798
	1993	1,836,721	88,383	4.8%	1,217	5,412,656	260,458	4.8%							4.51%	2.9469
	1994	2,576,020	630,822	24.5%	1,778	7,263,711	1,778,754	24.5%							4.51%	2.8197
	1995	4,000,511	355,644	8.9%	3,527	10,793,618	959,548	8.9%							4.51%	2.6981
	1996	8,028,467	1,479,819	18.4%	6,611	20,726,519	3,820,342	18.4%							4.51%	2.5816
	1997	11,468,941	1,826,216	15.9%	7,787	28,330,823	4,511,157	15.9%							4.51%	2.4702
	1998	16,887,682	2,710,864	16.1%	11,882	39,916,098	6,407,458	16.1%							4.51%	2.3636
	1999	28,570,510	5,905,951	20.7%	20,137	64,615,718	13,357,034	20.7%							4.51%	2.2616
	2000	38,527,352	7,405,276	19.2%	31,662	83,374,165	16,025,205	19.2%							4.51%	2.1640
	2001	48,864,876	9,528,020	19.5%	37,340	101,181,540	19,729,095	19.5%							4.51%	2.0706
	2002	55,785,945	13,892,216	24.9%	40,621	110,527,777	27,524,420	24.9%							4.51%	1.9813
	2003	61,686,649	17,795,617	28.8%	43,992	116,944,546	33,736,641	28.8%							4.51%	1.8958
	2004	64,809,682	22,422,354	34.6%	43,706	117,563,047	40,673,557	34.6%							4.51%	1.8140
Historical	2005	64,016,577	32,611,372	50.9%	42,813	111,113,172	56,603,353	50.9%							4.51%	1.7357
Experience	2006	63,346,011	28,417,235	44.9%	41,973	105,204,550	47,195,117	44.9%							4.51%	1.6608
	2007	62,994,681	34,049,625	54.1%	41,116	100,106,271	54,109,029	54.1%							4.51%	1.5891
	2008	62,696,015	43,116,670	68.8%	40,259	95,332,173	65,560,878	68.8%							4.51%	1.5205
	2009	62,119,757	44,593,378	71.8%	39,577	90,379,816	64,880,185	71.8%							4.51%	1.4549
	2010	61,366,092	47,646,680	77.6%	38,613	85,430,377	66,330,994	77.6%							4.51%	1.3921
	2011	59,402,016	49,032,931	82.5%	37,587	79,127,454	65,315,140	82.5%							4.51%	1.3321
	2012	58,110,971	52,605,526	90.5%	36,403	74,067,263	67,050,116	90.5%							4.51%	1.2746
	2013	59,644,310	54,453,608	91.3%	35,545	72,741,011	66,410,534	91.3%							4.51%	1.2196
	2014	61,817,897	50,872,370	82.3%	34,297	72,138,431	59,365,542	82.3%							4.51%	1.1670
	2015	63,050,387	42,427,522	67.3%	33,015	70,401,576	47,374,243	67.3%							4.51%	1.1166
	2016	64,627,976	22,850,671	35.4%	31,781	69,048,990	24,413,819	35.4%							4.51%	1.0684
	2017	68,155,636	3,950,048	5.8%	30,515	69,675,597	4,038,140	5.8%							4.51%	1.0223
Projected	2018	76,905,306	9,898,839	12.9%	28,948	75,227,630	9,682,897	12.9%	1.6650	1.0000	0.0513	1.0000	0.949	N/A	4.51%	0.9782
Future	2019	73,806,405	34,468,001	46.7%	27,419	69,080,787	32,261,111	46.7%	1.7231	1.0000	0.0528	1.0000	0.947	0.927	4.51%	0.9360
Experience	2020	68,860,811	55,335,529	80.4%	25,664	61,670,506	49,557,506	80.4%	1.7551	0.9982	0.0640	0.9939	0.936	0.923	4.51%	0.8956
	2021	64,039,059	72,891,532	113.8%	23,880	54,877,267	62,463,254	113.8%	1.7929	0.9960	0.0695	0.9866	0.931	0.919	4.51%	0.8569
	2022	58,566,672	87,540,543	149.5%	22,407	48,021,998	71,779,251	149.5%	1.7929	0.9960	0.0617	0.9866	0.938	0.915	4.51%	0.8200
	2023	53,287,877	98,360,458	184.6%	20,955	41,808,083	77,170,689	184.6%	1.7929	0.9960	0.0648	0.9866	0.935	0.910	4.51%	0.7846
	2024	48,231,075	106,858,339	221.6%	19,521	36,207,700	80,219,954	221.6%	1.7929	0.9960	0.0684	0.9866	0.932	0.905	4.51%	0.7507
	2025	43,424,940	113,155,896	260.6%	18,114	31,192,872	81,281,803	260.6%	1.7929	0.9960	0.0721	0.9866	0.928	0.900	4.51%	0.7183
	2026	38,867,692	117,673,250	302.8%	16,739	26,714,500	80,879,050	302.8%	1.7929	0.9960	0.0759	0.9866	0.924	0.895	4.51%	0.6873
	2027	34,591,443	120,670,190	348.8%	15,403	22,749,357	79,359,778	348.8%	1.7929	0.9960	0.0798	0.9866	0.920	0.890	4.51%	0.6577
	2028	30,616,631	122,359,035	399.6%	14,112	19,266,375	76,997,858	399.6%	1.7929	0.9960	0.0839	0.9866	0.916	0.885	4.51%	0.6293
	2029	26,946,069	122,777,090	455.6%	12,871	16,224,830	73,926,831	455.6%	1.7929	0.9960	0.0880	0.9866	0.912	0.880	4.51%	0.6021
	2030	23,573,324	122,008,226	517.6%	11,684	13,581,500	70,293,637	517.6%	1.7929	0.9960	0.0922	0.9866	0.908	0.875	4.51%	0.5761
	2031	20,499,575	120,297,678	586.8%	10,556	11,300,923	66,317,218	586.8%	1.7929	0.9960	0.0965	0.9866	0.903	0.870	4.51%	0.5513
	2032	17,715,590	117,708,072	664.4%	9,491	9,344,731	62,089,399	664.4%	1.7929	0.9960	0.1010	0.9866	0.899	0.864	4.51%	0.5275
	2033	15,214,439	114,289,565	751.2%	8,490	7,679,082	57,684,607	751.2%	1.7929	0.9960	0.1054	0.9866	0.895	0.859	4.51%	0.5047
	2034	12,983,800	110,138,729	848.3%	7,556	6,270,430	53,190,684	848.3%	1.7929	0.9960	0.1100	0.9866	0.890	0.853	4.51%	0.4829
	2035	11,009,433	105,303,356	956.5%	6,690	5,087,479	48,660,871	956.5%	1.7929	0.9960	0.1146	0.9866	0.885	0.848	4.51%	0.4621
	2036	9,275,766	99,892,224	1076.9%	5,891	4,101,376	44,168,383	1076.9%	1.7929	0.9960	0.1194	0.9866	0.881	0.843	4.51%	0.4422
	2037	7,764,993	94,010,680	1210.7%	5,160	3,285,209	39,773,990	1210.7%	1.7929	0.9960	0.1241	0.9866	0.876	0.837	4.51%	0.4231
	2038	6,457,735	87,778,743	1359.3%	4,495	2,614,233	35,534,768	1359.3%	1.7929	0.9960	0.1288	0.9866	0.871	0.832	4.51%	0.4048
	2039	5,335,456	81,316,177	1524.1%	3,894	2,066,702	31,498,018	1524.1%	1.7929	0.9960	0.1337	0.9866	0.866	0.826	4.51%	0.3874
	2040	4,379,344	74,720,631	1706.2%	3,355	1,623,146	27,694,208	1706.2%	1.7929	0.9960	0.1385	0.9866	0.861	0.821	4.51%	0.3706
	2041	3,570,782	68,106,364	1907.3%	2,874	1,266,350	24,153,400	1907.3%	1.7929	0.9960	0.1434	0.9866	0.857	0.815	4.51%	0.3546
	2042	2,891,976	61,558,066	2128.6%	2,448	981,358	20,889,002	2128.6%	1.7929	0.9960	0.1482	0.9866	0.852	0.810	4.51%	0.3393
	2043	2,326,567	55,207,061	2372.9%	2,073	755,424	17,925,427	2372.9%	1.7929	0.9960	0.1531	0.9866	0.847	0.804	4.51%	0.3247
	2044	1,859,029	49,095,074	2640.9%	1,746	577,568	15,252,989	2640.9%	1.7929	0.9960	0.1579	0.9866	0.842	0.799	4.51%	0.3107
	2045	1,475,605	43,262,310	2931.8%	1,461	438,661	12,860,827	2931.8%	1.7929	0.9960	0.1630	0.9866	0.837	0.794	4.51%	0.2973
	2046	1,163,546	37,794,783	3248.2%	1,216	330,967	10,750,612	3248.2%	1.7929	0.9960	0.1677	0.9866	0.832	0.789	4.51%	0.2844
	2047	911,594	32,728,588	3590.3%	1,007	248,110	8,907,806	3590.3%	1.7929	0.9960	0.1723	0.9866	0.828	0.783	4.51%	0.2722
	2048	709,690	28,077,212	3956.3%	828	184,822	7,312,058	3956.3%	1.7929	0.9960	0.1772	0.9866	0.823	0.779	4.51%	0.2604
	2049	549,228	23,884,026	4348.7%	678	136,861	5,951,622	4348.7%	1.7929	0.9960	0.1818	0.9866	0.818	0.774	4.51%	0.2492
	2050	422,704	20,136,743	4763.8%	552	100,787	4,801,304	4763.8%	1.7929	0.9960	0.1863	0.9866	0.814	0.770	4.51%	0.2384
	2051	323,793	16,830,158	5197.8%	446	73,872	3,839,726	5197.8%	1.7929	0.9960	0.1908	0.9866	0.809	0.766	4.51%	0.2281
	2052	246,916	13,918,672	5637.0%	359	53,902	3,038,450	5637.0%	1.7929	0.9960	0.1946	0.9866	0.805	0.763	4.51%	0.2183
	2053	187,466	11,401,992	6082.2%	288	39,158	2,381,646	6082.2%	1.7929	0.9960	0.1992	0.9866	0.801	0.759	4.51%	0.2089
	2054	141,807	9,286,620	6548.8%	230	28,342	1,856,078	6548.8%	1.7929	0.9960	0.2017	0.9866	0.798	0.756	4.51%	0.1999
	2055	106,972	7,504,522	7015.4%	183	20,458	1,435,171	7015.4%	1.7929	0.9960	0.2047	0.9866	0.795	0.754	4.51%	0.1912
	2056	80,543	6,014,361	7467.2%	145	14,738	1,100,557	7467.2%	1.7929	0.9960	0.2079	0.9866	0.792	0.753	4.51%	0.1830
	2057	60,553	4,778,106	7890.8%	114	10,602	836,606	7890.8%	1.7929	0.9960	0.2133	0.9866	0.787	0.752	4.51%	0.1751
	2058	45,507	3,758,658	8259.5%	90	7,624	629,709	8259.5%	1.7929	0.9960	0.2129	0.9866	0.787	0.752	4.51%	0.1675
	2059	34,240	2,938,072	8580.7%	70	5,489	470,990	8580.7%	1.7929	0.9960	0.2179	0.9866	0.782	0.752	4.51%	0.1603
	2060	25,833	2,273,819	8801.9%	55	3,963	348,777	8801.9%	1.7929	0.9960	0.2189	0.9866	0.781	0.754	4.51%	0.1534
	2061	19,583	1,763,165	9003.5%	43	2,874	258,778	9003.5%	1.7929	0.9960	0.2180	0.9866	0.782	0.758	4.51%	0.1468
	2062	14,953	1,353,227	9049.7%	33	2,100	190,041	9049.7%	1.7929	0.9960	0.2221	0.9866	0.778	0.764	4.51%	0.1404
	2063	11,543	1,032,772	8946.9%	26	1,551	138,778	8946.9%	1.7929	0.9960	0.2287	0.9866	0.771	0.772	4.51%	0.1344
	2064	9,028	787,345	8721.1%	20	1,161	101,234	8721.1%	1.7929	0.9960	0.2247	0.9866	0.775	0.782	4.51%	0.1286
	2065	7,176	595,594	8299.7%	15	883	73,274	8299.7%	1.7929	0.9960	0.2224	0.9866	0.778	0.795	4.51%	0.1230
	2066	5,819	452,954	7783.5%	12	685	53,321	7783.5%	1.7929	0.9960	0.2242	0.9866	0.776	0.811	4.51%	0.1177
	2067	4,819	345,841	7176.1%	9	543	38,955	7176.1%	1.7929	0.9960	0.2184	0.9866	0.782	0.828	4.51%	0.1126
	2068	4,077	262,735	6444.4%	7	439	28,317	6444.4%	1.7929	0.9960	0.2248	0.9866	0.775	0.846	4.51%	0.1078
	2069	3,527	197,725	5605.4%	6	364	20,391	5605.4%	1.7929	0.9960	0.2154	0.9866	0.785	0.865	4.51%	0.1031
	2070	3,120	152,733	4896.0%	5	308	15,071	4896.0%	1.7929	0.9960	0.2107	0.9866	0.789	0.884	4.51%	0.0987
	2071	2,808	113,780	4051.4%	4	265	10,743	4051.4%	1.7929	0.9960	0.2123	0.9866	0.788	0.900	4.51%	0.0944
	2072	2,570	85,272	3317.8%	3	232	7,704	3317.8%	1.7929	0.9960	0.2167	0.9866	0.783	0.915	4.51%	0.0903
	2073	2,386	66,258	2776.6%	2	206	5,728	2776.6%	1.7929	0.9960	0.1986	0.9866	0.801	0.928	4.51%	0.0864
	2074	2,240	50,218	2241.8%	2	185	4,154	2241.8%	1.7929	0.9960	0.2168	0.9866	0.783	0.939	4.51%	0.0827
	2075	2,121	36,103	1702.5%	1	168	2,857	1702.5%	1.7929	0.9960	0.1751	0.9866	0.825	0.947	4.51%	0.0791
	2076	2,020	27,825	1377.2%	1	153	2,107	1377.2%	1.7929	0.9960	0.1986	0.9866	0.801	0.953	4.51%	0.0757
	2077	1,934	21,415	1107.1%	1	140	1,552	1107.1%	1.7929	0.9960	N/A	0.9866	N/A	N/A	4.51%	0.0725
	2078-2098	17,629	49,392	280.2%	1	1,222	3,425	280.2%	1.7929	0.9960	N/A	0.9866	N/A	N/A	4.51%	0.0693
	Past	1,155,629,961	590,681,612	51.1%	734,765	1,805,263,459	857,470,165	47.5%								
	Future	769,605,145	2,695,402,342	350.2%	340,350	575,289,255	1,458,184,951	253.5%								
	Lifetime	1,925,235,106	3,286,083,954	170.7%	1,075,115	2,380,552,715	2,315,655,116	97.3%								

Note:
- This exhibit normalizes the premium from all states to reflect the prior rate action authorized by Pennsylvania rather than the prior rate action authorized by other states.
- There were two prior authorized increases phased in for a cumulative total of approximately 73%.
- The current requested increase of 4.05% is assumed to be implemented starting 2/1/2020.
- 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)
Policy Form: LTC.04

		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	1991	-	-	N/A	-	-	-	N/A							4.50%	3.2106
	1992	-	-	N/A	-	-	-	N/A							4.50%	3.0723
	1993	-	-	N/A	-	-	-	N/A							4.50%	2.9400
	1994	-	-	N/A	-	-	-	N/A							4.50%	2.8134
	1995	-	-	N/A	-	-	-	N/A							4.50%	2.6923
	1996	-	-	N/A	-	-	-	N/A							4.50%	2.5763
	1997	-	-	N/A	-	-	-	N/A							4.50%	2.4654
	1998	-	-	N/A	-	-	-	N/A							4.50%	2.3592
	1999	-	-	N/A	-	-	-	N/A							4.50%	2.2576
	2000	-	-	N/A	-	-	-	N/A							4.50%	2.1604
	2001	48,842	-	0.0%	118	100,975	-	0.0%							4.50%	2.0674
	2002	428,648	-	0.0%	382	848,014	-	0.0%							4.50%	1.9783
	2003	875,820	-	0.0%	681	1,658,064	-	0.0%							4.50%	1.8932
	2004	1,087,951	-	0.0%	681	1,970,967	-	0.0%							4.50%	1.8116
	2005	1,077,240	233,044	21.6%	672	1,867,524	404,009	21.6%							4.50%	1.7336
	2006	1,081,901	344,453	31.8%	666	1,794,836	571,436	31.8%							4.50%	1.6590
	2007	1,084,051	217,999	20.1%	657	1,720,961	346,079	20.1%							4.50%	1.5875
	2008	1,089,173	767,730	70.5%	652	1,654,633	1,166,308	70.5%							4.50%	1.5192
	2009	1,100,053	-	0.0%	649	1,599,197	-	0.0%							4.50%	1.4537
	2010	1,107,859	684,846	61.8%	637	1,541,192	952,720	61.8%							4.50%	1.3911
	2011	1,124,254	520,618	46.3%	633	1,496,650	693,067	46.3%							4.50%	1.3312
	2012	1,125,420	112,363	10.0%	619	1,433,687	143,141	10.0%							4.50%	1.2739
	2013	1,164,943	483,754	41.5%	612	1,420,130	589,723	41.5%							4.50%	1.2191
	2014	1,223,425	1,205,119	98.5%	602	1,427,198	1,405,843	98.5%							4.50%	1.1666
	2015	1,267,202	188,354	14.9%	593	1,414,609	210,264	14.9%							4.50%	1.1163
	2016	1,306,120	111,263	8.5%	584	1,395,268	118,857	8.5%							4.50%	1.0683
	2017	1,405,327	39,777	2.8%	574	1,436,599	40,662	2.8%							4.50%	1.0223
Projected Future Experience	2018	1,549,054	137,685	8.9%	554	1,515,334	134,688	8.9%	1.6650	N/A	0.0346	N/A	0.965	0.987	4.50%	0.9782
	2019	1,528,201	428,083	28.0%	535	1,430,560	400,731	28.0%	1.7231	N/A	0.0354	N/A	0.965	0.953	4.50%	0.9361
	2020	1,452,991	694,482	47.8%	513	1,301,584	622,115	47.8%	1.7231	N/A	0.0399	N/A	0.960	0.951	4.50%	0.8958
	2021	1,377,250	943,474	68.5%	491	1,180,608	808,766	68.5%	1.7231	N/A	0.0436	N/A	0.956	0.948	4.50%	0.8572
	2022	1,300,854	1,162,492	89.4%	470	1,067,100	953,601	89.4%	1.7231	N/A	0.0421	N/A	0.958	0.945	4.50%	0.8203
	2023	1,223,863	1,345,065	109.9%	449	960,712	1,055,854	109.9%	1.7231	N/A	0.0446	N/A	0.955	0.941	4.50%	0.7850
	2024	1,146,527	1,514,228	132.1%	428	861,248	1,137,458	132.1%	1.7231	N/A	0.0477	N/A	0.952	0.937	4.50%	0.7512
	2025	1,069,386	1,671,658	156.3%	406	768,709	1,201,643	156.3%	1.7231	N/A	0.0507	N/A	0.949	0.933	4.50%	0.7188
	2026	992,151	1,818,099	183.2%	384	682,479	1,250,630	183.2%	1.7231	N/A	0.0542	N/A	0.946	0.928	4.50%	0.6879
	2027	915,769	1,954,260	213.4%	362	602,811	1,286,405	213.4%	1.7231	N/A	0.0577	N/A	0.942	0.923	4.50%	0.6583
	2028	840,866	2,081,146	247.5%	340	529,670	1,310,936	247.5%	1.7231	N/A	0.0614	N/A	0.939	0.918	4.50%	0.6299
	2029	767,968	2,190,586	285.2%	318	462,920	1,320,453	285.2%	1.7231	N/A	0.0652	N/A	0.935	0.913	4.50%	0.6028
	2030	697,379	2,283,563	327.4%	296	402,268	1,317,223	327.4%	1.7231	N/A	0.0693	N/A	0.931	0.908	4.50%	0.5768
	2031	629,600	2,360,714	375.0%	274	347,532	1,303,087	375.0%	1.7231	N/A	0.0734	N/A	0.927	0.903	4.50%	0.5520
	2032	564,954	2,419,187	428.2%	253	298,419	1,277,860	428.2%	1.7231	N/A	0.0776	N/A	0.922	0.897	4.50%	0.5282
	2033	503,746	2,456,918	487.7%	232	254,630	1,241,904	487.7%	1.7231	N/A	0.0820	N/A	0.918	0.892	4.50%	0.5055
	2034	446,273	2,475,342	554.7%	212	215,865	1,197,337	554.7%	1.7231	N/A	0.0863	N/A	0.914	0.886	4.50%	0.4837
	2035	392,724	2,472,832	629.7%	193	181,783	1,144,615	629.7%	1.7231	N/A	0.0911	N/A	0.909	0.880	4.50%	0.4629
	2036	343,276	2,448,050	713.1%	174	152,052	1,084,349	713.1%	1.7231	N/A	0.0955	N/A	0.905	0.874	4.50%	0.4429
	2037	298,029	2,401,737	805.9%	157	126,325	1,018,023	805.9%	1.7231	N/A	0.1002	N/A	0.900	0.868	4.50%	0.4239
	2038	256,890	2,335,913	909.3%	140	104,199	947,486	909.3%	1.7231	N/A	0.1053	N/A	0.895	0.862	4.50%	0.4056
	2039	219,825	2,251,120	1024.1%	125	85,325	873,773	1024.1%	1.7231	N/A	0.1100	N/A	0.890	0.856	4.50%	0.3882
	2040	186,732	2,152,667	1152.8%	110	69,359	799,577	1152.8%	1.7231	N/A	0.1149	N/A	0.885	0.849	4.50%	0.3714
	2041	157,405	2,041,408	1296.9%	97	55,948	725,600	1296.9%	1.7231	N/A	0.1201	N/A	0.880	0.843	4.50%	0.3554
	2042	131,617	1,917,689	1457.0%	85	44,768	652,273	1457.0%	1.7231	N/A	0.1258	N/A	0.874	0.836	4.50%	0.3401
	2043	109,141	1,785,070	1635.6%	74	35,524	581,018	1635.6%	1.7231	N/A	0.1300	N/A	0.870	0.829	4.50%	0.3255
	2044	89,740	1,647,587	1836.0%	64	27,951	513,176	1836.0%	1.7231	N/A	0.1358	N/A	0.864	0.822	4.50%	0.3115
	2045	73,175	1,505,257	2057.1%	55	21,810	448,655	2057.1%	1.7231	N/A	0.1404	N/A	0.860	0.815	4.50%	0.2981
	2046	59,178	1,360,197	2298.5%	47	16,879	387,961	2298.5%	1.7231	N/A	0.1464	N/A	0.854	0.809	4.50%	0.2852
	2047	47,448	1,213,220	2557.0%	40	12,950	331,138	2557.0%	1.7231	N/A	0.1511	N/A	0.849	0.802	4.50%	0.2729
	2048	37,730	1,073,273	2844.6%	34	9,855	280,326	2844.6%	1.7231	N/A	0.1556	N/A	0.844	0.795	4.50%	0.2612
	2049	29,747	941,245	3164.2%	28	7,435	235,255	3164.2%	1.7231	N/A	0.1611	N/A	0.839	0.788	4.50%	0.2499
	2050	23,260	816,064	3508.4%	24	5,563	195,184	3508.4%	1.7231	N/A	0.1657	N/A	0.834	0.782	4.50%	0.2392
	2051	18,036	700,989	3886.5%	20	4,128	160,441	3886.5%	1.7231	N/A	0.1684	N/A	0.832	0.775	4.50%	0.2289
	2052	13,878	593,917	4279.6%	16	3,040	130,081	4279.6%	1.7231	N/A	0.1729	N/A	0.827	0.769	4.50%	0.2190
	2053	10,590	497,056	4693.5%	13	2,220	104,178	4693.5%	1.7231	N/A	0.1769	N/A	0.823	0.763	4.50%	0.2096
	2054	8,017	410,920	5125.3%	11	1,608	82,416	5125.3%	1.7231	N/A	0.1803	N/A	0.820	0.757	4.50%	0.2006
	2055	6,017	334,528	5559.4%	9	1,155	64,205	5559.4%	1.7231	N/A	0.1797	N/A	0.820	0.751	4.50%	0.1919
	2056	4,487	270,644	6032.0%	7	824	49,707	6032.0%	1.7231	N/A	0.1810	N/A	0.819	0.746	4.50%	0.1837
	2057	3,317	215,434	6495.7%	6	583	37,863	6495.7%	1.7231	N/A	0.1855	N/A	0.814	0.739	4.50%	0.1758
	2058	2,435	170,053	6984.7%	5	409	28,601	6984.7%	1.7231	N/A	0.1843	N/A	0.816	0.734	4.50%	0.1682
	2059	1,781	130,236	7313.3%	4	287	20,961	7313.3%	1.7231	N/A	0.1766	N/A	0.823	0.731	4.50%	0.1609
	2060	1,309	98,064	7493.0%	3	202	15,103	7493.0%	1.7231	N/A	0.1721	N/A	0.828	0.735	4.50%	0.1540
	2061	969	73,502	7581.7%	3	143	10,833	7581.7%	1.7231	N/A	0.1717	N/A	0.828	0.741	4.50%	0.1474
	2062	721	51,728	7176.0%	2	102	7,295	7176.0%	1.7231	N/A	0.1564	N/A	0.844	0.744	4.50%	0.1410
	2063	543	37,667	6934.6%	2	73	5,084	6934.6%	1.7231	N/A	0.1595	N/A	0.841	0.754	4.50%	0.1350
	2064	414	26,297	6357.1%	2	53	3,396	6357.1%	1.7231	N/A	0.1385	N/A	0.862	0.762	4.50%	0.1291
	2065	318	18,781	5910.7%	1	39	2,321	5910.7%	1.7231	N/A	0.1310	N/A	0.869	0.768	4.50%	0.1236
	2066	246	14,449	5873.4%	1	29	1,709	5873.4%	1.7231	N/A	0.1233	N/A	0.877	0.774	4.50%	0.1183
	2067	190	11,538	6078.0%	1	21	1,306	6078.0%	1.7231	N/A	0.1016	N/A	0.898	0.772	4.50%	0.1132
	2068	145	9,250	6358.8%	1	16	1,002	6358.8%	1.7231	N/A	0.1043	N/A	0.896	0.766	4.50%	0.1083
	2069	113	7,634	6763.7%	1	12	791	6763.7%	1.7231	N/A	N/A	N/A	N/A	N/A	4.50%	0.1036
	2070	87	6,282	7180.9%	1	9	623	7180.9%	1.7231	N/A	N/A	N/A	N/A	N/A	4.50%	0.0992
	2071	67	4,918	7312.9%	1	6	467	7312.9%	1.7231	N/A	N/A	N/A	N/A	N/A	4.50%	0.0949
	2072	52	3,967	7615.3%	1	5	360	7615.3%	1.7231	N/A	N/A	N/A	N/A	N/A	4.50%	0.0908
	2073	40	3,041	7641.5%	1	3	264	7641.5%	1.7231	N/A	N/A	N/A	N/A	N/A	4.50%	0.0869
	2074	30	2,510	8320.0%	1	3	209	8320.0%	1.7231	N/A	N/A	N/A	N/A	N/A	4.50%	0.0832
	2075	22	2,144	9555.2%	0	2	171	9555.2%	1.7231	N/A	N/A	N/A	N/A	N/A	4.50%	0.0796
	2076	16	1,811	11138.4%	0	1	138	11138.4%	1.7231	N/A	N/A	N/A	N/A	N/A	4.50%	0.0762
	2077	11	1,496	13054.8%	0	1	109	13054.8%	1.7231	N/A	N/A	N/A	N/A	N/A	4.50%	0.0729
	2078-2098	17	4,045	23190.0%	0	1	282	23190.0%	1.7231	N/A	N/A	N/A	N/A	N/A	4.50%	0.0697
	Past	17,598,230	4,909,320	27.9%	10,012	24,780,504	6,642,109	26.8%								
	Future	19,536,618	60,003,211	307.1%	8,074	13,855,151	28,769,015	207.6%								
	Lifetime	37,134,848	64,912,531	174.8%	18,086	38,635,654	35,411,125	91.7%								

Note:
- This exhibit normalizes the premium from all states to reflect the prior rate action authorized by Pennsylvania rather than the prior rate action authorized by other states.
- There were two prior authorized increases phased in for a cumulative total of approximately 73%.
- 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 4.05% Future Increase
Policy Form: LTC.04

