

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing
Project Name/Number: 2020 AARP Rate Increase Filings/CT20-218 AARP (RATE)

Filing at a Glance

Company: Metropolitan Life Insurance Company
 Product Name: Group Long-Term Care Insurance – Premium Rate Schedule Increase Filing
 State: Pennsylvania
 TOI: LTC03G Group Long Term Care
 Sub-TOI: LTC03G.001 Qualified
 Filing Type: Rate - Other (Not M.U. or G.I. Product)
 Date Submitted: 04/03/2020
 SERFF Tr Num: META-132324125
 SERFF Status: Assigned
 State Tr Num: META-132324125
 State Status: Received Review in Progress
 Co Tr Num: CT20-218 AARP (RATE) KB

Implementation

Date Requested:
 Author(s): Cherise Livingston, Cory Searles, Patricia Brabant, Keith Bal
 Reviewer(s): Jim Laverty (primary)
 Disposition Date:
 Disposition Status:
 Implementation Date:

State Filing Description:

Proposed 21% increase on 2,328 policyholders of MetLife's group LTC forms G.LTC5897R100, G.LTC1697, and G.LTC5797R100.

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General Information

Project Name: 2020 AARP Rate Increase Filings	Status of Filing in Domicile:
Project Number: CT20-218 AARP (RATE)	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Large
Group Market Type: Association	Overall Rate Impact:
Filing Status Changed: 04/04/2020	Deemer Date:
State Status Changed: 04/04/2020	Submitted By: Keith Bal
Created By: Keith Bal	State Sub-TOI: LTC03G.001 Qualified
Corresponding Filing Tracking Number:	
State TOI: LTC03G Group Long Term Care	

Filing Description:

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

April 1, 2020

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

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

Dear Sir/Madam:

We are filing, for your review and approval, a request for a 21% premium rate schedule increase with respect to certain group long-term care insurance certificates issued for delivery in your state. The requested increase is planned to be implemented over two phases of 10% (phase one) and 10% (phase two).

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

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

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

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

Note that previously, a premium rate increase of 23.12% was authorized by your Department on 7/17/17, to be phased in over three years.

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

Company Rate Information Provided on SERFF

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

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

Notification to Certificateholders of Premium Rate Schedule Increase

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

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

We are extending the use of the Limited Coverage Upon Lapse Following Premium (Contribution) Increase Endorsement (LCUL), which was previously authorized by your Department on 7/7/17.

The contact person for this filing is:

Gina Jisonna
1300 Hall Boulevard
Bloomfield, CT 06002
Telephone: 860-656-3809

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
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gjisonna@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

Company and Contact

Filing Contact Information

Gina Jisonna, Sr. Product Consultant	gjisonna@metlife.com
1300 Hall Blvd	860-656-3809 [Phone]
Bloomfield, CT 06002	860-656-3815 [FAX]

Filing Company Information

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

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

SERFF Tracking #:

META-132324125

State Tracking #:

META-132324125

Company Tracking #:

CT20-218 AARP (RATE) KB

State:

Pennsylvania

Filing Company:

Metropolitan Life Insurance Company

TOI/Sub-TOI:

LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name:

Group Long-Term Care Insurance Premium Rate Schedule Increase Filing

Project Name/Number:

2020 AARP Rate Increase Filings/CT20-218 AARP (RATE)

Correspondence Summary

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Excel File Attached	Note To Reviewer	Keith Bal	04/07/2020	04/07/2020
I need Excel	Note To Filer	Jim Laverty	04/04/2020	04/04/2020

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing
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Note To Reviewer

Created By:

Keith Bal on 04/07/2020 09:48 AM

Last Edited By:

Keith Bal

Submitted On:

04/07/2020 09:49 AM

Subject:

Excel File Attached

Comments:

Mr. Lavery,

The attachments have been included in the filing as requested.

Thank you for your attention to our filing.

Gina Jisonna, Sr. Product Consultant
1300 Hall Blvd
Bloomfield, CT 06002
gjisonna@metlife.com
(860)656-3809 [Phone]
(860)656-3815 [FAX]

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
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Attachment PA_OriginalPolicy_Exhibits_Attachments.xlsx is not a PDF document and cannot be reproduced here.

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TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing
Project Name/Number: 2020 AARP Rate Increase Filings/CT20-218 AARP (RATE)

Note To Filer

Created By:

Jim Laverty on 04/04/2020 03:37 AM

Last Edited By:

Jim Laverty

Submitted On:

04/04/2020 03:37 AM

Subject:

I need Excel

Comments:

Please provide Exhibit I-A, Exhibit II-A, Exhibit I-B, Exhibit II-B, Attachment 1, Attachment 2, Attachment 3, Attachment 4, and Attachment 5 in an Excel workbook.

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
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Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 23.120%
Effective Date of Last Rate Revision: 07/17/2017
Filing Method of Last Filing: SERFF
SERFF Tracking Number of Last Filing: META-130989971

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	21.000%	21.000%	\$916,040	2,328	\$4,362,091	21.000%	21.000%

SERFF Tracking #:

META-132324125

State Tracking #:

META-132324125

Company Tracking #:

CT20-218 AARP (RATE) KB

State:

Pennsylvania

Filing Company:

Metropolitan Life Insurance Company

TOI/Sub-TOI:

LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name:

Group Long-Term Care Insurance Premium Rate Schedule Increase Filing

Project Name/Number:

2020 AARP Rate Increase Filings/CT20-218 AARP (RATE)

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		PA_Orig_Rates_with_21%_Increase_Phase1_10%	G.LTC5897R100, G.LTC1697, G.LTC5797R100	Revised	Previous State Filing Number: META-130989971 Percent Rate Change Request: 21	PA_Orig_Rates_with_21%_Increase_Phase1_10%.pdf,
2		PA_Orig_Rates_with_21%_Increase_Phase2_10%	G.LTC5897R100, G.LTC1697, G.LTC5797R100	Revised	Previous State Filing Number: META-130989971 Percent Rate Change Request: 21	PA_Orig_Rates_with_21%_Increase_Phase2_10%.pdf,

METROPOLITAN LIFE INSURANCE COMPANY
Policy Form G.LTC.1697

COMPREHENSIVE PLAN
4 Year Lifetime Benefit

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

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

Inflation: Nonforfeiture:	Optional No	Optional Yes	Automatic No	Automatic Yes
ISSUE AGE				
50 and below	3.71	4.71	10.92	11.65
51	4.02	5.04	11.48	13.45
52	4.31	5.41	12.08	14.22
53	4.63	5.82	12.71	14.94
54	5.02	6.24	13.37	15.62
55	5.39	6.68	14.04	16.45
56	5.85	7.26	14.81	17.36
57	6.37	7.85	15.65	18.32
58	6.93	8.50	16.54	19.32
59	7.54	9.23	17.47	20.41
60	8.17	10.00	18.47	21.54
61	8.94	10.86	19.56	22.76
62	9.72	11.80	20.71	24.13
63	10.62	12.84	21.93	25.49
64	11.56	13.95	23.24	26.99
65	12.60	15.17	24.63	28.60
66	13.79	16.58	26.25	30.50
67	15.13	18.10	28.02	32.48
68	16.54	19.78	29.89	34.62
69	18.12	21.58	31.88	36.93
70	19.86	23.56	34.01	39.31
71	21.76	25.73	36.39	41.99
72	23.80	28.08	38.90	44.83
73	26.09	30.69	41.58	47.89
74	28.58	33.50	44.47	51.11
75	31.28	36.59	47.53	54.60
76	34.30	39.92	50.97	58.37
77	37.60	43.56	54.66	62.39
78	41.20	47.51	58.60	66.65
79	45.16	51.84	62.81	71.26
80	49.48	56.55	67.33	76.16
81	54.31	61.70	72.48	81.62
82	59.61	67.31	78.03	87.44
83	65.44	73.43	84.01	93.69
84	71.82	80.09	90.46	100.35
85	78.84	87.38	97.39	107.50
86	84.94	93.58	103.52	113.72
87	91.52	100.24	110.06	120.29
88	98.62	107.37	116.96	127.17
89	106.26	115.01	124.32	134.48
90	152.25	163.82	175.77	189.11

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

**COMPREHENSIVE PLAN
Lifetime Benefit**

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

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

Inflation: Nonforfeiture:	Optional No	Optional Yes	Automatic No	Automatic Yes
ISSUE AGE				
50 and below	5.09	6.48	15.47	16.52
51	5.47	6.89	16.16	18.99
52	5.87	7.40	16.93	19.91
53	6.28	7.90	17.72	20.89
54	6.75	8.39	18.54	21.69
55	7.23	8.97	19.36	22.64
56	7.83	9.72	20.36	23.91
57	8.48	10.45	21.40	25.03
58	9.15	11.24	22.48	26.25
59	9.88	12.14	23.62	27.60
60	10.70	13.08	24.82	28.95
61	11.59	14.08	26.11	30.36
62	12.57	15.28	27.49	32.04
63	13.59	16.45	28.93	33.62
64	14.74	17.77	30.48	35.37
65	15.96	19.21	32.08	37.25
66	17.45	20.97	34.14	39.68
67	19.07	22.85	36.34	42.14
68	20.86	24.92	38.71	44.85
69	22.80	27.17	41.22	47.73
70	24.95	29.61	43.91	50.73
71	27.28	32.25	46.86	54.07
72	29.82	35.19	50.02	57.66
73	32.59	38.32	53.38	61.46
74	35.65	41.80	56.97	65.46
75	38.98	45.58	60.81	69.83
76	42.64	49.65	65.03	74.48
77	46.62	54.01	69.56	79.39
78	51.01	58.81	74.39	84.65
79	55.77	64.03	79.57	90.28
80	60.98	69.72	85.10	96.27
81	66.81	75.93	91.39	102.91
82	73.17	82.63	98.13	109.97
83	80.15	89.93	105.39	117.50
84	87.78	97.89	113.17	125.54
85	96.15	106.57	121.51	134.10
86	103.42	113.92	128.89	141.53
87	111.24	121.85	136.70	149.38
88	119.64	130.26	145.00	157.63
89	128.68	139.27	153.79	166.33
90	229.77	247.21	270.77	291.34

METROPOLITAN LIFE INSURANCE COMPANY
Policy Form G.LTC.1697

COMPREHENSIVE PLAN
4 Year Lifetime Benefit

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

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

Inflation: Nonforfeiture:	Optional No	Optional Yes	Automatic No	Automatic Yes
ISSUE AGE				
50 and below	4.65	6.06	13.39	14.38
51	5.02	6.48	14.06	16.82
52	5.39	6.93	14.74	17.61
53	5.80	7.43	15.49	18.50
54	6.24	7.96	16.25	19.42
55	6.68	8.50	17.07	20.34
56	7.23	9.19	17.99	21.45
57	7.85	9.94	18.96	22.62
58	8.53	10.73	19.99	23.75
59	9.23	11.59	21.10	25.08
60	10.02	12.52	22.24	26.38
61	10.88	13.56	23.52	27.91
62	11.83	14.67	24.84	29.41
63	12.84	15.90	26.27	31.13
64	13.98	17.20	27.76	32.77
65	15.17	18.63	29.34	34.64
66	16.58	20.27	31.24	36.80
67	18.10	22.04	33.26	39.14
68	19.75	24.00	35.40	41.62
69	21.58	26.11	37.68	44.18
70	23.56	28.41	40.12	46.99
71	25.73	30.92	42.82	50.11
72	28.12	33.64	45.68	53.33
73	30.72	36.61	48.75	56.79
74	33.56	39.84	52.03	60.49
75	36.67	43.36	55.53	64.38
76	40.14	47.25	59.46	68.74
77	43.97	51.46	63.68	73.38
78	48.13	56.07	68.23	78.38
79	52.70	61.07	73.08	83.61
80	57.70	66.52	78.25	89.23
81	63.40	72.64	84.35	95.73
82	69.70	79.31	90.89	102.60
83	76.60	86.58	97.94	109.97
84	84.19	94.56	105.55	117.91
85	92.53	103.21	113.76	126.36
86	99.95	110.80	121.22	133.94
87	107.97	118.93	129.17	141.96
88	116.62	127.69	137.64	150.48
89	125.97	137.03	146.66	159.42
90	180.98	195.65	207.89	224.70

METROPOLITAN LIFE INSURANCE COMPANY
Policy Form G.LTC.1697

COMPREHENSIVE PLAN
Lifetime Benefit

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

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

Inflation: Nonforfeiture:	Optional No	Optional Yes	Automatic No	Automatic Yes
ISSUE AGE				
50 and below	6.41	8.37	18.96	20.41
51	6.86	8.86	19.82	23.75
52	7.34	9.46	20.71	24.78
53	7.85	10.05	21.65	25.82
54	8.42	10.79	22.62	27.06
55	8.99	11.43	23.62	28.15
56	9.72	12.34	24.78	29.57
57	10.47	13.28	26.03	31.04
58	11.33	14.22	27.31	32.42
59	12.21	15.33	28.63	34.05
60	13.19	16.48	30.04	35.65
61	14.25	17.77	31.58	37.52
62	15.39	19.07	33.19	39.27
63	16.63	20.58	34.89	41.32
64	17.96	22.11	36.65	43.30
65	19.39	23.84	38.51	45.51
66	21.13	25.82	40.92	48.18
67	23.05	28.08	43.49	51.19
68	25.14	30.56	46.23	54.36
69	27.38	33.13	49.14	57.64
70	29.84	35.99	52.23	61.19
71	32.55	39.14	55.62	65.05
72	35.51	42.49	59.24	69.16
73	38.74	46.18	63.12	73.54
74	42.25	50.15	67.20	78.09
75	46.07	54.46	71.60	83.00
76	50.36	59.27	76.49	88.43
77	55.01	64.42	81.75	94.20
78	60.13	70.05	87.36	100.33
79	65.71	76.13	93.34	106.81
80	71.80	82.80	99.73	113.74
81	78.74	90.20	107.22	121.64
82	86.38	98.30	115.25	130.10
83	94.75	107.10	123.93	139.14
84	103.92	116.74	133.21	148.82
85	114.00	127.19	143.20	159.08
86	122.91	136.27	152.25	168.22
87	132.56	146.01	161.87	177.90
88	142.92	156.48	172.08	188.11
89	154.12	167.64	182.94	198.84
90	275.85	298.19	322.84	349.01

METROPOLITAN LIFE INSURANCE COMPANY
Policy Form G.LTC.1697

FACILITIES ONLY
4 Year Lifetime Benefit

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

Inflation: Nonforfeiture:	Optional No	Optional Yes	Automatic No	Automatic Yes
ISSUE AGE				
50 and below	2.29	2.66	7.28	7.59
51	2.46	2.86	7.70	8.56
52	2.68	3.11	8.13	9.02
53	2.90	3.36	8.56	9.50
54	3.17	3.66	9.05	10.02
55	3.43	3.95	9.57	10.57
56	3.77	4.33	10.13	11.22
57	4.10	4.74	10.75	11.95
58	4.52	5.17	11.41	12.60
59	4.96	5.67	12.10	13.39
60	5.41	6.18	12.84	14.19
61	5.95	6.80	13.67	15.15
62	6.55	7.48	14.58	16.14
63	7.23	8.22	15.49	17.12
64	7.94	9.02	16.50	18.26
65	8.72	9.92	17.58	19.47
66	9.61	10.92	18.82	20.86
67	10.62	12.06	20.19	22.37
68	11.69	13.28	21.63	23.97
69	12.91	14.63	23.16	25.69
70	14.25	16.12	24.82	27.52
71	15.69	17.72	26.63	29.52
72	17.25	19.47	28.58	31.69
73	19.01	21.40	30.66	33.97
74	20.94	23.52	32.90	36.41
75	23.05	25.84	35.30	39.03
76	25.23	28.22	37.81	41.76
77	27.62	30.82	40.51	44.69
78	30.25	33.64	43.43	47.78
79	33.15	36.72	46.51	51.06
80	36.30	40.12	49.82	54.60
81	39.44	43.38	53.14	58.08
82	42.85	46.94	56.71	61.73
83	46.56	50.81	60.49	65.69
84	50.60	54.99	64.52	69.83
85	54.99	59.48	68.85	74.24
86	58.42	62.92	72.18	77.55
87	62.07	66.58	75.68	81.02
88	65.96	70.42	79.33	84.61
89	70.07	74.48	83.18	88.39
90	99.00	104.80	116.01	122.82