		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
	1991	-	-	N/A	-	-	-	N/A							4.50%	3.2106
	1992	-	-	N/A	-	-	-	N/A							4.50%	3.0723
	1993	-	-	N/A	-	-	-	N/A							4.50%	2.9400
	1994	-	-	N/A	-	-	-	N/A							4.50%	2.8134
	1995	-	-	N/A	-	-	-	N/A							4.50%	2.6923
	1996	-	-	N/A	-	-	-	N/A							4.50%	2.5763
	1997	-	-	N/A	-	-	-	N/A							4.50%	2.4654
	1998	-	-	N/A	-	-	-	N/A							4.50%	2.3592
	1999	-	-	N/A	-	-	-	N/A							4.50%	2.2576
	2000	-	-	N/A	-	-	-	N/A							4.50%	2.1604
	2001	48,842	-	0.0%	118	100,975	-	0.0%							4.50%	2.0674
	2002	428,648	-	0.0%	382	848,014	-	0.0%							4.50%	1.9783
	2003	875,820	-	0.0%	681	1,658,064	-	0.0%							4.50%	1.8932
	2004	1,087,951	-	0.0%	681	1,970,967	-	0.0%							4.50%	1.8116
Historical	2005	1,077,240	233,044	21.6%	672	1,867,524	404,009	21.6%							4.50%	1.7336
Experience	2006	1,081,901	344,453	31.8%	666	1,794,836	571,436	31.8%							4.50%	1.6590
	2007	1,084,051	217,999	20.1%	657	1,720,961	346,079	20.1%							4.50%	1.5875
	2008	1,089,173	767,730	70.5%	652	1,654,633	1,166,308	70.5%							4.50%	1.5192
	2009	1,100,053	-	0.0%	649	1,599,197	-	0.0%							4.50%	1.4537
	2010	1,107,859	684,846	61.8%	637	1,541,192	952,720	61.8%							4.50%	1.3911
	2011	1,124,254	520,618	46.3%	633	1,496,650	693,067	46.3%							4.50%	1.3312
	2012	1,125,420	112,363	10.0%	619	1,433,687	143,141	10.0%							4.50%	1.2739
	2013	1,164,943	483,754	41.5%	612	1,420,130	589,723	41.5%							4.50%	1.2191
	2014	1,223,425	1,205,119	98.5%	602	1,427,198	1,405,843	98.5%							4.50%	1.1666
	2015	1,267,202	188,354	14.9%	593	1,414,609	210,264	14.9%							4.50%	1.1163
	2016	1,306,120	111,263	8.5%	584	1,395,268	118,857	8.5%							4.50%	1.0683
	2017	1,405,327	39,777	2.8%	574	1,436,599	40,662	2.8%							4.50%	1.0223
Projected	2018	1,549,054	137,685	8.9%	554	1,515,334	134,688	8.9%	1.6650	1.0000	0.0346	1.0000	0.965	0.987	4.50%	0.9782
Future	2019	1,528,201	428,083	28.0%	535	1,430,560	400,731	28.0%	1.7231	1.0000	0.0354	1.0000	0.965	0.953	4.50%	0.9361
Experience	2020	1,468,176	688,951	46.9%	510	1,315,187	617,160	46.9%	1.7551	0.9982	0.0458	0.9939	0.954	0.951	4.50%	0.8958
	2021	1,408,171	927,108	65.8%	484	1,207,114	794,737	65.8%	1.7929	0.9960	0.0506	0.9866	0.949	0.948	4.50%	0.8572
	2022	1,330,059	1,142,326	85.9%	464	1,091,058	937,059	85.9%	1.7929	0.9960	0.0421	0.9866	0.958	0.945	4.50%	0.8203
	2023	1,251,340	1,321,733	105.6%	443	982,281	1,037,539	105.6%	1.7929	0.9960	0.0446	0.9866	0.955	0.941	4.50%	0.7850
	2024	1,172,267	1,487,961	126.9%	422	880,584	1,117,727	126.9%	1.7929	0.9960	0.0477	0.9866	0.952	0.937	4.50%	0.7512
	2025	1,093,395	1,642,661	150.2%	401	785,968	1,180,799	150.2%	1.7929	0.9960	0.0507	0.9866	0.949	0.933	4.50%	0.7188
	2026	1,014,426	1,786,561	176.1%	379	697,802	1,228,936	176.1%	1.7929	0.9960	0.0542	0.9866	0.946	0.928	4.50%	0.6879
	2027	936,329	1,920,361	205.1%	357	616,345	1,264,090	205.1%	1.7929	0.9960	0.0577	0.9866	0.942	0.923	4.50%	0.6583
	2028	859,744	2,045,045	237.9%	335	541,562	1,288,196	237.9%	1.7929	0.9960	0.0614	0.9866	0.939	0.918	4.50%	0.6299
	2029	785,210	2,152,587	274.1%	313	473,313	1,297,548	274.1%	1.7929	0.9960	0.0652	0.9866	0.935	0.913	4.50%	0.6028
	2030	713,036	2,243,951	314.7%	292	411,299	1,294,374	314.7%	1.7929	0.9960	0.0693	0.9866	0.931	0.908	4.50%	0.5768
	2031	643,735	2,319,764	360.4%	270	355,334	1,280,483	360.4%	1.7929	0.9960	0.0734	0.9866	0.927	0.903	4.50%	0.5520
	2032	577,638	2,377,223	411.5%	249	305,119	1,255,694	411.5%	1.7929	0.9960	0.0776	0.9866	0.922	0.897	4.50%	0.5282
	2033	515,055	2,414,299	468.7%	229	260,346	1,220,362	468.7%	1.7929	0.9960	0.0820	0.9866	0.918	0.892	4.50%	0.5055
	2034	456,292	2,432,404	533.1%	209	220,711	1,176,568	533.1%	1.7929	0.9960	0.0863	0.9866	0.914	0.886	4.50%	0.4837
	2035	401,541	2,429,938	605.2%	190	185,864	1,124,760	605.2%	1.7929	0.9960	0.0911	0.9866	0.909	0.880	4.50%	0.4629
	2036	350,983	2,405,585	685.4%	172	155,466	1,065,539	685.4%	1.7929	0.9960	0.0955	0.9866	0.905	0.874	4.50%	0.4429
	2037	304,720	2,360,075	774.5%	155	129,162	1,000,364	774.5%	1.7929	0.9960	0.1002	0.9866	0.900	0.868	4.50%	0.4239
	2038	262,657	2,295,393	873.9%	138	106,538	931,050	873.9%	1.7929	0.9960	0.1053	0.9866	0.895	0.862	4.50%	0.4056
	2039	224,760	2,212,071	984.2%	123	87,241	858,616	984.2%	1.7929	0.9960	0.1100	0.9866	0.890	0.856	4.50%	0.3882
	2040	190,924	2,115,326	1107.9%	109	70,916	785,707	1107.9%	1.7929	0.9960	0.1149	0.9866	0.885	0.849	4.50%	0.3714
	2041	160,939	2,005,997	1246.4%	96	57,204	713,013	1246.4%	1.7929	0.9960	0.1201	0.9866	0.880	0.843	4.50%	0.3554
	2042	134,572	1,884,424	1400.3%	84	45,773	640,958	1400.3%	1.7929	0.9960	0.1258	0.9866	0.874	0.836	4.50%	0.3401
	2043	111,592	1,754,105	1571.9%	73	36,322	570,940	1571.9%	1.7929	0.9960	0.1300	0.9866	0.870	0.829	4.50%	0.3255
	2044	91,754	1,619,007	1764.5%	63	28,579	504,275	1764.5%	1.7929	0.9960	0.1358	0.9866	0.864	0.822	4.50%	0.3115
	2045	74,818	1,479,146	1977.0%	54	22,300	440,873	1977.0%	1.7929	0.9960	0.1404	0.9866	0.860	0.815	4.50%	0.2981
	2046	60,507	1,336,603	2209.0%	46	17,258	381,231	2209.0%	1.7929	0.9960	0.1464	0.9866	0.854	0.809	4.50%	0.2852
	2047	48,513	1,192,175	2457.4%	39	13,241	325,394	2457.4%	1.7929	0.9960	0.1511	0.9866	0.849	0.802	4.50%	0.2729
	2048	38,577	1,054,655	2733.9%	33	10,076	275,463	2733.9%	1.7929	0.9960	0.1556	0.9866	0.844	0.795	4.50%	0.2612
	2049	30,415	924,918	3041.0%	28	7,602	231,175	3041.0%	1.7929	0.9960	0.1611	0.9866	0.839	0.788	4.50%	0.2499
	2050	23,783	801,908	3371.8%	23	5,688	191,798	3371.8%	1.7929	0.9960	0.1657	0.9866	0.834	0.782	4.50%	0.2392
	2051	18,441	688,829	3735.2%	19	4,221	157,658	3735.2%	1.7929	0.9960	0.1684	0.9866	0.832	0.775	4.50%	0.2289
	2052	14,189	583,615	4113.0%	16	3,108	127,825	4113.0%	1.7929	0.9960	0.1729	0.9866	0.827	0.769	4.50%	0.2190
	2053	10,828	488,434	4510.8%	13	2,269	102,371	4510.8%	1.7929	0.9960	0.1769	0.9866	0.823	0.763	4.50%	0.2096
	2054	8,197	403,792	4925.8%	11	1,644	80,987	4925.8%	1.7929	0.9960	0.1803	0.9866	0.820	0.757	4.50%	0.2006
	2055	6,152	328,726	5343.0%	9	1,181	63,092	5343.0%	1.7929	0.9960	0.1797	0.9866	0.820	0.751	4.50%	0.1919
	2056	4,588	265,950	5797.2%	7	843	48,845	5797.2%	1.7929	0.9960	0.1810	0.9866	0.819	0.746	4.50%	0.1837
	2057	3,391	211,697	6242.9%	6	596	37,207	6242.9%	1.7929	0.9960	0.1855	0.9866	0.814	0.739	4.50%	0.1758
	2058	2,489	167,103	6712.9%	5	419	28,104	6712.9%	1.7929	0.9960	0.1843	0.9866	0.816	0.734	4.50%	0.1682
	2059	1,821	127,976	7028.6%	4	293	20,597	7028.6%	1.7929	0.9960	0.1766	0.9866	0.823	0.731	4.50%	0.1609
	2060	1,338	96,363	7201.3%	3	206	14,841	7201.3%	1.7929	0.9960	0.1721	0.9866	0.828	0.735	4.50%	0.1540
	2061	991	72,227	7286.6%	3	146	10,645	7286.6%	1.7929	0.9960	0.1717	0.9866	0.828	0.741	4.50%	0.1474
	2062	737	50,831	6896.7%	2	104	7,169	6896.7%	1.7929	0.9960	0.1564	0.9866	0.844	0.744	4.50%	0.1410
	2063	555	37,014	6664.7%	2	75	4,995	6664.7%	1.7929	0.9960	0.1595	0.9866	0.841	0.754	4.50%	0.1350
	2064	423	25,841	6109.6%	2	55	3,337	6109.6%	1.7929	0.9960	0.1385	0.9866	0.862	0.762	4.50%	0.1291
	2065	325	18,455	5680.6%	1	40	2,281	5680.6%	1.7929	0.9960	0.1310	0.9866	0.869	0.768	4.50%	0.1236
	2066	252	14,199	5644.7%	1	30	1,679	5644.7%	1.7929	0.9960	0.1233	0.9866	0.877	0.774	4.50%	0.1183
	2067	194	11,338	5841.4%	1	22	1,283	5841.4%	1.7929	0.9960	0.1016	0.9866	0.898	0.772	4.50%	0.1132
	2068	149	9,090	6111.3%	1	16	984	6111.3%	1.7929	0.9960	0.1043	0.9866	0.896	0.766	4.50%	0.1083
	2069	115	7,501	6500.4%	1	12	777	6500.4%	1.7929	0.9960	N/A	0.9866	N/A	N/A	4.50%	0.1036
	2070	89	6,173	6901.4%	1	9	612	6901.4%	1.7929	0.9960	N/A	0.9866	N/A	N/A	4.50%	0.0992
	2071	69	4,832	7028.2%	1	7	459	7028.2%	1.7929	0.9960	N/A	0.9866	N/A	N/A	4.50%	0.0949
	2072	53	3,898	7318.9%	1	5	354	7318.9%	1.7929	0.9960	N/A	0.9866	N/A	N/A	4.50%	0.0908
	2073	41	2,988	7344.1%	1	4	260	7344.1%	1.7929	0.9960	N/A	0.9866	N/A	N/A	4.50%	0.0869
	2074	31	2,466	7996.2%	1	3	205	7996.2%	1.7929	0.9960	N/A	0.9866	N/A	N/A	4.50%	0.0832
	2075	23	2,107	9183.3%	0	2	168	9183.3%	1.7929	0.9960	N/A	0.9866	N/A	N/A	4.50%	0.0796
	2076	17	1,779	10704.9%	0	1	135	10704.9%	1.7929	0.9960	N/A	0.9866	N/A	N/A	4.50%	0.0762
	2077	12	1,470	12546.6%	0	1	107	12546.6%	1.7929	0.9960	N/A	0.9866	N/A	N/A	4.50%	0.0729
	2078-2098	18	3,975	22287.3%	0	1	277	22287.3%	1.7929	0.9960	N/A	0.9866	N/A	N/A	4.50%	0.0697
	Past	17,598,230	4,909,320	27.9%	10,012	24,780,504	6,642,109	26.8%								
	Future	19,888,712	58,978,701	296.5%	7,984	14,084,456	28,285,101	200.8%								
	Lifetime	37,486,942	63,888,021	170.4%	17,996	38,864,959	34,927,210	89.9%								

Note:
- This exhibit normalizes the premium from all states to reflect the prior rate action authorized by Pennsylvania rather than the prior rate action authorized by other states.
- There were two prior authorized increases phased in for a cumulative total of approximately 73%.
- The current requested increase of 4.05% is assumed to be implemented starting 2/1/2020.
- The projections are based on the assumptions derived using experience data through 6/30/2017.

Attachment 7
Metropolitan Life Insurance Company
Nationwide Experience Projections on Initial Rate Basis With No Rate Increase
Policy Forms: LTC.02, LTC.03 and LTC.04

		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	1991	236,752	-	0.0%	318	762,037	-	0.0%							4.51%	3.2187
	1992	1,001,528	12,795	1.3%	693	3,084,525	39,406	1.3%							4.51%	3.0798
	1993	1,836,721	88,383	4.8%	1,217	5,412,656	260,458	4.8%							4.51%	2.9469
	1994	2,576,020	630,822	24.5%	1,778	7,263,711	1,778,754	24.5%							4.51%	2.8197
	1995	4,000,511	355,644	8.9%	3,527	10,793,618	959,548	8.9%							4.51%	2.6981
	1996	8,028,467	1,479,819	18.4%	6,611	20,726,519	3,820,342	18.4%							4.51%	2.5816
	1997	11,468,941	1,826,216	15.9%	7,787	28,330,823	4,511,157	15.9%							4.51%	2.4702
	1998	16,887,682	2,710,864	16.1%	11,882	39,916,098	6,407,458	16.1%							4.51%	2.3636
	1999	28,570,510	5,905,951	20.7%	20,137	64,615,718	13,357,034	20.7%							4.51%	2.2616
	2000	38,527,352	7,405,276	19.2%	31,662	83,374,165	16,025,205	19.2%							4.51%	2.1640
	2001	48,864,876	9,570,375	19.6%	37,340	101,181,540	19,816,795	19.6%							4.51%	2.0706
	2002	55,785,945	13,959,089	25.0%	40,621	110,527,777	27,656,914	25.0%							4.51%	1.9813
	2003	61,686,649	17,919,043	29.0%	43,992	116,944,546	33,970,630	29.0%							4.51%	1.8958
	2004	64,809,682	23,294,582	35.9%	43,706	117,563,047	42,255,756	35.9%							4.51%	1.8140
	2005	64,016,577	33,631,116	52.5%	42,813	111,113,172	58,373,318	52.5%							4.51%	1.7357
	2006	63,346,011	29,298,106	46.3%	41,973	105,204,550	48,658,060	46.3%							4.51%	1.6608
	2007	62,994,681	35,823,680	56.9%	41,116	100,106,271	56,928,219	56.9%							4.51%	1.5891
	2008	62,696,015	45,210,430	72.1%	40,259	95,332,173	68,744,536	72.1%							4.51%	1.5205
	2009	62,119,757	46,923,133	75.5%	39,577	90,379,816	68,269,812	75.5%							4.51%	1.4549
	2010	61,366,092	51,237,723	83.5%	38,613	85,430,377	71,330,239	83.5%							4.51%	1.3921
	2011	59,402,016	53,047,819	89.3%	37,587	79,127,454	70,663,240	89.3%							4.51%	1.3321
	2012	57,776,107	60,887,612	105.4%	36,403	73,640,451	77,606,323	105.4%							4.51%	1.2746
	2013	55,538,529	71,261,820	128.3%	35,545	67,733,682	86,909,494	128.3%							4.51%	1.2196
	2014	53,414,434	76,044,062	142.4%	34,297	62,332,005	88,739,662	142.4%							4.51%	1.1670
	2015	51,333,289	82,859,304	161.4%	33,015	57,318,354	92,520,059	161.4%							4.51%	1.1166
	2016	48,498,848	91,561,658	188.8%	31,781	51,816,514	97,825,127	188.8%							4.51%	1.0684
	2017	45,717,329	94,963,030	207.7%	30,515	46,736,886	97,080,832	207.7%							4.51%	1.0223
Projected Future Experience	2018	46,189,210	94,618,935	204.9%	28,948	45,181,601	92,554,839	204.9%	1.0000	N/A	0.0513	N/A	0.949	N/A	4.51%	0.9782
	2019	42,834,178	98,928,016	231.0%	27,419	40,091,626	92,593,932	231.0%	1.0000	N/A	0.0528	N/A	0.947	0.927	4.51%	0.9360
	2020	39,550,620	102,738,764	259.8%	25,822	35,420,825	92,010,993	259.8%	1.0000	N/A	0.0582	N/A	0.942	0.923	4.51%	0.8956
	2021	36,349,530	105,955,043	291.5%	24,205	31,149,159	90,796,512	291.5%	1.0000	N/A	0.0626	N/A	0.937	0.919	4.51%	0.8569
	2022	33,243,321	108,611,320	326.7%	22,712	27,258,006	89,056,327	326.7%	1.0000	N/A	0.0617	N/A	0.938	0.915	4.51%	0.8200
	2023	30,246,997	110,673,322	365.9%	21,240	23,730,894	86,830,996	365.9%	1.0000	N/A	0.0648	N/A	0.935	0.910	4.51%	0.7846
	2024	27,376,681	112,032,136	409.2%	19,787	20,552,033	84,103,991	409.2%	1.0000	N/A	0.0684	N/A	0.932	0.905	4.51%	0.7507
	2025	24,648,647	112,710,280	457.3%	18,360	17,705,542	80,961,710	457.3%	1.0000	N/A	0.0721	N/A	0.928	0.900	4.51%	0.7183
	2026	22,061,885	112,558,065	510.2%	16,967	15,163,551	77,363,287	510.2%	1.0000	N/A	0.0759	N/A	0.924	0.895	4.51%	0.6873
	2027	19,634,622	111,571,122	568.2%	15,612	12,912,876	73,375,698	568.2%	1.0000	N/A	0.0798	N/A	0.920	0.890	4.51%	0.6577
	2028	17,378,459	109,765,590	631.6%	14,303	10,935,883	69,073,079	631.6%	1.0000	N/A	0.0839	N/A	0.916	0.885	4.51%	0.6293
	2029	15,294,993	107,108,717	700.3%	13,045	9,209,457	64,492,553	700.3%	1.0000	N/A	0.0880	N/A	0.912	0.880	4.51%	0.6021
	2030	13,380,572	103,740,144	775.3%	11,843	7,709,063	59,768,692	775.3%	1.0000	N/A	0.0922	N/A	0.908	0.875	4.51%	0.5761
	2031	11,635,866	99,675,772	856.6%	10,700	6,414,573	54,948,857	856.6%	1.0000	N/A	0.0965	N/A	0.903	0.870	4.51%	0.5513
	2032	10,055,634	95,001,051	944.8%	9,619	5,304,210	50,111,756	944.8%	1.0000	N/A	0.1010	N/A	0.899	0.864	4.51%	0.5275
	2033	8,635,944	89,825,230	1040.1%	8,605	4,358,762	45,336,887	1040.1%	1.0000	N/A	0.1054	N/A	0.895	0.859	4.51%	0.5047
	2034	7,369,799	84,191,113	1142.4%	7,659	3,559,190	40,659,475	1142.4%	1.0000	N/A	0.1100	N/A	0.890	0.853	4.51%	0.4829
	2035	6,249,119	78,258,744	1252.3%	6,781	2,887,729	36,163,507	1252.3%	1.0000	N/A	0.1146	N/A	0.885	0.848	4.51%	0.4621
	2036	5,265,064	72,140,302	1370.2%	5,971	2,328,003	31,897,583	1370.2%	1.0000	N/A	0.1194	N/A	0.881	0.843	4.51%	0.4422
	2037	4,407,527	65,956,499	1496.5%	5,230	1,864,734	27,904,842	1496.5%	1.0000	N/A	0.1241	N/A	0.876	0.837	4.51%	0.4231
	2038	3,665,507	59,821,952	1632.0%	4,556	1,483,878	24,217,243	1632.0%	1.0000	N/A	0.1288	N/A	0.871	0.832	4.51%	0.4048
	2039	3,028,485	53,771,124	1775.5%	3,947	1,173,091	20,828,375	1775.5%	1.0000	N/A	0.1337	N/A	0.866	0.826	4.51%	0.3874
	2040	2,485,781	47,946,172	1928.8%	3,400	921,322	17,770,611	1928.8%	1.0000	N/A	0.1385	N/A	0.861	0.821	4.51%	0.3706
	2041	2,026,829	42,369,965	2090.5%	2,913	718,799	15,026,184	2090.5%	1.0000	N/A	0.1434	N/A	0.857	0.815	4.51%	0.3546
	2042	1,641,529	37,133,852	2262.2%	2,481	557,033	12,600,934	2262.2%	1.0000	N/A	0.1482	N/A	0.852	0.810	4.51%	0.3393
	2043	1,320,595	32,257,244	2442.6%	2,101	428,790	10,473,748	2442.6%	1.0000	N/A	0.1531	N/A	0.847	0.804	4.51%	0.3247
	2044	1,055,213	27,763,252	2631.1%	1,770	327,836	8,625,561	2631.1%	1.0000	N/A	0.1579	N/A	0.842	0.799	4.51%	0.3107
	2045	837,576	23,700,413	2829.6%	1,481	248,991	7,045,553	2829.6%	1.0000	N/A	0.1630	N/A	0.837	0.794	4.51%	0.2973
	2046	660,446	20,042,098	3034.6%	1,233	187,862	5,700,914	3034.6%	1.0000	N/A	0.1677	N/A	0.832	0.789	4.51%	0.2844
	2047	517,434	16,802,131	3247.2%	1,020	140,831	4,573,070	3247.2%	1.0000	N/A	0.1723	N/A	0.828	0.783	4.51%	0.2722
	2048	402,831	13,968,529	3467.6%	840	104,908	3,637,779	3467.6%	1.0000	N/A	0.1772	N/A	0.823	0.779	4.51%	0.2604
	2049	311,750	11,511,986	3692.7%	687	77,684	2,868,653	3692.7%	1.0000	N/A	0.1818	N/A	0.818	0.774	4.51%	0.2492
	2050	239,933	9,403,655	3919.3%	559	57,208	2,242,160	3919.3%	1.0000	N/A	0.1863	N/A	0.814	0.770	4.51%	0.2384
	2051	183,790	7,622,670	4147.5%	452	41,931	1,739,079	4147.5%	1.0000	N/A	0.1908	N/A	0.809	0.766	4.51%	0.2281
	2052	140,153	6,133,688	4376.4%	364	30,596	1,338,986	4376.4%	1.0000	N/A	0.1946	N/A	0.805	0.763	4.51%	0.2183
	2053	106,409	4,895,940	4601.1%	292	22,227	1,022,663	4601.1%	1.0000	N/A	0.1992	N/A	0.801	0.759	4.51%	0.2089
	2054	80,492	3,874,074	4813.0%	233	16,088	774,295	4813.0%	1.0000	N/A	0.2017	N/A	0.798	0.756	4.51%	0.1999
	2055	60,719	3,048,184	5020.1%	185	11,612	582,937	5020.1%	1.0000	N/A	0.2047	N/A	0.795	0.754	4.51%	0.1912
	2056	45,718	2,372,513	5189.5%	147	8,366	434,142	5189.5%	1.0000	N/A	0.2079	N/A	0.792	0.753	4.51%	0.1830
	2057	34,371	1,839,570	5352.1%	115	6,018	322,093	5352.1%	1.0000	N/A	0.2133	N/A	0.787	0.752	4.51%	0.1751
	2058	25,830	1,417,859	5489.1%	91	4,328	237,542	5489.1%	1.0000	N/A	0.2129	N/A	0.787	0.752	4.51%	0.1675
	2059	19,435	1,088,221	5599.2%	71	3,116	174,448	5599.2%	1.0000	N/A	0.2179	N/A	0.782	0.752	4.51%	0.1603
	2060	14,663	833,073	5681.3%	56	2,249	127,783	5681.3%	1.0000	N/A	0.2189	N/A	0.781	0.754	4.51%	0.1534
	2061	11,116	633,589	5700.0%	43	1,631	92,991	5700.0%	1.0000	N/A	0.2180	N/A	0.782	0.758	4.51%	0.1468
	2062	8,488	481,282	5670.3%	34	1,192	67,589	5670.3%	1.0000	N/A	0.2221	N/A	0.778	0.764	4.51%	0.1404
	2063	6,552	364,542	5563.7%	26	880	48,985	5563.7%	1.0000	N/A	0.2287	N/A	0.771	0.772	4.51%	0.1344
	2064	5,124	276,450	5394.8%	20	659	35,545	5394.8%	1.0000	N/A	0.2247	N/A	0.775	0.782	4.51%	0.1286
	2065	4,073	209,376	5140.3%	16	501	25,759	5140.3%	1.0000	N/A	0.2224	N/A	0.778	0.795	4.51%	0.1230
	2066	3,303	158,175	4788.5%	12	389	18,620	4788.5%	1.0000	N/A	0.2242	N/A	0.776	0.811	4.51%	0.1177
	2067	2,736	118,832	4344.0%	10	308	13,385	4344.0%	1.0000	N/A	0.2184	N/A	0.782	0.828	4.51%	0.1126
	2068	2,314	90,663	3917.8%	7	249	9,771	3917.8%	1.0000	N/A	0.2248	N/A	0.775	0.846	4.51%	0.1078
	2069	2,002	68,411	3416.8%	6	206	7,055	3416.8%	1.0000	N/A	0.2154	N/A	0.785	0.865	4.51%	0.1031
	2070	1,771	51,782	2924.4%	5	175	5,110	2924.4%	1.0000	N/A	0.2107	N/A	0.789	0.884	4.51%	0.0987
	2071	1,594	39,722	2491.8%	4	151	3,750	2491.8%	1.0000	N/A	0.2123	N/A	0.788	0.900	4.51%	0.0944
	2072	1,459	29,912	2050.4%	3	132	2,702	2050.4%	1.0000	N/A	0.2167	N/A	0.783	0.915	4.51%	0.0903
	2073	1,355	23,019	1699.4%	2	117	1,990	1699.4%	1.0000	N/A	0.1986	N/A	0.801	0.928	4.51%	0.0864
	2074	1,271	17,320	1362.2%	2	105	1,433	1362.2%	1.0000	N/A	0.2168	N/A	0.783	0.939	4.51%	0.0827
	2075	1,204	13,027	1082.3%	1	95	1,031	1082.3%	1.0000	N/A	0.1751	N/A	0.825	0.947	4.51%	0.0791
	2076	1,147	9,477	826.4%	1	87	718	826.4%	1.0000	N/A	0.1986	N/A	0.801	0.953	4.51%	0.0757
	2077	1,098	6,825	621.6%	1	80	495	621.6%	1.0000	N/A	N/A	N/A	N/A	N/A	4.51%	0.0725
	2078-2098	10,007	16,869	168.6%	1	694	1,170	168.6%	1.0000	N/A	N/A	N/A	N/A	N/A	4.51%	0.0693
	Past	1,092,501,320	857,908,350	78.5%	734,765	1,736,768,486	1,154,508,377	66.5%								
	Future	440,780,768	2,408,287,602	546.4%	344,017	330,320,130	1,482,708,367	448.9%								
	Lifetime	1,533,282,089	3,266,195,952	213.0%	1,078,782	2,067,088,616	2,637,216,744	127.6%								

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: LTC.02, LTC.03 and LTC.04

		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	1991	426,153	-	0.0%	318	1,371,667	-	0.0%							4.51%	3.2187
	1992	1,802,751	12,795	0.7%	693	5,552,145	39,406	0.7%							4.51%	3.0798
	1993	3,306,097	88,383	2.7%	1,217	9,742,780	260,458	2.7%							4.51%	2.9469
	1994	4,636,835	630,822	13.6%	1,778	13,074,680	1,778,754	13.6%							4.51%	2.8197
	1995	7,200,920	355,644	4.9%	3,527	19,428,513	959,548	4.9%							4.51%	2.6981
	1996	14,451,241	1,479,819	10.2%	6,611	37,307,733	3,820,342	10.2%							4.51%	2.5816
	1997	20,644,094	1,826,216	8.8%	7,787	50,995,482	4,511,157	8.8%							4.51%	2.4702
	1998	30,397,828	2,710,864	8.9%	11,882	71,848,977	6,407,458	8.9%							4.51%	2.3636
	1999	51,426,917	5,905,951	11.5%	20,137	116,308,292	13,357,034	11.5%							4.51%	2.2616
	2000	69,349,234	7,405,276	10.7%	31,662	150,073,497	16,025,205	10.7%							4.51%	2.1640
	2001	87,956,776	9,570,375	10.9%	37,340	182,126,773	19,816,795	10.9%							4.51%	2.0706
	2002	100,414,701	13,959,089	13.9%	40,621	198,949,998	27,656,914	13.9%							4.51%	1.9813
	2003	111,035,968	17,919,043	16.1%	43,992	210,500,183	33,970,630	16.1%							4.51%	1.8958
	2004	116,657,428	23,294,582	20.0%	43,706	211,613,485	42,255,756	20.0%							4.51%	1.8140
	2005	115,229,839	33,631,116	29.2%	42,813	200,003,709	58,373,318	29.2%							4.51%	1.7357
	2006	114,022,820	29,298,106	25.7%	41,973	189,368,189	48,658,060	25.7%							4.51%	1.6608
	2007	113,390,426	35,823,680	31.6%	41,116	180,191,287	56,928,219	31.6%							4.51%	1.5891
	2008	112,852,828	45,210,430	40.1%	40,259	171,597,912	68,744,536	40.1%							4.51%	1.5205
	2009	111,815,562	46,923,133	42.0%	39,577	162,683,669	68,269,812	42.0%							4.51%	1.4549
	2010	110,458,965	51,237,723	46.4%	38,613	153,774,678	71,330,239	46.4%							4.51%	1.3921
	2011	106,923,628	53,047,819	49.6%	37,587	142,429,417	70,663,240	49.6%							4.51%	1.3321
	2012	103,996,993	60,887,612	58.5%	36,403	132,552,812	77,606,323	58.5%							4.51%	1.2746
	2013	99,969,352	71,261,820	71.3%	35,545	121,920,628	86,909,494	71.3%							4.51%	1.2196
	2014	96,145,981	76,044,062	79.1%	34,297	112,197,609	88,739,662	79.1%							4.51%	1.1670
	2015	92,399,921	82,859,304	89.7%	33,015	103,173,038	92,520,059	89.7%							4.51%	1.1166
	2016	87,297,926	91,561,658	104.9%	31,781	93,269,725	97,825,127	104.9%							4.51%	1.0684
	2017	82,291,193	94,963,030	115.4%	30,515	84,126,395	97,080,832	115.4%							4.51%	1.0223
Projected Future Experience	2018	83,140,578	94,618,935	113.8%	28,948	81,326,881	92,554,839	113.8%	1.8000	N/A	0.0513	N/A	0.949	N/A	4.51%	0.9782
	2019	77,101,521	98,928,016	128.3%	27,419	72,164,926	92,593,932	128.3%	1.8000	N/A	0.0528	N/A	0.947	0.927	4.51%	0.9360
	2020	71,191,115	102,738,764	144.3%	25,822	63,757,485	92,010,993	144.3%	1.8000	N/A	0.0582	N/A	0.942	0.923	4.51%	0.8956
	2021	65,429,154	105,955,043	161.9%	24,205	56,068,487	90,796,512	161.9%	1.8000	N/A	0.0626	N/A	0.937	0.919	4.51%	0.8569
	2022	59,837,977	108,611,320	181.5%	22,712	49,064,411	89,056,327	181.5%	1.8000	N/A	0.0617	N/A	0.938	0.915	4.51%	0.8200
	2023	54,444,595	110,673,322	203.3%	21,240	42,715,610	86,830,996	203.3%	1.8000	N/A	0.0648	N/A	0.935	0.910	4.51%	0.7846
	2024	49,278,026	112,032,136	227.3%	19,787	36,993,659	84,103,991	227.3%	1.8000	N/A	0.0684	N/A	0.932	0.905	4.51%	0.7507
	2025	44,367,564	112,710,280	254.0%	18,360	31,869,975	80,961,710	254.0%	1.8000	N/A	0.0721	N/A	0.928	0.900	4.51%	0.7183
	2026	39,711,393	112,558,065	283.4%	16,967	27,294,391	77,363,287	283.4%	1.8000	N/A	0.0759	N/A	0.924	0.895	4.51%	0.6873
	2027	35,342,319	111,571,122	315.7%	15,612	23,243,177	73,375,698	315.7%	1.8000	N/A	0.0798	N/A	0.920	0.890	4.51%	0.6577
	2028	31,281,226	109,765,590	350.9%	14,303	19,684,589	69,073,079	350.9%	1.8000	N/A	0.0839	N/A	0.916	0.885	4.51%	0.6293
	2029	27,530,987	107,108,717	389.0%	13,045	16,577,023	64,492,553	389.0%	1.8000	N/A	0.0880	N/A	0.912	0.880	4.51%	0.6021
	2030	24,085,030	103,740,144	430.7%	11,843	13,876,313	59,768,692	430.7%	1.8000	N/A	0.0922	N/A	0.908	0.875	4.51%	0.5761
	2031	20,944,558	99,675,772	475.9%	10,700	11,546,232	54,948,857	475.9%	1.8000	N/A	0.0965	N/A	0.903	0.870	4.51%	0.5513
	2032	18,100,142	95,001,051	524.9%	9,619	9,547,577	50,111,756	524.9%	1.8000	N/A	0.1010	N/A	0.899	0.864	4.51%	0.5275
	2033	15,544,699	89,825,230	577.9%	8,605	7,845,772	45,336,887	577.9%	1.8000	N/A	0.1054	N/A	0.895	0.859	4.51%	0.5047
	2034	13,265,639	84,191,113	634.7%	7,659	6,406,542	40,659,475	634.7%	1.8000	N/A	0.1100	N/A	0.890	0.853	4.51%	0.4829
	2035	11,248,415	78,258,744	695.7%	6,781	5,197,913	36,163,507	695.7%	1.8000	N/A	0.1146	N/A	0.885	0.848	4.51%	0.4621
	2036	9,477,115	72,140,302	761.2%	5,971	4,190,405	31,897,583	761.2%	1.8000	N/A	0.1194	N/A	0.881	0.843	4.51%	0.4422
	2037	7,933,548	65,956,499	831.4%	5,230	3,356,521	27,904,842	831.4%	1.8000	N/A	0.1241	N/A	0.876	0.837	4.51%	0.4231
	2038	6,597,913	59,821,952	906.7%	4,556	2,670,980	24,217,243	906.7%	1.8000	N/A	0.1288	N/A	0.871	0.832	4.51%	0.4048
	2039	5,451,273	53,771,124	986.4%	3,947	2,111,564	20,828,375	986.4%	1.8000	N/A	0.1337	N/A	0.866	0.826	4.51%	0.3874
	2040	4,474,406	47,946,172	1071.6%	3,400	1,658,379	17,770,611	1071.6%	1.8000	N/A	0.1385	N/A	0.861	0.821	4.51%	0.3706
	2041	3,648,292	42,369,965	1161.4%	2,913	1,293,839	15,026,184	1161.4%	1.8000	N/A	0.1434	N/A	0.857	0.815	4.51%	0.3546
	2042	2,954,752	37,133,852	1256.8%	2,481	1,002,660	12,600,934	1256.8%	1.8000	N/A	0.1482	N/A	0.852	0.810	4.51%	0.3393
	2043	2,377,070	32,257,244	1357.0%	2,101	771,822	10,473,748	1357.0%	1.8000	N/A	0.1531	N/A	0.847	0.804	4.51%	0.3247
	2044	1,899,383	27,763,252	1461.7%	1,770	590,105	8,625,561	1461.7%	1.8000	N/A	0.1579	N/A	0.842	0.799	4.51%	0.3107
	2045	1,507,636	23,700,413	1572.0%	1,481	448,183	7,045,553	1572.0%	1.8000	N/A	0.1630	N/A	0.837	0.794	4.51%	0.2973
	2046	1,188,803	20,042,098	1685.9%	1,233	338,151	5,700,914	1685.9%	1.8000	N/A	0.1677	N/A	0.832	0.789	4.51%	0.2844
	2047	931,382	16,802,131	1804.0%	1,020	253,496	4,573,070	1804.0%	1.8000	N/A	0.1723	N/A	0.828	0.783	4.51%	0.2722
	2048	725,096	13,968,529	1926.4%	840	188,834	3,637,779	1926.4%	1.8000	N/A	0.1772	N/A	0.823	0.779	4.51%	0.2604
	2049	561,150	11,511,986	2051.5%	687	139,832	2,868,653	2051.5%	1.8000	N/A	0.1818	N/A	0.818	0.774	4.51%	0.2492
	2050	431,880	9,403,655	2177.4%	559	102,975	2,242,160	2177.4%	1.8000	N/A	0.1863	N/A	0.814	0.770	4.51%	0.2384
	2051	330,822	7,622,670	2304.2%	452	75,475	1,739,079	2304.2%	1.8000	N/A	0.1908	N/A	0.809	0.766	4.51%	0.2281
	2052	252,276	6,133,688	2431.3%	364	55,072	1,338,986	2431.3%	1.8000	N/A	0.1946	N/A	0.805	0.763	4.51%	0.2183
	2053	191,536	4,895,940	2556.2%	292	40,008	1,022,663	2556.2%	1.8000	N/A	0.1992	N/A	0.801	0.759	4.51%	0.2089
	2054	144,885	3,874,074	2673.9%	233	28,958	774,295	2673.9%	1.8000	N/A	0.2017	N/A	0.798	0.756	4.51%	0.1999
	2055	109,295	3,048,184	2789.0%	185	20,902	582,937	2789.0%	1.8000	N/A	0.2047	N/A	0.795	0.754	4.51%	0.1912
	2056	82,292	2,372,513	2883.1%	147	15,058	434,142	2883.1%	1.8000	N/A	0.2079	N/A	0.792	0.753	4.51%	0.1830
	2057	61,868	1,839,570	2973.4%	115	10,833	322,093	2973.4%	1.8000	N/A	0.2133	N/A	0.787	0.752	4.51%	0.1751
	2058	46,495	1,417,859	3049.5%	91	7,790	237,542	3049.5%	1.8000	N/A	0.2129	N/A	0.787	0.752	4.51%	0.1675
	2059	34,984	1,088,221	3110.7%	71	5,608	174,448	3110.7%	1.8000	N/A	0.2179	N/A	0.782	0.752	4.51%	0.1603
	2060	26,394	833,073	3156.3%	56	4,049	127,783	3156.3%	1.8000	N/A	0.2189	N/A	0.781	0.754	4.51%	0.1534
	2061	20,008	633,589	3166.6%	43	2,937	92,991	3166.6%	1.8000	N/A	0.2180	N/A	0.782	0.758	4.51%	0.1468
	2062	15,278	481,282	3150.2%	34	2,146	67,589	3150.2%	1.8000	N/A	0.2221	N/A	0.778	0.764	4.51%	0.1404
	2063	11,794	364,542	3090.9%	26	1,585	48,985	3090.9%	1.8000	N/A	0.2287	N/A	0.771	0.772	4.51%	0.1344
	2064	9,224	276,450	2997.1%	20	1,186	35,545	2997.1%	1.8000	N/A	0.2247	N/A	0.775	0.782	4.51%	0.1286
	2065	7,332	209,376	2855.7%	16	902	25,759	2855.7%	1.8000	N/A	0.2224	N/A	0.778	0.795	4.51%	0.1230
	2066	5,946	158,175	2660.3%	12	700	18,620	2660.3%	1.8000	N/A	0.2242	N/A	0.776	0.811	4.51%	0.1177
	2067	4,924	118,832	2413.3%	10	555	13,385	2413.3%	1.8000	N/A	0.2184	N/A	0.782	0.828	4.51%	0.1126
	2068	4,165	90,663	2176.5%	7	449	9,771	2176.5%	1.8000	N/A	0.2248	N/A	0.775	0.846	4.51%	0.1078
	2069	3,604	68,411	1898.2%	6	372	7,055	1898.2%	1.8000	N/A	0.2154	N/A	0.785	0.865	4.51%	0.1031
	2070	3,187	51,782	1624.7%	5	315	5,110	1624.7%	1.8000	N/A	0.2107	N/A	0.789	0.884	4.51%	0.0987
	2071	2,869	39,722	1384.3%	4	271	3,750	1384.3%	1.8000	N/A	0.2123	N/A	0.788	0.900	4.51%	0.0944
	2072	2,626	29,912	1139.1%	3	237	2,702	1139.1%	1.8000	N/A	0.2167	N/A	0.783	0.915	4.51%	0.0903
	2073	2,438	23,019	944.1%	2	211	1,990	944.1%	1.8000	N/A	0.1986	N/A	0.801	0.928	4.51%	0.0864
	2074	2,289	17,320	756.8%	2	189	1,433	756.8%	1.8000	N/A	0.2168	N/A	0.783	0.939	4.51%	0.0827
	2075	2,167	13,027	601.3%	1	171	1,031	601.3%	1.8000	N/A	0.1751	N/A	0.825	0.947	4.51%	0.0791
	2076	2,064	9,477	459.1%	1	156	718	459.1%	1.8000	N/A	0.1986	N/A	0.801	0.953	4.51%	0.0757
	2077	1,976	6,825	345.3%	1	143	495	345.3%	1.8000	N/A	N/A	N/A	N/A	N/A	4.51%	0.0725
	2078-2098	18,012	16,869	93.7%	1	1,249	1,170	93.7%	1.8000	N/A	N/A	N/A	N/A	N/A	4.51%	0.0693
	Past	1,966,502,376	857,908,350	43.6%	734,765	3,126,183,274	1,154,508,377	36.9%								
	Future	793,405,383	2,408,287,602	303.5%	344,017	594,576,235	1,482,708,367	249.4%								
	Lifetime	2,759,907,759	3,266,195,952	118.3%	1,078,782	3,720,759,509	2,637,216,744	70.9%								

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

Attachment 9
Metropolitan Life Insurance Company
TIAA Policy Forms
Historial Claim and Active Life Reserves

Nationwide Policy Forms: LTC.02, LTC.03 and LTC.04

Calendar Year	Incurred Claim Reserves	Active Life Reserves[1]
2000	-	
2001	42,354	
2002	66,873	
2003	123,426	
2004	872,228	
2005	1,019,745	
2006	880,871	
2007	1,774,055	
2008	2,093,760	
2009	2,329,755	
2010	3,591,042	
2011	4,014,889	
2012	8,282,086	
2013	16,808,212	
2014	25,171,692	
2015	40,431,783	
2016	68,710,987	
2017	91,012,982	797,027,762

State of Pennsylvania Policy Form: LTC.04

Calendar Year	Incurred Claim Reserves	Active Life Reserves[1]
2007	-	
2008	231,583	
2009	-	
2010	281,293	
2011	-	
2012	-	
2013	27,194	
2014	382,780	
2015	375,708	
2016	566,879	
2017	855,702	13,978,011

[1] Figure as of 12/31/2017

State: *Pennsylvania*
Filing Company: *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2019 TIAA Rate Increase Filings/CT19-80 (Met-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)
09/24/2019		Supporting Document	Actuarial Memorandum and Explanatory Information (A&H)	09/25/2019	2018 TIAA ActMemo_Rate_Stability-PA.pdf (Superceded)
09/20/2019		Supporting Document	Actuarial Memorandum and Explanatory Information (A&H)	09/24/2019	2018_TIAA_LTC04_ActMemo_Rate Stability - PA (Exhibits).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

September 17, 2019

This actuarial memorandum pertains to individual long-term care policies for which:

- MetLife acts as administrator on behalf of TIAA-CREF Life Insurance Company ("T-C Life") under an administrative agreement between MetLife and T-C Life that became effective on May 1, 2004; or
- MetLife is the direct insurer through assumption reinsurance agreements with TIAA and T-C Life.

Please note that our request to Pennsylvania for rate increases approval pertains only to: LTC.04 policies (defined below) issued and delivered by T-C Life in your state which are either insured by T-C Life (indemnity reinsured by MetLife) or insured by MetLife (through assumptive reinsurance).

For purposes of analyzing past and future policy experience (including the projected lifetime loss ratio) in this actuarial memorandum, we are treating all policies (LTC.02, LTC.03, and LTC.04) issued nationwide as one block of business.

Policy Forms

Policy Form Series Originally Issued by T-C Life

Because the individual long-term care insurance policies issued by T-C Life in your state were not issued under an exemption from licensure, we are seeking approval from your department of a premium rate schedule increase on these forms. The policies described below are either administered by MetLife on behalf of T-C Life or assumed by MetLife:

TCL-LTC.04 Policy Form Series - this policy form series is referred to as LTC.04 throughout this actuarial memorandum and includes the following policy form(s):

TCL-LTC.04 (PA) Ed. 4/00
TCL-LTC.04 (PA-E) Ed. 4/00

LTC.04 also includes any riders or endorsements approved for issue with the above listed policy.

Dates of Issue

LTC.04 forms were issued in Pennsylvania from 2001 to 2004. Nationwide, the last policies were issued in 2004.

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

LTC.04 is a comprehensive long-term care insurance policy form series. These long-term care policy forms provide benefits for care in a facility and care at home for insureds who are unable to perform a certain number of activities of daily living or who suffer cognitive impairment. Each of the series has optional benefits, including, but not limited to, nonforfeiture and inflation protection benefits.

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to inforce 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.

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	3.00%
4	2.00%
5	1.50%
6	0.70%
7	0.70%
8-10	0.60%
11+	0.50%

In the year of rate increase implementation, it is assumed that an additional 1.34% of policies lapse and there is a 0.4% net reduction to premiums and benefits due to benefit downgrades.

c. Mortality 92% of Annuity 2000 Basic Table with selection consistent with experience.

d. Adverse Selection No adverse selection is assumed.

e. 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. The assumptions used in this filing were developed from the actual experience on these forms and supplemented, as needed, based on the experience of other 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 through direct response methods without the use of agents or brokers.

7. Underwriting Description

Individual medical underwriting was performed based on health status, functional capacity, and other health data.

8. Premiums

Premium rates are level premiums from the date of issue except when Periodic Inflation Additions are taken. Premiums do not vary by occupation or sex. Premiums do vary by plan design, payment method, and the selection of additional 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 for Direct Payment Methods	Modal Factors for Automatic Payment Methods
Annual	1.00*AP	1.00*AP
Semi-Annual	0.51*AP	0.50699*AP
Quarterly	0.26*AP	0.25527*AP
Monthly	0.088*AP	0.08549*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 experiences for all policy forms combined are shown in Exhibit I-A and Exhibit I-B respectively. Exhibit I-A normalizes the premium to reflect the prior rate action authorized by Pennsylvania rather than the prior rate action authorized by other states.

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 4.51%. Incurred but not reported reserves were allocated based on a historical analysis of claim development pattern.

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

A lifetime loss ratio as of December 31, 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 4.51%.

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 Exhibit 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 4.51%.

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

Projections in Exhibit II-A and Exhibit II-B 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 Rate Increases

Round	Authorized %	Authorization Date	Implementation Date
1	29.50%	10/28/2011	9/1/2012 in 3 Phases
2	33.85%	11/13/2015	6/1/2016 in 2 Phases

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

17. Requested Rate Increase

The company is requesting an increase of 4.05% for the policy forms listed above. Corresponding rate tables reflecting the increase are included with this filing. Please note that the actual rates implemented may vary slightly from those filed due to implementation rounding algorithms.

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, mortality, and interest were as follows:

a. Incidence and continuance rates for nursing home care were based on a study published by the Society of Actuaries based on the 1985 NNHS with modifications. Home health care incidence and continuance rates were based on the nursing home care rates with modifications.

b. Voluntary termination rates vary by duration and issue age as shown in the following table[1].

	Issue Age											
Duration	25	35	42	47	52	57	62	67	72	77	82	87+
1	5.00%	6.00%	6.00%	6.00%	6.00%	6.00%	4.00%	3.00%	3.00%	3.00%	3.00%	0.00%
2	4.50%	5.50%	5.50%	5.50%	5.50%	5.50%	3.50%	3.00%	3.00%	2.50%	2.50%	0.00%
3	4.00%	5.00%	5.00%	5.00%	5.00%	5.00%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
4	3.50%	4.50%	4.50%	4.50%	4.50%	4.50%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
5	3.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
6	2.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
7	2.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
8	1.50%	2.50%	2.50%	2.50%	2.50%	2.50%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
9	1.00%	2.30%	2.30%	2.30%	2.30%	2.30%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
10	1.00%	2.00%	2.00%	2.00%	2.00%	2.00%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
11	1.00%	1.80%	1.80%	1.80%	2.00%	2.00%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
12	1.00%	1.50%	1.50%	1.50%	2.00%	2.00%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
13	1.00%	1.30%	1.30%	1.50%	2.00%	2.00%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
14	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
15	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%
16	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%
17	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%
18	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%
19	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%
20	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%
21	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%
22	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%

[1] For certain younger issue ages with specific inflation options only, policy form series LTC.02 had slightly higher lapse rates in some durations.

23	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%
24	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%
25+	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	1.00%	1.00%	1.00%	1.00%	0.00%

c. Mortality was assumed based on TIAA's own 1983 Table A Merged Gender Mod 1 (with ages set back 4.5 years)

Age	Mortality
22	0.000348
27	0.000435
32	0.000548
37	0.000664
42	0.000857
47	0.001356
52	0.002327
57	0.003694
62	0.005352
67	0.007955
72	0.012906
77	0.021114
82	0.035309
87	0.059251
92	0.097039
97	0.149565
102	0.363419
107	0.480274
110	1.000000

d. Investment earnings rate was assumed at 5.75%.

As part of the inforce management of the business, MetLife monitors the performance of the business by completing periodic analyses of lapse rates, mortality rates, claim incidence rates, claim continuance rates and claim utilization rates. The findings from these analyses were used to determine the current experience assumptions. 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 increases.

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 reflecting the implementation of the increase is shown in Exhibit I. As shown in these exhibits, the expected lifetime loss ratio with and without the requested rate increase meet the 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 increases are:

Before increase:	$3,221
After current requested increase of 4.05%:	$3,351

21. Proposed Effective Date

This rate increase will apply to policies on their policy anniversary date following at least a 60-day policyholder notification period following approval.

22. Nationwide Distribution of Business as of September 20, 2018 (based on premium-paying policies inforce count)

By Policy Form:

Policy Form	Count	Percent
LTC.02	6,044	22%
LTC.03	13,224	47%
LTC.04	8,833	31%
Total	28,101	100%

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum

September 17, 2019

By Issue Age:

Issue Ages	Count	Percent
<40	106	0%
40-49	1,292	5%
50-59	9,144	33%
60-64	8,002	28%
65-69	6,319	22%
70-74	2,737	10%
75-79	468	2%
>79	33	0%
Total	28,101	100%

By Elimination Period:

Elimination Period	Count	Percent
30-day	2,503	9%
60-day	569	2%
90-day	23,869	85%
100-day	118	0%
365-day	1,042	4%
Total	28,101	100%

By Benefit Period:

Benefit Period	Count	Percent
3 Year	7,162	25%
5 Year	8,038	29%
7 Year	5,547	20%
Lifetime	7,354	26%
Total	28,101	100%

By Inflation Option:

Inflation Option	Count	Percent
3% Capped	172	1%
5% Capped	250	1%
5% Uncapped	4,028	14%
No Inflation	23,651	84%
Total	28,101	100%

By Home Care Percentage:

HC%	Count	Percent
50%	8,758	31%
100%	19,343	69%
Total	28,101	100%

23. Number of Policyholders

As of September 30, 2018, the number of LTC.04 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	202	$701,590	307	$937,778
Nationwide	7,116	$17,474,575	1,717	$4,356,480

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.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum

September 17, 2019

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; 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

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Policy Forms: LTC.02, LTC.03 and LTC.04

		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	1991	236,752	-	0.0%	318	762,037	-	0.0%							4.51%	3.2187
	1992	1,001,528	12,795	1.3%	693	3,084,525	39,406	1.3%							4.51%	3.0798
	1993	1,836,721	88,383	4.8%	1,217	5,412,656	260,458	4.8%							4.51%	2.9469
	1994	2,576,020	630,822	24.5%	1,778	7,263,711	1,778,754	24.5%							4.51%	2.8197
	1995	4,000,511	355,644	8.9%	3,527	10,793,618	959,548	8.9%							4.51%	2.6981
	1996	8,028,467	1,479,819	18.4%	6,611	20,726,519	3,820,342	18.4%							4.51%	2.5816
	1997	11,468,941	1,826,216	15.9%	7,787	28,330,823	4,511,157	15.9%							4.51%	2.4702
	1998	16,887,682	2,710,864	16.1%	11,882	39,916,098	6,407,458	16.1%							4.51%	2.3636
	1999	28,570,510	5,905,951	20.7%	20,137	64,615,718	13,357,034	20.7%							4.51%	2.2616
	2000	38,527,352	7,405,276	19.2%	31,662	83,374,165	16,025,205	19.2%							4.51%	2.1640
	2001	48,864,876	9,570,375	19.6%	37,340	101,181,540	19,816,795	19.6%							4.51%	2.0706
	2002	55,785,945	13,959,089	25.0%	40,621	110,527,777	27,656,914	25.0%							4.51%	1.9813
	2003	61,686,649	17,919,043	29.0%	43,992	116,944,546	33,970,630	29.0%							4.51%	1.8958
	2004	64,809,682	23,294,582	35.9%	43,706	117,563,047	42,255,756	35.9%							4.51%	1.8140
	2005	64,016,577	33,631,116	52.5%	42,813	111,113,172	58,373,318	52.5%							4.51%	1.7357
	2006	63,346,011	29,298,106	46.3%	41,973	105,204,550	48,658,060	46.3%							4.51%	1.6608
	2007	62,994,681	35,823,680	56.9%	41,116	100,106,271	56,928,219	56.9%							4.51%	1.5891
	2008	62,696,015	45,210,430	72.1%	40,259	95,332,173	68,744,536	72.1%							4.51%	1.5205
	2009	62,119,757	46,923,133	75.5%	39,577	90,379,816	68,269,812	75.5%							4.51%	1.4549
	2010	61,366,092	51,237,723	83.5%	38,613	85,430,377	71,330,239	83.5%							4.51%	1.3921
	2011	59,402,016	53,047,819	89.3%	37,587	79,127,454	70,663,240	89.3%							4.51%	1.3321
	2012	58,110,971	60,887,612	104.8%	36,403	74,067,263	77,606,323	104.8%							4.51%	1.2746
	2013	59,644,310	71,261,820	119.5%	35,545	72,741,011	86,909,494	119.5%							4.51%	1.2196
	2014	61,817,897	76,044,062	123.0%	34,297	72,138,431	88,739,662	123.0%							4.51%	1.1670
	2015	63,050,387	82,859,304	131.4%	33,015	70,401,576	92,520,059	131.4%							4.51%	1.1166
	2016	64,627,976	91,561,658	141.7%	31,781	69,048,990	97,825,127	141.7%							4.51%	1.0684
	2017	68,155,636	94,963,030	139.3%	30,515	69,675,597	97,080,832	139.3%							4.51%	1.0223
Projected Future Experience	2018	79,357,424	94,618,935	119.2%	28,948	77,626,256	92,554,839	119.2%	1.7181	N/A	0.0513	N/A	0.949	N/A	4.51%	0.9782
	2019	74,008,840	98,928,016	133.7%	27,419	69,270,261	92,593,932	133.7%	1.7278	N/A	0.0528	N/A	0.947	0.927	4.51%	0.9360
	2020	68,335,512	102,738,764	150.3%	25,822	61,200,058	92,010,993	150.3%	1.7278	N/A	0.0582	N/A	0.942	0.923	4.51%	0.8956
	2021	62,804,673	105,955,043	168.7%	24,205	53,819,479	90,796,512	168.7%	1.7278	N/A	0.0626	N/A	0.937	0.919	4.51%	0.8569
	2022	57,437,768	108,611,320	189.1%	22,712	47,096,349	89,056,327	189.1%	1.7278	N/A	0.0617	N/A	0.938	0.915	4.51%	0.8200
	2023	52,260,725	110,673,322	211.8%	21,240	41,002,210	86,830,996	211.8%	1.7278	N/A	0.0648	N/A	0.935	0.910	4.51%	0.7846
	2024	47,301,396	112,032,136	236.8%	19,787	35,509,777	84,103,991	236.8%	1.7278	N/A	0.0684	N/A	0.932	0.905	4.51%	0.7507
	2025	42,587,901	112,710,280	264.7%	18,360	30,591,613	80,961,710	264.7%	1.7278	N/A	0.0721	N/A	0.928	0.900	4.51%	0.7183
	2026	38,118,497	112,558,065	295.3%	16,967	26,199,564	77,363,287	295.3%	1.7278	N/A	0.0759	N/A	0.924	0.895	4.51%	0.6873
	2027	33,924,675	111,571,122	328.9%	15,612	22,310,851	73,375,698	328.9%	1.7278	N/A	0.0798	N/A	0.920	0.890	4.51%	0.6577
	2028	30,026,479	109,765,590	365.6%	14,303	18,895,005	69,073,079	365.6%	1.7278	N/A	0.0839	N/A	0.916	0.885	4.51%	0.6293
	2029	26,426,669	107,108,717	405.3%	13,045	15,912,088	64,492,553	405.3%	1.7278	N/A	0.0880	N/A	0.912	0.880	4.51%	0.6021
	2030	23,118,936	103,740,144	448.7%	11,843	13,319,709	59,768,692	448.7%	1.7278	N/A	0.0922	N/A	0.908	0.875	4.51%	0.5761
	2031	20,104,435	99,675,772	495.8%	10,700	11,083,091	54,948,857	495.8%	1.7278	N/A	0.0965	N/A	0.903	0.870	4.51%	0.5513
	2032	17,374,112	95,001,051	546.8%	9,619	9,164,607	50,111,756	546.8%	1.7278	N/A	0.1010	N/A	0.899	0.864	4.51%	0.5275
	2033	14,921,173	89,825,230	602.0%	8,605	7,531,064	45,336,887	602.0%	1.7278	N/A	0.1054	N/A	0.895	0.859	4.51%	0.5047
	2034	12,733,530	84,191,113	661.2%	7,659	6,149,564	40,659,475	661.2%	1.7278	N/A	0.1100	N/A	0.890	0.853	4.51%	0.4829
	2035	10,797,221	78,258,744	724.8%	6,781	4,989,415	36,163,507	724.8%	1.7278	N/A	0.1146	N/A	0.885	0.848	4.51%	0.4621
	2036	9,096,971	72,140,302	793.0%	5,971	4,022,320	31,897,583	793.0%	1.7278	N/A	0.1194	N/A	0.881	0.843	4.51%	0.4422
	2037	7,615,319	65,956,499	866.1%	5,230	3,221,885	27,904,842	866.1%	1.7278	N/A	0.1241	N/A	0.876	0.837	4.51%	0.4231
	2038	6,333,259	59,821,952	944.6%	4,556	2,563,842	24,217,243	944.6%	1.7278	N/A	0.1288	N/A	0.871	0.832	4.51%	0.4048
	2039	5,232,612	53,771,124	1027.6%	3,947	2,026,865	20,828,375	1027.6%	1.7278	N/A	0.1337	N/A	0.866	0.826	4.51%	0.3874
	2040	4,294,930	47,946,172	1116.3%	3,400	1,591,859	17,770,611	1116.3%	1.7278	N/A	0.1385	N/A	0.861	0.821	4.51%	0.3706
	2041	3,501,953	42,369,965	1209.9%	2,913	1,241,941	15,026,184	1209.9%	1.7278	N/A	0.1434	N/A	0.857	0.815	4.51%	0.3546
	2042	2,836,231	37,133,852	1309.3%	2,481	962,442	12,600,934	1309.3%	1.7278	N/A	0.1482	N/A	0.852	0.810	4.51%	0.3393
	2043	2,281,722	32,257,244	1413.7%	2,101	740,862	10,473,748	1413.7%	1.7278	N/A	0.1531	N/A	0.847	0.804	4.51%	0.3247
	2044	1,823,195	27,763,252	1522.8%	1,770	566,435	8,625,561	1522.8%	1.7278	N/A	0.1579	N/A	0.842	0.799	4.51%	0.3107
	2045	1,447,162	23,700,413	1637.7%	1,481	430,206	7,045,553	1637.7%	1.7278	N/A	0.1630	N/A	0.837	0.794	4.51%	0.2973
	2046	1,141,118	20,042,098	1756.4%	1,233	324,588	5,700,914	1756.4%	1.7278	N/A	0.1677	N/A	0.832	0.789	4.51%	0.2844
	2047	894,023	16,802,131	1879.4%	1,020	243,328	4,573,070	1879.4%	1.7278	N/A	0.1723	N/A	0.828	0.783	4.51%	0.2722
	2048	696,011	13,968,529	2006.9%	840	181,260	3,637,779	2006.9%	1.7278	N/A	0.1772	N/A	0.823	0.779	4.51%	0.2604
	2049	538,641	11,511,986	2137.2%	687	134,223	2,868,653	2137.2%	1.7278	N/A	0.1818	N/A	0.818	0.774	4.51%	0.2492
	2050	414,556	9,403,655	2268.4%	559	98,845	2,242,160	2268.4%	1.7278	N/A	0.1863	N/A	0.814	0.770	4.51%	0.2384
	2051	317,552	7,622,670	2400.5%	452	72,448	1,739,079	2400.5%	1.7278	N/A	0.1908	N/A	0.809	0.766	4.51%	0.2281
	2052	242,157	6,133,688	2532.9%	364	52,863	1,338,986	2532.9%	1.7278	N/A	0.1946	N/A	0.805	0.763	4.51%	0.2183
	2053	183,853	4,895,940	2663.0%	292	38,403	1,022,663	2663.0%	1.7278	N/A	0.1992	N/A	0.801	0.759	4.51%	0.2089
	2054	139,073	3,874,074	2785.6%	233	27,796	774,295	2785.6%	1.7278	N/A	0.2017	N/A	0.798	0.756	4.51%	0.1999
	2055	104,911	3,048,184	2905.5%	185	20,063	582,937	2905.5%	1.7278	N/A	0.2047	N/A	0.795	0.754	4.51%	0.1912
	2056	78,991	2,372,513	3003.5%	147	14,454	434,142	3003.5%	1.7278	N/A	0.2079	N/A	0.792	0.753	4.51%	0.1830
	2057	59,386	1,839,570	3097.6%	115	10,398	322,093	3097.6%	1.7278	N/A	0.2133	N/A	0.787	0.752	4.51%	0.1751
	2058	44,630	1,417,859	3176.9%	91	7,477	237,542	3176.9%	1.7278	N/A	0.2129	N/A	0.787	0.752	4.51%	0.1675
	2059	33,580	1,088,221	3240.6%	71	5,383	174,448	3240.6%	1.7278	N/A	0.2179	N/A	0.782	0.752	4.51%	0.1603
	2060	25,335	833,073	3288.2%	56	3,886	127,783	3288.2%	1.7278	N/A	0.2189	N/A	0.781	0.754	4.51%	0.1534
	2061	19,206	633,589	3299.0%	43	2,819	92,991	3299.0%	1.7278	N/A	0.2180	N/A	0.782	0.758	4.51%	0.1468
	2062	14,665	481,282	3281.8%	34	2,059	67,589	3281.8%	1.7278	N/A	0.2221	N/A	0.778	0.764	4.51%	0.1404
	2063	11,321	364,542	3220.1%	26	1,521	48,985	3220.1%	1.7278	N/A	0.2287	N/A	0.771	0.772	4.51%	0.1344
	2064	8,854	276,450	3122.3%	20	1,138	35,545	3122.3%	1.7278	N/A	0.2247	N/A	0.775	0.782	4.51%	0.1286
	2065	7,038	209,376	2975.1%	16	866	25,759	2975.1%	1.7278	N/A	0.2224	N/A	0.778	0.795	4.51%	0.1230
	2066	5,707	158,175	2771.5%	12	672	18,620	2771.5%	1.7278	N/A	0.2242	N/A	0.776	0.811	4.51%	0.1177
	2067	4,726	118,832	2514.2%	10	532	13,385	2514.2%	1.7278	N/A	0.2184	N/A	0.782	0.828	4.51%	0.1126
	2068	3,998	90,663	2267.5%	7	431	9,771	2267.5%	1.7278	N/A	0.2248	N/A	0.775	0.846	4.51%	0.1078
	2069	3,459	68,411	1977.6%	6	357	7,055	1977.6%	1.7278	N/A	0.2154	N/A	0.785	0.865	4.51%	0.1031
	2070	3,059	51,782	1692.6%	5	302	5,110	1692.6%	1.7278	N/A	0.2107	N/A	0.789	0.884	4.51%	0.0987
	2071	2,754	39,722	1442.2%	4	260	3,750	1442.2%	1.7278	N/A	0.2123	N/A	0.788	0.900	4.51%	0.0944
	2072	2,521	29,912	1186.7%	3	228	2,702	1186.7%	1.7278	N/A	0.2167	N/A	0.783	0.915	4.51%	0.0903
	2073	2,340	23,019	983.6%	2	202	1,990	983.6%	1.7278	N/A	0.1986	N/A	0.801	0.928	4.51%	0.0864
	2074	2,197	17,320	788.4%	2	182	1,433	788.4%	1.7278	N/A	0.2168	N/A	0.783	0.939	4.51%	0.0827
	2075	2,080	13,027	626.4%	1	165	1,031	626.4%	1.7278	N/A	0.1751	N/A	0.825	0.947	4.51%	0.0791
	2076	1,981	9,477	478.3%	1	150	718	478.3%	1.7278	N/A	0.1986	N/A	0.801	0.953	4.51%	0.0757
	2077	1,897	6,825	359.7%	1	137	495	359.7%	1.7278	N/A	N/A	N/A	N/A	N/A	4.51%	0.0725
	2078-2098	17,289	16,869	97.6%	1	1,199	1,170	97.6%	1.7278	N/A	N/A	N/A	N/A	N/A	4.51%	0.0693
	Past	1,155,629,961	857,908,350	74.2%	734,765	1,805,263,459	1,154,508,377	64.0%								
	Future	761,132,231	2,408,287,602	316.4%	344,017	570,288,256	1,482,708,367	260.0%								
	Lifetime	1,916,762,192	3,266,195,952	170.4%	1,078,782	2,375,551,715	2,637,216,744	111.0%								