METROPOLITAN LIFE INSURANCE COMPANY
Policy Form G.LTC.1697

FACILITIES ONLY
Lifetime Benefit

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

Inflation: Nonforfeiture:	Optional No	Optional Yes	Automatic No	Automatic Yes
ISSUE AGE				
50 and below	3.25	3.80	10.68	11.10
51	3.53	4.08	11.24	12.45
52	3.82	4.44	11.83	13.17
53	4.15	4.79	12.45	13.82
54	4.50	5.19	13.15	14.58
55	4.88	5.61	13.84	15.30
56	5.30	6.13	14.65	16.25
57	5.82	6.73	15.49	17.23
58	6.35	7.26	16.39	18.12
59	6.93	7.90	17.34	19.15
60	7.59	8.65	18.34	20.27
61	8.28	9.46	19.47	21.56
62	9.08	10.34	20.67	22.89
63	9.94	11.28	21.93	24.22
64	10.88	12.38	23.27	25.75
65	11.95	13.56	24.71	27.36
66	13.15	14.92	26.38	29.26
67	14.44	16.39	28.19	31.28
68	15.87	18.01	30.12	33.43
69	17.45	19.75	32.18	35.67
70	19.18	21.69	34.38	38.15
71	21.08	23.80	36.82	40.82
72	23.13	26.11	39.39	43.69
73	25.41	28.60	42.14	46.70
74	27.91	31.34	45.10	49.93
75	30.64	34.35	48.26	53.38
76	33.45	37.40	51.58	56.97
77	36.54	40.77	55.07	60.76
78	39.90	44.36	58.83	64.76
79	43.58	48.30	62.81	68.98
80	47.59	52.59	67.09	73.57
81	51.60	56.77	71.38	77.98
82	55.92	61.27	75.93	82.70
83	60.62	66.13	80.76	87.70
84	65.71	71.40	85.91	92.98
85	71.24	77.06	91.42	98.57
86	75.59	81.41	95.70	102.82
87	80.22	86.05	100.22	107.32
88	85.16	90.93	104.93	111.91
89	90.35	96.04	109.86	116.71
90	127.55	135.03	152.99	161.94

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

**COMPREHENSIVE PLAN
4 Year Lifetime Benefit**

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

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

Inflation: Nonforfeiture:	Optional No	Optional Yes	Automatic No	Automatic Yes
ISSUE AGE				
50 and below	4.08	5.18	12.01	12.82
51	4.42	5.54	12.63	14.80
52	4.74	5.95	13.29	15.64
53	5.09	6.40	13.98	16.43
54	5.52	6.86	14.71	17.18
55	5.93	7.35	15.44	18.10
56	6.44	7.99	16.29	19.10
57	7.01	8.64	17.22	20.15
58	7.62	9.35	18.19	21.25
59	8.29	10.15	19.22	22.45
60	8.99	11.00	20.32	23.69
61	9.83	11.95	21.52	25.04
62	10.69	12.98	22.78	26.54
63	11.68	14.12	24.12	28.04
64	12.72	15.35	25.56	29.69
65	13.86	16.69	27.09	31.46
66	15.17	18.24	28.88	33.55
67	16.64	19.91	30.82	35.73
68	18.19	21.76	32.88	38.08
69	19.93	23.74	35.07	40.62
70	21.85	25.92	37.41	43.24
71	23.94	28.30	40.03	46.19
72	26.18	30.89	42.79	49.31
73	28.70	33.76	45.74	52.68
74	31.44	36.85	48.92	56.22
75	34.41	40.25	52.28	60.06
76	37.73	43.91	56.07	64.21
77	41.36	47.92	60.13	68.63
78	45.32	52.26	64.46	73.32
79	49.68	57.02	69.09	78.39
80	54.43	62.21	74.06	83.78
81	59.74	67.87	79.73	89.78
82	65.57	74.04	85.83	96.18
83	71.98	80.77	92.41	103.06
84	79.00	88.10	99.51	110.39
85	86.72	96.12	107.13	118.25
86	93.43	102.94	113.87	125.09
87	100.67	110.26	121.07	132.32
88	108.48	118.11	128.66	139.89
89	116.89	126.51	136.75	147.93
90	167.48	180.20	193.35	208.02

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

**COMPREHENSIVE PLAN
Lifetime Benefit**

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

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

Inflation: Nonforfeiture:	Optional No	Optional Yes	Automatic No	Automatic Yes
ISSUE AGE				
50 and below	5.60	7.13	17.02	18.17
51	6.02	7.58	17.78	20.89
52	6.46	8.14	18.62	21.90
53	6.91	8.69	19.49	22.98
54	7.43	9.23	20.39	23.86
55	7.95	9.87	21.30	24.90
56	8.61	10.69	22.40	26.30
57	9.33	11.50	23.54	27.53
58	10.07	12.36	24.73	28.88
59	10.87	13.35	25.98	30.36
60	11.77	14.39	27.30	31.85
61	12.75	15.49	28.72	33.40
62	13.83	16.81	30.24	35.24
63	14.95	18.10	31.82	36.98
64	16.21	19.55	33.53	38.91
65	17.56	21.13	35.29	40.98
66	19.20	23.07	37.55	43.65
67	20.98	25.14	39.97	46.35
68	22.95	27.41	42.58	49.34
69	25.08	29.89	45.34	52.50
70	27.45	32.57	48.30	55.80
71	30.01	35.48	51.55	59.48
72	32.80	38.71	55.02	63.43
73	35.85	42.15	58.72	67.61
74	39.22	45.98	62.67	72.01
75	42.88	50.14	66.89	76.81
76	46.90	54.62	71.53	81.93
77	51.28	59.41	76.52	87.33
78	56.11	64.69	81.83	93.12
79	61.35	70.43	87.53	99.31
80	67.08	76.69	93.61	105.90
81	73.49	83.52	100.53	113.20
82	80.49	90.89	107.94	120.97
83	88.17	98.92	115.93	129.25
84	96.56	107.68	124.49	138.09
85	105.77	117.23	133.66	147.51
86	113.76	125.31	141.78	155.68
87	122.36	134.04	150.37	164.32
88	131.60	143.29	159.50	173.39
89	141.55	153.20	169.17	182.96
90	252.75	271.93	297.85	320.47

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

**COMPREHENSIVE PLAN
4 Year Lifetime Benefit**

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

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

Inflation: Nonforfeiture:	Optional No	Optional Yes	Automatic No	Automatic Yes
ISSUE AGE				
50 and below	5.12	6.67	14.73	15.82
51	5.52	7.13	15.47	18.50
52	5.93	7.62	16.21	19.37
53	6.38	8.17	17.04	20.35
54	6.86	8.76	17.88	21.36
55	7.35	9.35	18.78	22.37
56	7.95	10.11	19.79	23.60
57	8.64	10.93	20.86	24.88
58	9.38	11.80	21.99	26.13
59	10.15	12.75	23.21	27.59
60	11.02	13.77	24.46	29.02
61	11.97	14.92	25.87	30.70
62	13.01	16.14	27.32	32.35
63	14.12	17.49	28.90	34.24
64	15.38	18.92	30.54	36.05
65	16.69	20.49	32.27	38.10
66	18.24	22.30	34.36	40.48
67	19.91	24.24	36.59	43.05
68	21.73	26.40	38.94	45.78
69	23.74	28.72	41.45	48.60
70	25.92	31.25	44.13	51.69
71	28.30	34.01	47.10	55.12
72	30.93	37.00	50.25	58.66
73	33.79	40.27	53.63	62.47
74	36.92	43.82	57.23	66.54
75	40.34	47.70	61.08	70.82
76	44.15	51.98	65.41	75.61
77	48.37	56.61	70.05	80.72
78	52.94	61.68	75.05	86.22
79	57.97	67.18	80.39	91.97
80	63.47	73.17	86.08	98.15
81	69.74	79.90	92.79	105.30
82	76.67	87.24	99.98	112.86
83	84.26	95.24	107.73	120.97
84	92.61	104.02	116.11	129.70
85	101.78	113.53	125.14	139.00
86	109.95	121.88	133.34	147.33
87	118.77	130.82	142.09	156.16
88	128.28	140.46	151.40	165.53
89	138.57	150.73	161.33	175.36
90	199.08	215.22	228.68	247.17

METROPOLITAN LIFE INSURANCE COMPANY
Policy Form G.LTC.1697

COMPREHENSIVE PLAN
Lifetime Benefit

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

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

Inflation: Nonforfeiture:	Optional No	Optional Yes	Automatic No	Automatic Yes
ISSUE AGE				
50 and below	7.05	9.21	20.86	22.45
51	7.55	9.75	21.80	26.13
52	8.07	10.41	22.78	27.26
53	8.64	11.06	23.82	28.40
54	9.26	11.87	24.88	29.77
55	9.89	12.57	25.98	30.97
56	10.69	13.57	27.26	32.53
57	11.52	14.61	28.63	34.14
58	12.46	15.64	30.04	35.66
59	13.43	16.86	31.49	37.46
60	14.51	18.13	33.04	39.22
61	15.68	19.55	34.74	41.27
62	16.93	20.98	36.51	43.20
63	18.29	22.64	38.38	45.45
64	19.76	24.32	40.32	47.63
65	21.33	26.22	42.36	50.06
66	23.24	28.40	45.01	53.00
67	25.36	30.89	47.84	56.31
68	27.65	33.62	50.85	59.80
69	30.12	36.44	54.05	63.40
70	32.82	39.59	57.45	67.31
71	35.81	43.05	61.18	71.56
72	39.06	46.74	65.16	76.08
73	42.61	50.80	69.43	80.89
74	46.48	55.17	73.92	85.90
75	50.68	59.91	78.76	91.30
76	55.40	65.20	84.14	97.27
77	60.51	70.86	89.93	103.62
78	66.14	77.06	96.10	110.36
79	72.28	83.74	102.67	117.49
80	78.98	91.08	109.70	125.11
81	86.61	99.22	117.94	133.80
82	95.02	108.13	126.78	143.11
83	104.23	117.81	136.32	153.05
84	114.31	128.41	146.53	163.70
85	125.40	139.91	157.52	174.99
86	135.20	149.90	167.48	185.04
87	145.82	160.61	178.06	195.69
88	157.21	172.13	189.29	206.92
89	169.53	184.40	201.23	218.72
90	303.44	328.01	355.12	383.91

METROPOLITAN LIFE INSURANCE COMPANY
Policy Form G.LTC.1697

FACILITIES ONLY
4 Year Lifetime Benefit

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

Inflation: Nonforfeiture:	Optional No	Optional Yes	Automatic No	Automatic Yes
ISSUE AGE				
50 and below	2.52	2.93	8.01	8.35
51	2.71	3.15	8.47	9.42
52	2.95	3.42	8.94	9.92
53	3.19	3.70	9.42	10.45
54	3.49	4.03	9.96	11.02
55	3.77	4.35	10.53	11.63
56	4.15	4.76	11.14	12.34
57	4.51	5.21	11.83	13.15
58	4.97	5.69	12.55	13.86
59	5.46	6.24	13.31	14.73
60	5.95	6.80	14.12	15.61
61	6.55	7.48	15.04	16.67
62	7.21	8.23	16.04	17.75
63	7.95	9.04	17.04	18.83
64	8.73	9.92	18.15	20.09
65	9.59	10.91	19.34	21.42
66	10.57	12.01	20.70	22.95
67	11.68	13.27	22.21	24.61
68	12.86	14.61	23.79	26.37
69	14.20	16.09	25.48	28.26
70	15.68	17.73	27.30	30.27
71	17.26	19.49	29.29	32.47
72	18.98	21.42	31.44	34.86
73	20.91	23.54	33.73	37.37
74	23.03	25.87	36.19	40.05
75	25.36	28.42	38.83	42.93
76	27.75	31.04	41.59	45.94
77	30.38	33.90	44.56	49.16
78	33.28	37.00	47.77	52.56
79	36.47	40.39	51.16	56.17
80	39.93	44.13	54.80	60.06
81	43.38	47.72	58.45	63.89
82	47.14	51.63	62.38	67.90
83	51.22	55.89	66.54	72.26
84	55.66	60.49	70.97	76.81
85	60.49	65.43	75.74	81.66
86	64.26	69.21	79.40	85.31
87	68.28	73.24	83.25	89.12
88	72.56	77.46	87.26	93.07
89	77.08	81.93	91.50	97.23
90	108.90	115.28	127.61	135.10

METROPOLITAN LIFE INSURANCE COMPANY
Policy Form G.LTC.1697

FACILITIES ONLY
Lifetime Benefit

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

Inflation: Nonforfeiture:	Optional No	Optional Yes	Automatic No	Automatic Yes
ISSUE AGE				
50 and below	3.58	4.18	11.75	12.21
51	3.88	4.49	12.36	13.70
52	4.20	4.88	13.01	14.49
53	4.57	5.27	13.70	15.20
54	4.95	5.71	14.47	16.04
55	5.37	6.17	15.22	16.83
56	5.83	6.74	16.12	17.88
57	6.40	7.40	17.04	18.95
58	6.99	7.99	18.03	19.93
59	7.62	8.69	19.07	21.07
60	8.35	9.52	20.17	22.30
61	9.11	10.41	21.42	23.72
62	9.99	11.37	22.74	25.18
63	10.93	12.41	24.12	26.64
64	11.97	13.62	25.60	28.33
65	13.15	14.92	27.18	30.10
66	14.47	16.41	29.02	32.19
67	15.88	18.03	31.01	34.41
68	17.46	19.81	33.13	36.77
69	19.20	21.73	35.40	39.24
70	21.10	23.86	37.82	41.97
71	23.19	26.18	40.50	44.90
72	25.44	28.72	43.33	48.06
73	27.95	31.46	46.35	51.37
74	30.70	34.47	49.61	54.92
75	33.70	37.79	53.09	58.72
76	36.80	41.14	56.74	62.67
77	40.19	44.85	60.58	66.84
78	43.89	48.80	64.71	71.24
79	47.94	53.13	69.09	75.88
80	52.35	57.85	73.80	80.93
81	56.76	62.45	78.52	85.78
82	61.51	67.40	83.52	90.97
83	66.68	72.74	88.84	96.47
84	72.28	78.54	94.50	102.28
85	78.36	84.77	100.56	108.43
86	83.15	89.55	105.27	113.10
87	88.24	94.66	110.24	118.05
88	93.68	100.02	115.42	123.10
89	99.39	105.64	120.85	128.38
90	140.31	148.53	168.29	178.13