Note:
- This exhibit normalizes the premium from all states to reflect the prior rate action authorized by Pennsylvania rather than the prior rate action authorized by other states.
- There were two prior authorized increases phased in for a cumulative total of approximately 73%.
- 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 4.05% Future Increase
Policy Forms: LTC.02, LTC.03 and LTC.04

		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	1991	236,752	-	0.0%	318	762,037	-	0.0%							4.51%	3.2187
	1992	1,001,528	12,795	1.3%	693	3,084,525	39,406	1.3%							4.51%	3.0798
	1993	1,836,721	88,383	4.8%	1,217	5,412,656	260,458	4.8%							4.51%	2.9469
	1994	2,576,020	630,822	24.5%	1,778	7,263,711	1,778,754	24.5%							4.51%	2.8197
	1995	4,000,511	355,644	8.9%	3,527	10,793,618	959,548	8.9%							4.51%	2.6981
	1996	8,028,467	1,479,819	18.4%	6,611	20,726,519	3,820,342	18.4%							4.51%	2.5816
	1997	11,468,941	1,826,216	15.9%	7,787	28,330,823	4,511,157	15.9%							4.51%	2.4702
	1998	16,887,682	2,710,864	16.1%	11,882	39,916,098	6,407,458	16.1%							4.51%	2.3636
	1999	28,570,510	5,905,951	20.7%	20,137	64,615,718	13,357,034	20.7%							4.51%	2.2616
	2000	38,527,352	7,405,276	19.2%	31,662	83,374,165	16,025,205	19.2%							4.51%	2.1640
	2001	48,864,876	9,570,375	19.6%	37,340	101,181,540	19,816,795	19.6%							4.51%	2.0706
	2002	55,785,945	13,959,089	25.0%	40,621	110,527,777	27,656,914	25.0%							4.51%	1.9813
	2003	61,686,649	17,919,043	29.0%	43,992	116,944,546	33,970,630	29.0%							4.51%	1.8958
	2004	64,809,682	23,294,582	35.9%	43,706	117,563,047	42,255,756	35.9%							4.51%	1.8140
	2005	64,016,577	33,631,116	52.5%	42,813	111,113,172	58,373,318	52.5%							4.51%	1.7357
	2006	63,346,011	29,298,106	46.3%	41,973	105,204,550	48,658,060	46.3%							4.51%	1.6608
	2007	62,994,681	35,823,680	56.9%	41,116	100,106,271	56,928,219	56.9%							4.51%	1.5891
	2008	62,696,015	45,210,430	72.1%	40,259	95,332,173	68,744,536	72.1%							4.51%	1.5205
	2009	62,119,757	46,923,133	75.5%	39,577	90,379,816	68,269,812	75.5%							4.51%	1.4549
	2010	61,366,092	51,237,723	83.5%	38,613	85,430,377	71,330,239	83.5%							4.51%	1.3921
	2011	59,402,016	53,047,819	89.3%	37,587	79,127,454	70,663,240	89.3%							4.51%	1.3321
	2012	58,110,971	60,887,612	104.8%	36,403	74,067,263	77,606,323	104.8%							4.51%	1.2746
	2013	59,644,310	71,261,820	119.5%	35,545	72,741,011	86,909,494	119.5%							4.51%	1.2196
	2014	61,817,897	76,044,062	123.0%	34,297	72,138,431	88,739,662	123.0%							4.51%	1.1670
	2015	63,050,387	82,859,304	131.4%	33,015	70,401,576	92,520,059	131.4%							4.51%	1.1166
	2016	64,627,976	91,561,658	141.7%	31,781	69,048,990	97,825,127	141.7%							4.51%	1.0684
	2017	68,155,636	94,963,030	139.3%	30,515	69,675,597	97,080,832	139.3%							4.51%	1.0223
Projected Future Experience	2018	79,357,424	94,618,935	119.2%	28,948	77,626,256	92,554,839	119.2%	1.7181	1.0000	0.0513	1.0000	0.949	N/A	4.51%	0.9782
	2019	74,008,840	98,928,016	133.7%	27,419	69,270,261	92,593,932	133.7%	1.7278	1.0000	0.0528	1.0000	0.947	0.927	4.51%	0.9360
	2020	69,049,682	101,920,579	147.6%	25,664	61,839,655	91,278,241	147.6%	1.7599	0.9982	0.0640	0.9939	0.936	0.923	4.51%	0.8956
	2021	64,214,705	104,117,104	162.1%	23,880	55,027,784	89,221,519	162.1%	1.7978	0.9960	0.0695	0.9866	0.931	0.919	4.51%	0.8569
	2022	58,727,308	106,727,305	181.7%	22,407	48,153,713	87,511,520	181.7%	1.7978	0.9960	0.0617	0.9866	0.938	0.915	4.51%	0.8200
	2023	53,434,034	108,753,538	203.5%	20,955	41,922,753	85,324,791	203.5%	1.7978	0.9960	0.0648	0.9866	0.935	0.910	4.51%	0.7846
	2024	48,363,363	110,088,782	227.6%	19,521	36,307,010	82,645,090	227.6%	1.7978	0.9960	0.0684	0.9866	0.932	0.905	4.51%	0.7507
	2025	43,544,045	110,755,163	254.4%	18,114	31,278,428	79,557,316	254.4%	1.7978	0.9960	0.0721	0.9866	0.928	0.900	4.51%	0.7183
	2026	38,974,298	110,605,587	283.8%	16,739	26,787,772	76,021,312	283.8%	1.7978	0.9960	0.0759	0.9866	0.924	0.895	4.51%	0.6873
	2027	34,686,320	109,635,765	316.1%	15,403	22,811,754	72,102,894	316.1%	1.7978	0.9960	0.0798	0.9866	0.920	0.890	4.51%	0.6577
	2028	30,700,606	107,861,552	351.3%	14,112	19,319,218	67,874,910	351.3%	1.7978	0.9960	0.0839	0.9866	0.916	0.885	4.51%	0.6293
	2029	27,019,976	105,250,766	389.5%	12,871	16,269,332	63,373,839	389.5%	1.7978	0.9960	0.0880	0.9866	0.912	0.880	4.51%	0.6021
	2030	23,637,981	101,940,626	431.3%	11,684	13,618,751	58,731,920	431.3%	1.7978	0.9960	0.0922	0.9866	0.908	0.875	4.51%	0.5761
	2031	20,555,801	97,946,757	476.5%	10,556	11,331,919	53,995,692	476.5%	1.7978	0.9960	0.0965	0.9866	0.903	0.870	4.51%	0.5513
	2032	17,764,180	93,353,125	525.5%	9,491	9,370,362	49,242,497	525.5%	1.7978	0.9960	0.1010	0.9866	0.899	0.864	4.51%	0.5275
	2033	15,256,169	88,267,085	578.6%	8,490	7,700,144	44,550,455	578.6%	1.7978	0.9960	0.1054	0.9866	0.895	0.859	4.51%	0.5047
	2034	13,019,412	82,730,700	635.4%	7,556	6,287,628	39,954,179	635.4%	1.7978	0.9960	0.1100	0.9866	0.890	0.853	4.51%	0.4829
	2035	11,039,630	76,901,236	696.6%	6,690	5,101,433	35,536,200	696.6%	1.7978	0.9960	0.1146	0.9866	0.885	0.848	4.51%	0.4621
	2036	9,301,208	70,888,927	762.1%	5,891	4,112,626	31,344,274	762.1%	1.7978	0.9960	0.1194	0.9866	0.881	0.843	4.51%	0.4422
	2037	7,786,291	64,812,391	832.4%	5,160	3,294,220	27,420,793	832.4%	1.7978	0.9960	0.1241	0.9866	0.876	0.837	4.51%	0.4231
	2038	6,475,447	58,784,257	907.8%	4,495	2,621,403	23,797,161	907.8%	1.7978	0.9960	0.1288	0.9866	0.871	0.832	4.51%	0.4048
	2039	5,350,090	52,838,388	987.6%	3,894	2,072,370	20,467,078	987.6%	1.7978	0.9960	0.1337	0.9866	0.866	0.826	4.51%	0.3874
	2040	4,391,356	47,114,479	1072.9%	3,355	1,627,598	17,462,355	1072.9%	1.7978	0.9960	0.1385	0.9866	0.861	0.821	4.51%	0.3706
	2041	3,580,576	41,634,999	1162.8%	2,874	1,269,824	14,765,533	1162.8%	1.7978	0.9960	0.1434	0.9866	0.857	0.815	4.51%	0.3546
	2042	2,899,908	36,489,714	1258.3%	2,448	984,049	12,382,353	1258.3%	1.7978	0.9960	0.1482	0.9866	0.852	0.810	4.51%	0.3393
	2043	2,332,949	31,697,697	1358.7%	2,073	757,496	10,292,067	1358.7%	1.7978	0.9960	0.1531	0.9866	0.847	0.804	4.51%	0.3247
	2044	1,864,128	27,281,659	1463.5%	1,746	579,152	8,475,939	1463.5%	1.7978	0.9960	0.1579	0.9866	0.842	0.799	4.51%	0.3107
	2045	1,479,653	23,289,296	1574.0%	1,461	439,865	6,923,338	1574.0%	1.7978	0.9960	0.1630	0.9866	0.837	0.794	4.51%	0.2973
	2046	1,166,737	19,694,439	1688.0%	1,216	331,875	5,602,024	1688.0%	1.7978	0.9960	0.1677	0.9866	0.832	0.789	4.51%	0.2844
	2047	914,094	16,510,675	1806.2%	1,007	248,791	4,493,744	1806.2%	1.7978	0.9960	0.1723	0.9866	0.828	0.783	4.51%	0.2722
	2048	711,637	13,726,226	1928.8%	828	185,329	3,574,677	1928.8%	1.7978	0.9960	0.1772	0.9866	0.823	0.779	4.51%	0.2604
	2049	550,734	11,312,295	2054.0%	678	137,237	2,818,892	2054.0%	1.7978	0.9960	0.1818	0.9866	0.818	0.774	4.51%	0.2492
	2050	423,864	9,240,536	2180.1%	552	101,064	2,203,267	2180.1%	1.7978	0.9960	0.1863	0.9866	0.814	0.770	4.51%	0.2384
	2051	324,681	7,490,445	2307.0%	446	74,075	1,708,912	2307.0%	1.7978	0.9960	0.1908	0.9866	0.809	0.766	4.51%	0.2281
	2052	247,594	6,027,290	2434.3%	359	54,050	1,315,759	2434.3%	1.7978	0.9960	0.1946	0.9866	0.805	0.763	4.51%	0.2183
	2053	187,980	4,811,013	2559.3%	288	39,265	1,004,923	2559.3%	1.7978	0.9960	0.1992	0.9866	0.801	0.759	4.51%	0.2089
	2054	142,196	3,806,872	2677.2%	230	28,420	760,864	2677.2%	1.7978	0.9960	0.2017	0.9866	0.798	0.756	4.51%	0.1999
	2055	107,266	2,995,309	2792.4%	183	20,514	572,826	2792.4%	1.7978	0.9960	0.2047	0.9866	0.795	0.754	4.51%	0.1912
	2056	80,764	2,331,359	2886.6%	145	14,779	426,611	2886.6%	1.7978	0.9960	0.2079	0.9866	0.792	0.753	4.51%	0.1830
	2057	60,719	1,807,660	2977.1%	114	10,631	316,506	2977.1%	1.7978	0.9960	0.2133	0.9866	0.787	0.752	4.51%	0.1751
	2058	45,632	1,393,265	3053.3%	90	7,645	233,421	3053.3%	1.7978	0.9960	0.2129	0.9866	0.787	0.752	4.51%	0.1675
	2059	34,334	1,069,344	3114.5%	70	5,504	171,422	3114.5%	1.7978	0.9960	0.2179	0.9866	0.782	0.752	4.51%	0.1603
	2060	25,904	818,622	3160.2%	55	3,973	125,567	3160.2%	1.7978	0.9960	0.2189	0.9866	0.781	0.754	4.51%	0.1534
	2061	19,637	622,598	3170.6%	43	2,882	91,378	3170.6%	1.7978	0.9960	0.2180	0.9866	0.782	0.758	4.51%	0.1468
	2062	14,994	472,933	3154.1%	33	2,106	66,416	3154.1%	1.7978	0.9960	0.2221	0.9866	0.778	0.764	4.51%	0.1404
	2063	11,575	358,219	3094.8%	26	1,555	48,136	3094.8%	1.7978	0.9960	0.2287	0.9866	0.771	0.772	4.51%	0.1344
	2064	9,053	271,654	3000.8%	20	1,164	34,928	3000.8%	1.7978	0.9960	0.2247	0.9866	0.775	0.782	4.51%	0.1286
	2065	7,196	205,744	2859.3%	15	885	25,312	2859.3%	1.7978	0.9960	0.2224	0.9866	0.778	0.795	4.51%	0.1230
	2066	5,835	155,431	2663.6%	12	687	18,297	2663.6%	1.7978	0.9960	0.2242	0.9866	0.776	0.811	4.51%	0.1177
	2067	4,833	116,771	2416.3%	9	544	13,153	2416.3%	1.7978	0.9960	0.2184	0.9866	0.782	0.828	4.51%	0.1126
	2068	4,088	89,090	2179.2%	7	441	9,602	2179.2%	1.7978	0.9960	0.2248	0.9866	0.775	0.846	4.51%	0.1078
	2069	3,537	67,225	1900.6%	6	365	6,933	1900.6%	1.7978	0.9960	0.2154	0.9866	0.785	0.865	4.51%	0.1031
	2070	3,128	50,884	1626.7%	5	309	5,021	1626.7%	1.7978	0.9960	0.2107	0.9866	0.789	0.884	4.51%	0.0987
	2071	2,816	39,033	1386.1%	4	266	3,685	1386.1%	1.7978	0.9960	0.2123	0.9866	0.788	0.900	4.51%	0.0944
	2072	2,577	29,393	1140.5%	3	233	2,655	1140.5%	1.7978	0.9960	0.2167	0.9866	0.783	0.915	4.51%	0.0903
	2073	2,393	22,620	945.3%	2	207	1,955	945.3%	1.7978	0.9960	0.1986	0.9866	0.801	0.928	4.51%	0.0864
	2074	2,246	17,020	757.7%	2	186	1,408	757.7%	1.7978	0.9960	0.2168	0.9866	0.783	0.939	4.51%	0.0827
	2075	2,126	12,801	602.0%	1	168	1,013	602.0%	1.7978	0.9960	0.1751	0.9866	0.825	0.947	4.51%	0.0791
	2076	2,026	9,313	459.7%	1	153	705	459.7%	1.7978	0.9960	0.1986	0.9866	0.801	0.953	4.51%	0.0757
	2077	1,940	6,706	345.7%	1	141	486	345.7%	1.7978	0.9960	N/A	0.9866	N/A	N/A	4.51%	0.0725
	2078-2098	17,677	16,576	93.8%	1	1,226	1,149	93.8%	1.7978	0.9960	N/A	0.9866	N/A	N/A	4.51%	0.0693
	Past	1,155,629,961	857,908,350	74.2%	734,765	1,805,263,459	1,154,508,377	64.0%								
	Future	773,957,192	2,370,833,788	306.3%	340,350	579,059,444	1,461,063,687	252.3%								
	Lifetime	1,929,587,153	3,228,742,138	167.3%	1,075,115	2,384,322,904	2,615,572,064	109.7%								

Note:
- This exhibit normalizes the premium from all states to reflect the prior rate action authorized by Pennsylvania rather than the prior rate action authorized by other states.
- There were two prior authorized increases phased in for a cumulative total of approximately 73%.
- The current requested increase of 4.05% is assumed to be implemented starting 2/1/2020.
- The projections are based on the assumptions derived using experience data through 6/30/2017.

Exhibit II-A
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Forms: LTC.02, LTC.03 and LTC.04

1 Accumulated value of initial earned premium	1,736,768,486	x	58%	=	1,007,325,722
2a Accumulated value of earned premium	1,805,263,459				
2b Accumulated value of prior premium rate schedule increases (2a-1)	68,494,974	x	85%	=	58,220,728
3 Present value of future projected initial earned premium	330,320,130	x	58%	=	191,585,676
4a Present value of future projected premium	579,059,444				
4b Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	248,739,314	x	85%	=	211,428,417
5 Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					**1,468,560,542**
6a Accumulated value of incurred claims without the inclusion of active life reserves					1,154,508,377
6b Present value of future projected incurred claims without the inclusion of active life reserves					1,461,063,687
7 Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					**2,615,572,064**
8 Test: 7 is not less than 5					TRUE

Exhibit I-B
Metropolitan Life Insurance Company
Pennsylvania Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Policy Form: LTC.04

		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	1991	-	-	N/A	-	-	-	N/A							4.50%	3.2106
	1992	-	-	N/A	-	-	-	N/A							4.50%	3.0723
	1993	-	-	N/A	-	-	-	N/A							4.50%	2.9400
	1994	-	-	N/A	-	-	-	N/A							4.50%	2.8134
	1995	-	-	N/A	-	-	-	N/A							4.50%	2.6923
	1996	-	-	N/A	-	-	-	N/A							4.50%	2.5763
	1997	-	-	N/A	-	-	-	N/A							4.50%	2.4654
	1998	-	-	N/A	-	-	-	N/A							4.50%	2.3592
	1999	-	-	N/A	-	-	-	N/A							4.50%	2.2576
	2000	-	-	N/A	-	-	-	N/A							4.50%	2.1604
	2001	48,842	-	0.0%	118	100,975	-	0.0%							4.50%	2.0674
	2002	428,648	-	0.0%	382	848,014	-	0.0%							4.50%	1.9783
	2003	875,820	-	0.0%	681	1,658,064	-	0.0%							4.50%	1.8932
	2004	1,087,951	-	0.0%	681	1,970,967	-	0.0%							4.50%	1.8116
	2005	1,077,240	233,044	21.6%	672	1,867,524	404,009	21.6%							4.50%	1.7336
	2006	1,081,901	344,453	31.8%	666	1,794,836	571,436	31.8%							4.50%	1.6590
	2007	1,084,051	217,999	20.1%	657	1,720,961	346,079	20.1%							4.50%	1.5875
	2008	1,089,173	999,314	91.7%	652	1,654,633	1,518,122	91.7%							4.50%	1.5192
	2009	1,100,053	-	0.0%	649	1,599,197	-	0.0%							4.50%	1.4537
	2010	1,107,859	966,140	87.2%	637	1,541,192	1,344,040	87.2%							4.50%	1.3911
	2011	1,124,254	520,618	46.3%	633	1,496,650	693,067	46.3%							4.50%	1.3312
	2012	1,125,420	112,363	10.0%	619	1,433,687	143,141	10.0%							4.50%	1.2739
	2013	1,164,943	510,948	43.9%	612	1,420,130	622,874	43.9%							4.50%	1.2191
	2014	1,223,425	1,587,899	129.8%	602	1,427,198	1,852,379	129.8%							4.50%	1.1666
	2015	1,267,202	564,062	44.5%	593	1,414,609	629,677	44.5%							4.50%	1.1163
	2016	1,306,120	678,142	51.9%	584	1,395,268	724,428	51.9%							4.50%	1.0683
	2017	1,405,327	895,479	63.7%	574	1,436,599	915,406	63.7%							4.50%	1.0223
Projected Future Experience	2018	1,598,446	1,072,094	67.1%	554	1,563,651	1,048,756	67.1%	1.7181	N/A	0.0346	N/A	0.965	0.987	4.50%	0.9782
	2019	1,532,392	1,181,121	77.1%	535	1,434,484	1,105,656	77.1%	1.7278	N/A	0.0354	N/A	0.965	0.953	4.50%	0.9361
	2020	1,456,976	1,292,681	88.7%	513	1,305,154	1,157,979	88.7%	1.7278	N/A	0.0399	N/A	0.960	0.951	4.50%	0.8958
	2021	1,381,028	1,405,723	101.8%	491	1,183,846	1,205,016	101.8%	1.7278	N/A	0.0436	N/A	0.956	0.948	4.50%	0.8572
	2022	1,304,422	1,522,805	116.7%	470	1,070,027	1,249,168	116.7%	1.7278	N/A	0.0421	N/A	0.958	0.945	4.50%	0.8203
	2023	1,227,220	1,643,493	133.9%	449	963,347	1,290,114	133.9%	1.7278	N/A	0.0446	N/A	0.955	0.941	4.50%	0.7850
	2024	1,149,671	1,759,812	153.1%	428	863,610	1,321,936	153.1%	1.7278	N/A	0.0477	N/A	0.952	0.937	4.50%	0.7512
	2025	1,072,319	1,873,670	174.7%	406	770,818	1,346,855	174.7%	1.7278	N/A	0.0507	N/A	0.949	0.933	4.50%	0.7188
	2026	994,873	1,974,978	198.5%	384	684,351	1,358,544	198.5%	1.7278	N/A	0.0542	N/A	0.946	0.928	4.50%	0.6879
	2027	918,281	2,069,926	225.4%	362	604,464	1,362,542	225.4%	1.7278	N/A	0.0577	N/A	0.942	0.923	4.50%	0.6583
	2028	843,172	2,143,640	254.2%	340	531,123	1,350,302	254.2%	1.7278	N/A	0.0614	N/A	0.939	0.918	4.50%	0.6299
	2029	770,074	2,196,270	285.2%	318	464,190	1,323,879	285.2%	1.7278	N/A	0.0652	N/A	0.935	0.913	4.50%	0.6028
	2030	699,291	2,234,935	319.6%	296	403,371	1,289,173	319.6%	1.7278	N/A	0.0693	N/A	0.931	0.908	4.50%	0.5768
	2031	631,327	2,251,219	356.6%	274	348,485	1,242,647	356.6%	1.7278	N/A	0.0734	N/A	0.927	0.903	4.50%	0.5520
	2032	566,503	2,248,613	396.9%	253	299,238	1,187,759	396.9%	1.7278	N/A	0.0776	N/A	0.922	0.897	4.50%	0.5282
	2033	505,127	2,225,086	440.5%	232	255,328	1,124,720	440.5%	1.7278	N/A	0.0820	N/A	0.918	0.892	4.50%	0.5055
	2034	447,497	2,179,817	487.1%	212	216,457	1,054,390	487.1%	1.7278	N/A	0.0863	N/A	0.914	0.886	4.50%	0.4837
	2035	393,801	2,114,648	537.0%	193	182,281	978,820	537.0%	1.7278	N/A	0.0911	N/A	0.909	0.880	4.50%	0.4629
	2036	344,217	2,029,113	589.5%	174	152,469	898,783	589.5%	1.7278	N/A	0.0955	N/A	0.905	0.874	4.50%	0.4429
	2037	298,846	1,933,233	646.9%	157	126,672	819,439	646.9%	1.7278	N/A	0.1002	N/A	0.900	0.868	4.50%	0.4239
	2038	257,594	1,823,753	708.0%	140	104,485	739,745	708.0%	1.7278	N/A	0.1053	N/A	0.895	0.862	4.50%	0.4056
	2039	220,427	1,706,890	774.4%	125	85,559	662,529	774.4%	1.7278	N/A	0.1100	N/A	0.890	0.856	4.50%	0.3882
	2040	187,244	1,583,893	845.9%	110	69,549	588,314	845.9%	1.7278	N/A	0.1149	N/A	0.885	0.849	4.50%	0.3714
	2041	157,837	1,453,203	920.7%	97	56,102	516,527	920.7%	1.7278	N/A	0.1201	N/A	0.880	0.843	4.50%	0.3554
	2042	131,978	1,324,437	1003.5%	85	44,890	450,487	1003.5%	1.7278	N/A	0.1258	N/A	0.874	0.836	4.50%	0.3401
	2043	109,441	1,187,719	1085.3%	74	35,622	386,588	1085.3%	1.7278	N/A	0.1300	N/A	0.870	0.829	4.50%	0.3255
	2044	89,986	1,054,655	1172.0%	64	28,028	328,495	1172.0%	1.7278	N/A	0.1358	N/A	0.864	0.822	4.50%	0.3115
	2045	73,376	926,010	1262.0%	55	21,870	276,005	1262.0%	1.7278	N/A	0.1404	N/A	0.860	0.815	4.50%	0.2981
	2046	59,341	803,021	1353.2%	47	16,925	229,041	1353.2%	1.7278	N/A	0.1464	N/A	0.854	0.809	4.50%	0.2852
	2047	47,578	689,934	1450.1%	40	12,986	188,312	1450.1%	1.7278	N/A	0.1511	N/A	0.849	0.802	4.50%	0.2729
	2048	37,833	586,711	1550.8%	34	9,882	153,242	1550.8%	1.7278	N/A	0.1556	N/A	0.844	0.795	4.50%	0.2612
	2049	29,829	493,434	1654.2%	28	7,455	123,329	1654.2%	1.7278	N/A	0.1611	N/A	0.839	0.788	4.50%	0.2499
	2050	23,324	410,586	1760.3%	24	5,579	98,203	1760.3%	1.7278	N/A	0.1657	N/A	0.834	0.782	4.50%	0.2392
	2051	18,086	338,191	1869.9%	20	4,139	77,405	1869.9%	1.7278	N/A	0.1684	N/A	0.832	0.775	4.50%	0.2289
	2052	13,916	275,191	1977.5%	16	3,048	60,273	1977.5%	1.7278	N/A	0.1729	N/A	0.827	0.769	4.50%	0.2190
	2053	10,619	220,872	2079.9%	13	2,226	46,293	2079.9%	1.7278	N/A	0.1769	N/A	0.823	0.763	4.50%	0.2096
	2054	8,039	175,098	2178.0%	11	1,612	35,119	2178.0%	1.7278	N/A	0.1803	N/A	0.820	0.757	4.50%	0.2006
	2055	6,034	136,225	2257.7%	9	1,158	26,145	2257.7%	1.7278	N/A	0.1797	N/A	0.820	0.751	4.50%	0.1919
	2056	4,499	103,733	2305.6%	7	826	19,052	2305.6%	1.7278	N/A	0.1810	N/A	0.819	0.746	4.50%	0.1837
	2057	3,326	78,202	2351.5%	6	584	13,744	2351.5%	1.7278	N/A	0.1855	N/A	0.814	0.739	4.50%	0.1758
	2058	2,441	57,247	2344.9%	5	411	9,628	2344.9%	1.7278	N/A	0.1843	N/A	0.816	0.734	4.50%	0.1682
	2059	1,786	41,908	2346.9%	4	287	6,745	2346.9%	1.7278	N/A	0.1766	N/A	0.823	0.731	4.50%	0.1609
	2060	1,312	29,974	2284.0%	3	202	4,616	2284.0%	1.7278	N/A	0.1721	N/A	0.828	0.735	4.50%	0.1540
	2061	972	21,418	2203.2%	3	143	3,157	2203.2%	1.7278	N/A	0.1717	N/A	0.828	0.741	4.50%	0.1474
	2062	723	16,210	2242.6%	2	102	2,286	2242.6%	1.7278	N/A	0.1564	N/A	0.844	0.744	4.50%	0.1410
	2063	545	12,058	2213.8%	2	74	1,627	2213.8%	1.7278	N/A	0.1595	N/A	0.841	0.754	4.50%	0.1350
	2064	415	9,665	2330.1%	2	54	1,248	2330.1%	1.7278	N/A	0.1385	N/A	0.862	0.762	4.50%	0.1291
	2065	319	7,926	2487.6%	1	39	980	2487.6%	1.7278	N/A	0.1310	N/A	0.869	0.768	4.50%	0.1236
	2066	247	6,454	2616.1%	1	29	763	2616.1%	1.7278	N/A	0.1233	N/A	0.877	0.774	4.50%	0.1183
	2067	190	5,229	2746.7%	1	22	592	2746.7%	1.7278	N/A	0.1016	N/A	0.898	0.772	4.50%	0.1132
	2068	146	4,239	2905.8%	1	16	459	2905.8%	1.7278	N/A	0.1043	N/A	0.896	0.766	4.50%	0.1083
	2069	113	3,419	3020.7%	1	12	354	3020.7%	1.7278	N/A	N/A	N/A	N/A	N/A	4.50%	0.1036
	2070	88	2,756	3142.3%	1	9	273	3142.3%	1.7278	N/A	N/A	N/A	N/A	N/A	4.50%	0.0992
	2071	67	2,287	3392.1%	1	6	217	3392.1%	1.7278	N/A	N/A	N/A	N/A	N/A	4.50%	0.0949
	2072	52	1,936	3707.6%	1	5	176	3707.6%	1.7278	N/A	N/A	N/A	N/A	N/A	4.50%	0.0908
	2073	40	1,620	4059.3%	1	3	141	4059.3%	1.7278	N/A	N/A	N/A	N/A	N/A	4.50%	0.0869
	2074	30	1,347	4453.8%	1	3	112	4453.8%	1.7278	N/A	N/A	N/A	N/A	N/A	4.50%	0.0832
	2075	23	1,107	4917.8%	0	2	88	4917.8%	1.7278	N/A	N/A	N/A	N/A	N/A	4.50%	0.0796
	2076	16	878	5388.1%	0	1	67	5388.1%	1.7278	N/A	N/A	N/A	N/A	N/A	4.50%	0.0762
	2077	11	686	5969.6%	0	1	50	5969.6%	1.7278	N/A	N/A	N/A	N/A	N/A	4.50%	0.0729
	2078-2098	17	1,602	9156.8%	0	1	112	9156.8%	1.7278	N/A	N/A	N/A	N/A	N/A	4.50%	0.0697
	Past	17,598,230	7,630,460	43.4%	10,012	24,780,504	9,764,656	39.4%								
	Future	19,635,345	52,954,596	269.7%	8,074	13,937,312	28,769,019	206.4%								
	Lifetime	37,233,575	60,585,056	162.7%	18,086	38,717,816	38,533,675	99.5%								

Note:
- This exhibit reflects the prior rate action authorized by Pennsylvania.
- There were two prior authorized increases phased in for a cumulative total of approximately 73%.
- The projections are based on the assumptions derived using experience data through 6/30/2017.

Exhibit I-B
Metropolitan Life Insurance Company
Pennsylvania Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 4.05% Future Increase
Policy Forms: LTC.04

		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
	1991	-	-	N/A	-	-	-	N/A							4.50%	3.2106
	1992	-	-	N/A	-	-	-	N/A							4.50%	3.0723
	1993	-	-	N/A	-	-	-	N/A							4.50%	2.9400
	1994	-	-	N/A	-	-	-	N/A							4.50%	2.8134
	1995	-	-	N/A	-	-	-	N/A							4.50%	2.6923
	1996	-	-	N/A	-	-	-	N/A							4.50%	2.5763
	1997	-	-	N/A	-	-	-	N/A							4.50%	2.4654
	1998	-	-	N/A	-	-	-	N/A							4.50%	2.3592
	1999	-	-	N/A	-	-	-	N/A							4.50%	2.2576
	2000	-	-	N/A	-	-	-	N/A							4.50%	2.1604
	2001	48,842	-	0.0%	118	100,975	-	0.0%							4.50%	2.0674
	2002	428,648	-	0.0%	382	848,014	-	0.0%							4.50%	1.9783
	2003	875,820	-	0.0%	681	1,658,064	-	0.0%							4.50%	1.8932
	2004	1,087,951	-	0.0%	681	1,970,967	-	0.0%							4.50%	1.8116
Historical	2005	1,077,240	233,044	21.6%	672	1,867,524	404,009	21.6%							4.50%	1.7336
Experience	2006	1,081,901	344,453	31.8%	666	1,794,836	571,436	31.8%							4.50%	1.6590
	2007	1,084,051	217,999	20.1%	657	1,720,961	346,079	20.1%							4.50%	1.5875
	2008	1,089,173	999,314	91.7%	652	1,654,633	1,518,122	91.7%							4.50%	1.5192
	2009	1,100,053	-	0.0%	649	1,599,197	-	0.0%							4.50%	1.4537
	2010	1,107,859	966,140	87.2%	637	1,541,192	1,344,040	87.2%							4.50%	1.3911
	2011	1,124,254	520,618	46.3%	633	1,496,650	693,067	46.3%							4.50%	1.3312
	2012	1,125,420	112,363	10.0%	619	1,433,687	143,141	10.0%							4.50%	1.2739
	2013	1,164,943	510,948	43.9%	612	1,420,130	622,874	43.9%							4.50%	1.2191
	2014	1,223,425	1,587,899	129.8%	602	1,427,198	1,852,379	129.8%							4.50%	1.1666
	2015	1,267,202	564,062	44.5%	593	1,414,609	629,677	44.5%							4.50%	1.1163
	2016	1,306,120	678,142	51.9%	584	1,395,268	724,428	51.9%							4.50%	1.0683
	2017	1,405,327	895,479	63.7%	574	1,436,599	915,406	63.7%							4.50%	1.0223
Projected	2018	1,598,446	1,072,094	67.1%	554	1,563,651	1,048,756	67.1%	1.7181	1.0000	0.0346	1.0000	0.965	0.987	4.50%	0.9782
Future	2019	1,532,392	1,181,121	77.1%	535	1,434,484	1,105,656	77.1%	1.7278	1.0000	0.0354	1.0000	0.965	0.953	4.50%	0.9361
Experience	2020	1,472,203	1,282,387	87.1%	510	1,318,794	1,148,757	87.1%	1.7599	0.9982	0.0458	0.9939	0.954	0.951	4.50%	0.8958
	2021	1,412,033	1,381,339	97.8%	484	1,210,425	1,184,113	97.8%	1.7978	0.9960	0.0506	0.9866	0.949	0.948	4.50%	0.8572
	2022	1,333,707	1,496,390	112.2%	464	1,094,050	1,227,500	112.2%	1.7978	0.9960	0.0421	0.9866	0.958	0.945	4.50%	0.8203
	2023	1,254,772	1,614,984	128.7%	443	984,975	1,267,735	128.7%	1.7978	0.9960	0.0446	0.9866	0.955	0.941	4.50%	0.7850
	2024	1,175,483	1,729,285	147.1%	422	882,999	1,299,005	147.1%	1.7978	0.9960	0.0477	0.9866	0.952	0.937	4.50%	0.7512
	2025	1,096,394	1,841,169	167.9%	401	788,124	1,323,492	167.9%	1.7978	0.9960	0.0507	0.9866	0.949	0.933	4.50%	0.7188
	2026	1,017,208	1,940,719	190.8%	379	699,716	1,334,978	190.8%	1.7978	0.9960	0.0542	0.9866	0.946	0.928	4.50%	0.6879
	2027	938,897	2,034,020	216.6%	357	618,035	1,338,907	216.6%	1.7978	0.9960	0.0577	0.9866	0.942	0.923	4.50%	0.6583
	2028	862,102	2,106,455	244.3%	335	543,047	1,326,879	244.3%	1.7978	0.9960	0.0614	0.9866	0.939	0.918	4.50%	0.6299
	2029	787,363	2,158,173	274.1%	313	474,611	1,300,915	274.1%	1.7978	0.9960	0.0652	0.9866	0.935	0.913	4.50%	0.6028
	2030	714,991	2,196,167	307.2%	292	412,427	1,266,811	307.2%	1.7978	0.9960	0.0693	0.9866	0.931	0.908	4.50%	0.5768
	2031	645,501	2,212,169	342.7%	270	356,309	1,221,092	342.7%	1.7978	0.9960	0.0734	0.9866	0.927	0.903	4.50%	0.5520
	2032	579,222	2,209,607	381.5%	249	305,956	1,167,156	381.5%	1.7978	0.9960	0.0776	0.9866	0.922	0.897	4.50%	0.5282
	2033	516,468	2,186,489	423.4%	229	261,060	1,105,210	423.4%	1.7978	0.9960	0.0820	0.9866	0.918	0.892	4.50%	0.5055
	2034	457,543	2,142,005	468.2%	209	221,316	1,036,100	468.2%	1.7978	0.9960	0.0863	0.9866	0.914	0.886	4.50%	0.4837
	2035	402,642	2,077,966	516.1%	190	186,374	961,841	516.1%	1.7978	0.9960	0.0911	0.9866	0.909	0.880	4.50%	0.4629
	2036	351,946	1,993,915	566.5%	172	155,892	883,192	566.5%	1.7978	0.9960	0.0955	0.9866	0.905	0.874	4.50%	0.4429
	2037	305,556	1,899,698	621.7%	155	129,516	805,224	621.7%	1.7978	0.9960	0.1002	0.9866	0.900	0.868	4.50%	0.4239
	2038	263,378	1,792,117	680.4%	138	106,830	726,913	680.4%	1.7978	0.9960	0.1053	0.9866	0.895	0.862	4.50%	0.4056
	2039	225,376	1,677,281	744.2%	123	87,480	651,037	744.2%	1.7978	0.9960	0.1100	0.9866	0.890	0.856	4.50%	0.3882
	2040	191,448	1,556,419	813.0%	109	71,110	578,109	813.0%	1.7978	0.9960	0.1149	0.9866	0.885	0.849	4.50%	0.3714
	2041	161,381	1,427,995	884.9%	96	57,361	507,567	884.9%	1.7978	0.9960	0.1201	0.9866	0.880	0.843	4.50%	0.3554
	2042	134,942	1,301,463	964.5%	84	45,898	442,673	964.5%	1.7978	0.9960	0.1258	0.9866	0.874	0.836	4.50%	0.3401
	2043	111,898	1,167,116	1043.0%	73	36,421	379,882	1043.0%	1.7978	0.9960	0.1300	0.9866	0.870	0.829	4.50%	0.3255
	2044	92,006	1,036,360	1126.4%	63	28,657	322,797	1126.4%	1.7978	0.9960	0.1358	0.9866	0.864	0.822	4.50%	0.3115
	2045	75,023	909,947	1212.9%	54	22,361	271,218	1212.9%	1.7978	0.9960	0.1404	0.9866	0.860	0.815	4.50%	0.2981
	2046	60,673	789,092	1300.6%	46	17,305	225,068	1300.6%	1.7978	0.9960	0.1464	0.9866	0.854	0.809	4.50%	0.2852
	2047	48,646	677,966	1393.7%	39	13,278	185,045	1393.7%	1.7978	0.9960	0.1511	0.9866	0.849	0.802	4.50%	0.2729
	2048	38,683	576,533	1490.4%	33	10,103	150,584	1490.4%	1.7978	0.9960	0.1556	0.9866	0.844	0.795	4.50%	0.2612
	2049	30,498	484,875	1589.8%	28	7,623	121,190	1589.8%	1.7978	0.9960	0.1611	0.9866	0.839	0.788	4.50%	0.2499
	2050	23,848	403,464	1691.8%	23	5,704	96,499	1691.8%	1.7978	0.9960	0.1657	0.9866	0.834	0.782	4.50%	0.2392
	2051	18,492	332,325	1797.1%	19	4,232	76,062	1797.1%	1.7978	0.9960	0.1684	0.9866	0.832	0.775	4.50%	0.2289
	2052	14,228	270,417	1900.6%	16	3,116	59,227	1900.6%	1.7978	0.9960	0.1729	0.9866	0.827	0.769	4.50%	0.2190
	2053	10,858	217,040	1998.9%	13	2,276	45,490	1998.9%	1.7978	0.9960	0.1769	0.9866	0.823	0.763	4.50%	0.2096
	2054	8,220	172,061	2093.2%	11	1,649	34,509	2093.2%	1.7978	0.9960	0.1803	0.9866	0.820	0.757	4.50%	0.2006
	2055	6,169	133,862	2169.8%	9	1,184	25,692	2169.8%	1.7978	0.9960	0.1797	0.9866	0.820	0.751	4.50%	0.1919
	2056	4,600	101,934	2215.9%	7	845	18,722	2215.9%	1.7978	0.9960	0.1810	0.9866	0.819	0.746	4.50%	0.1837
	2057	3,400	76,845	2260.0%	6	598	13,506	2260.0%	1.7978	0.9960	0.1855	0.9866	0.814	0.739	4.50%	0.1758
	2058	2,496	56,254	2253.6%	5	420	9,461	2253.6%	1.7978	0.9960	0.1843	0.9866	0.816	0.734	4.50%	0.1682
	2059	1,826	41,181	2255.5%	4	294	6,628	2255.5%	1.7978	0.9960	0.1766	0.9866	0.823	0.731	4.50%	0.1609
	2060	1,342	29,454	2195.1%	3	207	4,536	2195.1%	1.7978	0.9960	0.1721	0.9866	0.828	0.735	4.50%	0.1540
	2061	994	21,046	2117.4%	3	146	3,102	2117.4%	1.7978	0.9960	0.1717	0.9866	0.828	0.741	4.50%	0.1474
	2062	739	15,929	2155.3%	2	104	2,246	2155.3%	1.7978	0.9960	0.1564	0.9866	0.844	0.744	4.50%	0.1410
	2063	557	11,849	2127.7%	2	75	1,599	2127.7%	1.7978	0.9960	0.1595	0.9866	0.841	0.754	4.50%	0.1350
	2064	424	9,498	2239.4%	2	55	1,227	2239.4%	1.7978	0.9960	0.1385	0.9866	0.862	0.762	4.50%	0.1291
	2065	326	7,788	2390.8%	1	40	963	2390.8%	1.7978	0.9960	0.1310	0.9866	0.869	0.768	4.50%	0.1236
	2066	252	6,342	2514.3%	1	30	750	2514.3%	1.7978	0.9960	0.1233	0.9866	0.877	0.774	4.50%	0.1183
	2067	195	5,138	2639.8%	1	22	581	2639.8%	1.7978	0.9960	0.1016	0.9866	0.898	0.772	4.50%	0.1132
	2068	149	4,165	2792.7%	1	16	451	2792.7%	1.7978	0.9960	0.1043	0.9866	0.896	0.766	4.50%	0.1083
	2069	116	3,359	2903.1%	1	12	348	2903.1%	1.7978	0.9960	N/A	0.9866	N/A	N/A	4.50%	0.1036
	2070	90	2,709	3020.0%	1	9	269	3020.0%	1.7978	0.9960	N/A	0.9866	N/A	N/A	4.50%	0.0992
	2071	69	2,248	3260.1%	1	7	213	3260.1%	1.7978	0.9960	N/A	0.9866	N/A	N/A	4.50%	0.0949
	2072	53	1,903	3563.3%	1	5	173	3563.3%	1.7978	0.9960	N/A	0.9866	N/A	N/A	4.50%	0.0908
	2073	41	1,592	3901.3%	1	4	138	3901.3%	1.7978	0.9960	N/A	0.9866	N/A	N/A	4.50%	0.0869
	2074	31	1,324	4280.4%	1	3	110	4280.4%	1.7978	0.9960	N/A	0.9866	N/A	N/A	4.50%	0.0832
	2075	23	1,087	4726.4%	0	2	87	4726.4%	1.7978	0.9960	N/A	0.9866	N/A	N/A	4.50%	0.0796
	2076	17	863	5178.3%	0	1	66	5178.3%	1.7978	0.9960	N/A	0.9866	N/A	N/A	4.50%	0.0762
	2077	12	674	5737.3%	0	1	49	5737.3%	1.7978	0.9960	N/A	0.9866	N/A	N/A	4.50%	0.0729
	2078-2098	18	1,574	8800.4%	0	1	110	8800.4%	1.7978	0.9960	N/A	0.9866	N/A	N/A	4.50%	0.0697
	Past	17,598,230	7,630,460	43.4%	10,012	24,780,504	9,764,656	39.4%								
	Future	19,988,405	52,087,239	260.6%	7,984	14,167,247	28,318,216	199.9%								
	Lifetime	37,586,635	59,717,699	158.9%	17,996	38,947,750	38,082,872	97.8%								

Note:
- This exhibit reflects the prior rate action authorized by Pennsylvania.
- There were two prior authorized increases phased in for a cumulative total of approximately 73%.
- The current requested increase of 4.05% is assumed to be implemented starting 2/1/2020.
- The projections are based on the assumptions derived using experience data through 6/30/2017.

Exhibit II-B
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Form: LTC.04

1 Accumulated value of initial earned premium	23,396,410	x	58%	=	13,569,918
2a Accumulated value of earned premium	24,780,504				
2b Accumulated value of prior premium rate schedule increases (2a-1)	1,384,094	x	85%	=	1,176,480
3 Present value of future projected initial earned premium	8,071,625	x	58%	=	4,681,543
4a Present value of future projected premium	14,167,247				
4b Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	6,095,621	x	85%	=	5,181,278
5 Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					**24,609,218**
6a Accumulated value of incurred claims without the inclusion of active life reserves					9,764,656
6b Present value of future projected incurred claims without the inclusion of active life reserves					28,318,216
7 Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					**38,082,872**
8 Test: 7 is not less than 5					TRUE

Attachment 1
Metropolitan Life Insurance Company
Assumption Comparison

<table>
<tr><th></th><th>Original Pricing Assumptions</th><th>Current Best Estimate Assumptions</th></tr>
<tr><td>Interest Rate:</td><td>5.75%</td><td>Maximum valuation interest rate for contract reserves,
which average to 4.51%</td></tr>
<tr><td>Mortality:</td><td>TIAA's annuity data
1983 Table A Merged Gender Mod 1
(with ages set back 2.5 years for LTC.02 and 4.5 years for LTC.03/LTC.04)</td><td>92% of Annuity 2000 Basic table
With Mortality Selection Factors of:
<table><tr><th>Duration</th><th>Mortality Selection</th></tr><tr><td>1</td><td>25%</td></tr><tr><td>2</td><td>50%</td></tr><tr><td>3</td><td>55%</td></tr><tr><td>4</td><td>65%</td></tr><tr><td>5</td><td>70%</td></tr><tr><td>6</td><td>75%</td></tr><tr><td>7</td><td>80%</td></tr><tr><td>8</td><td>85%</td></tr><tr><td>9</td><td>90%</td></tr><tr><td>10</td><td>95%</td></tr><tr><td>11+</td><td>100%</td></tr></table></td></tr>
<tr><td>Voluntary Lapse Rates:</td><td><table><tr><th>Issue Age</th><th>Ultimate Lapse</th></tr><tr><td>25-42</td><td>1%</td></tr><tr><td>47</td><td>1.5%</td></tr><tr><td>52-62</td><td>2%</td></tr><tr><td>67-82</td><td>1%</td></tr><tr><td>87+</td><td>0%</td></tr></table></td><td><table><tr><th>Duration</th><th>Lapse Rate</th></tr><tr><td>1</td><td>5.00%</td></tr><tr><td>2</td><td>4.50%</td></tr><tr><td>3</td><td>3.00%</td></tr><tr><td>4</td><td>2.00%</td></tr><tr><td>5</td><td>1.50%</td></tr><tr><td>6-7</td><td>0.70%</td></tr><tr><td>8-10</td><td>0.60%</td></tr><tr><td>11+</td><td>0.50%</td></tr></table></td></tr>
<tr><td>Morbidity
U/W:</td><td>Morbidity underwriting savings vary by age and duration.
Actual assumption is not available.</td><td>Current TIAA block experience
With Morbidity U/W Selection Factors of:
<table><tr><th>Duration</th><th>U/W Selection</th></tr><tr><td>1</td><td>58%</td></tr><tr><td>2</td><td>74%</td></tr><tr><td>3</td><td>83%</td></tr><tr><td>4+</td><td>100%</td></tr></table></td></tr>
<tr><td>Incidence:</td><td>Incidence rates for nursing home care
were based on a study published by the Society of Actuaries based on the 1985 NNHS with modifications.
Home health care incidence and continuance rates were based on the nursing home care rates with modifications.</td><td>Sample Ultimate Smoothed Incidence Rates (before gross-up to zero-day elimination)
<table><tr><th rowspan="2">Attained Age</th><th colspan="2">Male</th><th colspan="2">Female</th></tr><tr><th>Facility Care</th><th>Home Care</th><th>Facility Care</th><th>Home Care</th></tr><tr><td>80</td><td>1.04%</td><td>0.87%</td><td>1.36%</td><td>0.94%</td></tr><tr><td>81</td><td>1.23%</td><td>1.03%</td><td>1.61%</td><td>1.10%</td></tr><tr><td>82</td><td>1.44%</td><td>1.20%</td><td>1.89%</td><td>1.28%</td></tr><tr><td>83</td><td>1.68%</td><td>1.40%</td><td>2.21%</td><td>1.49%</td></tr><tr><td>84</td><td>1.93%</td><td>1.62%</td><td>2.54%</td><td>1.72%</td></tr><tr><td>85</td><td>2.21%</td><td>1.87%</td><td>2.90%</td><td>1.96%</td></tr></table>
<u>Change</u>
In 2018, incidence curves were reshaped to better reflect the emerged experience over the years.</td></tr>
<tr><td>Continuance:</td><td>Continuance rates for nursing home care
were based on a study published by the Society of Actuaries based on the 1985 NNHS with modifications.
Home health care incidence and continuance rates were based on the nursing home care rates with modifications.</td><td>Continuance curves were constructed in 2016 by gender and care path separately for deaths and recoveries. 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 are recombined into a single termination table for modeling and valuation uses.</td></tr>
<tr><td>Utilization:</td><td><table><tr><th>Home Care</th><th>Facility Care</th></tr><tr><td>Not available</td><td>Not available</td></tr></table></td><td><table><tr><th>Home Care</th><th>Facility Care</th></tr><tr><td>61%</td><td>78%</td></tr></table></td></tr>
</table>

Attachment 2
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Actual to Expected Ratios
Policy Forms: LTC.02, LTC.03 and LTC.04

	Actual or 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	42,122,688	2,825,252	6.7%	42,122,688	1,729,115	4.1%	1.63
2	76,311,225	7,344,764	9.6%	76,311,225	4,830,254	6.3%	1.52
3	71,811,023	13,121,440	18.3%	72,201,489	6,627,192	9.2%	1.99
4	69,413,219	15,414,220	22.2%	68,345,295	8,417,246	12.3%	1.80
5	67,731,502	21,622,002	31.9%	64,629,221	10,501,394	16.2%	1.96
6	66,383,304	23,663,862	35.6%	61,035,113	12,587,782	20.6%	1.73
7	65,611,303	30,862,794	47.0%	57,524,139	15,962,125	27.7%	1.70
8	64,906,031	34,108,620	52.6%	54,061,778	19,389,605	35.9%	1.47
9	66,016,165	41,040,137	62.2%	50,657,541	23,729,423	46.8%	1.33
10	65,455,653	45,794,204	70.0%	47,293,052	27,619,963	58.4%	1.20
11	64,952,631	48,208,930	74.2%	43,985,515	31,224,828	71.0%	1.05
12	64,440,698	60,627,050	94.1%	40,718,880	34,571,676	84.9%	1.11
13	63,951,031	55,990,655	87.6%	37,499,331	37,376,517	99.7%	0.88
14	64,053,325	71,528,293	111.7%	34,368,007	40,920,998	119.1%	0.94
15	64,430,240	80,129,090	124.4%	31,320,218	42,997,789	137.3%	0.91
16	65,637,855	83,278,712	126.9%	28,653,567	44,969,594	156.9%	0.81
17	65,672,928	87,180,615	132.7%	26,027,486	48,460,857	186.2%	0.71
18	66,378,400	98,271,202	148.0%	23,431,076	50,889,881	217.2%	0.68
19	70,920,423	95,177,258	134.2%	20,948,482	53,527,991	255.5%	0.53
20	70,999,898	100,356,524	141.3%	18,592,835	54,391,593	292.5%	0.48
21	67,573,912	108,909,683	161.2%	16,384,883	55,446,877	338.4%	0.48
22	62,525,344	108,837,718	174.1%	14,296,892	56,692,598	396.5%	0.44
23	57,762,337	114,128,472	197.6%	12,360,941	55,413,390	448.3%	0.44
24	52,754,166	116,611,935	221.0%	10,669,158	52,637,720	493.4%	0.45
25	47,698,148	118,555,968	248.6%	9,161,559	51,867,776	566.1%	0.44
26	42,860,160	118,541,421	276.6%	7,818,235	52,370,410	669.8%	0.41
27	38,253,757	118,655,547	310.2%	6,575,031	50,830,982	773.1%	0.40
28	33,921,274	117,315,694	345.8%	5,491,992	46,377,619	844.5%	0.41
29	29,872,765	115,096,395	385.3%	4,598,798	39,739,652	864.1%	0.45
30	26,139,567	111,932,361	428.2%	3,845,604	37,460,420	974.1%	0.44
31	22,724,460	107,929,739	474.9%	3,180,794	36,551,873	1149.1%	0.41
32	19,625,303	103,215,049	525.9%	2,604,689	33,670,242	1292.7%	0.41
33	16,834,857	97,784,015	580.8%	2,159,082	26,692,442	1236.3%	0.47
34	14,341,385	91,783,167	640.0%	1,817,458	23,042,319	1267.8%	0.50
35	12,134,304	85,386,627	703.7%	1,515,380	21,817,776	1439.8%	0.49
36	10,195,995	78,736,569	772.2%	1,229,801	22,332,541	1815.9%	0.43
37	8,507,901	71,949,917	845.7%	960,606	22,453,567	2337.4%	0.36
38	7,049,670	65,137,542	924.0%	727,710	20,203,172	2776.3%	0.33
39	5,800,648	58,465,928	1007.9%	552,386	16,514,723	2989.7%	0.34
40	4,739,650	51,987,558	1096.9%	446,181	9,512,861	2132.1%	0.51
41	3,845,917	45,818,159	1191.3%	392,080	4,834,351	1233.0%	0.97
42	3,098,770	40,015,039	1291.3%	354,931	3,837,385	1081.2%	1.19
43	2,479,381	34,647,252	1397.4%	320,622	4,043,499	1261.1%	1.11
44	1,970,125	29,720,076	1508.5%	286,222	4,384,946	1532.0%	0.98
45	1,554,958	25,272,135	1625.3%	251,312	4,662,143	1855.1%	0.88
46	1,219,161	21,328,880	1749.5%	216,656	4,901,344	2262.3%	0.77
47	949,595	17,831,738	1877.8%	183,071	5,049,216	2758.1%	0.68
48	735,047	14,768,823	2009.2%	152,087	4,951,054	3255.4%	0.62
49	565,595	12,122,582	2143.3%	125,180	4,686,627	3743.9%	0.57
50	432,886	9,859,359	2277.6%	104,295	3,521,490	3376.5%	0.67
51	329,725	7,961,677	2414.6%	89,696	2,558,937	2852.9%	0.85
52	250,134	6,384,027	2552.2%	77,652	1,951,714	2513.4%	1.02
53	189,053	5,069,811	2681.7%	66,674	2,051,000	3076.2%	0.87
54	142,492	4,002,855	2809.2%	55,740	2,202,615	3951.6%	0.71
55	107,125	3,141,024	2932.1%	44,719	2,319,314	5186.4%	0.57
56	80,445	2,455,997	3053.0%	33,925	2,398,802	7070.9%	0.43
57	60,393	1,908,449	3160.1%	23,691	2,442,662	10310.4%	0.31
58	45,375	1,482,128	3266.4%	14,521	2,387,321	16440.7%	0.20
59	34,168	1,145,108	3351.4%	7,064	2,219,333	31417.4%	0.11
60	25,825	886,920	3434.4%	2,373	1,474,568	62136.4%	0.06
Lifetime	1,916,631,316	3,263,328,971	170.3%	1,008,926,631	1,369,233,105	135.7%	1.25
Lifetime*	1,037,763,531	1,149,658,529	110.8%	609,348,892	432,637,752	71.0%	1.56

Note:

- Figures in column A are normalized to reflect the prior rate action authorized by Pennsylvania 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 4.51%, 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 5.75%.

Attachment 3
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Actual to Expected Ratios
Policy Forms: LTC.02, LTC.03 and LTC.04

		Actual or Projected Experience			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 4.51% (on C)	Expected at 5.75% (on F)	Actual to Expected Ratio
Historical Experience	1991	236,752	0	0.0%	236,752	13,051	5.5%	0.00	0.0%	5.5%	0.00
	1992	1,001,528	12,795	1.3%	1,319,993	89,695	6.8%	0.19	1.0%	6.6%	0.16
	1993	1,836,721	88,383	4.8%	2,174,781	174,758	8.0%	0.60	3.2%	7.4%	0.44
	1994	2,576,020	630,822	24.5%	2,794,493	273,545	9.8%	2.50	12.6%	8.4%	1.50
	1995	4,000,511	355,644	8.9%	5,278,559	494,086	9.4%	0.95	11.1%	8.8%	1.26
	1996	8,028,467	1,479,819	18.4%	9,743,868	887,574	9.1%	2.02	14.3%	8.9%	1.60
	1997	11,468,941	1,826,216	15.9%	11,441,992	1,283,375	11.2%	1.42	14.9%	9.7%	1.54
	1998	16,887,682	2,710,864	16.1%	21,566,873	2,188,098	10.1%	1.58	15.3%	9.8%	1.55
	1999	28,570,510	5,905,951	20.7%	33,381,322	3,476,623	10.4%	1.98	17.2%	10.0%	1.71
	2000	38,527,352	7,405,276	19.2%	48,003,078	5,283,258	11.0%	1.75	17.8%	10.3%	1.72
	2001	48,864,876	9,570,375	19.6%	54,084,963	7,160,002	13.2%	1.48	18.3%	11.1%	1.65
	2002	55,785,945	13,959,089	25.0%	57,274,692	9,269,540	16.2%	1.55	19.9%	12.1%	1.64
	2003	61,686,649	17,919,043	29.0%	60,469,423	11,631,848	19.2%	1.51	21.7%	13.3%	1.63
	2004	64,809,682	23,294,582	35.9%	58,408,001	14,184,437	24.3%	1.48	24.0%	14.8%	1.63
	2005	64,016,577	33,631,116	52.5%	55,347,692	16,946,263	30.6%	1.72	27.9%	16.5%	1.69
	2006	63,346,011	29,298,106	46.3%	52,341,831	20,081,193	38.4%	1.21	30.0%	18.4%	1.63
	2007	62,994,681	35,823,680	56.9%	49,368,733	23,407,205	47.4%	1.20	32.6%	20.5%	1.59
	2008	62,696,015	45,210,430	72.1%	46,422,674	26,850,402	57.8%	1.25	36.0%	22.7%	1.58
	2009	62,119,757	46,923,133	75.5%	43,498,253	30,253,481	69.6%	1.09	38.9%	25.1%	1.55
	2010	61,366,092	51,237,723	83.5%	40,602,337	33,365,740	82.2%	1.02	41.8%	27.6%	1.52
	2011	59,402,016	53,047,819	89.3%	37,747,995	36,372,076	96.4%	0.93	44.6%	30.0%	1.48
	2012	58,110,971	60,887,612	104.8%	34,929,654	39,092,320	111.9%	0.94	47.6%	32.6%	1.46
	2013	59,644,310	71,261,820	119.5%	32,192,558	41,499,030	128.9%	0.93	51.1%	35.1%	1.46
	2014	61,817,897	76,044,062	123.0%	29,550,386	43,651,453	147.7%	0.83	54.3%	37.6%	1.45
	2015	63,050,387	82,859,304	131.4%	27,016,908	46,813,668	173.3%	0.76	57.6%	40.1%	1.43
	2016	64,627,976	91,561,658	141.7%	24,567,935	49,149,088	200.1%	0.71	60.9%	42.7%	1.43
	2017	68,155,636	94,963,030	139.3%	22,203,622	51,012,754	229.7%	0.61	64.0%	45.2%	1.41
Projected Experience	2018	79,357,424	94,618,935	119.2%	19,949,535	52,384,462	262.6%	0.45	66.2%	47.6%	1.39
	2019	74,008,840	98,928,016	133.7%	17,800,040	53,325,231	299.6%	0.45	68.6%	50.0%	1.37
	2020	68,335,512	102,738,764	150.3%	15,762,420	53,814,801	341.4%	0.44	71.1%	52.3%	1.36
	2021	62,804,673	105,955,043	168.7%	13,857,023	53,640,894	387.1%	0.44	73.6%	54.5%	1.35
	2022	57,437,768	108,611,320	189.1%	12,098,442	52,673,268	435.4%	0.43	76.2%	56.5%	1.35
	2023	52,260,725	110,673,322	211.8%	10,502,455	51,311,462	488.6%	0.43	78.8%	58.4%	1.35
	2024	47,301,396	112,032,136	236.8%	9,057,903	49,874,141	550.6%	0.43	81.4%	60.1%	1.35
	2025	42,587,901	112,710,280	264.7%	7,758,291	48,100,209	620.0%	0.43	83.9%	61.7%	1.36
	2026	38,118,497	112,558,065	295.3%	6,602,016	45,396,651	687.6%	0.43	86.3%	63.1%	1.37
	2027	33,924,675	111,571,122	328.9%	5,588,853	42,167,856	754.5%	0.44	88.7%	64.4%	1.38
	2028	30,026,479	109,765,590	365.6%	4,711,312	38,882,627	825.3%	0.44	91.0%	65.5%	1.39
	2029	26,426,669	107,108,717	405.3%	3,950,205	36,042,448	912.4%	0.44	93.2%	66.5%	1.40
	2030	23,118,936	103,740,144	448.7%	3,296,946	32,872,025	997.0%	0.45	95.2%	67.3%	1.41
	2031	20,104,435	99,675,772	495.8%	2,746,846	29,444,604	1071.9%	0.46	97.1%	68.0%	1.43
	2032	17,374,112	95,001,051	546.8%	2,287,883	26,200,731	1145.2%	0.48	98.9%	68.6%	1.44
	2033	14,921,173	89,825,230	602.0%	1,900,575	23,735,519	1248.9%	0.48	100.5%	69.2%	1.45
	2034	12,733,530	84,191,113	661.2%	1,567,244	21,761,790	1388.5%	0.48	102.0%	69.6%	1.46
	2035	10,797,221	78,258,744	724.8%	1,279,887	19,816,450	1548.3%	0.47	103.3%	70.0%	1.48
	2036	9,096,971	72,140,302	793.0%	1,033,812	17,961,095	1737.4%	0.46	104.5%	70.4%	1.48
	2037	7,615,319	65,956,499	866.1%	828,723	15,546,910	1876.0%	0.46	105.5%	70.6%	1.49
	2038	6,333,259	59,821,952	944.6%	667,279	12,651,318	1896.0%	0.50	106.4%	70.9%	1.50
	2039	5,232,612	53,771,124	1027.6%	547,387	9,657,979	1764.4%	0.58	107.2%	71.0%	1.51
	2040	4,294,930	47,946,172	1116.3%	461,242	7,286,868	1579.8%	0.71	107.9%	71.1%	1.52
	2041	3,501,953	42,369,965	1209.9%	398,355	5,777,316	1450.3%	0.83	108.5%	71.2%	1.52
	2042	2,836,231	37,133,852	1309.3%	350,214	4,826,209	1378.1%	0.95	109.0%	71.3%	1.53
	2043	2,281,722	32,257,244	1413.7%	310,000	4,423,098	1426.8%	0.99	109.4%	71.3%	1.53
	2044	1,823,195	27,763,252	1522.8%	272,902	4,378,579	1604.4%	0.95	109.7%	71.4%	1.54
	2045	1,447,162	23,700,413	1637.7%	237,503	4,379,093	1843.8%	0.89	110.0%	71.4%	1.54
	2046	1,141,118	20,042,098	1756.4%	204,079	4,317,922	2115.8%	0.83	110.2%	71.5%	1.54
	2047	894,023	16,802,131	1879.4%	173,463	4,084,348	2354.6%	0.80	110.4%	71.5%	1.54
	2048	696,011	13,968,529	2006.9%	146,628	3,708,041	2528.9%	0.79	110.5%	71.5%	1.54
	2049	538,641	11,511,986	2137.2%	123,880	3,199,809	2583.0%	0.83	110.6%	71.6%	1.55
	2050	414,556	9,403,655	2268.4%	104,872	2,754,130	2626.2%	0.86	110.7%	71.6%	1.55
	2051	317,552	7,622,670	2400.5%	88,620	2,436,669	2749.6%	0.87	110.8%	72.0%	1.54
	2052	242,157	6,133,688	2532.9%	74,314	2,241,922	3016.8%	0.84	110.9%	72.0%	1.54
	2053	183,853	4,895,940	2663.0%	61,294	2,145,705	3500.7%	0.76	110.9%	72.0%	1.54
	2054	139,073	3,874,074	2785.6%	49,093	2,098,018	4273.6%	0.65	110.9%	72.0%	1.54
	2055	104,911	3,048,184	2905.5%	37,720	2,049,554	5433.6%	0.53	110.9%	72.0%	1.54
	2056	78,991	2,372,513	3003.5%	27,377	1,958,240	7152.8%	0.42	111.0%	72.0%	1.54
	2057	59,386	1,839,570	3097.6%	18,449	1,768,390	9585.4%	0.32	111.0%	72.0%	1.54
	2058	44,630	1,417,859	3176.9%	11,369	1,475,237	12975.8%	0.24	111.0%	72.0%	1.54
	2059	33,580	1,088,221	3240.6%	6,325	1,067,059	16870.6%	0.19	111.0%	72.0%	1.54
	2060	25,335	833,073	3288.2%	3,131	683,820	21837.3%	0.15	111.0%	72.0%	1.54
	Past	1,155,629,961	857,908,350	74.2%	861,969,369	514,904,563	59.7%	1.24	64.0%	45.2%	1.41
	Future	761,017,138	2,405,678,330	316.1%	146,955,906	854,322,499	581.3%	0.54	259.9%	485.4%	0.54
	Lifetime	1,916,647,099	3,263,586,680	170.3%	1,008,925,275	1,369,227,063	135.7%	1.25	111.0%	72.0%	1.54