State: Pennsylvania

Filing Company:

Metropolitan Life Insurance Company

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

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

Project Name/Number: 2020 AARP Rate Increase Filings/CT20-218 AARP (RATE)

Supporting Document Schedules

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

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

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	Please see the attached Actuarial memorandum
Attachment(s):	2019_PA_AARP_OriginalPolicy_RateStability_03112020.pdf
Item Status:	
Status Date:	

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

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

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

SERFF Tracking #:

META-132324125

State Tracking #:

META-132324125

Company Tracking #:

CT20-218 AARP (RATE) KB

State: Pennsylvania

Filing Company:

Metropolitan Life Insurance Company

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

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

Project Name/Number: 2020 AARP Rate Increase Filings/CT20-218 AARP (RATE)

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

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

Satisfied - Item:	Advertisement Compliance Certification
Comments:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

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

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

Satisfied - Item:	Certificateholder Letter
Comments:	Please see the attached Certificateholder Letter
Attachment(s):	AARP Insured RA ltr_ALL variables.pdf
Item Status:	
Status Date:	

Satisfied - Item:	NAIC Transmittal form
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SERFF Tracking #:

META-132324125

State Tracking #:

META-132324125

Company Tracking #:

CT20-218 AARP (RATE) KB

State:

Pennsylvania

Filing Company:

Metropolitan Life Insurance Company

TOI/Sub-TOI:

LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name:

Group Long-Term Care Insurance Premium Rate Schedule Increase Filing

Project Name/Number:

2020 AARP Rate Increase Filings/CT20-218 AARP (RATE)

Comments:	Please see the attached NAIC Transmittal form
Attachment(s):	AARP NAIC Transmittal (Forms-Rates).pdf
Item Status:	
Status Date:	
Satisfied - Item:	Coverage Change form
Comments:	Please see the attached Coverage Change form
Attachment(s):	AARP-Generic Cov Chg Form_6-30-19_FINAL.pdf
Item Status:	
Status Date:	

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



Thomas G. Reilly
Assistant Vice President
Product Management and Compliance

April 1, 2020

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

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

Dear Sir/Madam:

We are filing, for your review and approval, a request for a 21% premium rate schedule increase with respect to certain group long-term care insurance certificates issued for delivery in your state. The requested increase is planned to be implemented over two phases of 10% (phase one) and 10% (phase two).

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

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

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

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

Note that previously, a premium rate increase of 23.12% was authorized by your Department on 7/17/17, to be phased in over three years.

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

Company Rate Information Provided on SERFF

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

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

Notification to Certificateholders of Premium Rate Schedule Increase

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

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

We are extending the use of the Limited Coverage Upon Lapse Following Premium (Contribution) Increase Endorsement (LCUL), which was previously authorized by your Department on 7/7/17.

The contact person for this filing is:

Gina Jisonna
1300 Hall Boulevard
Bloomfield, CT 06002
Telephone: 860-656-3809
gjisonna@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
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William P. Bigelow, FSA, MAAA

March 11, 2020

Pennsylvania Department of Insurance

Re: Group long-term policy G.LTC 1697 (including G.LTC5897R100, G.LTC5797R100 in Pennsylvania)
 Issued by Metropolitan Life Insurance Company (MetLife)

Attached is the filing for the captioned forms. This letter provides an overview of the filing and notes on some of the content. After a careful review of earlier filings, we have endeavored to reflect in this filing additional content based on 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”) <ul style="list-style-type: none"> • <i>Nationwide</i> experience • Without/with proposed rate increase of 21% • Weighted average statutory rate 4.49% LLR without rate increase – 116.7% LLR with rate increase – 113.2%
Exhibit II-A	Demonstration of rate action meeting Rate Stability (58/85) limitations
Exhibit I-B	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none"> • <i>Pennsylvania</i> experience • Without/with proposed rate increase of 21% • Weighted average statutory rate 4.49% LLR without rate increase – 110.7% LLR with rate increase – 107.2%
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 – Historical Claim & Active Life Reserve

Rationale for the Rate Increase Request

Exhibit 1 demonstrates that the combination of historical and projected experience using the most recent Best Estimate assumptions (with or without a margin for adverse deviation) 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.

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. 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,



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

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New York, NY

Actuarial Memorandum for AARP Group Policy

March 11, 2020

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

Policy Forms

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

- G.LTC5897R100
- G.LTC5797R100

1. Purpose of Filing

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

2. Description of Benefits

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

Comprehensive Plan

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

I. Nursing Home Care

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

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Nursing Home benefit are Hospice services and Bed reservation charges in a Nursing Home.

II. Assisted Living Facility Care

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

III. Home Care

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

IV. Informal Home Care

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

V. Respite Care

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

Facilities Plan

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

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I. Nursing Home Care

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

II. Assisted Living Facility Care

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

III. Respite Care

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

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to the group long-term care insurance certificates shown on the first page issued to AARP from September 1, 1998 to November 15, 2006 with a group policy situs within District of Columbia.

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

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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, 2018.
- b. Voluntary Termination Rates vary by duration as developed from actual experience through June 30, 2018 and are shown in the following table:

Voluntary Termination Rates

Policy Duration	Lapse Rate
1	5.50%
2	3.50%
3	2.50%
4	2.00%
5	1.50%
6	1.25%
7	0.90%
8	0.80%
9	0.80%
10	0.80%
11+	0.70%

In the year of rate increase implementation, it is assumed that there are no policy lapses and net reductions to premiums and benefits due to benefit downgrades. There is no adverse selection assumed due to the additional lapse rates.

- c. Ultimate Mortality is assumed to be 93% of Annuity 2000 Basic Table with selection consistent with experience.
- d. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

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

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The assumptions described above were developed from the actual historical experience on these forms and supplemented, as needed, based on the experience of other forms. The projections contained in this actuarial memorandum are based on the best estimate assumptions, as described above, except the projections include a margin for moderately adverse experience equal to 10% of projected future incurred claims.

6. Marketing Method

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

7. Underwriting Description

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

8. Premiums

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

9. Issue Age Range

The issue age is 18 and over.

10. Area Factors

Area factors are not used for this product.

11. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2018 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, 2018 have been allocated to a calendar year of incurral and included in historical incurred claims.

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12. Trend Assumptions

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

13. Past and Future Policy Experience

Nationwide experience and specific experience for those certificates issued in Pennsylvania are shown in Exhibit I-A and Exhibit I-B, respectively.

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

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

A lifetime loss ratio as of December 31, 2018 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at the weighted average maximum valuation interest rate for contract reserves, which is 4.49%.

14. Projected Earned Premiums and Incurred Claims

Earned premiums for projection years 2019 through 2099 are developed by multiplying each prior period's earned premium (starting with December 31, 2018 actual earned premium) by a persistency factor. For a year in which the rate increase is effective, the earned premium prior to the increase is multiplied by 1 plus the rate increase percent and an effectiveness factor.

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

Present and accumulated values in the lifetime projections in the exhibits (unless otherwise stated) 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 was issued. The maximum valuation interest rate averages 4.49%.

The assumptions used in Exhibit I and II projections are developed from the company's LTC insurance experience, plus a 10% margin for moderately adverse experience.

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

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

15. History of Previous Inforce Rate Increases

Round	Authorized %	Authorization Date	Implementation Date
1	23.12%	7/17/2017	3/1/2018 phased-in over 3 years

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

16. Requested Rate Increase

The company is requesting a phased-in series of rate increases (two phases of 10.00% and 10.00%) resulting in a cumulative compounded increase of 21.00% after the final phase for the policy forms listed above. Although a larger premium rate increase is currently supportable under loss ratio regulation, MetLife agreed with AARP to reduce the impact on AARP members by seeking the rate increases shown above.

Corresponding rate tables reflecting each of the two phases for the 21.00% cumulative compounded increase are included with this filing. Please note that the actual rates implemented may vary slightly from those filed due to implementation rounding algorithms.

17. Analysis Performed

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

- a. Incidence and continuance rates for nursing home care and home health care rates were based on studies from the 1985 National Nursing Home Survey and 1982-84 National Long Term Care Survey, respectively, with modifications to incorporate experience of

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other long-term care business that MetLife issued or administered, as well as to incorporate industry expectations.

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

As part of the inforce management of the business, MetLife monitors the performance of the business by completing periodic analyses of lapse rates, mortality rates, claim incidence rates, claim continuance rates and claim utilization rates. The findings from these analyses were used to determine the current experience assumptions on a best estimate basis. A margin for moderately adverse experience equal to 10% of projected future incurred claims was added to the best estimate assumptions. A model of this business was developed for use in the cash flow testing that is part of the company's annual statutory reporting requirements. Using this model, a future projection of these policies under the new moderately adverse assumptions was performed and the projected lifetime loss ratio for these policies was determined. For these policies, the past experience and future projections based on current moderately adverse assumptions, plus a margin for adverse deviation, combine to a resulting loss ratio that exceeds both original pricing expectations and state minimum requirements.

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

18. Loss Ratio Requirement Compliance Demonstration

Projected experience assuming the increase is implemented is shown in the exhibits (unless otherwise stated). As shown in these exhibits, the expected lifetime loss ratio, with and without the requested rate increase, exceed the minimum requirements under rate stability regulations.

19. Average Annual Premium

The average September 30, 2019 annualized premiums for all premium-paying certificates situated in Pennsylvania, before and after the current requested increases are:

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Before increase:	\$1,874
After all prior authorized increases:	\$1,984
After current requested increase:	\$2,400

20. Proposed Effective Date

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

21. Nationwide Distribution of Business as of September 30, 2019 (based on premium-paying certificates in force count)

By Issue Age:

Issue Age	Percent
<45	0%
45-49	1%
50-54	18%
55-59	25%
60-64	28%
65-69	19%
70-74	8%
75+	2%
Total	100%

By Benefit Period:

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

By Inflation Option:

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

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By Home Care Percentage:

Home Care %	Percent
0% (FC Only)	21%
50%	68%
80%	11%
Total	100%

By Elimination Period:

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

By Gender:

Gender	Percent
Female	62%
Male	38%
Total	100%

22. Number of Certificateholders

As of September 30, 2019, the number of premium-paying insured lives inforce and their premiums that will be affected by this increase are:

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	Issued Before Rate Stability Regulation Effective Date		Issued On or After Rate Stability Regulation Effective Date	
	Number of Insured	2019 Annualized Premium	Number of Insured	2019 Annualized Premium
Certificates Issued in Pennsylvania	1,077	\$2,099,593	1,251	\$2,262,498
Nationwide	47,683	\$92,163,140	13,765	\$24,757,717

23. Actuarial Certification

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

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

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Pennsylvania.

The projections contained in this actuarial memorandum are based on best estimate assumptions, plus a margin for moderately adverse experience. Moderately adverse conditions are interpreted as those conditions where aggregate experience deviates unfavorably from the aggregate best estimate experience assumptions, such that the value of the deviation is equal to 10% of projected future incurred claims or more, or other conditions that result in a similar lifetime loss ratio.

I further certify that:

- the analysis described in Section 17 of this memorandum was used in determining the need for a rate increase;
- the policy design, underwriting and claims adjudication practices have been reviewed and taken into consideration in this rate increase request;
- the actuarial assumptions used are appropriate and the gross premiums bear reasonable relationship to the benefits; and

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- the relationship between renewal premium rate schedules and new business premium rate schedules is not applicable because MetLife is no longer issuing new business on these policy forms.



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

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Group Policy Form: G.LTC-1697