Note:
- Figures in column A are normalized to reflect the prior rate action authorized by Pennsylvania 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
TIAA Business

Lapse			
Policy Duration	Actual	Expected *	A/E%
1	870	2,433	35.75%
2	923	2,133	43.28%
3	661	1,391	47.53%
4	564	908	62.08%
5	446	668	66.73%
6+	2,497	3,020	82.70%

Mortality			
Policy Duration	Actual	Expected *	A/E%
1	96	124	77.25%
2	235	268	87.82%
3	311	318	97.92%
4	361	405	89.04%
5	445	472	94.38%
6	443	546	81.20%
7	514	627	82.04%
8	550	715	76.91%
9	660	811	81.40%
10	689	912	75.52%
11	726	1,018	71.31%
12	768	1,076	71.36%
13	834	1,134	73.56%
14+	4,594	5,316	86.42%

* The expecteds are based on current best estimate assumptions.

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Incidence
TIAA 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	1	0%	4	1	659%	0	0	0%	0	0	0%
50 to 54	1	2	58%	1	2	50%	1	1	135%	1	1	114%
55 to 59	3	6	46%	7	8	90%	1	3	32%	2	4	52%
60 to 64	15	20	76%	23	25	92%	8	11	71%	10	14	70%
65 to 69	50	51	99%	61	58	105%	38	35	109%	43	41	104%
70 to 74	220	187	118%	162	155	104%	128	132	97%	131	129	102%
75 to 79	476	491	97%	352	356	99%	349	346	101%	316	301	105%
80 to 84	764	773	99%	518	526	99%	524	527	99%	417	440	95%
85 to 89	659	650	101%	453	448	101%	426	422	101%	397	366	108%
over 89	249	267	93%	178	206	87%	162	161	101%	163	161	101%
Total	**2,437**	**2,446**	**100%**	**1,759**	**1,784**	**99%**	**1,637**	**1,638**	**100%**	**1,480**	**1,457**	**102%**

[1] Based on actual experience through 6/30/2017.
[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: LTC.02, LTC.03 and LTC.04

		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	1991	236,752	-	0.0%	318	762,037	-	0.0%							4.51%	3.2187
	1992	1,001,528	12,795	1.3%	693	3,084,525	39,406	1.3%							4.51%	3.0798
	1993	1,836,721	88,383	4.8%	1,217	5,412,656	260,458	4.8%							4.51%	2.9469
	1994	2,576,020	630,822	24.5%	1,778	7,263,711	1,778,754	24.5%							4.51%	2.8197
	1995	4,000,511	355,644	8.9%	3,527	10,793,618	959,548	8.9%							4.51%	2.6981
	1996	8,028,467	1,479,819	18.4%	6,611	20,726,519	3,820,342	18.4%							4.51%	2.5816
	1997	11,468,941	1,826,216	15.9%	7,787	28,330,823	4,511,157	15.9%							4.51%	2.4702
	1998	16,887,682	2,710,864	16.1%	11,882	39,916,098	6,407,458	16.1%							4.51%	2.3636
	1999	28,570,510	5,905,951	20.7%	20,137	64,615,718	13,357,034	20.7%							4.51%	2.2616
	2000	38,527,352	7,405,276	19.2%	31,662	83,374,165	16,025,205	19.2%							4.51%	2.1640
	2001	48,864,876	9,528,020	19.5%	37,340	101,181,540	19,729,095	19.5%							4.51%	2.0706
	2002	55,785,945	13,892,216	24.9%	40,621	110,527,777	27,524,420	24.9%							4.51%	1.9813
	2003	61,686,649	17,795,617	28.8%	43,992	116,944,546	33,736,641	28.8%							4.51%	1.8958
	2004	64,809,682	22,422,354	34.6%	43,706	117,563,047	40,673,557	34.6%							4.51%	1.8140
	2005	64,016,577	32,611,372	50.9%	42,813	111,113,172	56,603,353	50.9%							4.51%	1.7357
	2006	63,346,011	28,417,235	44.9%	41,973	105,204,550	47,195,117	44.9%							4.51%	1.6608
	2007	62,994,681	34,049,625	54.1%	41,116	100,106,271	54,109,029	54.1%							4.51%	1.5891
	2008	62,696,015	43,116,670	68.8%	40,259	95,332,173	65,560,878	68.8%							4.51%	1.5205
	2009	62,119,757	44,593,378	71.8%	39,577	90,379,816	64,880,185	71.8%							4.51%	1.4549
	2010	61,366,092	47,646,680	77.6%	38,613	85,430,377	66,330,994	77.6%							4.51%	1.3921
	2011	59,402,016	49,032,931	82.5%	37,587	79,127,454	65,315,140	82.5%							4.51%	1.3321
	2012	58,110,971	52,605,526	90.5%	36,403	74,067,263	67,050,116	90.5%							4.51%	1.2746
	2013	59,644,310	54,453,608	91.3%	35,545	72,741,011	66,410,534	91.3%							4.51%	1.2196
	2014	61,817,897	50,872,370	82.3%	34,297	72,138,431	59,365,542	82.3%							4.51%	1.1670
	2015	63,050,387	42,427,522	67.3%	33,015	70,401,576	47,374,243	67.3%							4.51%	1.1166
	2016	64,627,976	22,850,671	35.4%	31,781	69,048,990	24,413,819	35.4%							4.51%	1.0684
	2017	68,155,636	3,950,048	5.8%	30,515	69,675,597	4,038,140	5.8%							4.51%	1.0223
Projected Future Experience	2018	76,905,306	9,898,839	12.9%	28,948	75,227,630	9,682,897	12.9%	1.6650	N/A	0.0513	N/A	0.949	N/A	4.51%	0.9782
	2019	73,806,405	34,468,001	46.7%	27,419	69,080,787	32,261,111	46.7%	1.7231	N/A	0.0528	N/A	0.947	0.927	4.51%	0.9360
	2020	68,148,594	55,779,744	81.9%	25,822	61,032,658	49,955,338	81.9%	1.7231	N/A	0.0582	N/A	0.942	0.923	4.51%	0.8956
	2021	62,632,884	74,178,257	118.4%	24,205	53,672,267	63,565,894	118.4%	1.7231	N/A	0.0626	N/A	0.937	0.919	4.51%	0.8569
	2022	57,280,660	89,085,862	155.5%	22,712	46,967,527	73,046,342	155.5%	1.7231	N/A	0.0617	N/A	0.938	0.915	4.51%	0.8200
	2023	52,117,777	100,096,777	192.1%	21,240	40,890,057	78,532,953	192.1%	1.7231	N/A	0.0648	N/A	0.935	0.910	4.51%	0.7846
	2024	47,172,013	108,744,668	230.5%	19,787	35,412,648	81,636,046	230.5%	1.7231	N/A	0.0684	N/A	0.932	0.905	4.51%	0.7507
	2025	42,471,411	115,153,393	271.1%	18,360	30,507,936	82,716,639	271.1%	1.7231	N/A	0.0721	N/A	0.928	0.900	4.51%	0.7183
	2026	38,014,232	119,750,490	315.0%	16,967	26,127,901	82,306,776	315.0%	1.7231	N/A	0.0759	N/A	0.924	0.895	4.51%	0.6873
	2027	33,831,881	122,800,334	363.0%	15,612	22,249,825	80,760,685	363.0%	1.7231	N/A	0.0798	N/A	0.920	0.890	4.51%	0.6577
	2028	29,944,348	124,518,991	415.8%	14,303	18,843,322	78,357,071	415.8%	1.7231	N/A	0.0839	N/A	0.916	0.885	4.51%	0.6293
	2029	26,354,385	124,944,426	474.1%	13,045	15,868,564	75,231,832	474.1%	1.7231	N/A	0.0880	N/A	0.912	0.880	4.51%	0.6021
	2030	23,055,699	124,161,990	538.5%	11,843	13,283,276	71,534,504	538.5%	1.7231	N/A	0.0922	N/A	0.908	0.875	4.51%	0.5761
	2031	20,049,443	122,421,246	610.6%	10,700	11,052,776	67,487,890	610.6%	1.7231	N/A	0.0965	N/A	0.903	0.870	4.51%	0.5513
	2032	17,326,589	119,785,927	691.3%	9,619	9,139,539	63,185,439	691.3%	1.7231	N/A	0.1010	N/A	0.899	0.864	4.51%	0.5275
	2033	14,880,359	116,307,074	781.6%	8,605	7,510,464	58,702,891	781.6%	1.7231	N/A	0.1054	N/A	0.895	0.859	4.51%	0.5047
	2034	12,698,700	112,082,965	882.6%	7,659	6,132,743	54,129,638	882.6%	1.7231	N/A	0.1100	N/A	0.890	0.853	4.51%	0.4829
	2035	10,767,687	107,162,235	995.2%	6,781	4,975,768	49,519,862	995.2%	1.7231	N/A	0.1146	N/A	0.885	0.848	4.51%	0.4621
	2036	9,072,088	101,655,582	1120.5%	5,971	4,011,318	44,948,070	1120.5%	1.7231	N/A	0.1194	N/A	0.881	0.843	4.51%	0.4422
	2037	7,594,489	95,670,214	1259.7%	5,230	3,213,072	40,476,105	1259.7%	1.7231	N/A	0.1241	N/A	0.876	0.837	4.51%	0.4231
	2038	6,315,935	89,328,267	1414.3%	4,556	2,556,830	36,162,049	1414.3%	1.7231	N/A	0.1288	N/A	0.871	0.832	4.51%	0.4048
	2039	5,218,300	82,751,620	1585.8%	3,947	2,021,321	32,054,040	1585.8%	1.7231	N/A	0.1337	N/A	0.866	0.826	4.51%	0.3874
	2040	4,283,182	76,039,645	1775.3%	3,400	1,587,504	28,183,083	1775.3%	1.7231	N/A	0.1385	N/A	0.861	0.821	4.51%	0.3706
	2041	3,492,374	69,308,619	1984.6%	2,913	1,238,544	24,579,770	1984.6%	1.7231	N/A	0.1434	N/A	0.857	0.815	4.51%	0.3546
	2042	2,828,474	62,644,727	2214.8%	2,481	959,809	21,257,748	2214.8%	1.7231	N/A	0.1482	N/A	0.852	0.810	4.51%	0.3393
	2043	2,275,481	56,181,609	2469.0%	2,101	738,836	18,241,857	2469.0%	1.7231	N/A	0.1531	N/A	0.847	0.804	4.51%	0.3247
	2044	1,818,208	49,961,730	2747.9%	1,770	564,886	15,522,244	2747.9%	1.7231	N/A	0.1579	N/A	0.842	0.799	4.51%	0.3107
	2045	1,443,204	44,026,002	3050.6%	1,481	429,029	13,087,854	3050.6%	1.7231	N/A	0.1630	N/A	0.837	0.794	4.51%	0.2973
	2046	1,137,997	38,461,960	3379.8%	1,233	323,700	10,940,389	3379.8%	1.7231	N/A	0.1677	N/A	0.832	0.789	4.51%	0.2844
	2047	891,577	33,306,333	3735.7%	1,020	242,662	9,065,052	3735.7%	1.7231	N/A	0.1723	N/A	0.828	0.783	4.51%	0.2722
	2048	694,107	28,572,848	4116.5%	840	180,764	7,441,135	4116.5%	1.7231	N/A	0.1772	N/A	0.823	0.779	4.51%	0.2604
	2049	537,168	24,305,642	4524.8%	687	133,856	6,056,684	4524.8%	1.7231	N/A	0.1818	N/A	0.818	0.774	4.51%	0.2492
	2050	413,422	20,492,209	4956.7%	559	98,574	4,886,059	4956.7%	1.7231	N/A	0.1863	N/A	0.814	0.770	4.51%	0.2384
	2051	316,683	17,127,254	5408.3%	452	72,250	3,907,508	5408.3%	1.7231	N/A	0.1908	N/A	0.809	0.766	4.51%	0.2281
	2052	241,495	14,164,373	5865.3%	364	52,718	3,092,086	5865.3%	1.7231	N/A	0.1946	N/A	0.805	0.763	4.51%	0.2183
	2053	183,350	11,603,267	6328.5%	292	38,298	2,423,688	6328.5%	1.7231	N/A	0.1992	N/A	0.801	0.759	4.51%	0.2089
	2054	138,693	9,450,553	6814.0%	233	27,720	1,888,843	6814.0%	1.7231	N/A	0.2017	N/A	0.798	0.756	4.51%	0.1999
	2055	104,624	7,636,997	7299.5%	185	20,008	1,460,506	7299.5%	1.7231	N/A	0.2047	N/A	0.795	0.754	4.51%	0.1912
	2056	78,775	6,120,531	7769.7%	147	14,415	1,119,984	7769.7%	1.7231	N/A	0.2079	N/A	0.792	0.753	4.51%	0.1830
	2057	59,224	4,862,452	8210.3%	115	10,370	851,374	8210.3%	1.7231	N/A	0.2133	N/A	0.787	0.752	4.51%	0.1751
	2058	44,508	3,825,008	8594.0%	91	7,457	640,825	8594.0%	1.7231	N/A	0.2129	N/A	0.787	0.752	4.51%	0.1675
	2059	33,489	2,989,937	8928.2%	71	5,368	479,304	8928.2%	1.7231	N/A	0.2179	N/A	0.782	0.752	4.51%	0.1603
	2060	25,266	2,313,958	9158.3%	56	3,876	354,933	9158.3%	1.7231	N/A	0.2189	N/A	0.781	0.754	4.51%	0.1534
	2061	19,153	1,794,289	9368.1%	43	2,811	263,346	9368.1%	1.7231	N/A	0.2180	N/A	0.782	0.758	4.51%	0.1468
	2062	14,625	1,377,115	9416.2%	34	2,054	193,395	9416.2%	1.7231	N/A	0.2221	N/A	0.778	0.764	4.51%	0.1404
	2063	11,290	1,051,003	9309.2%	26	1,517	141,228	9309.2%	1.7231	N/A	0.2287	N/A	0.771	0.772	4.51%	0.1344
	2064	8,830	801,243	9074.4%	20	1,135	103,021	9074.4%	1.7231	N/A	0.2247	N/A	0.775	0.782	4.51%	0.1286
	2065	7,018	606,108	8635.9%	16	863	74,568	8635.9%	1.7231	N/A	0.2224	N/A	0.778	0.795	4.51%	0.1230
	2066	5,692	460,950	8098.7%	12	670	54,262	8098.7%	1.7231	N/A	0.2242	N/A	0.776	0.811	4.51%	0.1177
	2067	4,714	351,946	7466.7%	10	531	39,643	7466.7%	1.7231	N/A	0.2184	N/A	0.782	0.828	4.51%	0.1126
	2068	3,987	267,373	6705.4%	7	430	28,817	6705.4%	1.7231	N/A	0.2248	N/A	0.775	0.846	4.51%	0.1078
	2069	3,450	201,215	5832.5%	6	356	20,751	5832.5%	1.7231	N/A	0.2154	N/A	0.785	0.865	4.51%	0.1031
	2070	3,051	155,429	5094.3%	5	301	15,337	5094.3%	1.7231	N/A	0.2107	N/A	0.789	0.884	4.51%	0.0987
	2071	2,747	115,789	4215.5%	4	259	10,933	4215.5%	1.7231	N/A	0.2123	N/A	0.788	0.900	4.51%	0.0944
	2072	2,514	86,777	3452.2%	3	227	7,840	3452.2%	1.7231	N/A	0.2167	N/A	0.783	0.915	4.51%	0.0903
	2073	2,334	67,428	2889.0%	2	202	5,829	2889.0%	1.7231	N/A	0.1986	N/A	0.801	0.928	4.51%	0.0864
	2074	2,191	51,105	2332.6%	2	181	4,227	2332.6%	1.7231	N/A	0.2168	N/A	0.783	0.939	4.51%	0.0827
	2075	2,074	36,741	1771.5%	1	164	2,908	1771.5%	1.7231	N/A	0.1751	N/A	0.825	0.947	4.51%	0.0791
	2076	1,976	28,316	1433.0%	1	150	2,144	1433.0%	1.7231	N/A	0.1986	N/A	0.801	0.953	4.51%	0.0757
	2077	1,892	21,793	1151.9%	1	137	1,579	1151.9%	1.7231	N/A	N/A	N/A	N/A	N/A	4.51%	0.0725
	2078-2098	17,242	50,264	291.5%	1	1,195	3,485	291.5%	1.7231	N/A	N/A	N/A	N/A	N/A	4.51%	0.0693
	Past	1,155,629,961	590,681,612	51.1%	734,765	1,805,263,459	857,470,165	47.5%								
	Future	756,815,264	2,741,667,435	362.3%	344,017	566,542,058	1,482,708,311	261.7%								
	Lifetime	1,912,445,225	3,332,349,047	174.2%	1,078,782	2,371,805,518	2,340,178,476	98.7%								

Note:
- This exhibit normalizes the premium from all states to reflect the prior rate action authorized by Pennsylvania rather than the prior rate action authorized by other states.
- There were two prior authorized increases phased in for a cumulative total of approximately 73%.
- 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 4.05% Future Increase
Policy Forms: LTC.02, LTC.03 and LTC.04

		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
	1991	236,752	-	0.0%	318	762,037	-	0.0%							4.51%	3.2187
	1992	1,001,528	12,795	1.3%	693	3,084,525	39,406	1.3%							4.51%	3.0798
	1993	1,836,721	88,383	4.8%	1,217	5,412,656	260,458	4.8%							4.51%	2.9469
	1994	2,576,020	630,822	24.5%	1,778	7,263,711	1,778,754	24.5%							4.51%	2.8197
	1995	4,000,511	355,644	8.9%	3,527	10,793,618	959,548	8.9%							4.51%	2.6981
	1996	8,028,467	1,479,819	18.4%	6,611	20,726,519	3,820,342	18.4%							4.51%	2.5816
	1997	11,468,941	1,826,216	15.9%	7,787	28,330,823	4,511,157	15.9%							4.51%	2.4702
	1998	16,887,682	2,710,864	16.1%	11,882	39,916,098	6,407,458	16.1%							4.51%	2.3636
	1999	28,570,510	5,905,951	20.7%	20,137	64,615,718	13,357,034	20.7%							4.51%	2.2616
	2000	38,527,352	7,405,276	19.2%	31,662	83,374,165	16,025,205	19.2%							4.51%	2.1640
	2001	48,864,876	9,528,020	19.5%	37,340	101,181,540	19,729,095	19.5%							4.51%	2.0706
	2002	55,785,945	13,892,216	24.9%	40,621	110,527,777	27,524,420	24.9%							4.51%	1.9813
	2003	61,686,649	17,795,617	28.8%	43,992	116,944,546	33,736,641	28.8%							4.51%	1.8958
	2004	64,809,682	22,422,354	34.6%	43,706	117,563,047	40,673,557	34.6%							4.51%	1.8140
Historical	2005	64,016,577	32,611,372	50.9%	42,813	111,113,172	56,603,353	50.9%							4.51%	1.7357
Experience	2006	63,346,011	28,417,235	44.9%	41,973	105,204,550	47,195,117	44.9%							4.51%	1.6608
	2007	62,994,681	34,049,625	54.1%	41,116	100,106,271	54,109,029	54.1%							4.51%	1.5891
	2008	62,696,015	43,116,670	68.8%	40,259	95,332,173	65,560,878	68.8%							4.51%	1.5205
	2009	62,119,757	44,593,378	71.8%	39,577	90,379,816	64,880,185	71.8%							4.51%	1.4549
	2010	61,366,092	47,646,680	77.6%	38,613	85,430,377	66,330,994	77.6%							4.51%	1.3921
	2011	59,402,016	49,032,931	82.5%	37,587	79,127,454	65,315,140	82.5%							4.51%	1.3321
	2012	58,110,971	52,605,526	90.5%	36,403	74,067,263	67,050,116	90.5%							4.51%	1.2746
	2013	59,644,310	54,453,608	91.3%	35,545	72,741,011	66,410,534	91.3%							4.51%	1.2196
	2014	61,817,897	50,872,370	82.3%	34,297	72,138,431	59,365,542	82.3%							4.51%	1.1670
	2015	63,050,387	42,427,522	67.3%	33,015	70,401,576	47,374,243	67.3%							4.51%	1.1166
	2016	64,627,976	22,850,671	35.4%	31,781	69,048,990	24,413,819	35.4%							4.51%	1.0684
	2017	68,155,636	3,950,048	5.8%	30,515	69,675,597	4,038,140	5.8%							4.51%	1.0223
Projected	2018	76,905,306	9,898,839	12.9%	28,948	75,227,630	9,682,897	12.9%	1.6650	1.0000	0.0513	1.0000	0.949	N/A	4.51%	0.9782
Future	2019	73,806,405	34,468,001	46.7%	27,419	69,080,787	32,261,111	46.7%	1.7231	1.0000	0.0528	1.0000	0.947	0.927	4.51%	0.9360
Experience	2020	68,860,811	55,335,529	80.4%	25,664	61,670,506	49,557,506	80.4%	1.7551	0.9982	0.0640	0.9939	0.936	0.923	4.51%	0.8956
	2021	64,039,059	72,891,532	113.8%	23,880	54,877,267	62,463,254	113.8%	1.7929	0.9960	0.0695	0.9866	0.931	0.919	4.51%	0.8569
	2022	58,566,672	87,540,543	149.5%	22,407	48,021,998	71,779,251	149.5%	1.7929	0.9960	0.0617	0.9866	0.938	0.915	4.51%	0.8200
	2023	53,287,877	98,360,458	184.6%	20,955	41,808,083	77,170,689	184.6%	1.7929	0.9960	0.0648	0.9866	0.935	0.910	4.51%	0.7846
	2024	48,231,075	106,858,339	221.6%	19,521	36,207,700	80,219,954	221.6%	1.7929	0.9960	0.0684	0.9866	0.932	0.905	4.51%	0.7507
	2025	43,424,940	113,155,896	260.6%	18,114	31,192,872	81,281,803	260.6%	1.7929	0.9960	0.0721	0.9866	0.928	0.900	4.51%	0.7183
	2026	38,867,692	117,673,250	302.8%	16,739	26,714,500	80,879,050	302.8%	1.7929	0.9960	0.0759	0.9866	0.924	0.895	4.51%	0.6873
	2027	34,591,443	120,670,190	348.8%	15,403	22,749,357	79,359,778	348.8%	1.7929	0.9960	0.0798	0.9866	0.920	0.890	4.51%	0.6577
	2028	30,616,631	122,359,035	399.6%	14,112	19,266,375	76,997,858	399.6%	1.7929	0.9960	0.0839	0.9866	0.916	0.885	4.51%	0.6293
	2029	26,946,069	122,777,090	455.6%	12,871	16,224,830	73,926,831	455.6%	1.7929	0.9960	0.0880	0.9866	0.912	0.880	4.51%	0.6021
	2030	23,573,324	122,008,226	517.6%	11,684	13,581,500	70,293,637	517.6%	1.7929	0.9960	0.0922	0.9866	0.908	0.875	4.51%	0.5761
	2031	20,499,575	120,297,678	586.8%	10,556	11,300,923	66,317,218	586.8%	1.7929	0.9960	0.0965	0.9866	0.903	0.870	4.51%	0.5513
	2032	17,715,590	117,708,072	664.4%	9,491	9,344,731	62,089,399	664.4%	1.7929	0.9960	0.1010	0.9866	0.899	0.864	4.51%	0.5275
	2033	15,214,439	114,289,565	751.2%	8,490	7,679,082	57,684,607	751.2%	1.7929	0.9960	0.1054	0.9866	0.895	0.859	4.51%	0.5047
	2034	12,983,800	110,138,729	848.3%	7,556	6,270,430	53,190,684	848.3%	1.7929	0.9960	0.1100	0.9866	0.890	0.853	4.51%	0.4829
	2035	11,009,433	105,303,356	956.5%	6,690	5,087,479	48,660,871	956.5%	1.7929	0.9960	0.1146	0.9866	0.885	0.848	4.51%	0.4621
	2036	9,275,766	99,892,224	1076.9%	5,891	4,101,376	44,168,383	1076.9%	1.7929	0.9960	0.1194	0.9866	0.881	0.843	4.51%	0.4422
	2037	7,764,993	94,010,680	1210.7%	5,160	3,285,209	39,773,990	1210.7%	1.7929	0.9960	0.1241	0.9866	0.876	0.837	4.51%	0.4231
	2038	6,457,735	87,778,743	1359.3%	4,495	2,614,233	35,534,768	1359.3%	1.7929	0.9960	0.1288	0.9866	0.871	0.832	4.51%	0.4048
	2039	5,335,456	81,316,177	1524.1%	3,894	2,066,702	31,498,018	1524.1%	1.7929	0.9960	0.1337	0.9866	0.866	0.826	4.51%	0.3874
	2040	4,379,344	74,720,631	1706.2%	3,355	1,623,146	27,694,208	1706.2%	1.7929	0.9960	0.1385	0.9866	0.861	0.821	4.51%	0.3706
	2041	3,570,782	68,106,364	1907.3%	2,874	1,266,350	24,153,400	1907.3%	1.7929	0.9960	0.1434	0.9866	0.857	0.815	4.51%	0.3546
	2042	2,891,976	61,558,066	2128.6%	2,448	981,358	20,889,002	2128.6%	1.7929	0.9960	0.1482	0.9866	0.852	0.810	4.51%	0.3393
	2043	2,326,567	55,207,061	2372.9%	2,073	755,424	17,925,427	2372.9%	1.7929	0.9960	0.1531	0.9866	0.847	0.804	4.51%	0.3247
	2044	1,859,029	49,095,074	2640.9%	1,746	577,568	15,252,989	2640.9%	1.7929	0.9960	0.1579	0.9866	0.842	0.799	4.51%	0.3107
	2045	1,475,605	43,262,310	2931.8%	1,461	438,661	12,860,827	2931.8%	1.7929	0.9960	0.1630	0.9866	0.837	0.794	4.51%	0.2973
	2046	1,163,546	37,794,783	3248.2%	1,216	330,967	10,750,612	3248.2%	1.7929	0.9960	0.1677	0.9866	0.832	0.789	4.51%	0.2844
	2047	911,594	32,728,588	3590.3%	1,007	248,110	8,907,806	3590.3%	1.7929	0.9960	0.1723	0.9866	0.828	0.783	4.51%	0.2722
	2048	709,690	28,077,212	3956.3%	828	184,822	7,312,058	3956.3%	1.7929	0.9960	0.1772	0.9866	0.823	0.779	4.51%	0.2604
	2049	549,228	23,884,026	4348.7%	678	136,861	5,951,622	4348.7%	1.7929	0.9960	0.1818	0.9866	0.818	0.774	4.51%	0.2492
	2050	422,704	20,136,743	4763.8%	552	100,787	4,801,304	4763.8%	1.7929	0.9960	0.1863	0.9866	0.814	0.770	4.51%	0.2384
	2051	323,793	16,830,158	5197.8%	446	73,872	3,839,726	5197.8%	1.7929	0.9960	0.1908	0.9866	0.809	0.766	4.51%	0.2281
	2052	246,916	13,918,672	5637.0%	359	53,902	3,038,450	5637.0%	1.7929	0.9960	0.1946	0.9866	0.805	0.763	4.51%	0.2183
	2053	187,466	11,401,992	6082.2%	288	39,158	2,381,646	6082.2%	1.7929	0.9960	0.1992	0.9866	0.801	0.759	4.51%	0.2089
	2054	141,807	9,286,620	6548.8%	230	28,342	1,856,078	6548.8%	1.7929	0.9960	0.2017	0.9866	0.798	0.756	4.51%	0.1999
	2055	106,972	7,504,522	7015.4%	183	20,458	1,435,171	7015.4%	1.7929	0.9960	0.2047	0.9866	0.795	0.754	4.51%	0.1912
	2056	80,543	6,014,361	7467.2%	145	14,738	1,100,557	7467.2%	1.7929	0.9960	0.2079	0.9866	0.792	0.753	4.51%	0.1830
	2057	60,553	4,778,106	7890.8%	114	10,602	836,606	7890.8%	1.7929	0.9960	0.2133	0.9866	0.787	0.752	4.51%	0.1751
	2058	45,507	3,758,658	8259.5%	90	7,624	629,709	8259.5%	1.7929	0.9960	0.2129	0.9866	0.787	0.752	4.51%	0.1675
	2059	34,240	2,938,072	8580.7%	70	5,489	470,990	8580.7%	1.7929	0.9960	0.2179	0.9866	0.782	0.752	4.51%	0.1603
	2060	25,833	2,273,819	8801.9%	55	3,963	348,777	8801.9%	1.7929	0.9960	0.2189	0.9866	0.781	0.754	4.51%	0.1534
	2061	19,583	1,763,165	9003.5%	43	2,874	258,778	9003.5%	1.7929	0.9960	0.2180	0.9866	0.782	0.758	4.51%	0.1468
	2062	14,953	1,353,227	9049.7%	33	2,100	190,041	9049.7%	1.7929	0.9960	0.2221	0.9866	0.778	0.764	4.51%	0.1404
	2063	11,543	1,032,772	8946.9%	26	1,551	138,778	8946.9%	1.7929	0.9960	0.2287	0.9866	0.771	0.772	4.51%	0.1344
	2064	9,028	787,345	8721.1%	20	1,161	101,234	8721.1%	1.7929	0.9960	0.2247	0.9866	0.775	0.782	4.51%	0.1286
	2065	7,176	595,594	8299.7%	15	883	73,274	8299.7%	1.7929	0.9960	0.2224	0.9866	0.778	0.795	4.51%	0.1230
	2066	5,819	452,954	7783.5%	12	685	53,321	7783.5%	1.7929	0.9960	0.2242	0.9866	0.776	0.811	4.51%	0.1177
	2067	4,819	345,841	7176.1%	9	543	38,955	7176.1%	1.7929	0.9960	0.2184	0.9866	0.782	0.828	4.51%	0.1126
	2068	4,077	262,735	6444.4%	7	439	28,317	6444.4%	1.7929	0.9960	0.2248	0.9866	0.775	0.846	4.51%	0.1078
	2069	3,527	197,725	5605.4%	6	364	20,391	5605.4%	1.7929	0.9960	0.2154	0.9866	0.785	0.865	4.51%	0.1031
	2070	3,120	152,733	4896.0%	5	308	15,071	4896.0%	1.7929	0.9960	0.2107	0.9866	0.789	0.884	4.51%	0.0987
	2071	2,808	113,780	4051.4%	4	265	10,743	4051.4%	1.7929	0.9960	0.2123	0.9866	0.788	0.900	4.51%	0.0944
	2072	2,570	85,272	3317.8%	3	232	7,704	3317.8%	1.7929	0.9960	0.2167	0.9866	0.783	0.915	4.51%	0.0903
	2073	2,386	66,258	2776.6%	2	206	5,728	2776.6%	1.7929	0.9960	0.1986	0.9866	0.801	0.928	4.51%	0.0864
	2074	2,240	50,218	2241.8%	2	185	4,154	2241.8%	1.7929	0.9960	0.2168	0.9866	0.783	0.939	4.51%	0.0827
	2075	2,121	36,103	1702.5%	1	168	2,857	1702.5%	1.7929	0.9960	0.1751	0.9866	0.825	0.947	4.51%	0.0791
	2076	2,020	27,825	1377.2%	1	153	2,107	1377.2%	1.7929	0.9960	0.1986	0.9866	0.801	0.953	4.51%	0.0757
	2077	1,934	21,415	1107.1%	1	140	1,552	1107.1%	1.7929	0.9960	N/A	0.9866	N/A	N/A	4.51%	0.0725
	2078-2098	17,629	49,392	280.2%	1	1,222	3,425	280.2%	1.7929	0.9960	N/A	0.9866	N/A	N/A	4.51%	0.0693
	Past	1,155,629,961	590,681,612	51.1%	734,765	1,805,263,459	857,470,165	47.5%								
	Future	769,605,145	2,695,402,342	350.2%	340,350	575,289,255	1,458,184,951	253.5%								
	Lifetime	1,925,235,106	3,286,083,954	170.7%	1,075,115	2,380,552,715	2,315,655,116	97.3%								