Calendar Year	Loss Ratio Demonstration					Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors			
	Without Interest			With Interest		Premium Rate Factor	Benefit Downgrade	Persistence Factors			Calendar Year Int Rate	Mid-Year Disc / Accum Factor		
	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium			Incurred Claims	Policy Lapse & Mortality	Shock Lapse			Policy Persistence	Premium Persistence
1997	35,397	-	0.0%	151	91,046	-	0.0%							2.6721
1998	2,709,668	68,198	2.5%	3,784	6,669,962	167,873	2.5%							2.4615
1999	13,625,336	1,239,998	9.1%	17,805	32,097,505	2,921,090	9.1%							2.3557
2000	33,643,817	3,791,849	11.3%	37,513	75,848,332	8,548,537	11.3%							2.2545
2001	56,040,100	9,151,971	16.3%	53,930	120,908,378	19,745,681	16.3%							2.1575
2002	73,045,895	15,491,137	21.2%	65,678	150,823,848	31,985,821	21.2%							2.0648
2003	93,280,952	21,121,512	22.6%	81,214	184,324,850	41,736,490	22.6%							1.9760
2004	110,414,946	27,600,772	25.0%	90,841	208,802,406	52,194,995	25.0%							1.8911
2005	120,430,373	30,475,808	25.3%	92,413	217,951,760	55,154,326	25.3%							1.8098
2006	122,086,764	45,845,925	37.6%	91,244	211,450,952	79,403,895	37.6%							1.7320
2007	122,583,084	42,232,214	34.5%	89,726	203,183,446	70,000,579	34.5%							1.6575
2008	122,270,964	55,503,944	45.4%	87,660	193,953,594	88,043,710	45.4%							1.5863
2009	120,794,526	58,925,904	48.8%	85,783	185,374,297	89,453,526	48.8%							1.5181
2010	119,357,523	66,471,216	55.7%	83,614	173,403,445	96,569,848	55.7%							1.4528
2011	116,681,753	76,089,617	65.2%	81,442	162,228,661	105,791,320	65.2%							1.3904
2012	115,258,145	92,109,164	79.9%	79,470	153,360,311	122,558,714	79.9%							1.3306
2013	112,707,215	92,762,493	82.3%	77,212	143,519,128	118,121,915	82.3%							1.2734
2014	110,773,968	94,126,231	85.0%	74,958	134,993,388	114,705,819	85.0%							1.2186
2015	107,983,580	99,254,143	91.9%	72,537	125,912,479	115,755,102	91.9%							1.1682
2016	104,984,586	128,059,965	122.0%	70,125	117,174,674	142,929,407	122.0%							1.1161
2017	103,870,010	138,859,601	133.7%	67,494	110,946,882	148,320,384	133.7%							1.0681
2018	98,768,848	144,761,038	146.6%	64,007	100,962,857	147,976,698	146.6%							1.0222
2019	111,116,144	154,635,751	139.2%	63,191	108,701,495	151,275,384	139.2%	1.1364	N/A	0.0127	N/A	0.987	N/A	0.9783
2020	111,423,896	148,963,575	148.9%	62,330	104,316,513	155,377,401	148.9%	1.2121	N/A	0.0136	N/A	0.988	0.940	0.9362
2021	105,436,128	176,741,148	167.6%	61,785	94,467,242	158,354,153	167.6%	1.2258	N/A	0.0087	N/A	0.991	0.936	0.8960
2022	98,171,051	186,605,794	190.1%	61,289	84,176,709	160,005,027	190.1%	1.2259	N/A	0.0080	N/A	0.992	0.931	0.8574
2023	90,895,646	195,525,347	215.1%	60,796	74,587,886	160,445,774	215.1%	1.2259	N/A	0.0080	N/A	0.992	0.926	0.8206
2024	83,572,248	203,251,731	243.2%	60,312	65,630,243	159,615,912	243.2%	1.2259	N/A	0.0080	N/A	0.992	0.919	0.7853
2025	76,355,067	209,663,019	274.8%	59,831	57,385,603	157,572,663	274.8%	1.2259	N/A	0.0080	N/A	0.992	0.914	0.7516
2026	69,377,961	214,674,198	309.4%	59,352	49,899,580	154,402,814	309.4%	1.2259	N/A	0.0080	N/A	0.992	0.909	0.7192
2027	62,669,928	218,124,080	348.1%	58,876	43,137,132	150,139,750	348.1%	1.2259	N/A	0.0080	N/A	0.992	0.903	0.6883
2028	56,279,875	219,927,550	390.8%	58,407	37,073,577	144,873,325	390.8%	1.2259	N/A	0.0080	N/A	0.992	0.898	0.6587
2029	50,226,502	220,045,876	438.1%	57,938	31,663,465	138,719,892	438.1%	1.2259	N/A	0.0080	N/A	0.992	0.892	0.6304
2030	44,524,941	218,439,540	490.6%	57,472	26,362,397	131,787,280	490.6%	1.2259	N/A	0.0080	N/A	0.992	0.886	0.6033
2031	39,199,485	215,176,028	548.9%	56,983	22,632,853	124,237,534	548.9%	1.2259	N/A	0.0085	N/A	0.991	0.880	0.5774
2032	34,275,790	210,284,848	613.5%	56,481	18,939,265	116,193,981	613.5%	1.2259	N/A	0.0088	N/A	0.991	0.874	0.5526
2033	29,748,525	203,935,680	685.5%	55,940	15,731,053	107,841,416	685.5%	1.2259	N/A	0.0096	N/A	0.990	0.868	0.5288
2034	25,609,909	196,186,945	766.1%	55,313	12,961,362	99,283,982	766.1%	1.2259	N/A	0.0112	N/A	0.989	0.861	0.5061
2035	21,869,519	187,663,757	855.4%	54,638	10,591,684	90,597,241	855.4%	1.2259	N/A	0.0122	N/A	0.988	0.854	0.4843
2036	18,520,202	176,618,410	953.7%	53,863	8,583,971	81,861,271	953.7%	1.2259	N/A	0.0142	N/A	0.986	0.847	0.4635
2037	15,547,047	165,173,082	1062.4%	52,963	6,896,157	73,265,328	1062.4%	1.2259	N/A	0.0167	N/A	0.983	0.839	0.4436
2038	12,929,774	152,905,779	1182.6%	51,920	5,488,667	64,908,241	1182.6%	1.2259	N/A	0.0197	N/A	0.980	0.832	0.4245
2039	10,654,207	140,044,142	1314.4%	50,676	4,328,265	56,892,839	1314.4%	1.2259	N/A	0.0240	N/A	0.976	0.824	0.4062
2040	8,686,504	126,862,019	1458.4%	49,239	3,361,847	49,322,035	1458.4%	1.2259	N/A	0.0294	N/A	0.972	0.816	0.3888
2041	7,033,990	113,575,442	1614.7%	47,739	2,617,145	42,258,154	1614.7%	1.2259	N/A	0.0305	N/A	0.970	0.809	0.3721
2042	5,631,302	100,520,009	1785.0%	46,070	2,005,172	35,792,771	1785.0%	1.2259	N/A	0.0350	N/A	0.965	0.801	0.3561
2043	4,460,874	87,970,255	1972.0%	44,192	1,520,126	29,977,497	1972.0%	1.2259	N/A	0.0407	N/A	0.959	0.792	0.3408
2044	3,495,355	76,099,449	2177.2%	42,996	1,139,902	24,817,484	2177.2%	1.2259	N/A	0.0474	N/A	0.953	0.784	0.3261
2045	2,708,175	65,065,181	2402.5%	39,705	845,220	20,308,805	2402.5%	1.2259	N/A	0.0568	N/A	0.943	0.775	0.3121
2046	2,073,012	54,981,732	2652.3%	37,125	619,172	16,422,077	2652.3%	1.2259	N/A	0.0650	N/A	0.935	0.765	0.2987
2047	1,567,718	45,914,227	2928.7%	34,332	448,120	13,124,225	2928.7%	1.2259	N/A	0.0752	N/A	0.925	0.756	0.2858
2048	1,170,389	37,860,620	3234.9%	31,243	320,164	10,356,925	3234.9%	1.2259	N/A	0.0900	N/A	0.910	0.747	0.2736
2049	862,021	30,807,091	3573.8%	28,224	225,672	8,065,114	3573.8%	1.2259	N/A	0.0966	N/A	0.903	0.737	0.2618
2050	625,299	24,703,772	3950.7%	25,362	156,662	6,189,275	3950.7%	1.2259	N/A	0.1003	N/A	0.900	0.725	0.2505
2051	446,297	19,486,404	4366.2%	22,694	107,008	4,672,238	4366.2%	1.2259	N/A	0.1062	N/A	0.894	0.714	0.2398
2052	313,044	15,104,886	4825.2%	19,934	71,832	3,465,991	4825.2%	1.2259	N/A	0.1216	N/A	0.878	0.701	0.2295
2053	215,478	11,469,984	5323.1%	17,144	47,318	2,518,776	5323.1%	1.2259	N/A	0.1400	N/A	0.860	0.688	0.2196
2054	145,463	8,506,108	5847.6%	14,699	30,570	1,787,616	5847.6%	1.2259	N/A	0.1426	N/A	0.857	0.675	0.2102
2055	95,917	6,147,354	6409.0%	12,544	19,291	1,236,370	6409.0%	1.2259	N/A	0.1466	N/A	0.853	0.659	0.2011
2056	61,775	4,319,699	6992.6%	10,390	11,890	831,439	6992.6%	1.2259	N/A	0.1717	N/A	0.828	0.644	0.1925
2057	38,923	2,959,602	7603.8%	7,952	7,170	545,164	7603.8%	1.2259	N/A	0.2347	N/A	0.765	0.630	0.1842
2058	24,081	1,964,241	8156.9%	5,908	4,245	346,262	8156.9%	1.2259	N/A	0.2570	N/A	0.743	0.619	0.1763
2059	14,750	1,269,126	8604.0%	4,179	2,488	214,107	8604.0%	1.2259	N/A	0.2927	N/A	0.707	0.613	0.1687
2060	9,060	799,993	8829.5%	2,823	1,463	129,161	8829.5%	1.2259	N/A	0.3246	N/A	0.675	0.614	0.1615
2061	5,716	493,508	8633.3%	1,844	883	76,253	8633.3%	1.2259	N/A	0.3467	N/A	0.653	0.631	0.1545
2062	3,822	310,467	8123.9%	1,059	565	45,908	8123.9%	1.2259	N/A	0.4257	N/A	0.574	0.669	0.1479
2063	2,772	199,588	7199.6%	548	392	28,244	7199.6%	1.2259	N/A	0.4830	N/A	0.517	0.725	0.1415
2064	2,178	132,767	6094.9%	262	295	17,980	6094.9%	1.2259	N/A	0.5215	N/A	0.478	0.786	0.1354
2065	1,822	91,032	4995.2%	146	236	11,798	4995.2%	1.2259	N/A	0.4424	N/A	0.558	0.837	0.1296
2066	1,600	64,239	4015.8%	87	198	7,968	4015.8%	1.2259	N/A	0.4071	N/A	0.593	0.878	0.1240
2067	1,449	47,080	3249.2%	54	172	5,588	3249.2%	1.2259	N/A	0.3736	N/A	0.626	0.906	0.1187
2068	1,346	33,933	2521.1%	37	153	3,855	2521.1%	1.2259	N/A	0.3183	N/A	0.682	0.929	0.1136
2069	1,276	25,115	1968.3%	20	139	2,730	1968.3%	1.2259	N/A	0.4469	N/A	0.553	0.948	0.1087
2070+	15,430	52,856	342.6%	16	1,695	5,499	342.6%	1.2259	N/A	0.2058	N/A	0.794	N/A	0.449%
Past	1,981,327,453	1,243,942,700	62.8%	1,468,601	3,011,982,200	1,652,085,728	54.9%							
Future	1,208,133,491	4,868,824,258	403.0%	1,758,052	897,640,906	2,910,236,615	324.2%							
Lifetime	3,189,460,944	6,112,766,958	191.7%	3,226,653	3,909,623,107	4,562,322,343	116.7%							

Exhibit I-A
 Metropolitan Life Insurance Company
 Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 21% Future Increase
 Group Policy Form: G.LTC.1697

Calendar Year	Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
	Without Interest			With Interest			Premium Rate Factor	Benefit Downgrade	Policy Persistence		Premium Persistence	Calendar Year Int Rate	Mid-Year Disc / Accum Factor		
	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims			Loss Ratio	Policy Lapse & Mortality				Shock Lapse	
1997	35,397	-	0.0%	151	91,046	-	0.0%							2.6721	
1998	2,709,668	68,198	2.5%	3,784	6,669,962	167,873	2.5%							2.4615	
1999	13,625,336	1,239,998	9.1%	17,805	32,097,505	2,921,090	9.1%							4.49%	
2000	33,643,817	3,791,849	11.3%	37,513	75,848,332	8,548,537	11.3%							2.2545	
2001	56,040,100	9,151,971	16.3%	53,930	120,908,378	19,745,681	16.3%							4.49%	
2002	73,045,895	15,491,137	21.2%	65,678	150,823,848	31,985,821	21.2%							2.0648	
2003	93,280,962	21,121,512	22.6%	81,214	184,324,850	41,736,490	22.6%							1.9760	
2004	110,414,946	27,800,772	25.0%	90,841	208,802,406	52,194,995	25.0%							1.8911	
2005	120,430,373	30,475,808	25.3%	92,413	217,951,760	55,154,326	25.3%							4.49%	
2006	122,086,764	45,845,925	37.6%	91,244	211,450,952	79,403,895	37.6%							1.7320	
2007	122,583,084	42,232,214	34.5%	89,726	203,183,446	70,000,579	34.5%							1.6575	
2008	122,270,964	55,503,944	45.4%	87,660	193,953,594	88,043,710	45.4%							1.5863	
2009	120,794,526	58,925,904	48.8%	85,783	183,374,297	89,453,526	48.8%							1.5181	
2010	119,357,523	66,471,216	55.7%	83,614	173,403,445	96,569,848	55.7%							1.4528	
2011	116,681,753	76,089,617	65.2%	81,442	162,228,661	105,791,320	65.2%							1.3904	
2012	115,258,145	92,109,164	79.9%	79,470	153,360,311	122,558,714	79.9%							1.3306	
2013	112,707,215	92,762,493	82.3%	77,212	143,519,128	118,121,915	82.3%							1.2734	
2014	110,773,968	94,126,231	85.0%	74,958	134,993,388	114,705,819	85.0%							1.2186	
2015	107,963,580	99,254,143	91.9%	72,537	125,912,479	115,752,102	91.9%							1.1662	
2016	104,984,586	128,059,965	122.0%	70,125	117,174,674	142,929,407	122.0%							1.1161	
2017	103,870,010	138,859,601	133.7%	67,494	110,946,882	148,320,384	133.7%							1.0681	
2018	98,768,848	144,761,038	146.6%	64,007	100,962,857	147,976,698	146.6%							1.0222	
Projected Future Experience	2019	111,116,144	154,635,751	139.2%	63,191	108,701,495	151,275,384	139.2%	1.1364	1.0000	0.0127	1.0000	0.987	N/A	0.9783
	2020	111,422,896	148,963,958	146.9%	62,330	104,316,513	155,377,401	148.9%	1.2121	1.0000	0.0136	1.0000	0.988	0.940	0.9362
	2021	109,463,202	176,741,148	161.5%	61,785	98,075,366	158,354,153	161.5%	1.2726	1.0000	0.0087	1.0000	0.991	0.936	0.8960
	2022	112,041,925	186,605,794	166.5%	61,289	96,070,282	160,005,027	166.5%	1.3991	1.0000	0.0080	1.0000	0.992	0.931	0.8574
	2023	109,914,297	195,525,347	177.9%	60,796	90,194,365	160,445,774	177.9%	1.4824	1.0000	0.0080	1.0000	0.992	0.926	0.8206
	2024	101,122,420	203,251,731	201.0%	60,312	79,412,595	159,615,912	201.0%	1.4834	1.0000	0.0080	1.0000	0.992	0.919	0.7853
	2025	92,390,841	209,663,019	226.9%	59,811	69,438,459	157,572,663	226.9%	1.4834	1.0000	0.0080	1.0000	0.992	0.914	0.7516
	2026	83,947,332	214,674,198	255.7%	59,352	60,378,492	154,402,814	255.7%	1.4834	1.0000	0.0080	1.0000	0.992	0.909	0.7192
	2027	75,830,612	218,124,080	287.6%	58,876	52,195,930	150,139,750	287.6%	1.4834	1.0000	0.0080	1.0000	0.992	0.903	0.6883
	2028	68,098,648	219,927,550	323.0%	58,407	44,858,762	144,873,325	323.0%	1.4834	1.0000	0.0080	1.0000	0.992	0.898	0.6587
	2029	60,774,067	220,045,876	362.1%	57,938	38,312,793	138,719,892	362.1%	1.4834	1.0000	0.0080	1.0000	0.992	0.892	0.6304
	2030	53,875,057	218,430,550	405.5%	57,472	32,503,488	131,787,280	405.5%	1.4834	1.0000	0.0080	1.0000	0.992	0.886	0.6033
	2031	47,431,377	215,176,028	453.7%	56,983	27,385,752	124,237,534	453.7%	1.4834	1.0000	0.0085	1.0000	0.991	0.880	0.5774
	2032	41,473,706	210,284,848	507.0%	56,481	22,916,511	116,193,981	507.0%	1.4834	1.0000	0.0088	1.0000	0.991	0.874	0.5526
	2033	35,995,716	203,935,680	566.6%	55,940	19,034,575	107,841,416	566.6%	1.4834	1.0000	0.0096	1.0000	0.990	0.868	0.5288
	2034	30,987,990	196,186,945	633.1%	55,313	15,882,038	99,283,982	633.1%	1.4834	1.0000	0.0112	1.0000	0.989	0.861	0.5061
	2035	26,462,118	187,663,757	708.9%	54,638	12,816,938	90,597,341	708.9%	1.4834	1.0000	0.0122	1.0000	0.988	0.854	0.4843
	2036	22,409,444	176,618,410	788.1%	53,863	10,388,605	81,861,271	788.1%	1.4834	1.0000	0.0142	1.0000	0.986	0.847	0.4635
	2037	18,811,927	165,173,082	878.0%	52,963	8,344,350	73,265,328	878.0%	1.4834	1.0000	0.0167	1.0000	0.983	0.839	0.4436
	2038	15,645,026	152,905,779	977.3%	51,920	6,641,287	64,908,241	977.3%	1.4834	1.0000	0.0197	1.0000	0.980	0.832	0.4245
	2039	12,891,591	140,044,142	1086.3%	50,676	5,237,200	56,892,839	1086.3%	1.4834	1.0000	0.0240	1.0000	0.976	0.824	0.4062
	2040	10,525,190	126,863,019	1205.3%	49,239	4,092,035	49,322,035	1205.3%	1.4834	1.0000	0.0294	1.0000	0.972	0.816	0.3888
	2041	8,511,127	113,575,442	1334.4%	47,739	3,166,746	42,258,154	1334.4%	1.4834	1.0000	0.0305	1.0000	0.970	0.809	0.3721
	2042	6,813,876	100,520,009	1475.2%	46,070	2,426,258	35,792,771	1475.2%	1.4834	1.0000	0.0350	1.0000	0.965	0.801	0.3561
	2043	5,397,657	87,970,255	1629.8%	44,192	1,839,352	29,977,497	1629.8%	1.4834	1.0000	0.0407	1.0000	0.959	0.792	0.3408
	2044	4,229,380	76,099,449	1799.3%	42,096	1,379,281	24,817,484	1799.3%	1.4834	1.0000	0.0474	1.0000	0.953	0.784	0.3261
	2045	3,276,892	65,065,181	1985.6%	39,705	1,022,716	20,308,805	1985.6%	1.4834	1.0000	0.0568	1.0000	0.943	0.775	0.3121
	2046	2,508,344	54,981,732	2192.0%	37,125	749,198	16,422,077	2192.0%	1.4834	1.0000	0.0650	1.0000	0.935	0.765	0.2987
	2047	1,896,938	45,914,227	2420.4%	34,332	542,225	13,124,225	2420.4%	1.4834	1.0000	0.0752	1.0000	0.925	0.756	0.2858
	2048	1,416,170	37,860,620	2673.5%	31,243	387,399	10,356,925	2673.5%	1.4834	1.0000	0.0900	1.0000	0.910	0.747	0.2736
	2049	1,043,046	30,807,091	2953.6%	28,224	273,063	8,065,114	2953.6%	1.4834	1.0000	0.0966	1.0000	0.903	0.737	0.2618
	2050	756,612	24,703,772	3265.1%	25,362	189,561	6,189,275	3265.1%	1.4834	1.0000	0.1003	1.0000	0.900	0.725	0.2505
	2051	540,019	19,486,404	3608.5%	22,694	129,480	4,672,238	3608.5%	1.4834	1.0000	0.1062	1.0000	0.894	0.714	0.2398
	2052	378,783	15,104,886	3987.7%	19,934	86,916	3,465,991	3987.7%	1.4834	1.0000	0.1216	1.0000	0.878	0.701	0.2295
	2053	260,728	11,469,984	4399.2%	17,144	57,255	2,518,776	4399.2%	1.4834	1.0000	0.1400	1.0000	0.860	0.688	0.2196
	2054	176,010	8,506,108	4832.7%	14,699	36,990	1,787,616	4832.7%	1.4834	1.0000	0.1426	1.0000	0.857	0.675	0.2102
	2055	116,060	6,147,354	5296.7%	12,544	23,342	1,286,370	5296.7%	1.4834	1.0000	0.1466	1.0000	0.853	0.659	0.2011
	2056	74,748	4,319,699	5779.0%	10,390	14,387	831,439	5779.0%	1.4834	1.0000	0.1717	1.0000	0.828	0.644	0.1925
	2057	47,097	2,959,602	6284.1%	7,952	8,675	545,164	6284.1%	1.4834	1.0000	0.2347	1.0000	0.765	0.630	0.1842
	2058	29,138	1,964,241	6741.2%	5,908	5,137	346,262	6741.2%	1.4834	1.0000	0.2570	1.0000	0.743	0.619	0.1763
	2059	17,848	1,269,126	7110.8%	4,179	3,011	214,107	7110.8%	1.4834	1.0000	0.2927	1.0000	0.707	0.613	0.1687
	2060	10,963	799,993	7297.1%	2,823	1,770	129,161	7297.1%	1.4834	1.0000	0.3246	1.0000	0.675	0.614	0.1615
	2061	6,917	493,508	7134.9%	1,844	1,069	76,253	7134.9%	1.4834	1.0000	0.3467	1.0000	0.653	0.631	0.1545
	2062	4,624	310,467	6714.0%	1,059	684	45,908	6714.0%	1.4834	1.0000	0.4257	1.0000	0.574	0.669	0.1479
	2063	3,354	199,588	5950.1%	548	475	28,244	5950.1%	1.4834	1.0000	0.4830	1.0000	0.478	0.725	0.1415
	2064	2,636	132,767	5037.1%	262	357	17,980	5037.1%	1.4834	1.0000	0.5215	1.0000	0.517	0.786	0.1354
	2065	2,205	91,032	4128.3%	146	298	11,798	4128.3%	1.4834	1.0000	0.4424	1.0000	0.537	0.837	0.1296
	2066	1,936	64,239	3318.8%	87	240	7,968	3318.8%	1.4834	1.0000	0.4071	1.0000	0.593	0.878	0.1240
	2067	1,753	47,080	2685.3%	54	208	5,588	2685.3%	1.4834	1.0000	0.3736	1.0000	0.626	0.906	0.1187
	2068	1,629	33,933	2083.5%	37	185	3,855	2083.5%	1.4834	1.0000	0.3183	1.0000	0.682	0	

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

1	Accumulated value of initial earned premium	3,008,684,479	x	58%	=	1,745,036,998
2a	Accumulated value of earned premium	3,011,982,200				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	3,297,721		85%	=	2,803,063
3	Present value of future projected initial earned premium	740,177,322		58%	=	429,302,847
4a	Present value of future projected premium	1,019,341,205				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	279,163,883		85%	=	237,289,301
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					2,414,432,208
6a	Accumulated value of incurred claims without the inclusion of active life reserves					1,652,085,728
6b	Present value of future projected incurred claims without the inclusion of active life reserves					2,910,236,615
7	Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					4,562,322,343
8	Test: 7 is not less than 5					TRUE

Exhibit I-B
Metropolitan Life Insurance Company
Pennsylvania Experience Projections (Premium Includes Prior Authorized Increases)
Group Policy Form: G.LTC-1697

Calendar Year	Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
	Without Interest			Life Years	With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors			Premium Persistence	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence			
1997	-	-	N/A	-	-	-	N/A							4.49%	2.5721
1998	10,299	-	0.0%	67	25,353	-	0.0%							4.49%	2.4615
1999	411,239	-	0.0%	626	968,764	-	0.0%							4.49%	2.3557
2000	1,031,615	293,041	28.4%	1,200	2,325,724	660,647	28.4%							4.49%	2.2545
2001	1,736,337	119,240	6.9%	1,696	3,746,204	257,265	6.9%							4.49%	2.1575
2002	2,265,704	583,135	25.7%	2,069	4,678,186	1,204,046	25.7%							4.49%	2.0648
2003	3,052,970	187,080	6.1%	2,782	6,032,723	369,674	6.1%							4.49%	1.9760
2004	3,784,134	725,006	19.2%	3,207	7,150,063	1,371,037	19.2%							4.49%	1.8911
2005	4,391,604	1,595,466	36.3%	3,492	7,947,811	2,887,433	36.3%							4.49%	1.8098
2006	4,586,580	990,292	21.6%	3,457	7,943,832	1,715,159	21.6%							4.49%	1.7320
2007	4,573,143	512,382	11.2%	3,379	7,580,059	849,281	11.2%							4.49%	1.6575
2008	4,550,671	2,077,990	45.7%	3,300	7,218,550	3,296,234	45.7%							4.49%	1.5863
2009	4,513,199	1,362,508	30.6%	3,242	6,851,343	2,098,741	30.6%							4.49%	1.5181
2010	4,474,674	2,483,042	55.5%	3,155	6,500,838	3,007,381	55.5%							4.49%	1.4528
2011	4,361,295	2,319,749	53.2%	3,069	6,063,734	3,225,267	53.2%							4.49%	1.3904
2012	4,308,533	1,592,450	37.0%	2,993	5,732,852	2,118,885	37.0%							4.49%	1.3306
2013	4,236,570	2,991,243	70.6%	2,912	5,394,765	3,808,990	70.6%							4.49%	1.2734
2014	4,163,415	1,903,576	45.7%	2,822	5,073,696	2,319,770	45.7%							4.49%	1.2186
2015	4,085,039	3,683,148	90.6%	2,745	4,741,549	4,236,469	90.6%							4.49%	1.1662
2016	3,965,242	4,124,382	104.0%	2,652	4,425,659	4,603,277	104.0%							4.49%	1.1161
2017	3,945,194	5,494,399	139.3%	2,558	4,213,988	5,868,743	139.3%							4.49%	1.0681
2018	3,739,233	5,576,823	149.1%	2,420	3,822,295	5,700,704	149.1%							4.49%	1.0222
2019	4,133,548	5,314,148	128.6%	2,389	4,043,722	5,198,667	128.6%	1.1364	N/A	0.0127	N/A	0.987	N/A	4.49%	0.9763
2020	4,158,556	5,229,770	125.8%	2,357	3,993,297	5,394,270	137.8%	1.2121	N/A	0.0136	N/A	0.986	0.943	4.49%	0.9292
2021	3,949,306	6,130,227	155.2%	2,336	3,538,446	5,492,478	155.2%	1.2258	N/A	0.0088	N/A	0.991	0.939	4.49%	0.8960
2022	3,692,321	6,511,014	176.3%	2,318	3,165,978	5,582,865	176.3%	1.2259	N/A	0.0080	N/A	0.992	0.935	4.49%	0.8574
2023	3,434,238	6,864,689	199.9%	2,299	2,818,095	5,633,082	199.9%	1.2259	N/A	0.0080	N/A	0.992	0.930	4.49%	0.8206
2024	3,172,511	7,179,013	226.3%	2,281	2,491,409	5,637,761	226.3%	1.2259	N/A	0.0080	N/A	0.992	0.924	4.49%	0.7853
2025	2,912,640	7,493,048	256.9%	2,262	2,189,931	5,601,948	256.9%	1.2259	N/A	0.0080	N/A	0.992	0.918	4.49%	0.7516
2026	2,660,006	7,686,663	289.0%	2,244	1,913,190	5,528,575	289.0%	1.2259	N/A	0.0080	N/A	0.992	0.913	4.49%	0.7192
2027	2,416,096	7,863,128	325.4%	2,226	1,663,054	5,412,369	325.4%	1.2259	N/A	0.0080	N/A	0.992	0.908	4.49%	0.6883
2028	2,182,851	7,983,613	365.7%	2,209	1,437,914	5,259,061	365.7%	1.2259	N/A	0.0080	N/A	0.992	0.903	4.49%	0.6587
2029	1,960,604	8,046,483	410.4%	2,191	1,235,991	5,072,612	410.4%	1.2259	N/A	0.0079	N/A	0.992	0.898	4.49%	0.6304
2030	1,749,899	8,048,542	459.9%	2,174	1,055,736	4,855,785	459.9%	1.2259	N/A	0.0080	N/A	0.992	0.893	4.49%	0.6033
2031	1,551,709	7,990,759	515.0%	2,155	895,920	4,613,675	515.0%	1.2259	N/A	0.0088	N/A	0.991	0.887	4.49%	0.5774
2032	1,367,073	7,873,727	576.0%	2,135	755,383	4,350,669	576.0%	1.2259	N/A	0.0092	N/A	0.991	0.881	4.49%	0.5526
2033	1,195,991	7,704,497	644.2%	2,117	632,441	4,074,147	644.2%	1.2259	N/A	0.0084	N/A	0.992	0.875	4.49%	0.5288
2034	1,038,175	7,483,636	720.8%	2,099	526,387	3,787,231	720.8%	1.2259	N/A	0.0129	N/A	0.987	0.868	4.49%	0.5061
2035	894,322	7,213,045	806.5%	2,080	433,131	3,493,369	806.5%	1.2259	N/A	0.0141	N/A	0.986	0.861	4.49%	0.4843
2036	764,286	6,886,832	901.1%	2,033	354,241	3,191,994	901.1%	1.2259	N/A	0.0130	N/A	0.987	0.855	4.49%	0.4635
2037	647,714	6,511,821	1005.4%	2,000	287,304	2,888,429	1005.4%	1.2259	N/A	0.0163	N/A	0.984	0.847	4.49%	0.4436
2038	544,062	6,103,936	1121.9%	1,971	230,963	2,591,110	1121.9%	1.2259	N/A	0.0143	N/A	0.986	0.840	4.49%	0.4245
2039	452,949	5,863,878	1250.4%	1,926	184,010	2,300,947	1250.4%	1.2259	N/A	0.0232	N/A	0.977	0.833	4.49%	0.4062
2040	373,707	5,199,561	1391.3%	1,876	145,292	2,021,511	1391.3%	1.2259	N/A	0.0265	N/A	0.974	0.825	4.49%	0.3898
2041	305,479	4,720,557	1545.3%	1,829	113,660	1,756,383	1545.3%	1.2259	N/A	0.0242	N/A	0.976	0.817	4.49%	0.3721
2042	247,343	4,237,401	1713.2%	1,772	88,073	1,508,837	1713.2%	1.2259	N/A	0.0312	N/A	0.969	0.810	4.49%	0.3561
2043	198,241	3,760,313	1896.8%	1,716	67,554	1,281,396	1896.8%	1.2259	N/A	0.0317	N/A	0.968	0.801	4.49%	0.3408
2044	157,236	3,304,413	2101.6%	1,636	51,278	1,077,632	2101.6%	1.2259	N/A	0.0464	N/A	0.954	0.793	4.49%	0.3261
2045	123,364	2,871,765	2327.9%	1,552	38,502	896,276	2327.9%	1.2259	N/A	0.0518	N/A	0.948	0.785	4.49%	0.3121
2046	95,653	2,467,200	2579.3%	1,457	28,570	736,909	2579.3%	1.2259	N/A	0.0608	N/A	0.939	0.775	4.49%	0.2987
2047	73,316	2,095,433	2858.1%	1,363	20,957	598,963	2858.1%	1.2259	N/A	0.0644	N/A	0.936	0.766	4.49%	0.2858
2048	55,485	1,760,734	3173.3%	1,248	15,178	481,656	3173.3%	1.2259	N/A	0.0849	N/A	0.915	0.757	4.49%	0.2736
2049	41,466	1,461,856	3525.4%	1,138	10,856	392,705	3525.4%	1.2259	N/A	0.0878	N/A	0.912	0.747	4.49%	0.2618
2050	30,536	1,198,862	3926.0%	1,029	7,651	300,362	3926.0%	1.2259	N/A	0.0954	N/A	0.905	0.736	4.49%	0.2505
2051	22,154	971,268	4384.2%	923	5,312	232,880	4384.2%	1.2259	N/A	0.1031	N/A	0.897	0.725	4.49%	0.2398
2052	15,801	774,428	4901.3%	818	3,626	177,702	4901.3%	1.2259	N/A	0.1142	N/A	0.886	0.713	4.49%	0.2295
2053	11,065	607,363	5488.8%	708	2,430	133,375	5488.8%	1.2259	N/A	0.1350	N/A	0.865	0.700	4.49%	0.2196
2054	7,603	465,946	6128.2%	608	1,598	97,922	6128.2%	1.2259	N/A	0.1410	N/A	0.859	0.687	4.49%	0.2102
2055	5,108	349,513	6842.4%	533	1,027	70,295	6842.4%	1.2259	N/A	0.1229	N/A	0.877	0.672	4.49%	0.2011
2056	3,348	255,743	7639.4%	457	644	49,224	7639.4%	1.2259	N/A	0.1432	N/A	0.857	0.655	4.49%	0.1925
2057	2,142	183,507	8565.1%	361	395	33,802	8565.1%	1.2259	N/A	0.2094	N/A	0.791	0.640	4.49%	0.1842
2058	1,333	128,959	9675.1%	276	235	22,733	9675.1%	1.2259	N/A	0.2345	N/A	0.766	0.622	4.49%	0.1763
2059	807	88,529	10967.8%	202	136	14,935	10967.8%	1.2259	N/A	0.2682	N/A	0.732	0.606	4.49%	0.1687
2060	469	58,937	12556.7%	146	76	9,516	12556.7%	1.2259	N/A	0.2768	N/A	0.723	0.591	4.49%	0.1615
2061	263	38,368	14615.4%	102	41	5,928	14615.4%	1.2259	N/A	0.3005	N/A	0.699	0.559	4.49%	0.1545
2062	140	24,392	17427.4%	66	21	3,607	17427.4%	1.2259	N/A	0.3541	N/A	0.646	0.533	4.49%	0.1479
2063	72	16,453	22789.8%	39	10	2,328	22789.8%	1.2259	N/A	0.4154	N/A	0.585	0.516	4.49%	0.1415
2064	38	11,628	30448.6%	12	5	1,575	30448.6%	1.2259	N/A	0.4819	N/A	0.518	0.529	4.49%	0.1354
2065	21	7,596	35469.2%	6	3	985	35469.2%	1.2259	N/A	0.6020	N/A	0.458	0.511	4.49%	0.1296
2066	13	5,233	41606.3%	3	2	649	41606.3%	1.2259	N/A	0.4526	N/A	0.547	0.587	4.49%	0.1240
2067	7	3,200	46367.2%	3	1	380	46367.2%	1.2259	N/A	0.2000	N/A	0.800	0.549	4.49%	0.1187
2068	3	1,705	51511.5%	1	0	194	51511.5%	1.2259	N/A	0.5075	N/A	0.493	0.480	4.49%	0.1136
2069	1	686	63629.4%	1	0	75	63629.4%	1.2259	N/A	0.0000	N/A	1.000	0.326	4.49%	0.1087
2070+	0	247	171508.0%	1	0	26	171508.0%	1.2259	N/A	0.0152	N/A	0.985	0.133	4.49%	0.1040
Past	72,167,290	38,634,954	53.5%	53,843	108,443,986	50,258,004	46.3%								
Future	46,650,980	185,314,269	397.2%	67,657	34,347,664	107,831,226	313.9%								
Lifetime	118,818,269	223,949,223	188.5%	121,500	142,791,650	158,089,229									