Note:
- This exhibit normalizes the premium from all states to reflect the prior rate action authorized by Pennsylvania rather than the prior rate action authorized by other states.
- There were two prior authorized increases phased in for a cumulative total of approximately 73%.
- The current requested increase of 4.05% is assumed to be implemented starting 2/1/2020.
- 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)
Policy Form: LTC.04

		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	1991	-	-	N/A	-	-	-	N/A							4.50%	3.2106
	1992	-	-	N/A	-	-	-	N/A							4.50%	3.0723
	1993	-	-	N/A	-	-	-	N/A							4.50%	2.9400
	1994	-	-	N/A	-	-	-	N/A							4.50%	2.8134
	1995	-	-	N/A	-	-	-	N/A							4.50%	2.6923
	1996	-	-	N/A	-	-	-	N/A							4.50%	2.5763
	1997	-	-	N/A	-	-	-	N/A							4.50%	2.4654
	1998	-	-	N/A	-	-	-	N/A							4.50%	2.3592
	1999	-	-	N/A	-	-	-	N/A							4.50%	2.2576
	2000	-	-	N/A	-	-	-	N/A							4.50%	2.1604
	2001	48,842	-	0.0%	118	100,975	-	0.0%							4.50%	2.0674
	2002	428,648	-	0.0%	382	848,014	-	0.0%							4.50%	1.9783
	2003	875,820	-	0.0%	681	1,658,064	-	0.0%							4.50%	1.8932
	2004	1,087,951	-	0.0%	681	1,970,967	-	0.0%							4.50%	1.8116
	2005	1,077,240	233,044	21.6%	672	1,867,524	404,009	21.6%							4.50%	1.7336
	2006	1,081,901	344,453	31.8%	666	1,794,836	571,436	31.8%							4.50%	1.6590
	2007	1,084,051	217,999	20.1%	657	1,720,961	346,079	20.1%							4.50%	1.5875
	2008	1,089,173	767,730	70.5%	652	1,654,633	1,166,308	70.5%							4.50%	1.5192
	2009	1,100,053	-	0.0%	649	1,599,197	-	0.0%							4.50%	1.4537
	2010	1,107,859	684,846	61.8%	637	1,541,192	952,720	61.8%							4.50%	1.3911
	2011	1,124,254	520,618	46.3%	633	1,496,650	693,067	46.3%							4.50%	1.3312
	2012	1,125,420	112,363	10.0%	619	1,433,687	143,141	10.0%							4.50%	1.2739
	2013	1,164,943	483,754	41.5%	612	1,420,130	589,723	41.5%							4.50%	1.2191
	2014	1,223,425	1,205,119	98.5%	602	1,427,198	1,405,843	98.5%							4.50%	1.1666
	2015	1,267,202	188,354	14.9%	593	1,414,609	210,264	14.9%							4.50%	1.1163
	2016	1,306,120	111,263	8.5%	584	1,395,268	118,857	8.5%							4.50%	1.0683
	2017	1,405,327	39,777	2.8%	574	1,436,599	40,662	2.8%							4.50%	1.0223
Projected Future Experience	2018	1,549,054	137,685	8.9%	554	1,515,334	134,688	8.9%	1.6650	N/A	0.0346	N/A	0.965	0.987	4.50%	0.9782
	2019	1,528,201	428,083	28.0%	535	1,430,560	400,731	28.0%	1.7231	N/A	0.0354	N/A	0.965	0.953	4.50%	0.9361
	2020	1,452,991	694,482	47.8%	513	1,301,584	622,115	47.8%	1.7231	N/A	0.0399	N/A	0.960	0.951	4.50%	0.8958
	2021	1,377,250	943,474	68.5%	491	1,180,608	808,766	68.5%	1.7231	N/A	0.0436	N/A	0.956	0.948	4.50%	0.8572
	2022	1,300,854	1,162,492	89.4%	470	1,067,100	953,601	89.4%	1.7231	N/A	0.0421	N/A	0.958	0.945	4.50%	0.8203
	2023	1,223,863	1,345,065	109.9%	449	960,712	1,055,854	109.9%	1.7231	N/A	0.0446	N/A	0.955	0.941	4.50%	0.7850
	2024	1,146,527	1,514,228	132.1%	428	861,248	1,137,458	132.1%	1.7231	N/A	0.0477	N/A	0.952	0.937	4.50%	0.7512
	2025	1,069,386	1,671,658	156.3%	406	768,709	1,201,643	156.3%	1.7231	N/A	0.0507	N/A	0.949	0.933	4.50%	0.7188
	2026	992,151	1,818,099	183.2%	384	682,479	1,250,630	183.2%	1.7231	N/A	0.0542	N/A	0.946	0.928	4.50%	0.6879
	2027	915,769	1,954,260	213.4%	362	602,811	1,286,405	213.4%	1.7231	N/A	0.0577	N/A	0.942	0.923	4.50%	0.6583
	2028	840,866	2,081,146	247.5%	340	529,670	1,310,936	247.5%	1.7231	N/A	0.0614	N/A	0.939	0.918	4.50%	0.6299
	2029	767,968	2,190,586	285.2%	318	462,920	1,320,453	285.2%	1.7231	N/A	0.0652	N/A	0.935	0.913	4.50%	0.6028
	2030	697,379	2,283,563	327.4%	296	402,268	1,317,223	327.4%	1.7231	N/A	0.0693	N/A	0.931	0.908	4.50%	0.5768
	2031	629,600	2,360,714	375.0%	274	347,532	1,303,087	375.0%	1.7231	N/A	0.0734	N/A	0.927	0.903	4.50%	0.5520
	2032	564,954	2,419,187	428.2%	253	298,419	1,277,860	428.2%	1.7231	N/A	0.0776	N/A	0.922	0.897	4.50%	0.5282
	2033	503,746	2,456,918	487.7%	232	254,630	1,241,904	487.7%	1.7231	N/A	0.0820	N/A	0.918	0.892	4.50%	0.5055
	2034	446,273	2,475,342	554.7%	212	215,865	1,197,337	554.7%	1.7231	N/A	0.0863	N/A	0.914	0.886	4.50%	0.4837
	2035	392,724	2,472,832	629.7%	193	181,783	1,144,615	629.7%	1.7231	N/A	0.0911	N/A	0.909	0.880	4.50%	0.4629
	2036	343,276	2,448,050	713.1%	174	152,052	1,084,349	713.1%	1.7231	N/A	0.0955	N/A	0.905	0.874	4.50%	0.4429
	2037	298,029	2,401,737	805.9%	157	126,325	1,018,023	805.9%	1.7231	N/A	0.1002	N/A	0.900	0.868	4.50%	0.4239
	2038	256,890	2,335,913	909.3%	140	104,199	947,486	909.3%	1.7231	N/A	0.1053	N/A	0.895	0.862	4.50%	0.4056
	2039	219,825	2,251,120	1024.1%	125	85,325	873,773	1024.1%	1.7231	N/A	0.1100	N/A	0.890	0.856	4.50%	0.3882
	2040	186,732	2,152,667	1152.8%	110	69,359	799,577	1152.8%	1.7231	N/A	0.1149	N/A	0.885	0.849	4.50%	0.3714
	2041	157,405	2,041,408	1296.9%	97	55,948	725,600	1296.9%	1.7231	N/A	0.1201	N/A	0.880	0.843	4.50%	0.3554
	2042	131,617	1,917,689	1457.0%	85	44,768	652,273	1457.0%	1.7231	N/A	0.1258	N/A	0.874	0.836	4.50%	0.3401
	2043	109,141	1,785,070	1635.6%	74	35,524	581,018	1635.6%	1.7231	N/A	0.1300	N/A	0.870	0.829	4.50%	0.3255
	2044	89,740	1,647,587	1836.0%	64	27,951	513,176	1836.0%	1.7231	N/A	0.1358	N/A	0.864	0.822	4.50%	0.3115
	2045	73,175	1,505,257	2057.1%	55	21,810	448,655	2057.1%	1.7231	N/A	0.1404	N/A	0.860	0.815	4.50%	0.2981
	2046	59,178	1,360,197	2298.5%	47	16,879	387,961	2298.5%	1.7231	N/A	0.1464	N/A	0.854	0.809	4.50%	0.2852
	2047	47,448	1,213,220	2557.0%	40	12,950	331,138	2557.0%	1.7231	N/A	0.1511	N/A	0.849	0.802	4.50%	0.2729
	2048	37,730	1,073,273	2844.6%	34	9,855	280,326	2844.6%	1.7231	N/A	0.1556	N/A	0.844	0.795	4.50%	0.2612
	2049	29,747	941,245	3164.2%	28	7,435	235,255	3164.2%	1.7231	N/A	0.1611	N/A	0.839	0.788	4.50%	0.2499
	2050	23,260	816,064	3508.4%	24	5,563	195,184	3508.4%	1.7231	N/A	0.1657	N/A	0.834	0.782	4.50%	0.2392
	2051	18,036	700,989	3886.5%	20	4,128	160,441	3886.5%	1.7231	N/A	0.1684	N/A	0.832	0.775	4.50%	0.2289
	2052	13,878	593,917	4279.6%	16	3,040	130,081	4279.6%	1.7231	N/A	0.1729	N/A	0.827	0.769	4.50%	0.2190
	2053	10,590	497,056	4693.5%	13	2,220	104,178	4693.5%	1.7231	N/A	0.1769	N/A	0.823	0.763	4.50%	0.2096
	2054	8,017	410,920	5125.3%	11	1,608	82,416	5125.3%	1.7231	N/A	0.1803	N/A	0.820	0.757	4.50%	0.2006
	2055	6,017	334,528	5559.4%	9	1,155	64,205	5559.4%	1.7231	N/A	0.1797	N/A	0.820	0.751	4.50%	0.1919
	2056	4,487	270,644	6032.0%	7	824	49,707	6032.0%	1.7231	N/A	0.1810	N/A	0.819	0.746	4.50%	0.1837
	2057	3,317	215,434	6495.7%	6	583	37,863	6495.7%	1.7231	N/A	0.1855	N/A	0.814	0.739	4.50%	0.1758
	2058	2,435	170,053	6984.7%	5	409	28,601	6984.7%	1.7231	N/A	0.1843	N/A	0.816	0.734	4.50%	0.1682
	2059	1,781	130,236	7313.3%	4	287	20,961	7313.3%	1.7231	N/A	0.1766	N/A	0.823	0.731	4.50%	0.1609
	2060	1,309	98,064	7493.0%	3	202	15,103	7493.0%	1.7231	N/A	0.1721	N/A	0.828	0.735	4.50%	0.1540
	2061	969	73,502	7581.7%	3	143	10,833	7581.7%	1.7231	N/A	0.1717	N/A	0.828	0.741	4.50%	0.1474
	2062	721	51,728	7176.0%	2	102	7,295	7176.0%	1.7231	N/A	0.1564	N/A	0.844	0.744	4.50%	0.1410
	2063	543	37,667	6934.6%	2	73	5,084	6934.6%	1.7231	N/A	0.1595	N/A	0.841	0.754	4.50%	0.1350
	2064	414	26,297	6357.1%	2	53	3,396	6357.1%	1.7231	N/A	0.1385	N/A	0.862	0.762	4.50%	0.1291
	2065	318	18,781	5910.7%	1	39	2,321	5910.7%	1.7231	N/A	0.1310	N/A	0.869	0.768	4.50%	0.1236
	2066	246	14,449	5873.4%	1	29	1,709	5873.4%	1.7231	N/A	0.1233	N/A	0.877	0.774	4.50%	0.1183
	2067	190	11,538	6078.0%	1	21	1,306	6078.0%	1.7231	N/A	0.1016	N/A	0.898	0.772	4.50%	0.1132
	2068	145	9,250	6358.8%	1	16	1,002	6358.8%	1.7231	N/A	0.1043	N/A	0.896	0.766	4.50%	0.1083
	2069	113	7,634	6763.7%	1	12	791	6763.7%	1.7231	N/A	N/A	N/A	N/A	N/A	4.50%	0.1036
	2070	87	6,282	7180.9%	1	9	623	7180.9%	1.7231	N/A	N/A	N/A	N/A	N/A	4.50%	0.0992
	2071	67	4,918	7312.9%	1	6	467	7312.9%	1.7231	N/A	N/A	N/A	N/A	N/A	4.50%	0.0949
	2072	52	3,967	7615.3%	1	5	360	7615.3%	1.7231	N/A	N/A	N/A	N/A	N/A	4.50%	0.0908
	2073	40	3,041	7641.5%	1	3	264	7641.5%	1.7231	N/A	N/A	N/A	N/A	N/A	4.50%	0.0869
	2074	30	2,510	8320.0%	1	3	209	8320.0%	1.7231	N/A	N/A	N/A	N/A	N/A	4.50%	0.0832
	2075	22	2,144	9555.2%	0	2	171	9555.2%	1.7231	N/A	N/A	N/A	N/A	N/A	4.50%	0.0796
	2076	16	1,811	11138.4%	0	1	138	11138.4%	1.7231	N/A	N/A	N/A	N/A	N/A	4.50%	0.0762
	2077	11	1,496	13054.8%	0	1	109	13054.8%	1.7231	N/A	N/A	N/A	N/A	N/A	4.50%	0.0729
	2078-2098	17	4,045	23190.0%	0	1	282	23190.0%	1.7231	N/A	N/A	N/A	N/A	N/A	4.50%	0.0697
	Past	17,598,230	4,909,320	27.9%	10,012	24,780,504	6,642,109	26.8%								
	Future	19,536,618	60,003,211	307.1%	8,074	13,855,151	28,769,015	207.6%								
	Lifetime	37,134,848	64,912,531	174.8%	18,086	38,635,654	35,411,125	91.7%								

Note:
- This exhibit normalizes the premium from all states to reflect the prior rate action authorized by Pennsylvania rather than the prior rate action authorized by other states.
- There were two prior authorized increases phased in for a cumulative total of approximately 73%.
- 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 4.05% Future Increase
Policy Form: LTC.04

		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
	1991	-	-	N/A	-	-	-	N/A							4.50%	3.2106
	1992	-	-	N/A	-	-	-	N/A							4.50%	3.0723
	1993	-	-	N/A	-	-	-	N/A							4.50%	2.9400
	1994	-	-	N/A	-	-	-	N/A							4.50%	2.8134
	1995	-	-	N/A	-	-	-	N/A							4.50%	2.6923
	1996	-	-	N/A	-	-	-	N/A							4.50%	2.5763
	1997	-	-	N/A	-	-	-	N/A							4.50%	2.4654
	1998	-	-	N/A	-	-	-	N/A							4.50%	2.3592
	1999	-	-	N/A	-	-	-	N/A							4.50%	2.2576
	2000	-	-	N/A	-	-	-	N/A							4.50%	2.1604
	2001	48,842	-	0.0%	118	100,975	-	0.0%							4.50%	2.0674
	2002	428,648	-	0.0%	382	848,014	-	0.0%							4.50%	1.9783
	2003	875,820	-	0.0%	681	1,658,064	-	0.0%							4.50%	1.8932
	2004	1,087,951	-	0.0%	681	1,970,967	-	0.0%							4.50%	1.8116
Historical	2005	1,077,240	233,044	21.6%	672	1,867,524	404,009	21.6%							4.50%	1.7336
Experience	2006	1,081,901	344,453	31.8%	666	1,794,836	571,436	31.8%							4.50%	1.6590
	2007	1,084,051	217,999	20.1%	657	1,720,961	346,079	20.1%							4.50%	1.5875
	2008	1,089,173	767,730	70.5%	652	1,654,633	1,166,308	70.5%							4.50%	1.5192
	2009	1,100,053	-	0.0%	649	1,599,197	-	0.0%							4.50%	1.4537
	2010	1,107,859	684,846	61.8%	637	1,541,192	952,720	61.8%							4.50%	1.3911
	2011	1,124,254	520,618	46.3%	633	1,496,650	693,067	46.3%							4.50%	1.3312
	2012	1,125,420	112,363	10.0%	619	1,433,687	143,141	10.0%							4.50%	1.2739
	2013	1,164,943	483,754	41.5%	612	1,420,130	589,723	41.5%							4.50%	1.2191
	2014	1,223,425	1,205,119	98.5%	602	1,427,198	1,405,843	98.5%							4.50%	1.1666
	2015	1,267,202	188,354	14.9%	593	1,414,609	210,264	14.9%							4.50%	1.1163
	2016	1,306,120	111,263	8.5%	584	1,395,268	118,857	8.5%							4.50%	1.0683
	2017	1,405,327	39,777	2.8%	574	1,436,599	40,662	2.8%							4.50%	1.0223
Projected	2018	1,549,054	137,685	8.9%	554	1,515,334	134,688	8.9%	1.6650	1.0000	0.0346	1.0000	0.965	0.987	4.50%	0.9782
Future	2019	1,528,201	428,083	28.0%	535	1,430,560	400,731	28.0%	1.7231	1.0000	0.0354	1.0000	0.965	0.953	4.50%	0.9361
Experience	2020	1,468,176	688,951	46.9%	510	1,315,187	617,160	46.9%	1.7551	0.9982	0.0458	0.9939	0.954	0.951	4.50%	0.8958
	2021	1,408,171	927,108	65.8%	484	1,207,114	794,737	65.8%	1.7929	0.9960	0.0506	0.9866	0.949	0.948	4.50%	0.8572
	2022	1,330,059	1,142,326	85.9%	464	1,091,058	937,059	85.9%	1.7929	0.9960	0.0421	0.9866	0.958	0.945	4.50%	0.8203
	2023	1,251,340	1,321,733	105.6%	443	982,281	1,037,539	105.6%	1.7929	0.9960	0.0446	0.9866	0.955	0.941	4.50%	0.7850
	2024	1,172,267	1,487,961	126.9%	422	880,584	1,117,727	126.9%	1.7929	0.9960	0.0477	0.9866	0.952	0.937	4.50%	0.7512
	2025	1,093,395	1,642,661	150.2%	401	785,968	1,180,799	150.2%	1.7929	0.9960	0.0507	0.9866	0.949	0.933	4.50%	0.7188
	2026	1,014,426	1,786,561	176.1%	379	697,802	1,228,936	176.1%	1.7929	0.9960	0.0542	0.9866	0.946	0.928	4.50%	0.6879
	2027	936,329	1,920,361	205.1%	357	616,345	1,264,090	205.1%	1.7929	0.9960	0.0577	0.9866	0.942	0.923	4.50%	0.6583
	2028	859,744	2,045,045	237.9%	335	541,562	1,288,196	237.9%	1.7929	0.9960	0.0614	0.9866	0.939	0.918	4.50%	0.6299
	2029	785,210	2,152,587	274.1%	313	473,313	1,297,548	274.1%	1.7929	0.9960	0.0652	0.9866	0.935	0.913	4.50%	0.6028
	2030	713,036	2,243,951	314.7%	292	411,299	1,294,374	314.7%	1.7929	0.9960	0.0693	0.9866	0.931	0.908	4.50%	0.5768
	2031	643,735	2,319,764	360.4%	270	355,334	1,280,483	360.4%	1.7929	0.9960	0.0734	0.9866	0.927	0.903	4.50%	0.5520
	2032	577,638	2,377,223	411.5%	249	305,119	1,255,694	411.5%	1.7929	0.9960	0.0776	0.9866	0.922	0.897	4.50%	0.5282
	2033	515,055	2,414,299	468.7%	229	260,346	1,220,362	468.7%	1.7929	0.9960	0.0820	0.9866	0.918	0.892	4.50%	0.5055
	2034	456,292	2,432,404	533.1%	209	220,711	1,176,568	533.1%	1.7929	0.9960	0.0863	0.9866	0.914	0.886	4.50%	0.4837
	2035	401,541	2,429,938	605.2%	190	185,864	1,124,760	605.2%	1.7929	0.9960	0.0911	0.9866	0.909	0.880	4.50%	0.4629
	2036	350,983	2,405,585	685.4%	172	155,466	1,065,539	685.4%	1.7929	0.9960	0.0955	0.9866	0.905	0.874	4.50%	0.4429
	2037	304,720	2,360,075	774.5%	155	129,162	1,000,364	774.5%	1.7929	0.9960	0.1002	0.9866	0.900	0.868	4.50%	0.4239
	2038	262,657	2,295,393	873.9%	138	106,538	931,050	873.9%	1.7929	0.9960	0.1053	0.9866	0.895	0.862	4.50%	0.4056
	2039	224,760	2,212,071	984.2%	123	87,241	858,616	984.2%	1.7929	0.9960	0.1100	0.9866	0.890	0.856	4.50%	0.3882
	2040	190,924	2,115,326	1107.9%	109	70,916	785,707	1107.9%	1.7929	0.9960	0.1149	0.9866	0.885	0.849	4.50%	0.3714
	2041	160,939	2,005,997	1246.4%	96	57,204	713,013	1246.4%	1.7929	0.9960	0.1201	0.9866	0.880	0.843	4.50%	0.3554
	2042	134,572	1,884,424	1400.3%	84	45,773	640,958	1400.3%	1.7929	0.9960	0.1258	0.9866	0.874	0.836	4.50%	0.3401
	2043	111,592	1,754,105	1571.9%	73	36,322	570,940	1571.9%	1.7929	0.9960	0.1300	0.9866	0.870	0.829	4.50%	0.3255
	2044	91,754	1,619,007	1764.5%	63	28,579	504,275	1764.5%	1.7929	0.9960	0.1358	0.9866	0.864	0.822	4.50%	0.3115
	2045	74,818	1,479,146	1977.0%	54	22,300	440,873	1977.0%	1.7929	0.9960	0.1404	0.9866	0.860	0.815	4.50%	0.2981
	2046	60,507	1,336,603	2209.0%	46	17,258	381,231	2209.0%	1.7929	0.9960	0.1464	0.9866	0.854	0.809	4.50%	0.2852
	2047	48,513	1,192,175	2457.4%	39	13,241	325,394	2457.4%	1.7929	0.9960	0.1511	0.9866	0.849	0.802	4.50%	0.2729
	2048	38,577	1,054,655	2733.9%	33	10,076	275,463	2733.9%	1.7929	0.9960	0.1556	0.9866	0.844	0.795	4.50%	0.2612
	2049	30,415	924,918	3041.0%	28	7,602	231,175	3041.0%	1.7929	0.9960	0.1611	0.9866	0.839	0.788	4.50%	0.2499
	2050	23,783	801,908	3371.8%	23	5,688	191,798	3371.8%	1.7929	0.9960	0.1657	0.9866	0.834	0.782	4.50%	0.2392
	2051	18,441	688,829	3735.2%	19	4,221	157,658	3735.2%	1.7929	0.9960	0.1684	0.9866	0.832	0.775	4.50%	0.2289
	2052	14,189	583,615	4113.0%	16	3,108	127,825	4113.0%	1.7929	0.9960	0.1729	0.9866	0.827	0.769	4.50%	0.2190
	2053	10,828	488,434	4510.8%	13	2,269	102,371	4510.8%	1.7929	0.9960	0.1769	0.9866	0.823	0.763	4.50%	0.2096
	2054	8,197	403,792	4925.8%	11	1,644	80,987	4925.8%	1.7929	0.9960	0.1803	0.9866	0.820	0.757	4.50%	0.2006
	2055	6,152	328,726	5343.0%	9	1,181	63,092	5343.0%	1.7929	0.9960	0.1797	0.9866	0.820	0.751	4.50%	0.1919
	2056	4,588	265,950	5797.2%	7	843	48,845	5797.2%	1.7929	0.9960	0.1810	0.9866	0.819	0.746	4.50%	0.1837
	2057	3,391	211,697	6242.9%	6	596	37,207	6242.9%	1.7929	0.9960	0.1855	0.9866	0.814	0.739	4.50%	0.1758
	2058	2,489	167,103	6712.9%	5	419	28,104	6712.9%	1.7929	0.9960	0.1843	0.9866	0.816	0.734	4.50%	0.1682
	2059	1,821	127,976	7028.6%	4	293	20,597	7028.6%	1.7929	0.9960	0.1766	0.9866	0.823	0.731	4.50%	0.1609
	2060	1,338	96,363	7201.3%	3	206	14,841	7201.3%	1.7929	0.9960	0.1721	0.9866	0.828	0.735	4.50%	0.1540
	2061	991	72,227	7286.6%	3	146	10,645	7286.6%	1.7929	0.9960	0.1717	0.9866	0.828	0.741	4.50%	0.1474
	2062	737	50,831	6896.7%	2	104	7,169	6896.7%	1.7929	0.9960	0.1564	0.9866	0.844	0.744	4.50%	0.1410
	2063	555	37,014	6664.7%	2	75	4,995	6664.7%	1.7929	0.9960	0.1595	0.9866	0.841	0.754	4.50%	0.1350
	2064	423	25,841	6109.6%	2	55	3,337	6109.6%	1.7929	0.9960	0.1385	0.9866	0.862	0.762	4.50%	0.1291
	2065	325	18,455	5680.6%	1	40	2,281	5680.6%	1.7929	0.9960	0.1310	0.9866	0.869	0.768	4.50%	0.1236
	2066	252	14,199	5644.7%	1	30	1,679	5644.7%	1.7929	0.9960	0.1233	0.9866	0.877	0.774	4.50%	0.1183
	2067	194	11,338	5841.4%	1	22	1,283	5841.4%	1.7929	0.9960	0.1016	0.9866	0.898	0.772	4.50%	0.1132
	2068	149	9,090	6111.3%	1	16	984	6111.3%	1.7929	0.9960	0.1043	0.9866	0.896	0.766	4.50%	0.1083
	2069	115	7,501	6500.4%	1	12	777	6500.4%	1.7929	0.9960	N/A	0.9866	N/A	N/A	4.50%	0.1036
	2070	89	6,173	6901.4%	1	9	612	6901.4%	1.7929	0.9960	N/A	0.9866	N/A	N/A	4.50%	0.0992
	2071	69	4,832	7028.2%	1	7	459	7028.2%	1.7929	0.9960	N/A	0.9866	N/A	N/A	4.50%	0.0949
	2072	53	3,898	7318.9%	1	5	354	7318.9%	1.7929	0.9960	N/A	0.9866	N/A	N/A	4.50%	0.0908
	2073	41	2,988	7344.1%	1	4	260	7344.1%	1.7929	0.9960	N/A	0.9866	N/A	N/A	4.50%	0.0869
	2074	31	2,466	7996.2%	1	3	205	7996.2%	1.7929	0.9960	N/A	0.9866	N/A	N/A	4.50%	0.0832
	2075	23	2,107	9183.3%	0	2	168	9183.3%	1.7929	0.9960	N/A	0.9866	N/A	N/A	4.50%	0.0796
	2076	17	1,779	10704.9%	0	1	135	10704.9%	1.7929	0.9960	N/A	0.9866	N/A	N/A	4.50%	0.0762
	2077	12	1,470	12546.6%	0	1	107	12546.6%	1.7929	0.9960	N/A	0.9866	N/A	N/A	4.50%	0.0729
	2078-2098	18	3,975	22287.3%	0	1	277	22287.3%	1.7929	0.9960	N/A	0.9866	N/A	N/A	4.50%	0.0697
	Past	17,598,230	4,909,320	27.9%	10,012	24,780,504	6,642,109	26.8%								
	Future	19,888,712	58,978,701	296.5%	7,984	14,084,456	28,285,101	200.8%								
	Lifetime	37,486,942	63,888,021	170.4%	17,996	38,864,959	34,927,210	89.9%								

Note:
- This exhibit normalizes the premium from all states to reflect the prior rate action authorized by Pennsylvania rather than the prior rate action authorized by other states.
- There were two prior authorized increases phased in for a cumulative total of approximately 73%.
- The current requested increase of 4.05% is assumed to be implemented starting 2/1/2020.
- The projections are based on the assumptions derived using experience data through 6/30/2017.