Exhibit I-B
Metropolitan Life Insurance Company
Pennsylvania Experience Projections (Premium Includes Prior Authorized Increases) and With 21% Future Increase
Group Policy Form: G.LTC-1697

Calendar Year	Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors			
	Without Interest			With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors			Premium Persistence	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor		
	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims			Loss Ratio	Policy Lapse & Mortality	Shock Laps				Policy Persistence	
1997	-	-	-	N/A	-	-	-	N/A							4.49%	2.5721
1998	10,299	-	0.0%	67	25,353	-	0.0%								4.49%	2.4615
1999	411,239	-	0.0%	626	968,704	-	0.0%								4.49%	2.3557
2000	1,031,615	293,041	28.4%	1,200	2,325,724	660,647	28.4%								4.49%	2.2545
2001	1,736,337	119,240	6.9%	1,696	3,746,204	257,265	6.9%								4.49%	2.1575
2002	2,265,704	583,135	25.7%	2,069	4,678,186	1,204,046	25.7%								4.49%	2.0648
2003	3,052,970	187,080	6.1%	2,782	6,032,723	369,674	6.1%								4.49%	1.9760
2004	3,794,134	725,006	19.2%	3,207	7,156,063	1,371,037	19.2%								4.49%	1.8911
2005	4,391,604	1,505,466	36.3%	3,492	7,947,811	2,887,433	36.3%								4.49%	1.8098
2006	4,586,580	990,292	21.6%	3,457	7,943,832	1,715,159	21.6%								4.49%	1.7320
2007	4,573,143	512,382	11.2%	3,379	7,580,059	849,281	11.2%								4.49%	1.6575
2008	4,550,671	2,077,990	45.7%	3,300	7,216,550	3,296,234	45.7%								4.49%	1.5863
2009	4,513,199	1,362,508	30.6%	3,242	6,851,343	2,098,741	30.6%								4.49%	1.5181
2010	4,474,674	2,483,042	55.5%	3,155	6,500,838	3,007,981	55.5%								4.49%	1.4528
2011	4,361,295	2,319,749	53.2%	3,069	6,063,734	3,225,267	53.2%								4.49%	1.3904
2012	4,308,533	1,592,450	37.0%	2,993	5,732,852	2,118,885	37.0%								4.49%	1.3306
2013	4,236,570	2,961,243	70.6%	2,912	5,394,765	3,808,990	70.6%								4.49%	1.2734
2014	4,163,415	1,963,576	45.7%	2,822	5,073,696	2,319,770	45.7%								4.49%	1.2186
2015	4,095,939	3,683,148	90.6%	2,745	4,741,549	4,296,469	90.6%								4.49%	1.1662
2016	3,965,242	4,124,382	104.0%	2,652	4,425,659	4,603,277	104.0%								4.49%	1.1161
2017	3,945,194	5,494,399	139.3%	2,558	4,213,988	5,868,743	139.3%								4.49%	1.0681
2018	3,739,233	5,576,823	149.1%	2,420	3,822,295	5,700,704	149.1%								4.49%	1.0222
2019	4,133,548	5,314,148	128.6%	2,369	4,043,722	5,196,667	128.6%	1.1364	1.0000	0.0127	1.0000	0.987	N/A		4.49%	0.9783
2020	4,158,556	5,729,770	137.8%	2,357	3,895,297	5,394,291	137.8%	1.2121	1.0000	0.0136	1.0000	0.986	0.943		4.49%	0.9362
2021	4,100,147	6,130,227	149.5%	2,336	3,673,595	5,492,478	149.5%	1.2726	1.0000	0.0088	1.0000	0.991	0.939		4.49%	0.8960
2022	4,214,020	6,511,014	154.5%	2,318	3,613,309	5,582,865	154.5%	1.3991	1.0000	0.0080	1.0000	0.992	0.935		4.49%	0.8574
2023	4,152,804	6,864,689	165.3%	2,299	3,407,742	5,633,082	165.3%	1.4824	1.0000	0.0080	1.0000	0.992	0.930		4.49%	0.8206
2024	3,836,736	7,179,013	187.0%	2,281	3,014,605	5,637,761	187.0%	1.4834	1.0000	0.0080	1.0000	0.992	0.924		4.49%	0.7853
2025	3,524,185	7,453,046	211.5%	2,262	2,646,696	5,601,948	211.5%	1.4834	1.0000	0.0080	1.0000	0.992	0.918		4.49%	0.7516
2026	3,218,607	7,686,663	238.6%	2,244	2,314,959	5,528,575	238.6%	1.4834	1.0000	0.0080	1.0000	0.992	0.913		4.49%	0.7192
2027	2,923,476	7,863,128	269.0%	2,226	2,012,295	5,412,369	269.0%	1.4834	1.0000	0.0080	1.0000	0.992	0.908		4.49%	0.6883
2028	2,641,249	7,983,613	302.3%	2,209	1,739,876	5,259,061	302.3%	1.4834	1.0000	0.0080	1.0000	0.992	0.903		4.49%	0.6587
2029	2,372,331	8,046,483	339.2%	2,191	1,495,549	5,072,612	339.2%	1.4834	1.0000	0.0079	1.0000	0.992	0.898		4.49%	0.6304
2030	2,117,378	8,048,542	380.1%	2,174	1,277,440	4,859,785	380.1%	1.4834	1.0000	0.0080	1.0000	0.992	0.893		4.49%	0.6033
2031	1,877,568	7,990,759	425.6%	2,155	1,084,063	4,613,675	425.6%	1.4834	1.0000	0.0088	1.0000	0.991	0.887		4.49%	0.5774
2032	1,654,158	7,873,727	476.0%	2,135	914,014	4,350,669	476.0%	1.4834	1.0000	0.0092	1.0000	0.991	0.881		4.49%	0.5526
2033	1,447,149	7,704,497	532.4%	2,117	765,254	4,074,147	532.4%	1.4834	1.0000	0.0084	1.0000	0.992	0.875		4.49%	0.5288
2034	1,256,191	7,483,636	595.7%	2,099	635,719	3,787,231	595.7%	1.4834	1.0000	0.0129	1.0000	0.987	0.868		4.49%	0.5061
2035	1,092,130	7,213,945	666.6%	2,060	524,089	3,493,369	666.6%	1.4834	1.0000	0.0141	1.0000	0.986	0.861		4.49%	0.4843
2036	924,786	6,886,832	744.7%	2,033	428,631	3,191,994	744.7%	1.4834	1.0000	0.0130	1.0000	0.987	0.855		4.49%	0.4635
2037	783,734	6,511,821	830.9%	2,000	347,638	2,888,429	830.9%	1.4834	1.0000	0.0163	1.0000	0.984	0.847		4.49%	0.4436
2038	658,315	6,103,936	927.2%	1,971	279,454	2,591,110	927.2%	1.4834	1.0000	0.0143	1.0000	0.986	0.840		4.49%	0.4245
2039	549,068	5,663,878	1033.4%	1,926	222,652	2,300,947	1033.4%	1.4834	1.0000	0.0232	1.0000	0.977	0.833		4.49%	0.4062
2040	452,185	5,199,861	1149.9%	1,875	175,803	2,021,511	1149.9%	1.4834	1.0000	0.0265	1.0000	0.974	0.825		4.49%	0.3888
2041	369,630	4,720,557	1277.1%	1,829	137,529	1,796,383	1277.1%	1.4834	1.0000	0.0242	1.0000	0.976	0.817		4.49%	0.3721
2042	299,285	4,237,401	1415.8%	1,772	106,568	1,508,837	1415.8%	1.4834	1.0000	0.0312	1.0000	0.969	0.810		4.49%	0.3561
2043	239,872	3,760,313	1567.6%	1,716	81,741	1,281,396	1567.6%	1.4834	1.0000	0.0317	1.0000	0.968	0.803		4.49%	0.3408
2044	190,256	3,304,413	1736.8%	1,636	62,046	1,077,632	1736.8%	1.4834	1.0000	0.0464	1.0000	0.954	0.793		4.49%	0.3261
2045	149,270	2,871,765	1923.9%	1,552	46,587	896,276	1923.9%	1.4834	1.0000	0.0518	1.0000	0.948	0.785		4.49%	0.3121
2046	115,740	2,467,200	2131.7%	1,457	34,570	736,909	2131.7%	1.4834	1.0000	0.0608	1.0000	0.939	0.775		4.49%	0.2987
2047	88,712	2,095,433	2362.1%	1,363	25,358	598,963	2362.1%	1.4834	1.0000	0.0644	1.0000	0.936	0.766		4.49%	0.2858
2048	67,137	1,760,734	2622.6%	1,248	18,366	481,656	2622.6%	1.4834	1.0000	0.0849	1.0000	0.915	0.757		4.49%	0.2736
2049	50,174	1,461,856	2913.6%	1,138	13,135	382,705	2913.6%	1.4834	1.0000	0.0878	1.0000	0.912	0.747		4.49%	0.2618
2050	36,949	1,198,862	3244.6%	1,029	9,257	300,362	3244.6%	1.4834	1.0000	0.0954	1.0000	0.905	0.736		4.49%	0.2505
2051	26,806	971,268	3623.3%	923	6,427	232,880	3623.3%	1.4834	1.0000	0.1031	1.0000	0.897	0.725		4.49%	0.2398
2052	19,119	774,428	4050.6%	818	4,387	177,702	4050.6%	1.4834	1.0000	0.1142	1.0000	0.886	0.713		4.49%	0.2295
2053	13,389	607,363	4536.2%	708	2,940	133,375	4536.2%	1.4834	1.0000	0.1350	1.0000	0.865	0.700		4.49%	0.2196
2054	9,200	465,946	5064.6%	608	1,933	97,922	5064.6%	1.4834	1.0000	0.1410	1.0000	0.859	0.697		4.49%	0.2102
2055	6,181	349,513	5654.9%	533	1,243	70,295	5654.9%	1.4834	1.0000	0.1229	1.0000	0.877	0.672		4.49%	0.2011
2056	4,051	255,743	6313.6%	457	780	49,224	6313.6%	1.4834	1.0000	0.1432	1.0000	0.857	0.655		4.49%	0.1925
2057	2,592	183,507	7078.6%	361	478	33,802	7078.6%	1.4834	1.0000	0.2094	1.0000	0.791	0.640		4.49%	0.1842
2058	1,613	128,959	7996.0%	276	284	22,733	7996.0%	1.4834	1.0000	0.2345	1.0000	0.766	0.622		4.49%	0.1763
2059	977	88,529	9064.3%	202	165	14,935	9064.3%	1.4834	1.0000	0.2682	1.0000	0.732	0.606		4.49%	0.1687
2060	568	58,937	10377.4%	146	92	9,516	10377.4%	1.4834	1.0000	0.2768	1.0000	0.723	0.581			

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

1	Accumulated value of initial earned premium	108,319,139	x	58%	=	62,825,101
2a	Accumulated value of earned premium	108,443,986				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	124,847		85%	=	106,120
3	Present value of future projected initial earned premium	28,314,068		58%	=	16,422,159
4a	Present value of future projected premium	39,066,296				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	10,752,229		85%	=	9,139,394
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					88,492,774
6a	Accumulated value of incurred claims without the inclusion of active life reserves					50,258,004
6b	Present value of future projected incurred claims without the inclusion of active life reserves					107,831,226
7	Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					158,089,229
8	Test: 7 is not less than 5					TRUE

Attachment 1
Metropolitan Life Insurance Company
Group Policy Form: GLTC1697, Certificate Forms: GLTC5897R100 and GLTC5797R100
Comparison of Original Pricing and Current Best Estimate Assumptions

	Original Pricing Assumptions	Current Best Estimate Assumptions																																														
<i>Discount Rate</i>	6.25%	4.49%																																														
<i>Voluntary Lapse Rates</i>	<table border="1"> <thead> <tr> <th>Policy Duration</th> <th>Lapse Rate</th> </tr> </thead> <tbody> <tr><td>1</td><td>11.00%</td></tr> <tr><td>2</td><td>5.30%</td></tr> <tr><td>3</td><td>5.10%</td></tr> <tr><td>4</td><td>4.90%</td></tr> <tr><td>5</td><td>4.80%</td></tr> <tr><td>6</td><td>4.70%</td></tr> <tr><td>7</td><td>4.65%</td></tr> <tr><td>8</td><td>4.60%</td></tr> <tr><td>9</td><td>4.55%</td></tr> <tr><td>10+</td><td>4.50%</td></tr> </tbody> </table>	Policy Duration	Lapse Rate	1	11.00%	2	5.30%	3	5.10%	4	4.90%	5	4.80%	6	4.70%	7	4.65%	8	4.60%	9	4.55%	10+	4.50%	<table border="1"> <thead> <tr> <th>Policy Duration</th> <th>Lapse Rate</th> </tr> </thead> <tbody> <tr><td>1</td><td>5.50%</td></tr> <tr><td>2</td><td>3.50%</td></tr> <tr><td>3</td><td>2.50%</td></tr> <tr><td>4</td><td>2.00%</td></tr> <tr><td>5</td><td>1.50%</td></tr> <tr><td>6</td><td>1.25%</td></tr> <tr><td>7</td><td>0.90%</td></tr> <tr><td>8</td><td>0.80%</td></tr> <tr><td>9</td><td>0.80%</td></tr> <tr><td>10</td><td>0.80%</td></tr> <tr><td>11+</td><td>0.70%</td></tr> </tbody> </table>	Policy Duration	Lapse Rate	1	5.50%	2	3.50%	3	2.50%	4	2.00%	5	1.50%	6	1.25%	7	0.90%	8	0.80%	9	0.80%	10	0.80%	11+	0.70%
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<i>Incidence</i>	Incidence rates for nursing home care and home health care were based on studies from the 1985 National Nursing Home Survey and 1982-84 National Long Term Care Survey, respectively, with modifications to incorporate experience of other long-term care business that MetLife issued or administered, as well as to incorporate industry expectation.																																															
<i>Continuance</i>	Continuance rates for nursing home care and home health care were based on studies from the 1985 National Nursing Home Survey and 1982-84 National Long Term Care Survey, respectively, with modifications to incorporate experience of other long-term care business that MetLife issued or administered, as well as to incorporate industry expectation.	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. In 2019, there were some minor refinements to the coefficients of the curves																																														
<i>Utilization</i>	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 available.	<table border="1"> <thead> <tr> <th>Home Care</th> <th>Facility Care</th> </tr> </thead> <tbody> <tr> <td align="center">72%</td> <td align="center">87%</td> </tr> </tbody> </table>	Home Care	Facility Care	72%	87%																																										
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Attachment 2
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Actual to Expected Ratios
Group Policy Form: G.LTC.1697

	Calendar Year	Actual / Projected Experience			Reproduced Expected Pricing Experience			Accumulative Loss Ratio as of 12/31/2018			
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual/Projected at 4% (on C)	Expected at 6% (on F)	Actual to Expected Ratio
Historical Experience	1997	35,397	0	0.0%	35,397	2,651	7.5%	0.00	0.0%	7.5%	0.00
	1998	2,709,668	68,198	2.5%	972,997	91,932	9.4%	0.27	2.5%	9.4%	0.26
	1999	13,625,336	1,239,998	9.1%	7,608,611	994,301	13.1%	0.70	7.9%	12.6%	0.63
	2000	33,643,817	3,791,849	11.3%	24,271,185	3,799,281	15.7%	0.72	10.1%	14.8%	0.68
	2001	56,040,100	9,151,971	16.3%	44,796,695	8,325,796	18.6%	0.88	13.3%	16.9%	0.79
	2002	73,045,895	15,491,137	21.2%	60,032,531	13,453,873	22.4%	0.95	16.4%	19.2%	0.85
	2003	93,280,952	21,121,512	22.6%	71,437,495	19,167,258	26.8%	0.84	18.4%	21.6%	0.85
	2004	110,414,946	27,600,772	25.0%	85,127,390	26,424,022	31.0%	0.81	20.2%	24.1%	0.84
	2005	120,430,373	30,475,808	25.3%	91,074,926	33,468,939	36.7%	0.69	21.3%	26.7%	0.80
	2006	122,086,764	45,845,925	37.6%	87,924,412	38,994,345	44.3%	0.85	24.1%	29.5%	0.82
	2007	122,583,084	42,232,214	34.5%	80,918,904	43,240,210	53.4%	0.64	25.6%	32.4%	0.79
	2008	122,270,964	55,503,944	45.4%	73,847,996	46,837,922	63.4%	0.72	28.0%	35.4%	0.79
	2009	120,794,526	58,925,904	48.8%	66,619,828	49,324,984	74.0%	0.66	30.1%	38.2%	0.79
	2010	119,357,523	66,471,216	55.7%	59,768,221	50,721,942	84.9%	0.66	32.4%	41.0%	0.79
	2011	116,681,753	76,089,617	65.2%	53,388,612	51,463,568	96.4%	0.68	34.9%	43.6%	0.80
	2012	115,258,145	92,109,164	79.9%	47,495,432	51,711,193	108.9%	0.73	37.9%	46.1%	0.82
	2013	112,707,215	92,762,493	82.3%	42,066,518	51,516,554	122.5%	0.67	40.6%	48.4%	0.84
	2014	110,773,968	94,126,231	85.0%	37,086,444	51,061,820	137.7%	0.62	42.9%	50.6%	0.85
2015	107,963,580	99,254,143	91.9%	32,517,950	50,260,858	154.6%	0.59	45.2%	52.7%	0.86	
2016	104,984,586	128,059,965	122.0%	28,364,305	49,071,834	173.0%	0.71	48.4%	54.7%	0.89	
2017	103,870,010	138,859,601	133.7%	24,611,550	47,659,712	193.6%	0.69	51.7%	56.5%	0.91	
2018	98,768,848	144,761,038	146.6%	21,242,423	46,000,151	216.5%	0.68	54.9%	58.2%	0.94	
Projected Experience	2019	111,116,144	154,635,751	139.2%	18,236,331	44,102,654	241.8%	0.58	57.8%	59.7%	0.97
	2020	111,423,806	165,963,575	148.9%	15,570,811	42,106,747	270.4%	0.55	60.7%	61.1%	0.99
	2021	105,436,128	176,741,148	167.6%	13,223,249	39,987,666	302.4%	0.55	63.8%	62.4%	1.02
	2022	98,171,051	186,605,794	190.1%	11,170,388	37,756,225	338.0%	0.56	66.9%	63.6%	1.05
	2023	90,895,646	195,525,347	215.1%	9,386,082	35,535,247	378.6%	0.57	70.1%	64.6%	1.08
	2024	83,572,248	203,251,731	243.2%	7,844,563	33,334,393	424.9%	0.57	73.3%	65.6%	1.12
	2025	76,356,067	209,663,209	274.6%	6,522,052	31,148,519	477.6%	0.57	76.5%	66.4%	1.15
	2026	69,377,961	214,674,198	309.4%	5,394,402	29,030,230	538.2%	0.57	79.7%	67.2%	1.19
	2027	62,669,928	218,124,080	348.1%	4,438,989	26,977,337	607.7%	0.57	82.8%	67.8%	1.22
	2028	56,279,875	219,927,550	390.8%	3,632,898	24,988,707	687.8%	0.57	85.9%	68.4%	1.25
	2029	50,226,502	220,045,876	438.1%	2,956,726	23,102,819	781.4%	0.56	88.8%	68.9%	1.29
	2030	44,524,841	218,439,550	490.6%	2,392,768	21,301,400	890.2%	0.55	91.7%	69.4%	1.32
	2031	39,199,485	215,176,028	548.9%	1,925,673	19,555,975	1015.5%	0.54	94.4%	69.8%	1.35
	2032	34,275,790	210,284,848	613.5%	1,539,782	17,884,587	1161.5%	0.53	97.0%	70.1%	1.38
	2033	29,748,525	203,935,680	685.5%	1,223,197	16,280,759	1331.0%	0.52	99.4%	70.4%	1.41
	2034	25,609,909	196,186,945	766.1%	964,866	14,734,377	1527.1%	0.50	101.6%	70.7%	1.44
	2035	21,869,519	187,063,757	855.4%	755,802	13,249,572	1753.0%	0.49	103.7%	70.9%	1.46
	2036	18,520,202	176,618,410	953.7%	588,446	11,812,399	2007.4%	0.48	105.6%	71.1%	1.48
	2037	15,547,047	165,173,082	1062.4%	454,250	10,416,455	2293.1%	0.46	107.2%	71.2%	1.51
	2038	12,929,774	152,905,779	1182.6%	346,420	9,050,884	2612.7%	0.45	108.8%	71.4%	1.52
	2039	10,654,207	140,044,142	1314.4%	260,732	7,680,267	2945.7%	0.45	110.1%	71.5%	1.54
	2040	8,698,504	126,862,019	1458.4%	194,252	6,323,856	3255.5%	0.45	111.3%	71.5%	1.56
	2041	7,033,990	113,575,442	1614.7%	142,764	5,061,765	3545.5%	0.46	112.3%	71.6%	1.57
	2042	5,631,302	100,520,009	1785.0%	102,892	3,944,255	3833.4%	0.47	113.1%	71.6%	1.58
	2043	4,460,874	87,970,255	1972.0%	72,948	2,950,738	4045.0%	0.49	113.9%	71.7%	1.59
	2044	3,495,355	76,099,449	2177.2%	51,337	2,128,083	4145.3%	0.53	114.5%	71.7%	1.60
	2045	2,708,175	65,065,181	2402.5%	36,025	1,506,081	4180.6%	0.57	115.0%	71.7%	1.60
	2046	2,073,012	54,981,732	2652.3%	25,234	1,060,462	4202.5%	0.63	115.4%	71.7%	1.61
	2047	1,567,718	45,914,227	2928.7%	17,671	743,137	4205.4%	0.70	115.7%	71.7%	1.61
	2048	1,170,389	37,860,620	3234.9%	12,375	520,499	4206.1%	0.77	115.9%	71.7%	1.62
	2049	862,021	30,807,091	3573.8%	8,666	364,600	4207.3%	0.85	116.1%	71.7%	1.62
	2050	625,299	24,703,772	3950.7%	6,069	255,424	4208.4%	0.94	116.3%	71.7%	1.62
	2051	446,297	19,486,404	4366.2%	4,250	178,953	4210.7%	1.04	116.4%	71.7%	1.62
	2052	313,044	15,104,886	4825.2%	2,975	125,383	4214.6%	1.14	116.5%	71.7%	1.62
	2053	215,478	11,469,984	5323.1%	2,082	87,768	4214.6%	1.26	116.6%	71.7%	1.62
	2054	145,463	8,506,108	5847.6%	1,458	61,438	4214.6%	1.39	116.6%	71.7%	1.63
2055	95,917	6,147,354	6409.0%	1,020	43,006	4214.6%	1.52	116.6%	71.7%	1.63	
2056	61,775	4,319,699	6992.6%	714	30,104	4214.6%	1.66	116.7%	71.7%	1.63	
2057	38,923	2,959,602	7603.8%	500	21,073	4214.6%	1.80	116.7%	71.7%	1.63	
2058	24,081	1,964,241	8156.9%	350	14,747	4214.6%	1.94	116.7%	71.7%	1.63	
2059	14,750	1,269,126	8604.0%	243	10,227	4214.6%	2.04	116.7%	71.7%	1.63	
2060	9,060	799,993	8829.5%	163	6,854	4214.6%	2.09	116.7%	71.7%	1.63	
2061	5,716	493,508	8633.3%	104	4,369	4214.6%	2.05	116.7%	71.7%	1.63	
2062	3,822	310,467	8123.9%	64	2,696	4214.6%	1.93	116.7%	71.7%	1.63	
2063	2,772	199,588	7199.6%	38	1,594	4214.6%	1.71	116.7%	71.7%	1.63	
2064	2,178	132,767	6094.9%	17	732	4214.6%	1.45	116.7%	71.7%	1.63	
2065	1,822	91,032	4995.2%	6	241	4214.6%	1.19	116.7%	71.7%	1.63	
2066	1,600	64,239	4015.8%	2	65	4214.6%	0.95	116.7%	71.7%	1.63	
2067	1,449	47,080	3249.2%	1	25	4214.6%	0.77	116.7%	71.7%	1.63	
2068	1,346	33,933	2521.1%	0	4	4214.6%	0.60	116.7%	71.7%	1.63	
2069	1,276	25,115	1968.3%	0	2	4214.6%	0.47	116.7%	71.7%	1.63	
2070	1,430	52,856	342.6%	0	1	4214.6%	0.08	116.7%	71.7%	1.63	
Past	1,981,327,453	1,243,942,700	62.8%	1,041,209,823	733,593,147	70.5%	0.89	54.9%	58.2%	0.94	
Future	1,208,133,491	4,868,824,258	403.0%	109,512,649	535,485,399	489.0%	0.82	324.2%	408.6%	0.79	
Lifetime	3,189,460,944	6,112,766,958	191.7%	1,150,722,472	1,269,078,546	110.3%	1.74	116.7%	72.0%	1.62	

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 3
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Actual to Expected Ratios
Group Policy Form: G.LTC.1697

Duration	Actual / Projected Experience Actual Experience through 12/31/2018 Projections based on Current Assumptions			Expected Pricing Experience Reproduced based on Original Pricing Assumptions since inception			G = C / F Actual to Expected Ratio
	A	B	C = B / A	D	E	F = E / D	
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	
1	67,789,539	5,458,062	8.1%	67,789,539	5,076,885	7.5%	1.08
2	126,454,760	11,459,640	9.1%	126,454,760	22,360,904	17.7%	0.51
3	124,444,643	23,355,476	18.8%	114,609,874	29,736,064	25.9%	0.72
4	123,539,764	33,935,067	27.5%	103,704,303	36,131,360	34.8%	0.79
5	122,883,446	33,754,557	27.5%	93,616,971	42,851,722	45.8%	0.60
6	122,393,239	42,118,692	34.4%	84,134,493	52,592,581	62.5%	0.55
7	121,802,271	46,668,451	38.3%	75,160,420	55,574,847	73.9%	0.52
8	120,965,045	52,402,107	43.3%	66,593,401	55,783,944	83.8%	0.52
9	119,778,402	66,862,087	55.8%	58,976,379	56,842,570	96.4%	0.58
10	118,240,420	68,433,083	57.9%	52,099,284	56,787,190	109.0%	0.53
11	116,527,313	75,700,351	65.0%	45,771,541	55,771,474	121.8%	0.53
12	114,483,137	87,679,823	76.6%	40,010,697	55,952,499	139.8%	0.55
13	112,488,342	101,695,647	90.4%	34,788,293	54,823,606	157.6%	0.57
14	110,315,550	110,373,577	100.1%	30,094,419	52,502,057	174.5%	0.57
15	108,645,243	113,530,612	104.5%	25,901,833	51,477,458	198.7%	0.53
16	108,207,114	127,560,645	117.9%	22,167,127	49,369,103	222.7%	0.53
17	108,509,346	142,283,878	131.1%	18,865,605	46,617,088	247.1%	0.53
18	107,407,208	148,934,865	138.7%	15,965,115	44,726,761	280.2%	0.49
19	106,134,534	164,782,506	155.3%	13,434,802	41,949,300	312.2%	0.50
20	104,583,486	174,308,922	166.7%	11,253,166	38,970,009	346.3%	0.48
21	100,988,000	185,592,431	183.8%	9,367,520	36,717,838	392.0%	0.47
22	94,473,014	195,142,456	206.6%	7,751,309	34,098,281	439.9%	0.47
23	87,112,739	203,727,611	233.9%	6,386,886	31,349,203	490.8%	0.48
24	79,831,812	211,296,318	264.7%	5,226,581	29,013,926	555.1%	0.48
25	72,730,718	217,352,546	298.8%	4,262,883	26,652,136	625.2%	0.48
26	65,856,258	221,858,924	336.9%	3,451,132	24,334,833	705.1%	0.48
27	59,260,127	224,738,200	379.2%	2,785,710	22,420,870	804.9%	0.47
28	52,984,319	225,746,673	426.1%	2,232,066	20,480,354	917.6%	0.46
29	47,061,896	224,911,934	477.9%	1,786,045	18,488,929	1035.2%	0.46
30	41,515,495	222,243,374	535.3%	1,408,221	16,859,908	1197.2%	0.45
31	36,358,630	217,827,984	599.1%	1,110,042	15,258,481	1374.6%	0.44
32	31,602,891	211,825,732	670.3%	867,835	13,709,724	1579.8%	0.42
33	27,253,492	204,224,748	749.4%	672,708	12,337,404	1834.0%	0.41
34	23,309,807	195,123,028	837.1%	522,890	10,937,800	2091.8%	0.40
35	19,763,181	184,640,235	934.3%	396,818	9,622,272	2424.9%	0.39
36	16,603,436	172,981,817	1041.8%	300,139	8,454,208	2816.8%	0.37
37	13,817,475	160,315,436	1160.2%	225,298	7,309,875	3244.5%	0.36
38	11,387,485	146,813,423	1289.3%	171,466	6,229,834	3633.3%	0.35
39	9,290,306	132,796,137	1429.4%	125,305	5,194,797	4145.7%	0.34
40	7,500,637	118,605,256	1581.3%	86,535	4,243,333	4903.6%	0.32
41	5,991,042	104,698,193	1747.6%	59,760	2,930,419	4903.6%	0.36
42	4,732,210	91,249,580	1928.3%	41,270	2,023,729	4903.6%	0.39
43	3,694,952	78,471,770	2123.8%	28,501	1,397,574	4903.6%	0.43
44	2,850,579	66,659,257	2338.4%	19,683	965,156	4903.6%	0.48
45	2,171,944	55,953,377	2576.2%	13,593	666,530	4903.6%	0.53
46	1,633,249	46,420,334	2842.2%	9,387	460,302	4903.6%	0.58
47	1,211,186	38,017,016	3138.8%	6,483	317,881	4903.6%	0.64
48	884,819	30,688,061	3468.3%	4,477	219,527	4903.6%	0.71
49	635,958	24,376,216	3833.0%	3,092	151,604	4903.6%	0.78
50	448,912	19,001,646	4232.8%	2,135	104,697	4903.6%	0.86
51	310,698	14,503,053	4667.9%	1,474	72,303	4903.6%	0.95
52	210,650	10,793,778	5124.0%	1,018	49,932	4903.6%	1.04
53	139,382	7,801,900	5597.5%	703	34,483	4903.6%	1.14
54	89,523	5,464,203	6103.7%	486	23,813	4903.6%	1.24
55	55,541	3,680,910	6627.4%	335	16,445	4903.6%	1.35
56	33,179	2,376,699	7163.2%	232	11,357	4903.6%	1.46
57	19,046	1,447,887	7602.2%	160	7,843	4903.6%	1.55
58	10,595	835,186	7882.8%	110	5,416	4903.6%	1.61
59	5,928	468,039	7895.0%	76	3,741	4903.6%	1.61
60	3,634	269,861	7426.8%	53	2,583	4903.6%	1.51