Attachment 7
Metropolitan Life Insurance Company
Nationwide Experience Projections on Initial Rate Basis With No Rate Increase
Policy Forms: LTC.02, LTC.03 and LTC.04

		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	1991	236,752	-	0.0%	318	762,037	-	0.0%							4.51%	3.2187
	1992	1,001,528	12,795	1.3%	693	3,084,525	39,406	1.3%							4.51%	3.0798
	1993	1,836,721	88,383	4.8%	1,217	5,412,656	260,458	4.8%							4.51%	2.9469
	1994	2,576,020	630,822	24.5%	1,778	7,263,711	1,778,754	24.5%							4.51%	2.8197
	1995	4,000,511	355,644	8.9%	3,527	10,793,618	959,548	8.9%							4.51%	2.6981
	1996	8,028,467	1,479,819	18.4%	6,611	20,726,519	3,820,342	18.4%							4.51%	2.5816
	1997	11,468,941	1,826,216	15.9%	7,787	28,330,823	4,511,157	15.9%							4.51%	2.4702
	1998	16,887,682	2,710,864	16.1%	11,882	39,916,098	6,407,458	16.1%							4.51%	2.3636
	1999	28,570,510	5,905,951	20.7%	20,137	64,615,718	13,357,034	20.7%							4.51%	2.2616
	2000	38,527,352	7,405,276	19.2%	31,662	83,374,165	16,025,205	19.2%							4.51%	2.1640
	2001	48,864,876	9,570,375	19.6%	37,340	101,181,540	19,816,795	19.6%							4.51%	2.0706
	2002	55,785,945	13,959,089	25.0%	40,621	110,527,777	27,656,914	25.0%							4.51%	1.9813
	2003	61,686,649	17,919,043	29.0%	43,992	116,944,546	33,970,630	29.0%							4.51%	1.8958
	2004	64,809,682	23,294,582	35.9%	43,706	117,563,047	42,255,756	35.9%							4.51%	1.8140
	2005	64,016,577	33,631,116	52.5%	42,813	111,113,172	58,373,318	52.5%							4.51%	1.7357
	2006	63,346,011	29,298,106	46.3%	41,973	105,204,550	48,658,060	46.3%							4.51%	1.6608
	2007	62,994,681	35,823,680	56.9%	41,116	100,106,271	56,928,219	56.9%							4.51%	1.5891
	2008	62,696,015	45,210,430	72.1%	40,259	95,332,173	68,744,536	72.1%							4.51%	1.5205
	2009	62,119,757	46,923,133	75.5%	39,577	90,379,816	68,269,812	75.5%							4.51%	1.4549
	2010	61,366,092	51,237,723	83.5%	38,613	85,430,377	71,330,239	83.5%							4.51%	1.3921
	2011	59,402,016	53,047,819	89.3%	37,587	79,127,454	70,663,240	89.3%							4.51%	1.3321
	2012	57,776,107	60,887,612	105.4%	36,403	73,640,451	77,606,323	105.4%							4.51%	1.2746
	2013	55,538,529	71,261,820	128.3%	35,545	67,733,682	86,909,494	128.3%							4.51%	1.2196
	2014	53,414,434	76,044,062	142.4%	34,297	62,332,005	88,739,662	142.4%							4.51%	1.1670
	2015	51,333,289	82,859,304	161.4%	33,015	57,318,354	92,520,059	161.4%							4.51%	1.1166
	2016	48,498,848	91,561,658	188.8%	31,781	51,816,514	97,825,127	188.8%							4.51%	1.0684
	2017	45,717,329	94,963,030	207.7%	30,515	46,736,886	97,080,832	207.7%							4.51%	1.0223
Projected Future Experience	2018	46,189,210	94,618,935	204.9%	28,948	45,181,601	92,554,839	204.9%	1.0000	N/A	0.0513	N/A	0.949	N/A	4.51%	0.9782
	2019	42,834,178	98,928,016	231.0%	27,419	40,091,626	92,593,932	231.0%	1.0000	N/A	0.0528	N/A	0.947	0.927	4.51%	0.9360
	2020	39,550,620	102,738,764	259.8%	25,822	35,420,825	92,010,993	259.8%	1.0000	N/A	0.0582	N/A	0.942	0.923	4.51%	0.8956
	2021	36,349,530	105,955,043	291.5%	24,205	31,149,159	90,796,512	291.5%	1.0000	N/A	0.0626	N/A	0.937	0.919	4.51%	0.8569
	2022	33,243,321	108,611,320	326.7%	22,712	27,258,006	89,056,327	326.7%	1.0000	N/A	0.0617	N/A	0.938	0.915	4.51%	0.8200
	2023	30,246,997	110,673,322	365.9%	21,240	23,730,894	86,830,996	365.9%	1.0000	N/A	0.0648	N/A	0.935	0.910	4.51%	0.7846
	2024	27,376,681	112,032,136	409.2%	19,787	20,552,033	84,103,991	409.2%	1.0000	N/A	0.0684	N/A	0.932	0.905	4.51%	0.7507
	2025	24,648,647	112,710,280	457.3%	18,360	17,705,542	80,961,710	457.3%	1.0000	N/A	0.0721	N/A	0.928	0.900	4.51%	0.7183
	2026	22,061,885	112,558,065	510.2%	16,967	15,163,551	77,363,287	510.2%	1.0000	N/A	0.0759	N/A	0.924	0.895	4.51%	0.6873
	2027	19,634,622	111,571,122	568.2%	15,612	12,912,876	73,375,698	568.2%	1.0000	N/A	0.0798	N/A	0.920	0.890	4.51%	0.6577
	2028	17,378,459	109,765,590	631.6%	14,303	10,935,883	69,073,079	631.6%	1.0000	N/A	0.0839	N/A	0.916	0.885	4.51%	0.6293
	2029	15,294,993	107,108,717	700.3%	13,045	9,209,457	64,492,553	700.3%	1.0000	N/A	0.0880	N/A	0.912	0.880	4.51%	0.6021
	2030	13,380,572	103,740,144	775.3%	11,843	7,709,063	59,768,692	775.3%	1.0000	N/A	0.0922	N/A	0.908	0.875	4.51%	0.5761
	2031	11,635,866	99,675,772	856.6%	10,700	6,414,573	54,948,857	856.6%	1.0000	N/A	0.0965	N/A	0.903	0.870	4.51%	0.5513
	2032	10,055,634	95,001,051	944.8%	9,619	5,304,210	50,111,756	944.8%	1.0000	N/A	0.1010	N/A	0.899	0.864	4.51%	0.5275
	2033	8,635,944	89,825,230	1040.1%	8,605	4,358,762	45,336,887	1040.1%	1.0000	N/A	0.1054	N/A	0.895	0.859	4.51%	0.5047
	2034	7,369,799	84,191,113	1142.4%	7,659	3,559,190	40,659,475	1142.4%	1.0000	N/A	0.1100	N/A	0.890	0.853	4.51%	0.4829
	2035	6,249,119	78,258,744	1252.3%	6,781	2,887,729	36,163,507	1252.3%	1.0000	N/A	0.1146	N/A	0.885	0.848	4.51%	0.4621
	2036	5,265,064	72,140,302	1370.2%	5,971	2,328,003	31,897,583	1370.2%	1.0000	N/A	0.1194	N/A	0.881	0.843	4.51%	0.4422
	2037	4,407,527	65,956,499	1496.5%	5,230	1,864,734	27,904,842	1496.5%	1.0000	N/A	0.1241	N/A	0.876	0.837	4.51%	0.4231
	2038	3,665,507	59,821,952	1632.0%	4,556	1,483,878	24,217,243	1632.0%	1.0000	N/A	0.1288	N/A	0.871	0.832	4.51%	0.4048
	2039	3,028,485	53,771,124	1775.5%	3,947	1,173,091	20,828,375	1775.5%	1.0000	N/A	0.1337	N/A	0.866	0.826	4.51%	0.3874
	2040	2,485,781	47,946,172	1928.8%	3,400	921,322	17,770,611	1928.8%	1.0000	N/A	0.1385	N/A	0.861	0.821	4.51%	0.3706
	2041	2,026,829	42,369,965	2090.5%	2,913	718,799	15,026,184	2090.5%	1.0000	N/A	0.1434	N/A	0.857	0.815	4.51%	0.3546
	2042	1,641,529	37,133,852	2262.2%	2,481	557,033	12,600,934	2262.2%	1.0000	N/A	0.1482	N/A	0.852	0.810	4.51%	0.3393
	2043	1,320,595	32,257,244	2442.6%	2,101	428,790	10,473,748	2442.6%	1.0000	N/A	0.1531	N/A	0.847	0.804	4.51%	0.3247
	2044	1,055,213	27,763,252	2631.1%	1,770	327,836	8,625,561	2631.1%	1.0000	N/A	0.1579	N/A	0.842	0.799	4.51%	0.3107
	2045	837,576	23,700,413	2829.6%	1,481	248,991	7,045,553	2829.6%	1.0000	N/A	0.1630	N/A	0.837	0.794	4.51%	0.2973
	2046	660,446	20,042,098	3034.6%	1,233	187,862	5,700,914	3034.6%	1.0000	N/A	0.1677	N/A	0.832	0.789	4.51%	0.2844
	2047	517,434	16,802,131	3247.2%	1,020	140,831	4,573,070	3247.2%	1.0000	N/A	0.1723	N/A	0.828	0.783	4.51%	0.2722
	2048	402,831	13,968,529	3467.6%	840	104,908	3,637,779	3467.6%	1.0000	N/A	0.1772	N/A	0.823	0.779	4.51%	0.2604
	2049	311,750	11,511,986	3692.7%	687	77,684	2,868,653	3692.7%	1.0000	N/A	0.1818	N/A	0.818	0.774	4.51%	0.2492
	2050	239,933	9,403,655	3919.3%	559	57,208	2,242,160	3919.3%	1.0000	N/A	0.1863	N/A	0.814	0.770	4.51%	0.2384
	2051	183,790	7,622,670	4147.5%	452	41,931	1,739,079	4147.5%	1.0000	N/A	0.1908	N/A	0.809	0.766	4.51%	0.2281
	2052	140,153	6,133,688	4376.4%	364	30,596	1,338,986	4376.4%	1.0000	N/A	0.1946	N/A	0.805	0.763	4.51%	0.2183
	2053	106,409	4,895,940	4601.1%	292	22,227	1,022,663	4601.1%	1.0000	N/A	0.1992	N/A	0.801	0.759	4.51%	0.2089
	2054	80,492	3,874,074	4813.0%	233	16,088	774,295	4813.0%	1.0000	N/A	0.2017	N/A	0.798	0.756	4.51%	0.1999
	2055	60,719	3,048,184	5020.1%	185	11,612	582,937	5020.1%	1.0000	N/A	0.2047	N/A	0.795	0.754	4.51%	0.1912
	2056	45,718	2,372,513	5189.5%	147	8,366	434,142	5189.5%	1.0000	N/A	0.2079	N/A	0.792	0.753	4.51%	0.1830
	2057	34,371	1,839,570	5352.1%	115	6,018	322,093	5352.1%	1.0000	N/A	0.2133	N/A	0.787	0.752	4.51%	0.1751
	2058	25,830	1,417,859	5489.1%	91	4,328	237,542	5489.1%	1.0000	N/A	0.2129	N/A	0.787	0.752	4.51%	0.1675
	2059	19,435	1,088,221	5599.2%	71	3,116	174,448	5599.2%	1.0000	N/A	0.2179	N/A	0.782	0.752	4.51%	0.1603
	2060	14,663	833,073	5681.3%	56	2,249	127,783	5681.3%	1.0000	N/A	0.2189	N/A	0.781	0.754	4.51%	0.1534
	2061	11,116	633,589	5700.0%	43	1,631	92,991	5700.0%	1.0000	N/A	0.2180	N/A	0.782	0.758	4.51%	0.1468
	2062	8,488	481,282	5670.3%	34	1,192	67,589	5670.3%	1.0000	N/A	0.2221	N/A	0.778	0.764	4.51%	0.1404
	2063	6,552	364,542	5563.7%	26	880	48,985	5563.7%	1.0000	N/A	0.2287	N/A	0.771	0.772	4.51%	0.1344
	2064	5,124	276,450	5394.8%	20	659	35,545	5394.8%	1.0000	N/A	0.2247	N/A	0.775	0.782	4.51%	0.1286
	2065	4,073	209,376	5140.3%	16	501	25,759	5140.3%	1.0000	N/A	0.2224	N/A	0.778	0.795	4.51%	0.1230
	2066	3,303	158,175	4788.5%	12	389	18,620	4788.5%	1.0000	N/A	0.2242	N/A	0.776	0.811	4.51%	0.1177
	2067	2,736	118,832	4344.0%	10	308	13,385	4344.0%	1.0000	N/A	0.2184	N/A	0.782	0.828	4.51%	0.1126
	2068	2,314	90,663	3917.8%	7	249	9,771	3917.8%	1.0000	N/A	0.2248	N/A	0.775	0.846	4.51%	0.1078
	2069	2,002	68,411	3416.8%	6	206	7,055	3416.8%	1.0000	N/A	0.2154	N/A	0.785	0.865	4.51%	0.1031
	2070	1,771	51,782	2924.4%	5	175	5,110	2924.4%	1.0000	N/A	0.2107	N/A	0.789	0.884	4.51%	0.0987
	2071	1,594	39,722	2491.8%	4	151	3,750	2491.8%	1.0000	N/A	0.2123	N/A	0.788	0.900	4.51%	0.0944
	2072	1,459	29,912	2050.4%	3	132	2,702	2050.4%	1.0000	N/A	0.2167	N/A	0.783	0.915	4.51%	0.0903
	2073	1,355	23,019	1699.4%	2	117	1,990	1699.4%	1.0000	N/A	0.1986	N/A	0.801	0.928	4.51%	0.0864
	2074	1,271	17,320	1362.2%	2	105	1,433	1362.2%	1.0000	N/A	0.2168	N/A	0.783	0.939	4.51%	0.0827
	2075	1,204	13,027	1082.3%	1	95	1,031	1082.3%	1.0000	N/A	0.1751	N/A	0.825	0.947	4.51%	0.0791
	2076	1,147	9,477	826.4%	1	87	718	826.4%	1.0000	N/A	0.1986	N/A	0.801	0.953	4.51%	0.0757
	2077	1,098	6,825	621.6%	1	80	495	621.6%	1.0000	N/A	N/A	N/A	N/A	N/A	4.51%	0.0725
	2078-2098	10,007	16,869	168.6%	1	694	1,170	168.6%	1.0000	N/A	N/A	N/A	N/A	N/A	4.51%	0.0693
	Past	1,092,501,320	857,908,350	78.5%	734,765	1,736,768,486	1,154,508,377	66.5%								
	Future	440,780,768	2,408,287,602	546.4%	344,017	330,320,130	1,482,708,367	448.9%								
	Lifetime	1,533,282,089	3,266,195,952	213.0%	1,078,782	2,067,088,616	2,637,216,744	127.6%								

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: LTC.02, LTC.03 and LTC.04

		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	1991	426,153	-	0.0%	318	1,371,667	-	0.0%							4.51%	3.2187
	1992	1,802,751	12,795	0.7%	693	5,552,145	39,406	0.7%							4.51%	3.0798
	1993	3,306,097	88,383	2.7%	1,217	9,742,780	260,458	2.7%							4.51%	2.9469
	1994	4,636,835	630,822	13.6%	1,778	13,074,680	1,778,754	13.6%							4.51%	2.8197
	1995	7,200,920	355,644	4.9%	3,527	19,428,513	959,548	4.9%							4.51%	2.6981
	1996	14,451,241	1,479,819	10.2%	6,611	37,307,733	3,820,342	10.2%							4.51%	2.5816
	1997	20,644,094	1,826,216	8.8%	7,787	50,995,482	4,511,157	8.8%							4.51%	2.4702
	1998	30,397,828	2,710,864	8.9%	11,882	71,848,977	6,407,458	8.9%							4.51%	2.3636
	1999	51,426,917	5,905,951	11.5%	20,137	116,308,292	13,357,034	11.5%							4.51%	2.2616
	2000	69,349,234	7,405,276	10.7%	31,662	150,073,497	16,025,205	10.7%							4.51%	2.1640
	2001	87,956,776	9,570,375	10.9%	37,340	182,126,773	19,816,795	10.9%							4.51%	2.0706
	2002	100,414,701	13,959,089	13.9%	40,621	198,949,998	27,656,914	13.9%							4.51%	1.9813
	2003	111,035,968	17,919,043	16.1%	43,992	210,500,183	33,970,630	16.1%							4.51%	1.8958
	2004	116,657,428	23,294,582	20.0%	43,706	211,613,485	42,255,756	20.0%							4.51%	1.8140
	2005	115,229,839	33,631,116	29.2%	42,813	200,003,709	58,373,318	29.2%							4.51%	1.7357
	2006	114,022,820	29,298,106	25.7%	41,973	189,368,189	48,658,060	25.7%							4.51%	1.6608
	2007	113,390,426	35,823,680	31.6%	41,116	180,191,287	56,928,219	31.6%							4.51%	1.5891
	2008	112,852,828	45,210,430	40.1%	40,259	171,597,912	68,744,536	40.1%							4.51%	1.5205
	2009	111,815,562	46,923,133	42.0%	39,577	162,683,669	68,269,812	42.0%							4.51%	1.4549
	2010	110,458,965	51,237,723	46.4%	38,613	153,774,678	71,330,239	46.4%							4.51%	1.3921
	2011	106,923,628	53,047,819	49.6%	37,587	142,429,417	70,663,240	49.6%							4.51%	1.3321
	2012	103,996,993	60,887,612	58.5%	36,403	132,552,812	77,606,323	58.5%							4.51%	1.2746
	2013	99,969,352	71,261,820	71.3%	35,545	121,920,628	86,909,494	71.3%							4.51%	1.2196
	2014	96,145,981	76,044,062	79.1%	34,297	112,197,609	88,739,662	79.1%							4.51%	1.1670
	2015	92,399,921	82,859,304	89.7%	33,015	103,173,038	92,520,059	89.7%							4.51%	1.1166
	2016	87,297,926	91,561,658	104.9%	31,781	93,269,725	97,825,127	104.9%							4.51%	1.0684
	2017	82,291,193	94,963,030	115.4%	30,515	84,126,395	97,080,832	115.4%							4.51%	1.0223
Projected Future Experience	2018	83,140,578	94,618,935	113.8%	28,948	81,326,881	92,554,839	113.8%	1.8000	N/A	0.0513	N/A	0.949	N/A	4.51%	0.9782
	2019	77,101,521	98,928,016	128.3%	27,419	72,164,926	92,593,932	128.3%	1.8000	N/A	0.0528	N/A	0.947	0.927	4.51%	0.9360
	2020	71,191,115	102,738,764	144.3%	25,822	63,757,485	92,010,993	144.3%	1.8000	N/A	0.0582	N/A	0.942	0.923	4.51%	0.8956
	2021	65,429,154	105,955,043	161.9%	24,205	56,068,487	90,796,512	161.9%	1.8000	N/A	0.0626	N/A	0.937	0.919	4.51%	0.8569
	2022	59,837,977	108,611,320	181.5%	22,712	49,064,411	89,056,327	181.5%	1.8000	N/A	0.0617	N/A	0.938	0.915	4.51%	0.8200
	2023	54,444,595	110,673,322	203.3%	21,240	42,715,610	86,830,996	203.3%	1.8000	N/A	0.0648	N/A	0.935	0.910	4.51%	0.7846
	2024	49,278,026	112,032,136	227.3%	19,787	36,993,659	84,103,991	227.3%	1.8000	N/A	0.0684	N/A	0.932	0.905	4.51%	0.7507
	2025	44,367,564	112,710,280	254.0%	18,360	31,869,975	80,961,710	254.0%	1.8000	N/A	0.0721	N/A	0.928	0.900	4.51%	0.7183
	2026	39,711,393	112,558,065	283.4%	16,967	27,294,391	77,363,287	283.4%	1.8000	N/A	0.0759	N/A	0.924	0.895	4.51%	0.6873
	2027	35,342,319	111,571,122	315.7%	15,612	23,243,177	73,375,698	315.7%	1.8000	N/A	0.0798	N/A	0.920	0.890	4.51%	0.6577
	2028	31,281,226	109,765,590	350.9%	14,303	19,684,589	69,073,079	350.9%	1.8000	N/A	0.0839	N/A	0.916	0.885	4.51%	0.6293
	2029	27,530,987	107,108,717	389.0%	13,045	16,577,023	64,492,553	389.0%	1.8000	N/A	0.0880	N/A	0.912	0.880	4.51%	0.6021
	2030	24,085,030	103,740,144	430.7%	11,843	13,876,313	59,768,692	430.7%	1.8000	N/A	0.0922	N/A	0.908	0.875	4.51%	0.5761
	2031	20,944,558	99,675,772	475.9%	10,700	11,546,232	54,948,857	475.9%	1.8000	N/A	0.0965	N/A	0.903	0.870	4.51%	0.5513
	2032	18,100,142	95,001,051	524.9%	9,619	9,547,577	50,111,756	524.9%	1.8000	N/A	0.1010	N/A	0.899	0.864	4.51%	0.5275
	2033	15,544,699	89,825,230	577.9%	8,605	7,845,772	45,336,887	577.9%	1.8000	N/A	0.1054	N/A	0.895	0.859	4.51%	0.5047
	2034	13,265,639	84,191,113	634.7%	7,659	6,406,542	40,659,475	634.7%	1.8000	N/A	0.1100	N/A	0.890	0.853	4.51%	0.4829
	2035	11,248,415	78,258,744	695.7%	6,781	5,197,913	36,163,507	695.7%	1.8000	N/A	0.1146	N/A	0.885	0.848	4.51%	0.4621
	2036	9,477,115	72,140,302	761.2%	5,971	4,190,405	31,897,583	761.2%	1.8000	N/A	0.1194	N/A	0.881	0.843	4.51%	0.4422
	2037	7,933,548	65,956,499	831.4%	5,230	3,356,521	27,904,842	831.4%	1.8000	N/A	0.1241	N/A	0.876	0.837	4.51%	0.4231
	2038	6,597,913	59,821,952	906.7%	4,556	2,670,980	24,217,243	906.7%	1.8000	N/A	0.1288	N/A	0.871	0.832	4.51%	0.4048
	2039	5,451,273	53,771,124	986.4%	3,947	2,111,564	20,828,375	986.4%	1.8000	N/A	0.1337	N/A	0.866	0.826	4.51%	0.3874
	2040	4,474,406	47,946,172	1071.6%	3,400	1,658,379	17,770,611	1071.6%	1.8000	N/A	0.1385	N/A	0.861	0.821	4.51%	0.3706
	2041	3,648,292	42,369,965	1161.4%	2,913	1,293,839	15,026,184	1161.4%	1.8000	N/A	0.1434	N/A	0.857	0.815	4.51%	0.3546
	2042	2,954,752	37,133,852	1256.8%	2,481	1,002,660	12,600,934	1256.8%	1.8000	N/A	0.1482	N/A	0.852	0.810	4.51%	0.3393
	2043	2,377,070	32,257,244	1357.0%	2,101	771,822	10,473,748	1357.0%	1.8000	N/A	0.1531	N/A	0.847	0.804	4.51%	0.3247
	2044	1,899,383	27,763,252	1461.7%	1,770	590,105	8,625,561	1461.7%	1.8000	N/A	0.1579	N/A	0.842	0.799	4.51%	0.3107
	2045	1,507,636	23,700,413	1572.0%	1,481	448,183	7,045,553	1572.0%	1.8000	N/A	0.1630	N/A	0.837	0.794	4.51%	0.2973
	2046	1,188,803	20,042,098	1685.9%	1,233	338,151	5,700,914	1685.9%	1.8000	N/A	0.1677	N/A	0.832	0.789	4.51%	0.2844
	2047	931,382	16,802,131	1804.0%	1,020	253,496	4,573,070	1804.0%	1.8000	N/A	0.1723	N/A	0.828	0.783	4.51%	0.2722
	2048	725,096	13,968,529	1926.4%	840	188,834	3,637,779	1926.4%	1.8000	N/A	0.1772	N/A	0.823	0.779	4.51%	0.2604
	2049	561,150	11,511,986	2051.5%	687	139,832	2,868,653	2051.5%	1.8000	N/A	0.1818	N/A	0.818	0.774	4.51%	0.2492
	2050	431,880	9,403,655	2177.4%	559	102,975	2,242,160	2177.4%	1.8000	N/A	0.1863	N/A	0.814	0.770	4.51%	0.2384
	2051	330,822	7,622,670	2304.2%	452	75,475	1,739,079	2304.2%	1.8000	N/A	0.1908	N/A	0.809	0.766	4.51%	0.2281
	2052	252,276	6,133,688	2431.3%	364	55,072	1,338,986	2431.3%	1.8000	N/A	0.1946	N/A	0.805	0.763	4.51%	0.2183
	2053	191,536	4,895,940	2556.2%	292	40,008	1,022,663	2556.2%	1.8000	N/A	0.1992	N/A	0.801	0.759	4.51%	0.2089
	2054	144,885	3,874,074	2673.9%	233	28,958	774,295	2673.9%	1.8000	N/A	0.2017	N/A	0.798	0.756	4.51%	0.1999
	2055	109,295	3,048,184	2789.0%	185	20,902	582,937	2789.0%	1.8000	N/A	0.2047	N/A	0.795	0.754	4.51%	0.1912
	2056	82,292	2,372,513	2883.1%	147	15,058	434,142	2883.1%	1.8000	N/A	0.2079	N/A	0.792	0.753	4.51%	0.1830
	2057	61,868	1,839,570	2973.4%	115	10,833	322,093	2973.4%	1.8000	N/A	0.2133	N/A	0.787	0.752	4.51%	0.1751
	2058	46,495	1,417,859	3049.5%	91	7,790	237,542	3049.5%	1.8000	N/A	0.2129	N/A	0.787	0.752	4.51%	0.1675
	2059	34,984	1,088,221	3110.7%	71	5,608	174,448	3110.7%	1.8000	N/A	0.2179	N/A	0.782	0.752	4.51%	0.1603
	2060	26,394	833,073	3156.3%	56	4,049	127,783	3156.3%	1.8000	N/A	0.2189	N/A	0.781	0.754	4.51%	0.1534
	2061	20,008	633,589	3166.6%	43	2,937	92,991	3166.6%	1.8000	N/A	0.2180	N/A	0.782	0.758	4.51%	0.1468
	2062	15,278	481,282	3150.2%	34	2,146	67,589	3150.2%	1.8000	N/A	0.2221	N/A	0.778	0.764	4.51%	0.1404
	2063	11,794	364,542	3090.9%	26	1,585	48,985	3090.9%	1.8000	N/A	0.2287	N/A	0.771	0.772	4.51%	0.1344
	2064	9,224	276,450	2997.1%	20	1,186	35,545	2997.1%	1.8000	N/A	0.2247	N/A	0.775	0.782	4.51%	0.1286
	2065	7,332	209,376	2855.7%	16	902	25,759	2855.7%	1.8000	N/A	0.2224	N/A	0.778	0.795	4.51%	0.1230
	2066	5,946	158,175	2660.3%	12	700	18,620	2660.3%	1.8000	N/A	0.2242	N/A	0.776	0.811	4.51%	0.1177
	2067	4,924	118,832	2413.3%	10	555	13,385	2413.3%	1.8000	N/A	0.2184	N/A	0.782	0.828	4.51%	0.1126
	2068	4,165	90,663	2176.5%	7	449	9,771	2176.5%	1.8000	N/A	0.2248	N/A	0.775	0.846	4.51%	0.1078
	2069	3,604	68,411	1898.2%	6	372	7,055	1898.2%	1.8000	N/A	0.2154	N/A	0.785	0.865	4.51%	0.1031
	2070	3,187	51,782	1624.7%	5	315	5,110	1624.7%	1.8000	N/A	0.2107	N/A	0.789	0.884	4.51%	0.0987
	2071	2,869	39,722	1384.3%	4	271	3,750	1384.3%	1.8000	N/A	0.2123	N/A	0.788	0.900	4.51%	0.0944
	2072	2,626	29,912	1139.1%	3	237	2,702	1139.1%	1.8000	N/A	0.2167	N/A	0.783	0.915	4.51%	0.0903
	2073	2,438	23,019	944.1%	2	211	1,990	944.1%	1.8000	N/A	0.1986	N/A	0.801	0.928	4.51%	0.0864
	2074	2,289	17,320	756.8%	2	189	1,433	756.8%	1.8000	N/A	0.2168	N/A	0.783	0.939	4.51%	0.0827
	2075	2,167	13,027	601.3%	1	171	1,031	601.3%	1.8000	N/A	0.1751	N/A	0.825	0.947	4.51%	0.0791
	2076	2,064	9,477	459.1%	1	156	718	459.1%	1.8000	N/A	0.1986	N/A	0.801	0.953	4.51%	0.0757
	2077	1,976	6,825	345.3%	1	143	495	345.3%	1.8000	N/A	N/A	N/A	N/A	N/A	4.51%	0.0725
	2078-2098	18,012	16,869	93.7%	1	1,249	1,170	93.7%	1.8000	N/A	N/A	N/A	N/A	N/A	4.51%	0.0693
	Past	1,966,502,376	857,908,350	43.6%	734,765	3,126,183,274	1,154,508,377	36.9%								
	Future	793,405,383	2,408,287,602	303.5%	344,017	594,576,235	1,482,708,367	249.4%								
	Lifetime	2,759,907,759	3,266,195,952	118.3%	1,078,782	3,720,759,509	2,637,216,744	70.9%								

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

Attachment 9
Metropolitan Life Insurance Company
TIAA Policy Forms
Historial Claim and Active Life Reserves

Nationwide Policy Forms: LTC.02, LTC.03 and LTC.04

Calendar Year	Incurred Claim Reserves	Active Life Reserves[1]
2000	-	
2001	42,354	
2002	66,873	
2003	123,426	
2004	872,228	
2005	1,019,745	
2006	880,871	
2007	1,774,055	
2008	2,093,760	
2009	2,329,755	
2010	3,591,042	
2011	4,014,889	
2012	8,282,086	
2013	16,808,212	
2014	25,171,692	
2015	40,431,783	
2016	68,710,987	
2017	91,012,982	797,027,762

State of Pennsylvania Policy Form: LTC.04

Calendar Year	Incurred Claim Reserves	Active Life Reserves[1]
2007	-	
2008	231,583	
2009	-	
2010	281,293	
2011	-	
2012	-	
2013	27,194	
2014	382,780	
2015	375,708	
2016	566,879	
2017	855,702	13,978,011

[1] Figure as of 12/31/2017