Lifetime	3,189,427,549	6,112,239,275	191.6%	1,150,722,436	1,269,076,764	110.3%	1.74
Lifetime*	1,766,102,830	2,060,044,814	116.6%	754,374,690	550,707,116	73.0%	1.60

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 4.49%, 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 6.25%.

Attachment 4
Metropolitan Life Insurance Company
Actual-to-Expected Results - Lapse
Group Policy Form: G.LTC1697

Lapse			
Policy Duration	Actual	Expected ^{1,2}	A/E%
1	6,620	6,653	99.5%
2	3,764	4,040	93.2%
3	2,701	2,795	96.6%
4	2,059	2,177	94.6%
5	1,545	1,595	96.8%
6	1,403	1,301	107.8%
7	1,196	917	130.5%
8	1,032	797	129.5%
9	893	780	114.6%
10	852	761	111.9%
11	794	728	109.0%
12	651	678	96.0%
13+	2,013	2,328	86.5%

Attachment 4
Metropolitan Life Insurance Company
Actual-to-Expected Results - Mortality
Group Policy Form: G.LTC1697

Mortality			
Policy Duration	Actual	Expected ¹	A/E%
1	291	260	111.93%
2	499	438	113.93%
3	541	478	113.13%
4	691	608	113.58%
5	795	700	113.50%
6	870	767	113.37%
7	1,034	905	114.21%
8	1,152	1,017	113.29%
9	1,199	1,107	108.34%
10	1,388	1,218	113.94%
11	1,494	1,314	113.72%
12	1,592	1,409	113.02%
13	1,715	1,434	119.60%
14	1,577	1,391	113.35%
15	1,474	1,302	113.22%
16	1,353	1,194	113.29%
17	980	981	99.86%
18	665	692	96.12%
19	339	349	97.14%
20+	154	113	136.05%

¹ The expecteds are based on current best estimate assumptions.

² Experience based on most recent five years only. The majority of the remaining policies are in their 13th duration or later, as a result, the results for duration 12 and before are no longer relevant.

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Incidence
Group Policy Form: G.LTC1697

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	0	0%	0	0	0%	0	0	0%	0	0	0%
50 to 54	1	3	35%	4	4	102%	1	1	79%	2	2	115%
55 to 59	22	28	79%	48	42	116%	4	16	26%	28	22	128%
60 to 64	62	87	71%	135	142	95%	50	54	92%	86	78	111%
65 to 69	189	205	92%	291	321	91%	118	125	94%	162	181	89%
70 to 74	581	567	102%	473	512	92%	365	284	128%	329	301	109%
75 to 79	1,224	1,162	105%	715	729	98%	680	658	103%	438	477	92%
80 to 84	1,513	1,475	103%	734	702	104%	796	855	93%	458	471	97%
85 to 89	1,077	1,067	101%	413	412	100%	547	548	100%	262	261	100%
over 89	296	317	93%	107	91	117%	136	98	139%	63	62	101%
Total	4,965	4,911	101%	2,920	2,956	99%	2,697	2,640	102%	1,828	1,855	99%

¹ Based on actual experience through 6/30/2018.

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 Deaths¹	Actual Recoveries	Expected Recoveries¹	Deaths A/E%	Recoveries A/E%	Total A/E%
1	970	678	69	107	143%	64%	132%
2	850	1,334	180	257	64%	70%	65%
3	891	1,224	251	254	73%	99%	77%
4	1,019	1,394	336	294	73%	114%	80%
5	1,036	1,191	312	246	87%	127%	94%
6	885	1,001	228	201	88%	113%	93%
7	799	844	203	168	95%	121%	99%
8	722	734	151	139	98%	108%	100%
9	668	649	126	117	103%	108%	104%
10	618	588	124	100	105%	124%	108%
11	553	544	98	87	102%	112%	103%
12	616	512	94	77	120%	122%	121%
13	500	483	89	69	103%	129%	107%
14+	15,204	13,659	1,350	1,476	111%	91%	109%
Total	25,331	24,835	3,611	3,594	102%	100%	102%

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

Attachment 5
Metropolitan Life Insurance Company
Group Policy Form: G.LTC1697, Certificate Forms: G.LTC5897R100 and G.LTC5797R100
Historical Claim and Active Life Reserves

Nationwide

Calendar Year	Claim Reserves	Active Life Reserves¹
1998	-	
1999	41,598	
2000	115,417	
2001	175,642	
2002	748,614	
2003	775,090	
2004	1,638,118	
2005	701,741	
2006	2,102,501	
2007	1,522,301	
2008	4,341,780	
2009	4,369,827	
2010	4,734,262	
2011	6,545,325	
2012	11,811,645	
2013	15,164,491	
2014	19,475,340	
2015	31,821,118	
2016	65,738,011	
2017	96,440,612	
2018	133,429,471	1,384,477,987

State of Pennsylvania

Calendar Year	Claim Reserves	Active Life Reserves¹
2006	-	
2007	-	
2008	14,365	
2009	-	
2010	59,835	
2011	145,539	
2012	114,954	
2013	293,965	
2014	186,341	
2015	938,266	
2016	2,030,028	
2017	3,721,139	
2018	5,215,578	50,621,812

¹ Figure as of 12/31/2018

Metropolitan Life Insurance Company
 Long-Term Care
 PO Box 30607
 Salt Lake City, UT 84130-0607

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

[Mail Date]

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

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

Premium (Contribution) Increase Notification – Please review

Why MetLife is contacting you

This letter is to inform you of a premium increase that is being implemented on your AARP Long-Term Care Insurance Underwritten by Metropolitan Life Insurance Company (“MetLife”).

What you need to know

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

MetLife received authority to implement a [XX%] premium increase on your Certificate [over a 2 year period]. [The information below indicates the effective date and amount of your initial increase of approximately [XX%]. The second increase of approximately [XX%] will occur no sooner than one year from the date indicated below and will be based on your premium in effect at that time. You will be notified separately prior to the second increase.]

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

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

It is important that you be aware that, as explained in the Guaranteed Renewability statement in your certificate, and subject to any applicable regulatory approval, **MetLife reserves the right to increase rates in the future.** [Because the increase needed was higher than the increase being implemented, it is our intent to request an additional increase [of XX%], and if authorized, the additional increase will be implemented no sooner than one year from the date indicated above.] [Please note, however, that MetLife will not implement another premium rate increase for a period of [X] years from the effective date of this increase.]

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



Coverage Change Form due
[DATE].

If you would like to keep your current coverage and pay the full premium increase, no additional action is necessary.

Your Options

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

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

Please note that any changes in your coverage between now and the date when the new premium goes into effect may be calculated at the new rates. Bill mode changes can only be made on or after your certificate anniversary date after the premium increase takes effect. If you would like to keep your current coverage and pay the full premium increase, no additional action is necessary. If you are set up for automatic deductions from your bank account, you do not need to take any action. The increased premium will be deducted on the next scheduled electronic funds transfer date after the rate increase effective date.

Cancellation Requests

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

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

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

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

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

Records indicate your certificate includes a nonforfeiture feature providing for reduced or limited coverage in the event that your certificate lapses due to cancellation or nonpayment of premium. Please refer to your certificate for additional information. If you elect to cancel your coverage, you are eligible for the limited coverage as described in your certificate under the nonforfeiture feature. (Please note that this limited coverage is not intended to replace coverage you currently have.)]

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

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

At MetLife we’re here to help

We are ready to assist you. Attached is a Frequently Asked Questions document to provide additional details regarding this notification. If you have any additional questions, please call our Customer Service team at [(866) 894-6035]. Call center representatives will be pleased to answer any questions or provide additional options to lessen the amount of this increase, if available.

Sincerely,



Thomas G. Reilly, Assistant Vice President
Product Management & Compliance
Metropolitan Life Insurance Company

Encl: [Frequently Asked Questions, Coverage Change Form, Business Reply Envelope]

Life, Accident & Health, Annuity, Credit Transmittal Document

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

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

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	Gina Jisonna Metropolitan Life Insurance Co. 1300 Hall Blvd Bloomfield, CT 06002	860-656-3809	n/a	gjisonna@metlife.com

5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____
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6.	Company Tracking Number	CT20-218 AARP
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7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission Previous file # _____
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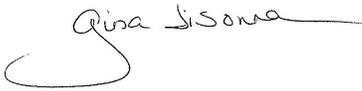
8.	Market	<input type="checkbox"/> Individual <input type="checkbox"/> Franchise <input type="checkbox"/> Small <input checked="" type="checkbox"/> Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input checked="" type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____
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9.	Type of Insurance (TOI)	LTC03G – Group Long-Term Care Insurance
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10.	Sub-Type of Insurance (Sub-TOI)	LTC03G.001 – Qualified
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11.	Submitted Documents	<input type="checkbox"/> FORMS <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Rider/Endorsement <input type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other <input type="checkbox"/> Rates <input type="checkbox"/> New Rate <input checked="" type="checkbox"/> Revised Rate <input type="checkbox"/> FILING OTHER THAN FORM OR RATE: Please explain: _____ SUPPORTING DOCUMENTATION <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Trust Agreements <input type="checkbox"/> Statement of Variability <input type="checkbox"/> Certifications <input checked="" type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other _____
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12	Filing Submission Date	April 1, 2020	
13	Filing Fee (If required)	Amount _____	Check Date _____
Retaliatory <input type="checkbox"/> Yes <input type="checkbox"/> No		Check Number _____	
14	Date of Domiciliary Approval	Not Applicable	
15	Filing Description:		
<p>This is a filing of a premium rate schedule increase and nonforfeiture endorsement(s) for group long-term care insurance policies. Please see our filing letter for details.</p>			

16	Certification (If required)		
<p>I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>Pennsylvania</u>.</p>			
Print Name <u>Gina Jisonna</u>		Title <u>Manager – Product Development</u>	
 Signature _____		Date <u>April 1, 2020</u>	

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

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

LH FFA-1

18.		Rate Filing Attachment		
This filing transmittal is part of company tracking number				
This filing corresponds to form filing company tracking number				
Overall percentage rate indication (when applicable)				
Overall percentage rate impact for this filing		21%		
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01	Actuarial Memorandum and Rates	G.LTC5897R100	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + 21% - ___% <input type="checkbox"/> Other	
02	Actuarial Memorandum and Rates	G.LTC1697	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + 21% - ___% <input type="checkbox"/> Other	
03	Actuarial Memorandum and Rates	G.LTC5797R100	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + 21% - ___% <input type="checkbox"/> Other	
04			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other	
10			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other	

LHRFA-1



Metropolitan Life Insurance Company
Long-Term Care
PO Box 30607
Salt Lake City, UT 84130-0607

Metropolitan Life Insurance Company

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

[First Name] [Middle Initial] [Last Name]
Increased Premium Amount Date: [Effective Date of Increase]

Premium (Contribution) Increase Coverage Change Request Form

If you intend to maintain your current coverage at the new increased premium, there is no need to return this form.

Please use this form to request a decrease in your long-term care insurance coverage, if available, or to cancel your coverage. If you have any questions, you can speak with our **Customer Service team at [(866) 894-6035]**. If you would like to consider alternative options, please call the Customer Service team.

To request a coverage change check only ONE box below		
<p>Keep current coverage and pay premium increase</p> <p>(No Action Required)</p> <p>Daily Benefit Amount: [\$XXX.XX]</p> <p>Total Lifetime Benefit: [X] Years</p> <p>Premium: [\$XXX.XX][mode]</p> <p>Note: If you do not submit a selection, your coverage will remain the same and your new premium will become effective on [DATE].</p>	<input type="checkbox"/>	<input type="checkbox"/>
	<p>Reduce Daily Benefit and Minimize Premium Increase</p> <p>Daily Benefit Amount: [\$XXX.XX]</p> <p>Premium: [\$XXX.XX][mode]</p>	<p>Reduce Lifetime Benefit and Minimize Premium Increase</p> <p>Total Lifetime Benefit: [X] Years</p> <p>Premium: [\$XXX.XX][mode]</p>
	<input type="checkbox"/>	<input type="checkbox"/>
	<p>Customized Decrease Option <i>Please call the Customer Service team for available options</i></p> <p>OTHER _____</p>	<p>Coverage Termination</p> <p>[Please CANCEL my coverage. I understand that I will be provided coverage under a Limited Coverage Upon Lapse Following Premium (Contribution) Increase Endorsement ("LCUL"). As you consider this option, please note that this is limited coverage and does not provide the same level of coverage you currently have.]</p> <p>[Please CANCEL my coverage. I understand that this will trigger coverage under the Nonforfeiture feature which I purchased with my certificate. As you consider this option, please note that this is limited coverage and does not provide the same level of coverage you currently have.]</p>

I understand the certificate change(s) I have selected above. I agree that any change(s) will become effective on the premium rate increase date outlined above.

Signature: _____

Date: _____

Please sign, date and return this form to the address listed below by [Coverage Change Receipt Date]. No Response is required if you are not making any changes.

Metropolitan Life Insurance Company
[Long-Term Care * PO Box 14634 * Lexington, KY * 40512-9938]